Begging and Almsgiving in Ghana
Muslim Positions towards Poverty and Distress

HOLGER WEISS
Indexing terms:
Muslims
Islam
Economic conditions
Marginality
Poverty alleviation
Social welfare
Social security
Political islam
Ghana

Language checking: Elaine Almén
ISSN 1104-8425
© The author and Nordiska Afrikainstitutet 2007
All photographs were taken by the author.
Printed in Sweden by Elanders Gotab AB, Stockholm, 2007
Contents

List of figures and tables ......................................................... 5
Prologue ................................................................................. 7

I. Introduction ............................................................................ 12
  I.1. Almsgiving within the ‘Muslim sphere’ .......................... 19
  I.2. Social capital and wealth ............................................. 25
  I.3. Muslim positions towards poverty alleviation ............ 27
  I.4. Investigating the ‘Muslim sphere’ in Ghana: Sources and previous research .............................................. 31

II. Islam and Muslims in contemporary Ghana .................... 37
  II.1. Accommodation or rejection? ................................... 37
  II.2. Muslim political activity from the colonial to the present period ................................................................. 41
  II.3. Contested loyalties: Muslims, the civil society and the secular state ............................................................... 46
  II.4. Undercounting the Muslims? The census debate of 2002 ............................................................................. 52
  II.5. Increased manifestation of Muslim presence in Ghana ....................................................................................... 56

III. Poverty, violence and the Muslim community ................. 59
  III.1. Poverty in Northern Ghana ....................................... 62
  III.2. Beggars and poor people in Tamale ............................ 68

IV. Economic and societal marginalization of Muslims – imagined and real ................................................................. 76
  IV.1. ‘Muslim beggars’ and ‘poor Northerners’: The view from the South ................................................................. 76
  IV.2. Declaring begging to be illegal .................................. 86
  IV.3. ‘Ordinary peoples’ perceptions: Lazy people making money out of begging .................................................. 92
  IV.4. The beggar’s voice ..................................................... 96
  IV.5. Muslim voices: Break the circle of poverty through modern education .............................................................. 98

V. The expansion and activities of Muslim NGOs in Ghana ......... 110
VI. To reinterpret zakāt or not? ................................................................. 129
   VI.1. Zakāt and poverty alleviation: Voluntary or organized? ................................................................. 132
       VI.1.1. Zakāt, ushr and/or sadaqa in the North? ........ 138
   VI.2. Institutionalizing Zakāt: Many local and regional funds or a national Zakat fund? ................. 140
       VI.2.1. Local initiatives ......................................................... 141
       VI.2.2. The Ahmadiyya ....................................................... 143
       VI.2.3. Visions about a Zakat fund ...................................... 146
   VI.3. Assistance to the poor, hospitality towards strangers .... 150
   VI.4. Almsgiving in a global age .............................................. 154

VII. Concluding reflections ............................................................... 157

Appendix I. ......................................................................................... 160

Appendix II. ....................................................................................... 161

Bibliography ..................................................................................... 162
List of maps, figures and tables

Maps
Map 1. Contemporary Ghana ........................................... 15
Map 2. Metropolitan Accra and Muslim settlements ....... 83

Figures and tables
Table 1. Ghana 2000 Census – Religious Affiliation of Population by Region ........................................... 53
Figure 1. Results of the 2000 census: Percent of Muslims as part of total population per region ............... 54
Figure 2. Results of the 2000 census: Percent of Muslims per region as part of total Muslim population ...... 55
Figure 3. Results of the 2000 census: Percent of Muslims per region as part of total Ghanaian population .... 55

Plates
Plate 1. Tamale Central Friday Mosque ................................ 40
Plate 2. Dusty weather in a suburb of Tamale during the Harmattan season in 2000............................... 70
Plate 3. Improvement of sanitation in a suburb of Tamale: New system of drainage is laid in 2005 ...... 71
Plate 4. Nima Highway ..................................................... 77
Plate 5. Headquarters of ICODEHS .................................. 114
Plate 6. Wangara Chief Baba Issa .................................... 118
Plate 7. ICODEHS Orphans Sponsorship Program Department (Accra) .................................................. 122
Plate 8. Mosque and well-project sponsored by a Muslim NGO in Salaga ................................................. 125
Plate 9. Collapsed water-tank in Salaga ............................ 126
Plate 10. Coversheet of exercise book commissioned by the National Imam’s Bait ul-Zakat Fund of the Ahlus-Sunna .................................................. 143
Plate 11. Plastic bag for ‘ice water’ (drinking water) .......... 143
Plate 12. Leaflet informing about the You Too Can Build Company-initiative .......................................... 144
This manuscript was intended to become the second part of my investigation into zakāt or obligatory almsgiving in West Africa. Having concentrated in my first volume on a vertical analysis of zakāt in the precolonial Bilād as-Sūdān, I wanted to focus on a single region and conduct horizontal research on the subject. For this reason, I decided to concentrate on the Voltaic Basin, especially on the present day Northern Region of Ghana, an area that I had left outside my earlier research. There were two reasons for my decision to leave out the Voltaic Basin in my earlier zakāt monograph. First, the decision to choose the Voltaic Basin as the region for my case-study was already taken in 1999 when I first contacted Alhaji Mumuni Sulemana, who was to become my companion in Ghana and who wholeheartedly backed my attempt to pursue research on zakāt in Northern Ghana. Little did I know what journey I was about to start! In fact, as stated in my previous zakāt monograph, my research had originated as an attempt to place the introduction of zakāt as a tax in the Sokoto Caliphate within a larger context, but eventually I ended up making an odyssey across the Sudanic savannah. While concentrating on various attempts by precolonial Muslim states in the Bilād as-Sūdān to introduce zakāt, the Voltaic Basin was left out mainly due to the fact that there never were any Muslim states in the region during the precolonial period.

My research on the institutionalization of zakāt in the precolonial Bilād as-Sūdān had already indicated that the question of a public or institutionalized organization of zakāt in Northern Ghana could turn out to be more problematic than I had anticipated. In fact, after my first fieldwork in 2000, I came to realize that although zakāt was a debated issue among local Muslim scholars, the issue of

---

1. Weiss 2003. The term Bilād as-Sūdān or the ‘Land of the Blacks’ was used by Arab/Muslim geographers and historians to describe the region south of the Sahara Desert. It refers to the savannah region between the Atlantic Ocean and the Nile River.

2. The Voltaic Basin or the basin of the Volta Rivers is a geographic term and includes the region watered by the Volta River and its tributaries, i.e., the Black Volta, the White Volta, the Red Volta and the Oti River. I will use the term when I discuss the precolonial history of the region. At the beginning of the colonial period, the region was divided by the colonial states into a British section called the Northern Territories of the Gold Coast, a French section (Haute Volta) and a German section (Bezirk Sansanne-Mangu). After the First World War, the western part of the German section was handed over to the British by the League of Nations (British sphere of Togoland). After independence, the region covers Northern Ghana and Upper Volta/Burkina Faso. Contemporary Northern Ghana comprises three administrative units, the Northern Region, the Upper East Region and the Upper West Region.

whether zakāt was part of the public sphere turned out to be negative: it was not. While conducting archival and field research in Ghana, it soon became obvious that I had to reformulate my considerations concerning zakāt and its implementation in Northern Ghana. Not only had there never been any Muslim states, but all of my Muslim informants unanimously claimed that zakāt was not handled “in a proper way” even today. Though I was later able to identify zakāt as being a private act of piety among Muslims in Ghana, it was not a public affair. As a consequence, I once again decided to change the approach of my research. Instead of conducting a horizontal analysis of how zakāt was and is collected and distributed among Muslims in Northern Ghana, I started to analyze the reasons why zakāt had remained a private affair. In fact, my research was to focus on the question of ‘almsgiving without the establishment of an Islamic economy’ – a subject that formed the seventh chapter of my previous zakāt-monograph. I therefore decided to focus on three questions. First, in what way did the process of Islamization in the Voltaic Basin differ from that in societies in the Sudanic savannah (if it did)? Second, did the relationship between the Muslims and the various precolonial, colonial and postcolonial political authorities affect the emergence and shape the outlines of a distinctive ‘Muslim sphere’? Third, how are Muslim intellectuals articulating issues concerning zakāt, poverty and societal development in contemporary Ghana – especially with regards to their generally weak economic and political position in Ghanaian society?

In my earlier research on zakāt, I had noted various attempts among Muslim communities in the precolonial Bilād as-Sūdān to handle the collection and distribution of zakāt without the establishment of an ‘Islamic economy’. The establishment of an ‘Islamic economy’ or the Islamization of the economic, and especially the fiscal, structures in accordance with Islamic Law in a territory controlled by a Muslim ruler was widely discussed by local Muslim scholars. In some cases, especially as the consequence of the various Islamic militant reform movements that affected both Muslim and non-Muslim states in West Africa during the eighteenth and nineteenth centuries, the fiscal structures of these new ‘Islamic’ states, such as the Hamdallahi Caliphate (the Diina of Masina) and the Sokoto Caliphate, were based on Islamic Law, thereby introducing zakāt as a tax and transferring its collection and distribution from the private to the public sphere. However, not all of the Muslim states in the precolonial Bilād as-Sūdān underwent this change, and in most cases, the fiscal structures were a mixture of local and Islamic. More often, however, zakāt was not a public affair, i.e., its collection and distribution was not controlled by the state or its legal representatives. Instead, the general condition in precolonial Muslim societies was zakāt being part of and closely connected to the private sphere.

5. Weiss 2003, Chapters IV and V.
6. Weiss 2003, Chapter VII.
Based on these insights, I wanted to combine a historical approach with one that includes the social sciences and Islamic studies. Thus, over the years, I conducted archival research in Ghana, Britain and Switzerland and had interviews with more than thirty Ghanaian Muslim scholars in Ghana as well as endless discussions with my two closest Ghanaian friends, colleagues and research associates, Alhaji Mumuni Sulemana and Afa Razaq Taufeeq Abdalla. I collected material on political, cultural, societal and economic aspects of the contemporary Muslim communities in the country. The IT-revolution made it possible for me to get access to special reports, studies and, most importantly, Ghanaian online newspapers. Eventually – but not really unexpectedly – my research resulted in two manuscripts: one – finished but at the time of writing not yet published – evolved as an investigation into the process of Islamization in Northern Ghana and the various ways the Muslim community has tried to establish a ‘Muslim sphere’. The second, i.e., this one, focusses on the possibilities for and constraints on almsgiving – be it zakāt or sadaqa – as well as the expansion and activities of Muslim NGOs in contemporary Ghana. This study aims at combining an investigation of zakāt with an analysis of the contemporary situation of inequality and economic backwardness in (especially) Northern Ghana. It is not my intention to write a history of the poor and to analyze various aspects of poverty in Ghanaian society, although one of the guiding lines of my research has been to trace the roots of poverty and inequality not only to the colonial economy and the non-development of the former Northern Territories of the Gold Coast/contemporary Northern Ghana but also to discuss their precolonial manifestations. Zakāt and sadaqa have to be situated within the context of the alleviation of poverty and its change from a precolonial to a postcolonial context.

At the same time, however, zakāt can also be taken as an indicator of a changing discourse within the Muslim sphere. Whereas there was little, if any, debate among Muslim scholars about the conditions and circumstances of obligatory almsgiving during the precolonial and colonial periods, the question of the collection and distribution of zakāt began to be articulated by Muslim scholars in Ghana in the postcolonial/contemporary period. At the same time, the Muslim sphere underwent drastic changes when it was challenged with the postcolonial political situation. Whereas Muslims especially in the North had effectively shut out the British colonial sphere, including Western education, they simultaneously established a kind of ‘working relationship’ with the colonial authorities through the demarcation of a relatively distinctive and autonomous ‘Muslim sphere’. However, as will be discussed in this study, the postcolonial, modern secular state had little use for the Muslims and their special knowledge, which eventually made some of the foundations of the ‘Muslim sphere’, such as the Qur’ānic schools, obsolete. The effect

8. See further Weiss 2005a.
Holger Weiss

has been an increasing polarization within the Muslim community in Ghana and
was manifested in the emergence of new Muslim groups, such as the ‘reformists’
[Wahhabis] or Ahlus Sunna (Ahlis-Sunnah wal-Jama’ah, ‘the People of the Sunna
and the Community’), who started to challenge the ‘old’ Muslim way of life, es-
pecially in the field of education, and, on the other hand, attempts within the ‘old’
Muslim community to respond to both the challenge of the modern world and the
criticism from the ‘radical’ Muslims.

***

My research project could not have been completed without the help and assist-
ance of many friends and colleagues. First and foremost, I am deeply grateful
for all the help and support I have received from my friend and colleague Alhaji
Mumuni Sulemana (Afa Sulley). Not only did he open many doors in Ghana but
also read and commented on various versions of my texts. Another key person for
my research was Afa Razaq from Tamale: he introduced me to all the imams and
scholars in the North whom I interviewed and stood by my side and assisted me
eyes every day when I was conducting my fieldwork. I am also grateful for the assistance
of my two research assistants, Hussein in Tamale and Dawda in Accra, as well as
my landlord (‘Secretary’) in Tamale. My debts to the scholars I interviewed in the
North are legion and due to their open-mindedness, our meetings developed into
learned dialogues where I was the junior and they the senior partners. I started my
research by asking the Regional Chief Imam Abdallah Adam of Tamale for support
for my endeavour. Thereafter, I had lengthy discussions with scholars in the North,
in Tamale, Yendi and Salaga, as well as in Accra. I am in debt to the Ambariya and
Nuriyya scholars with whom I had interesting group discussions as well as all the
scholars I interviewed in the North: Imam Rashid, Alhaji Tamin Ibrahim, Alhaji Ali
Husein Zakariya, Shaykh Abdallah Jabir, Alhaji Baba Duah, Saykh Abdul-Rahim
Abu Bakar, Alhaji Uthman Kassim, Alhaji Abdul-Rahman in Yendi, and Chief

9. The terms ‘Wahhabi’ and ‘Wahhabism’ started to be used by colonial, especially French, admin-
istrators to loosely refer to reformist Muslims in West Africa. The terms is still used today in the
region’s vernaculars but, as several researchers have indicated, is in fact somewhat misleading.
The Wahhabiyya is an Islamic community founded by Muhammad ibn Abd al-Wahhab (1703-
1787) among Arabs in the heartland of the Arabian Peninsula. Its doctrinal foundation is a
rather rigid interpretation of Islam, being mainly based on the teachings of Ahmad ibn Hanbal
(9th century) and Ahmad ibn Taymiyya (1263-1328) who both stood for literal adherence to the
Qur’an and the Tradition of the Prophet (suna) as the sole valid source of religious and moral
law. They term themselves as ‘Muwahhidûn’ (Unitarians). Today, Wahhabism is the official doc-
trine in Saudi Arabia. However, in a West African Muslim context, the label Wahhabiyya is given
to those groups whose members have studied in the Arab world and who are critical of Sufism,
for example, the Ahlus-Sunna [Ahl as-Sunna] in Ghana. In Dagbon, they are termed Munchire
or ‘rejecters’. However, of equal importance for the reformists are the various Salafi doctrines and
modern Salafiyya ideas. The reformists in West Africa, including Ghana, never refer to them-
sew as ‘Wahhabi’ but Ahs al-Sunna (the People of the Sunna). See further Westerlund 1997 and
Imam Ali Umar of Salaga. My deepest acknowledgement goes to Mallam Bawa who always had time to sit and discuss religious and historical matters with me. In Accra, I was able to present my project to National Chief Imam Uthman Nuhu Sharubutu, and had an interview with his aide. In two other sessions, I had a lengthy discussion with the National Imam of the Ahlus-Sunna, Shaykh Ibrahim Umar Imam, and the Director of the Muslim Family Council Services, Wangara Chief Alhaji Baba Issa. To all of those scholars named and unnamed: thank you for sharing your time and thoughts with me. If I have misunderstood or forgotten something it is all due to my inability to attain the same insight into Islam and the various aspects of almsgiving that you have! I am also indebted to many colleagues in Ghana for their assistance and advice, notably Father Jon Kirby, Elom Dovlo, Anthony Aubynn and Amos Anyimagu.

My research project on zakāt in Ghana materialized through funds from the Academy of Finland (project No 1206669: Islam, civil society and the secular state: The position of Muslims towards the state and local society in contemporary Ghana). The librarians of Helsinki University Library, especially Liisa Koski, the various libraries of the University of Ghana (Balme Library, Institute for African Studies, Faculty of Law) and at a later stage, Åbo Akademi University, were always helpful.

In Europe, there are many friends who have in one way or another assisted or commented upon my research. I have received valuable comments and advice from colleagues at research seminars in Warsaw, Leipzig, Bayreuth and Åbo. The final impetus to divide my manuscript into two separate studies came from colleagues at Åbo Akademi University, especially Joachim Mickwitz and Nils Erik Villstrand. As always, I am indebted to Roman Loimeier and Margot Stout-Whitting. Last, but not least: thank you Minna, Rasmus and Anni for the endless support and joy in life you have given to me!

Åbo, 18 April 2007
Holger Weiss
Most outside observers regard contemporary Ghana as a relatively politically stable country. The transition from the Rawlings/NDC era to the Kufuor/NPP era has been hailed by many political analysts as a strong example of the possibility of a peaceful, democratic transition of power from one party to another. However, relative political stability has so far not yet led to an economic ‘dividend’. Economic development has been more uneven and, though the macro-economic development has been quite positive since the mid-1980s, its pay-offs have been unevenly distributed. Various studies on the performance of the Ghanaian economy and the impact of Structural Adjustment Programmes that were commissioned by the World Bank and others during the late 1990s and early 2000s underlined the slow pace of economic improvement, for some groups even the negative consequences of the reforms. Despite some macro-economically positive signs, including the annual growth of Ghana’s GDP during the 1990s and a relative reduction in the number of poor people, the positive changes were heavily concentrated to the Greater Accra Region and the forest zone.\textsuperscript{1} Poverty, both in absolute and in relative terms, is still the grim reality of the majority of the Ghanaian population. Even worse, the socio-economic division of those who are well-off and those who are not is not only the problem of individuals. In Ghana, as in many other African states, socio-economic inequality is also a regional factor, closely linked with the ‘North-South’ divide of the country, and the northern parts are those which are less developed, more marginalized and, thus, easily stigmatized as the ‘backward’ part of Ghana.\textsuperscript{2}

Poverty in Ghana is mainly a rural phenomenon and is especially acute in the rural Savannah where over half of the population is extremely poor. Following decades of prolonged economic decline, the economic stabilization and market liberation policies of the 1980s enabled Ghana to raise GNP and living standards. During this decade, government policy through the 1986 Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD) sought to mitigate the adverse effects of economic reforms on some groups, although with little effect on overcoming structural poverty. As Foster and Zormelo note, although the rhetoric of the Rawlings Government of the 1990s was pro-poor, its achievements were undermined by the ability to maintain budget discipline. A new approach towards combating poverty

\textsuperscript{1} Christiansen et al., 2002, 37, 39; Kunfiaa et al., 2002; Foster and Zormelo, 2002, 1-2.

was taken in 2000 through the Ghana Poverty Reduction Strategy (GPRS), its effects on poverty reduction are yet to be analyzed.\(^3\)

However, poverty reduction is not a macro-economic issue of the government but also a key question that engages and involves large sections of the Ghanaian civil society. Government poverty reduction policies are debated and criticized by non-governmental groups, including academics, representatives of NGOs and religious leaders. In fact, since the 1990s, the poverty reduction debate has been part of the construction of Ghanaian ‘civil society’. Following Whitfield, the construction of ‘civil society’ is the outcome of a process in which donor agencies, international NGOs, the government and social organizations all actively engage in the discourse of civil society and use the idea to legitimize their actions. For the government, ‘civil society’ is a response to increasingly articulate demands from sections of society for greater representation and participation in policy-making. For donor agencies, ‘civil society’ is both a means and an end. For international NGOs, ‘civil society’ is the key to linking citizens around the world in common struggles. For social organizations, ‘civil society’ is a tool for mobilization and legitimation. With the construction of civil society follows a tendency towards its institutionalization.\(^4\)

Hitherto, research on the formation and articulation of the Ghanaian civil society has been somewhat biased. Whitfield’s outline above, for example, is rather typical for much of academic research: those parties and groups mentioned are those which are visible to an outside spectator. However, there are other groups and individuals who are less visible, partly due to their – imagined or real – marginalized position in Ghanaian society. One of these groups is the Muslim population of Ghana – itself a highly heterogeneous entity. Although Muslim individuals and leaders have raised their voices in public criticizing the plight and marginalization of Muslims, Muslim engagement at large and the articulation of their problems in the public sphere and in civil society in Ghana has been little studied.

As in politics, where the Muslim population and especially the Muslim leadership regards itself as having little influence on national politics, the socio-economic marginalization of the Muslim population is regarded by the Muslim leadership as being one of the major injustices in contemporary Ghana. Starting about a decade ago, the Muslim leadership has time and again publicly condemned the political as well as socio-economic marginalization of the Muslim population, criticizing the Muslim community for having hitherto regarded modern society and especially modern education as a threat to the/a Muslim way of life and, on the other hand, the modern state for not paying enough attention to the plight of the Muslim population.

---

The change of the socio-economic position of the Muslim population in Ghana from one of a comparatively wealthy community into a marginalized one was to a large extent due to the combined effect of the chosen approach towards the colonial state, i.e., non-integration, and the economic policy pursued by the colonial authorities. Muslim traders were regarded as a key asset by the colonial state as long as customs duties and taxes on their trade products, such as kola nuts, salt and livestock, generated major parts of the early colonial budgets. However, this situation had already changed after WWI, when the income from cocoa, timber and gold exports became the most important. Though the Hausa and Yoruba traders continued to make money and continued to play a vital role in the local economies, especially in the North, most of them were proportionately less wealthy than their Southern counterparts. Most important, however, was the gradual loss of the Muslim leadership’s and the wealthy Muslims’ political influence during the colonial era. Starting as key collaborators with local colonial and traditional authorities, their influence gradually diminished to the end of the colonial period.

On the other hand, Muslim authorities as well as Muslim traders dominated, if not controlled, most, if not all, of the zongos in the Gold Coast. Whereas the control and internal autonomy of the zongos was first hailed by the Muslim leadership as a positive aspect of the ‘working relationship’ between the colonial state and the Muslim community, the introspectiveness of most Muslim zongo communities was to lay the foundation for many of the socio-economic problems of the Muslim population at large in the postcolonial state. Whatever their position and influence had been during the earlier period, the zongo communities and especially the Muslim section were regarded as economically and socially marginalized by the 1980s. Even worse, in the political rhetoric at the end of the 1970s, the inhabitants of zongo communities were portrayed as smugglers, tax evaders, black marketeers and currency traffickers, and the zongos were described as slums deprived of modern social infrastructure.

If the Ghanaian economy reached its nadir during the late 1970s and early 1980s, so, too, did the Muslim community. Evidently, the erstwhile division between the Muslim ‘sphere’ and the colonial/postcolonial, i.e., modern/Western, ‘sphere’ had resulted in the exclusion of the Muslim section of the population largely due to the poor educational background of the Muslim population. As long as Qur’ānic schools provided enough education for a Muslim (male) child to fully integrate into the Muslim ‘sphere’, and as long as its members would be able to control their sector of the colonial/postcolonial economy, there was not much need to change the

5. Zongo is derived from a Hausa word, zango, which (today) means a segregated quarter at the periphery of towns and cities. Originally, the term meant (bush) camp or transitory settlement. Such temporary campgrounds could develop into sites of diaspora communities, a common feature throughout the Sahel and Sudan savannah.

societal relationship between the Muslim ‘sphere’ and modern society. Some individual Muslim traders successfully bridged the gap between their former activities and the new opportunities of the colonial/postcolonial [export] economies, but, as noted above, most of them did not. Generally, those Muslim traders who relocated themselves to the coast were able to climb up the societal ladder, but those who remained in the hinterland increasingly lost out. Even worse was the case of those Muslims, converts or not, who were farmers. With the increasing economic marginalization of the North, savannah agriculture was prosperous only if a farmer had the funds to invest in large-scale rice irrigation farming. Most of the farmers in the
North had no access to capital or the possibility of borrowing from banks to engage in rice farming. In the end, though the North time and again had been portrayed as the ‘possible bread basket’ of the nation, lack of investment, government commitment and erratic rainfall left the North in much the same position as it was at the end of the colonial period.

However, what has changed in both the North and in the South is that there is an increasing acceleration of urbanization. Though urbanization was already a marked feature of the colonial period, rapid and extraordinary urbanization marked the postcolonial period and, with it, the growth of shanty suburbs which are inhabited by migrants. Whereas the population of the city of Accra had increased from ca. 16,000 in 1891 to about 62,000 inhabitants in 1931, it had almost one million inhabitants in 1984 and about three million in 2004. Kumasi and Tamale, as many other towns in Ghana, witnessed a similar population spike. Though not all of the immigrants flocked into the zongo quarters, especially in the South, Northern migrants would have few other choices than to settle among their kin in the zongo, thus further increasing the congestion of the zongs and increasing the stress on whatever few opportunities there were in the zongs, but also in urban society at large, to provide for the material welfare of their inhabitants. Not surprisingly, a vicious circle thus started. Few opportunities resulted in few possibilities for a newcomer, who instead had to turn to the already existing job avenues for zongo inhabitants, either to low-paid and low-status jobs or to the informal sector. Whatever new jobs that were created in the urban spaces during the (macro-)economic recovery of the Rawlings and Kufuor eras, those with no formal or no Western education had few chances to prosper from them. Thus, though contemporary Ghana, especially its urban areas, seems to be on its way towards becoming a middle-income country, not everyone will be part of this new society. Eventually, this can lead to friction and societal antagonism, especially as the Ghanaian state, due to its near-bankruptcy in the late 1970s, has, since the 1980s, chosen to follow the path of Structural Adjustment Programmes and other macro-economic reforms, resulting in the retreat of the

---


8. Kumasi from about 24,000 (1911) to ca. 600,000 (estimate 2002); Tamale from about 4,000 (1921) to 270,000 (estimate 2002). Source: http://www.library.uu.nl/wesp/populstat/Africa/ghanat.htm (14.11.2005). According to the 2000 Census Report, Accra had almost 1.66, Kumasi 1.17 and Tamale 0.20 million inhabitants. The biggest zongo outside Accra City is Madina, which was the eleventh largest urban locality in Ghana with some 76,000 inhabitants (2000 Population & Housing Census. Special Report on Urban Localities).

9. The total proportion of the urban population rose from 23.1 percent in 1960 to 43.8 in 2000. However, there are still large regional disparities as most of the urban population is found in the southern part of the country whereas only a quarter or less of the population live in urban spaces in the three northern regions: 26.6 percent in the Northern Region, 17.5 percent in the Upper West and 15.7 percent in the Upper East. See further 2000 Population & Housing Census. Summary Report of Final Results, Table 1.
state’s ability to provide for maximum social welfare for its inhabitants. Though the Nkrumahist policy had already collapsed with the 1966 coup, it was finally buried with the IMF-designed macro-economic policies. Since the 1980s, the provision of social welfare has to a large extent been handed over to non-governmental organizations, associations and other networks.\(^{10}\)

The main task of this study is to provide an outline of the Muslim discourse on poverty and marginalization in Ghana. As will be argued, this discourse is a public one, although its arena, the Muslim ‘public sphere’, is not – yet – an integral part of the Ghanaian civil society. Although the public Muslim debate and discussion is difficult to detect for an outsider, this fact tells more about the ambiguity and plurality of the ‘public sphere’ in Ghana (and certainly also elsewhere) than the often presumed lack of disinterest among the Muslims in ‘worldly’ affairs. Shmuel N. Eisenstadt makes an important point about the differences between the ‘public sphere’ and the ‘civil society’ which also reflects the conditions of Muslims in Ghana. According to him, the public sphere must be regarded as a sphere between the official and the private. It must be regarded as a sphere that expands and shrinks according to the constitution and strength of those sectors of society that are not part of the rulership. Civil society entails a public sphere, but not every public sphere entails a civil society, whether of the economic or political variety, as defined in the contemporary discourse, or as it developed in early modern Europe through direct participation in the political process of corporate bodies or a more or less restricted body of citizens in which private interests play a very important role.\(^{11}\)

The formation of a, if not many, public sphere(s) in Muslim countries gives some interesting insights into the situation in Ghana. As Eickelman and Salvatore argue, the public sphere is not limited to ‘modern’ societies. It is the site where contests take place over the definition of the ‘common good’, and also of the virtues, obligations and rights that members of society require for the common good to be realized. The idea of the public sphere is thus a wider notion than that of civil society. One of the preconditions for civil society, however, is the existence of a relatively independ-

\(^{10}\) See further Leith & Söderling 2003 and Higazi 2004.

\(^{11}\) Eisenstadt 2002, 141. The emergence or development of a public sphere in African countries has been discussed since the early 1990s, especially among social and political scientists. Woods’ (1992) article on the subject gives an early presentation about the ‘idea’ of civil society in Africa and its link to the democratization processes during the early 1990s. However, his and similar studies present the civil society and the emergence of a public sphere as a mainly postcolonial development. Such a perspective has been challenged by others, such as Eisenstadt, Eickelman and Salvatore as well as Soares (see below), as giving too much focus to the relationship between the modern, postcolonial state and modern, Western-inspired associations and NGOs. Instead, the concept of the ‘public space’ has to be broadened and other patterns of political and societal organization outside the formal state structures and Western-type NGOs have to be included as well. For example, from an African political historian’s perspective one could argue that there already existed a well-defined public space and civil society in several colonies in British and French West Africa. From an African Islamic studies perspective, one could even argue that such a ‘political space’ is even older.

17
ent public sphere (or space) in which debate takes place that influences political
decision-making. They further stress that such independent public spheres had
already existed before the development of mass higher education and modern forms
of communication and media and make special reference to the civilizing process
of the informal organizations such as Sufi orders. Of vital importance was the de-
velopment of the idea of Islam as a principle of the social order which is linked with
the emergence of ‘neo-Sufism’ or ‘Sufi revivalism’ during the eighteenth century.
Parallel to the emerging sense of social Islam engendered through Sufi orders by the
eighteenth century, religious scholars and the general public alike increasingly began
to see the Shari’a as more than a specialized juridical-theological notion. A further
development occurred during the twentieth century, in part as a reaction to Western
colonialism. The proliferating efforts of Muslim thinkers, associations and social
movements trying to discern how to lead a good ‘Muslim’ life under modern condi-
tions have been particularly vigorous since the late 1920s. The crisis of secular na-
tionalism since the late 1960s and the 1970s has created favourable conditions in the
Muslim world for a religiously oriented reflection and mobilization that integrates
individual salvation and self-realization with a commitment to community welfare.
Morally and religiously inspired social action underlies the building of networks that
provide assistance to the needy, basic health care and education – services that the
state often cannot efficiently provide. Such social action can be informally organized,
based on affinities of shared habits, expectations, practices and interests. Religiously
based charitable associations, focusing on a wide array of services (medical, educa-
tional, family welfare and emergency assistance), play exactly such a role. They build
initially on ties of local trust and community, although they can also provide a base
for subsequent political participation.

Benjamin Soares describes a similar shift in the public sphere in Mali. Similar
to the situation in the Voltaic Basin, Muslim public debate during the precolonial
period concentrated on issues about Muslim minorities living under non-Muslim
majority rule as well as the role of legitimacy and orthopraxis. The colonial period
marked the emergence of a parallel public space, one that was dominated and con-
trolled by the French colonial state. Although the French suppressed any question-
ing of the legitimacy of French colonial rule, they did not restrict other Muslim
debates during the colonial period. The French colonial sphere, on the other hand,
fostered a new sphere of activity in which people from all sectors of society were
coming together. In this new colonial sphere, the practice of Islam was different to
that in the period prior to colonial rule and saw the adoption of new, standardized
sets of religious practice and norms that included regular prayer and fasting during
Ramadan. Most Muslim associations at that time were non-political and focused

12. Eickelman and Salvatore 2002, 94.
on ‘Muslim’ issues, such as the pilgrimage (hajj) or mosque building. On the other hand, such Muslim associations were helping to animate discussions about Islam and how to be Muslim in a colonial context. The postcolonial public sphere built on its colonial roots and saw the promotion of a ‘generic Islam’ around the assumed universals of Islam.\textsuperscript{15}

Whereas the colonial experience of the Muslims in Ghana was a different one than in Mali – the Muslim ‘sphere’ in the Gold Coast was to a large extent autonomous and there was almost no British interference – the similarity of the postcolonial development is striking. As in Ghana, there has been a proliferation of new Islamic associations in Mali since the early 1990s. Several of the new Islamic associations – in Mali as elsewhere in Sub-Saharan Africa – advocate ‘development’, ‘socialism’, ‘democracy’ or even ‘individual rights’ goals and objectives, which they sometimes signal in their names. Many of the associations are actively attempting to gain access to funds from overseas for projects such as mosque and school construction and educational activities. Since 1991, individuals and members of some of the different associations have attempted to create umbrella organizations that unite or coordinate the activities of some of the disparate Islamic associations.\textsuperscript{16} The new Islamic associations and the modern Muslim intellectuals, but also the ‘traditional’ Muslim leaders and scholars (most notably the National Chief Imam and the National Imam of the Ahlus-Sunna), are actively engaged in both the existing Muslim public sphere – which in Ghana is not necessarily part of the modern public sphere whereas in Mali it is – and in civil society.

I.1. Almsgiving within the ‘Muslim Sphere’

Almsgiving is practised among many societies. It is not a particularly Christian or Muslim philanthropic activity but, as a private act of compassion, one can find it all over the world. However, if one narrows the discussion on various kinds of organized (but not necessarily institutionalized) forms of almsgiving, Christian and Muslim societies have much in common. In both societies, the act of giving alms is regarded as a recommended, if not obligatory, form of piety. A further comparison between the Christian and Islamic doctrines on almsgiving reveals some clear differences in the understanding of giving and receiving. Whereas the mandatory aspect of almsgiving is not as visible in Christian doctrines, Islam makes a normative distinction between obligatory and voluntary alms. However, though almsgiving is an obligation that constitutes one of the five pillars of Islam, it is difficult to present a clear-cut definition. The main reason for the ambiguity of the term is due to the two ways in which almsgiving is interpreted in Islam, namely as zakāt or obligatory alms, and sadaqa or voluntary alms. Zakāt is commonly defined as a form of charity,

\textsuperscript{15} Soares 2005b, 222-224.
\textsuperscript{16} Soares 2005b, 228-229.
almmsgiving, donation, or contribution, but when these activities are arbitrary and voluntary actions, they are merely regarded as *sadaqa*.\(^\text{17}\)

One must further distinguish between the moral obligation and the pious act when one discusses the difference between the two kinds of almsgiving in Islam. *Zakāt* is a moral obligation and becomes a tax for the Muslims in an Islamic state whereas *sadaqa* is an individual, pious act and never has any collective connotations. However, *zakāt* is paid through the state, never as a tax to the state, i.e., the role of the state is to monitor the levy and distribution of *zakāt* but the state may not itself use the incomes of *zakāt* for any purpose not specified in the Qur’ān (see below).\(^\text{18}\)

A common interpretation among Muslim jurist-cum-scholars is that 2½ percent of one’s income and wealth (and between 5 and 10 percent of one’s harvest) should be given to the poor and needy as *zakāt*. The collected amount is to be managed and distributed by the Bait al-māl or state treasury for the welfare (maslaha) of the umma, the community of believers (i.e., Muslims).\(^\text{19}\)

Thus *zakāt* is more than just a ‘good deed’ because it is an obligation whereas the giving of alms (*sadaqa*) is the decision of the giver alone. Therefore, in an Islamic order, ideally *zakāt* belongs to the public sphere and *sadaqa* belongs to the private one. In addition to *zakāt* and *sadaqa*, Muslims are required to pay *zakāt al-fitr* or the mandatory alms given on breaking the fasting at the end of Ramadan. These alms are levied on persons only, not on wealth or income.\(^\text{20}\)

*Zakāt* is regarded by Muslim scholars as a means for the purification of wealth. Irrespective of the use of the proceeds of *zakāt*, a Muslim is taught that *zakāt* purifies legally acquired wealth. Put theologically, *zakāt* is a portion due to Allah. Its collection and distribution is clearly regulated by the Qur’ān and by Islamic Law. The objective of *zakāt* is to purify the soul of a Muslim from greed and miserliness. It is understood as a means of training Muslims on the virtues of generosity: being paid in a repetitive pattern year after year, regular *zakāt* as well as *zakāt al-fitr* is claimed to train Muslims to give and spend for charitable purposes.\(^\text{21}\)

Though Muslim jurists and scholars have established very precise regulations for the collection of *zakāt*, their position towards the distribution of it has been rather vague. In most cases, scholars and jurists seem to be satisfied that the recipients of *zakāt* are

\(^{17}\) See further Bremner 1994; al-Qardawi 1999; Weiss 2003.

\(^{18}\) de Zayas 1960, 281-282.

\(^{19}\) Doi 1984, 388. However, Tripp underlines that the discourse on social welfare (maslaha) among contemporary Muslim scholars has shifted the perspective away from the pious believer who had hitherto been the focus of concern. Instead, twentieth century Muslim scholars highlight the effects on the individual’s actions on the well-being of society or ‘the public’ as a whole. In this discourse, the umma is no longer equated with being merely the community of believers but as (Muslim) society as a whole. See further Tripp 2006, 68-76.

\(^{20}\) al-Qardawi 1999, 569.

Introduction

the eight categories listed in Sura 9:60, and seldom conduct any further discussion on the qualifications of each of the eight categories or the exact allocation among the various categories. The reason for such an attitude might be due to the fact that it is the intention of the giver which is crucial in Islam, not the position of the receiver. Therefore, as many Ghanaian Muslim scholars have also declared to me, the prime motive for giving zakāt is for the ‘Cause of God’ though alleviating poverty is but one of its objectives. Although one could, in principle, regard zakāt as a transfer of wealth from the rich to the poor, the intention is not the eradication of poverty but the purification of wealth. This has also been noted by John Hunwick, who describes zakāt as a moral economy of salvation: the spending of one’s wealth with the intention to give zakāt not only purifies the wealth itself but the giver is promised a reward in heaven.

Thus, although some modern Muslim scholars have tried to reopen the discussion on zakāt and introduce the idea that it could constitute the cornerstone of an Islamic social security system, such a project is a problematic one. First and foremost, zakāt is not a collective duty or even an obligation/responsibility incumbent upon the state but it is an individual duty. During the twentieth century, Islamic economists have tried to explain and address economic problems as well as provide an ‘Islamic’ solution to poverty in predominantly Muslim countries. The general line of argumentation of the various Islamic economists has been that scope should be provided for individual economic initiatives and markets, just as proponents of liberalization argue, but without losing sight of the responsibilities of the state and the public sector. There is, however, no uniform concept of what constitutes an Islamic economy. Whereas most of the writings of the early Islamic economists rejected Western economic models and tried to establish an Islamic economy based on a return to Islamic values and ethics, modern Islamic economists have in turn rejected the ‘revivalist’ model and attempted to come to terms with Western economic theory without losing their genuine Islamic concepts of faith.

22. The eight categories of recipients of zakāt as listed in Sura 9:60 are: the poor (faqīr), the destitute (miskīn), the collectors of zakāt, those slaves who want to buy their freedom, the hard-pressed debtors, for expenditure in God’s cause, the wayfarers and those whose hearts have not been reconciled.
23. A detailed outline and discussion of the definitions and conditions of the lawful recipients of zakāt are provided by de Zayas 1960, 284-306 and al-Qardawi 1999, 343-437.
27. Pfeifer 1997, 155. An authoritative presentation on contemporary Muslim approaches to the challenge of capitalism is provided by Tripp 2006.
28. See further Kuran 1986 and Weiss 2002a. The most well-known aspect of Islamic economics is that of Islamic finance and Islamic banking. Since the 1970s, Islamic banks, such as the Islamic Development Bank (established 1973/1975), the Jordan Islamic Bank for Finance and Investment (established 1978), the Bank Islam Malaysia (established 1983), Bank Muamalat Malaysia (est. 1999), Dubai Islamic Bank (established 1975) and the Islamic Bank of Britain (established.
Social justice forms the cornerstone of the Islamic economic system and an elaborate social security system is perceived as an integral part of an Islamic economy. Islamic economists have argued that an Islamic social security system can, and should, only be financed through legal methods of taxation, in particular through zakāt. In theory, as M.N. Siddiqi claims, zakāt should be managed by an Islamic state if such a state is ruled by Islamic Law. On the other hand, in a country where Muslims are in a minority or in Muslim states where Islamic Law is not implemented, the role of the state is taken over by voluntary organizations managing zakāt.  

Such an argument is interesting and sets a potential starting point for the discussion among Muslim scholars in Ghana on how to organize the management of zakāt.

However, it has become painfully evident that the original legal model of Islamic taxation has become difficult to apply in postcolonial Muslim states. One problem is that Islamic principles such as zakāt are often applied within structures which are essentially non-Islamic. While Muslim scholars have debated the ways in which zakāt may be interpreted as a form of taxation appropriate to a modern state, or the power of an Islamic state to raise taxes over and above zakāt, zakāt tends in practice to remain as a parallel or supplementary channel of revenue raising and distribution. Timur Kuran is even more critical about the feasibility of Islamic economics. According to him, the doctrine of Islamic economics is simplistic, incoherent, and largely irrelevant to present economic challenges. Few Muslims take it seriously and its practical applications have had no discernible effects on efficiency, growth, or poverty reduction. In his view, the purpose of Islamic economics has not been economic improvement but cultivation of a distinct Islamic identity to resist cultural globalization. His conclusion is that the various Islamic sub-economies that have sprung up across the Islamic world are not manifestations of Islamic economics but the aspirations of socially marginalized groups.

The question of an Islamic social welfare system based upon zakāt is even more complicated – if not impossible – in states such as Ghana, where Muslims are a minority. However, the recent growth of Islamic financial institutions has expanded in Islamic countries and elsewhere. In North America, Islamic financing institutions, such as the Dow Jones Islamic Fund and the Dow Jones Islamic Index, have been established. Nowadays, there are some 284 institutions, including finance houses that offer retail commercial and investment services, offering Islamic financial services in 38 countries, both Muslim and non-Muslim. In 2002, the central banks and monetary agencies of Bahrain, Brunei, Indonesia, Malaysia, Sudan and the Islamic Development Bank based in Saudi Arabia established the International Islamic Financial Market (IIFM) to serve as a link between Islamic Financial Institutions and regulatory bodies on the Islamic Capital and Money Market segment of the industry (www.iifm.net). See further Grais and Pellegrini 2006. For a discussion on Islamic banking, see Stiansen 2002.

minority. In non-Islamic or non-Muslim countries, the duty of collecting zakāt is transferred to other public institutions, such as the mosque, and today also to non-governmental societies or NGOs. Such a situation is a rather new one. Muslim NGOs engaged in collecting zakāt have only existed since the 1980s. In fact, during the 1990s, there was an attempt in the United Kingdom to organize the collection and distribution of zakāt through voluntary means. In 1993, the Muslim Parliament – a consultative body of Muslims drawn, but not elected, from Muslim communities throughout Britain which was inaugurated in 1992 – had created the Bait al-Mal al-Islami. This unit was a registered charity created to provide a central public treasury for all British Muslims. Although it never received more than part of the payments of zakāt which British Muslims made, it started charitable programmes and supported independent Islamic educational initiatives and loans to Muslim students in Britain, and promoted health and social welfare through individual grants to needy British Muslim families. Since then, the Bait al-Mal al-Islami has emerged as one of many Muslim charities in Britain. However, Muslim societies engaged in social welfare projects are nothing new. In Egypt, for example, there exists a range of organizations that have been engaged in social welfare projects for a long time: Muslim charitable and civil society groups fill urban spaces with a parallel social service sector. Of equal importance, although most often forgotten in modern discourse, has been the traditional way of providing organized social welfare through awqāf (sing. waqf) establishments and through the Sufi orders.

Especially in non-Muslim countries, the local mosque has been and continues to be the principal institution for collecting and distributing zakāt. 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 considerable sums are given to Muslim scholars for prayers, blessings, and Islamic medicine. Soares further describes the prayer economy as operating through the circulation of capital – economic, political and spiritual or symbolic – which par-

33. Islamic or Muslim NGOs have, on the other hand, existed in Africa since the late 1970s. However, none of these organizations was engaged in the collection of zakāt at that point (Salih 2001, 8). For a general discussion on Muslim or Islamic NGOs and their comparison with Christian inspired relief NGOs, see Benedetti 2006.
37. For a discussion on Islamic economics and Islamic social welfare institutions in Egypt, see Wippel 1997a and Wippel 1997b. Also Lubeck and Britts 2002; Loewe 2004.
38. See, e.g., Kogelmann 1999.
ticular social actors are able to 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 a process of commodification which has proliferated and intensified around such religious leaders in the postcolonial period. Such processes of commodification have helped to transform the relations between religious leaders and followers and have resulted in a religious economy that has come to be more like a market.

An early description of such a prayer economy is provided by Duncan-Johnstone after he participated in a 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 start to 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 eye from time to time on the presents being brought in.

Not much has changed since Duncan-Johnstone’s days, neither in Ghana nor in the rest of West Africa or the Muslim world.

Another avenue for collecting and distributing zakāt has been and is the Islamic schools. A third way has been for people to send zakāt back to their families and communities in their home countries. As noted above, Muslim NGOs and relief organizations in the West (USA, Canada, UK) have become an increasingly popular avenue for zakāt collection and distribution since the late twentieth century. This development reflects the situation of the Muslim communities in non-Muslim countries: since there is no governmental or state engagement in the collection and supervision of zakāt, the Third Pillar becomes a private matter. Last but not least, the trademark of modern Muslim NGOs seems to be their use of Western vocabulary as well as modern techniques – above all the internet, thus being in the end equal to Western NGOs in terms of objectives and means.

There exists a clear link between the proliferation of Islamic or Muslim NGOs in Africa and the search for alternative development approaches embedded in Islamic economics and the negotiation of Westernization. Until the early 1980s, the discussion among Islamic economists was concentrated within the Middle East, Pakistan

42. Rhodes House MSS.Afr.s.593 (1, 2-14) Duncan-Johnstone, Informal Diary Ashanti, entry for 20.3.1928.
43. For a detailed outline, see Weiss 2002a and Burr & Collis 2006.
Due to the impact of the Iranian revolution of 1979, there has been a worldwide upsurge of the subject. Harvard-trained economists and some economists of the World Bank turned towards Islamic economics and made it more ‘fashionable’; the most popular modern manual on Islamic economics is perhaps Yusuf al-Qardawi’s *Fiqh az-Zakat*. Thus Islamic economics was thereafter presented as an Islamic welfare state policy and has also been discussed among African Muslim scholars. Not surprisingly, the upsurge of Islamic economics in Africa has been closely linked, on the one hand, with the politicization of Islam and, on the other hand, to the Islamization of society. The outcome of the rise of various Islamist movements in Africa has been the demand for the implementation of Islamic Law and economics.

I.2. Social capital and wealth

Discussions with Muslim scholars about the possibilities and functions of zakāt always link up with a reflection on wealth and the religious dimension of giving and receiving. From a religious perspective, be it Islamic or Christian, poverty and wealth are two sides of the same coin. The poor need the wealthy for their material survival as much as the wealthy need the poor for their spiritual existence. Muslim scholars point out that both have obligations to each other. The general line of argument is that zakāt purifies wealth: the purification of the property causes it to grow and

45. Iqbal 1997. There exists a large amount of theoretical literature on Islamic economics as an alternative economic system to both Western capitalism and socialism. Most of the studies deal with macro-economic issues, including fiscal policies in an Islamic state, income distribution in an Islamic system and Islamic banking, but also micro-economics, such as consumer demands and profit sharing. See further Ahmad (ed.) 1980; Choudhury 1986; Iqbal (ed.) 1988; Chapra 1992. Much interest is paid to outlining the economic functions of an Islamic state based on the experiences of the early Islamic period, see Hasanuz Zaman 1981. An extensive bibliography on Islamic banking and finance is provided by the International Centre for Education in Islamic Finance (INCEIF), http://www.inceif.org/_system/media/pdf/recommended_reading.pdf (12.4.2007).
46. See further Hunwick 1997 and Westerlund 1997. According to Elizabeth Hodgkin (1998, 198-199), one must, however, distinguish between two different kinds of movement, one that she defines as Islamic resurgence and one called “Islamism”. Whereas the former movement strives for an increase in religious observance and fervour but recognizes different Islamic identities, the goal of the latter is to bring Islam into every aspect of human life, political, social, economic and cultural. As such, “Islamism” is rather similar to earlier reform or revivalist movements in Islamic history in its demand for the purification of Islam and rejection of non-Islamic innovations. The key demand of today’s “Islamists” is, however, the perception of Islam as a total religion. As a total religion, which does not accept any division between religious and secular life, such a condition can only be achieved by a purification of the state, namely by creating an Islamic order through the institution of Islamic Law as State Law and in the end by creating an Islamic state. However, as Hodgkin emphasizes, the latter demand, namely that of the establishment of an Islamic state, does not have to be a uniform demand, as many Islamic movements do not see the seizure of state power as among their aims. An outline of Islamic resurgence in contemporary Ghana is provided in Chapter Two in this study and is more deeply elaborated in my forthcoming manuscript.
increase. Islam and the revelations of the Prophet are the sole basis for zakāt, thus being first and foremost a religious – never a secular – institution. A fundamental argument among Muslim scholars has been that the observance of all obligatory duties, including obligatory almsgiving, is the responsibility of the individual and not the state. In the end, however, it could be claimed that the intention of obligatory/mandatory almsgiving is not the eradication of poverty but the purification of wealth: If there were no poor then how is acquired wealth to become cleansed?48

In Muslim societies and also in the Ghanaian Muslim setting, 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 healer, an imām or a malam were more respected and prestigious positions than the income-generating occupations of trader or merchant. This is clearly reflected in the records from the precolonial and colonial period: the most influential Muslims were the scholars and imāms, not the traders. Though wealth was not despised by Muslim scholars and leaders, their societal influence was based on their baraka or spiritual charisma, never on their worldly assets.49

In theory, little has changed of the religious ideals of Muslims in postcolonial Ghana. In local Muslim communities, positions that enhance maslaha or the common good have higher prestige and symbolic value than those with a limited impact on the development of the common good.50 The importance of morals and normative duties are central to Muslim behaviour, as they always have been. For example, in the case of the moral obligation of giving assistance to one’s neighbour, Annette Haber Ihle’s informant in Tamale articulated a normative position:

You should know how to stay with your neighbour. Neighbourhood begins from you count forty houses in front of you, forty at right hand, and forty houses behind and forty to the left. These are your neighbours. 160 houses are your neighbours. You should know their right.

However, as will be discussed in the subsequent chapters, with the increased poverty among the Muslim segment within Ghanaian society, the emphasis on social capital and normative duties has become problematic. 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 or spiritual leader has little influence in modern Ghanaian

47. See, for example, Sura 30: 39 (quotation from the English translation of King Fahd’s Holy Qur’ān): “That which you give in usury for increase through the property of (other) people, will have no increase with Allah; but that which you give for charity (zakāt), seeking the Countenance of Allah (will increase): it is these who will get a recompense multiplied.”
49. Weiss 2003, Chapter VII.
51. Ihle 2003, 141.
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 the modern civil society. As the Muslim community at large has become increasingly marginalized in modern Ghana, old ways of coping with the problems of everyday life are questioned – both by the youth and increasingly also by the Muslim ‘ulamā’ (sing. ‘alim, scholar) themselves. One reflection of this re-evaluation is the mushrooming of Muslim NGOs, another is the increased discussion on zakāt and community-based self-help.

The end result of the increased presence of Muslim NGOs and financial assistance from Muslim countries in Northern Ghana in particular has resulted, according to Annette Haber Ihle, in a gradual change in the relationship between the local chiefs and the Muslim scholars. In their capacity as officeholders in the local traditional and modern hierarchies, such as chief butcher and head of cattle traders or administrators of Muslim funds and scholarships, these Muslim scholars are able to channel funds through Muslim NGOs which enhances the chief’s position to further development. Social capital and symbolic wealth are of key importance in the relationship between a chief and a Muslim scholar. The former is able to attract material resources to his chieftainship and thereby strengthen his symbolic power, the latter is able to further his own and his group’s – be it the Tijaniyya, the Ahlus-Sunna or even the Ahmadiyya – access to land for schools, mosques and for religious development projects. As Ihle states, in this way networks, public recognition, and appointments become the most valuable symbolic capital in the local political field. Not surprisingly, both parties gain: the Muslim authorities are able to strengthen their position whereas younger chiefs, by symbolically linking themselves to a Muslim doctrinal group, acquire influence, locally and even nationally.52

I.3 Muslim positions towards poverty alleviation

Public debates among Muslim scholars have for centuries focussed on both religious norms and societal issues. This is not surprising: Islam is understood to enclose both religion and politics. Muslim scholars and especially jurisprudents have regarded themselves as being the guardians and interpreters of Islamic norms and dogma. Any debate within the ‘Muslim sphere’, be it in precolonial, colonial or postcolonial times, was closely linked to Islamic Law (sharī’a). Islamic Law defined the broad parameters by means of the religio-legal bounds of human behaviour specified in the Qur’an. However, Islamic Law was always interpreted in a specific local and temporal context: the sharī’a did not homogenize Islamic societies but fostered a recognizable religio-cultural framework for social, political and commercial interactions between members of the community of believers, the umma, both on a global

---

52. Ihle 2003, 64, 70-71. For similar observations on Mali, see Soares 2005a and 2005b.
and on a local level. From an early stage in the history of Islam, the religious scholars ('ulamā’) constituted a distinguished group in the local society, one that could and did articulate the critique against ‘wrongful’ rulers: they emerged as a kind of ‘third estate’ in society in addition to the ruling class and the commoners. Sometimes their critique had far-reaching consequences, as was the case in the eighteenth and nineteenth century Bilād as-Sūdān where the activities and writings of scholars in Futa Jallon, Futa Toro, Massina and Hausaland resulted in militant reform movements. An integral part of the debate and criticism dealt with the issue of poverty and the duties of the state towards the poor: thus, many Muslim scholars voiced the position of the poor and the needy in society not only in the Bilād as-Sūdān but also elsewhere in the Muslim world.

The activities of Usman dan Fodio (1754-1817) and his brother Abdullahi dan Fodio (1756-1828) in Hausaland (present-day Northern Nigeria) serves as a case in point. Their main criticism was that local Muslim rulers were not ruling according to the ideals of Islam. A central part of Usman dan Fodio’s criticism was that the rulers of Gobir, one of the Hausa states, had failed to live up to their obligations as Muslim rulers, and stated in his treatise *Kitāb al-fārq* (c. 1806):

> The governor of every country shall strive to repair the mosques, and establish the five prayers in them, and order people to read the Qur’an, and make (others) read it, and learn knowledge, and teach it; and that he should strive to reform the markets and set to rights the affairs of the poor and the needy, and order the doing of every approved thing.  

The key idea of Usman dan Fodio, as well as his brother and his son Muhammad Bello (1782-1837), was that the ideal Muslim ruler should be just, generous and merciful. The ruler should help the needy and the poor, his ministers should have mercy upon them and part of the revenue was to be allocated to them. Abdullahi dan Fodio argued in his book *Diyā’ al-hukkam* (c. 1807-1808) that it was the responsibility of the government to cater for the immediate needs of the poor in the form of minimum livelihood provision. Muhammad Bello outlined in his treatise *Usūl al-siyāsa* (c. 1806-1807) that it was the duty of the ruler and his government to foster crafts, trade and agriculture, to promote the building of mosques, teaching facilities, fortresses, bridges and granaries and to promote the social welfare of the destitute and poor. Their criticism served as a blueprint for an ideal Muslim government, although the actual establishment of a political-cum-religious political entity based on Islamic principles in Hausaland, the Sokoto Caliphate, turned out to be much more difficult to achieve.

---

56. See further Weiss 2003, 168-197.
However, the moral position towards poverty alleviation and the duties of Muslims that underlined the argument of the Fodios was part of an age-old moral discourse that continues in contemporary debates. What has changed is that a new group of intellectuals have entered the arena: the Muslim academics and other actors who have not received the traditional education of the 'ulamā' but in modern educational institutions, be they Western or Islamic. A general imperative which all participants subscribe is the need to focus on poverty alleviation – none of the Muslim intellectuals is able to shut his or her eyes to the miserable conditions of the poor people not only in the Muslim world but globally. As in earlier days, the debate among the Muslim intellectuals and scholars has a religious undertone. Concepts and arguments are firmly rooted in Islamic vocabulary; inspiration is drawn from Islam. To understand the Muslim discourse one has to acknowledge the fact that a Muslim articulation and analysis of contemporary problems rests on Islamic traditions, i.e., the standpoint of tawḥīd (unity) of religion and politics. Obligations and responsibilities are interpreted within the normative concepts of Islam.

Contemporary debates in the ‘Muslim sphere’ – be it in Ghana or elsewhere – about poverty alleviation concentrate to a large extent on obligations and responsibilities. Both the rich and the poor are addressed, i.e., the givers and the recipients of assistance. As I have earlier noted, the (proper) management of the obligatory alms, zakāt, is identified as the cornerstone of an Islamic solution to poverty. However, although it is an Islamic imperative to raise the real income of the poor to ensure the maintenance of a minimum level of living, Muslim intellectuals, such as M.A. Mannan, underline that there is another side to the coin: assistance can only be given to the ‘deserving’ poor and not to increase any forms of leisure. Reflecting the consensus of the scholars, Mannan claims that it is a moral duty of those who are in receipt of benefits under an Islamic Guaranteed Minimum Provision scheme to earn their living through work and effort:

This moral imperative, if properly inculcated into the minds of the poor through a systematic educational programme, is likely to induce them to work, provided they are not otherwise handicapped. Bearing in mind the socio-economic realities of most of the Muslim countries, it is unlikely that benefits under the GMP scheme would be high enough relative to earnings in employment.

One key concept in the Muslim discourse is the ‘deserving’ poor. The background for this is that the Qur’ān has already identified the poor (miskīn) and the needy (faqīr) as two of the eight categories of recipients of zakāt. However, neither the Qur’ān nor the classical legal texts give a precise definition of these two categories, not to mention the qualifications of the eight categories or the exact allocation among the various categories. The reason for this, it can be argued, might be due to

57. Mannan 1988, 328
58. Mannan 1988, 329
the fact that it is the intention of the giver which is crucial in Islam, not the position of the receiver. One of the basic virtues is to refrain from asking for assistance. Miserliness is condemned by the *shari’ā* and a generous person is considered to be a friend of Allah. However, begging as such is condemned by Islamic law as an unlawful act in itself. Muslims are asked to struggle to earn their lawful livelihood and not merely to depend upon charity except in a situation of extreme necessity. Such a position is also taken by most of the Ghanaian Muslim scholars I interviewed (see Chapter VI).

One reason for the lack of any elaborate rules governing the receiving and the condition of the recipients is a result of the communitarian nature of *zakāt*. *Zakāt* was – and still is – primarily collected from and distributed in the same local Muslim community where the imam is supposed to, and usually does, know the rich and the poor members. The communitarian aspect of *zakāt* has, on the other hand, resulted in a problematic situation for contemporary Muslims living in societies where aspects of social welfare are increasingly tied to the obligations of the state. Most, if not all, Muslim commentators are fully aware of the fact that the way *zakāt* has hitherto been managed – privately or within the local community – has had little effect on alleviating modern forms of structural poverty.

Even worse, as already noted, *zakāt* had long ceased to be a public affair in many countries by the mid-twentieth century. Instead, various forms of modern state projects based on modernization had been tried, ranging from Marxist and Arab socialist to nationalistic and capitalistic ones. All of these experiments had ended in a crisis of state dominated poverty alleviation.

Not surprisingly, with the crisis of the public sector the Muslim discourse once again gained momentum, including the projection of *zakāt* as the basis of social self-help programmes. An early vision for such a programme was provided by M.A. Mannan, who stressed the need to develop institutional mechanisms whereby the collection and disbursement of *zakāt* and other voluntary transfers can be carefully planned and implemented for maximum social advantage:

Although the Qur’ān has specified items of expenditure for the Zakāh fund, there is a great deal of flexibility in spending the Zakāh money within the Qur’ānic imperatives, not to speak of sadaqah and other voluntary transfer payments. It is possible to identify three major effects caused by spending transfer payments: ‘good act’ effect (the goal of such an act is the act’s utility, not the utility of the result that the act brings about); ‘free-rider’ effect (is to be minimized); income distribution effect.
Interestingly, the debate among Ghanaian Muslim scholars is rather similar to Mannan’s. At the moment, zakāt is not managed in any institutionalized way among the Muslim community in Ghana. This lacuna is highly criticized by most Ghanaian Muslim scholars. Some of them even argue that to maximize the ‘good act’ effect it is necessary for the planned expenditure of zakāt funds to attain predetermined social objectives. On the other hand, most Muslim scholars, including those I have interviewed in Ghana, are fully aware about the fact that the zakāt and other voluntary transfer payments cannot be analyzed in isolation but depends on the impact of all public taxation and spending activities on various income groups.

I.4 Investigating the ‘Muslim sphere’ in Ghana: Sources and previous research

The ambivalence or plurality of the public sphere in Ghana is striking but not unique. A distinct Muslim sphere emerged in the Voltaic Basin during the precolonial period. Being the public arena for imams, scholars and Muslim leaders, it remained a closed ‘space’ for outsiders, both local non-Muslim rulers and later on colonial authorities. The Muslim public space was increasingly contested when a younger generation of foreign-influenced Muslim scholars entered the scene during the 1950s and 1960s and challenged the older ‘traditional’ Sufi scholars about norms and ritual. The debate between the two ‘blocs’ has continued ever since. However, what has changed since the 1990s is the relationship between the Muslim community and Ghanaian society. Issues concerning ‘social justice’ and ‘social welfare’ are no longer discussed within the Muslim sphere alone but Muslim intellectuals and leaders have tried to bring forward their standpoint in the ‘modern’ public space, i.e., the public sphere of the contemporary Ghanaian civil society, in an attempt to draw the attention of the Ghanaian state to the plight and marginalization of the Muslims as well as to articulate Muslim positions in public affairs.64

The objective of my research has been to provide an analysis of the political and economic marginalization of the Ghanaian Muslim community with special emphasis on the activities, agendas and debates among Muslims. The methods I decided to apply stemmed mainly from social history, i.e., I am interested in detecting structural changes. However, my approach has been an eclectic one: while my analysis of the economic and social conditions of the Muslim population rests on a structural analysis, the approach is shifted to an organizational one when presenting the activities and agendas of the numerous Muslim NGOs, and to an actor-oriented one in my outline of the discourse on zakāt and poverty alleviation of Muslim scholars and leaders.

64. The political activities of religious groups, including Christians and Muslims, in Ghana are further discussed in Pobee 1991, Dovlo 2005 and Samwini 2006. See further Chapter II as well as Weiss 2006 and Weiss 2007.
My attempt to investigate the Muslim positions on poverty alleviation in Ghana rested on two pillars: interviewing Muslim scholars about their position towards zakāt and monitoring the public discourse solutions to poverty and marginalization by Muslim leaders. I made a preparatory trip to the North in May 1999 after consulting Alhaji Mumuni Sulemana (Alhaji Sulley) and introducing him to my research topic. His collaboration was to be crucial for my project: through his contacts in both Tamale and Accra I was able to get in touch with Muslim scholars. Alhaji Sulley took me to Tamale and introduced me to Afa Razaq, who became my ‘door-opener’ in the North. The three of us then decided which of the scholars in Tamale, Salaga and Yendi to ask for an interview. Thereafter Afa Razaq introduced me to them and served as my link to the local scholars. The first interviews were done in January and February 2000; before the interviews I had sent my questionnaire to Afa Razaq and Alhaji Sulley for their comments (see Appendix I). In total, I interviewed 33 scholars in 2000; some of the interviews were group sessions, such as those with the scholars of the Anbariyya and Nuriyyah institutes in Tamale. All interviews were in local vernaculars, either Hausa or Dagbali, they were taped and later transliterated and translated by Alhaji Sulley. The tapes are deposited in Legon at the library of the Department for the Studies of Religions, University of Ghana. The English translations of the interviews were also published as Zakāt in Northern Ghana. Field Notes 1 [ZNGFN 2001]. All interviewees received a copy of the publication and were asked to comment on their answers. Some scholars made corrections; with others I had some further discussions during my next session in November 2001. Another set of interviews were conducted together with Alhaji Sulley in Accra in October 2003. This time I concentrated on interviewing the leading members of the Ghanaian Muslim community, including the National Chief Imam Shaykh Uthman Nuhu Sharubutu and the National Imam of the Ahlus-Sunnah wa-Jama’ah Shaykh Umar Ibrahim Imam. Throughout the years, my closest companion and main source of information was Alhaji Sulley, with whom I did my last interview in March 2005. The tapes and notes of the 2001, 2003 and 2005 interviews are at the moment stored in my office at Åbo Akademi University, however, they, too, will be finally deposited in Legon. In addition, I made notes (in Swedish) in my field diaries; these diaries are also at the moment deposited in my office.

However, although the interviews with the Muslim scholars, imams and leaders opened up to me the depth and vibrancy of the Ghanaian ‘Muslim sphere’, to get a full picture of the ‘Muslim discourse’ in Ghana I increasingly started to focus on how Muslims were portrayed and presented in the Ghanaian media, especially in newspapers. My intention was twofold: first, I wanted to analyze the public representation of Muslims and second, to analyze Muslim public statements about

poverty and marginalization. I have made use of two different types of publications, national newspapers such as the *Daily Graphic*, the *Ghana Times*, the *Ghanaian Chronicle*, the *Public Agenda* and the *Accra Daily Mail* and Muslim magazines such as *The Muslim Searchlight* and *The Fountain*. These two types of publications differ widely in content and distribution. Some of the national newspapers are published on a daily basis and have a fairly large geographical distribution, such as the *Daily Graphic*, while others have a more restricted geographical distribution, such as the *Accra Daily Mail*. All of the major newspapers are published in Accra and thus represent a ‘Southern’ perspective, which is reflected in their writings about the North or on Muslims. However, the national newspapers have taken a relatively neutral position on religious matters, and directly critical or even aggressive attacks against the Muslim minority have not been published. National newspapers generally report larger Muslim meetings and events, such as the annual *Id al-fitr* and *Id al-Adha* festivities, where the representatives of the state – either the President or the Vice-President – give speeches which can be analyzed to clarify the official position of the government towards the Muslims. Meetings and conferences of Muslim NGOs are usually also widely covered, or at least parts of their communiqués are published and commented upon. In this respect, the Ghanaian Muslim community sometimes receives positive feedback in the mass media.

Several Ghanaian newspapers are available on the Internet, which has made research increasingly easy. However, generally only the major articles and news which are published in the printed version of a newspaper are also published electronically. In addition, only some of the newspapers have good electronic archives. At present, the *Accra Daily Mail* has one of the best electronic newspaper archives if one is to cover articles on Muslims and Islam in Ghana. In fact, one could even argue that the *Accra Daily Mail* is (certainly) pro-NPP and very sympathetic to issues concerning the Muslim population. For example, in 2005 the publisher and editor-in-chief Haruna Attah argued strongly in favour of a more pro-Muslim foreign policy when claiming: “The Kufour Administration has been very successful

66. The *Daily Graphic* and the *Ghanaian Times* are state funded newspapers, whereas the *Ghanaian Chronicle* and the *Accra Daily Mail* are privately funded and the *Public Agenda* is published by an NGO.
67. See further Hasty 2005. The size of the papers varies between the *Accra Daily Mail* which publishes about 4,000 copies per number and the *Daily Graphic*, which publishes between 50,000 and 60,000 copies per issue.
in its foreign policy, but it’s all been centred around West Africa, Africa, Europe and the US. The time has come for us to cultivate the Middle East.”

Despite being the second largest religious group in Ghana, there exists no widespread Muslim newspaper. There have been several efforts by the Ahlus-Sunna to launch a Ghanaian daily Muslim newspaper, but with little result. One reason for this shortcoming has been the lack of resources, both in terms of trained media personnel and funding. Yet, the greatest obstacle for a Muslim daily newspaper has been the lack of a Muslim readership. At various times, the editors of *The Muslim Searchlight*, one of the few, irregular Muslim newspapers that were published in Ghana, urged Muslims to buy the newspaper, but in vain. This situation reflects the relatively poor state of the Muslim community, both in Accra and in the rest of the country: most of the Muslims are either too poor to afford the luxury of buying a newspaper or have little or no reading knowledge of the English language. Thus, although the Ahlus-Sunna tried for years to subsidize the publishing of *The Muslim Searchlight*, the publication is at present only a monthly magazine due to financial constraints. What is even more appalling is the lack of Sunni initiatives to launch a newspaper or magazine project. *The Muslim Searchlight* being the mouthpiece of the Ahlus-Sunna, the Sunni majority has been silent apart from Alhaji Mustapha Ibrahim’s attempt to launch his own magazine, *The Humanitarian*. However, this magazine has been the mouthpiece of Alhaji Mustapha’s NGO, the ICODHS, largely presenting the various social welfare projects which have been commissioned through the organization. On the other hand, for research on Muslim social welfare, both *The Muslim Searchlight* and *The Humanitarian* provide interesting – though biased – information which is usually not published in the national newspapers.

Further items of information on the contemporary Muslim community in Ghana can be found in the so-called ‘grey literature’. I have been able to buy some locally published pamphlets and booklets by indigenous and foreign Muslim scholars, mainly covering issues concerning marriage and inheritance. Usually such booklets are on display near the mosques during the Friday prayers, and in some places in Nima and other ‘Muslim’ suburbs of Accra, one can find ‘Muslim’ bookshops, but none in Tamale, for example! What I really wanted to find were local treatises on almsgiving and poverty, but so far I have failed to find any. Perhaps Alhaji Sulley and the scholars in the North that I interviewed were right when they said that the tradition of Imam Umaru, of writing treatises on religious and social issues, has been lost, although I do hope that this is not the case and I just did not look in the right places.

However, although interviews and newspaper articles are crucial for the study of the activities and agendas of the Muslims and their engagement in the public sphere,

---


71. An outline of Muslim media use in Ghana is given in Sawimi 2006, Appendix III.
these sources were not enough to analyze the claim of a structural marginalization of the Muslim population in Ghana. For this reason, I started to search for additional archival, statistical, economic and political material. My research in the archives in Ghana (Accra, Tamale) and England (London, Oxford) was somewhat disappointing: although I was able to gather a lot of information about the relationship between the colonial and the Muslim authorities, almost nothing was found on the topic of almsgiving – apart from one entry in A.C. Duncan-Johnstone’s papers. On the other hand, I was able to locate some of the official investigations by the colonial and Ghanaian governments on beggars and destitute persons in Accra as well as the two ordinances and decrees which tried to regulate, if not outlaw, begging. Further data on the conditions of the Ghanaian economy and the socio-economic conditions of the population as well as studies on the pattern of poverty in contemporary Ghana were provided by both internal and external research institutes, including those of the Institute of Statistical, Social and Economic Research of the University of Ghana and the World Bank. Basic data on these issues was collected through the four Ghana Living Standard Surveys (GLSS)\textsuperscript{72} and most, if not all, contemporary investigations on the socio-economic conditions in Ghana rely on them.\textsuperscript{73}

Among Muslims in Ghana, the core issue has become education and the claim that modern/Western education is the key to economic and societal success. The call for a reform, if not the total restructuring, of Muslim education has been one of the most crucial issues that has marked the gradual erosion of one of the cornerstones of the traditional Muslim ‘sphere’, namely the Qur’ānic school. The colonial state found little, if any, use for graduates from the Qur’ānic schools (apart from some Muslim scholars who were fluent in reading and writing Hausa and who could be used in the Native Administration). Even worse, Muslim education opens no avenues in post-colonial, contemporary Ghana. Slowly, but gradually, Muslim leaders and scholars came to realize that the traditional Muslim education had come to a dead end; what was needed was a modernization of Muslim education to provide Muslim children with the skills for living both in the Muslim as well as in the modern ‘sphere’.\textsuperscript{74}

\textsuperscript{72} For a discussion on the strengths and weaknesses of the collection and management of the GLSS data, see Sowa 2002.

\textsuperscript{73} For example, Coulombe and McKay 2003, Trades Union Congress (Ghana) 2004, Teal 2005, Akorsu and Baah 2007. None of these studies make any reference to the Muslim population. However, it has to be stressed that it is not my intention to propagate for a deterministic presentation which links religion with poverty, on the contrary. However, as I will argue in my research, the majority of the Muslim population in Ghana is living under socio-economic stress and is politically marginalized. On the other hand, the Muslim community is not the only poverty-stricken group in Ghana: so are also the coastal fishermen and the farming communities in general in the rural savannah.

\textsuperscript{74} This is an issue that has been highlighted by many commentators on the crisis in postcolonial Muslim societies in West Africa. Throughout the region, one of the key arguments by various Muslim reformers, be they Islamist or Wahhabi-inspired or, on the other hand, Sufi-oriented, has been the call for the modernization of Muslim education. See further Kaba 1976, Reichmuth 1993 and Hunwick 1997. Country-specific studies are provided by Loimeier 2001 for Senegal;
Thus, in Chapter 3 and 4, I will focus on the crisis of the Muslim ‘sphere’, as identified by the societal and economic marginalization of the Muslims in contemporary Ghana, and the various attempts by the Muslim leadership to come to terms with both modern Ghanaian society and how to live as a Muslim in a secular state and to participate in a Christian-dominated civil society. Chapter 3 concentrates on the issue of poverty. Here, the focus is on the connection between poverty and violence, especially as it is perceived by Ghanaian politicians, a problem that is especially tied to the zongos and some of their inhabitants. The question is whether this connection is only perceived as a political problem or whether it is portrayed as a structural one, i.e., whether the issue is only addressed as part of the national competition between the various political blocs (and therefore is only regarded as a marginal nuisance) or whether zongo violence is analyzed within a political-economic framework and is defined as the tip of the iceberg, indicating a fundamental crisis in the zongo communities. Thereafter, the perspective in the text is broadened and the discussion is shifted to the North. Again, the issue of poverty sets the framework for analysis, but Muslim voices will be added in this section. The focus will be action-oriented, namely bringing the issue of begging into the discussion. The question of beggars and the destitute will be further analyzed in the next part of the chapter, starting with an analysis of the marginalization of the Muslim population at large, followed by reflections on different attempts to come to terms with beggars and the destitute, and ending up with the Muslim discussion of the crisis in Muslim education and its solution. The various attempts to relieve the condition of the Muslim poor are in focus in the following two chapters. Chapter 5 starts with an outline of the social welfare activities of Muslim NGOs in Ghana whereas Chapter 6 presents and comments on the ongoing debate among Muslim scholars about poverty alleviation and the responsibility of the Muslim community, namely the possibilities for the provision of social welfare through zakāt and the lack of a national zakat Fund.
Islam is not a recent factor in contemporary Ghana. The history of the activities of Muslims in the region goes back to the sixteenth century, if not earlier, whereas Muslims were already integrated into the political structures in some of the early states in the so-called Voltaic Basin in the eighteenth century. However, in contrast to some of the precolonial states in the Sudanic Savannah, Islam never emerged as a political factor in the Voltaic Basin or to the south of it, in Asante or along the Gold Coast. Though some individuals converted to Islam, the Islamization of whole societies or states in the region never happened. For much of the twentieth century, Islam and Muslims made few headlines in the British colonial, as well as the independent Ghanaian, state. Therefore, from the perspective of both the colonial as well as the postcolonial state, the Muslims in Ghana represented a relatively easy and quiet minority, having little political influence and an even smaller economic impact on the national level.

However, the picture of a relatively humble minority is but one side of the coin. Beneath the surface and within the Muslim community in Ghana, there is a vibrant discussion about the position and the challenges of the Muslims in Ghana. On the other hand, tensions among various Muslim sub-groups have time and again erupted and led to bloodshed and made headlines in the newspapers. Above all, whereas the Muslim minority in Ghana perceive and portray themselves as a marginalized minority, non-Muslim observers are increasingly worried about the relationship between Muslims, and the civil society and the Ghanaian secular state. The central issue at stake is whether the Muslim community regard the modern, secular state in a positive way and identify themselves as citizens of that state or if this state is dismissed as an anomaly or alien/un-Islamic element with which a ’true’ believer should interact as little as possible, if at all. As will be argued in this study, both projections are possible, though it is unclear, and highly speculative, whether or not one can identify a growing politization of Islam in contemporary Ghana.

II.1. Accommodation or rejection?

Historically, one could argue, two basic political-cum-religious concepts were articulated in the Voltaic Basin/Ghana as well as elsewhere in the Muslim world among the Muslim (politico-religious) leadership, i.e., the imams and the Muslim

1. Earlier versions of this chapter have been published in Weiss 2004 and Weiss 2006.
literati,\(^2\) namely that of accommodation and that of rejection. The first concept is usually connected with the peaceful cohabitation of Muslim traders and scholars in non-Muslim communities and societies.\(^3\) In fact, in many localities in West Africa, Muslim settlements initially developed as ‘stranger’ communities, gaining internal religious (and often also cultural and political) immunity and autonomy but at the same time acknowledging the political superiority of the local authority. In other circumstances, the Muslim stranger community developed close links to the ruling classes, instigating a relationship of mutual interest: the stranger community was given political and military protection by the (usually) non-Muslim ruler while the Muslim leadership paid homage to the ruler and performed vital religious services, such as praying for the welfare of the society and of the ruler or manufacturing amulets and other protective talismans. In general, the slow process of Islamization in the Voltaic Basin has been portrayed by historians as a typical example of accommodation. Both Muslim Mande or, as they were also called, Wangara traders, who operated along the north-south trade route connecting the Niger (the Malian Empire) and the Akan hinterlands, and Muslim Hausa traders, who travelled between Hausaland (contemporary Nigeria) and Gonja, were for centuries known for their peaceful engagement in the region.\(^4\)

However, accommodation had – at least from the standpoint of political Islam – its price: the religious integrity of the Muslim community was achieved by non-interference with local political structures. Thus, an Islamization of the host society or state was ruled out, unless a ruler decided, sometimes together with members of his court, to convert to Islam. The conversion of the ruler seldom happened as long as the majority of his subjects, the commoners, had little interest in the new faith or the new faith was perceived as a threat to the cosmic stability of the society by the ruling strata and the religious specialists. It therefore comes as no surprise that Islam remained mostly the religion of strangers and their communities until the late precolonial era.

Islamization was thus a slow process in the Voltaic Basin. Muslim settlements were established along the trade routes and Muslim communities emerged among the early states in the region, namely Gonja, Dagomba, Mamprusi and Wa. In Kumasi, the capital of Asante, a Muslim community had evolved during the eighteenth century which was to gain political influence at the court towards the end of that century. However, in none of these states did the Muslim factor play a major political role. Conversions of some rulers, such as Na Muhammad Zangina (ca.

---

\(^2\) Throughout the Muslim world, the imams were first and foremost the leaders of the congregational prayers. However, under certain circumstances, such as the absence of a Muslim political head or leader, an imam would also assume the role of the leader of the local Muslim community.

\(^3\) See further Wilks 1995; Wilks 2000; Robinson 2004.

\(^4\) For an outline, see Levitzion 1968; Hiskett 1984; Wilks 2000.
1700-1714) in Dagomba, or close associations with the Muslim camp, such as those of Asantehene Osei Kwame (ca. 1777-1803), either had no lasting effect or were rejected by the court. However, despite the fact that the Muslim communities were generally regarded as stranger communities, some of their members – namely the imam and the head of the community (called sarkin zongo) – became part of the administrative structures of these states. Their position was to serve as intermediaries between the ruler, the court and the stranger community, and, in the case of the imams, to serve as religious specialists for the ruler. By accommodation with the prevailing local political, social and religious circumstances, the Muslim community received a positive trade-off: internal religious, legal and social immunity. Within these communities or zongo, a ‘Muslim sphere’ was to develop, demarcated by the outward signs of one or more mosques and the fulfilment of the norms and duties of Islam: prayers, fasting, almsgiving, and, occasionally, the pilgrimage to the Holy Cities.

Thus, an Islamic order which included the application of Muslim Law in legal cases was established in these enclaves. A social and religious hierarchy emerged within the zongo, consisting of the imam, who was the religious head of the community and usually also the chief judge (qādi), and the sarkin zongo as the political leader of the zongo. The outward unity of the zongo community was a symbol of the supra-ethnic unity of the umma, the Muslim community, whereas the inner ethnic complexity of the zongo, as the zongo communities were inhabited by more or less completely by strangers who were actively engaged in trade and handicrafts or Muslim scholarship, reflected at the same time the diversity of the umma.

The establishment of British colonial rule in the Gold Coast and its hinterland at the end of the nineteenth century did not greatly change the prevailing conditions that regulated the relationship between the zongo communities and society as such. In fact, the Muslim leadership were quick to align themselves with the new rulers and were, in most cases, able to achieve a similar internal autonomy for their communities as had previously existed – except that Muslim Law was no longer applied. The autonomy of the Muslim community was further strengthened by the colonial state as it legalized Muslim marriages through the Mohammedan Marriage Ordinance (which is still in use in contemporary Ghana).

British colonial rule set the course for the relationship between Muslims and the state and vice versa. While the guiding principle of the colonial authorities was that, if the Muslim community did not challenge the colonial order, its internal autonomy would not be challenged, the general principle of the Muslim political and religious leadership was the continuation of accommodation. However, there was a clear difference in the perspective of both parties. While the colonial au-

5. Weiss 2005a. For a detailed account, see Weiss (2007, forthcoming), Chapter Five. For a similar aspect on accommodation, e.g., the relationship between the French and Muslims in Senegal, see Robinson 2000.
The authorities increasingly regarded the Muslim minority as having a marginal societal influence and impact and did not attempt their integration into the colonial order, the Muslim community at large pursued a policy of rejecting the Westernization of its members. This was most evident in the case of education. Whereas the colonial state slowly, but gradually, created a modern, Western educational system throughout the colony, in part run by the colonial state, in part by Christian missionary societies, Muslim leaders regarded Western education as a threat to their Muslim identity. As a consequence, Muslim parents, both in the North and in the South of the colony, only in rare cases sent their children to get a Western education. Instead, Muslim children continued to be sent to the makarantas or Qur’anic schools. As a result, Muslim individuals were increasingly marginalized in the colonial society as neither the state nor the modern, Westernized society had any need for their services or skills, although the Muslim sphere was kept intact. But this was not a major issue for the British colonial administration as Islam in the Gold Coast was not perceived as a political problem.  

in West Africa to keep a watchful eye on the Muslims in the mid-1950s, the British authorities replied that there existed no ‘Islamic problem’ in the colony.\(^7\)

Despite colonial disinterest in Islam and the Muslim community in the Gold Coast, the colonial system itself was to generate changes among the Muslim community and in the religious setup of the colony. Muslim settlements had been established in coastal towns and villages since the late nineteenth century and, in some cities, such as Accra, some locals converted to Islam. However, as much as Islam had been for centuries the religion of strangers in the North, it was to emerge as the religion of migrants in the South during the colonial period.\(^9\) The colonial economy in the Gold Coast was basically a dualistic one: the northern part and the adjacent French colonies serving as labour reserves for the cocoa plantations and mines in the southern part. Whereas most of the migrants into the South had left their homesteads as non-Muslims, they would, in most cases, settle in the South in the \textit{zongos} and convert to Islam there.\(^10\) Islam thus became an identity-marker and served as supra-ethnic glue for the migrants as well as the strangers.\(^11\)

Islam constituted a unifying factor among migrants – Muslims, but also other ‘strangers’ from the north – in the \textit{zongo} communities in the south. During the colonial period, so-called Muslim chiefs were established in the \textit{zongos} to coordinate their activities effectively as a minority group on the coast. In order to have a stronger societal influence, the Muslim chiefs came together to form the \textit{Council of Muslim Chiefs} in Accra in the late 1950s. Since then, the council – formalized in 1969 and at present termed the \textit{National Council of Muslim Chiefs (NCMC)} – has become the mouthpiece for Muslims in Southern Ghana in their relationship with the traditional and the state authorities. The prominent position of the council is further enhanced due to its role in the selection of the National Chief Imam.\(^12\)

II.2. Muslim political activity from the colonial to the present period

The first organized Muslim political group that emerged during the colonial period was the \textit{Gold Coast Muslim Association (GCMA)} in 1932. At that point, the GCMA only concentrated on welfare and social organization to attract the interest of migrant Muslims. However, during the 1950s, the GCMA increasingly turned its attention to politics and during the 1953 Accra Municipal and 1954 Kumasi Town Council elections, the GCMA actively participated in politics with its own candidates. To

\(^7\) See further Seesemann 2002 and Weiss 2005a.

\(^8\) On the history of the Muslim community in Accra, see Odoom 1971, Mumuni 1994 and Pellow 2002.


\(^10\) On the \textit{zongos} of Kumasi and Accra, see further Schildkrout 1978; Pellow 2002.

\(^11\) Rouch 1954, 63.

\(^12\) Mumuni 1994, 114; Mumuni 2002.
further strengthen its political influence on the national level, the GCMA was transformed into the Muslim Association Party (MAP) in 1954.\textsuperscript{13}

The establishment of the MAP was an attempt by some politically active Muslims to form an opposition to Kwame Nkrumah’s Convention People’s Party (CPP), especially in the Gold Coast Colony and in Ashanti. However, what followed was a rift within the Muslim community in the south and the emergence of rival Muslim political bodies in the Gold Coast. The best known of these bodies was the Muslim Youth Congress (also known as the Muslim Youth Association), which was a pro-CPP organization formed in 1950, and was later known as the Gold Coast Muslim Council (GCMC). When the CPP took power, the GCMC was transformed into the Muslim Council of Ghana (MCG). The MCG was banned in 1966 by the National Liberation Council (NLC), i.e., the military government which had toppled Nkrumah and his regime in February 1966.\textsuperscript{14}

In the Northern Territories, on the other hand, there was little politicization of the Muslims and the emergence of political parties or the formation of the Northern Territorial Council (NTC) was not a Muslim affair per se. Instead, it was the new northern Western-educated elite who constituted the core of the Northern People’s Party (NPP) in 1954. The NPP was a regional party, not a religious party, and had close links to the NTC and the traditional rulers. Though the MAP was a major ally of the NPP, Islam was not an issue during the elections in the north in the 1950s.\textsuperscript{15}

The political activities of the MAP came to an end with Ghanaian independence. Together with the other opposition parties, the MAP was banned by the Nkrumah (CPP) government. Further legislative actions curbed Muslim political activities. The Avoidance of Discrimination Bill of 1957 banned political parties formed along religious lines and the 1957 Deportation Act enabled the deportation of two influential MAP leaders to Nigeria. However, despite Nkrumah’s harsh actions against Muslim political activities, he himself was eager to present Islam as a positive, ‘non-alien’ factor in Ghana. Nkrumah’s personal position towards Islam was further highlighted through his close (spiritual) relationship with the Senegalese Sheikh Ibrahim Niass, the leader of the Niassene branch of the Tijaniyya sufi order.\textsuperscript{16}

Political activities, which had been banned during the NLC regime (1966-69), resumed in 1969. However, there was neither at this point nor thereafter any attempt to revive the MAP or to form another Muslim party. Instead, Muslim voters had been split among the contesting parties during the 1969 election, the Progress Party of Dr. K.A. Busia and the National Alliance of Liberals being the two major ones. Among the Muslims, especially the Hausa and Yoruba communities

\textsuperscript{13} Austin 1966, 187-188. See further Balogun 1987; Allman 1991; Mumuni 1994; Ryan 1966; Ahmed-Rufai 2002.
\textsuperscript{14} Mumuni 1994, 104-105, 139-140.
\textsuperscript{15} Austin 1966, 228-229. See also Ladouceur 1979 and Balogun 1987.
\textsuperscript{16} Hiskett 1980; Allman 1991; Ahmed-Rufai 2002.
in Ghana, the Busia government (1969-72) is remembered with mixed feelings. In 1969, the government passed the Aliens Compliance Order which led to the deportation of many ‘alien’ Muslims, most of them to Nigeria (as they were defined by the Ghanaian authorities as non-Ghanaians). On the other hand, the deportation of many ‘alien’ Muslims from Ghana led to an increasing ‘indigenization’ of Islam in Ghana when Ghanaian Muslims, in many cases, replaced Hausa and other ‘alien’ Muslim leaders and imams.\(^\text{17}\) When the Busia government was overthrown by the military, the Muslim leadership had to deal with the new rulers, the National Redemption Council (NRC, 1972-1975), reorganized in 1975 by the Supreme Military Council (SMC, 1975-78), both led by Colonel (later General) I. K. Acheampong and later General Akuffo. However, the Muslim leadership had been split since the early 1950s. Nkrumah’s attempt to create a unified platform for the various Muslim groups, the Muslim Council of Ghana, came to an end with the 1966 coup d’état. As a consequence, a new, basically non-political organization, the Ghana Muslim Community (GMC) was created in 1966 and with its formation, the Muslim community resolved to get out of national politics completely. In 1969, some Ga Muslims and Muslims from the northern parts of Ghana established the Supreme Council for Islamic Affairs (SCIA). In 1971, the GMC and the Ghana Muslim Mission (GMM), an organization representing the Ga Muslim community in Accra, formed a single, loose body, the Ghana Islamic Council (GIC), although the GMM soon withdrew from the body. In 1973, a new umbrella organization for all Muslims was formed under the auspices of the military regime, the Ghana Muslim Representative Council (GMRC); the GMC, the GMM and the SCIA being its component bodies. However, in 1977 the GMRC had already lost its credibility when the GMC decided to withdraw from the body. Its main, if not only, political statement was made in 1978 when the GMRC, together with most of the Muslim chiefs, gave its support to Acheampong’s idea of creating a so-called Union Government.\(^\text{18}\)

After the overthrow of the SMC military government in 1978, Ghana has witnessed the regimes and the PNDC/NDC governments of Jerry Rawlings (1978-79, 1981-2000, in 1992, and again in 1996, elected) as well as the governments of Dr. Hilla Limann (1979-81) and J.A. Kufour (since 2000). Again, Muslim collective political activities have so far been marginal apart from individual Muslims taking an active role in party politics and in government. As a potential political bloc, the Muslim voters started to receive attention during the last two presidential elections (2000 and 2004).\(^\text{19}\) The two main parties, the National Democratic Congress (NDC) and the National Progressive Party (NPP) both chose to nominate a Muslim as their

vice-presidential candidates with the clear aim of attracting Muslim voters.\textsuperscript{20} The NPP-government, which has been in power since 2000, includes several Muslims, among others the Vice-President Aliu Mahama and the Greater Accra Region Minister Sheikh I.C. Quaye.\textsuperscript{21} However, as has been stated above, one cannot speak about a ‘Muslim factor’ in contemporary Ghanaian politics: most, if not all, of the Muslim politicians are members of (secular) national parties, they serve a (secular) national government and make a clear distinction between their personal faith and the secular constitution of the Ghanaian state. This is most evident in the case of Vice-President Mahama. When making public appearances, he is the spokesperson and defender of the Ghanaian (secular) civil society and political order, and when appearing at Muslim gatherings and events, his mission has been to bridge the gap between the Muslim community and the (secular) government, urging the Muslims to fully integrate into Ghanaian civil society.

Despite there being no Muslim party, several of the Muslim NGOs have been politically active or have been established as mouthpieces of the Muslim community. However, as noted above, unity among the Muslims has been a chimera – at least since independence, if not before. There is not one unifying body but several contesting councils, each representing a particular segment of the Muslim population and usually reflecting either ethnic or factional divisions. Despite the attempts by the Nkrumah government to establish one unified body, fissural tendencies have marked the Muslim community at large. After the failed attempts during the late 1970s to establish a united platform, a new Islamic council named the \textit{United Ghana Mission Representative Council} (UGMRC) was formed in 1984, thus challenging the already existing GMRC. Rivalry soon emerged between the two bodies and in 1985, another new organization, the \textit{National Islamic Secretariat} (NIS), was formed as an umbrella platform for all Muslim organizations in the country. A few years later, the NIS was transformed into the \textit{Federation of Muslim Councils} (FMC).\textsuperscript{22}

In 1989, the PNDC government passed a law necessitating the registration of the various religious organizations in Ghana as an attempt at surveillance due to the upsurge of new, mainly Christian, religious movements. However, for the Muslim community and the various Muslim organizations, the 1989 Religious Bodies Registration Law was problematic due to the constant internal conflicts and disunity.\textsuperscript{23}

\begin{itemize}
  \item 20. In the 2004 election, the running mate of the NDC presidential candidate Atta Mills was Alhaji Mohammed Mumuni.
  \item 21. Other influential Muslim politicians are Alhaji Iddrisu Mahama, who was Minister of Defence in Rawlings NDC government (1996-2000), and Alhaji Malik Alhassan, who served as Minister of the Interior in the first NPP-government before his resignation due to the Dagbon Crisis in 2002. See further Weiss (2007, forthcoming), Chapter Six. On the 2002 Dagbon Crisis, see further MacGaffey 2006.
  \item 23. Religious Freedom Report 1999: Ghana, 1; Religious Freedom Report 2000: Ghana, 1; Religious Freedom Report 2001: Ghana, 2. The law was vehemently criticized by Christian organizations, who argued that the law was in contrast to the concept of religious freedom in the country. In
\end{itemize}
Thus, yet another Muslim platform, the *Dinil-Islam of Ghana* (DIG, “The Religion of Islam in Ghana”), aimed at covering all Muslim organizations, was created. The idea was that only the DIG would be registered, but the attempt was challenged by the FMC, which also applied for registration. Both bodies were eventually registered.\(^{24}\)

At present, the GMRC, the FMC and the DIG are more or less low-functioning organizations and their national impact is debatable. Within the Muslim community, the office of the National Chief Imam as well as the National Council of Muslim Chiefs seems to have a more profound influence. The weak appearance of the various organizations is mainly due to their lack of financial resources and shaky administrative structures. The main critique by Muslim intellectuals and scholars – especially among the Ahlus-Sunna (see below) – not affiliated with these bodies is that they have failed to achieve their main objective, namely to unite the different Muslim factions and that large sections of the Muslim population are not represented in these bodies.\(^{25}\) Thus, with the rise of political activity among Muslims during the last decade, the call for unity has been made the top priority and is championed by the *Coalition of Muslim Organisations, Ghana* (COMOG). This umbrella platform was formed in 2002 as an attempt to tackle the issue of weak leadership among the Muslims and to champion the cause of Muslims in Ghanaian society. However, the main problem of the COMOG is the lack of trust in the organization on the part of the Muslim community, especially from the old Muslim leadership. Among others, the National Chief Imam has regarded the COMOG as a rival who wants to take over power. On the other hand, the National Chief Imam of the Ahlus-Sunna supports the organization. Another group that is suspicious of the COMOG is the Council of Muslim Chiefs. The Ghanaian government, also, has suspicions concerning the organization.\(^{26}\) During the last few years, however, the COMOG seems to

---

1992, the law was repealed. However, religious institutions that desire formal registration are required to register with the Registrar General’s Department, which is claimed to be a formality. The content of the registration includes Name of the Organization, Date of Formation, Name of Trustees, Membership of an Executive Council, Address, Declaration of Income and Property, and Requirements for an Annual General Meeting. In addition, the organization has to pay fees for the application form (in 2004 GHC 5,000), the registration form (in 2004 GHC 35,000), for the registration (in 2004 GHC 610,000), and for the annual renewal of the registration (in 2004 GHC 150,000). The point is, however, that formally recognized religions are exempt from paying tax on ecclesiastical, charitable, and educational activities that do not generate income from trade of business. Business activities that generate income are not exempt (Religious Freedom Report 2004, 51).

have been able to establish a working relationship with both the National Chief Imam and the Ghanaian government.\(^{27}\)

II.3. Contested loyalties: Muslims, the civil society and the secular state

As claimed above, Islam is not a political factor in contemporary Ghana. However, one could argue that there is a latent ‘Muslim factor’ present in Ghanaian national politics – and most certainly on a regional level. The ‘Muslim factor’ can be defined as the attempt to create or formulate a religious identity as a unifying marker rather than through ethnic affiliation. This has been clearly evident in the last two elections. But there is no uniform Muslim community in Ghana – as there is no uniform Christian community either. Ghanaian Muslims are split along ethnic and ‘sectarian’ lines. Seen from a local standpoint, there are so-called ‘alien’ and national migrant Muslims (a definition following a nationalistic concept commonly in use in Ghana), in addition to indigenous ones. Doctrinal, not ethnic or political, issues have caused rifts among the Ghanaian Muslim community and have led to tensions among different Muslim groups (or ‘sects’ as they are called in Ghana).

Doctrinal divisions had not been an issue during the precolonial period, though there had been some Muslim scholars who were critical about the accommodationalist approach that was the common norm of interaction. Some scholars even publicly challenged the prevailing status quo with revivalist agitation, but this was generally local affairs in the north. Muslim militant reform movements that had swept over most of the Sudanic savannah had left the Voltaic Basin and Asante more or less untouched. However, there was an increasing tension in the region starting from the end of the nineteenth century. Some Hausa scholars started to criticize local Muslims for their ‘lax’ behaviour and, at the beginning of the twentieth century, itinerant Mahdistic preachers caused turmoil among the non-Muslim population in the north. Whereas the Hausa critics never turned to violence but rather tried to clearly demarcate their own religious and cultural sphere in their zongos, the activities of the Mahdistic preachers were soon checked by the colonial authorities and Mahdism never gained any hold in the Gold Coast.\(^{28}\)

At the same time, a more invisible process was going on within the Muslim community, namely the peaceful spread of the Tijaniyya. This sufi order seems to have been introduced at the end of

\(^{27}\) In 2005, the COMOG comprised about 153 Muslim associations throughout the country, including the Ahlus-Sunna, Tijaniyya, Shi’a, Muslim student groups, Muslim women groups as well as Muslim professionals. “Hajj Pilgrimage far from over,” *The Ghanaian Chronicle*, 7.6.2005, http://db.ghanaian-chronicle.com/thestory.asp?id=6172 (25.10.2005).

\(^{28}\) Colonial pro-Muslim policy was seriously challenged when Mahdist or Muslim violent ‘millenarian’ movements were reported throughout British, French and German West Africa at the beginning of the twentieth century. Mahdist or ‘radical’ itinerant Muslim preachers were closely watched by colonial officials after the Mahdist uprisings in Northern Nigeria and adjacent regions between 1905 and 1907. See further Weiss 2005b and Weiss (2007, forthcoming), Chapter Four.
the nineteenth century and was soon to become the most influential order in the region. Since the 1950s, if not earlier, the Tijaniyya has become the most dominant Muslim group in Ghana, in fact, today there are only a few adherents of the other influential West African sufi order, the Qadiriyya, in the country. Among others, a clear sign of the prominence and influence of the Tijaniyya is that, so far, one of their scholars has always been elected National Chief Imam, the present one being Sheikh Uthman Nuhu Sharubutu.

The first doctrinal rift among the Muslim community occurred when the Ahmadiyya mission started its operations in the Gold Coast during the 1920s, but their impact has mainly been felt in some localities in the Central Region as well as in Wa in the Upper West Region. A much more severe doctrinal rift within the Sunni Muslim community was caused by the dissemination of Islamist and Wahhabi ideas. The influence of Islamism and Wahhabism in Ghana goes back to the late 1950s and early 1960s, namely when Egypt and Saudi Arabia opened their diplomatic missions in Ghana. Several organizations have been established since the late 1960s to champion the cause of the Wahhabiyya; among others, the Islamic Research and Reformation Centre, the Supreme Council for Islamic Call and Research, and the Islamic Charity Centre for Women Orientation.

The doctrinal rift among the Muslims has led to intra- and inter-ethnic religious conflicts within the Muslim community, some of them being marked by longstanding rivalries with periodic outbreaks of violent clashes. One of the earliest intra-Muslim conflicts was the clash between adherents of the Ahmadiyya and local Sunni Muslims in Wa during the 1930s and, since then, there has been an ongoing polarization between these two groups in Wa and other places. Since the 1960s, disputes over imamships and mosques have sometimes led to violent clashes between members of the Tijaniyya and the Ahlus-Sunnah.

Intra-religious conflicts within the Muslim community have a global dimension. Though links between local Muslim scholars and the outside world have existed for centuries, a political dimension to these connections was added as a consequence of the establishment of diplomatic contacts with Middle Eastern countries during

---

31. The Ahmadiyya is a modern Muslim organization that originated from the Indian sub-continent. From a Sunni perspective, however, the Ahmadi doctrine of the prophethood of their founder Ghulam Ahmad (1835-1908) was not only eccentric but in contrast to Sunni Islam. Further, the Ahmadiyya usually cooperated with the British authorities and had a very positive attitude towards Western education. Indian Ahmadi missionaires brought the doctrine to West Africa, establishing communities first in Lagos and, thereafter, in Saltpond, Gold Coast, in 1922. By 1930 the Ahmadiyya claimed to already have 5,000 followers in the Gold Coast and had started to extend their activities to the North. Today, the National Headquarters of the Ahmadiyya is in Nyaniba Estate, Accra, with Maulvi Wahhab Adams as the head. See further Fisher 1963; Wilks 1989, 179.
the twentieth century. During Nkrumah’s era, Ghana established diplomatic links with Egypt (1957) and Saudi Arabia (1960/1974). These contacts enabled Ghanaian Muslim students to go abroad and study at the universities in these countries. Another consequence of these Middle Eastern contacts was the beginning of direct and indirect support to Ghanaian Muslim organizations by various Islamic governmental and non-governmental bodies. Whereas the connections to Egypt were relatively important during Nkrumah’s era, and CPP-dominated Muslim organizations like, among others, the **Muslim Council of Ghana** received backing and support from Egypt, Saudi Arabia together with some other Gulf countries has since then become the most important backer. Muslim students have studied at al-Azhar University in Cairo, thereby being influenced by a vibrant Sunni Muslim cosmopolitan atmosphere, but it seems as if Ghanaian students had little contacts with radical Egyptian Muslim organizations, such as the Muslim Brotherhood.³³

However, since the 1970s Saudi Arabia and some other Gulf countries have become the most important partners of Ghanaian Muslim organizations and councils.³⁴ Muslim students who went to Saudi Arabia to study at the Islamic universities when they returned to Ghana had often become ardent followers of the ‘Islamic’ way, i.e., they had assumed a Wahhabi interpretation of Islamic norms and legal – Hanbali – traditions. However, this new religious identity has so far not been politically articulated in Ghana. Instead, the returnees have directed their energy towards the internal affairs of the Ghanaian Muslim community, leading to a clash between the old Muslim elite and the foreign-trained ‘teachers’ who received an education of a version of Islam that emphasizes the importance of the global Islamic community against the local traditions and is modelled on a more exclusivist, often anti-Sufi, form of Islam. These foreign trained teachers and imams have been able to establish new, financially more effective, networks and, Linden argues that:

[W]hile imams trained under these circumstances may not accept the “full package” ideologically – some may react strongly against it – most would look first to

---

³³ Sey 1997a; Author’s personal observations as well as interview with Shaykh Ibrahim Umar Imam, the National Imam of the Ahlus-Sunna, 22.10.2003.

³⁴ The question of Saudi influence in Ghana is not well researched. Some observers argue that large Arab international Islamic organizations, such as the Saudi-based Muslim World League (MWL) are increasingly involved in the training of Muslim preachers and youth leaders (Hock 2003, 45; McCormack 2005, 5-6; Linden 2004, 5-6). This seems to be a well-established fact at least in Nigeria, but is more problematic in the case of Ghana. Though the Saudi connection in Ghana is evident, the MWL link is perhaps more indirect as the organization has no office in Ghana (http://www.muslimworldleague.org/mwlwebsite_eng/new_page_3.htm [17.10.2005]). On the other hand, some Ghanaian Muslim organizations, such as FMC, GMM, GMRC and the National Assembly of Muslim Women, have been and are affiliated with the MWL (Mumuni 1994, 122, 131, 153, 162). In addition, Shaykh I.C. Quaye, Greater Accra Regional Minister in the current NPP government, is the Ghanaian representative on the MWL (interview with Alhaji Mumuni Sulemana 11.3.2005).
their mission societies for funding for Mosque and school building on their return. A few may also receive monthly stipends for their work approved by the societies.\textsuperscript{35}

Most important, however, was the open rift in the Muslim community that emerged with the establishment of the foreign links. In Ghana the Ahlus-Sunna group refused to join any of the existing Muslim umbrella bodies. In 1997, the \textit{Ahlus-Sunnah wal-Jama'ah} (“The People of the Sunna and the Community”) was established as an umbrella organization for all ‘reformist’ organizations in Ghana, and the movement is led by their own National Imam, Shaykh Umar Ibrahim Imam.\textsuperscript{36}

Further dimensions to the global outreach of Ghanaian Muslim connections were added during the 1970s and 1980s. Ghana established diplomatic links with Libya (1961-68, and, again, after 1979/81) and Iran (1974) and, in both cases, the ‘Muslim factor’ has been present. Both countries have actively tried to set up links with Muslim organizations and councils in Ghana. During the 1970s and 1980s, Libyan engagement in Ghanaian Muslim affairs was a profound one, especially due to the activities of the World Islamic Call Society (WICS), a Libyan international organization under whose auspices the Ghanaian \textit{National Islamic Secretariat} (NIS) was transformed into the \textit{Federation of Muslim Councils} (FMC) in 1987. Since then, the FMC has been affiliated with the World Islamic Call Society and the Muslim World League. However, due to the international boycott of Libya during the 1990s, the Libyan connection and influence in Ghana have become rather weak, though still existing – mostly channelled through the Libyan Arab Culture Centre in Accra – and, at least before the inter-racial clashes in Tripoli in 2000, a few thousand Ghanaians were living in Libya. The Iranian connection, on the other hand, has gained importance since the 1990s. Muslim students have been studying at Iranian universities, some of them returning to Ghana as Shia converts. A small, but vibrant, Shia community of Ghanaians has since then emerged in Accra and Tamale. However, the coming of yet another Muslim group has not been without frictions within the Ghanaian Muslim community and there were disputes about mosques in Accra during the early 1990s. However, these conflicts have been solved since then and, with the active engagement of the Iranian embassy and its cultural consulate, the Shia community has gained respect among the Sunni Muslim community in Accra. At present, the key institution of the Ghanaian Shia community is their Central Mosque in Mamobi in Accra, in addition to the \textit{Fatima bintul Zahra Vocational Training Centre for Muslim Girls} (Mamobi) and the \textit{Ahul-Bait Theological Institute} (in Dzorwulu, Accra) – which serves as a West African centre for the Shia community. Furthermore, the \textit{Ahul-Bayt World Assembly} constitutes an umbrella organization for the Ghanaian Shia community.\textsuperscript{37}

\textsuperscript{35} Linden 2004, 6.  
\textsuperscript{36} Linden 2004, 6.  
The most profound effect, however, of the Gulf connection has been the transfer of development aid and assistance from Muslim countries and international Islamic organizations to Ghana (see Chapter Seven). These links were first established on a private basis when Ghanaian returnees from the Middle Eastern countries established philanthropic and educational institutions which started to receive financial assistance from Muslim countries. After the oil boom, and especially since the 1990s, the Ghanaian state, too, has received development aid, investments and loans from Muslim countries and Islamic banks, such as the Saudi-controlled Islamic Development Bank (IDB), or through Islamic aid organizations, such as the Saudi-based International Islamic Relief Organization (IIRO) or the Kuwaiti African Muslim Agency (AMA). Due to these connections, there is a risk of giving economic assistance a religious label: Christian NGOs as well as the Ghanaian state receiving most, if not all, of their international assistance from Western donors, whereas ‘Muslim’ money is transferred to Muslim organizations. So far, however, the religious factor has not been played out on the national level: official Saudi and Iranian investment, for example, is generally presented to the Ghanaian public as being for the common good of the Ghanaian people. Such a position is also articulated by local Muslim philanthropists, such as Sheikh Tahir Swallah Salah, the Director of the Bureau for the Service to Islamic Institutions (BSII), who, when he commissioned a well for a local, predominantly Christian community in the Central Region, told the audience: “The well we are commissioning is not for the Muslims in this village but for the entire people of Brabedze…”

Consequently, the loyalty of the Muslim population towards the secular Ghanaian state is at stake: is it the secular state which is to provide social welfare and security or not? Seen from a Muslim (scholarly) perspective, the Ghanaian secular state is

38. Mumuni 1994, 188. According to information from the homepage of the Saudi Fund for Development (SFD), all its loans to Ghana have been directed towards the improvement or construction of infrastructure, educational facilities and health centres, in total 301.65 million SR (ca. 80 million USD). See further The Saudi Fund for Development, Appendix 1, Cumulative Loan Agreements Signed by SFD during 1394/1395 – 1424/1425 (1975-2004 AD), http://www.sfd.gov.sa/english/Appen.htm (17.10.2005). When Mumuni Bawumia served as ambassador in Riyadh during the late 1980s and early 1990s, he tried several times to get Saudi economic assistance and investments for both general Northern and particular Muslim development and religious projects, but mostly these attempts failed. He rather bitterly commented in his memoirs: “By 1992, my hope in the Arabs as Muslims who could assist fellow African Muslims had faded.” (Mumuni Bawumia 2004, 232).

39. The BSII is a Ghanaian Muslim NGO, formerly known as Islamic Bureau for the Disabled. See further Chapter V.


weak and is historically based on a Western-Christian civilizing mission. Modernity, too, is a problematic issue, though the leadership and members of the Ahlus-Sunna are to a large extent not negative towards modern society as such. However, it is not the Ghanaian state which provides basic social welfare for the *zongo* communities but non-governmental organizations, mostly Muslim but also others. Spiritual relief and social comfort are also provided by Muslim leaders, and a Muslim in need of assistance would first turn to his imam or chief. These, in turn, might run an NGO or some other council which, in turn, receives ‘Muslim’ funding. A Muslim would choose to send his children to an Islamic or English/Arabic kindergarten, junior and senior secondary school and visit – if available – a health clinic run by a Muslim NGO. All of these institutions would either directly or indirectly have received ‘Muslim’ funding and donations from Muslim NGOs.

However, is the secular framework of the Ghanaian state questioned by the Muslim leadership? The secular structures of the state are not questioned by the Muslim leadership although the contemporary Ghanaian secular state has been forced to reduce its provision of social welfare and security due to its own economic mismanagement during the 1960s and 1970s and the Structural Adjustment Programmes and other austerity programmes since the 1980s. Ghana has witnessed the emergence of a very vibrant civil society since the 1990s, of which the various Muslim communities are increasingly becoming an integrated part. The rise of Muslim NGOs in Ghana can be viewed as part of this process: Muslim organizations and councils are part of, not apart from, Ghanaian society. Muslim organizations are active within the limits of the Ghanaian constitution and legal system: whenever a new organization is established, it is registered by the Ministry of Employment and Social Welfare because if not registered, it would be illegal and could not receive any funding from abroad, neither would it be granted tax exemption.42

The position of the Muslim community in Ghana vis-à-vis the global community and the secular order was further tested after the WTC and Washington terrorist attacks in September 2001. How did the Muslim community react? It was known that there had been criticism from the Muslim leadership against Western policies in the Middle East, against Western inactivity in the wars in Bosnia and Chechnya and against the 1991 Gulf War. The response of the Muslim leadership, Tijani, Ahlus-Sunna, Ahmadi and Shia, and the various Muslim councils after 9/11 was one of dismay and repudiation. A unanimous declaration of sympathy followed as well as reassurances that Islam does not back terrorism. Yet, there were critical voices about the subsequent US invasion of Afghanistan and Iraq. However, during recent years, much of the criticism has faded away, largely because of the determined policy of the US Embassy in Accra to create an atmosphere of mutual respect and understanding. This policy has rested on two pillars: first, to invite repre-

42. McCandless 2001, 11.
sentatives of the Muslim intelligentsia and members of the various Muslim political bodies to visit the USA and to become acquainted with the lives of Muslims in the USA, and, second, to make contributions to Muslim communities during Muslim festivals and to establish a dialogue with the Muslim leadership. So far, the US policy has been fruitful and has led to the establishment of a new Muslim platform, the *Friends Against Global Terrorism* (FAGLAT). Among others, the National Imam of the Ahlus-Sunna, Shaykh Umar Ibrahim Imam, after his visit to the USA, changed to a pro-US stance. Previously, he declared in an interview, he had at most been lukewarm, if not indifferent, to American policy. Since then, both he and Alhaji Shaiub Abubakar, another key person of the Supreme Council of Islamic Research and Call, have joined FAGLAT. Similarly, the office of the National Imam of Ghana maintains good relations with the US Embassy.

However, any analysis of Muslims in contemporary Ghana falls short if the Muslim community and Islam are perceived as monolithic and a uniform entity. They are not. While the Muslim leadership at the national level are keen to work for a good relationship with the secular state, one can find local scholars and individuals who question the secular nature of the state. The Nigerian example – with some states applying Islamic Law and others not – might serve as an example for some radicals to propose a similar solution for Ghana, especially in the Muslim-dominated kingdoms of the North. Despite the fact that the Muslim leadership are committed to the maintenance of a vibrant multi-cultural and multi-religious civil society, the position of individual Muslims and local communities is as much determined by subjective as objective factors, namely the perception of Muslims that they are a large but still socially, politically and economically marginalized group in Ghana and that the Ghanaian government and state is Christian-dominated.

II.4. Undercounting the Muslims? The census debate of 2002

Next to the perceived or real marginalization of Ghanaian Muslims is the problem of the numerical strength of the Muslim community. Since independence, the outcomes of the various population censuses, most notably the 2000 Population and Housing Census, have been highly contested, especially by the Muslim leadership. At stake is not only the demographic issue of how many Muslims there are in Ghana but also the political consequence of the surveys. According to the results of the 2000 Population and Housing Census, out of a total population of 18.9 million Ghanaians, some 3 million or 15.9 percent were Muslims, whereas more than two-thirds of the population, or 68.8 percent, were Christians (see Table 1.). These preliminary results led to an outcry among some Muslim groups, among others, the

---

Coalition of Muslim Organisations – Ghana (COMOG), who rejected the census, claiming that it was an understatement of the strength of Islam in the country.\textsuperscript{45}

Any registration of religious affiliation is problematic for the reason that one individual might perceive it as a registration of actual belief and religious practice whereas another might take it as an indication of his or her formal affiliation to a religious community or congregation. In the 1960 census religious classification was already questioned,\textsuperscript{46} and subsequent Ghanaian censuses did not even collect data on religious affiliation – seemingly in an attempt to depoliticize the religious factor. However, both Christian and Muslim organizations made their own calculations on how many members they had, either to impress foreign donors or to use their figures in domestic politics. Some commentators, such as Amos Safo, further argue that “it is not so much Muslims’ fear of being marginalised in a Christian-dominated country, but that the age-old fear of Islam playing second fiddle to Christianity could be at play once more.”\textsuperscript{47} Thus, various Muslim arguments about the number of the Ghanaian population can be interpreted as a deliberate attempt to question a Christian ‘hegemony’ in Ghana.\textsuperscript{48}

\begin{table}[h]
\centering
\begin{tabular}{|l|c|c|}
\hline
Region & Total population & Muslim population \\
\hline
Upper West & 576,583 & 185,899 \\
Upper East & 920,089 & 207,434 \\
Northern & 1,820,806 & 1,022,331 \\
Brong Ahafo & 1,815,408 & 292,840 \\
Ashanti & 3,612,950 & 477,214 \\
Eastern & 2,106,696 & 128,407 \\
Volta & 1,635,421 & 83,350 \\
Western & 1,924,577 & 164,394 \\
Central & 1,524,577 & 147,166 \\
Greater Accra & 2,905,726 & 295,759 \\
\hline
Total population & 18,912,079 & 3,004,794 \\
\hline
\end{tabular}
\caption{Ghana 2000 Census – Religious Affiliation of Population by Region}
\end{table}


\textsuperscript{45} The core argument of COMOG is that the 2000 census is an undercount of the Muslim population. They claim that the population of Ghana should be about 21.3 million and that the number of Muslims should be about 30 percent of the total population. However, the claims by the coalition were promptly rejected by the Ghana Statistical Service. “Statistical Service rejects claims by Muslim Coalition,” GR\textregistered Newsreel 10.1.2002, http://www.mclglobal.com/History/Jan2002/10a2002/10a2n.htm (11.1.2002). See further Weiss (2007, forthcoming), Chapter Six.


\textsuperscript{48} Sey 1997b, 150.
Whether or not the total number of Muslims in the 2000 census is too low, the census reveals some interesting basic facts about the Muslim population in Ghana. About one third of the Muslim population is found in the Northern Region, which stands out in the census as the most Muslim of Ghana’s ten regions – about one million of the 1.8 million inhabitants of the Northern Region are Muslims (i.e., 56 percent). Other regions with substantial Muslim populations are the Ashanti Region (about 477,000 Muslims or 13 percent of the total population) and the Greater Accra Region (almost 300,000 Muslims or 10 percent), the Brong Ahafo Region (about 293,000 or 16 percent), the Upper East Region (some 207,000 or 22 percent) and the Upper West Region (about 186,000 or 32 percent). Unfortunately, the data of the 2000 census cannot easily be compared with previous censuses’ data on religious affiliation.

However, a further analysis of the 2000 Census data reveals some interesting discrepancies in the proportional distribution of Muslims in Ghana. Although the census records might indicate that the majority of the Muslims are found in the North, i.e., the Northern, the Upper East and the Upper West Regions, such a presentation has to be questioned in light of the census data. The North stands out as a ‘Muslim’ area only when the Muslim population is compared in relation to the total population of a region, see Figure 2. However, a different picture emerges if the Muslim population in each region is put in relation to the total number of Muslims: the majority of Muslims (53 percent) live in the seven southern regions! Although about one-third (ca. 34 percent) of all Muslims live in the Northern Region, the proportion of Muslims in the Upper East and Upper West is rather low (7 respectively 6 percent). Three regions in the South, i.e., Ashanti Region (ca. 16 percent), the Greater Accra Region (ca. 10 percent) and the Brong Ahafo Region (ca. 10 percent) have comparatively large Muslim populations, as indicated in Figure 3. In fact, the southern ‘dominance’ of Muslims is even more evident if the regional number

---

Figure 1. Results of the 2000 census: Percent of Muslims as part of total

[Diagram showing distribution of Muslims by region]

Source: Appendix I

Figure 2. Proportion of Muslims in relation to total population

<table>
<thead>
<tr>
<th>Region</th>
<th>Muslim Population</th>
<th>Total Population</th>
<th>Proportion of Muslims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern Region</td>
<td>1,000,000</td>
<td>1,800,000</td>
<td>56%</td>
</tr>
<tr>
<td>Upper East Region</td>
<td>207,000</td>
<td>1,000,000</td>
<td>22%</td>
</tr>
<tr>
<td>Upper West Region</td>
<td>186,000</td>
<td>1,000,000</td>
<td>18%</td>
</tr>
<tr>
<td>Ashanti Region</td>
<td>477,000</td>
<td>3,300,000</td>
<td>14%</td>
</tr>
<tr>
<td>Greater Accra Region</td>
<td>300,000</td>
<td>2,800,000</td>
<td>11%</td>
</tr>
<tr>
<td>Brong Ahafo Region</td>
<td>293,000</td>
<td>2,800,000</td>
<td>10%</td>
</tr>
<tr>
<td>Upper East Region</td>
<td>207,000</td>
<td>1,200,000</td>
<td>17%</td>
</tr>
<tr>
<td>Upper West Region</td>
<td>186,000</td>
<td>1,200,000</td>
<td>15%</td>
</tr>
</tbody>
</table>

---

of Muslims is put in relation to the total population: the Muslim population in the three northern regions constitutes only 7.5 percent of the total population of Ghana, Muslims in the seven southern regions amount to roughly 8.5 percent of the total population (see Figure 3).  

There are two tendencies that one can identify. First, the religious factor has undergone a profound change since the 1970s. Second, the spatial distribution of the two major foreign religions, Islam and Christianity, almost coincides with the division of the country into the northern half that is poor and disadvantaged and the southern half which is wealthy and more developed – despite the fact that the majority of Muslims are living in the seven southern regions!

When Nehemia Levtzion made his inquiries about Islam in Dagbon during the mid-1960s, his conclusion was that Islam had not made any deeper societal impact:

The majority of the Dagomba commoners do not pray at all; these are often denoted Dagbandu. The Dagbane word for ‘a pagan’ is chefera (from Arabic kafir). This term applies mainly to non-Dagomba tribes, such as the Konkomba and the Tchamba (Bassari), who are completely

---

50. See further Appendix II.
untouched by Islam. It implies that the Dagomba are regarded as less pagan than the Konkomba... Islamic influence reaches the commoners in a diluted form through their chief’s courts. In the pre-colonial period communication between Muslims and commoners seems to have been casual only, while that between Muslims and chiefs became institutionalized.\textsuperscript{52}

However, Northern Ghana, and especially the Northern Region, has thereafter witnessed increasing religious polarization. Local commentators, such as Jon Kirby, noted a new Islamic presence throughout the region after the 1970s:

As the chiefly peoples are more and more coming to identify themselves as Muslims their traditions are changing. Old myths and oral histories are being retold from an Islamic perspective. Dagomba and Gonja culture are becoming increasingly Islamized.\textsuperscript{53}

According to Kirby, whereas Dagbamba commoners had converted to Islam in small numbers by the 1960s and 1970s, the conversion of the royals and the chiefs to Islam took place only in the late 1980s and 1990s, thereby signalling a profound change in the religious setup of Dagbamba society. With the advent of the ‘foreign’, i.e., Egyptian and especially Saudi trained Muslim clerics and teachers, the situation changed. Thus, when Kirby notes that those who convert to the new brands of Islam, i.e., the Ahlus-Sunna, no longer maintain their traditional religiosity “but are moving toward a new religiosity and new ways of achieving status,”\textsuperscript{54} I would identify these Muslims as following a rejectionist approach. What follows is that Islam, contrary to earlier periods, has become an identity marker.

The increased religious (Islamic) activity in Dagbon is also commented by Annette Haber Ihle. She also notes an increased visibility of Muslims and Islamic practices, such as prayers, in Tamale. Most notable has been the construction of new mosques. Whereas there were only seven \textit{juma’\’a} (Friday) mosques in Tamale before 1990, 26 new mosques were built during the 1990s. But despite the massive expansion of mosques and praying grounds in the town, the numbers of adherents seem to increase even more rapidly. Both Ihle and I have been witness to the sight of packed mosques during the Friday prayers when people have to pray outside the mosque as there is no more room for them inside the mosque.\textsuperscript{55}

\section*{II.5. Increased manifestation of Muslim presence in Ghana}

With the increase of the Muslim population in Ghana, the Islamic factor has become more manifest in public life. Two visible components of the ‘Muslim sphere’, namely

\textsuperscript{52} Levtzion 1968, 109.
\textsuperscript{53} Kirby 1998, 4; also Kirby 2003, 195.
\textsuperscript{54} Kirby 2002, 43-44.
\textsuperscript{55} Ihle 2003, 97-98.
Ramadan (fasting) and the pilgrimage to Mecca, which were more or less absent in the colonial public sphere, have started to attract public interest. Islamic religious customs have been key markers of Muslim public life, but although seen and noticed by non-Muslims, neither the colonial nor the early postcolonial state officially noted these rites or interfered in them. Muslims regard ritual action, such as the performance of the five daily prayers, as the standard of differentiation between believers and non-believers. Congregational prayers are preferred over individual prayers and throughout Ghana one can today find mosques and prayer places in market places, lorry stations, and in every town quarter where Muslims reside. However, the Friday prayer is not observed in the local mosques but rather in the much bigger Friday mosques, which are found in every larger town in Ghana. The importance of the Friday prayers is due to the *khutbah* or sermon which the Friday Imam delivers. Before the 1970s, it was read in Arabic and then translated into whatever local language was understood by the majority of the congregation. During the following decade, the language of the sermon led to some controversy and there was a debate among Muslim scholars and laypersons about whether the sermon should be read in Arabic or in the language understood by the majority of the congregation. The controversy was solved in 1986 at a one-month course organized for selected imams from all over Ghana which was held at the University of Ghana, Legon, under the auspices of the Royal Embassy of the Kingdom of Saudi Arabia. There the imams were told that there was no harm in delivering their sermons in the local languages.56

In 1996, two Muslim festivals, the *Id al-fitr* and the *Id al-adha*, were given official status by the Ghanaian government. The beginning of the fasting month of Ramadan is noted in the major newspapers, and during this month Muslim scholars and journalists sometimes publish religious articles in the newspaper, reminding their adherents of their duties as Muslims but at the same time serving as an example for non-Muslims. At other times, Muslims would be urged to pray for unity among the Muslims and for peace in society – especially during times of political and intra-religious unrest. Thus, after the 2002 Yendi Conflict, sermons during Ramadan and the *Id al-fitr* prayers underlined the necessity for Muslims to pray for a peaceful resolution of the crisis.57 The climax of the fasting period is the festival of the ‘breaking of the fast’, the *Id al-fitr*, when Muslim congregations are assembled throughout the country in massive special *Id*-prayers. As such, these *Id*-prayers are public manifestations of the Islamic factor in Ghana and can be seen as an occasion when the Muslim sphere merges with the public sphere of Ghanaian society as represented by the government – usually both the President and the Vice-President address the assembled Muslims. On the other hand, in 2004, the representation of the political

establishment at the Id-prayers went even further. Since the *Id al-fitr* was celebrated a few months before the presidential election, both government and opposition politicians as well as Muslim leaders made their presence felt and addressed political as well as social issues in their speeches.\(^{58}\)

However, despite the fact that the Muslim community constitutes the second largest entity in Ghana, there exists no national Muslim newspaper. As previously noted, there have been several efforts by the Ahlus-Sunna to launch a Ghanaian daily Muslim newspaper, but with little result. One reason for this shortcoming has been the lack of resources, both in terms of trained media personnel and in funding. Yet, the biggest obstacle for a Muslim daily newspaper has been the lack of a Muslim readership. This situation reflects the relatively sad state of the Muslim community, both in Accra and in the rest of the country: most of the Muslims are either too poor to afford the luxury of buying a newspaper or have little or no reading knowledge of the English language.

---

In an address after the *Id al-adha* prayers in February 2004, Vice-President Aliu Mahama criticized Muslim youth from the *zongos* for offering themselves as paid agents to create political violence and social unrest during the 2004 electioneering campaign. In his speech in Independence Square in Accra, Aliu Mahama was concerned about the fact that the *zongos* have become the recruiting ground of political ‘macho-men’ and warned the *zongo* youth not to undermine the integrity of the *zongo*. He further reminded the audience that Islam was a religion of peace and urged them to uphold the spiritual values and moral precepts of the religion, such as tolerance, peaceful coexistence and equality, to facilitate the progress of their communities and religion.1

The address of the Vice-President came a few months after the Muslim communities – once again – had been shocked by intra-community tension and clashes. Both the Kumasi *zongo* as well as the Sabon *zongo* in Accra were shattered by acts of intra-religious violence in 2003 and early 2004.2 Elsewhere in Ghana, members of the Tijaniyya and the Ahlus-Sunna had also clashed in several locations. Not surprisingly, the image of the Muslim community in Ghana in the (non-Muslim) media was a critical, if not increasingly negative, one. The Vice-President had already launched the Campaign for Greater Discipline in 2002,3 which was hailed by most, if not all, of the Muslim leadership, as reflected in the claim of Alhaji Huseini Maiga, National President of the Nasara Club:4 “Development is incompatible with indiscipline and that explains the low level of development that characterizes the

3. “Aliu Mahama criticises Muslims for indiscipline,” GRI (9.7.2002); “Vice President declares ‘Jihad’,” www.ghanaweb.com: General News of Tuesday, 15 October 2002, http://www.ghanaweb.com/GhanaHomePage/NewsArchive/printnews.php?ID=283 (16.10.2002). As such, the Vice President’s campaign was not directed only towards the Muslim community, but was directed towards all Ghanaian communities. The campaign was targeted against corruption and disregard for authority, lawlessness and disorderliness, willful neglect of state duties, lateness to work without good reason but also defecating and urinating in unapproved places. As with many earlier campaigns, after a wide exposure in the media, the campaign was soon but a vague memory.
Zongo communities.” In 2002, Alhaji Ahmed Sadat, at that time an aide to the Vice-President’s wife, Hajia Ramatu Mahama, was depressed about the negative image of the zongo youth: “It is rather unfortunate that the Zongos are noted as the recruitment grounds of trouble makers including land guards, rebels, hooligans, armed robbers and other kinds of immoral acts.” Even the National Chief Imam, Shaykh Usman Nuhu Sharubutu, has expressed his concern about the increasing indiscipline in the zongos, and urged the Muslim leaders to combine their efforts with those of the Vice-President in his campaign against indiscipline. Therefore, in February 2004, the Council of Muslim Chiefs started to plan for a national conference on how to establish peace in the zongo communities. As Chief Alhaji Baba Issa declared in an interview to the Accra Daily Mail, “(the) elders of the community are not happy that it is the Zongo communities, which provide youth for the dirty work of some politicians,” whereas Alhaji Ahmed Akwasi Yeobah criticized the Muslim youth for becoming a tool in local political clashes: “No political party is better than Islam so you should not allow politics to influence you to fight or insult your neighbours.” However, Muslim leaders, among others, Dr Amen Bonsu, the National Co-ordinator of Ghana Muslim Mission, are criticizing the political parties and their leadership in the same vein for failing in their task in setting role models for the young people. In the end, therefore, the blame is put on the political leadership and the state for failing in their obligations towards the young as much as the young are to be blamed when “disappointing the leaders.”

Though various Ghanaian governments and politicians have time and again made general critical comments about the intra-religious violence, much of the political rhetoric has concentrated on branding the Muslim community as especially violence-prone. However, although Muslim leaders do not deny the obvious misuse of the zongo youth during times of elections – as was the case both during the 2000 and the 2004 elections – their counterargument has been that violence is not an integral part of Islam. Even Vice-President Aliu Mahama underlines this claim.

However, the question is whether or not the Ghanaian mass media and politicians are distorting the issue of community violence. First, intra-religious clashes are generally the result of doctrinal disputes, arising as a result of quarrels over mosque leadership or burial rituals. As such, intra-religious clashes often do not reflect socio-economic grievances. On the other hand, when intra-religious clashes are recognized by the media, they add to the negative picture of the Muslim community. For the Ghanaian non-Muslim public, most of the Muslims live in the zongos, which are nowadays regarded as the slums and squatter settlements, and thus low class. Further, most of the intra-community clashes occur in the zongos as most of the Muslims reside there. Not surprisingly, for an outside observer, the zongo communities reveal themselves as violence-prone.

However, youth violence and intra-religious clashes have little in common. As rightly noted by some Muslim politicians, unemployed Muslim youths are easy targets for enlistment by contesting political parties and rival groups in their effort to combat each other both verbally and physically. Though such an analysis gets the overall picture right, very few times has the key issue of unemployment and its link to the political economy of both the zongo communities and the country at large received adequate attention. In other words, although the zongo communities are known to be inhabited by poor people, the causes and consequences of poverty have received little attention. Consequently, Muslim youths who are depicted as a violent mob, must instead be seen as a sign of a community under stress. Such a claim is neither novel nor revolutionary, instead, my argument is that violently behaving zongo youths are expressing a similar frustration with their limited, if not non-existent, opportunities for finding employment, as has been noted in the rest of the world, in North Africa, in Europe or in the Americas.

Part of the analysis of the Ghanaian Muslim politicians and leaders about the root-causes of the malaise in the zongos is certainly right: unemployed youths have usually received little or no formal education and thus have little chance in the modern economy. The lack of education of the zongo youth is a relative one as they, as Muslim children, would probably have received some kind of Muslim education in their childhood. However, this is just the crux of the matter – at least according to Muslim activists: whatever education these youngsters have received, it has not given them the capacity for engaging with or competing for jobs in the modern Ghanaian economy. Consequently, blame is put on traditional Muslim education and the reluctance of Muslim parents to send their children to schools with a Western/modern curriculum. But, again, this is only half of the truth. As much as the lack of modern


education is due to resistance, it is also due to the lack of access to modern education and the lack of resources of Muslim youth to pursue it. Thus, the outcome is a vicious circle: too few secular/modern schools are available in the zongos. Those which exist are usually ill-equipped while most of the school-age children who are supposed to be in school are not because they are either orphans or belong to poor parents. Further pressure is put on the parents with the increases of school fees and the cost of compulsory school uniforms. Not surprisingly, therefore, few poor parents can afford to send their children to school with the result that their youngsters are stuck in the poverty trap.

Consequently, a visitor to the zongos is struck by two things: their slum-like appearance and the restricted amount of educational and social welfare institutions. Although the situation in the zongos has improved in the last decade, these residential areas are still both relatively and absolutely less well-off in the distribution of kindergartens, schools and health clinics than the middle-class or upper-class neighbourhoods. The critique by the Muslim leadership and Muslim intellectuals that the zongo communities have received little attention from both the local and the national political authorities in terms of economic investment is valid. In fact, one could argue that the zongo communities were already at the bottom of the list of government interests during the colonial period and remained so until the 1990s when the new official interest in the zongo communities is recognized as their just being potential voting constituencies for the competing parties.

III.1. Poverty in Northern Ghana

A common perception – true or not – held by many Southern Ghanaians is that Northern Ghana is both predominantly Muslim and the economic backwater of the country. Though the former claim is not true, the latter one is. In terms of levels of economic development and the general quality of life, contemporary Ghana is marked by a deep division between the relative backwardness of Northern Ghana in relation to Southern Ghana. Various economic investigations, such as the four Ghana Living Standards Survey (GLSS), note that the major spatial inequalities in Ghana are the North-South, the rural-urban and the rural-rural dichotomies. In addition, one has to highlight the gender and class aspect of inequality in contemporary Ghana. However, the religious factor, too, is of key importance, and continues to play a crucial role in contemporary Ghana. It cannot be disregarded in an analysis.

15. Tsikata and Seini 2004, 6
of political, societal and economic problems, as has been underlined by Gyimah-Boadi and Asante:

The ethnic map of Ghana is almost coterminous with its religious map. [...] The spatial distribution of the two major foreign religions, Islam and Christianity, almost coincides with the division of the country into the Northern half that is poor and disadvantaged, and the Southern half which is wealthy and more developed.16

If the zongo communities in the South received only limited attention from both the colonial and the postcolonial state, only the utmost minimum in terms of economic and social investment was carried out by the various governments in the North. As already noted, colonial spending in the Northern Territories was negligible. Although the British colonial authorities laid the foundation of a basic network of social and educational infrastructure, it was both urban-biased and limited, including a few government-run schools and hospitals. Economic investment to lay the foundation of a modern economy was even less during the colonial period (apart from the ill-fated Gonja Groundnut scheme17). Not surprisingly, therefore, on the eve of independence, the North was an economically and institutionally underdeveloped region, relying heavily on labour migration to the South. Despite the efforts of the Nkrumahist and later governments, the general picture of the North as the economic and social backyard of Ghana has prevailed. Thus, some fifty years after independence, the dominant economic cleavage in Ghana is North-South and reflects the disparity in resource endowments between the South and the North; the three northern regions still have the highest poverty levels in Ghana, the highest number of civil and political conflicts, and remain one of the greatest sources of political instability in Ghana today.18

Various surveys and investigations on the economic and social conditions of the Ghanaian population have been conducted since the 1990s. According to Ghana’s Poverty Reduction Strategy Paper19 (GPRSP) of 2001, poverty is defined not only by the low level of income but also by the absence of medical services, lack of good drinking water and inability to participate in governance, among other things. According to the GPRSP, the most affected were the three savannah regions. Nine out of ten people were considered poor in the Upper East Region, eight out of ten in the Upper West Region and seven out of ten in the Northern Region. However, critics of the GPRSP, such as Professor Takyiwaa Manuh, argue that the paper did not pay any attention to the gender perspective as “gender differentiates the social

processes leading to poverty and the escape routes out of destitution.”

According to the Ghana Living Standards Survey (GLSS) 4, the overall (upper) poverty level has dropped by 12.2 percent (from 52 percent in 1991/92 to almost 40 percent in 1998/99) at the national level. However, the reverse was true for the northern regions: the (upper) poverty level significantly increased within this same period in the North. In the Upper East Region, for example, poverty increased by as much as 21.3 percent, while it increased by 5 percent in the Northern Region. Other investigations show a similar trend. For example, according to the 2001 Ghana Demographic Health Survey, the Northern Region has the highest percentage of stunted and malnourished children in Ghana – four out of every ten children in the region are short for their ages. Santuah Niagaa, in an article in Public Agenda, claims that 36 percent of children younger than five in the savannah regions are malnourished, one third are wasted and 25 percent are stunted. Thus, whatever indicator, poverty is high and endemic in the North, a fact which is also acknowledged by the GPSRP: the poverty level in 2000 was said to be 69 percent in the Northern Region, 84 percent in the Upper West Region and 88 percent in the Upper East Region. Some commentators, such as Caesar Abagali, have therefore urged the need for a ‘national Marshall Plan’ which should address the special needs of the North to achieve a balanced development of the entire country.

But poverty is a much more complicated matter and includes dimensions of (under)employment, inequality, informality and accessibility. According to recent investigations, about 80 percent of the Ghanaian workforce is engaged in informal sector activities. Though formal sector jobs increased at a rapid rate during the early decades of independence, the collapse of the Ghanaian economy during the late 1970s and early 1980s and the following austere macro-economic measures to balance public sector expenditure led to a diminishing employment rate in the formal sector. This was mainly due to public sector retrenchment and privatization as part of the Economic Recovery Programme (ERP)/Structural Adjustment Programme

(SAP), the withdrawal of subsidies to loss-making public enterprises, and capital constraints in the industrial sector due to the depreciation of the Ghanaian currency and the reduction in tariff protection of local industries. As a result, whereas public sector employment had increased during the first two postcolonial decades to almost 400,000, there was a drastic reduction in public sector jobs during the 1980s. In 1991, the public sector employed about 160,000. The crux of the matter was that the private, formal employment sector was not able to generate new jobs at the same pace as formal jobs were lost in the public sector. As there were few opportunities for former low-skilled, especially female, employees, such as labourers, drivers, cleaners and sweepers, who had been employed in the public formal sector to find a job in the private formal sector, they – mostly unwillingly – had to seek refuge in the informal sector. Consequently, the proportion of informal sector workers in the total workforce rose sharply from 79 to 88 percent by the early 1990s.

The share of the informal sector in total employment has remained high despite the fact that private sector job creation has improved since the early 1990s. Some 80 percent of the total workforce in Ghana was employed in the informal sector in 2000. The majority of them are engaged in some sort of (mainly subsistence) agricultural production, defined as farm self-employment, and non-farm self-employment. Others are making their livelihoods in various non-farm activities ranging from being petty entrepreneurs to apprentices and domestic workers. However, although the informal sector does provide employment opportunities, the prices of the products and services produced as well as the wages paid are generally low compared with those of the formal sector, which leads to a situation where few of those who are engaged in the informal sector have much chance of ever enhancing their living conditions. The informal sector is therefore criticized for being a ‘dumping ground’ and poverty trap which keeps most of these individuals as a low-income (under)employed ‘Lumpenproletariat’.


In 2000, the nominal minimum wage in the formal sector was increased from GHC 3,600 to GHC 4,200 per day, but as the value of the cedi against the US dollar at that time was almost 1:7,000, the minimum wage was actually little more than half of the World Bank’s generalized poverty line of 1 USD per day. Wages in the informal sector were lower than the nominal minimum wage (Ghana Human Development Report 2000, 27).
tive feature of the informal sector and increased on a national level from 8 percent in 1991 to almost 14 percent in 1998/99.\textsuperscript{30}

However, there is a marked difference in the distribution of unemployed and underemployed persons. Both unemployment and underemployment have become urban phenomena, but only underemployment is a prominent feature in rural areas. This is mainly due to the high rural-urban migration, which in turn has been a consequence of the deteriorating social and economic conditions in the rural areas. However, although many people who are engaged in farming are statistically classified as employed, they are in fact underemployed as many of them are not working full-time. Unemployment has also an age and a gender dimension. Various living standard surveys have indicated that the highest incidence of unemployment is found among male and female youths aged 15-24 (about 17 percent in 1992 and almost 16 percent in 1998), whereas urban female unemployment stands at about 13 percent in 1998 compared to almost 14 percent of urban males. On a national level, however, female unemployment is proportionally higher than male, i.e., 8.7 percent to 7.5 percent in 1998, although this gap seems to be decreasing due to government efforts.\textsuperscript{31}

As stated above, inequality, poverty and vulnerability have regional, vocational, gender and age dimensions. All of these dimensions highlight the North-South division of the country. According to the various living standard surveys, poverty in Ghana is a rural phenomenon. The 1995 special report on poverty stressed that, although poverty in the rural areas was above the national average, “such poverty is disproportionately concentrated in the northern savannah area.”\textsuperscript{32} Based on an upper poverty line of GHC 900,000 per capita p.a. in 1999, almost 60 percent of the food crop farmers in 1998/99 were poor and the majority of them were to be found in rural savannah localities, i.e., the three northern regions. These poor farmers constituted about 58 percent of the total number of the poor in the same period. The incidence of poverty was also high among export farmers (almost 39 percent), informal sector workers (both private informal employees and non-farming self-employed, about 25 to 29 percent each). Although there was a reduction in poverty on a national level during the 1990s when poverty incidence declined from 51.7 percent in 1991/92 to 39.5 percent in 1998/99, this was due to an improvement for cocoa (export) farmers and the cultivators of non-traditional agricultural (export) crops, such as fruits and horticultural products. On a regional level, again, this improvement was largely restricted to the southern parts of the country.\textsuperscript{33} The disadvantaged position of poor rural households in the North is further aggravated as malnutrition is generally most serious among them, and is most serious among

\textsuperscript{31} The State of the Ghanaian Economy in 2003, Tables 8.4 and 8.5.  
\textsuperscript{32} The Pattern of Poverty in Ghana 1988-1992, 17.  
\textsuperscript{33} The State of the Ghanaian Economy in 2003, 186-197.
children whose mothers have little education. Further, because of poverty, many children, both in rural as well as in urban localities are prevented from enrolling or staying in school. But even secondary and tertiary education might not guarantee the possibility of finding a well-paid job in the formal sector, as the rising rates for (urban) youth unemployment indicate.

Thus, with regard to the increasing vulnerability of the food-crop farmers, the 2003 Annual Report of the Ghanaian Economy concludes:

While export farmers have been benefiting from government support in terms of technical and other export promotion packages, self-employed people in both food crops and the non-farm sector are the least likely to benefit from public investment or subsidies. Food crop farmers usually operate on very small farms, they lack access to credit and inputs such as fertilizers and high-yielding seed varieties, and suffer poor marketing and distribution channels.

Not much seemed to have changed for the rural poor during the last decades of the twentieth century. Households in the North are much more likely to be poor than the average household in Ghana, and, as the 1995 Special Report on Poverty concluded, “when they are poor, they are often very poor.” But increased vulnerability is not only a mark of rural households. In urban localities, vulnerability to food insecurity is an increasing problem for female-headed households, large households with few working members, working women with very young children, petty traders, street vendors, unskilled labourers and the unemployed.

Not surprisingly, therefore, the North connotes poverty for many Ghanaians. This perception is also mirrored in the answers of all my informants in the North who underlined this fact: people are poor and there are only a few rich people. One of my informants, Shaykh Abdul-Rahim Abu Bakar, explained that the majority of the population in the North were farmers and that there were few, if any, rich people in the communities. Muslim scholars of the Nuriyyah Islamic Institute in Tamale, who I interviewed in 2001, even claim that about 80 per cent of the population in that town are to be considered as poor and only about 20 per cent were qualified to pay zakāt, in other words, were regarded as belonging to the upper echelon of society that is, according to Islamic Law, required to pay zakāt. However, Alhaji Abdul-Rahman in Yendi stressed that the question of being rich or poor was a relative one, and stated that compared with “elsewhere” (referring to the Arab world, HW), there

35. The State of the Ghanaian Economy in 2003, 188. Fayemi et al (2003, 68) also warn about the widening gap between those who have and those who have not in Ghana.
38. ZNGFN 1/2001 Interview 6.
were no rich people at all in Yendi.\textsuperscript{40} In addition, the question of rich or poor seems to have undergone some changes during the last decades, as Alhaji Uthman Kassim explained to me:

\begin{quote}
I do not really know the number of rich men. In the past it was easy to identify rich people, but now it is difficult. There are young men and women who are rich but who do not look as such.\textsuperscript{41}
\end{quote}

However, this might also reflect the local unwillingness to display one’s wealth for fear of jealousy and witchcraft from neighbours or relatives. As Linden has noted, and as will be discussed below, Muslims do not readily ‘objectify’ concepts such as poverty. Most people, including the scholars themselves, will describe themselves as poor if asked by an interviewer, but it would be mainly those on the brink of destitution who would be regarded by the local community and the scholars as falling into a target group category for charity, zakāt.\textsuperscript{42}

\textbf{III.2. Beggars and Poor People in Tamale}

Tamale is the largest city in the North, sometimes described as the ‘hub’ of the North. As a city, it is a very young one, being established by the British in 1908 as the administrative centre for the then Northern Territories of the Gold Coast. The city expanded rapidly during the following decades, but has retained until today its ‘savannah-like’ physical appearance. Only a few multi-storey buildings are to be found in the city centre; most of the buildings are either rectangular compounds or compounds made up of several round huts. Consequently, the city has sprawled in all directions. Although both the British and the Ghanaian authorities have tried to regulate the establishment of new quarters and settlements, rapid urbanization since independence has resulted in a situation where the efforts of the local government are inevitably always one step behind. This is most notable in the squatter settlements and suburban residential areas adjacent to the city centre. Those parts of the city which, during the British period, had already been designated for either governmental or ‘wealthier’ residents still enjoyed a sanitary infrastructure that functioned to some extent which was apparent when I strolled through Tamale during my fieldwork in the early 2000s. These areas were rather ‘green’ in the sense that the residential plots contained large gardens with trees and other vegetation. There were also trees along the tarmac roads and streets that criss-crossed these areas, though in some cases the trees had been chopped down, whereas trees had been planted along new roads and streets. Compared to the rest of the town, these parts of Tamale still

\textsuperscript{40} ZNGFN 1/2001 Interview 13.  
\textsuperscript{41} ZNGFN 1/2001 Interview 15.  
\textsuperscript{42} Linden 2004, 7; also Weiss 2003.
expressed some of the former conditions that seemingly had prevailed before the economic collapse in the late 1970s.

Signs of a former, wealthier period in Tamale are also found here and there in the city centre. At one stage, there had been a functioning open-air cinema in the town, but it had been closed for some time when I was there. Many of the buildings which were built in a distinctively colonial style (presumably during the 1940s and 1950s) bear witness to this period, although they are nowadays mostly in rather a pitiful condition. Other, mostly official, buildings were added during the few phases when the North received some official public interest from Accra. Some of these commercial ‘palaces’ are still in relatively good shape whereas others already show many variations on the theme of physical decay. Whereas such conditions for an outside observer might reflect the pitiful state of affairs in Tamale, such a conclusion could also be a hasty one. The somewhat ‘rusty’ appearance of the town has more to do with the effects and consequences of the Harmattan, the dry desert winds (North-Eastern Trade Winds) that annually blow sand from the Sahara and turn Tamale, or any other town, village or hamlet in the savannah, into an extremely dusty place. However, during the five years I regularly visited Tamale, I was also able to witness the existence of actual physical development in the form of the starting – and completion – of infrastructure projects such as the building of new tarmac roads, the erection of poles for street lights and the extension of the sewage canal system in some of the squatter suburbs. The most notable change in the physical space of Tamale (and, one could argue, throughout Ghana as well) has been the mushrooming of newly-built mosques, churches and prayer-houses. If the physical signs of the Nkrumah era were the various governmental (and party) buildings, and the agricultural extension station the sign of the Acheampong era, then the bank office buildings and the newly painted mosques and churches are the signs of the Rawlings and Kufuor eras of new economic policy and ‘positive change’.

But, one might ask, how far has one to go to encounter another physical reality in Tamale? Arriving one evening in January 2000 during the Harmattan, the air of Tamale was a yellow-dark brownish blend of dust and smoke. Driving through the savannah from Kintampo was no problem, the tarmac road was fast, but it ended a few kilometres outside Tamale. Between that point and the ECOWAS-road linking Tamale with Bolgatanga, the bus crawled towards the bus station, bumping from one pothole to another. Some years later, there were no more potholes and traffic lights were adding some new colours to the dark night. In 2000 beggars would ask for money inside the bus stations, in 2005 they were forbidden to enter the premises. Though the bus station/lorry park was clean, outside its gates life continued as if not much had happened between 2000 and 2005. Not far from the bus station, in the middle of the city, one finds the Tamale Friday Mosque. On the other side of the road, the southern compound settlements begin. Here the compounds are packed side by side, narrow alleys criss-cross the quarters and only a few trees are
found here and there. Walking through these quarters, Tamale looked to me like a huge agglomeration of mud houses, the surface of the streets and paths being either packed sand or concrete-hard laterite, intersected by furrows and channels dug by the run-off water that seeks its way downhill during the rainy season. However, these channels mostly serve as the repositories for black plastic bags and other garbage. The majority of the compounds have no running water; instead, water is provided from public taps. Sanitary and hygienic conditions are problematic and are the causes of continuous anxiety among the inhabitants of the quarters. Most of the compounds have no lavatory and the inhabitants are requested to relieve themselves in public conveniences. These public institutions are usually located in the middle of a quarter and their maintenance is paid for by the inhabitants of the area. Although the containers are meant to be emptied on a regular basis, these intervals tend to be irregular when the community cannot afford to pay for the collection of the faeces. Consequently, the poorer the neighbourhood, the more unpleasant, if not appalling, are the sanitary conditions. Whenever someone builds a new compound – as did my landlord – a private lavatory is built inside the compound. Electricity, on the other hand, is found in most places in Tamale, and with it a wide selection of electric apparatuses – television sets, video recorders, radios, fridges and fans.43

PLATE 2. Dusty weather in a suburb of Tamale during the Harmattan season in 2000.

43. I was able to walk around several of the poor settlements and suburbs during my stays in Tamale. When I did my fieldwork and research in the regional archives, I lived in Chengni, which at that time represented a ‘typical’ lower class neighbourhood.
Most of the inhabitants of such neighbourhoods can be defined as poor people. However, their state of poverty is conditional: though they appear in the eyes of an outsider as poor if not miserable, such a condition might not at all reflect their social status. For example, many of the Muslim scholars that I met were living under very poor circumstances, but though they would deplore their material conditions, their societal influence was noticeable. Poverty in the neighbourhoods was and is relative, but it is also absolute. Some people are worse off than others, but if one compares the living conditions in Tamale with those in towns and cities in the South, the situation in Tamale is also definitely worse. A general mark of poverty is the vulnerability of a poor person. Both the various national living surveys and a recent investigation by Atakole K. Rockson about poverty in Tamale highlight the connection between un/underemployment and vulnerability. Rockson’s survey covered 150 individuals of whom 35 – or 23 percent – stated that they were unemployed. A further 15 of those interviewed were farmers who claimed that their farm produce did not suffice for the lean season. Thus, although Rockson’s sample was limited to Tamale, one third of the interviewees can be identified as belonging to the poor. However, although this incidence of poverty (33 percent) might appear as comparatively high, this figure is almost equal to the number of interviewees who identified themselves as beggars, namely 46 persons.

---

44. Rockson 2002, 27 (Table 3).
45. Rockson 2002, 30. Rockson’s survey of beggars included 14 blind persons, 4 cripples, 7 lepers, 6 elderly and 15 able-bodied persons (9 men and 6 women).
Although not all of the inhabitants can be identified as being poor, many households in Tamale are. Asked to define what the sources of poverty are, Muslim scholars I spoke to in the North usually argued that there are three kinds of poor people in Tamale. Some people are said to be poor because of no parental care or education and thus lack any knowledge of a trade. Others have the training and parents but decide not to care for themselves. In addition, poverty is also said to be a consequence of ignorance as well as the greed of wealthy people. Further, there are those who are lazy — they have parents, education, the means and knowledge but are too lazy to work. Other scholars, such as Shaykh Abdul-Rahim Abu Bakar, equated poverty with sickness, both being used by Allah to test the faith of the Muslims, or as Alhaji Baba Duah explained, “I will say that poverty is an enemy of mankind. So our two enemies are poverty and sickness,” whereas Imam Ali Umar of Salaga explained that:

...poverty is something bad and should be associated with man (i.e. poverty is ‘man-made’). Poverty hurts because it brings misery and discomfort to man... We wish that poverty would be eradicated from society. I personally am convinced that without poverty there will be peace and tranquillity in society.

In the end, however, almost all of the scholars agreed that both poverty and wealth were created by God. Poverty is interpreted as being God’s test to humans, as was emphasized by Shaykh Abdur-Rahman Abu Bakr in another interview:

God can test you by [poverty]. You see someone, he is very busy always, he works a lot, like a farmer, who always works on his farm. He is a hard-working person and he takes care of his farm but you will see that, at the end of the day, he does not get anything from his farm as fire or rain destroyed his crop. He is not lazy, he is a hard-working man. But why is it that he doesn’t achieve anything from the farm? It is not that God doesn’t like him; we say that it is God who is testing him.

Yet, none of the scholars presented a ‘fatalistic’ interpretation: both the poor as well as the rich were urged to ‘work hard’ to change their situation. Basically, the position of the Muslim scholars is a positive but challenging one towards the destitute. Whatever miseries and hardships a person is facing, as Shaykh Abdur-Rahman Abu

---

46. ZNGFN 1/2001 Interviews 2, 3 and 17. Rockson (2002, 32) presents a similar typology of poverty in Tamale, namely transitory, attributional and chronic poverty. According to him, the first one is an effect of ERP/SAP, the second one is caused by problems such as disease, malnutrition or age whereas the third one is caused by a general lack of adequate resources and opportunities. Ihle (2003, 208) discusses a perspective of Muslim scholars which interprets poverty as a result of weak morals.

47. ZNGFN 1/2001 Interview 6.


49. ZNGFN 1/2001 Interview 11.
Bakr underlined, one should never become fed up and give up because then one automatically becomes lazy and will never be able to change one’s situation.\textsuperscript{50}

A different explanation for the (ultimate) causes of poverty in the North was given to Annette Haber Ihle when she interviewed religious authorities among the Ahlus-Sunna and Tijaniyya in Tamale. Not surprisingly, they presented to Ihle a moral explanation and cosmic interpretation, claiming that people in general had neglected their religious and moral duties and, consequently, the only way to achieve a ‘positive change’ was to turn to Islam and to let Islamic morals be the guideline of all human activities.\textsuperscript{51}

On the other hand, poverty was not always seen as the result of individual acts. In one of my interviews with the Ambariyya scholars in Tamale, they clearly noted that, due to the lack of government support for the agricultural sector, farming has become a risky undertaking for those who cannot afford fertilizers or engage in rice farming. “I used to harvest 15 bags of maize but now I do not have a grain because of lack of input,” one of the Ambariyya scholars told me. In fact, this has also been recognized by Swiatkowski, who notes that the inability to buy fertilizers has become a new indicator of poverty in Northern Ghana.\textsuperscript{52} Similar answers were presented to Rockson in his questionnaire on poverty in Tamale. As most of his interviewees were either fully or partially engaged in farming, the overwhelming majority of them regarded the high costs of the agricultural inputs as a negative factor. Poor farmers seldom, if at all, can pay for fertilizers and chemicals, tractor services such as ploughing or the spraying of their crops, and thus few of them can engage in export farming.\textsuperscript{53} The discrepancy between the rich and the poor farmer was very evident to me, too, as the landlord with whom I lived during several of my stays in Tamale was a rich farmer, who was engaged in large scale rice and sorghum farming (he even owned a tractor and employed several youngsters), whereas my friend Afa Razaq was only capable of cultivating a few rain-fed plots far away from Tamale in the bush. A bad rainy season would spoil all of Afa Razaq’s crops, which happened several times, whereas my landlord was able to irrigate some of his fields and still reaped a good harvest.\textsuperscript{54}

Furthermore, some people might be hard working and still not succeed in feeding themselves, perhaps because of the lack of rain. As the Ambariyya scholars underline and conclude:

These people may be poor but not due to any fault of theirs, such as laziness. But if a Muslim decides just to beg for a living, then he has made himself poor and he also

\textsuperscript{50} Interview with Shaykh Abdur-Rahman Abu-Bakr, 25.11.2001
\textsuperscript{51} Ihle 2003, 143.
\textsuperscript{52} Swiatkowski 2002, 15.
\textsuperscript{53} Rockson 2002, 29.
\textsuperscript{54} Interview with Afa Razaq Taufeeq Abdalla 24.11.2001; author’s fieldnotes.
has lost honour in society and allows non-Muslims to interpret Islam as a religion that encourages begging.\textsuperscript{55}

However, to go and beg is a different matter than being a poor person. From an Islamic moral interpretation, beggars are stigmatized and begging is outlawed, and Shaykh Baba Abd-Duah says “one does not visit a house that begs.” However, if the inhabitants of that house are compelled to beg out of poverty and want, one is not to refuse them help.\textsuperscript{56}

According to Haji Tamin Ibrahim, most beggars in Tamale are strangers. They cannot beg in their hometowns but move to another because they feel ashamed and fear that their own people might not help them. Only a few people in Tamale beg because of the lack of a livelihood; most local beggars are blind and sick people. The stigma of shame prevents most people from begging as the stigma also affects the family, who therefore usually take care of their poorer members.\textsuperscript{57} According to Haji Ali Hussein Zakariya, traditional hospitality sometimes encourages begging.\textsuperscript{58} In fact, beggars are regarded as lazy people not only by Haji Ali Hussein Zakariya but by most of the ‘ulama’ in Tamale:

If you are a visitor and in town here, wherever you find yourself, people are not going to care whether you come with money but they are going to support you, prepare breakfast, lunch and supper for you. This attitude condones laziness, which leads to begging. It is not Islam itself that encourages begging, but the \textit{sadaqa} that we give is inspired by the traditional custom of helping those who do not have enough.\textsuperscript{59}

Today, begging is said to have become a good business. Some beggars are said to have a better standard of living than non-beggars.\textsuperscript{60} The crucial difference is that the poorest non-beggars are those who – in line with Islamic tradition – believe that it is degrading to reduce oneself to being a beggar and to beg. Thus, at least in an indirect way, the ‘ulama’ criticize the beggars for being recipients of \textit{sadaqa}, even though some people are worse off than the visible beggars:

\begin{itemize}
\item \textsuperscript{55} ZNGFN 1/2001 Interview 4. A similar answer was given by the Chief Imam of Salaga, who argued that the main problems were unemployment and lack of resources (ZNGFN 1/2001 Interview 11).
\item \textsuperscript{56} Interview with Shaykh Baba Abd-Duah, 25.11.2001.
\item \textsuperscript{57} ZNGFN 1/2001 Interview 3.
\item \textsuperscript{58} Rockson, too, is critical about how some cultural habits seem to strengthen the ‘poverty trap’. For example, he points towards the negative impact of polygamy, which manifests itself in large families who, if they belong to the lower strata of society, have many mouths to feed but find inadequate opportunities to do so. Further, he is critical about the expensive costs of marriages, funerals and outdoorings (Rockson 2002, 33). A similar critical position towards cultural habits and their link to the ‘poverty trap’ is also presented by Seidu (1989). Interestingly, both Rockson’s and Seidu’s positions are rather close to the Islamist position by the members of the Ahlus-Sunna, such as the Ambariya.
\item \textsuperscript{59} ZNGFN 1/2001 Interview 16.
\item \textsuperscript{60} ZNGFN 1/2001 Interview 3.
\end{itemize}
In that case we do not say that the beggars need any special attention and support as such. They are not in any serious distress. We know how they live because some of them belong to our families.⁶¹

However, one could argue that most beggars in Tamale are not out in the streets to make an easy living but as a consequence of the erosion or nonexistence of traditional safety nets. Some beggars do not have any relatives or they have relatives who are not in a position to help them in their need. Moreover, there are few, if any, charitable organizations or organizations for the aged to help them and especially those who are disabled or elderly have little chance of finding a job, even in the informal sector.⁶²

---

⁶¹. ZNGFN 1/2001 Interview 16.

⁶². This is also underlined in Rockson 2002. On the other hand, Alhaji Mumuni Sulemana remarked to me that the erosion of the extended family system in the North was due to the combination of several external and internal factors, such as the influence of Westernization on the social welfare structures (i.e., the public social welfare system that was introduced at the end of colonial rule and was expanded during the Nkrumah era), the decline of the Ghanaian economy (and, tied to it, the erosion of the already rudimentary social security network) and the prolonged periods of drought and unusual long dry seasons in the North during the 1980s and 1990s.
One reason, if not the main one, for the political and economic marginalization of the Muslims in Ghana is due to their restrictive approach to the colonial and post-colonial sphere, principally Western/secular education. This is apart from colonial economic policies of ‘benign neglect’ of the Northern Territories. Whereas Muslims, especially in the North, effectively shut out the British colonial sphere, including Western education, they established at the same time a kind of ‘working relationship’ with the colonial authorities through the demarcation of a more or less distinctive and autonomous ‘Muslim sphere’. However, the postcolonial modern secular state had even less use for the Muslims and their special knowledge, which eventually made some of the foundations of the ‘Muslim sphere’, such as the Qur’ānic schools, obsolete. The effect has been an increasing polarization within the Muslim community in Ghana and was manifested in the emergence of new Muslim groups, such as the Wahhabis or Ahl as-Sunna, who started to challenge the ‘old’ Muslim way of life, especially in the field of education, and, on the other hand, attempts within the ‘old’ Muslim community to respond both to the challenges of the modern world and the critique from the ‘reformist’ Muslims.

IV.1. ‘Muslim beggars’ and ‘poor Northerners’: The view from the South

Anyone who visits Accra is first struck by the relative affluence of the city. Investments in infrastructure and in downtown commercial construction sites are gradually changing the face of Ghana’s capital; streetlights are functioning and walking through upper and middle-class residential areas, one is for a moment tempted to forget that most of the inhabitants live in another reality. While doing my field and archival work in Accra, I went daily from Legon to the National Archives in Adabraka in downtown Accra. The taxi driver would usually take me through Airport Residential Area, one of the affluent suburbs, relatively cool due to the masses of trees and the large gardens that surrounded the walled compounds. But another sight met me at the junction of Patrice Lumumba Road, Achimota Highway and Kanda Highway: here Kanda started, one of the major residential areas of the Muslim communities, and next to it were Nima and Maamobi, the two major Muslim residential areas. The scene changed drastically. In the distance, I could see the minarets of several mosques, overlooking a sea of mostly one storey...
buildings packed closely together in an apparent muddle of unregulated housing. Only a few trees were left and, compared to the shady well-off residential areas, these districts were hot and congested.  

The marked disparity between affluence and poverty was and is striking and has not left Ghanaian commentators unmoved:

[W]alking the streets of the capital, there is a widening gap between those who have and those who do not. The level of pauperisation is such that any opportunist could have taken advantage of it to destabilize the entire country.

Others are critical about the filthy and dirty image of Accra:

That the city of Accra is filthy and dirty, is an understatement of the situation on the ground. The magnitude of this description cannot be appreciated even after one finishes reading this piece without a visit to a few of these filthy places. […] On the

1. A similar impression is noted in Pellow 2002, 16-20. Other researchers, such as Konadu-Agyemang, present a similar picture, depicting Nima, Maamobi and Sabon Zongo as the worst slum areas in Accra. See further Konadu-Agyemang 2001, 75.
2. Fayemi et al. 2003, 68.
day of the just-celebrated Eid-al-Adha. Muslims all over were splendidly dressed in the best of their clothes one can think of. Come Christmas and New Year, and Christians followed with flamboyant clothes and decorated church buildings. However, a look beyond this beauty into our surroundings would easily make an outside observer conclude that Ghanaians are a bunch of dirty people. Can such an observer be wrong?

Whereas an outsider might be struck by the amount of litter – especially those small black plastic bags that are in general use and thrown away as soon as they are emptied – that is found in the gutters and besides the streets, such a negative image is not only confined to Accra but seems to be a general negative aspect of modern consumer society and urbanization. So too is the wide rift between those who have and those who have not, which in Accra, as in most other cities, is made visible through the beggars.

On every corner, one finds groups of people who are engaged in activities that can be described as peddling, if not begging:

As one travels along the “37”-Airport-Madina and the “37”-Djourwulu roads in Accra, one meets tens of beggars being wheeled around vehicles. Others support themselves on crutches or walk unaided to do their vocation. The same spectacle is found on virtually all the over 50 heavy traffic streets in our capital city, Accra. It is also known that the streets of the smaller cities and municipalities such as Kumasi, Sekondi/Takoradi, Cape Coast, Tamale and Koforidua are increasingly turning into workshops of beggars.

A visible sign of the existence of poor people in Accra, as elsewhere, are the beggars, who are found almost everywhere in the city, but are claimed to be found especially in the Muslim residential areas, the former zongos. Beggars are common in Muslim quarters and begging reaches its weekly peak on Fridays when the mosques are flooded with beggars in most Muslim communities. Sadaqa – voluntary alms – are given out openhandedly, but due to the voluntary and unregulated conditions, their effect is haphazard. Muslims are noted for their generosity to the extent that, according to Mumuni, other religions also begin to believe that “Islam encourages the institution of begging in their communities.”

Though the structural causes of poverty and begging are well known, it is difficult to analyze the historical background of begging and the local responses to beggars in Accra. However, at some point, begging started to be viewed as being more than a nuisance by the local and colonial authorities. In 1939, an article in the Daily Echo, one of the newspapers published in Accra, critically commented upon ‘people with

contagious diseases’ that were allowed to ‘roam about’ from street to street and from market to market in Accra. These people were said to be an annoying sight for the passer-by. The observer, one M. Therson Cofie, Jr., also castigated Hausa beggars in the Sabon Zongo of Accra. Concerning the first group, he urged the Medical Department to take prompt actions and send them back to their home villages in the North from where they, in his view, had all originated:

Most of these people are from the Northern Territories and have come in such [sic] a condition to do nothing but beg as a means of livelihood.

He was even more condemning of the Hausa beggars:

I was surprised to see about five Hausas all allegedly blind with healthy young boys as their leaders coming towards the city. They asked me for alms at such a late hour of the day. From their manners I observed that they stood in no need for alms.6

The article resulted in an inquiry into beggars and the destitute in Accra by the Medical Department. The survey counted a total of 141 lepers, cripples, blind beggars and lunatics, 126 male and 15 female. Most of the beggars and the destitute had come from the Northern Territories.7 However, government health officials regarded the situation in Accra as being rather typical of the rest of the country. Beggars and the destitute – presumably from the North, although this was not actually spelled out – were to be found in most of the towns in the Gold Coast Colony (i.e., the South), and, as the Deputy Director of Health Services underlined in a letter:

The profession of begging in this country, is I understand, relatively lucrative and many of these people are professional beggars.

Again, beggars and disabled individuals came mainly from the Northern Territories (or, as was also claimed, the French Territories). However, as the Deputy Director stated, they should not become a burden to the inhabitants of Accra. Thus, begging and the problem of the destitute and the disabled were neither a medical nor a social problem but rather a nuisance and a minor crime, as the Deputy Director argued:

It would seem that the whole problem is one for the Police rather than the Medical Department and that they should be repatriated to their own country whenever possible.8

The discussion in the Accra press and among the government officials in the Gold Coast about the issue of beggars and the destitute from the North at the end of the 1930s was not a local phenomenon. On the contrary, it seems as if the issue of

8. Letter from the Deputy Director of Health Service to the Director of Medical Services, 9.8.1939, filed in PRAAD/A CSO 11/1/456.
beggars was discussed in several British colonies in West Africa. Whether or not there had been a noticeable rise in impoverished people begging in the streets due to the economic depression that had also hit the West African colonies in the aftermath of the World Depression has yet to be studied. At least in Lagos, Herbert Macaulay pondered about the question of the beggars in one of his editorials in the *Lagos Daily News* in 1932. What is interesting in his article is the similarity in language to that of the later debate in the Gold Coast. Thus, for Macaulay, the issue of the beggars in Lagos was closely tied to the Hausa population, i.e., in his discussion, too, the beggars and the destitute had arrived from the North and seemed to make a fairly good living out of their ‘profession’:

[…] And he [the Hausa beggar, HW] seems a born clown and a professional beggar. We are not ignoring the fact that there are very respectable persons among this group of our fellow citizens who are here to do trade in Kola nuts or cattle involving thousands of pounds. But we are referring to that type which forms the majority, blind, sturdy or paralysed [sic] whose philosophy of life is to wander about the town begging for broken meats, loose coppers. It does not matter what one says to them or how much one denounces their way of life, these reprobates do not listen but will be waiting patiently that you will be good enough after your “trade” to part with a half-penny.

Macaulay thereafter lists some of the local assumptions – one could say prejudices – about these beggars. Again, as will be stated in my subsequent discussion about contemporary descriptions of beggars in the Ghanaian press, Macaulay argues that most of these ‘professional’ beggars were actually making a relatively good living out of their ‘trade’. Such a claim is also made by the Muslim scholars I interviewed in Tamale, but whether or not this is a proven fact is another issue and there certainly does not exist any systematic research on the subject. On the other hand, the claim that street beggars were actually not the ‘really’ poor seems to have been and still is a common argument – especially by those who are not begging themselves. Says Macaulay:

Some say that they are not really blind but fake it by shutting their eyes and rubbing shea butter on them. Others say that they cunningly take to begging for a living after they have disposed of the merchandise they have brought to Lagos. Some of them are reputed for having tons of money in their possession. Any way they are the most unashamed and importunate beggars; and some of them are most clownish in their ways.9

However, at the time the issue of the beggars and the destitute remained unsolved in the Gold Coast as well as elsewhere in British West Africa. The idea of collecting all beggars and sending them back to the North was not developed any further at that

---

time, mainly, it seems, due to the fact that begging had not been outlawed by the authorities and, as was also claimed by the officials in Accra, begging in Accra was a small issue in comparison to, say, London:

The repatriation suggested [...] spins up an endless risk of difficulty... In the absence of “Rowton Homes” or other voluntary aid organizations it is difficult to see what can be done... There appears to be no provision in the law against begging and there is not much reason why there should be. Begging is a good deal more of a nuisance in Oxford Street than shall ever found it in this country.\(^{10}\)

However, almost twenty years later, in 1957, the Legislative Council of the Gold Coast issued an act – the \textit{Control of Beggars and Destitutes Ordinance} – that was to politicize the question of beggars and set the agenda for the discussion about begging during the postcolonial period.

Seen in the light of the discussion from the late 1930s, local observers as well as the colonial authorities started to become irritated about street begging in the southern towns and to a large extent equated beggars with people from the North. Although at this point the North was not necessarily represented as a Muslim region, and thus begging per se was not an issue connected as such with the Muslim population in the country, over the decades this question, too, was to change. Whereas early descriptions and assessments of the Muslim quarters in Accra seldom present any judgements about the socio-economic conditions of its inhabitants, this situation had also changed by the end of the colonial period. However, a closer look at the Accra \textit{zongos} reveals that, from an early period, they also included sections that were inhabited by poor people. Little is known of the first \textit{zongos} in Accra, namely those established on Horse Road by Ibrahim Braimah or Ibrahim the Butcher, which were mainly inhabited by (Muslim) Yorubas, and Zongo Malam at Zongo Lane by Naino Iddris, which was mainly inhabited by Hausas.\(^{11}\) The \textit{zongos} collectively represented a socio-religious as well as a spatial unity. Once identified as a Muslim area, no non-Muslim was supposed to live there. At Zongo Malam, for example, the residents built not only a wall with a gate which was regularly locked against outsiders, but also the main mosque where they prayed \textit{en masse}.\(^{12}\)

However, the old \textit{zongos} were soon noted by the authorities to be congested and, after the 1908 bubonic plague, the colonial authorities decided to move the

---

10. PRAAD/A CSO 11/1/456, Minutes (10). However, repatriation of disabled people had been considered by the colonial authorities some years earlier. In 1932, the Accra Asylum for lunatics was reported to be crowded with both local and ‘foreign’ inmates. As a solution to the congestion, the medical authorities discussed the possibility of sending 37 of the ‘foreign’ inmates back to Nigeria. The plan was never realized, however, as the Nigerian authorities answered that their asylums, too, were already full. PRAAD/A CSO 11/14/129.


12. Pellow 1985, 426; Pellow 2002, 48. See also Acquah 1972, page 25 Fig 2 (Accra 1903) – Mohammedan village, located nowadays near Kwame Nkrumah Avenue/Kinbu Road.
overcrowded *zongos* to new premises, such as Adabraka and Tudu.\(^{13}\) For example, in 1910 a new *zongo*, Sabon Zongo, had been established by Malam Bako\(^ {14}\) on the western side of the Korle Lagoon. Sabon Zongo thereafter developed as a rather homogeneous community, or at least it was conceived to be so. It was of and for Hausas, so that they could observe their traditions and religion without disturbance from the other ‘northerners’ whom they maligned as less pious Muslims.\(^ {15}\) Malam Bako further demarcated spatial subdivisions commonly found in Hausa towns: the Mossi quarter, the Wangara quarter, a quarter for the blind (Hausa: *Unguwan Makafi*) and one for the lepers (Hausa: *Unguwan Kutare*), each headed by a Hausa sub-chief.\(^ {16}\)

Sabon Zongo is interesting in respect to the discussion about beggars in Accra as this *zongo* was included in Ioné Acquah’s social survey of Accra in 1957. At that time, the Muslim population of Accra had increased from about 1,600 out of some 20,000 inhabitants in the 1891 census to some 66,000 out of a total population of 388,400.\(^ {17}\) Acquah gives the following description of Sabon Zongo:

Sabon Zongo [1943 Ward B = Sabon Zongo, Kaneshie, Abossey Okai] is essentially a Hausa stronghold, as also is the village of Nima. The latter remained outside the municipality until 1953 and is about ten years old. Sabon Zongo, on the other hand, was a built-up area twenty-five years ago. Hausas were originally urged to move out of James Town, Ussher Town and Tudu as those areas became increasingly congested and they were given land where Sabon Zongo now stands. At the time it seemed a considerable distance from the town and was undeveloped country. Sabon Zongo and Nima, though regarded as Hausa strongholds, contain other tribes from the north who have also settled there, although the majority of the inhabitants are Muslims. Of the population in Sabon Zongo, 44 % are Hausas; another 28 % are

---

\(^{13}\) Dretke 1968, 74; Pellow 1985, 432-433. According to Pellow (2002, 30), the Muslim community in Tudu already existed in the 1890s.

\(^{14}\) Malam Muhammad Bako (or Baako) was the son of Naino Iddris and was one of the most respected and influential Muslim leaders at the beginning of the twentieth century in the South. He died on 16 January 1938. See further Odom 1971; Sey 2000; Pellow 2002, 43-44, 48.

\(^{15}\) Pellow 1997, 584-585. The reason for the establishment of Sabon Zongo was partly due to the rapid increase of inhabitants in the old *zongo*, partly due to Malam Bako’s grievance at not having been made headman of the *zongo* by the colonial authorities. As a consequence, Malam Bako accepted an offer by local Ga chiefs to be given a piece of land to build a new community. On the disunity within the Muslim community and Malam Bako’s position, see further Pellow 1985, 440-441. A detailed account of the foundation and expansion of Sabon Zongo during Malam Bako’s leadership is presented in Pellow 2002, 49-51, 55-59.

\(^{16}\) Pellow 2002, 62, 87. The *Unguwan Makafi* in Sabon Zongo was established after a visit of Malam Bako to Lokoja in Northern Nigeria. Here he met the blind in a pitiful state and invited them to settle in Accra. As in Hausaland, these quarters had their own chiefs, the *sarkin makafi* and the *sarkin kutare*, and maintained their own mosques. In 1989, a chief was appointed for the handicapped population (Hausa: *guragu*) in Sabon Zongo, the *sarkin guragu*. See further Pellow 2002, 57, 62, 88.

\(^{17}\) Dretke 1968, 42, 83.
from Northern Ghana and the bordering French territory. This makes a total of 72%
of people who profess the same religion and exhibit a similar way of life.\(^{18}\)

What Acquah did not mention was that the Sabon Zongo was known as a poor
area, its inhabitants generally belonged to the lower echelon and stratum of society.\(^{19}\)
During the 1970s, one outside observer regarded the Sabon Zongo as being “a low
status migrant sink.”\(^{20}\) Or, perhaps Acquah’s reference to “the same religion
and a similar way of life” included the implication “poor Muslims”? Whatever the
case, Sabon Zongo together with the neighbouring Russia-Sukura area have been
regarded as Accra’s largest slum areas since the early 2000s. According to Kwesi
Jonah, the residents of these areas are among the most deprived in Accra, lacking
sanitary facilities in most of the houses. The living conditions in these slums come
close to those of the rural savannah areas in the North, i.e., being among the worst
in Ghana. Seen from an outsider’s perspective, these slum areas nurture popular

\(^{18}\) Acquah 1972, 41-42. On the physical appearance and structure of Sabon Zongo, see further Pello-

\(^{19}\) Pellow 2002, 77.

\(^{20}\) Brand 1972, 292.
stereotypes, namely that of the ‘poor’ and ‘illiterate’ Northern Muslims who have settled in the South, due to Muslim immigrants from other parts of Ghana living side by side with immigrants from Burkina Faso, Mali and Niger in these areas.\footnote{21}

As noted above, begging and poverty were commonly regarded to be a visible nuisance. According to Pellow, some Hausa were said to have wandered about with their hands out saying ‘adabraka’, ‘for the sake of blessedness’, asking for alms. Certainly the Hausa became known as the Adabraka people, and the neighbourhood took the same name.\footnote{22} In 1954, the then government of the Gold Coast published an investigation on poverty and begging. According to the \textit{Report on the Enquiry into Begging and Destitution in the Gold Coast}, there had been a noticeable increase of begging in the larger cities, especially in the \textit{zongo}s: “Wherever there is a Zongo there will be beggars on Friday.”\footnote{23} A total of 596 beggars were counted in the whole country [i.e., the Gold Coast Colony], of whom 59 percent were Hausa and 17 percent came from the Northern Territories. In Accra alone, some 198 beggars were counted. In addition, the report noted that there were some 273 ‘professional beggars’ and it claimed there was “evidence of what might be termed the tourist traffic from Northern Nigeria, particularly Sokoto.”\footnote{24} The distinction between ‘professional beggars’ and ‘needy destitutes’ applied in the report is highly problematic. Beggars who were Muslims were termed ‘professional beggars’ and were alleged not to be in any real financial need since they could make a living out of their begging or could count on the assistance of relatives and the \textit{zongo} chief (\textit{sarkin zongo}).\footnote{25}

Furthermore, the report claimed that there was a notable increase of beggars and destitute persons on Fridays, i.e., the Muslim holiday. The report concluded that the problem of begging “is closely connected with custom and religious sanction,” and added:

\begin{quote}
Begging is an accepted occupation among the Hausa people and the very large number of Hausa beggars is not necessarily an indication that family ties are weakened, but rather a normal issue when the Hausa population is increased by immigration.\footnote{26}
\end{quote}

Acquah’s \textit{Accra Survey} of 1957, too, commented upon the problem of beggars and destitute people. Sleeping out at night was one issue and the report stated that there were several persons – identified mainly as Zabarimas\footnote{27} – who were stated to habitu-

\begin{footnotesize}
27. The Zabarimas were popularly called \textit{Kaaya kaaya} in Accra, which is a name used for people who carry loads (Acquah 1972, 53). Today, most kayayee (sg. kayayoo) are poor urban lower class illiterate females and girl children who work as carriers and porters in the major markets in Accra.
\end{footnotesize}
ally sleep out in the town centre. According to Acquah, it was unclear whether or not these persons had relatives living in Accra who, it follows, should have taken care of their relatives but for one or another reason did not. The remainder of them were destitute or mentally deranged persons. Acquah argued that those in the latter two categories usually had friends or kinsfolk in Accra, but they either felt unwanted or for other reasons did not wish to stay with them. Again, as most Zabarimas lived in Sabon Zongo and in Nima, they could easily be marked as or at least equated with the Muslim inhabitants of these two zongos. The survey chapter on destitution, however, is mainly a paraphrase of the 1954 Report on Begging. The main cause of the increased visibility of beggars and street sleepers was identified as being the breakdown of the self-sufficient agricultural economy and the social security that had been available in the traditional extended family. The erosion of traditional social security systems, especially families and relatives taking care of their disabled and impoverished members, had left some persons in a real or an apparent state of destitution. Mentally and physically handicapped people had started to become a financial burden to relatives, some of whom deliberately turned them out of their homes or made them feel unwanted. The investigations pointed to the increased number of destitute persons who had moved to Accra:

[T]here are others who wander about the streets of the municipality in an apparent state of destitution (counted in October 1953 170 people of which 137 male and 33 female). Of these 170 were 41.8 percent able-bodied, but the remainder had some physical or mental defect. They were blind, crippled, feeble-minded or senile. Some had two or more of the above disabilities. 145 of the destituents were beggars. Of these, 69 were able-bodied, 36 blind and the remainder were mainly crippled. The blind beggars were Muslims, who justified their occupation because “Allah favours almsgiving”. 137 slept in the homes of relatives or friends, and 33 slept out on the streets, in open spaces, at the railway station and elsewhere in the town. Their tribal origin shows that a high proportion come from French West Africa (22 percent) and Northern Nigeria (about 35 percent). The Welfare Department considered that 27 should be repatriated to their own country…

Not surprisingly, therefore, beggars and destitute persons were no longer merely a nuisance, but they had become a societal vice which could only be counteracted

---

They work and (usually) sleep on the streets, operating as porters and carrying goods for traders, shoppers and travellers for a fee, sometimes under the patronage of other females who are well-established wholesalers and retailers in the market. However, for some of these girl children, the work as a kayayoo is only temporary. They are sent to the South by their parents to earn a meagre living, are required to remit their earnings back to their parents and are expected to return permanently to their families. For others, being a kayayoo is one step in their career towards marriage or to getting access to desperately needed cash income. Male porters, on the other hand, are engaged in a much more lucrative and remunerative job as they carry heavier and bigger loads over greater distances. See further Asomassing et al. 1996; Seema et al 1997; Ameku 2002.

29. Acquah 1972, 81-82
through tough legislative means, i.e., prohibiting begging – as eventually became the outcome of the 1957 Ordinance. There is, however, one point in the survey that needs to be highlighted. According to the investigation, all blind beggars were Muslims. Although none of the other groups were deliberately linked to a specific ethnic or religious group, the Muslim connection raises some questions. First, if only the blind were Muslims, then out of 170 destitute, some 21 percent were Muslims. This is already quite a high number if one compares it with the total proportional Muslim population in Accra, i.e., about 17 percent in 1960. Second, the proportion of the blind among the 145 beggars was even higher, viz., almost 25 percent, which makes the Muslims at least a quarter of all beggars in Accra. Third, the proportion of Muslim beggars could have been even higher as it is most likely that Muslims were also to be found among the other groups of disabled and destitute – especially as 35 percent of the 170 destitute persons allegedly originated from Northern Nigeria, i.e., were most probably of Hausa, FulBe/Fulani or Kanuri descent. However, whatever the proportion of destitute Muslims in Accra, the mere targeting of one specific group raises the question of whether or not the report – either deliberately or not – singled out the Muslim community as a problematic group. Another reading of the report could thus be that the issue of poverty and begging in the South had become biased: the poor came from the North and most of them were Muslims. Thus, one attempt at solving the problem of begging was to outlaw it.30

IV.2. Declaring begging to be illegal

The 1954 investigation into beggars and destitute persons and Acquah’s Accra Survey clearly point towards the fact that the authorities had started to take a negative position towards beggars during the 1950s. Both the late colonial state and, subsequently, the Ghanaian state had a rather rigorous attitude towards beggars and poor people. Begging was regarded by both the colonial as well as the postcolonial state authorities as an offence, and this position was solidified through the law. In what must have been one of his last acts, Governor C.N. Arden-Clarke signed the Control of Beggars and Destitutes Ordinance in early March 1957.31 This ordinance was valid until it was replaced by the 1969 Beggars and Destitutes Decree,32 which is still in force.

A comparison of the two legal texts reveals that the latter one is, to a large extent, based on the former; in fact, several sections in the 1969 Decree were taken verbatim from the 1957 Ordinance. Both texts declared begging an offence and stated that a beggar was to be liable on conviction to a fine or to imprisonment. Further, any

30. On Northern beggars in the South and the dynamics of ‘structural’ poverty in the North during the colonial period, see Destombes 1999.
31. Ordinance No 36 of 1957, An Ordinance for the Control of Beggars and Destitutes.
The person who permitted or encouraged another person to commit such an offence could be arrested and was liable on conviction to either a fine or imprisonment or both. Worse for the potential offender, even the intention to beg was outlawed as it was declared in both the Ordinance and the Decree that someone wandering or placing him/herself in a premises or place for the purpose of begging was already regarded as an offender.\textsuperscript{33}

The 1957 Ordinance also presented a definition of a destitute person, which was taken over verbatim by the 1969 Ordinance:

Any person found wandering about and unable to show that he has any settled place of abode or any employment or visible and sufficient means of subsistence and any defective found neglected or abandoned shall be deemed to be a destitute.\textsuperscript{34}

If someone is identified by the police as destitute, say a street-sleeper, he or she is to be taken to the magistrate who is to make an inquiry to define the state or condition of the person. If it turns out that he or she has no relatives, then the person is to be transferred to an appropriate institution, for example, a lunatic asylum. However, both acts underline the powers of the receiving institutions to reject the person, thereby emphasizing the rights of the recipient. The destitute, on the other hand, had no say at all and no rights to claim.\textsuperscript{35}

No person shall be ordered to reside in an institution which is a hospital or place used for the reception and care of persons suffering of leprosy without the prior approval of the officer in charge of that institution.

What comes to my mind is the traditional division between the ‘deserving’ and the ‘undeserving’ poor, well known both in Europe as well as in Muslim countries!\textsuperscript{36} However, it could be argued that the background of both the Ordinance and the Decree was a combination of the English Poor Law and the English Vagrancy Law, which declared vagrancy illegal and ordered the imprisonment and later institutionalization of a vagrant or a poor person.\textsuperscript{37} Interestingly, one of the crucial principles of the English Poor Law was the responsibility of relatives: a parish – which was held responsible for its own poor – did not have to provide service and assistance if there were parents, grandparents, or (adult) children or grandchildren who could do so. Further, overseers were authorized to put the poor to work, and the local parish was prohibited from pushing poor people out to other parishes during times

\textsuperscript{33.  Ordinance No 36 of 1957, article 4 [Beggars]; Decree 392, 1969, Article 2 [Beggars].}
\textsuperscript{34.  Ordinance No 36 of 1957, article 9 [Destitutes]; Decree 392, 1969, Article 1 Section 1 [Destitutes].}
\textsuperscript{35.  Ordinance No 36 of 1957, article 11 [Powers of Magistrates]; Decree 392, 1969, article 7 [Powers of Magistrates].}
\textsuperscript{36.  See further Iliffe 1987; Geremek 1997; Sabra 2000.}
\textsuperscript{37.  Slack 1988.}
of distress whereas Vagrancy Laws prohibited beggars from moving from one parish
to another.³⁸

Consequently, the Ghanaian legislation clearly seems to outlaw begging. Such
a prohibition could be a severe problem for those Muslim scholars and their pupils
who, according to their acknowledged customs, would be entitled to beg for a live-
lihood, or any pauper who, for one reason or another, had few opportunities to
make a living other than begging in the streets. However, interestingly, both the
Ordinance and the Decree make provision for the first case by declaring that it is
not prohibited to beg by reason of soliciting or receiving alms in accordance with a
religious custom or the custom of a community:

A person shall not be deemed to be begging by reason only of soliciting or receiving
alms in accordance with a religious custom or the custom of a community or for a
public charitable purpose or organised entertainment.³⁹

Thus, the above paragraph clearly states that the issue of begging and poverty is
not linked to specific ethnic groups or religions. To be fair, this has also been the
position of the authorities, and still is. According to Mr. John Ankrah, Deputy
Director in-Charge of Budget, Planning and Administration of the Department
of Social Welfare, a beggar is anyone who decides to stand by the road side or any
vantage point to ask for money:

They could be lunatics, women with multiple babies, school children and old people
some of whom have been branded as witches; on the other hand, destitutes are peo-
ple who do not have relatives, a job or a place to lay their heads.

He further noted that the issue of begging is not about destitution but it is about
several factors such as poverty, unemployment and sheer laziness on the part of most
of the beggars.⁴⁰ However, he did not target any specific ethnic group or religion for
either ‘encouraging’ begging or including a high percentage of beggars among its
members.

Religious leaders, Christian and Muslim alike, also underline that neither Chris-
tianity nor Islam promotes begging. Muslim leaders in Accra, such as the late Alhaji
Issaka Inusah, General Secretary of the Ablempke Muslim Community, have stated
that “Islam urges people to work and enjoy the benefits of their sweat”, yet intimsted
that Islam does acknowledge that in very stringent situations when people are in dire
need, they can ask for help. Alhaji Abdel-Wahab Toure, the Deputy Imam of the
Ablempke Mosque, was of the view that begging is bad and does not augur well for
development. Commenting on the existence of small boys begging for their malams,
Alhaji Toure argued that “this act is not a religious practice but it is basically that

³⁸. Weiss 2003, 44.
³⁹. Ordinance No 36 of 1957.
of socio-economics”, and explained that “formerly when parents sent their wards to understudy [sic] mallams, they helped to cater for their welfare, however, times have changed and most families just dump the boys on the mallams.”

Critical Muslim voices against begging have time and again been raised in articles in local Muslim journals. Especially members and scholars of the Ahlus-Sunna have taken a negative stance on the issue. Thus, when an investigation conducted by the Department of Sociology of the University of Ghana in 1995 claimed that there were about 10,000 street children in Accra and Tema alone, the editor of The Humanitarian, Alhaji Alhassan Abdulai, asked in a critical, but constructive, way: “Who Feeds Them?”, and, in another article, urged the Ghanaian government as well as the Muslim community to do its utmost to assist orphans, widows and their children “to combat the creation of a large army of unskilled, unhealthy and wayward young men [sic] and women.” On the other hand, articles that dwell on the question of begging and street children published in The Muslim Searchlight, the mouthpiece of the Ahlus-Sunna, are both critical and condemning. Thus Umar Farouk Mahmoud echoed a conservative standpoint in his article, namely that begging was illegal for a Muslim: “It is […] not permissible for [a Muslim] to depend on charity while he is able to earn his family’s needs through his own efforts.” Only in dire necessity and under the pressure of utmost want is one allowed to ask for financial help from the government or from individuals as, he argued, “real disgrace and humiliation consists of depending on other people’s help.” In another article, Muhammad Mubarak Drameh complained about the increasing number of beggars

43. The number of street children in Accra has increased during the 1990s and early 2000s. According to figures presented by the CAS-Ghana (Catholic Action for Street Children), there has been an increase of 200-300 street children a year, rising from ca. 7,000 in 1992 to 19,165 in 2002, including children living in the streets unsupported by anybody, children of street families and the urban poor children (Catholic Action for Street Children 2003, 12). An even higher figure is given by the Ministry of Manpower Development and Employment. They estimate that the total number of street children is 33,000, including children of the streets, children on the streets, abandoned children and children involved in crime (figures presented in Hatløy and Huser 2005, 21). Among those street children that were included in the Fafo Research Programme on Trafficking and Child Labour, 62 percent (of 1,313 children) had come from the Northern Region, and about 80 percent of them were girls. Interestingly, according to the Fafo investigation, begging is rare among street children in Accra. Asked why they do not beg, these children claimed that it was relatively easy to make ‘small money’ doing different kinds of work (Hatløy and Huser 2005, 50-51, 62-63).
in the streets. According to him, begging has graduated into being a respectable profession where one is able to make easy, tax-free money. In his view, any of the activities of the various categories of beggars should be condemned. For him, the “genuinely disabled”, namely the blind, crippled, lepers and others with physical deformities are a visible nuisance: “They accost you whenever they spot you. They attack you at the market, confront you at the traffic intersection and what is more you may have to pay a ransom before you enter the mosque.” On the plight of the mentally ill, he states: “Their persistent presence in our streets is a constant reminder to those who are riding the crest of society that so long as we remain impervious to the plight of the down-trodden they will ad infinitum [sic] remain a thorn in our flesh.” To be fair, the author calls for the state authorities to relieve their situation. However, he has little sympathy for the able-bodied beggars “who are cashing in on the generosity of charitable Ghanaians to line their pockets,” branding them as extortionists and protégés of vicious charlatans. The only solution to stem the tide of begging is to launch “an unfettered jihad as well as unflinching crusade” by both the state and non-governmental organizations to put these people in appropriate places for rehabilitation and integration into society.47

At least in Accra and Tema, the language of official proclamations has become highly anti-beggar since the early 2000s. During the autumn of 2001, the Ministry of Manpower Development and Employment even announced plans to rid the streets of Accra and Tema of beggars.48 On paper, at least, it has become a deliberate goal of both municipalities to rid the cities of all beggars, the destitute, lunatics and those who wander aimlessly about. Consequently, the police, sometimes assisted by a team from various institutions including the Accra Metropolitan Authorities (AMA), Psychiatric Hospital, and the Department for Social Welfare, carry out ‘round-ups’ of offenders. The rationale is explained by a social worker: “people must be encouraged to be active citizens who contribute positively to the nation’s development no matter their physical or mental state.”49 Those who were collected in the round-ups were to be screened and trained at the Somanya Rehabilitation Centre.50 However, not many of those taken from the streets were found to be ‘destitute’, i.e., deserving public assistance. In November 2001, there were so few ‘real’ destitute persons that the Central Destitute Infirmary at Bekwai in Ashanti only had about 20 inmates when it has the capacity to cater for 60 people.51 It seems, however, that these measures had little effect – in May 2003 the government issued a notification

47. Muhammad Mubarak Drameh, “The Increasing Number of Beggars on Our Streets”, The Muslim Searchlight ending 11 Nov 1999.
to remind people that begging was outlawed under Decree 392. Not surprisingly, few beggars disappeared from the streets. This has also been noted by Ms. Mary Amadu, one-time Acting Director of the Department of Social Welfare. When the department started a programme for rehabilitation and training of poor and destitute people in 2002, 400 people volunteered at the rehabilitation centre at Somanya. However, although some of these persons even returned to their home villages after the rehabilitation and training programme, most of them soon abandoned their trade, sold the tools and equipment they had received and returned to beg in the streets in Accra.

Another attempt by the Kufour government to tackle the issue of beggars was to start registering them throughout the country. The goal of this action was to transfer registered beggars to so-called rehabilitation programmes. Both the national as well as the local government has also appealed to and encouraged private enterprise to support the anti-beggar actions and the programmes for the rehabilitation of beggars. One company, Pemasu Trading and Industries (PTI), donated items, such as sewing machines and cookers, worth over 10 million cedis to the Ministry of Manpower Development and Employment. However, the impact and outcome of the attempt has already been questioned by the media:

Not long ago, the government began the registration of beggars in this country. It is of course a step in the right direction, but I wonder how many of these beggars know of the registration exercise going on, and how many of the beggars are prepared to leave their job (begging).

However, the whole issue of begging and destitute people is too complicated to be solved by outlawing it or applying some anti-beggar measures. The beggars are only the tip of the iceberg of impoverished and highly vulnerable individuals and households. The majority of them are not even boys or men; according to Ms. Gladys Asmah, Minister of Women and Children’s Affairs in 2002, about 80 per cent of street beggars [in Accra?] were women.

Whereas it is easy to outlaw begging and diminish destitution through the legal system, it provides no remedy for finding a solution for the empowerment of the poor and the destitute. The problem is even more complicated on a national level, as is noted in the Ghana Human Development Report 2000. According to the report,

the numbers of the homeless are increasing in urban localities all over the country, but most notably in the South: in Accra, Kumasi and Takoradi. Shortage of accommodation is one reason, the large-scale immigration from rural areas to urban centres by mostly young unskilled teenage boys and girls another.\textsuperscript{57} As a result, large slum neighbourhoods and squatter settlements have grown up in all cities. On a national as well as on the local level, the government is facing an uphill battle with too few financial means at its disposal and also has its hands tied by economic programmes that have been dictated from above and follow an economic philosophy with a rather limited state involvement in the promotion of public social welfare.

IV.3. ‘Ordinary people’s perceptions: Lazy people making money out of begging

If the state, through its legal system, has a rather indifferent, if not negative – or at most a lukewarm – compassionate view of beggars and destitute persons, plain prejudices rather than objective observations are usually articulated by ‘ordinary’ people or journalists in the Ghanaian press when discussing the issue. Some observers, perhaps a minority, take the opposite stance. Their presentation reflects the pitiful state of the destitute persons (although they, too, are quick in condemning any able-bodied person who turns to begging instead of doing a ‘decent’ job). Such a position represents a philanthropic and sympathetic perspective, one which is unintentionally upheld by many Ghanaians when they distribute alms or give a coin or two to someone begging for help.\textsuperscript{58}

The most common argument found in the newspapers is that begging is a lucrative business. Such an argument was presented in an article in the Accra Mail, where the author even claimed that he had made an investigation into the issue. According to the article, beggars were making good money even on a bad day, but he reminded his readers that the ‘business’ had its risks. Most important, however, was his emphasis on the illegality of begging:

In an interview with some beggars, it was disclosed that on the average a beggar could make about c70,000 daily. This is when the business is good but even on bad business days, a beggar could get about c25,000. Come to think of it, this is good business. It is non-taxable and every bit of the money belongs to the individual. In view of this, rumours that some beggars own houses, taxis and other properties could be true. However, before you fall in the trap of envying them, be reminded that it is the most risky, health hazardous path any person could choose to follow. Most often, they are at the mercy of the weather, careless drivers and thieves. And if you think these should not be a bother, here is an announcement for you. Fellow

\textsuperscript{57} Ghana Human Development Report 2000, 35.
Ghanaians, in case you are not aware, be informed that there is a law on begging, which makes the act a criminal offence punishable by prosecution.\textsuperscript{59}

Another, similar, view is presented by one Yusifa in her column in the Accra Daily Mail:

I was reading about the beggar syndicate around town and I was not really surprised. A lot of the beggars are also rude when you give them money they are not satisfied with. Others are very able-bodied and yet continue to beg. Most disgusting is the children who are contracted to push them along or walk them along when these children should be in school. It is commendable how measures are being put in place to take a lot of them off the streets to train them so they can also make a living for themselves and the poor children can go to school. I sincerely hope it all comes to fruition soon.\textsuperscript{60}

Others feel pity for the beggars, as one Hannah Asomaning did, but she regarded begging to be an unsolvable problem for a rich individual as there were so many poor and so few rich who, if they all helped the poor, would end up being poor too:

It is really a pity to see people begging on the streets every day and if one decides to give money to all these beggars, it would rather end the giver on the street. The question is does begging make these people’s lives any better? Many of these beggars are strong enough to trade or engage in a trade of some sort, but still choose to be on the streets begging. There are many schools for disabled people and people come out of them successfully and engage in worthy employment. What is even sadder is, these beggars do not beg on their own; some of them move about with their children or relations who are healthy and can do something more meaningful.\textsuperscript{61}

In addition to the argument that begging is a lucrative business, one finds another common claim, namely that the beggars are lazy people and should be put to work or at least taught a proper job. For example, one Ms. Rosemond Kurankye argues that “…it is high time they start to work with their own hands, the women in particular can engage in petty trading to be able to take care of their children and instill in them a life-long dignity.”\textsuperscript{62} Apart from being lucrative or a way of living for lazy people, sometimes there have been rumours that rich men have turned begging into an outright business by engaging beggars in their ventures. For example, in 2002 the Department of Social Welfare was investigating the activities of an alleged syndicate which was said to be recruiting destitute, blind, deaf and crippled people from rural areas to engage in begging in Accra and other cities.\textsuperscript{63}

\textsuperscript{62} “Beware: Begging Is an Offence,” Accra Mail 22.11.2001
If some commentators are highly critical about begging, others feel pity for the beggars. Some of them try to verbalize the hopeless situation of someone standing on a corner with an open hand or trying desperately to sell his or her goods: "It is not easy standing on a street corner in sweltering heat hoping that one out of a hundred people will drop some money in your cup. Or peddling newspapers, chains or items that nobody wants."64 Although the writer of this article also claimed that the number of beggars in Accra were increasing, the solution to the problem could not be provided through legislation as this had so far yielded little success. Instead, one should turn one’s efforts to the root causes of poverty and distress, namely the erosion of traditional cultural, social and political ways of coping with destitution. However, the author also rightly argued that the traditional ways of coping with disability were not perfect either: people born with a disability had either been abandoned or were hidden from the public. On the other hand, the author also claimed, in contrast to that statement, that ‘traditional Ghanaian society’ had ‘always’ taken care of its poor: “We took care of the poor, the unemployed, children and those disadvantaged in society.”65 The changing values of society that came with individualization, modernization and Westernization caused those who previously had taken care of their relatives and of strangers to turn their backs on them, seems to be the argument. Though such an argument resembles the stereotypical notion of ‘the good old days’, it includes an element of self-criticism, too. But the author also has a critical agenda: some of those who are engaging in begging are able-bodied persons who have made begging their vocation and profession. These are the ‘undeserving’ beggars, who take advantage of the misery of the ‘deserving’ ones, namely the disabled.66

The most drastic solution to the problem of beggars in Accra is suggested by one Abdul-Latif Issahaku. According to him, the Department of Social Welfare should clean out all beggars from Accra’s streets and also from other cities. Special homes should be established for crippled beggars, i.e., the ‘deserving’ ones, but the author gives no hint about what should be done with the others. However, to be fair to him, the root cause of the problem, in his view, is to be sought in the inability of the government and the authorities to address the issue and in the incapacity of the Department of Social Welfare to do anything about it due to it being under-resourced.67

Muslims as such were usually not branded as beggars but there is an indirect tendency to mark Muslim living areas as slums and nests of poor people and undesirable elements. This is especially the case with Nima,\(^68\) which is often described as Accra’s largest zongo but also as its biggest slum, a concentration of the city’s poor and inhabited by mainly illiterate people. Especially the local youth, to a large extent Muslim, time and again hit the news and are condemned as criminals, thieves and thugs or as terrorizing youth gangs and social miscreants that are easily enlisted by opposing political factions during times of campaigning.\(^69\) As with the beggars, these youth gangs are said to make an easy living by selling stolen goods or engaging in illegal activities, practices which are dubbed locally as ‘sakaawa’ (Hausa) or ‘insertion’\(^70\) as a means to an end.

Not surprisingly, the issue of begging has made the headlines many times. It is hotly debated, but with few results so far. In perhaps one of the more nuanced editorials, the Ghanaian Chronicle argued that neither the begging nor the giving is the solution to whatever problems the beggars face. One can easily agree with the concern of the editor: youngsters who are pushing a disabled person in a wheelchair towards a car may become full-fledged beggars or turn to armed robbery or prostitution tomorrow. According to the editorial, the only solution for these youngsters, and, by extension, for the disabled beggars of today, is for the authorities to provide for the education of these people:

The beggars should be educated to appreciate the fact that they can earn more decent living at far smaller pain than running in the streets. Parents and other relatives who throw their less fortunate children onto the streets must be given a re-orientation. And, above all, Government must implement a sustained programme that will not only help eradicate begging in our society, but also ensure that few people ever go onto our streets with cap in hand. And in that quest the Chronicle thinks that an attitudinal change is required because our society encourages too much dependency.\(^71\)

\(^68\) Nima was founded about 1946 by a certain Mallam Amadu Futa. An inside description of Nima as a bustling and cosmopolitan Muslim residential area is presented in an article in a local Muslim journal, “The City within the City,” *The Muslim Searchlight*, Oct 15 – Oct 28, 1999.


\(^70\) “Tourism ambushed...”. For example, according to the investigation conducted by the Public Agenda, foreign goods are ordered through the net and then sold in the streets. The internet order is paid through a Visa account, access to which the youngsters have obtained by obtaining the Visa account number from foreign tourists. This illegal activity has been quite successful as some senior members have made a relatively good business out of it and several of the youths have made it their full-time vocation.

\(^71\) “Clearing the Beggars Off Our Streets,” *Ghanaian Chronicle* 10.10.2002, http://allafrica.com/stories/printable/200210100462.htm (14.10.2002). According to the editor, the training programme should include ‘lucrative’ occupations such as weaving, dressmaking, batik painting, hairdressing and plaiting, basket weaving, carpentry, mushroom growing, and snail rearing. The training programmes last between three months and one year.
Interestingly, these arguments come close to what Muslim leaders and scholars are presenting as a solution to poverty and begging. But does this also reflect the position of the beggars?

IV.4. The beggar’s voice

Writing about beggars and destitute persons, one easily comes across various ‘outsider’ perspectives on the problem, ranging from outright condemnation to philanthropic compassion for the poor. However, to get an ‘insider’ perspective on the issue is difficult – only rarely do journalists or researchers go out in the streets to interview those whose acts they are about to criticize or pity. Even rarer are investigations where the investigator tries to put him- or herself into the position of someone begging. It is not even enough for an outsider to live one day as a beggar: at the end of the day, the observer is able to go home and to continue to live his or her usually rather privileged life whereas the conditions of the poor or destitute remain the same.

However, a number of ‘investigating’ authors and journalists have been able to give some room to the voices of beggars and poor people in their articles. For example, Ayishetu Alhassan, a mother of twins begging on the street, told the reporter that she and other women in her position did not like engaging in the practice but their husbands were jobless and therefore had asked them to go out and beg. “I am forced to go to the street,” she said, “because the children easily fall sick and I cannot take them to hospital. On the street I get about 15 or 20 thousand cedis a day.”

Such voices are important as they present a different picture from the general prejudices about the ‘laziness’ of the beggars and their ‘lucrative business’. In contrast to the most blatant perception that some people actually choose to beg instead of finding themselves a ‘decent’ job, the few interviews with beggars reveal a different cause for their activities. First and foremost, the erosion of whatever family-centred social security system that is said to have existed in ‘traditional society’. There are many individuals, even households, who cannot count on the assistance of their relatives. In a situation when neither the local nor the national authorities are capable of financing an alternative social welfare system, one of the few possibilities left for vulnerable individuals and households is to beg – or to engage in dubious, if not illegal, activities. Vulnerable individuals and households are easily caught in the ‘deprivation trap’, a downward spiral which is marked by powerlessness, poverty, illiteracy, vulnerability and inaccessibility. Such individuals and households have no possibility of finding a residence in middle-class housing areas. Instead, the inaccessibility of decent housing forces them to reside in shantytowns. The high level of unemployment together with few opportunities for employment, especially for

73. A classic outline of the ‘deprivation trap’ is presented in Chambers 1983, 111-114.
Economic and societal marginalization of Muslims

youngsters and school-dropouts, creates a structural problem which the inhabitants of these neighbourhoods often cannot solve themselves, as has been noted by some Ghanaian journalists, and neither is it solved by the government applying a laissez-faire approach.

At times, however, the Ghanaian government or the Accra Metropolitan Authorities are making special efforts towards the shantytowns of Accra and their inhabitants. Sometimes these efforts, such as the construction of pavements along Nima Highway in 2003, are hailed by the beggars for making it easier for them to ply their vocation.74 Similar efforts along the other main streets have had a counterproductive effect on the beggars: with the increasing anti-beggar attitude of the authorities, beggars have been chased away from these streets and it is forbidden for peddlers and beggars to stand there.75

Other efforts by the authorities directed towards (or, in the reading of the affected individuals, against) beggars and disabled persons have been met by angry demonstrations. When in 2003 the Ministry of Manpower Development and Employment tried to finalize its plan for rehabilitation and vocational training for registered beggars in Accra, the beggars refused to participate. Their argument was an outright indictment of these programmes: previous ones had brought little relief and no positive results. Therefore, according to the beggars, such programmes were just a waste of time.76 Interestingly, after this the Deputy Minister of Manpower Development and Employment wanted to discuss the issue with the ‘leadership of the beggars’! I am curious as to whether or not the beggars in the Accra zongos – presumably most of them were living in these areas – were organized in a similar way as is known to have been the case in nineteenth century Hausaland with, for example, a sarkin makafi or the leader of the blind as the head of the blind in a community.77

Unfortunately, I have not been able to find any information about this for the zongos in Accra or in any other Ghanaian town, apart from the fact that there exists a sarkin makafi and a sarkin guragu (chief of the handicapped) in Accra’s Sabon Zongo.78

If there is little information about the organization among the beggars in Accra or elsewhere in Ghana, more can be said about the operations of beggars. According to one female beggar, Mama, Accra is demarcated into different zones by the beggars, each zone being worked by a stipulated number of them. Mama’s zone is the second biggest and is worked by about 12 beggars. There seems to exist some kind of informal regulation among the beggars as, according to Mama, it is seen as

75. Author’s personal observation.
78. See further footnote 178.
an offence if someone moves into another’s zone to solicit for charity. The rationale behind the restriction to one zone is obvious: any intruder may cause a reduction of the income of the regular beggars.\textsuperscript{79}

\textbf{IV.5. Muslim voices: Break the circle of poverty through modern education}

From the perspective of the above debate about poor people and beggars, it is not surprising that Muslim scholars and intellectuals have also reacted to the visibility of beggars in Ghanaian society. They underline that begging as such is not a particularly Muslim phenomenon or tied to Islam, but, on the other hand, they are well of the fact that the Ghanaian Muslim population in general is in a worse economic situation than the Christian population. It is not unexpected, therefore, that their statements about the socio-economic condition of the Muslim population correlate with and reflect social scientists’ arguments about a North-South divide. They further claim that the majority of the Muslim population are having difficulties getting access to the advantages and opportunities of modern Ghanaian society. Such critical voices have been repeatedly raised by concerned Muslim leaders, both Tijani and Ahlus-Sunna, as well as by Muslims in leading governmental and societal positions.\textsuperscript{80} In 1998, Z.M. Seebaway, then editor of \textit{The Fountain} had already urged his readers in an editorial: “We must educate our children like mad to make them active and respected members of the Ghanaian society.”\textsuperscript{81} At a Ramadan \textit{tafsir} at the Islamic Research Institute in Nima in 2002, the National Imam of the Ahlus-Sunna, Shaykh Umar Ibrahim – once again – pointed to the well-known fact that Muslims were living in poorly planned communities with miserable environmental conditions. He further stated that one characteristic of the \textit{zongo} community was the extraordinarily high level of illiteracy which makes the acquisition of employable skills impossible. To reverse this situation, Shaykh Ibrahim appealed to Muslim


\textsuperscript{80} For example, Alhaji Abubakar Daanaa, Coordinator of Peace Seekers International, states that the Muslim community is often associated with ills in society, and politicians, civil society groups and factions usually play mostly on the gullibility, low level of education and high poverty rate among Muslims. “Zongos Are Peace Loving,” \textit{Accra Daily Mail} 22.11.2002, www.accra-mail.com/story.asp?ID=307 (22.11.2002). Chief Baba Issa argues that lack of (modern) education has been the main reason why there are not many Muslims to be found in top government and private jobs. Instead, he asserts, poverty has become the characteristic of the Muslim communities. “Muslims Asked to Give Secular Education Equal Attention,” \textit{Daily Graphic Ghana} 13.10.2004, http://www.graphicghana.com/printpage.asp?artid=2843 (9.11.2005). The need for the Muslim population to send their children to modern, either governmental or Arabic-English (\textit{madrasa}), schools has time and again been raised by both Muslim leaders and, especially, the government, for example: “Muslims and Development in Ghana,” \textit{The Humanitarian} 2:3, 1997; “Ensuring Peace in Muslim Community: Boniface takes leaders to school,” \textit{Ghanaian Chronicle} 9.8.2005, http://www.ghanaianchronicle.com/thestory.asp?ID=7121 (9.11.2005).

\textsuperscript{81} “Editorial – What to fight!”, \textit{The Fountain} No. 002 May 1998. Z.M. Seebaway is now a lecturer at the Islamic University College in East Legon.
parents to take the education of their children, especially females, very seriously: “We cannot be successful in bringing about development in our communities until we first develop the education of our children, especially that of girls.” In his opinion, begging was a result of the absence of vocational skills; therefore, education was to be the cornerstone of any change for the future of Muslim youth.\(^\text{82}\)

The bottom line of the argument of the Muslim scholars and intellectuals is the assertion of a lack of modern education among Muslims.\(^\text{83}\) For example, one Alhaji Kadir Sulemana urged Muslims to blend secular and Islamic teaching to broaden the minds of their children whereas Shaykh Ishaaq Nuamah, an influential Muslim scholar as well as General Secretary of the Islamic Mission Secretariat and Second Vice-President of COMOG, among others, has argued that education is a vital ingredient for the development of all sectors of social and economic life and should therefore not be down-played in favour of business concerns. He also has stressed, as have many other Muslim leaders, the need for Muslim parents to avoid any form of discrimination against girl-children when it comes to issues of education. Instead, one should create equal opportunities for both male and female children in the acquisition of formal education.\(^\text{84}\) Especially the reluctance to educate girls has been criticized by female Muslim scholars and leaders of the Federation of Moslem Women Association of Ghana (FOMWAG).\(^\text{85}\)

Several male Muslim leaders, such as the National Chief Imam Shaykh Uthman Nuhu Sharubutu\(^\text{86}\) or Alhaji Osman Yeobah, Imam in charge of the Nkoranza Islamic community, have also deplored the practice by some parents of allowing their children to roam the streets and engage in social vices, saying the increase in armed robbery was a direct result of such neglect by parents. Instead, Muslim parents should do their utmost to ensure that their children get both an Islamic and a secular education.\(^\text{87}\) The Vice-President, Alhaji Aliu Mahama, has repeatedly called on Muslim leaders and scholars to lead a “crusade against illiteracy” among Muslims, reminding them that Muslim parents must be made to understand that it is an offence to deny any child the right to basic education.\(^\text{88}\) The ‘official’

---

Muslim perception is, in a sense, summarized by the wife of the Vice-President, Hajia Ramatu Mahama, who on a visit to Mallam, a deprived suburb of Accra, in 2002 claimed that it was the responsibility of parents to give their children quality education, healthcare, good food and train them to become responsible adults who would be useful not only to society and but also to their parents. She spoke against the practice in the *zongo* whereby parents spend large portions of their income on material things such as jewellery, wax prints, and socializing while neglecting the welfare of their children; most of them would drop out of school and find themselves jobless or end up on the streets. She said this situation accounts for the vicious cycle of poverty that exists in the deprived communities. To overcome this, parents would have to radically change their attitudes towards their children’s welfare: “Sometimes poverty is self inflicted and we could only have a prosperous future by giving our children good education which would enable them to develop their potentials. Education is the best investment that any parents could possibly make.”

The most frank, however, was one Sidique Labaran in his outburst on Muslims and poverty. According to him, Muslims not only lagged behind in secular education but also in education in the Muslim religion itself and it is all basically due to poverty. He criticized government officials for paying lip service to equal opportunities when attending Muslim festivals and urged Muslim parents to send their children to school:

> The Muslim of today knows perfectly well the value of secular education… What the Muslim community needs is help from the government especially to break the cycle of poverty left behind by colonization. One socio-economic truth that has never been observed by our policy makers and Muslim leaders is that the Muslim community is at the periphery of this Christian-dominated society.

However, the main target of the criticism by the Muslim leadership and scholars is not governmental inactivity and disinterest in Muslim education but the narrow-mindedness of Muslim parents and older, traditional Muslim scholars, who since the early colonial period have regarded modern education as a threat to their Muslim identity and to the socialization of Muslim children.

What has come under heavy attack since the 1950s is the traditional institution for educating Muslim children, i.e., the Qur’ānic school. Traditionally, Muslim

---

91. Yunus Fawaz, “Educating the Muslim Child,” *The Muslim Searchlight* 1:1, Aug 20 – Sept 2, 1999. According to him, the Muslims have to put the blame on themselves for their backward position in Ghana: “We Muslims have been growling and crying over our lack of our doctors, teachers, strong representation of our people in the government and other areas of infinite importance; but we seem not to recognize the need to send our children to school.”
parents had sent their children to one of the local *makarantas*, a Qur’ānic school operated by a local Muslim scholar. The *makaranta* was seen by both the parents as well as the Muslim leadership as the guardian of the ‘Muslim way of life’, i.e., apart from the local mosque, it was one of the cornerstones of the integrity of the ‘Muslim sphere’. Thus, as long as there was a functional separation between the ‘Muslim sphere’ and the ‘colonial sphere’, the two spheres would only rarely overlap, and as long as the Muslim population was perceived by the political authorities as not constituting any political threat (nor having any economic potential), traditional Muslim education was not attacked or questioned. Two explanations are given for justifying British and Muslim preference for the status quo. One was the fear on the part of the colonial state of Muslim resistance to the incorporation of Western ways of life, the other being Muslim opposition to educational modernization. In addition, Muslim leaders and scholars did not encourage Muslim parents to send their children to government schools, the main reasons being fear of them and the Muslim parents’ fear that the child would lose his or her religion in a secular environment, as, among others, Shaykh Ibrahim Basha, the Proprietor of Nuriyya Arabic and Islamic Institute has maintained:

(T)he low standard of education among Muslim youth was due to the fact that Muslim leaders initially rejected education in the belief that combining Islamic education with Western type was a taboo.

It is not surprising, therefore, that few Muslim children received a modern, Western education before independence. Traditional Muslim education based on the *makaranta* system was largely unchallenged in the North until the 1950s.

The *makaranta* was to lose its dominant position only very slowly. With the political and socio-economic changes during the late colonial period and especially during the postcolonial era, traditional Muslim education came under attack not only from state authorities but also from intellectuals within the Muslim community. The 1961 Education Act made education free and compulsory for every Ghanaian child of school age from primary to middle school level. As a result of the act, government (English) schools were established throughout the country. However, especially in the North, the newly established English schools were more or less ignored by the Muslim population whereas local *makarantas* and so-called Arabic schools (see below) continued to attract Muslim children. Seidu further argues that, especially in Dagbon, the Muslim communities continued until the 1980s to regard

---

English schools as essentially Christian institutions and feared that their children would be indoctrinated. Gradually, however, some Muslim intellectuals started to question the position of the makaranta during the 1960s and 1970s. Their argument was that the makaranta did not provide the pupils any education in modern, secular subjects. The critique against the makaranta was based on two arguments. First, according to Mumuni, the makaranta was regarded as being Hausanized. This was due to the fact that most of the makarantas were run by Hausa scholars, who generally did not adopt the language of the people they settled with but maintained their own language. Teaching of the Qur’ān, therefore, was in Hausa, which subsequently brought into existence Islamic scholars who could only function in Hausa. Consequently, students at a makaranta would learn Hausa, which was a rational choice as long as Hausa was regarded by both the local population as well as the political authorities as a functional lingua franca. However, with the introduction of English as the most important language in the economic as well as political sphere in the Gold Coast and later in Ghana, someone proficient in Hausa but not English had closed his or her doors to active participation in the economic and political arena.

Second, the curriculum and the structures of the makarantas were criticized for not responding to the requirements of the Muslim community. The curriculum did not include modern, secular subjects, and most of the makarantas did not have qualified teachers and proper teaching facilities. The result was that the makaranta was not able to provide the students with an education that was needed to engage and function in modern Ghanaian society. On the other hand, Muslim intellectuals were also critical about the governmental negligence of the makaranta system. According to Sey, the real challenge of the makaranta system is that a boy who attends the makaranta for ten years is officially an illiterate whereas a boy who

96. A student who went to a local makaranta allo would first learn to memorize the Qur’ān and, if he – in most cases it was a he – was interested in pursuing further studies, he would enroll in a makaranta ilm, a school where the teacher would teach the Islamic sciences, such as taubid, hadith, hisab, lugha, tafṣīr, fiqh and tasawwuf. Following the traditional educational pattern of a Muslim student, he would travel from one teacher to another, visiting the regional centres of Islamic learning but sometimes also those farther away in Hausaland and elsewhere. Eventually, he would continue his search for knowledge in the Hijaz, in Syria, Egypt or Tunisia. On his return, he would be able to start his own school, which he probably would have done in any case. See further Owusu-Ansah 2002, 63-72; Mumuni 2003, 172-175.
98. This critique was already summarized in an article by Braimah in the 1970s, where he observed that the makarantas lacked qualified teachers, acceptable educational structures for effective teaching and learning, and enthusiasm on the part of the Muslim community and government authorities to improve the standards of education among Muslims. Braimah, 1976, 209-210. Also Mumuni 2003, 175.
attends a public school is deemed educated and his credentials are recognized by the state.\textsuperscript{99}

In fact, neither the British colonial nor the Ghanaian government regarded the makaranta as proper education. After the British authorities lost interest in reporting about the makarantas during the 1920s, the whole sector of Muslim education was excluded in government statistics.\textsuperscript{100} Additionally, the official neglect and disinterest continued in early post-independent Ghana. In Nkrumah’s programme to accelerate educational opportunities during the 1950s, which aimed at developing a uniform policy of national provision of education, the makaranta system was not included.\textsuperscript{101} Thus, being invisible in both the colonial as well as the modern state, the makarantas did not receive any public funding.

However, Muslim education was not a totally neglected and unknown area at the end of the colonial period. The statistics from the 1960 census provide some hints that Muslim education was undergoing a change from within at that time, namely the emergence of the madrasa or the Arabization of the makaranta system.\textsuperscript{102} According to Mumuni, the madrasa was and is an attempt by some Muslim scholars and teachers to upgrade their makarantas in terms of structures, quality of teachers, orientation, and, most prominently, through providing all instruction in Arabic. Teaching moved out of the malam’s house, classrooms were built with chairs, tables, blackboards, chalk, paper and pencils. However, it is uncertain when the first madrasas or Arabic schools were established in Ghana. While some researchers are of the view that the madrasa is a systematic, progressive evolution of the makaranta, others trace its origins to the impact of the relationships between the Ghanaian Muslim community and the Arab and Islamic states after independence or even to

\textsuperscript{99} Sey 2001, 81; Sey 1997a, 255.

\textsuperscript{100} Owusu-Ansah 2002, 78. In fact, as Owusu-Ansah notes, the Colonial Office even rejected suggestions for the development of a common policy on Muslim education for the British West African colonies. Such a policy had already been proposed by Rev. M. Sunter in a memo to the CO in 1889.

\textsuperscript{101} Braimah 1976, 209, 211, 215; Owusu-Ansah 2002, 78.

\textsuperscript{102} Mumuni 2003, 175 ; Mumuni 2004a, 87. However, the statistical data provided in the 1960 Census on education poses some problems. According to the Census Report, 134,210 boys and 96,960 girls attended primary schools throughout the country whereas 18,890 boys and only 2,770 girls attended ‘Arabic’ schools (1960 Census, Table 19). But what was an ‘Arabic’ school? Unfortunately, the Census Report does not provide any definition of the term, apart from stating that Arabic schooling is outside the public school system and is generally limited to elementary education (1960 Census, lxv). One possibility is that the term “Arabic school” connotes the makaranta, but this is questionable as an analysis of the data on Arabic schooling shows that only 310 boys and 190 girls aged 6-14 attended this type of school, whereas the majority of pupils were aged 25 or older (1960 Census, Table 21). One could therefore argue that the term “Arabic school” rather connotes the madrasa. Such an argument would be in accordance with the definition provided in the 1984 Census Report, where it is claimed that schools where Arabic is taught in addition to other subjects in the regular school curriculum are regarded as regular schools, whereas Arabic schools where only reading the Qur’ân are taught are not (1984 Census/Upper West, xvi).
the advent of Muslim/Islamic NGOs in Ghana and their contribution to the development of Islamic education in Ghana.\textsuperscript{103}

Seen from a local perspective, the establishment of \textit{madrasa}s in Ghana was due to a combination of external and internal factors. In Tamale, for example, the first \textit{madrasa} was the school that later developed into the Ambariyya Islamic Institute. This school began in the early 1950s with classes on the veranda of the proprietor, Afa Yusuf Ajurah, in Sakasaka, a suburb of Tamale. Another prominent local Muslim scholar in Tamale, Afa (Shaykh) Ibrahim Basha or Malam Basha, who had been a teacher at the Ambariyya, broke with Afa Ajurah in the 1960s and founded the Nuriyyah Islamic Institute in 1969. One of the reasons for the split between the two scholars was their different approach to secular subjects and which language to use in classes. Afa Ajurah established close contacts to the Saudi Arabian embassy and was able to attract financial assistance from Saudi philanthropists and Muslim NGOs through the Saudi embassy in Ghana. He further built up scholarship programmes with Middle Eastern universities, particularly the Islamic University of Madinah and Al-Azhar University in Cairo. Malam Basha did not agree with Afa Ajurah in providing instruction only in Arabic. His institute emerged from an early date as an Arabic-English school, integrating secular subjects into the Islamic system of education.\textsuperscript{104}

The introduction of a new type of education by Afa Ajura and others challenged the well-established educational profile of the Tijani scholars. Ultimately, two different approaches to education came to exist. The first was the traditional one which rested on an elitist concept of literacy and authority (using Goody’s terminology, one could refer to a tradition that can be defined as ‘restricted literacy’).\textsuperscript{105} This ‘elitist’ tradition, especially when referring to the explicit study of texts which was regarded as the highest stage of education but was limited to those who aimed towards a profession as a religious expert, was increasingly perceived by local non-Hausa scholars in the North as highly problematic. These local usually non-Hausa scholars were to challenge the ‘elitist’ tradition by arguing that literacy should not be restricted only to the religious expert but that education should aim towards the full understanding of the texts by all Muslims. This text-centred approach rested on an ‘egalitarian’ tradition, which had been introduced by Muslim scholars in the Middle East – most notably, the Salafiyya and the Muslim Brothers in Egypt – during

\textsuperscript{103}Mumuni 2003, 175-176. The background for Ghanaian Muslims to study at Islamic universities, both those in Saudi Arabia and, to a lesser extent, in Malaysia, is closely linked with two factors, namely the expansion of \textit{madrasa}s or Arabic-Islamic schools and the lack of opportunities for students from these schools in Ghanaian society.

\textsuperscript{104}Mumuni 2003, 176, 182; Ihle 2003, 153-154, 268-271. Interview with Alhaji Mumuni Sulemana 11.3.2005. Today, the Ambariyya Islamic Institute has some 3,000 pupils. Dagbani, English and Arabic are used as the language of instruction in the first four classes in primary schools whereas all teaching is conducted in Arabic in the higher classes (primary 5 and 6 as well as JSS and SSS) (Ihle 2003, 157, 268).

\textsuperscript{105}Goody 1968.
the early decades of the twentieth century and was deeply influenced by Ghanaian Muslims who returned from their visits to the region during the 1950s.\textsuperscript{106}

The Arabization of the makaranta was not limited to the two institutions in Tamale,\textsuperscript{107} nor was the Arabization of the makaranta limited to the North. Among the earliest madrasas in Ghana is the Adab Islamic Mission School at Nima which Malam Hussain Zakariya established in 1965,\textsuperscript{108} whereas Alhaji Umar Ibrahim Imam and Alhaji Shu’aib Abubakr Umar, after graduating from the Islamic University in Madinah, founded the Islamic Institute at Nima in 1972. In Kumasi Alhaji Adam Baba established the Azhariyya Islamic School after his return from Saudi Arabia in 1976.\textsuperscript{109}

Despite the efforts by some Muslim scholars to modernize their educational system, Muslim education remained underdeveloped and received little attention from the authorities. The bulk of Muslim schools were still makarantas in the 1970s, with the effect that Muslim children were given few possibilities to become integrated into Ghanaian society. However, during the following decade, a profound change occurred among the Muslim leadership towards the issue of Muslim education.\textsuperscript{110} Some of the modernized Muslim schools, i.e., the madrasas, broadened their curriculum and adjusted it to the requirements of the Ghanaian educational authorities.\textsuperscript{111} The outcome of this transformation was the establishment of so-called

\begin{footnotesize}
\begin{itemize}
\item[106.] Mumuni 2003, 175; Ihle 2003, 137. For a general discussion, see Reichmuth 2000.
\item[107.] Following the example of Afa Ajurah and Malam Basha, several madrasas were established during the 1970s in Tamale alone, namely the Nurî Islamic school by Alhaji Ziblim, the Nahdah Islamic school by Alhaji Imoru, the Markaziya school by Alhaji Jabir, the Hurriyya school by Alhaji Baba Duah, the Qarariyya school by Afa Saani and the Watanîyya school by Afa Latif. See further Mumuni 2003, 176-177. According to Iddrisu (2005, 59), the Ministry of Education, too, played a crucial role in the establishment of Islamic schools as it vested ownership of these schools in the proprietors and agreed to pay certificated Arabic/Islamic instructors the equivalent of a Pupil Teacher’s salary.
\item[108.] Sey 1997b, 151. Though not directly specified, it is most likely that this was the school which Dretke refers to in his study, namely as being one of the sixteen schools that the Ghana Muslim Mission had established by the end of the 1960s (Dretke 1968, 92). In fact, the first Arabic/English school established in the then Gold Coast was the Larte Biokarshie Primary School on the south-western edge of Sabon Zongo in Accra. It was started in 1956 by Nkrumah in appreciation of Hausa support in his political campaigns (Pellow 2002, 123).
\item[109.] Mumuni 2003, 176-177.
\item[110.] In the early 1960s, the then Northern Regional Directorate of the Ministry of Education had begun to employ part-time instructors to teach Arabic and Islamic subjects in public schools, but without much success in attracting Muslim children to government schools (Mumuni 2003, 181).
\item[111.] This was also part of an attempt to by the government to absorb some of the madrasas into the Ghana Education Service. The Ministry of Education posted trained teachers to teach secular subjects in these schools and assisted these madrasas in the upgrading of their schools and started to pay allowances to teachers in Arabic and Islamic subjects. As an outcome of such changes, these ‘reformed’ madrasas began to be referred to as English/Arabic schools. The architects of this reform were the former Directors of Education, J.S. Kaleem, R.A. Yakubu, J.W. Abroquah, E.I. Nyarko and Alhaji Abdul-Rahim Gbadamosie. The pioneer ‘reformed’ madrasa was Afa Ibrahim Basha’s Nuriyya Islamic School in Tamale. However, the largest madrasa in the North, Afa
\end{itemize}
\end{footnotesize}
English/Arabic schools and Islamic colleges which included in their syllabuses not only Islamic subjects and the teaching of Arabic but also modern ones, especially English and natural sciences. However, in contrast to the development in other states in West Africa, the call for a reform of Islamic education in Ghana was not connected to a radical protest against the existing political system generally (as has been the case in Nigeria) or to a growing interest in learning Arabic; in Ghana, the main cause of the call for reform was the need to develop new ways to strengthen the self-confidence of the Muslims. Although the Rawlings government warmed somewhat towards the Muslim educational sector – in 1987 the Islamic Education Unit was established – this change was to have little effect at first. Initially, most of the proprietors of the madrasas rejected government plans to introduce a new curriculum with emphasis on secular subjects in 1994. Therefore, only few of the English/Arabic schools were accepted by the government as having a syllabus and a technical standard that permitted them to receive state assistance for salaries and equipment. As long as the exams and degrees of the English/Arabic schools were not recognized by the authorities, the road towards higher education or formal sector jobs was effectively blocked for Muslim students. To be honest, this was a problem that both the government and the Muslim leadership were to articulate and they tried to introduce various changes during the following decades.

Ajura’s Ambariyya Islamic School, rejected the model for several decades, and only reluctantly expanded their syllabus during the early 2000s (Mumuni 2003, 181-182; Author’s fieldnotes).

A similar development occurred throughout Muslim societies in West Africa. In Senegal, for example, educational efforts, which have led to the establishment of numerous reformed Islamic schools in the 1990s, have been spearheaded by Muslim activist groups such as the Jamā’at ‘Ibād ar-Ra’mān (JIR) and others, but have also been propagated by some local Sufi scholars. The success of these new educational establishments probably motivated President Abdoulaye Wade to introduce religious instruction in government schools in 2002 (see Loimeier 2001 and Loimeier 2006). On similar trends in the Ivory Coast (La Côte d’Ivoire), see LeBlanc 1999, 490-498 and Miran 2006, in Mali, see Soares 2005b and Magassa 2006, in Nigeria, see Loimeier 1997 and in the Sudan, see Seesemann 2002.

The Islamic Education Unit (IEU) was established by the Ministry of Education to supervise the activities of the reformed madrasas. The IEU consists of eleven units and is part of the Ghana Educational Service (GES). The task of the IEU has been to absorb the madrasas into the mainstream of the ministry’s educational system and to coordinate and supervise the standard of education in these schools. The headquarters of the unit is located in Tamale. A similar unit, the Ahmadiyya Educational Unit, supervises the educational institutions run by the Ahmadiyya Muslim Mission. However, all Islamic Primary and Junior Secondary Schools are not accepted by the IEU as English/Arabic schools (Mumuni 2003, 182; Ihle 2003, 104 n. 73).

Among others, the Community Improvement Unit (CIU) inaugurated the Islamic Education Project (IEP) in 1986. The aim of the IEP was to introduce ‘reformed’ madrasas or English/Arabic schools in the Greater Accra Region. By the early 1990s, some 46 schools had been included in the programme (Mumuni 2003, 183).


The first sign of a reorientation in the Muslim establishment was the 1989 appeal by the Council of Muslim Chiefs and Imams both for the reform of the Muslim educational system and, most important, for a change in attitude among Muslim parents and leaders towards western-type education.\(^{118}\) The appeal was to serve as a platform for reform efforts which had the effect that several of the modernized Muslim or English/Arabic schools have been recognized by the Islamic Education Unit since the 1990s. However, the push for these establishments to modernize their syllabus and facilities was largely due to the financial input and assistance of various Muslim NGOs, which, in their turn, had mushroomed during the 1990s and had received almost all of their financial assets from foreign Muslim organizations and countries. As in other West African countries, the ultimate goal of the reform of the Muslim educational system was to achieve a situation where Muslim children could receive an education that both strengthened their Islamic identity and fully enabled them to live in a secular, Westernized society.

However, despite the general, positive trend during the previous decade, progress has been slow.\(^{119}\) As initially noted in this chapter, there have been numerous critical comments by the Ghanaian Muslim intelligentsia concerning both the lack of government interest and the ignorance of Muslim parents towards the English/Arabic schools. In general, the Muslim community is – still – criticized for being too slow in adapting themselves to the requirements of modern society. This is reflected in a remark by Shaykh Arimiyau Shuaib, the Regional Manager of the Islamic Educational Unit, as well as by other participants in the Tenth Ramadan Conference in 2004. Once again, they unanimously urged Muslims to establish an educational system that “…has vision in the light of the Islamic religion to enable the Muslim to contribute meaningfully to the enhancement of the human resource capacity of the country.”\(^{120}\) Earlier, in 2003, the Educational Development Programme for the

\(^{118}\) Sey 1997a, 252; Sey 2001, 87.

\(^{119}\) Despite the slow progress in fully integrating all Muslim schools within the Ghanaian educational system, it seems as if the traditional makaranta is gradually disappearing. According to Ihle, most Tijani proprietors in Tamale have changed their Qur’anic schools to English/Arabic schools. In 1999/2000, almost half of all primary schools (92 out of 178) in Tamale were English/Arabic, enrolling some 8,500 boys and 5,600 girls. In addition to the English/Arabic schools, there were 17 primary schools run by the Ahmadiyya Muslim Mission (Ihle 2003, 104, 157, 273 n. 40). However, the concentration of Islamic as well as other schools to urban centres in the North is still a major problem. In the Northern Region, for example, a comparison between figures presented by Ihle (data for 1999) and Iddrisu (data for 2001-2002) reveals that more than one third of the Islamic primary schools were situated in Tamale and its surroundings (92 of 265). As there are only a few Islamic JSS and no Islamic SSS, only a few Muslim children can be absorbed by the modernized Muslim education sector. Thus most Muslim students either end their education and try to enlist in secular schools or start to work on the farms of their parents or seek employment in the informal sector. See further Iddrisu 2005, 60.

Ghanaian Muslim Community (EDPGMC) had been launched.\textsuperscript{121} Government efforts, too, have continuously been criticized for neglecting the Muslim educational sector and, especially, for having made few efforts to increase the number of Muslim students in tertiary education.\textsuperscript{122} There have been a few Muslim initiatives to address this situation in recent years; among others, the Islamic Education Project (IEP) as well as several attempts to establish an Islamic University.\textsuperscript{123}

Education as a long-term strategy for poverty alleviation is a, if not the, key argument among concerned Muslim leaders. However, as the Ghanaian example has so far shown, it is rather difficult to bridge the gap between rhetoric and action. Thus, although the modernization and reform of Muslim education has been propagated for almost half a century, visible changes have been noted only during the last decade. Muslim leaders, be they Tijani, Ahlus-Sunna or Muslims in government positions, are aware of the need for a profound change in the attitudes of the general Muslim populace in the country. It seems as if historical structures have made such a change difficult but not impossible. Whereas the Muslim intelligentsia is right that there has been a longstanding governmental neglect towards their situation, part of the problem also lies in the position the Muslim communities have taken towards the state, first the colonial and then the postcolonial one. Whereas the initial strategy of rejecting the modern, Western world enabled Muslim communities to strengthen their inner cohesion, this strategy backfired in the long run and, ultimately, proved disastrous for Muslims seeking opportunities in the modern world. Old solutions and old networks no longer provided any remedies or avenues for success and, with the contemporary economic and social crisis of Ghanaian society, it was evident that neither the government nor the Muslim communities were able to break this downward spiral.

However, the increasing awareness of the Muslim intelligentsia and leadership of the pitiful state of the Muslims in Ghana has led them to turn their interest towards other solutions to solve societal problems. But as the state was either incapable or unwilling to offer any help, other avenues had to be found and new links and networks had to be established. Especially for Muslims who witnessed Christian activities, it became clear that the impact of their various NGOs was crucial for the

---


\textsuperscript{122}“Government has spent eight billion on Islamic schools in Ghana,” \textit{GRi Newsreel} 13.10.2004, http://ghanareview.com/review/index.php?date=2004-10-13&id=7818 (9.11.2005). On the other hand, the Kufour government argues that is has spent over 8 billion cedis to support Islamic schools since the year 2000 and in 2004 alone had allocated USD 300,000 for the establishment of a school at Nima and Maamobi and GHC 500 million for the Islamic Girls’ School at Suhum.

\textsuperscript{123}Mumuni 2003, 182; Mumuni 2004a. On the Islamic University College, see further Chapter V.
Christian communities and churches in raising their social and economic situation while at the same time strengthening their Christian identity and their political influence and participation after the 1980s.\textsuperscript{124}

\textsuperscript{124}On the impact and influence of Christian NGOs, see further Higazi 2004, 18-19, 23.
One notable result of the economic, social and political crisis in Sub-Saharan Africa has been the expansion of NGOs in Africa during the last few decades, including, especially since the 1990s, Muslim ones too. However, most Muslim NGOs operating on the national level in Africa are often supported by transnational NGOs, and, as one also has to stress, by foreign Muslim governments, notably the Gulf States and Libya. A similar rise of Muslim NGOs also occurred in Ghana. After independence, many Ghanaian Muslim students went to Middle Eastern countries like Egypt, Saudi Arabia, Kuwait and Iran to study. Some of them made contacts with local philanthropists and Islamic organizations. After their graduation and upon the advice from philanthropists and Islamic organizations, branches of these Muslim NGOs were established by the returnees in Ghana to co-ordinate and supervise their Islamic activities.

One of the reasons for the upsurge of Muslim NGOs in Ghana is the distrust on the part of Muslim authorities, both among those connected to the Ahlus-Sunna and those connected to the Tijaniyya, of the activities of Western international donor agencies and Western NGOs. One of Annette Haber Ihle’s informants echoed this position quite frankly when he declared: “Look this very people who are bringing these NGOs here to poverty alleviation, it is the policy of their governments that is making us poor.” As an outcome, some Muslim leaders have started to emphasize the importance of self-reliance and the need to create a new discourse on the necessity of mobilizing Muslim human resources. One of the leading propagators of a reorientation has been Imam Rashid, who stressed to Ihle in an interview the importance of local mobilization and underlined the importance of mutual trust:

We have been denied development that is very clear for anybody that has eyes to see. But we must put our resources together and know our priorities and then we can methodically put up development and we don’t have necessarily to depend on

1. See further Salih 2001, 9-11. There is nothing exceptional about the international dimension of Ghanaian Muslim NGOs. Almost all of the larger Ghanaian NGOs, Christian or others, often belong to networks or organizations which operate in other parts of Africa or even globally. Many of these organizations depend on international NGOs (INGOs) and aid organizations for their funding. Some of them even have offices in Accra, such as CARITAS, Oxfam, Save the Children and Christian Aid (Higazi 2004, 23-24). For a recent, critical analysis of the rise of Islamic charities, especially those with links to terrorist groups, see Burr & Collis 2006.


3. Ihle 2003, 149.
The expansion and activities of Muslim NGOs in Ghana

the government or the international agencies, because everywhere the economy is overheated. It is high time that development comes from us. Ihle herself is an eyewitness to the expansion of Muslim activities during the 1990s in the North. When she returned to Tamale in 2000, she noted the strong presence of Muslim NGOs and their various activities, such as their engagement in youth programmes and family planning counselling or in running health and birth clinics, orphanages, and kindergartens, or, as the most recent development, in providing religious education for women. Ihle interpreted these private/non-governmental activities as a sign of the deterioration of economic and social conditions in the North. However, it is important to emphasize the shift in government social welfare policies. Due to the various economic recovery and privatization programmes, the role of the state as the main provider of basic social welfare has increasingly been eroded. Equally important is the active proliferation of international Muslim organizations in promoting economic and social development in Sub-Saharan Africa as part of a counter-reaction against established Western and Christian activities in the field. Thus, it could be argued that the mushrooming of Muslim NGOs in the North, as elsewhere in Ghana, is as much a philanthropic enterprise as it is also part of a new attempt to ‘capture souls’ and present an Islamic alternative.

Although especially the 1990s are remembered as a decade when Muslim NGOs expanded heavily throughout Sub-Saharan Africa, including Ghana, some Ghanaian Muslim NGOs were already established before that decade, especially those linked to the Ahlus-Sunna. The oldest of these Muslim NGOs is The Islamic Reformation and Research Centre (IRRC), which was founded in 1972 and is a branch of the Darul-Ifta, a Wahhabi Islamic organization based in Riyadh, Saudi Arabia. Other international Muslim NGOs established branches during the following decades. The Centre for the Distribution of Islamic Books was founded in 1988 and is the Ghanaian representative of the World Assembly of Muslim Youth (WAMY), a Saudi-based organization, as well as of the International Islamic Federation of Student Organizations in Kuwait, and of the Islamic Development Bank Scholarship Scheme. The

4. Quoted in Ihle 2003, 150.
5. Ihle 2003, 103-104.
6. Mumuni 1994, 77. The IRRC is among the oldest institutions of the Ahlus-Sunna in Ghana (“The City within the city,” The Muslim Searchlight, Oct 15 – Oct 28, 1999). According to Azumah, the IRRC was founded in 1971 and is financed by the Darul-Ifta. Since then, the IRRC has sent hundreds of students to study at universities in Arab countries (Azumah 2000).
7. Mumuni 1994, 78. Unfortunately, there was no information available on the net about this organization. WAMY was established in 1972 and has branches in and outside Saudi Arabia. It has representatives in 55 countries and some 500 associate member organizations. The organization is a member of the United Nations NGOs (information from official web-site, http://www.wamy.co.uk/ (31.1.2006). However, WAMY has come under FBI scrutiny after 9/11 and has been accused by some conservative, right-wing American organizations, such as the websites ‘DiscoverTheNetwork’ and ‘MilitantIslamMonitor.org’, of supporting and funding ‘international terrorism’ (http://www.discoverthenetwork.org/printgroupProfile.asp?grpid=6425; http://www.militantislammonitor.org/article/id/244 [both 31.1.2006]). However the US government has so
African Muslim Association (AMA, also referred to as the African Muslim Agency) was also established in 1988 and is an offshoot of the African Muslim Agency International with its headquarters in Kuwait. Due to the negative association with Islamic extremist groups, the AMA changed its name to Direct Aid in Ghana.\(^8\) The Imam Hasayn Foundation (IHF) was founded in 1988 and is a branch of an international organization based in the Islamic Republic of Iran whereas the Ghana Tabligh Jama‘at (GTJ) is the mouthpiece of a Pakistani organization.\(^9\) In 1991, the Al-Hudah Islamic Society, a Saudi/Kuwaiti financed Muslim NGO started its ac-

---

\(^8\) Author’s fieldnotes; information about the Kumasi Branch of African Muslim Agency (Direct Aid) also at http://www.islamicfinder.org/getitWorld.php?id=62332&lang= (31.1.2006). The AMA has offices in Accra, Kumasi and Tamale, runs several schools, three orphanages and four clinics in Ghana. One of the orphanages is the Mercy Social Centre, which has some 300-500 orphans under its care and includes a kindergarten, primary school, JSS and an SSS which are also open to the local community in Adenta (Accra). See further “AMA holds solidarity day with orphans,” Accra Daily Mail 28.2.2006, http://www.accra-mail.com/mailnews.asp?ID=15706 (11.4.2006). However, the African Muslim Agency (AMA) is included on the US list of terrorist organizations. According to US government investigations, the AMA is linked to the Safa Group which is alleged to be a complex coalition of overlapping companies in northern Virginia controlled by individuals who have shown support for terrorists or terrorist fronts. Other Muslim organization branded as terrorist by the US government are, among others, the Muslim World League (which is said to have been founded by the founders of Al-Qaida) and its operational arm, the International Islamic Relief Organization (IIRO). See further Attachment E, Glossary of Terms, Individuals, and Organizations Relevant to This Affidavit, http://www.usdoj.gov/usao/vae/ArchivePress/OctoberP- DArchive/03/safaattache102003.pdf (31.1.2006 and Burr & Collins 2006, 279-284). Another international Islamic NGO active in Ghana which has been branded as a terrorist organization in the wake of 9/11 is the Revival of Islamic Heritage Society (RIHS), a Kuwaiti-based charity. The offices of the RIHS in Pakistan and Afghanistan have been listed by the UN as terrorist organizations (Christopher Deliso, “Has the UN Let a Blacklisted Islamic Charity Roam Free in Kosovo?,” http://antiwar.com/deliso/?articleid=7269; http://www.erta-tcrg.org/groupes.htm [both 31.1.2006]). During the 1990s, the society had its African headquarters in Accra (Mumuni 1994, 78).

9. Mumuni 1994, 78. Not much is known about the activities of the GTJ. For a description of the movement in Gambia, see Janson 2005. The Tabligh Jama‘at was founded in India in 1926 by Muhammad Ilyas. It is described as a revivalist movement, claiming to be non-violent and peaceful. It is the largest Muslim proselytizing movement in the world and has a presence in more than 100 countries. It has no formal membership structure or registration procedures, but is believed to have over three million adherents, most of them from Pakistan. Some branches of this organization, too, have attracted the interest of the Americans after 9/11. It has been banned in Uzbekistan and Kazakhstan – in the former case, at least, it seems on dubious grounds (Susan Sachs, “A Muslim Missionary Group Draws New Scrutiny in U.S.,” http://www.hvk.org/articles/0703/113.html, previously published in The New York Times 14.7.2003; Zoya Pyleko, “Central Asia’s new missionaries,” http://www.isn.ethz.ch/news/sw/details.cfm?ID=13388, Igor Rotar, “Uzbekistan: Religious freedom survey, April 2005,” http://www.wwrn.org/article.php?id=16539&sec=59&con=40 [all 31.1.2006]). Some radical (Wahhabi) scholars denounce this organization as being a heretical one, see further Hizmet Books, “Deviation of Tabligh al-Jama‘at from the Ahl as-Sunnat,” http://www.sunnirazvi.org/sunnipath/tablighis.htm (31.1.2006).
The expansion and activities of Muslim NGOs in Ghana

tivities in Accra. Another charitable organization which is active in Ghana is the Saudi-funded and UK-based Muntada Islamic Trust also known as al-Muntadah al-Islamiyya or al-Muntadah Educational Trust. Other international Muslim charities active in Ghana are the UK-based Muslim Aid and the US-based Zakat Foundation of America. In addition, the Libyan-funded World Islamic Call Society (WICS) has been active in Ghana since the 1980s. Another foreign Muslim NGO that has been very active in financing rural development projects, especially in the North, is the Iranian-funded Agriculture and Rural Development (ARD).

10. The headquarters of Al-Hudah Islamic Society is in Pig Farm (Accra New Town). The activities of the society concentrate to a large extent around supporting social welfare and educational projects, the construction of pumps and bore holes as well as financing the building of mosques. Its educational programme includes the provision of both secular and vocational training schemes, among others, supporting classes in Arabic, English, French and computer classes. In addition, the society supports orphans, the mentally retarded and institutions for the handicapped as well as giving assistance to needy students in the form of paying school fees, to widows and other needy persons by paying medical bills (http://www.islamicfinder.org/getitWorld.php?id=33868&lang [31.1.2006]).

11. Some of the activities of Al-Muntada Al-Islami Trust in Sub-Saharan countries have led to problems, though not in Ghana. In Nigeria, however, the organization is said to support radical Wahhabi organizations which has led to fierce criticism among the Sufi orders. In March 2004, some 5,000 members of Sufi brotherhoods demonstrated in Kano against the charity, calling for the immediate closure of the offices of the organization as it turned out that the NGO had supported a Wahhabi group which used the funds to finance an uprising in December 2003 which demolished the homes of thousands of Christians (http://za.christiantoday.com/template/print.php?code=afr&cid=31 [11.6.2007]). Ihle noted the activities of the association in Tamale. The office is staffed by Saudis who employ locals who have returned from studying in Saudi Arabia. These local employees are sent to the villages on preaching tours or to teach in the schools that are operated by the association. During a preaching tour, ‘modern’ initiatives are usually discussed, such as hygiene, sanitation, schooling, HIV/AIDS prevention or family planning (Ihle 2003, 178, 200).

12. Among others, Muslim Aid (www.muslimaid.org) has been supporting programmes by the Federation of Muslim Women’s Associations (FOMWAG) and the Islamic Society for the Development of Youth. Recently, Muslim Aid has started to finance a micro-credit programme operated by the Salamba Tehisuma Women’s Association in Tamale. In 2005, Muslim Aid established links with NOGAID (Northern Ghana Aid), a Tamale-based NGO founded in 1998, see www.nogaid.org. (An international office of NOGAID was opened in London in 2004.) The partnership programme has so far included funding to alleviate localized food shortages, assisting widows and orphans as well as rehabilitation and upgrading of educational facilities in the North (“NOGAID, Muslim Aid hold forum for the poor,” http://www.nogaid.org/Press09.htm [23.5.2006]).


14. Mumuni 1994, 76-79. A general outlook of the activities of WICS – with some references to its previous activities in Ghana, such as giving humanitarian aid and financial support to social welfare projects, is provided at the website http://www.geocities.com/mnjilani/WICS22.htm (31.1.2006).

15. Author’s fieldnotes; Sey 1997a, 253. Iranian development activities have ranged from socio-economic development projects, including a health clinic in Accra and agricultural and health
The most active local Ghanaian Muslim NGO, with regards to the implementation of social welfare projects, is the Islamic Council for Development and Humanitarian Services (ICODEHS), which was established by Shaykh Mustapha Ibrahim, one of the leading Ghanaian Muslim philanthropists, in 1991. The forerunner of this organization was the Islamic Book Development and Translation Council (IBDTC), which was founded by Shaykh Mustapha Ibrahim in 1980. ICODEHS has been able to finance development projects through zakāt funds as well as give financial support to other Ghanaian Muslim organizations, among others the Federation of Muslim Women’s Associations in Ghana (FOMWAG, see below). However, these funds are not collected in Ghana but the ICODEHS works in collaboration with the Kuwaiti Zakat House, the Qatar Charitable Society, the Dubai Charity Association as well as the UAE Red Crescent Society. Since the 1990s, the organization has been involved in projects in the North, to the financing of mosque projects and the establishment of the Islamic University College in Accra. See also Hardi 2000.

16. Shaykh Mustapha Ibrahim has become one of the most visible Muslim promoters of social welfare projects in Ghana. His background is rather atypical for a Ghanaian Muslim as he belongs to the tiny minority of Muslims who have gone to university. According to Dr Farouk Braimah, the Shaykh earns the respect of all for his engagement, and he is portrayed as a person who combines the virtues of a Muslim saint and a modern capacity-builder:

He is a person open to all sorts of people and all types of religion. He does not discriminate whatsoever when you ask him for help. His organization is directed towards the poor. That is why it is called Zakat. Zakat means taking from the rich and giving on to the poor. And that is what he does best… he goes around the country and builds where there are absolutely no facilities for the poor. (“Commend ICODEHS,” The Humanitarian 1:2, Sept 10 – Sept 23, 1999).


18. ICODEHS was the first Ghanaian Muslim NGO to establish a webpage at http://www.Africaonline.com.gh/Islamic/activity.html. However, for reasons not clear to me, the web-page or the link was active only for a limited period and seems to be inaccessible. The organization also
tion has gained a good reputation both within and outside Ghana. Apart from its high profile in commissioning and promoting social welfare projects, it has also focussed on capacity-building among the Muslim community. The ICODEHS is the only Ghanaian Muslim NGO that is a member of the Civil Society Coordinating Council (CivisoC) of SAPRIN-Ghana. The ICODEHS is also a member of the Coalition of Domestic Observers (CODEO). Together with FOMWAG, the organization’s conflict resolution and prevention capacities were assessed in a USAID-commissioned investigation of 27 Ghanaian civil service organizations (CSOs) in 2001. According to the evaluation, while all of the Ghanaian CSOs had a good managerial and human capacity profile, their main weakness was in terms of infrastructure, money for projects and professional training. The report did, however, draw attention to the positive role that Muslim organizations and institutions can play in peace-building in the local setting.

Apart from the ICODEHS, there are several local Muslim NGOs engaged in social welfare projects, such as the Islamic Bureau for the Disabled and Service to Islamic Institutions (IBDSII), the Muslim Relief Association of Ghana (MURAG), started to publish a monthly journal – The Humanitarian – to promote its cause and to disseminate information about its development projects. However, the paper seems to be published on a rather irregular basis.

19. The organization is included in the list ‘NGOs in good standing’ on the homepage of the Ministry of Manpower, Youth and Employment, see http://www.mmde.gov.gh/gov_corp.cfm?GovCorpID=11 (11.4.2006). In 2004, President John Kufour sent a letter to the Kuwait Zakat House, praising the Kuwaiti donor for its role in achieving developments and providing humanitarian services in Ghana, especially through its collaboration with the ICODEHS. Kufour emphasized in his letter that ICODEHS is a well-known charitable institution working in all the regions of the country. Ghanaian President praises Zakat House role in attaining developments in, “General Council for Islamic Banks and Financial Institutions”, http://www-islamicfi.com/English/news/artical.asp?ID=66647 (11.4.2006).


21. CODEO was first formed in 2000 to monitor the general elections that year. It was reformed in 2004 to monitor the 2004 Parliamentary and Presidential Elections. It consists of 34 civil society organizations, two of them Muslim, namely the Federation of Muslim Councils in Ghana and ICODEHS. See further Coalition of Domestic Election Observers (CODEO), Election Observer Training Manual, Election 2004, Accra: Ghana Center for Democratic Development, October 2004, 7-8, available at www.cddghana.org (11.4.2006).


the Muslim Family Counselling Services (MFCS)\textsuperscript{25}, the Islamic Foundation for Peace and Development\textsuperscript{26}, the Council for Islamic New Approach\textsuperscript{27}, the Islamic Shelter for Young Generation\textsuperscript{28}, the Infaq Charitable Society\textsuperscript{29}, the Imam Khomeini Islamic Foundation\textsuperscript{30} and the Zongo Youth Foundation\textsuperscript{31}. Apart from ICODEHS, MURAG, MFCS and IBDSII, these NGOs mainly concentrate their efforts in particular localities, such as Greater Accra,\textsuperscript{32} Tema (among others, the Centre for Islamic Call and Research\textsuperscript{33}), Kumasi (for example, the Al-Ansar Foundation\textsuperscript{34}) or Tamale (for example, the Alfurqan Foundation\textsuperscript{35}, the Centre for Islamic Development and Propagation\textsuperscript{36} and the Imamiyyah Muslim Mission\textsuperscript{37}). Some NGOs have an ethnic background, such

\begin{itemize}
\item \textsuperscript{25} Sey 1997a, 253.
\item \textsuperscript{26} www.ifpad.org.
\item \textsuperscript{27} The Council for Islamic New Approach is based in Nima. Its priority areas are education, sanitation and health projects, especially in the zongos. Other areas of activity include the supervision of the construction of mosques, schools, clinics and recreational centres. The organization also supports orphans, the disabled, the destitute and poor students. (http://www.islamicfinder.org/getitWorld.php?id=34599&clang= [31.1.2006]).
\item \textsuperscript{28} http://www.islamicfinder.org/getitWorld.php?id=48410&clang= (31.1.2006).
\item \textsuperscript{29} http://www.islamicfinder.org/getitWorld.php?id=35402&clang= (31.1.2006).
\item \textsuperscript{32} In Greater Accra alone there might exist up to several hundred Muslim non-governmental organizations and groups. The majority of them, I believe, are unregistered and thus highly invisible to the local authorities. While there is some information available for the major NGOs, many of them are known to an outsider only by name, such as Albag Muslims Association, which says its headquarters is in Darkuman, the Ansaarudeen Islamic Society based in Achimota-La Paz, the Bushara Zakat Foundation, which claims to help “the needy and the poor in societies in Ghana” or the Malam Ayub Foundation. (http://www.islamicfinder.org/getitWorld.php?id=39218&clang=; http://www.islamicfinder.org/getitWorld.php?id=17843&clang=; http://www.islamicfinder.org/getitWorld.php?id=58216&clang=; http://www.islamicfinder.org/getitWorld.php?id=18106&clang= [all 31.1.2006]).
\item \textsuperscript{33} http://www.islamicfinder.org/getitWorld.php?id=34685&clang= (31.1.2006).
\item \textsuperscript{34} http://www.islamicfinder.org/getitWorld.php?id=36067&clang= (31.1.2006).
\item \textsuperscript{35} The Foundation was incorporated in 2002 as a non-profit organization. It is an Islamic (Qur’anic) research organization. Its mission is to promote knowledge and understanding of Islam and mutual coexistence among the various religious groups in Ghana. The aim of the Foundation is to establish itself as a meeting point between the Western and the Islamic world. (http://www.islamicfinder.org/getitWorld.php?id=43779&clang= [31.1.2006]).
\item \textsuperscript{36} Executive Director Yussif Adam Banyama.
\item \textsuperscript{37} This is a Shi’a association. Mumuni 1994, 55.
\end{itemize}
as those of the Lebanese community in Accra who operate the Islamic Educational Foundation (Trust) and the Ghana Society for Islamic Education and Reformation.38

The Muslim Relief Association of Ghana (MURAG) was formed in 1986.39 Its aim is to promote HIV/AIDS awareness as well as to support activities in the areas of health, education and reduction of poverty.40 Furthermore, MURAG is promoting projects addressing reproductive health and female genital mutilation, as well microcredit schemes. Major attention is also given to projects that increase the enrollment of Muslim girls in schools.41 The organization has become a key partner of the UNFPA as well as Western donors and has thus become one of the major national Muslim NGOs in Ghana.42 MURAG, too, has received positive attention from Western donors as well as gaining a good reputation at home and being included in a list of “NGOs in good standing” on the homepage of the Ministry of Manpower, Youth and Employment.43 In an evaluation of a USAID-sponsored AIDS prevention and care project, MURAG’s Youth HIV/AIDS Peer Education Project at Nima and Maamobi received positive recognition:

MURAG’s target population was primarily out-of-school youth. The organization developed a unique program to reach youths at places – called “bases” – where they gather socially. MURAG identified 102 such bases and sent 259 trained peer educators, male and female, to reach approximately 23,500 youth, who were predominantly Muslim.44


39. MURAG was initially founded by voluntary activists in Nima and Mamoobi, who had worked among the local Muslim community and who belonged to or were connected with the (still existing) Nima 441-Welfare Association. Interestingly, other activists who worked for this association had founded another influential NGO, the Integrated Social Development Centre (ISODEC), in 1983. The ISODEC is the publisher of the independent critical weekly newspaper Public Agenda. See further Amos Safo, “The Changing Culture of NGOs in West Africa,” http://www.globenet3.org/Articles/Article_Africa_NGO_Culture.shtml (31.1.2006).


Apart from directly engaging with the youth, MURAG involved religious and community leaders, including imams, the ‘ulamā’, Muslim women leaders and market queens, but also trained traditional healers and midwives. Islamic clerics started to integrate HIV/AIDS themes in their sermons. As an outcome, there was a dramatic decline in reported HIV cases at the Maamobi polyclinic, from 21 in month one (August 2001) to zero in month twelve and it remained as low almost until the end of the programme in July 2003.45

The Muslim Family Council Services (MFCS) was founded in 1990 by the Wangara Chief of Ayawaso, Accra, Alhaji Baba Issa, and has sub-divisions in all regions of the country. Like the MURAG, the MFCS has mainly been cooperating with Western donor organizations, such as the UNFPA and the UNICEF, in family planning, fertility management, female genital mutilation, child care and HIV projects. Similar to the MURAG, the strength of the MFCS lies in its community-oriented approach.46

The Islamic Bureau for the Disabled and Service to Islamic Institutions (IBDSII) was established in 1994. Its main activity has been to support disabled persons, for

---


46. Interview with Alhaji Baba Issa, 24.10.2003; Author’s fieldnotes 24.10.2003. Interestingly, the organization has not received any financial support from Arab donor organizations, partly, as Alhaji Baba Issa explained to me, as the organization does not differentiate between Muslims and non-Muslims when it implements its projects.
example, by financing their schooling or providing wheelchairs. Like the ICODEHS, the IBDSII has been active in providing funds for the building of new mosques, hospitals, schools and wells.47

A more recent organization engaged in charity activities and social welfare projects is the Islamic Foundation for Peace and Development (IFPAD). Although its main activities concentrate on peace-building, the promotion of peace and on conflict prevention, the organization has also been engaged in social and community development programmes in recent years. In these activities, the organization – as is also the ICODEHS – is supported by the National Chief Imam,48 who is the life patron of the IFPAD. The IFPAD was founded in 2003 by Shaykh Yahya Amin, who is still in charge of the organization.49 So far, however, the social and charitable activities of the organization have been limited to Accra.50

The first women’s organization in Accra, Zumunchi, was formed in 1968 and its aim is to assist its members in times of birth, death, marriage and, in some cases, in times of sickness.51 Other women’s organizations followed, such as the Islamic Charity Centre for Women Orientation,52 and, at the end of the 1990s, the Federation of Muslim Women’s Associations of Ghana (FOMWAG) was established. Thereafter FOMWAG has developed into a platform for Muslim women’s organizations. Its main task is to transform the situation of Muslim women in the community with the objective of sensitizing Muslim women to their rights and the empowerment of their position in society. Emphasis is placed on the education of Muslim girls and women,53 on issues concerning reproductive health, such as female genital mutilation, fertility management, sexually transmitted infections, family life and adolescent health, and on income-generating, small-scale projects. To achieve their

47. The IBDSII was founded by Shaykh Ayub Swallah whose idea was to help the disabled and remove them from the streets as beggars. After he resettled in Kuwait, Shaykh Tahit Swallah Salah became the new director of the organization. Its headquarters is located in New Town, Accra; among its main donor organizations are the Kuwaiti International Islamic Charitable Organization and the Saudi Shaykh Abdallah Nouri Islamic Society ("Islamic Bureau for the Disabled in Retrospect," The Muslim Searchlight 1:2, Sept 10 – Sept 23, 1999).

48. When the Knights of Malta visited the National Chief Imam Shaykh Usmanu Nuhu Sharubutu in 2005, he introduced ICODEHS and IFPD to the Ambassador of the Knights as the two organizations through which the Knights’ assistance to the Muslim communities could be channelled. “Knights of Malta assist Ghanaian Muslims,” Accra Daily Mail, 1.8.2005, http://www.accra-mail.com/mailnews.asp?ID=13599 (23.5.2006).

49. www.ifpad.org (23.5.2006).


51. On Zumunchi, see further Pellow 1987.

52. The organization was founded in 1989. Its main aim is to empower women with ICT education, to promote and uphold the rights of women as well as to provide vocational courses (http://www.itu.int/wsis/docs2/pc3/off4-4-ex.pdf (31.1.2006).

53. For example, the local branch of the FOMWAG is running the Mariama Alulu School in Tamale. This school provides courses for women of all ages. In 2001, about 2,000 women spent their spare time at the school learning Arabic and reading religious texts (Ihle 2003, 231).
objectives, FOMWAG has established links with other Muslim NGOs, such as the Muslim Family Counselling Services (MFCS), the Planned Parenthood Association of Ghana (PPAG), the MURAG and the ICODEHS.54

Another important Muslim umbrella association is the Ghana Muslim Students Association (GMSA).55 On a national level, the association serves as the mouthpiece of Muslim students whereas it is also engaged in social activities on a regional and especially on a local level. Local branches of the GMSA operate on the campus level, taking care of poor Muslim students and giving them social, medical and, at times, even financial assistance. The association is outspokenly non-sectarian and non-ethnic, includes both male and female members and is also engaged in cooperation with Christian and varying political groups on social issues.56

Since the 1990s, Muslim NGOs, such as ICODEHS, RIHS, IBDSII, MFCS and MURAG, have commissioned projects for the improvement of the spiritual and socio-economic conditions of Muslims throughout the country.57 Such projects have first and foremost been the construction of mosques and, to a lesser extent, decent and modern educational infrastructure, community centres and orphanages as well as basic social amenities such as libraries and hygienic sources of potable water, and the sinking of wells in Muslim communities.58 Charitable activities of various other local Muslim NGOs have been of equal importance, for example, providing gifts to inmates in prisons, assistance to hospitals, orphanages and handicapped institutions or the distribution of second-hand clothing to the poor and needy.59 Some Muslim NGOs, such as the Iranian ARD, are engaged in the provision of agricultural extension services in the North, including tractor services and the distribution

55. The background of the GMSA is the National Union of Muslim Students, which was established in 1968 (Mumuni 1994, 80).
56. Ihle 2003, 225, 234.
57. Fieldnotes January 2000 and November 2001. During my stay in Ghana in November 2001, the MURAG had organized a seminar on poverty alleviation at Nima, Accra. Interestingly – and in contrast to the general focus on women of most NGOs, the executive director of the MURAG, Alhaji S.A. Wahhab, argued that “men contribute a lot to the development of the community and, therefore, it is appropriate to place men at the forefront of the initiative to eradicate poverty from the community” (”Forum on Poverty ends at Nima,” Daily Graphic 13.11.2001, 28). The activities of IBDSII have been presented in a local newspaper, see “Islamic Bureau for the Disabled in Retrospect,” The Muslim Searchlight 10-23 September 1999.
of fertilizers,\textsuperscript{60} sewing centres for training Muslim girls and financial assistance to women’s cooperatives and groups to start small-scale businesses, such as rice, maize or shea butter processing.\textsuperscript{61}

A common way for Muslim NGOs is to operate on a local and community level when outlining and implementing social welfare projects. Usually, their approach starts with targeting the subjects of their planned activities. Thereafter follows the next step of organizing training sessions and seminars for local religious and community leaders as well as students and market women.\textsuperscript{62} Such seminars and training sessions can be a mixture of Western and Islamic approaches, as Alhaji Baba Issa explained to me when he elaborated on how the MFCS tries to compromise between Western and Islamic concepts in their family planning session: while sterilization is against Islam, child spacing is presented as an Islamic solution.\textsuperscript{63}

Many of the Muslim NGOs are engaged in educational projects and such activities are usually covered in the national newspapers.\textsuperscript{64} Following the example of Christian groups and communities and various alumni organizations, local Muslim communities have started to activate themselves in fundraising for Junior and Senior Secondary Schools as well as Teacher Training Colleges or in enhancing the opportunities for Muslim school children.\textsuperscript{65} Some of these projects are even on a district level, such as the New Juaben District Muslim Educational Fund, which

\textsuperscript{60} The cost of the services is paid back after the harvest.
\textsuperscript{61} Interview with Afa Razaq, 28.1.2000.
\textsuperscript{62} For example, in March 2006, the Adabraka Branch of the Ahlus-Sunna organized a seminar on tuberculosis for the community leaders in Adabraka, Accra. The idea was that by educating the traditional authorities, they in their turn would inform their communities and family members. “Muslim group highlights the scourge of TB,” \textit{Accra Daily Mail} 20.3.2006, http://www.accra-mail.com/mailnews.asp?ID=15943 (11.4.2006). Also the MURAG’s HIV/AIDS prevention programme.
\textsuperscript{63} Interview with Alhaji Baba Issa, 24.10.2003.
was launched by the Eastern Region Branch of the COMOG in June 2005.66 This institution comes close to the plans of the National Chief Imam, Shaykh Uthman Nuhu Sharubutu, to establish Regional Educational Funds, something which has been discussed at several Ramadan Conferences (see further next chapter).67 Other educational projects, such as the Ibn Sa’adi Science Secondary School in Tamale were established by foreign Muslim philanthropists, though usually promoted by local Muslim activists.68 Some Muslim scholars have even been active in promoting the establishment of Islamic tertiary education in Ghana. Since the late 1990s, there has been a plan by Imam Rashid to establish an Islamic university in Tamale,69

66. “Launching of Ghana Muslim Education Fund,” Accra Daily Mail 22.6.2005, http://www.accra-mail.com/mailnews.asp?ID=13272 (10.8.2005). So far, the fund is a pilot project although similar funds are planned to be introduced in all districts. According to the promoter of the fund, Alhaji Sumaila Abdul-Karim, it is hoped that Muslims will contribute GHC 2,000 per month to the Fund. The fund is controlled by a Board of Trustees and there are plans to include information, finance and education committees.

67. Interview with the Aide of the National Chief Imam, 24.10.2003.


69. Imam Husaini Rashid’s grandiose plan was to establish an Islamic university in Tamale, the Tamalia Rashidiyya University. The university was to provide courses in, among other subjects,
but when I visited Tamale in 2005, I was told that the plan had been shelved.70 In Accra, on the other hand, an Iranian-funded Islamic university, the Islamic University College, started its activities in April 2001.71 A comparison of these two projects reveals an important matter, namely the problem of generating funds—a problem too often faced by most Ghanaian Muslim NGOs. Whereas Imam Rashid wanted to build his university using local and national fundraising—which has so far failed—the Iranian-run project took only two years to get started and the college is already planning to extend its activities.

Other welfare projects—Muslim and others—that usually attract the interest of the media are the construction of health clinics and the donation of equipment to these institutions. Sometimes a Muslim NGO is able to finance the construction of a whole clinic; at other places, it limits its support to a certain ward of a hospital.72 Another visible part of social welfare programmes has been the promotion of HIV/AIDS sensitization workshops for Muslim chiefs, imams and leaders by Muslim NGOs.73

---

70. Author’s fieldnotes March 2005.
71. According to its 2000/2001 prospectus, the Islamic University College was planning to give diplomas and degrees in Islamic Theology and Religion, Public Administration, Banking and Finance, Economics, Multilingual Secretary Science, Political Science, Law, Civil Engineering and Computer Science/Information Technology. The Iranian links to the university are strong. Apart from most of the teaching staff being Iranians, the university is affiliated to the International Islamic University of Imam Sadiq in Teheran, Teheran University and The Islamic College of Advanced Studies, London. Among the financers of the university, one finds the Islamic Republic of Iran as well as the Iranian-based World Ahul-Bait Foundation. The university has expanded its activities annually since its inauguration. Starting with 15 students in a four-year BA programme in Religious Studies (Islamic option) in April 2001, a second batch of 42 students was already admitted to the programme in September 2001. In 2002, out of 200 applicants, 67 students admitted to the new Department of Business Administration and 39 into the Department of Religious Studies. See further http://www.islamicuniversityghana.com (19.4.2005). Three years later, 107 men and 60 women matriculated to pursue a BA degree in Religious Studies or in Business Administration (“IUCG poised to meet academic and moral excellence – Registrar,” Accra Daily Mail 15.11.2006, http://www.accra-mail.com/mailnews.asp?ID=14714 (11.4.2006).

72. For example, the Adabraka branch of the Ahlus-Sunna has supported the inmates of one ward of the Accra Psychiatric Hospital since 2002. As part of their social responsibility service in 2005, they presented a wheelchair as well as food and sanitary items to the ward. “Ahlussunah assist Psychiatric Hospital,” Accra Daily Mail 8.11.2005, http://www.accra-mail.com/mailnews.asp?id=14644 (9.11.2005).

73. As with other projects, although the HIV/AIDS workshops are organized and run by local Muslim NGOs, the costs for them are covered by foreign assistance. For example, in January 2005 the Zongo Youth Foundation organized such a workshop for which it had received support from
Despite all their efforts, the activities of Muslim NGOs have received a mixed response from the local people. Whereas educational, social and infrastructural development projects in general are regarded as having a positive impact, other projects, such as the building of mosques, have at times been criticized by local Muslim intellectuals for not responding to the needs of the local population. A common argument by Muslim authorities I spoke with both in Tamale and Accra was that foreign Muslim donor agencies are very open-handed in providing resources for the building of mosque complexes whereas it is much more difficult for local Ghanaian Muslim NGOs to get funding from international/foreign Muslim donor organizations for social welfare or infrastructural projects, not to mention the provision of resources for staff salaries. It seems as if international Muslim aid is usually received as a kind of package: a Ghanaian Muslim NGO is able to get funding for an educational or social welfare project if it is tied to a mosque complex. Or, as one Ghanaian activist explained to me: a project application will secure funding if it is tied to the building of a mosque. Especially foreign Muslim donor agencies that channel funds through Ghanaian Muslim NGOs are criticized for being inflexible and only allowing the funds to be earmarked for stylish or even mere propagandistic projects. Sometimes the concentration on only building mosques gives rise to bitterness. Some have publicly questioned the design and efficiency of the foreign-financed and newly built mosques. As one Saila Alhassan remarked in an article:

I wish to appeal to the managements of our various mosques and those who put up mosques… to include in their mosque building projects convenient places to keep ablution containers so they do not become contaminated to cause sickness to its users. Facilities to wash hands with soap should be provided for those who visit places of convenience.

In fact, in comparison to various social welfare projects and programmes, huge sums are spent on mosque building projects by foreign donors and their Ghanaian initia-

---

74. Author’s fieldnotes.
75. External Muslim funding has in some cases become problematic. Since the demolition of the Makola Mosque in 1979, there has been no main, central mosque in Accra. A plan to build a new central mosque in Kanda was laid out by the National Chief Imam during the 1990s. His idea was to erect the mosque through a national effort and he therefore rejected foreign financial assistance. However, as the Ghanaian Muslim community was unable to provide enough money for the construction, the National Chief Imam changed his position and made foreign donations possible. In 2004, the Saudi Arabian government declared its willingness to assist the construction of Kanda mosque with GHC 180 billion. However, due to internal quarrels in the commission for the construction of the mosque, the building of the mosque was delayed once again. Author’s fieldnotes; Interview with Alhaji Mumuni Sulemana 11.3.2005; “Leave us out! – Muslim leaders declare,” Accra Daily Mail 29.6.2004, quoted in: http://ghanareview.com/review/index.php?date=2004-06-29&id=5186 (9.11.2005).
tors. To be fair to the donors, Saila Alhassan’s and similar critical voices seem to miss a crucial point, namely that, in most cases, mosque building is a cooperative project in the sense that both the donor agency as well as the local community are requested to put effort into completing such a project. This was made clear by Alhaji Hossein Fazlollahi, Director of ARD, when he spoke at the inauguration of the Iranian and ARD-funded new mosque in Nungua Zongo in Accra: it was the obligation of the local Muslim community to contribute in cash and in kind to the maintenance of the mosque, toilet and ablution facilities.

Another problem seems to be the lack of supervision of implemented projects. On my tour of Salaga in 2000, I was taken to a newly built mosque in the town. Attached to the mosque were a well and a water-tank. The original idea seemed to have been to pump the water from the well to the tank from where it was supposed to be distributed to water-taps close to the mosque. However, there was a mistake in the original plans: the construction of the water-tank was too weak and it collapsed when the tank was filled for the first time. Ironically, instead of fixing the construction, nothing was done and the local people had to draw the water with buckets from the well. In sum: both the water-tank and the pump had been a waste of money. When I informed the regional supervisor of

---

77. For example, the new Al-Furqan Central Mosque in New Ampabame had cost GHC 200 million, which had been provided by a Saudi philanthropist Shaykh Saood Ubaid Al-Zaidi. “Muslims at New Ampabame have a new mosque,” GRi Newsreel 8.10.2004, http://ghanareview.com/review/index.php?date=2004-10-08&id=7745 (9.11.2005).

Holger Weiss

the NGO in Tamale about the failed project, he was at first surprised but then said that he would check the situation and try to fix it.79 (See plate 9.)

Perhaps the biggest problem connected with the activities and projects of Muslim NGOs is their restricted societal impact – although this certainly does not apply to all Muslim NGOs. Projects are usually designed to target a particular group or to accomplish a designed task, say an orphanage or a school. Although the particular project aims to remedy a certain problem, it is usually not linked to or integrated into a wider societal context. Not surprisingly, therefore, some Ghanaian observers have become rather critical about the concepts behind the promotion of development assistance in the North. According to Sharif Yunus Abu-Bakr, government activities and NGOs operating in the Northern Region use a programme approach based on a needs assessment to address the various needs of the people and to fight poverty. However, according to him, most of these programmes and projects are not sufficiently targeting the root causes of poverty nor are they able to help the poor to escape poverty on a sustainable basis. Instead of promoting and enhancing the coping strategies of the poor, he argues, development aid and donor organizations should concentrate on eradicating the roots of poverty such as unemployment, low income, poor health and illiteracy.80

79. Author’s fieldnotes.

PLATE 9. Collapsed water-tank in Salaga. The water tank was originally part of the Badariyat Ya’qub al-Allyu well in Salaga, but collapsed when it was filled with water.
Although Sharif Yunus Abu-Bakr did not specifically refer to Muslim NGOs in his critique, one could claim that much of his analysis can also be applied to the activities of Muslim NGOs in Ghana and in the North in particular. Linked to Imam Rashid’s call for an empowerment of the local Muslim population, the activities of the NGOs, be they Muslim or others, can do little to address structural problems. It could be argued that the very nature of the NGOs is part of the problem: although most of the Muslim NGOs are run by Ghanaians, few, if any, are capable of financing their activities by generating funds from the Ghanaian Muslim community. Instead, most of them are financed by or are receiving funds from international Muslim NGOs or wealthy foreign Muslim states and philanthropists. Thus, there exists the danger of becoming dependent on outside money – a problem not too unfamiliar to many African NGOs. What is even more problematic is that much of the funding received by Muslim NGOs in Ghana is to a large extent earmarked. Thus, whereas the local community would like to improve their livelihood or to establish a school or a clinic, foreign Muslim donors are much more likely to finance the building of a mosque or the establishment of an Islamic dawa (call/propagation) centre. Or, as one writer put it in a satirical essay in the *Muslim Searchlight*:

Sheikh, it would be a serious oversight on my part, if I fail to bring up the issue of Islamic Non-Giving Organisation’s (NGOs). My problem with them stems from the fact that they seem to be doing so many things at the same time. At a point, they are building educational centres, sinking wells, building hospitals, helping orphans and endless a million ceteras.

What I see here is; in their attempt to attract cowries from the land of overflowing liquid gold, they make several representations. What do we see around us? Several structures at inappropriate places, stipends of widows and orphans that come spasmodically, wells that dry up only one moon after drilling and leaking of roofs of newly completed school blocks and mosques. Is it poor supervision or that the projects are run on tight budgets?

The dependence on outside investments puts a Ghanaian Muslim NGO in a problematic situation: it is always the foreign donor who decides what to finance and what not. Thus, for the empowerment of the local poor, other approaches have to be sought, in particular initiatives that are designed by the recipients, that are targeted towards a structural change in the local community and financed by funds which the implementing organization is fully capable of controlling. Such an approach will need the mobilization of the Ghanaian Muslim population to take collective

81. See further Mohammad A. Abu, “Ghana utilizes zakah money for community projects,” http://Islamiq.Com/news/features/print.php4?news=1_11102000. (Unfortunately, this site is no longer available as the server Islamiq.com was closed in the aftermath of 9/11.)

responsibility not only for the improvement of their livelihood but also to engage in a fruitful debate about ‘Muslim’ solutions for poverty alleviation. Interestingly, such a debate has already started among Muslim intellectuals and leaders in Ghana. This debate is itself part of an international debate among Muslim scholars on the ability and possibility of Muslim societies and communities to make use of one of the most central concepts of Islam, namely that of zakāt or obligatory almsgiving.
Reinterpreting zakāt or not?
Poverty and almsgiving in the religious discourse

In a recent study on the religious discourse among Muslims in Africa on poverty, Ian Linden notes that the vast majority of Muslims in Africa generally do not ‘objectify’ concepts such as poverty and religion in discussion. His arguments reflect much the same situation that I have come across in Ghana, namely that poverty is a situation for ‘ordinary’ poor people in rural or urban poor areas where people seek to make marginal gains in income to avoid ever-threatening destitution and social disintegration. In Linden’s case, as in mine in Ghana, most people will identify themselves as ‘the poor’, miskīn, if asked by an outsider, but they are aware of the fact that only those on the brink of destitution, the faqīrī, would fall into a target group category for mandatory religious almsgiving, i.e., zakāt. Most of these ‘ordinary’ poor people, especially poor and illiterate women, do not really believe that things can change. On the other hand, most of them are aware of corruption and injustice in practice, talk about it and criticize the authorities. However, for the rural as well as urban poor, it is the reality of local injustice and structures rather than a reflection on a general condition called ‘poverty’ that angers and mobilizes people, as Linden underlines.¹

There exists, however, in all Muslim societies and communities in Africa a minority that criticizes social and political conditions in society with the stated aim of striving for an Islamic solution to poverty and injustice. The common denominator for this group is that they are urban educated Muslims, having both a traditional educational background and, usually but not always, a modern, secular one, too. For them, the concept of poverty more readily forms part of a religious discourse involving feasible strategies for change.² Such a position is echoed, for example, in many of the public addresses by the National Imam of the Ahlus-Sunna, Shaykh Ibrahim Umar Imam. According to him, Ghana’s Muslim population has to take a critical look at its own perceptions and expectations. Criticizing the ‘God will provide for us’ mentality of both Muslim poor and rich, he argues that such a position has too long hindered Muslims from striving to change their lot and improve the situation of their communities. “Ironically, we expect to progress in the mess […] We have made no provisions for our youth, yet we expect them to rise up to expectation,” he comments on the situation in the zongos. His solution

¹. Linden 2004, 7-8.
². Linden 2004, 8.
to the miserable conditions is for Muslims and their communities to address their problems themselves and to start to mobilize resources within the communities.\(^3\)

For him, as for so many other Ghanaian scholars with whom I have been able to discuss Islamic solutions to poverty alleviation, the basic idea is to highlight the possibilities of generating new forms of financial resources by combining Islamic ethics and norms with a modern development-oriented outlook. In short, his vision as well as that of many other Ghanaian Muslim scholars is the usability of obligatory almsgiving in a modern context, namely that, instead of the traditional individual-centred ‘person-to-person’ charities, *zakāt* should be directed to become the source of communal and collective societal improvement.\(^4\)

The background to the debate among Muslim scholars, not only in Ghana but throughout the Muslim world, about the need for a Muslim agenda in providing social welfare stems from the poor performance of the postcolonial state and the frustration with Western capitalist or socialist concepts of economic development. While there have been increased efforts by politicians and economists to provide a variety of solutions to the economic, political and social crises in the non-Western world, ranging from the neo-liberal Structural Adjustment Programmes of the World Bank and the IMF to socialist concepts of state planning during the Cold War period, Muslim scholars and Islamic economists have tried to explain and address societal and economic problems as well as to provide an ‘Islamic’ solution to poverty in predominantly Muslim countries. The general line of argumentation by the various Islamic economists has been to provide scope for individual economic initiative and markets, just as proponents of liberalization do, but without losing sight of the responsibilities of the state and the public sector.\(^5\)

The key focus is on the redistribution of wealth, which, religiously articulated, is closely linked to obligatory almsgiving (*zakāt*). From an Islamic standpoint, the core concept is that *zakāt* purifies wealth and narrows the gap between the rich and the poor in an Islamic society and ultimately rehabilitates the poor.\(^6\) For example, the Ghanaian Muslim scholar Dr. Rabiatu Ammah articulates such a standpoint in one of her presentations:

> According to the Islamic understanding of wealth and its distribution, although it is the primary right of those who participated directly in production, the wealth is also the secondary right of those who have not taken a direct part in the process of production. These become co-sharers of the wealth. This aims at circulating the wealth in the society so that it is not concentrated in a few hands.\(^7\)

---


Therefore, zakāt evolves as the perfect solution and remedy to poverty as it – ideally – generates a transfer of income from the rich to the poor, it fosters and reinforces cooperation, improves the material welfare and constitutes the backbone of a social security net for the poor. As Dr. A.O. Abudu, another Ghanaian Muslim academic, argues in his book on Islamic economics, zakāt is disinterested charity and it is the responsibility of an Islamic state to guarantee minimum levels of welfare for the poor and the unemployed. However, he also notes that voluntary organizations or NGOs can undertake specific tasks that improve the living conditions within a community or a country. Thus, although Abudu is in favour of an Islamic economic system, he is also painfully aware of the poor performance of most contemporary Muslim states, arguing that Muslims have spent much more effort in rhetorical praises of the virtues of zakāt than in its actual public and institutional application.8

In most African Muslim communities, and even states, zakāt is distributed ‘privately’ for a variety of reasons. Private distribution means that the sums are given directly to the recipients and do not pass through any public body such as a Mosque Committee. This habit is heavily criticized by Muslim scholars, who highlight the desirability of collecting and distributing zakāt through the mosque – at least.9 However, the situation in Ghana is even more complicated as there are few structures in place for a more organized collection and distribution of zakāt, not to speak about institutions. Thus, the Ghanaian Muslim scholar Dr. M. Sey once lamented:

The absence of an Islamic Treasury into which donations could be paid and distributed to the poor and needy is also a big issue which ought to be tackled. Suggestions are made from time to time by some concerned Muslims but it does not take off. This is chiefly due to suspicion on the part of many Muslims that somebody wants to use the idea to collect money and “chop it”.10

The inability of Ghanaian Muslim NGOs to generate internal sources of funds for their projects raises the question why the Muslim community in Ghana is not able to provide funds through the collection of zakāt. One problem, it seems, has been the lack of an institutionalization of the collection and distribution of zakāt: there are no zakāt committees and zakāt funds to educate people about zakāt and enforce the collection of zakāt in Ghana. On the other hand, voluntary almsgiving or sadāqa is well established among the Muslim community in Ghana, in fact, some scholars even argue that the open-handedness of Muslims after the Friday prayers has created an image among non-Muslims that Islam institutionalizes begging.11

10. Sey 1997a, 255.
VI.1. *Zakāt* and poverty alleviation: Voluntary or organized?

One might ask oneself why there is such a tremendous emphasis on and debate about *zakāt*. One reason for this is that a common factor of all Ghanaian Muslim NGOs has been their inability to generate funding within Ghana for their projects. This inability is seen by many Ghanaian Muslim scholars as highly problematic. In their view, the end effect is that one either becomes dependent on foreign assistance or that the funding is earmarked and is thus not at the full disposal of the implementing organization. However, as seen above, the discussion is much more complex. Not all scholars and intellectuals focus on the needs of the NGOs, but rather on the spiritual and religious aspects of giving and receiving: in their articulation, the provision for social welfare is part and parcel of an Islamic discourse about the fulfillment of religious norms and duties. One finds as many positions as there are interpretations about how to collect and distribute the obligatory alms as well as who has the right to collect and who has the right to receive. However, the most recent – and in many way the most difficult – debate among Muslim scholars in Ghana has been the issue whether or not *zakāt* should be made a public affair or not, i.e., is it to be collected by Muslim institutions and NGOs as a way to generate funds for communal development? As will be argued below, although *zakāt* is so far not a public affair and neither its collection nor its distribution is institutionalized, almsgiving as such has been and is an integral part of the Muslim sphere in Ghana. With the realization of the Muslim leadership that Muslim communities in post-colonial Ghana are, with each passing decade, lagging behind the rest of the society in societal and economic development, traditional ways of mutual and communal assistance and person-oriented poverty relief through charity are not enough to cope with structural problems that affect the lot of the Muslim population.

One reason for the non-existence of an institutionalization of the collection and distribution of *zakāt* in Ghana has been the lack of consensus among Muslim scholars. Conflicting views about who has the right to collect and distribute have resulted in endless debates. However, even more problematic has been the inability of most Muslims to fulfill their religious obligation: all scholars that I interviewed lamented that the local people are too poor to pay *zakāt*, a statement that, in the light of the structural poverty that marks the savannah region and urban poor areas, comes as no surprise. At least from a subjective standpoint, but arguably also from an objective one, the Muslim population belongs to the poorer strata of Ghanaian society.

However, one could also argue that one reason for the non-institutionalization of *zakāt* is the fact that there never existed any Islamic order in pre-colonial Ghana upon which the collection and distribution of *zakāt*, and by extension a kind of public social welfare, could be built. Whatever existed was based on non-Islamic models and perceptions. Yet, though there were no Islamic institutions, this did not mean that there existed no traditional support system. Interestingly, all of my
Muslim informants in Dagbon noted the fact that there is, after all, not much difference between the moral obligation of Islam to support the poor and needy and the traditional, pre-Islamic ways of support.12

Although Ghanaian Muslims are trying to fulfill their obligation of paying zakāt, most Muslim scholars claim that the collection and distribution of zakāt is not handled in the proper way. Some scholars, such as Shaykh Yacoub Abban, General Secretary of the Ahlus-Sunna, Editor of the Muslim Searchlight and Imam of Ekumfi, criticizes the collectors of donations, be they foreign or local ones, for misusing, even embezzling, the funds they receive. What is needed, he argues, is for these people to move from a culture he defines as ‘collect and keep’ to a ‘collect and share’ one:

What they collect in the name of religion must be used to promote the work of God and to relieve the sufferings of the people. The sharing of what is collected in the name of God among religious leaders for their personal use is a sin.13

According to Alhaji Mumuni Sulemana, zakāt is not strictly observed or practised in Muslim communities in Ghana, and by only a few on a personal level. Another critique of the Muslim scholars is that zakāt is believed to be only a duty for Muslim millionaires. In Accra, for example, the payment of zakāt is not regularly practised by the Muslim community. According to Mumuni, this is due to several factors, among which is the mistaken notion that zakāt should be paid only by Muslims who are fabulously rich.14 Such ‘assistance’ cannot produce any structural change because, as Mumuni states; such alms are but handouts that are randomly distributed and thus only have an effect on a particular person – if that, as the amount that is distributed is barely sufficient for the recipient to stay alive for a couple of days.15

Many of the scholars I interviewed in the North stated that the main reason for not paying zakāt is due to ignorance. As a result, zakāt is given in a haphazard way and has an uneven impact. According to the Ambariyya scholars in Tamale, the wealthy do not consult the local imams and scholars about the rules of zakāt and much of what actually should be spent is held back.16 Similar criticism is voiced by the Chief Imam of Tamale, Alhaji Adam Abdullah, who further complained that those who give zakāt give such a small sum that the receiver cannot even get a shirt for that amount.17 Other scholars state that people who are willing to give zakāt investigate potential recipients:

12. See further Weiss 2002c.
17. Author’s fieldnotes, 20 May 1999.
What I have observed is that rich Muslims who pay zakāt do some investigations either through friends or Afanema [the Muslim scholars and the imams, HW] to ascertain either Afanema or needy people who qualify to receive zakāt and give their zakāt to those identified. In some cases it is done through trusted friends and Afanema.\(^\text{18}\)

However, Alhaji Tamīn Ibrahim identifies two kinds of problematic cases: the general problem of those who do not give enough zakāt, and the special problem of those who give zakāt to someone who does not deserve it. “In most cases it is not given to those who should receive it but it is given to boost neighbour relations.”\(^\text{19}\) A similar criticism was put forward by Shaykh Abdallah Jabir:

There was a situation when a man said that he begins his zakāt from his house. The wives were the first to receive zakāt before any other person. But you know, you cannot give zakāt to your dependants.\(^\text{20}\)

Similar critical observations on the functioning of zakāt have been made by Adamu Awudu. Studying almsgiving in Aboabo, a suburb of Kumasi, he illustrated several problems in connection with zakāt. According to him, the unwillingness, if not neglect, to pay for the upkeep of the destitute in the community, the lack of discipline in its collection, and the lack of integrity of the collectors are mainly due to no relevant knowledge of the rules of zakāt and no properly constituted body for collection. Thus, there is little trust in both collectors and distributors in addition to the ignorance of the payers. As a result, therefore, alms are haphazardly distributed: instead of donating the due sum in total to a destitute person, it is divided among many recipients each of whom receives a small token. Consequently but not unexpectedly, the community lacks basic amenities. According to Awudu, zakāt revenues could have been used to develop and maintain basic infrastructure and buildings, such as public toilets, mosques and water taps.\(^\text{21}\)

The malfunctioning and mishandling of zakāt is also criticized by Salifu Abdel Seidu in his study on almsgiving in Dagbon. According to him, only businessmen and businesswomen, as well as large-scale rice farmers and transport owners belong to the categories of those capable of paying zakāt. However, it is observed by only a few people and the mode of payment leaves much to be desired. Some Muslims who want to give out zakāt in cash just invite many people to their homes, distribute one or two hundred cedis to each of them and are satisfied that they have observed zakāt. Others decide to give between twenty and fifty thousand cedis as zakāt to a single poor person, with the aim of relieving his/her financial woes, either partially or fully. Others change the monies to be given out as zakāt into smaller denomina-

---

18. ZNGFN 1/2001 Interview 3.
19. ZNGFN 1/2001 Interview 3.
20. ZNGFN 1/2001 Interview 7
tions, especially coins, carry them in bags and stand along the main streets where there are many people. They then dip their hands into the bags and throw the coins at the gathering, who struggle among themselves to pick up something. Or, as Alhaji Ali Husein Zakariya explained to me:

I don’t say that the wealthy are not doing their best as such, but because of the way the whole system is working it is not easy to know how many of them actually are paying. They pay person to person, but nobody knows.

However, as Shaykh Abdallah Jabir explained, the crucial problem is the distribution of zakāt:

Instead of giving it to one or a few persons, they [i.e., those who give zakāt, HW] want the zakāt to cover a large number of people. In the end the impact is negligible and not felt. Some send their zakāt to the shops and give one thousand cedi to anybody who comes to the shops as if they were beggars. What will one thousand cedi do for the recipients?

Alhaji Uthman Kassim, Imam of Kushegu Mosque in Yendi, also pointed to the fact that the assistance given was far too little, bringing only temporary relief: “I will say the maximum relief will last three days and the person is back to square one.”

Although an imam is supposed to monitor the calculation and distribution of zakāt in his community, in many cases he is unable to do so. As zakāt is due on wealth one year after its acquisition, the sum that is due cannot be collected on one fixed day each year but depends on when the one-year period has elapsed and if the person is still in possession of that particular income. Thus, pooling zakāt is more or less impossible as there are no funds where the collected sums could be invested, as Shaykh Abdur-Rahman Abu Bakar notes. Instead, whenever the imams receive zakāt, they immediately distribute it to those members in their community whom they know to be needy or poor.

Shaykh Abdur-Rahman Abu Bakar also raised another problem connected with zakāt, namely the lack of trust and confidence in the afanema: “Some will just think that the Afanema want the money for their own selfish needs and not to address social problems.” Afa Razaq said that a common accusation is that a Muslim

---

23. ZNGFN 1/2001 Interview 16.
24. ZNGFN 1/2001 Interview 7. However, the habit of Muslims to give small amounts of charity to a large number of people has a moral and theological basis, as Alhaji Mumuni explained to me. In the first place, there is the saying in a hadīth (testimony of the Prophet Muhammad) that there is blessing in a group. However, as it is difficult to identify a God fearing and inclined worshipper (to whom one should give one’s alms), it is better to stretch one’s hands as far as possible and to give to as many as possible, thereby increasing one’s ability to do something for the individual’s relief and for the sake of Allah.
25. ZNGFN 1/2001 Interview 15.
27. ZNGFN 1/2001 Interview 6.
scholar or imam ‘eats the *sadaqa* and *zakāt* he receives’, if the scholar or imam seems to live in affluence, dresses in fancy clothes or lives in a rich house.\textsuperscript{28} The Ambariyya scholars explained to me that

\ldots initially Ambariyya was a centre where people sent their *zakāt* and Afa Ajurah then distributed it to the poor and the needy. Part of it was used to construct a mosque or a school. But this practice has been stopped. People no longer send their *zakāt* to Ambariyya. People now give *zakāt* to individual Afanema because they do not trust others. Secondly, some give to people who will recognize and praise them and this is not the purpose of *zakāt*. *Zakāt* should have been given to the Ambariyya mosque, the Central mosque, Mallam Basha’s mosque, and Alhaji Imoru’s mosque in Yohani but they [people] did not do that. The [Ambariyya] mosque was built with the *zakāt*. We used to pay our teachers through the *zakāt* since they are not paid by the government, but this has not been forthcoming due to the change of attitude [of the people].\textsuperscript{29}

As a consequence, most of the Muslim scholars and imams I met in Tamale, Yendi and Salaga live in rather poor conditions: their houses might not be the most dilapidated, and they are not living in total poverty, but their living standard is no higher than that of their neighbours. None of the imams or the *afanema* are in fact able to enforce the collection and distribution of *zakāt*; it seems rather that whether or not someone pays his *zakāt* is his own decision. The Ambariyya scholars told me about a case some years ago when a Muslim had visited a particular *afa* (Muslim scholar) one morning. The *afa* had been eating breakfast – tea, bread and fried eggs. However, although such a breakfast is common in Tamale today, the Muslim argued that it was a clear sign of the lavish lifestyle of the *afa*. As a consequence, he decided never again to give alms to this particular *afa*.\textsuperscript{30}

Seidu is also rather critical about the way *zakāt*/*ushr* is spent by the local imams in Dagbon. Imams and Muslim scholars appeal to their followers to contribute generously to the building of mosques and Arabic/Qur’ānic schools, with the effect that such buildings have been erected all over Dagbon. The idea is to impress upon the Muslim public that the building of mosques and Arabic schools is a meritorious deed and that whoever contributes towards their completion by payment of *zakāt* will be abundantly rewarded on the Day of Judgement. Thus, Seidu’s conclusion is that *zakāt* is handled in an imperfect way:

\textsuperscript{28} Author’s Fieldnotes, 1 February 2000.
\textsuperscript{29} ZNGFN 1/2001 Interview 2.
\textsuperscript{30} ZNGFN 1/2001 Interview 4. However, as Alhaji Mumuni Sulemana informed me, such a breakfast had not been common in former days. Tea, white bread and eggs were regarded by the local people as a sign of affluence as their breakfast would consist of locally produced staples.
What zakāt means to many Muslims in this area is to give cash to the Afanema as contributions towards mosque and school projects, but to all intents and purposes, zakāt means more than that.\(^{31}\)

However, it is questionable to what extent the imams and afanema have to urge their followers to contribute to the building projects. It should be stressed that there is a deeply rooted religious mentality where the act of participation in a building project is understood as a pious act. This is at least the view of a certain Imam Alhaji Yūsuf in Yendi, who told Phyllis Stewens that “...when you build a mosque you build it for the glory of God. [...] Everyone rushes to sponsor a mosque before they die.”\(^ {32}\)

Similar critical considerations have been raised by Ahmad Kwame Boakye. According to him, not all so-called poor are qualified as recipients of zakāt and he calls for a revision and re-examination of the position of those who usually receive alms and assistance. In his opinion, one should make a difference between the ‘really’ poor, either persons and families who are hit by a natural disaster or calamity as well as poor widows, orphans, aged and destitute persons, and those “who are pretending” to be poor, i.e., able-bodied persons who beg. Whereas the first category should be supported, the second one should not as, according to him, zakāt will stop them working and make them idle. He therefore calls for a change in attitude among the givers and urges a more effective way to help the poor and needy. He therefore argues for indirect assistance, namely that any poor person, able-bodied or not, should first and foremost receive proper training at educational institutions so that they are capable of earning a living through a vocation and not by begging.\(^ {33}\)

On the other hand, the rationale for obligatory almsgiving is fully understood by the Muslim scholars I interviewed in the North. For them, zakāt is the best form of poverty alleviation due to its moral sanction. Interestingly, when I discussed with Shaykh Abdur-Rahman Abu-Bakr about the Maliki and Shafi’i interpretations of mandatory almsgiving and about the role of the imams as collectors and distributors of zakāt, he explained to me that the Maliki standpoint about the central role of the imam is only valid in Islamic states, not in situations such as in Ghana where the Muslims constitute a minority. He further defended the circumstantial necessity of splitting zakāt into small sums, but argued in the same vein that its distribution in a lump sum is to be preferred if zakāt is to have a lasting effect:

Imam Shafi’i has supported that you should give it in bulk to a hard working person. Why? Because if you give it to him you have removed that person from poverty and due to his hard working he will also work and next year he will be okay for himself and also give out zakāt to other persons.\(^ {34}\)

---

34. Interview with Shaykh Abdur-Rahman Abu-Bakr, 25.11.2001
Almsgiving is a complex problem not only on a national but also on the local level and within any specific Muslim community in Ghana. Although alms are distributed in Ghana, as has been outlined above, what type of alms is actually distributed? Is it the mandatory alms that are given on a person to person basis or should one rather identify the donations as pious acts or ‘everyday’ alms, i.e., sadaqa? Seidu concludes that the disbursement of ‘zakāt’ observed by him in Dagbon is not actually the giving out of zakāt but is sadaqa. Similar reflections were expressed by Alhaji Ali Hussein Zakariya. According to him, zakāt has been a kind of person to person support, being more sadaqa than zakāt because it is an optional donation:

We do not have an organized system of support. Our support system is mainly based on our traditional public support systems. Occasionally we do have in our mosques ad hoc support for the needy.

According to Alhaji Tamīn Ibrahim, the traditional pre-Islamic or communal support system has not been changed much by the influence of Islam. Strangers and hungry persons are looked after as a sort of extended hospitality: “If there is no smoke from the neighbour’s home, then he is not cooking but starving, and he is too proud to say so. Then he is given food by the others.” A similar description of the way people were said to have helped each other before the advent of Islam is given by the Ambariyya scholars:

In the past in Dagbon, the main economic activity was farming. What happened was that after the harvest, farmers used to particularly assist those who did not have good yields. For instance, those with a good harvest would assist those with poor yields with a bag or a basket of maize, guinea corn or cassava. There was also the system of barter: the exchange of grain for grain. Trade was not common in Dagbon at that time. There was also another system: if there were ten people in a family, they would make provisions (serve food) for eleven people after cooking. The eleventh meal was provision for a visitor who might surface after the meal.

A good example of the fusion of the traditional pre-Islamic support system and Islamic values is the habit of rich or at least affluent people feeding hungry people. One day my landlord in Tamale invited all the poor children in the neighbourhood to come and eat in his compound. Thus, some twenty young boys were given porridge. When I asked him about the intention of this charitable act, he told me that he did so for God’s sake. In my landlord’s mind, his act was sadaqa, yet the aim

35. Seidu 1989, 179.
36. ZNGFN 1/2001 Interview 16.
38. ZNGFN 1/2001 Interview 2.
of his act was not to relieve the hunger of the poor boys but to ensure God’s grace for himself.39

Although no institution or public organization dealing with zakāt ever existed in Dagbon, a different situation seemed to have prevailed (and possibly still prevails) in the countryside. In one of our discussions, my research assistant Hussein told me about his father’s habit of counting the harvested grain and setting aside every tenth basket of corn as ushr, which was given to the local imam. Afa Razaq also underlined that this was and still is the custom in some communities and generally in the countryside. However, not everybody does so and many give much less than one tenth (the ushr) as they feel that it is too much or that it is not distributed in the right way, namely that it is consumed by the imam himself instead of being distributed among the poor and needy. Some imams even argue that the grain they receive in this way, namely as zakāt, should go for their upkeep as they have the legal right to be among the receivers of zakāt.40 According to Shaykh Ali Umar, the Chief Imam of Salaga, zakāt is in fact generally paid on farm produce (ushr) as well as on livestock. He and other scholars underlined that no one pays zakāt on gold and silver which is mainly due to the fact that no one seems to own such wealth.41

Shaykh Abdur-Rahman Abu-Bakr, too, explained to me that the payment of zakāt is restricted to farm produce and livestock in the North. However, there are only a few wealthy cattle owners in the North who are obliged to pay zakāt, but those who can, usually give a cow, a sheep or a goat to an imam who gives it to someone else. In most cases, however, the imam is not involved in the collection and distribution, and thus obligatory almsgiving is still very much a private affair between the giver and the recipient.42

Seidu, too, noted the habit of paying ushr/zakāt, but emphasized that many farmers do not know the exact quantities they should pay. They themselves determine the number of bags to be given out as zakāt. However, the mechanization of farming has created further problems. Production costs are subtracted from the total harvest, and zakāt is – in theory – due only on the excess harvest, minus costs. Thus, with the mechanization of farming, it has become even more problematic for farmers to accurately calculate the correct zakāt. Other farmers – especially prosperous ones – consider the number of bags to be paid as ushr to be too many. Their argument is that if they pay out the full amount of zakāt after the harvest, nothing is left to pay bank loans and other debts, and they attempt to reduce the amount to be paid.43

40. Author’s Fieldnotes, 29 January 2000. Similar information was provided by several other scholars (ZNGFN 1/2001 Interviews 2, 5, 6 and 15).
41. ZNGFN 1/2001 Interviews 11, 12 and 13.
42. Interview with Shaykh Abdur-Rahman Abu-Bakr, 25.11.2001
In this respect, Muslim farmers in Northern Ghana are quite similar to Muslim farmers in Malaysia in their arguments for not paying the full amount of zakāt and opposing any attempt to either institutionalize or formalize the payment of zakāt.\(^44\) A similar opposition to the formalization or institutionalization of zakāt can also be seen among those local imams who are (still) the receivers of zakātlushr. The establishment of a bait al-māl (central treasury) and the institutionalization of zakāt would mean the centralization and strict control of the collection and distribution of zakātlushr. Currently, the local imams are in control of their local community in the sense that they alone monitor the levy and distribution of zakāt. Any change would mean a loss of control and influence and so far they have opposed any changes.

VI.2. Institutionalizing zakāt: Many local and regional funds or a national Zakat fund?

Zakāt does not exist as an institution per se in Ghana. The main reason for this is the lack of consensus among the ‘ulamā but also the inability of most Muslims to pay zakāt. Most of the Muslims are regarded as being too poor and are said to have a lower income than the nisab (i.e., the minimum of goods taxable under zakāt). However, it has to be highlighted that there are no statistical records to prove such statements. On the other hand, the Muslim scholars generally feel that something should be done. Voices have been raised for a re-evaluation of the zakāt rules, especially those governing its payment and the amount to be paid. While doing my fieldwork in Ghana, I noticed that although zakāt was paid by some Muslims, the payment was actually a kind of sadaqa, voluntary alms, rather than zakāt. There are no regional or national zakāt committees to educate people about zakāt and to enforce the collection of zakāt nor are there any national or regional Zakat funds. The situation is somewhat different on the local level. Individual imams try to describe the rules of zakāt in their sermons and some communities have established local zakāt funds.

The coming of Ahlus-Sunna scholars accentuated, among other things, the question of zakāt and institutionalized almsgiving at least in Dagbon. There was an attempt during the 1960s to establish a bait al-māl in Tamale, but the ‘ulamā’ came to no consensus about the function of this institution. According to the Ahlussunna, funds from the bait al-māl should be used for educational purposes, which the Tijani scholars rejected as bid‘a, an unlawful innovation and not permitted by the Qur’ānic rules of zakāt. The result was a quarrel between the Tijanīs and the Ahlus-Sunna scholars, and a bait al-māl was never established.\(^45\)

However, the lack of a national Zakat fund has been perceived as a major problem by many Muslim scholars. Thus, Ahmad Kwame Boakye noted that the Ahmadiyya

\(^{44}\) Scott 1987.

\(^{45}\) Fieldnotes 29 January 2000; Seidu 1989, 180-182.
Movement was able to collect and distribute both *sadaqa* (called ‘contributions’) and *zakāt* (see below) – thus implicitly criticizing the Sunni Muslim community for not being able to do so – and in 1975 urged the then main Muslim body, the Ghana Muslim Representative Council, to place the issue on its agenda. Not much happened, though. In 1996, many of the scholars interviewed by Sey, including Shaykh Mustapha Ibrahim and the Chief Imam of Wa, Alhaji Yakubu Ishaq, were in favour of a more effective collection of *zakāt* and the establishment of a compulsory or central Zakat fund. In the same year, A.O. Abudu, a well-known Ghanaian Muslim economist, even published a book on Islamic economics, outlining the concept and propagation of an understanding of Islamic economics as well as arguing for the proper collection and distribution of *zakāt*. In 1999, there were at least two calls for the establishment of such a fund – one by the National Chief Imam of the Ahlus-Sunna and another by the chargé d’affaires of the Kingdom of Saudi Arabia, but there is still no consensus on the subject. Thus no central Zakat fund, no central collection and no central distribution of *zakāt*, and, according to the National Chief Imam, Shaykh Uthman Nuhu Sharubutu, the lack of unity and trust among the Muslims is to be blamed for this.

VI.2.1. Local initiatives

One of the early local Zakat funds was established by the Muslim community of Kamgbunli in 1979. The decision to institute such a fund was based on the idea of the local imam that the whole community consisted of a single nuclear family where wealth is evenly distributed and mutual help is given through planning and organization.

Although there were initial problems in the collection of *zakāt*, these were overcome through the efforts made by the local Muslim leadership to educate the members of the community on their responsibilities and duties as Muslims. Their

47. Sey 1997b, 152, 154.
51. Kamgbunli is located in Nzima East District, Western Region. Islam was introduced into the settlement by its chief, Nana Akrwu Ababio I (died 1942), later known as Kramo Dauda, in 1901. Two influential Muslim scholars played a crucial role in the initial phase of Islamization, Malam Muhammad Bako, founder and chief of Sabon Zongo in Accra and Malam Tahiru from Salaga. As an outcome of their efforts, most of the people in Kamgbunli and the surrounding villages converted to Islam (Sey 2000, 139-142).
52. The background for the establishment of the fund goes back to before the 1970s. In 1957, when the Nkrumah government started to enforce policies of social development, the then local imam, Alhaji Nuhu, made some efforts to rally his community behind communal projects such as the building of a new mosque and educational facilities (Sey 2000, 145).
main argument was that *zakāt* is a moral duty incumbent upon all adult Muslims who have an annual income and wealth above the *nisab*. Furthermore, they highlighted the potentials of a collective fund in comparison with private, uncontrolled acts of almsgiving. Under the guidance of Chief Imam Alhaji Zakariah, sums that are collected are pooled for the benefit of the whole community. The organization and structure of the fund are kept simple but seemingly effective. All Muslims in the community who are capable of paying *zakāt* hand over their share to the fund. Payment is made both in cash and in kind as most of the inhabitants are farmers. Alhaji Zakariah appoints the officials who collect *zakāt* upon the recommendation of other sub-heads in the community and after scrutinizing the candidates himself. He is also the chief planner of development projects and is assisted by a planning committee. Another Muslim scholar, Alhaji Abdulla Muhammad, is responsible for keeping records of expenditure in relation to the fund.53

So far, the Kambungli Zakat Fund has been able to commission a respectable number of community projects: a day care centre, a junior secondary school, a mosque, a library, a clinic and a rural bank. The day care centre was established during the 1990s. The origin of the school dates back to 1961 when a private Islamic school (*makaranta*) was established. With funds made available from the local Muslim community, the school expanded and was upgraded to an English/Arabic school, including a Primary and a Junior Secondary School. The mosque project was completed in 1981, and during the same year the Islamic library was built. The clinic started as a small project to cater for first aid cases but was later upgraded to the level of a district hospital. The most recent initiative is the plan to establish a rural bank in Kamgbunli. Consequently, the Zakat fund evolved as a means of empowerment for the local community. Although the sums that are collected are small, the Zakat fund itself is a laudable expression of a community that tries to be self-sufficient and not to be dependent on others and outside/foreign assistance.54

Another example of local initiatives to establish a Zakat fund was the decision in 2005 of the National Imam of the Ahlus-Sunna, Shaykh Ibrahim Umar Imam, to establish an endowment fund, the Al-Waqf Endowment Fund. His aim is to target some 60,000 contributors, each of whom is expected to donate GHC 100 on a daily basis. The amount collected on this basis within the first five years is to constitute a revolving fund which it is planned to invest in a business and the profit realized is to be used for developmental projects.55 Part of the structure was already in place when I met Shaykh Ibrahim Umar Imam in 2003: some of the members of his con-

53. Sey 2000, 144-146.
Reinterpreting zakāt or not?

vI.2.2. The Ahmadiyya

In contrast to the various Sunni Muslim communities, the Ahmadiyya Muslim Mission already has an existing structure and organization for the collection and distribution of zakāt. Although there is little difference in the theoretical and normative position towards zakāt among the Ahmadiyya in comparison to the Sunni interpretation of the rules governing zakāt, there are some crucial differences in the practical implementation of obligatory almsgiving. Instead of zakāt, the movement terms the donation a ‘contribution’ and it is regarded as an obligatory act for God’s cause.57 The second and even more substantial change is that all con-

56. Interview with Shaykh Ibrahim Umar Imam, 22.10.2003. Another of Shaykh Ibrahim Umar Imam’s social welfare initiatives is the ‘You Too Can Build Company Ltd’, which is concentrating on real estate development in the zongos as a kind of Islamic banking and investment (see Plate 12). The idea is to finance (interest-free) and supervise the construction of houses after which a certain percentage is added to the total cost. After recovering the total cost, the houses are officially handed over to their owners (information from leaflet handed over to me by Shaykh Ibrahim Umar Imam).

57. Although Boakye (1975, 27) argues that the contribution is a synonym for sadaqa, in my interview with the regional missionary in Tamale, Abdul Hamid Tahir, our discussion ended up equating the contributions with zakāt (ZNGFN 1/2001 Interview 8). Ihle’s (2003, 85) presentation is similar to mine.
tributions are given in cash and not in kind as is the case for traditional zakāt on farm produce and livestock. Every Ahmadi is asked how much he/she can contribute in cash per month and this sum is written against his/her name in a register. In practice, an Ahmadi gives one sixth to one third of his income as a contribution. By this act, the donation becomes a ‘semi-obligatory’ duty for the registered person to fulfill.\(^{58}\)

All Ahmadis are registered and the registration forms the basis of the contributions. Though the mission demands that the contributions be paid on a monthly basis, many people chose to pay annually, bi-annually or quarterly. The register is kept by the local Ahmadi mission and the collection of the donations is administered on the local level.\(^{59}\) For example, the Financial Secretary in Tamale receives the zakāt (1/16th of a person’s income) and sends it to the National Headquarters’ account in Tamale. At the end of every month, the audit reports and statements, including a list of every paying member, are sent to Accra. From Accra, a national report is sent to the International Headquarters in London. In addition, expenditure reports are sent from the Regional to the National Headquarters. Consequently, not a single cedi is spent without permission from the National and International Headquarters. When permission is given, the amount to be spent is taken from the zakāt account and transferred to the regional account. Eventually, income and expenditures are checked and signed on the local level, by the regional superintendent and by a missionary.\(^{60}\)

Part of the sums collected from zakāt and other donations/contributions is transferred to London, but the main bulk is kept and administered by a Central National Fund. Part of the fund is used to cover the administrative costs of the mission; another part is used for social welfare and educational projects. The missionaries and preachers of the mission receive their salaries from the fund in accordance with the general rules of zakāt, i.e., that the collectors of obligatory alms are one of the eight legitimate categories of recipients. The cost of organizing local, regional as well as national conferences is covered by the fund as well as the building and operation of mosques and religious centres. However, as the Ahmadiyya missionary in Tamale, Abdul Hamid Tahir, explained to me, social development projects are not paid

---

60. ZNGFN 1/2001 Interview 8.
through the zakāt funds, zakāt is only for [assisting] poor people.\textsuperscript{61} Consequently, the educational network of the mission, which is regarded as modern and comparable with the secular educational system in Ghana, is to a large extent financed through contributions other than zakāt as are also the hospitals and homeopathic clinics that are run by the mission in various regions.\textsuperscript{62}

A fundamental difference between the activities of the Ahmadiyya and the Sunni communities in Ghana is their standpoint towards modernity. Whereas most Sunni scholars have been reluctant to face the challenges of the modern, postcolonial society until the 1970s and even beyond, the Ahmadiyya has taken a positive, cooperative approach towards modernity even during the colonial period. This was especially the case in the educational sector. Whereas the makaranta witnessed no changes during the colonial period, the Ahmadiyya schools integrated Western/secular subjects into their curriculum. Consequently, these schools received (colonial) government funding and their alumni found jobs in the public sector, for example, as teachers in government schools. Not surprisingly, one of the first government teachers in Tamale was an Ahmadi. Since independence, the Ahmadi educational system has been fully integrated into the Ghanaian educational system, and usually the Ahmadi schools are known for their good records.\textsuperscript{63}

In other sectors, such as medical health care or agricultural development, the Ahmadiyya Mission has also taken an open-minded stance. Most of the projects are financed through the International Headquarters, although planning and administration is done on a national, regional or local level. Similar to Western donor agencies, the Ahmadiyya Mission sends agricultural experts, usually from Pakistan, to implement and monitor local projects.\textsuperscript{64}

However, one could also argue that there is a basic difference between the approach of the Ahmadiyya and various recent Sunni Muslim activities. Whereas the activities of the Ahmadiyya are highly structured and hierarchical, ranging from the international through the national and regional to the local level, most of the Sunni activities have so far been community-centred. This difference is not only reflected in the planning and engagement in development projects and the operation of educational and health care facilities but also in the organization of the funding of these activities. From a Sunni perspective, a comparison between their inability to generate funding for religious and social work and the success of the Ahmadiyya in achieving their goals through pooling local, national and international resources has been yet another reminder of the need for a change in their perspectives and activities if they are to achieve their goal of Muslim integration into modern society.

\textsuperscript{61} ZNGFN 1/2001 Interview 8.
\textsuperscript{62} Boakye 1975, 29-30; Ihle 2003, 85.
\textsuperscript{63} Iddrisu 2005, 58-59.
\textsuperscript{64} ZNGFN 1/2001 Interview 8.
VI.2.3. Visions about a Zakat fund

Many contemporary Sunni Muslim scholars and leaders are painfully aware of the problems their communities and the Ghanaian Muslim population at large are facing. After many decades of calls for raising the issue of the collection and distribution of zakāt, several national Muslim bodies have started to discuss the issue at national conferences in recent years. The National Chief Imam, Shaykh Uthman Nuhu Sharubutu, told me in 2003 about his plans to put the issue on the agenda at the upcoming National Ramadan Conference65. Although he and his aide pointed out that there were still many obstacles to be overcome, he was confident that by openly addressing the need for the mobilization of the Ghanaian Muslims, the outcome of the discussions might lead to the realization of a national fund.66 In fact, the plan was discussed at the conference and the National Islamic Trust Fund was instituted. In a resolution, the conference urged all concerned Muslims to contribute to the fund.67 However, despite the hopes of the National Chief Imam, the initiative has been slow to develop and some years later it is still in its initial stage.68 Therefore, the 2005 initiative of the National Imam of the Ahlus-Sunna to establish another trust fund can be seen as both a critique of and a frustration at the inability of the Sunni Muslim community to mobilize funds among themselves.

Nevertheless, despite the shortcomings of the various plans and initiatives, most scholars press for the need to thoroughly discuss the various possibilities of institutionalizing the collection and distribution of zakāt. Three visions have been presented. The first is based on the local collection and distribution of zakāt, the second on the establishment of regional funds and the third stresses the need for a national Zakat fund. Whatever the position of the various scholars I have interviewed about the matter, all of them agreed in principle on the need to institutionalize zakāt. Alhaji Tamin Ibrahim, for example, states:

Although zakāt funds exist elsewhere, such a fund does not really exist in this community or in this country. The lack of it is due to lack of unity among Muslims in this country. If they were united, they should have set up a fund to alleviate poverty in the country. A zakāt fund would facilitate the collection and distribution of zakāt and help zakāt have a direct impact on the society. It would make zakāt a public affair. I am praying and hoping that in the not too distant future Muslims in this

65. The National Ramadan Conference is organized annually by the Office of the National Chief Imam and brings together the leadership of the Muslim communities in advance of the Ramadan fast. Regional and district delegates from across the country, in addition to Regional Imams, Chief Imams and Regional Hilal (Crescent Sighting) Committees participate in the conference. The Ninth Ramadan Conference was held in Koforidua in October 2003.
68. Interview with Alhaji Mumuni Sulemana 11.3.2005.
country will see the need to establish such a fund in all the Muslim communities of the country.  

Further, Shaykh Abdur-Rahman Abu Bakar suggested that if all Muslims in Tamale paid only ten cedis per person into a central fund, within a year there would be at least a million cedis, which would be sufficient to address social issues in the municipality. He had already proposed this idea to the community of scholars in the town, but owing to a lack of 'unity and trust' the idea could not be realized. However, several other scholars expressed similar hopes and ideas, including Alhaji Baba Abdallah Duah, who stated that such a fund could provide the financial means to support the heavily underpaid and understaffed educational sector in the region.

A similar argument was put forward by Alhaji Dawda Mustapha. According to him, it is the responsibility of the government to assist the poor, and if the government is not doing so, it should be the task of the members of the (Muslim) community to unite and to establish collective forms of assistance:

The best people to assist are those in the government since the Hadith says that the leaders are in the shadows of Allah. Although the rich help the beggars, their impact is not felt because there are more beggars than there are those who help. We do not like to see beggars but what can we do? We can only assist them if we unite and establish a bank to help them. Assistance on an individual basis is not enough. Instead, we should respond and take initiatives collectively.

Some scholars argue that the establishment of a regional Zakat fund is made difficult because of a deficiency of trustworthy Muslims who could supervise such funds. However, another common complaint is that the Muslim scholars and clerics, who receive zakāt and sadaqa, do not distribute it to those in need but keep it for their own benefit, although such actions are played down by some scholars, who argue that the main problem is due to the poverty of the Afanema: “You know, most often it is difficult to deal with public funds if [you] are hungry. This situation has stemmed the flow of public funds in Muslim communities.”

Thus, the realization of any kind of Zakat fund will have to deal with many challenges. One is to reach a consensus among the scholars and the Muslim leaders about what kind of plan is to be implemented. Another and even greater one is to reassure the local Muslim population that the funds collected are not embezzled and misused but that whatever fund is established is free of corruption and fraud. In this respect, the local initiatives and zakāt committees have a clear advantage: monitoring and supervising their activities is a local affair and their agents can rela-

69. ZNGFN 1/2001 Interview 3.
70. ZNGFN 1/2001 Interview 6.
71. ZNGFN 1/2001 Interview 9.
72. ZNGFN 1/2001 Interview 5.
73. ZNGFN 1/2001 Interview 13.
tively easily be checked as they will be made up of trustworthy members of a local community. The role of the local Chief Imam is crucial as seen in the case of the local Zakat fund of Kambungli. Such a system is basically a modernization of the old existing structures of zakāt.

However, there might be some critical reasons why local initiatives are eventually less effective than regional or national ones. First, local initiatives depend on the local community for its input: a poor community has – in comparison to a wealthier community – fewer opportunities to generate funds. If there are no balancing institutions or structures between poorer and wealthier communities, community-centred initiatives will have an uneven outcome. Second, local committees are dependent on the actions and credibility of their members. The position of the imam is especially problematic: a charismatic and influential scholar might have a crucial positive impact whereas a weak and inactive one easily loses control. Furthermore, there is the danger that community-centred initiatives only focus on realizing the desires of its influential local members, which in the end might not correlate with the hopes of the poor and needy. Last, but not least, whereas local initiatives can be targeted to address and bring about a solution to distinctive local problems, bigger and more expensive projects, such as hospitals, secondary schools and even tertiary education are not local projects but rather regional or even national ones. Community-centred projects that aim at poverty reduction strategies will not be effective if there is no coordination between the various initiatives. In sum, although the existing community-based approach that most, if not all, Muslim leaders subscribe to is a sound one and has the benefit of being close to human beings and advocating their needs, additional levels in the hierarchy of monitoring, planning and, perhaps, even collecting and distributing zakāt will be needed.

As seen above, the discussion among Muslim scholars on changing the system of monitoring zakāt income has oscillated between the idea of establishing Zakat funds and special committees on a municipal and regional basis and the idea of establishing a national Zakat fund. Most of the scholars I spoke with in Tamale are in favour of a municipal or regional fund. For Alhaji Ali Husein Zakariya, the ideal situation would be a consensus among the Muslim community to establish a central authority for the collection and distribution of zakāt in the Northern Region. This authority could, according to Alhaji Ali Husein Zakariya, be the Regional Chief Imam's office, which would manage zakāt for the region. Structures could be established that would respond to all aspects of the collection and the distribution of zakāt. "This could work very well," says Alhaji Ali Husein Zakariya, "because we would know those assigned to collect, to which account it would go and for what purpose it would be distributed."74

74. ZNGFN 1/2001 Interview 16.
Another argument in favour of a national Zakat fund was expressed by Alhaji Dawda Mustapha. In his vision, a Bayt al-māl or ‘united bank’ could evolve into the key financial institution of the Ghanaian Muslims. He envisions an institution similar to an Islamic bank. The first task is to select sincere and trustworthy people who are to be nominated as the trustees of the faithful and the assets that will be collected. When these people are in place, then the zakāt should be deposited in that institution or bank in the name of that community or society. Collection would be organized on a local level, but the distribution of it would be directed by both the trustees and the members of the local committee. Thus, in Alhaji Dawda Mustapha’s view, the interaction between the local community and the national fund would make a pooling of resources possible without losing the capacity for local initiatives and the empowerment of local communities.

So far, however, zakāt is not a public affair in Ghanaian Muslim society. Although the issue of establishing regional or national Zakat funds is sometimes put on the agenda at meetings and national conferences, an institutionalization of zakāt among the Sunni Muslim communities has so far not been achieved. On the other hand, the

77. ZNGFN 1/2001 Interview 16.
78. Interview with Alhaji Dawda Mustapha, 26.11.2001.
desirability and need to accomplish an institutionalization is stressed by the imams and scholars I have interviewed and it is also reflected in the public debate among the Muslim leadership at their various conferences. However, for zakāt to become part of the public sphere of Ghanaian Muslims, two main obstacles still have to be overcome. First and foremost, there is the need for the scholars to mobilize their followers. One main hurdle for the establishment of a regional or even a national Zakat fund is the mistrust by most Ghanaian Muslims of the integrity of those in charge of collecting, monitoring and distributing zakāt. According to the scholars, the lack of trust must be overcome through the display of a religious discourse, i.e., to highlight the moral imperative of obligatory almsgiving and the legal sanction by the Shari’a for its collection and distribution by the religious leadership or their deputies.79

However, the scholars are at the same time aware of their problematic position: if their integrity is not trusted by the members of their community, then they have few means of enforcing an institutionalization of zakāt. An extreme position is taken by Alhaji Uthman Kassim who calls for the help of the government to establish zakāt funds and to organize its collection.80 However, most of those scholars I interviewed are sceptical, if not hostile, towards such an idea. Instead, they reject an outright interference in the Muslim sphere by the government, calling on the Muslim community to achieve the goal by themselves. Although this position reflects the integrity and autonomy of the Muslim sphere, it poses the second obstacle for the institutionalization of zakat, namely the explicit need to achieve a consensus among the scholars and the Muslims about the issue.

The mobilization of the followers and the need for a consensus are intimately linked with each other. From the standpoint of the scholars, the haphazard and private nature of zakat is both due to the weak knowledge of the followers about the religious sanctions and norms that govern mandatory almsgiving as well as the incapability of the scholars to monitor the distribution of zakāt since there is no consensus within the community on how to handle the issue. Thus, the real challenge for an institutionalization of zakāt comes from within the community itself since zakāt is first and foremost perceived by the givers as a private act.

VI.3. Assistance to the poor, hospitality towards strangers

Whereas it might seem as if there is a long way to go before mandatory almsgiving is institutionalized in Ghana, almsgiving as such – or what could be termed the ‘alms of everyday life’ – namely sadaqa as well as zakāt al-fitr, the alms that are distributed at the end of Ramadan, have a solid position among the Muslims in Ghana.

“Charity is sunnah (prescribed) and not fard (mandatory); zakāt is specific but sadaqa

79. ZNGFN 1/2001 Interviews 4 and 10.
80. ZNGFN 1/2001 Interview 15.
Reinterpreting zakāt or not?

voluntary,” the Ambariya scholars told me, and declared that charity or *sadaqa* is part of various occasions in life: food is given out to feed the poor and needy in one’s neighbourhood on social occasions such as naming, wedding and funeral ceremonies, at special prayer sessions or during religious festivals. They further explained that, in the past, some Muslims used to prepare generous meals and invite the poor to their compounds to eat, a custom that occasionally is still practised. 81

*Sadaqa* is an intimate part of the religious praxis of Muslims. Ivor Wilks was told by Friday Imam Alhaji Abdallah b. al-Hasan of Yendi that the imams would receive *sadaqa* as an offering for their prayers at weddings, naming ceremonies, funerals and at the sharing of the property of a dead person. 82 Almsgiving as a religious duty (*sadaqa*) is a recurrent theme in sermons during religious festivals, especially during the *Id al-adha* and *Id al-fitr*. Nowadays these reminders are often published in the newspapers – either as sermons or extracts. For example, during the 2005 *Id al-adha* festival, *imāms* all over the country reminded their fellow Muslims not to forget the poor and needy and to share – sacrifice – what they were to enjoy with the needy and the destitute. 83

Annually, too, the Muslims are encouraged by the *imāms* and leaders not to forget their duty to distribute *zakāt al-fitr*. Although in principle a symbolic gesture, this form of charity is regarded by most Muslims as an outward communion with all members of the community: a symbolic gesture from those who have to those in need, a sign of compassion. 84 It is mostly given in kind, usually prepared food, more seldom in cash. 85 However, a rather challenging idea was presented by Alhaji Dawda Mustapha in one of our discussions: if every Muslim were to pay his or her *zakāt al-fitr* in cash and if this sum were collected by a central body, say the *bayt al-māl*, huge sums could be collected in this way which would be earmarked for assisting the poor and needy. He further clarified his considerations by stressing that *zakāt al-fitr* should always be given to the poor, and referred to the example of the Prophet Muhammad: “...gifts were sent to him but he never used them but distributed them. They brought more than one hundred bags of grain but he distributed it all.” In Alhaji Dawda Mustapha’s opinion, the collecting body or the *bayt al-māl* should take the same position as the Prophet: receive from those who can give and

---

81. ZNGFN 1/2001 Interview 2.
82. Wilks 1968, IGW/2 July 68/1.
85. Most scholars in the North I interviewed said that *zakāt al-fitr* is normally paid in kind, but it seems as if it is also paid in cash by Muslims in the larger urban centres.
give to those who are in need. At present, no such body exists and therefore zakāt al-fitr has to be sent directly to the poor and needy.  

One could argue that sadaqa or ‘everyday almsgiving’ as such does not differ that much from the traditional ways of assisting the needy and the poor in the community in pre-Islamic Dagbon. According to one of my informants, there were many commendable practices among the Dagbamba prior to the advent of Islam, including the giving of gifts. Gifts were seen as symbols of love and concern for others in the society and this practice was compared with pounding a yam:

If you pound a yam and you do not add water, the yam does not come together. But when you add water then all particles stick together. Hence, to concretize love, gifts were physical symbols to express real friendship and togetherness in the society. Whether you want to enter into friendship, [...] a woman into marriage or seek for the chieftaincy – gifts were signs of intent and action.

My informants emphasized that the giving of gifts in pre-Islamic Dagbon society was as important as it is in Muslim societies and it seems as if they see no difference in the pre-Islamic and the Islamic practice.

Even more important, almost all of my informants held the position that pre-Islamic or traditional ways of giving support did not and do not conflict with Islam, although some of my informants claim that, with the imposition of Islamic law, the traditional support system had been given ‘divine’ sanction. According to my informants, the traditional system of support in Dagbon consisted of six components: to be open-handed to visitors, to give offerings to passers-by, to assist poor households, to share the fruits of the harvest, to give assistance to women and to give assistance during the farming season.

Moreover, my informants highlighted in one or another way the cardinal duty of assisting visitors, as it has been and still is practised in Dagbon. Such a custom, it is declared, is in tune with a tradition in Islam that states that a Muslim should honour his guest for three days. In most houses, a room was designated for visitors. Thus anytime a visitor arrived, the room was opened for any visitor without discrimination. Whether known or unknown, the visitor was first served water by the host. Then, if it appeared that the visitor had come a great distance, the visitor was served a meal before he was asked about his mission: Where are you coming from? What is your mission? Then the visitor was asked whether he had specifically come to visit the host or if he was in search of another person or if he had a specific socio-economic problem. If the visitor had any problems, it was the responsibility of the host to assist the visitor to the best of his abilities. The host would first of all give

---

86. Interview with Alhaji Dawda Mustapha, 26.11.2001.
88. ZNGFN 1/2001 Interview 3.
89. ZNGFN 1/2001 Interview 9.
the visitor a place to stay, he would give him water to wash himself with and feed him until the visitor’s mission was accomplished irrespective of the time it might take. People in Dagbon were said to have honoured their guests for more than three days depending on the situation even before the advent of Islam. However, as some informants claim, all the members of the community ensured that all the needs of the visitor were taken care of as long as he stayed with them. Anytime someone had a visitor, he would inform all his relatives and friends. All these people would take up the responsibilities for the visitor. Thus, the responsibility did not fall on one person but it was seen as a collective responsibility. Moreover, as one of my informants states:

Our forefathers loved strangers more than anyone else. The rationale behind the love for a visitor was that after he had departed he would give good compliments about their hospitality to other people and to his own family.

Second, according to some of my informants, it was the practice in Dagbon that when a farmer saw someone passing by his farm, he would offer him roasted yam or corn to eat before the person continued his journey. The reason for such a custom, it is said, was that the farmer did not know if the traveller would meet any other person in the course of his journey who would have food to share with him. In those days food was easily prepared and sold to travellers. A similar custom was the cooking of the eleventh meal: if there were ten people in a family, they would cook enough for eleven people. The eleventh meal was provision for a visitor who might arrive after the meal.

Third, there was the custom in Dagbon that when no fire was observed in the evening at a nearby house, cereals such as corn, millet and guinea-corn would be sent to that household without enquiring whether it had food or not. In some cases, bowls of food would already be brought to the household the same evening. In other cases, the neighbours would send some people to investigate the situation, and if the lack of food was confirmed, would send assistance. My informants explained to me that dinner in Dagbon is highly respected and missing it is seen as disheartening, and one of them pointed to the fact that “Islam, too, talks of the rights of the neighbour. This, I believe, was a tradition among the Dagbamba before the encounter with Islam.”

Other ‘traditional’ ways of support occurred after harvest when farmers used to assist particularly those who did not have good yields. For instance, I was told, those with a good harvest would assist those with poor yields, in particular elderly people.
and poor relatives, with a bag or a basket of maize, guinea-corn or cassava. In some cases, it turned out that those without a yield ended up with more food than those who had a good harvest.\textsuperscript{95} Some of my informants identified as a particular target women, who, once they joined a household through marriage, would be taken care of as long as they belonged to the household.\textsuperscript{96} In addition to sharing the fruits of the harvest, people were said to have given assistance to one another whenever one of them was “overwhelmed” by his farm, i.e., unable to work his farm. To start the weeding, the head of the household would call upon his neighbours and they would come to his aid. This mutual assistance was called ‘da-kpariba’. In similar ways, one could count on the help of the neighbours in other cases, like digging wells or building houses.\textsuperscript{97} Last, but not least, perhaps one of the most important reasons why even Muslims in the North are not too eager for the institutionalization of the collection and distribution of zakāt might be due to the fact that the prevailing system of voluntary, private almsgiving is perceived as being quite sufficient. One day during my last stay in Tamale I was approached by a friend who revealed to me that each year he gives quite a substantial amount of money as alms to an old lady. In this way, he fulfilled his obligation of paying zakāt and at the same time – as he emphasized to me – he was able to provide for the livelihood of one old lady who otherwise would have to beg.\textsuperscript{98} It is quite likely that he is not the only rich farmer who supports needy persons in such a way. For both the giver and the recipient, such an informal way of handling the alms seems to be preferred – as it is an act ‘for the sake of Allah’, it is for the benefit of both the giver (as he or she will receive the blessing of Allah) and the recipient. Even more important is the fact that both the giver and, to a lesser extent, the recipient, are able to control the transaction – a situation which might not be the case if zakāt is institutionalized.

VI.4. Almsgiving in a global age

Hitherto much of the debate concerning zakāt and almsgiving in Ghana has dwelled upon sensitizing the Ghanaian Muslim community about the need to institutionalize zakāt and to make it a public affair. Starting with the realization among Muslims that they constitute a marginalized minority in the country, the efforts of the Muslim leadership have been directed at finding ways to alleviate the suffering of their communities. As it is evident that the Ghanaian state has little ability to address the specific problems and challenges of the Muslim community – or at least this is the general perception and claim (if not critique) of the Muslim leadership

\textsuperscript{95} ZNGFN 1/2001 Interviews 2, 6, 7, 10 and 17.
\textsuperscript{96} ZNGFN 1/2001 Interview 5.
\textsuperscript{97} ZNGFN 1/2001 Interviews 7, 10, 11, 12 and 17.
\textsuperscript{98} Author’s Fieldnotes 18.11.2001.
Reinterpreting zakāt or not?

– local Muslim intellectuals have started to push for an ‘Islamic’ solution to combat begging and poverty. Using religious discourse, their model rests on the moral imperative of the duty of every Muslim to pay zakāt which should be handled as a public affair instead of privately. Such a discourse rests on the general concept of the local nature of zakāt: according to Islamic legal principles, the mandatory alms should first and foremost be collected by and distributed in the local community.

However, with the increasing international contacts of local Muslim intellectuals, new concepts of how to operate and monitor zakāt are being discussed among Ghanaian Muslims. Influenced by the example of both Western and Middle Eastern developmental activities, several Ghanaian Muslim NGOs have been established. Most of these NGOs make use of Zakat funds, although the financial assistance they receive is not collected through local zakāt but comes from abroad. Many Muslim intellectuals regard the transfer of zakāt from Zakat Houses and similar institutions in the Gulf States as needed but problematic. The willingness of other Muslims to assist their organizations is religiously articulated: sums that are collected in these foreign Zakat funds are transferred to the Ghanaian Muslim community as a form of zakāt; thus they are the recipients. However, at the same time they are critical about the inability of their own communities to engage themselves in similar activities.

A key aim of the Ghanaian Muslim intellectuals and scholars is for their communities to rearticulate the conditions and capacities for self-help. Following a religious discourse which idealizes religiously motivated giving and challenges the stigmatization of the poor and needy but at the same time criticizes able-bodied beggars for being lazy, the consequences of such a discourse are that more efforts should taken by the communities themselves to attack the root causes of poverty and marginalization. The core argument is that a passive attitude has to be changed into an active one. The idea of such an approach is that the local communities themselves should identify and realize their capabilities. Outside assistance, be it in the form of government intervention or international Muslim assistance for the promotion of social welfare, is still needed but local, regional and national activities must be established. In the end, a large part of the debate in Ghana is therefore just as much about empowerment of the Muslims and especially the dismantling of a negative self-identification.

Ghanaian Muslims have ‘lived in the past’ for several decades and lamented about being a neglected minority in modern contemporary Ghana. However, with the growing awareness among the Muslim leadership that things will not change if one does not start in one’s own house, Muslims in Ghana have become more outspoken about their need to integrate into and engage with Ghanaian society as well as the larger Muslim world.

The urge to establish a positive self-identification is also noted in the recent discussion on almsgiving. On two occasions, the Muslim leadership have urged
their followers to engage in the suffering of other members in the greater Muslim world: after the earthquake that hit the Bam region in Iran in 2003 and after the 2005 Boxing Day tsunami. The calls by the Muslim leadership to donate in cash and kind to help the victims differ from earlier calls on similar occasions when the followers were urged only to pray for the victims. Although one might assume that the goods collected by the Ghanaian Muslim community cannot have been substantial from an international perspective, it was an important gesture that can have far-reaching consequences. By engaging itself in collecting alms for foreign communities, the Ghanaian Muslim community opened a new chapter in its history and entered the age of global almsgiving as an equal partner, not only as a recipient but also as a giver.

Poverty and marginalization are two conditions that are identified by Muslim intellectuals to be the main problems of the Ghanaian Muslim community. In their public appearances as well as in private discussions, their articulation of the problems is based on two different lines of argumentation, a secular and a religious one. Secular argumentation is used when addressing and analyzing the living conditions of the Muslim communities, especially when the root causes and consequences of the economic and political marginalization are articulated. A key word is ‘modernization’ and the slow integration of the Muslim population into the modern society. Lack of education is perceived as the crucial cause, and Muslim intellectuals and leaders have self-critically identified the earlier distrust in – if not outright rejection of – modern Western education by Muslim parents and leaders as a strategy that has backfired.

However, when Muslim scholars and leaders are asked to articulate the problems of their communities and to promulgate a solution to them, they generally turn to religious vocabulary. This is not surprising when one is dealing with religious experts. For them, a secular perspective can only address part of the problem. Based on the Islamic concept of the indivisibility of the moral and the secular order, i.e., the imperative that religious/divine norms should always guide the actions and activities of humans and, by extension, also society and state, a moral articulation of the problems is preferred. Poverty alleviation, therefore, is not only a matter of economic, political and societal changes but even more a question of morals and reciprocity. But here lies one of the problems, in my opinion. If the condition of a poor person is articulated within religious discourse, the Islamic perspective on poverty and wealth becomes problematic. A rich person needs a poor person for the purification of his/her wealth and ultimately it is in his/her interest that there are poor persons in society, otherwise the rich person can not purify his/her wealth. Thus, one could even argue that poverty alleviation is not at all the aim of almsgiving; although zakāt and sadaqa should to be given ‘for God’s sake’, almsgiving is not an altruistic act. But does one have to dismiss almsgiving, especially mandatory or obligatory almsgiving (zakāt), as a possible solution for poverty alleviation?

A long-term analysis of zakāt in Ghana points towards a dual position of almsgiving in the society and its link to poverty alleviation. As John Iliffe has already concluded in his monumental work on poverty in Africa,1 the colonial period and

1. Iliffe 1987.
the introduction of the colonial order together with a capitalist economy set in motion structural changes of African societies that were to change the living conditions of the populations. Almsgiving and mutual assistance in extended families and between neighbours had been effective tools in precolonial societies but are no longer sufficient in modern postcolonial ones. An example of this is the structural changes that affected Muslim communities in Ghana. The position of Muslims in the precolonial Voltaic Basin was one of being a respected and comparatively wealthy stranger community as most of its members were either foreign traders or artisans. The local Muslim community was centred round its religious and political leaders, who served as the ultimate guardians of the community's spiritual, social and economic welfare. At the core of the community was their Islamic normative order which outlined the duties and responsibilities of each member. Almsgiving was morally sanctioned and the proceeds were distributed through the local imam to the needy members of the community. However, although the imam played a crucial role in monitoring zakāt, it was perceived as a private act of each member of the community.

A notable feature of the Muslim communities in precolonial Ghana was their dualistic nature: for an outsider, it was a homogeneous, inclusive unit but for an insider, it reflected an ethnic and socially diverse spectrum of society. Islam was central for the inner cohesion of the community and Muslim communities in general were able to negotiate an agreement of mutual respect with the local rulers. On the one hand, the Muslim political and religious leadership paid homage to the local ruler, on the other, as the result of not challenging the position of the political authorities or questioning the non-Islamic moral and political order of the host society, the Muslim community was granted religious and cultural autonomy. Thus, a dual system had already started to evolve during the precolonial era, namely one that was centred on the ‘Muslim sphere’ and another that centred on the host societies’ political, cultural and religious sphere. From a Muslim perspective, therefore, it was crucial to negotiate with the political authorities to define the borders of their autonomy. Not surprisingly, therefore, the Muslim leadership was quick to negotiate their position with the colonial rulers.

However, in retrospect one could claim that the deal with the British colonial authorities backfired in the long run. The strategy of the Muslim leadership to engage as little as possible with the colonial world had, in the beginning, a positive effect on the cultural and religious integrity of the Muslim communities. Western education was especially repelled as it was perceived by the Muslim leadership and Muslim parents as endangering the religious and moral values of the Muslim child. However, due to the structural economic changes that followed with the introduction of a colonial economy, old strategies for the provision of social welfare were challenged and lost their effect. By the end of the colonial period, the then Gold Coast had been divided into a comparatively better off South and an economically backward and ‘underdeveloped’ North.
During the postcolonial period, the strategy of non-interference of the Muslim leadership with the state resulted in a deep structural crisis for the majority of the Muslims in Ghana. Being blocked from Western education, there were few opportunities for a *makaranta*-educated Muslim to enter the modern economy. Poverty alleviation via its traditional forms through almsgiving was still effective enough to keep the recipient from starving to death but could not have a structural impact due to its haphazard, irregular and private nature. Trying to negotiate a new deal with the Ghanaian secular authorities had little effect as the Ghanaian state became increasingly powerless in promoting social welfare policies, especially during the economic chaos of the 1970s and 1980s.

Consequently, the Muslim community at large has a weak social, economic and political position in contemporary Ghana. There might be successful individual Muslim entrepreneurs and politicians, but in general the marginalization of Muslims in Ghana is both real and perceived. However, since the 1990s, the crisis of the Muslim community has led to a profound change in attitudes among the majority of the Muslim population and their leadership. One change is their call for the need for modern education so that Muslim children have both the skills and the ability to fully engage in modern society. Another is the vocalized urging to change attitudes from passive to active ones. It is within the latter that *zakāt* is debated: what it should be (a vehicle for poverty alleviation) and what it could be (an instrument for societal development). The debate among the Ghanaian Muslim leadership, be they Tijani or Ahlus-Sunna, is directed at reformulating the Muslim sphere from being exclusive to being inclusive, i.e., not turning one’s back on the modern world but fully engaging in it. Thus, an active engagement in Ghanaian politics to make sure that the Muslim communities and *zongos* receive their share of the state funds is combined with programmes for self-help and social welfare carried out by an increasing number of Muslim NGOs. The urge for the institutionalization of *zakāt* can therefore be interpreted as a positive sign of an action-oriented policy. Almsgiving as such has no structural impact, but being part of a new formula that includes the local community, the state and international donors, one could make a case for the institutionalization of *zakāt*. However, as is evident from my research, the key element is trust. Any institutionalization of *zakāt* will fail if the funds are not properly handled and invested for the common good. On the other hand, if there is trust in the monitors and the investments have an effect on the lives of the destitute and the poor, then mandatory almsgiving becomes an altruistic act.
APPENDIX I

Questionnaire for interviews with Muslim scholars in Northern Ghana
January-February 2000

Q.: What is the difference between sadaqa and zakāt?
Q.: How did the people help each other in case of suffering before the advent of Islam?/How did Dagombas before Islam erase suffering in Dagbon?
Q.: What are the causes of suffering (poverty)?
Q.: Does zakāt really achieve the purpose for which it is given? Does zakāt mitigate suffering and minimise poverty?
Q.: What is the difference between a poor person and a needy person?
Q.: Why are some people poor? Were the poor created to be poor or is it their own attitude that makes them poor?
Q.: What is the state of begging and beggars?
Q.: Does begging cater for the needs of the beggars adequately? Or what is the relationship between the rich and the beggars?
Q.: What is the responsibility of a wealthy Muslim towards a poor Muslim as far as the traditions of the Prophet Muhammad are concerned?
Q.: If the impact of zakāt is not felt, is it due to refusal of Muslims in paying it or is it that the zakāt that is paid is inadequate?
Q.: If we really want to understand the essence of zakāt, how come that it has not addressed the social problems among Muslims?
Q.: Why is poverty still pervasive although Islam has prescribed sadaqah and zakāt to alleviate it in Muslim communities? Is it due to non-compliance or is the amount given out too meagre?
Q.: How can Muslims eradicate poverty in their communities?
Q.: There are different types of zakāt, like those goods which are physically seen and natural endowment such as minerals (gold, oil). Do people give zakāt on this natural endowment in our community?
Q.: Can zakāt alleviate poverty and suffering in the community?
Q.: In order to make the impact of zakāt felt, can we increase the rate of zakāt?
Q.: How many people give zakāt?
Q.: Do people give out zakāt al-fitr?
Q.: Are there Zakāt committees or funds?
Q.: How is zakāt administrated in the absence of a zakāt fund?
Q.: Do the Imams and Afanemas really educate Muslims about Islamic ideals and institutions?
Q.: In which way has the attitude changed?
## APPENDIX II

Ghana 2000 Census: Muslim population

<table>
<thead>
<tr>
<th>Region</th>
<th>tot pop</th>
<th>Muslim pop</th>
<th>% Muslims/tot pop prov</th>
<th>% Muslims/tot Muslim pop</th>
<th>% Muslims/tot pop</th>
<th>% Muslims kum freqv</th>
</tr>
</thead>
<tbody>
<tr>
<td>UWR</td>
<td>576,583</td>
<td>185,899</td>
<td>32</td>
<td>6</td>
<td>1</td>
<td>6</td>
</tr>
<tr>
<td>UER</td>
<td>920,089</td>
<td>207,434</td>
<td>23</td>
<td>7</td>
<td>1</td>
<td>13</td>
</tr>
<tr>
<td>NR</td>
<td>1,820,806</td>
<td>1,022,331</td>
<td>56</td>
<td>34</td>
<td>5</td>
<td>47</td>
</tr>
<tr>
<td>BAR</td>
<td>1,815,408</td>
<td>292,840</td>
<td>16</td>
<td>10</td>
<td>2</td>
<td>57</td>
</tr>
<tr>
<td>AR</td>
<td>3,612,950</td>
<td>477,214</td>
<td>13</td>
<td>16</td>
<td>3</td>
<td>73</td>
</tr>
<tr>
<td>ER</td>
<td>2,106,696</td>
<td>128,407</td>
<td>6</td>
<td>4</td>
<td>1</td>
<td>77</td>
</tr>
<tr>
<td>VR</td>
<td>1,635,421</td>
<td>83,350</td>
<td>5</td>
<td>3</td>
<td>0</td>
<td>80</td>
</tr>
<tr>
<td>WR</td>
<td>1,924,577</td>
<td>164,394</td>
<td>9</td>
<td>5</td>
<td>1</td>
<td>85</td>
</tr>
<tr>
<td>CR</td>
<td>1,524,577</td>
<td>147,166</td>
<td>10</td>
<td>5</td>
<td>1</td>
<td>90</td>
</tr>
<tr>
<td>CAR</td>
<td>2,905,726</td>
<td>295,759</td>
<td>10</td>
<td>10</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>tot pop</td>
<td>18,912,079</td>
<td>3,004,794</td>
<td>100</td>
<td>100</td>
<td>16</td>
<td></td>
</tr>
</tbody>
</table>


Legend:
- tot pop = total population
- Muslim pop = Muslim population
- % Muslims/tot pop prov = percentage of Muslims out of total population in a region
- % Muslims/tot Muslim pop = percentage of Muslims in a region out of total Muslim population
- % Muslims/tot pop = percentage of Muslims in a region out of total population
- % Muslims kum freqv = cumulative frequency of percentage Muslims per region/total Muslim population
BIBLIOGRAPHY

Archival Materials

a. Public Records and Archives Department (PRAAD, former National Archives, Ghana (NAG): Accra (PRAAD/A)
CSO 11/1/456
CSO 11/14/129

b. Rhodes House Library, Oxford, UK
MSS.Afr.s.593 (1, 2-14) Duncan-Johnstone, Informal Diary Ashanti

c. University of Bayreuth, Germany, Materialsammlung Islamwissenschaften

Official Publications

a. Census Reports (Gold Coast and Ghana)

b. Ordinances and Laws (Gold Coast and Ghana)

c. Reports and Investigations
Bibliography


Newspapers and magazines

Accra Mail/The Accra Daily Mail/The Accra Daily Mail Online
The Daily Graphic/The Daily Graphic Online
The Fountain
The Ghanaian Chronicle/The Ghanaian Chronicle Online
The Ghanaian Times
The Humanitarian
The Muslim Searchlight
Public Agenda/Public Agenda Online
West Africa (1994)

Ghana Review International (GRi) Newsreel/GRi Feature/GRi Parliament/Ghanaian Newsrunner
Ghana Web (www.ghanaweb.com)
GNA (Ghana News Agency)

Africa Confidential 45: 24 (3 December 2004)
Interviews

a. published


Interview No. 1: Alhaji Abdulai Adam, (age ca. 80 years old), Chief Imam of Tamale (29.1.2000, Tamale).

Interview No. 2: Group interview with scholars of the Ambariya Islamic school: Shaykh Ahmed Abu Bakr Tanko Ishaq, assistant director of the Ambariya Institute and director of the Supreme Council of Islamic Research, Northern Regional Branch; Shaykh Iddris Abdul-Hamid, chief examiner, Ambariya Institute and member of the Supplement Committee of the Supreme Council of Islamic Research, Northern Regional Branch; Shaykh Mukhtar Ahmad Muhammad, Chairman of the Dawa-Committee, Supreme Council of Islamic Research, Northern Regional Branch; Shaykh Yusuf Iddris Adam, secretary-general of the Ambariya Institute and member of the board of the Islamic Supreme Council, Northern Regional Branch; Shaykh Abubakar Idriss Abdallah, Supervisor of the Ambariya Institute and member of the board of the Islamic Supreme Council, Northern Regional Branch (30.1.2000, Tamale).

Interview No. 3: Haji Tamin Ibrahim, Teacher at Madrasat Arabiya Islamiyya (Tamale); Chairman of the Islamic Educational Unit, Northern Region; Secretary of the Regional Chief Imam Abdulai Adam; Member of the Central Mosque in Tamale (30.1.2000, Tamale).

Interview No. 4: Group interview with scholars of the Ambariya Islamic school: Shaykh Ahmed Abubakr Tanko Ishaq, assistant director of the Ambariya Institute and director of the Supreme Council of Islamic Research, Northern Regional Branch; Shaykh Yusuf Iddris Adam, secretary-general of the Ambariya Institute and member of the board of the Islamic Supreme Council, Northern Regional Branch; Shaykh Kamaludeen Abdallah; Shaykh Ishaaq Hamid; Shaykh Sulaman Abdul-Rahman Abdulai; Shaykh Huseni Said Yaqub (31.1.2000, Tamale).

Interview No. 5: Alhaji Dawda Mustapha (Malam Bawa) Mudir (director) of Madrasatu Arabiya Islamiyya (31.1.2000, Tamale).

Interview No. 6: Shaykh Abdul-Rahim Abu Bakar, Chief Imam of Zogbele, member of the dawa of the Central Mosque; Alhaji Abdulaj One One, Special Advisor to Islamic schools in the Northern Region, Chairman of the Muslim Youth, Tamale; Shaykh Jabir Abdallah, second imam of Zogbele, member of the dawa of the Central Mosque, Director of Markaziyya Islamic school (1.2.2000, Tamale).

Interview No. 7: Shaykh Abdul Samad Alhassan, Imam of the Farukiyya mosque, operator of the Farukiyya Islamic school and Shaykh Tahir Muhammad, Assistant Imam of the Farukiyya mosque, mudir of Farukiyya Islamic School (1.2.2000, Tamale).

Interview No. 8: Interview with the Regional Missionary of the Ahmadiyya, Abdul Hamid Tahir (1.2.2000, Tamale).
Interview No. 9: Shaikh Baba Abdallah Duah, district chairman of the Islamic council, educational unit; operator of Anwar Duah Islamic school; member of the dawa of the Central Mosque (2.2.2000, Tamale).

Interview No. 10: Group interview with scholars of the Nuriyyah Islamic Institute, present: Alhassan Ilyas, Issaka Salamatu, Chimsi Salamatu, Murideen Fusani, Mahamah Alhassan (teacher, assistant headmaster), Salihu Aswad Bawah (teacher, representative of the Islamic Council for Development and Humanitarian Services, treasurer of the Supreme Council for Islamic Research, Northern Regional Branch) Sa’ad Abdul-Rahman (secretary of the Supreme Council for Islamic Research, Northern Regional Branch), Muhammad Jalal ad-Din Ahmad (teacher, member of the Supreme Council for Islamic Research, Northern Regional Branch), Sulayman Said Bawah, Alhassan Issahaku Kawtu (2.2.2000, Tamale).

Interview No. 11: Interview with the Chief Imam of Salaga Ali Umar (born 1928) (5.2.2000, Salaga).

Interview No. 12: Interview with Haji Isa (Issah) Usman, head of the dawa (Ahl al-sunna) in Yendi, Chief Imam of the Old Imam’s mosque in Yendi (6.2.2000, Yendi).


Interview No. 15: Interview with Haji Asimana Kassim, Chief and Imam of Kushegu, Shaikh of the dawa and Tijani community in Yendi (6.2.2000, Yendi).

Interview No. 16: Hajj Ali Hussein Zakkariyya, executive director, Community Development and Youth Center; Assistant Development Manager, Islamic Education Unit, National Headquarters, Tamale, (7.2.2000, Tamale).

Fieldnote No 17: Letter sent by Afa Razaq Taufeeq Abdallah (Tamale) to HW, June 2000.

b. unpublished

Shaykh Baba Abd-Duah, Tamale, 25.11.2001.
Wangara Chief Alhaji Baba Issa, Accra, 24.10.2003.
Alhaji Mumuni Sulemana, Lecturer in Islamic Studies, University of Ghana, Accra, 11.3.2005.
Unpublished theses and scholarly papers


Published works


Boahen, A. Adu, Ghana: Evolution and Change in the Nineteenth and Twentieth Centuries, Accra: Sankofa 2000 [1975].


Bibliography


BIBLIOGRAPHY

Rouch, Jean, Notes on Migration into the Gold Coast. First report of the mission carried out in the Gold Coast from March to December, translated P.E.O. and J.B. Heigham, Accra: s.n., 1954


Sowa, Nii Kwaku, Assessment of Poverty Reducing Policies and Programmes in Ghana, paper presented in a conference on Assessment of Poverty Reduction Policies, organized


Weiss, Holger, Between Accommodation and Revivalism: Muslims, the State and Society in Ghana from the Precolonial to the Postcolonial Era, manuscript, (to be published by the Finnish Oriental Society, 2007, forthcoming).


