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Zakat in Ghana

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Published: 01/01/2021

Document Version

Final published version

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Please cite the original version:

Weiss, H. (2021). *Zakat in Ghana: A Tool for the Empowerment of the Muslim Community*. Åbo Akademi University. <https://urn.fi/URN:NBN:fi-fe2022020417583>

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Zakat in Ghana:

A Tool for the Empowerment of the Muslim Community

Holger Weiss

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First published in 2021
by Åbo Akademi University, Finland

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ISBN: 978-9988-3-2183-3

Editors: Irene Nimo Nunoo, Department of Publishing Studies,
KNUST, Kumasi

Design and typeset: Frank Boadu
Printed in Ghana by University Printing Press, KNUST, Kumasi.

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DEDICATION

This book is dedicated to all Muslim scholars in Ghana who have shared their thoughts on *zakat* with me, to Yunus Dumbé, Haji Sulley and Afa Razaq who have shared my journey in Ghana, opened doors and had endless of time to discuss *zakat* with me, and to Minna, my dear wife and companion in life.



ACKNOWLEDGEMENTS

This book is the outcome of a journey that started in 2017. Key persons enabling my engagements were Haji Mumuni Sulemana (Afa Sulley), Dr. Yunus Dumbo and Afa Razaq who paved the way and opened the doors for my interactions with Muslim scholars in Ghana. I am deeply grateful for their assistance, friendship and trust.

Many other persons in Germany, Ghana and Sweden have helped me over the years to carry out my research on *zakat* to whom I want to say thank you for stimulating discussions and much needed support: Franz Kogelmann, Torsten Hylén, Malam Amiru Bamba, and Sheikh Umar Ibrahim Imam. I want to pay my respect and express my deepest gratitude to all of them with this book.

This book is the result of my Academy of Finland research project *Muslim Empowerment in Ghana*. Together with research grants from the Finnish Society of Sciences and Letters, the present book is the first volume of the research project, the two remaining volumes are scheduled to be published in 2022. I am very grateful to Esi Nunoo for carefully reading the manuscript and the editors of Kwame Nkrumah University of Science and Technology Printing Press for publishing the book.



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INTRODUCTION

“Zakat is the Islamic solution to poverty eradication.”

This is the unanimous reply of Ghanaian Muslim scholars to my question about achieving Muslim empowerment in Ghana. Usually, these Muslim scholars would begin by emphasising that *zakat*, the obligatory alms giving practice, constitutes the Third Pillar of Islam; it is regarded as *fard*, a moral duty, mandatory for every (adult) Muslim. Next, they would outline the Qur’anic rules that identify and restrict the recipients of *zakat* listed in Surah Al-Tawabah, i.e., aya (verse) 9:60:

Alms [sadaqa] are for the poor and the needy, and those who employed to administer (the funds); for those whose hearts have been (recently) reconciled (to truth); for those in bondage and in debt; in the cause of Allah; and for the wayfarer.¹

This opinion by Muslim scholars in Ghana is also true for Muslim scholars throughout the contemporary world. Instituted by the Prophet Muhammad, *zakat* serves as the cornerstone of an ideal social welfare system in an Islamic state, claimed to have existed in the early days of the Prophet and the Rightful Caliphs. In the same token, they recognise that the ideal model of an Islamic economy only existed during the “golden age” of early Islam, and with the establishment of Muslim (worldly) political entities (sultanates, kingdoms, imamates, etc), *zakat* lapsed to be a public affair and

¹ Qur’an, Surah 9:60, English translation of King Fahd’s Holy Qur’an.

became a private one. Colonial rule and postcolonial governments in the Muslim world had little interest in managing *zakat*, leaving its collection and distribution to either pious individuals or local Imams.²

This book outlines the discourses, agendas, and actions of Muslim scholars and leaders in their struggle to achieve political, social and economic empowerment for the Muslim population in Ghana. Some two decades ago, I conducted a similar investigation on Muslim discourses on poverty alleviation in Ghana.³ Returning to Ghana in 2017, I noted a tremendous change in the discursive landscape and the institutionalization of *zakat* as a tool for poverty eradication, I, therefore, decided to frame the current investigation as a follow up to my earlier one, focusing on the articulation of *zakat* as a potential solution to the empowerment of the Muslim minority in Ghana. Through the assistance of Dr. Yunus Dumbe and Haji Mumuni Sulemana, I interacted with more than fifty Muslim scholars in Accra, Ejura, Hamile, Kumasi, Tamale and Wa during my fieldwork from 2017 to 2019. What impressed me was the readiness and eager of my colleagues to discuss *zakat* and to find time to elaborate on the subject. A first milestone in my current research was a workshop on Muslim NGOs and the provision of social welfare in sub-Saharan Africa, organized by Dr. Franz Kogelmann and me at the Institute of African Studies at Bayreuth University, Germany, in November 2017. Our workshop resulted in an anthology, containing two chapters by myself outlining the international discussions on *zakat* as a tool for poverty alleviation as well as the discourses

2 See further Holger Weiss, *Obligatory Almsgiving: An Inquiry into Zakat in the Pre-colonial Bilad al-Sudan* (Helsinki: Finnish Oriental Society, 2003).

3 Holger Weiss, *Begging and Almsgiving in Ghana: Muslim Positions towards Poverty and Distress* (Uppsala: Nordiska Afrikainstitutet, 2007).

on *zakat* by Muslim scholars in Ghana.⁴ The present book is an updated, expanded and rewritten version of my two earlier texts.

The Roles and Uses of Zakat: Global Perspectives

Contemporary Muslim scholars turned their interest towards *zakat* during the late twentieth century to respond to the socio-economic crisis in many Muslim countries. Reports published by international development agencies in the 1990s pinpointed the high poverty levels in African and Asian Muslim countries. A subsequent investigation by A. R. Zeinelabdin raised the alarm about the high rates of economic, social and political deprivation in the OIC (Organisation of Islamic Conference) countries.⁵

At this point, *zakat* played a minor role in the discussion. Zeinelabdin indicated it to be a potential – but not existing – source for alleviating poverty. However, he was sceptical about its transformation into a fund for a public social welfare system. “One major problem is that this source is individualistic in nature in almost all the Islamic countries,” he noted and further remarked that the redirection of state-collected *zakat* to poor Muslim countries would be practically impossible to achieve. Importantly, however, was Zeinelabdin’s suggestion that *zakat* funds could be channelled through Muslim non-governmental organisations or NGOs, and even considered

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

5 A.R. Zeinelabdin, “Poverty in OIC Countries: Status, Determinants and Agenda for Action,” *Journal of Economic Cooperation Among Islamic Countries* 17, no. 3–4 (1996): 1–40.

that such funds to be directed “to small-scale projects that contribute to the increasing income of the poor permanently.”⁶

Siddiq Abdelmageed Salih made a similar plea in his assessment of *zakat* being used as an equalisation instrument. He challenged scholars of *fiqh* or Islamic jurisprudence to consider giving *zakat* “as outright grants to micro-entrepreneurs...” and whether “the micro-finance institutions can give these funds on different non-interest-bearing modes of financing.”⁷

Zeinelabdin’s and Salih’s investigations mirrored the discussions among Muslim scholars and the rise of Islamic economics in the 1990s.⁸ Islamic economics identifies *zakat* and *waqf* (pious endowments), together with various forms of Islamic microfinance, as instruments of Islamic social finance and fundamental tools for eradicating poverty and providing *maslaha* or social welfare.⁹

In this discourse, the *umma* (the community of believers) is defined as Muslim society at large.¹⁰ Following the *Cairo Declaration on Human Rights in Islam* in 1990 and the UN Conference on Environment

6 Zeinelabdin, “Poverty in OIC Countries,” 32.

7 Siddiq Abdelmageed Salih, *The Challenges of Poverty Alleviation in IDB Member Countries* (Jeddah: Islamic Development Bank, 1999), 70.

8 See, for example, M. A. Mannan, *Islamic Economics: Theory and Practice* (Lahore: Muhammad Ashraf, 1970), Ziauddin Ahmad, *Islam, Poverty and Income Distribution* (Leicester: Islamic Foundation, 1991), Syed Nawab Haider Naqvi, *Islam, Economics and Society* (London: Kegan Paul International, 1994), A.O. Abudu, *Islamic Economics for the Layperson* (Accra: Dyno-Media, 1996).

9 World Bank and Islamic Development Bank Group, *Global Report on Islamic Finance – Islamic Finance: A Catalyst for Shared Prosperity?* (Washington DC: World Bank Group, 2016), 174–199; Mustapha Abdul-Hamid and Mohammed Fazwi Aminu Amadu, “Islam and Ghana’s Sustainable Development Agenda: Negotiating the Involvement of the Muslim Community in Mainstream Economic Activity,” in *Religion and Sustainable Development: Ghanaian Perspectives*, ed. George Ossom-Batsa, Nicoletta Gatti and Rabiata Deinyo Ammah (Città del Vaticano: Urbaniana University Press, 2018), 131–144.

10 Charles Tripp, *Islam and the Moral Economy: The Challenge of Capitalism* (Cambridge: Cambridge University Press, 2006), 68–76.

and Development in Rio de Janeiro in 1992,¹¹ the OIC adopted a resolution on human rights, addressing “the interdependence and indivisibility of economic, social, cultural, civil and political rights,” and underscored that “the international community must fulfil its commitment to eradicate poverty.”¹²

Several Muslim economists embarked on proposing an Islamic notion of sustainable social and economic development based on social justice.¹³ In 1994, Mohammed Ansari proposed an Islamic solution to sustainable development, its main aim being to achieve peace and harmony at all levels of human existence.¹⁴

When Muslim intellectuals turned their attention to the obstacles of peace and harmony in the dimensions set out by Ansari, they identified poverty as the prime obstacle to development.¹⁵ Harvard-trained economists and some economists of the World Bank turned towards Islamic economics and made it more ‘fashionable’;¹⁶ the

11 Cairo Declaration on Human Rights in Islam (Cairo Declaration). OIC Council of Foreign Ministers Resolution No. 49/19-P adopted at the 19th session of the OIC Council of Foreign Ministers, Cairo, 31 July to 5 August 1990, English translation available at <http://hrlibrary.umn.edu/instree/cairodeclaration.html>, and https://en.wikisource.org/wiki/Cairo_Declaration_on_Human_Rights_in_Islam.

12 Organisation of the Islamic Conference (OIC), Resolution No. 41/21-P on Coordination among Member States in the Field of Human Rights, Karachi, Islamic Republic of Pakistan: Twenty-First Islamic Conference of Foreign Ministers, Session of Islamic Unity and Cooperation for Peace, Justice and Progress, English translation available at https://en.wikisource.org/wiki/Cairo_Declaration_on_Human_Rights_in_Islam. See further Glauco D’Agostino, “Muslim NGOs, Zakât and Civil Society for Emergency and Development,” 12.9.2019, <http://www.islamicworld.it/wp/muslim-ngos-zakat-and-civil-society-for-emergency-and-development/>, accessed 9.3.2021.

13 M.U. Chapra, *Islam and the Economic Challenge* (Herdon, VA: International Institute of Islamic Thought and The Islamic Foundation, 1992).

14 Mohammed I. Ansari, “Islamic Perspectives on Sustainable Development,” *American Journal of Islamic Social Sciences* 11:3 (1994): 394–401.

15 Valeria Saggiomo, “Islamic NGOs in Africa and their notion of development. The case of Somalia,” *Storicamente* 8 (2012), 1–12.

16 Zamir Iqbal and Abbas Mirakhor (eds.), *Economic Development and Islamic Finance* (Washington DC: The World Bank, 2013), available at <https://openknowledge.worldbank.org/bitstream/>

most popular modern manual on Islamic economics is perhaps Yusuf al-Qardawi's *Fiqh az-Zakat*.¹⁷

Islamic economics operates with an Islamic framework that relies on the (Islamic) ethics of individual and private action to reduce poverty through the use of internal resources and Islamic solidarity-based instruments such as *zakat*, *awqaf*, and *qard al-hasan* (benevolent loans).¹⁸ An investigation by Nasim Shah Shirazi, Muhammad Fouad Bin Amin and Talat Anwar on the collection and distribution of *zakat* in OIC-member states published in 2009 addressed the potentials of *zakat* as a toll for eliminating poverty, especially if *zakat* funds are pooled.¹⁹ *Zakat* is regarded as a safety net that caters for the basic needs of those who cannot afford them. For many Muslim economists, *zakat* therefore constitutes a core element in any Islamic strategy as it can institutionalize the principles of care at individual and community levels and promote the principle of mutual interest to establish social optimality in redistributing resources and wealth.²⁰

In contrast to Muslim mainstream economists and scholars, “libertarian Islamists” take an extreme position and even argue that *zakat* is defined as a voluntary charity rather than a tax imposed

[handle/10986/15787/798910PUBoEcon00Box377374BooPUBLICo.pdf?sequence=1&isAllowed=y](https://www.imf.org/external/pubs/ft/2017/01/01/170101.pdf?sequence=1&isAllowed=y); Global Report on Islamic Finance, *Islamic Finance – A Catalyst for Shared Prosperity?* (Washington DC: The World Bank, 2017).

- 17 Yusuf al-Qardawi, *Fiqh az-Zakat. A Comparative Study. The Rules, regulations and Philosophy of Zakat in the Light of the Qur'an and Sunna* (London: Dar Al Taqwa, 1999).
- 18 See further Muhamed Zulkhibri and Abdul Ghafar Ismail (eds.), *Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments* (New York: Palgrave MacMillan, 2017).
- 19 Nasim Shah Shirazi, Md. Fouad Bin Amin and Talat Anwar, “Poverty Elimination Through Potential Zakat Collection in the OIC-member Countries,” *The Pakistan Development Review* 48, no. 4, Papers and Proceedings Parts I and II (2009): 739–754.
- 20 Muhammad Ramzan Akhtar, “Poverty Alleviation on a Sustainable Basis in the Islamic Framework,” *The Pakistan Development Review* 39, no. 4 Part II (2000): 632.

by the state. As Zaheer Kazmi highlights, the core focus is on individual property rights, on the question of interest (*riba*), and on the non-coercive nature of *zakat*. In contrast to underscoring the communitarian aspects of *maslaha*, these scholars aimed to legitimize the centrality of individual self-interest and situate their social welfare ethics in individual voluntarism.²¹

A few contemporary Muslim-majority countries proclaim themselves as Islamic states/republics where *zakat* is collected as a public tax. Many scholars would agree with Moih U. Ahmed and Athar Mahmood that “*Zakat* is not a tax in the real sense, and there is no authority to enforce it, apart from the conscience of the human being.”²² According to the traditional interpretation of Muslim scholars, *zakat* funds cannot be used to finance infrastructure projects, public utilities, and services beneficial to all Muslims. Some Muslim scholars emphasise that *zakat* should be used primarily as seed money for the economic empowerment of the poor and needy.²³ However, it has become painfully evident that the original legal model of Islamic taxation has become difficult to apply in postcolonial Muslim states.²⁴

21 Zaheer Kazmi, “Beyond compare? Free market Islamism as ideology,” *Journal of Political Ideologies* 23, no. 2 (2018): 117–140.

22 Moih U. Ahmad and Athar Mahmood, “*Zakat* fund – concept and perspective,” *International Journal of Monetary Economics and Finance* 2, no. 3/4 (2009): 198–199.

23 Nazimul Hoque, Mohammed Aktaruzzaman Khan and Khazi Deen Mohammed, “Poverty alleviation by *Zakah* in a transitional economy: A small business entrepreneurial framework,” *Journal of Global Entrepreneurship Research* 5, no. 7 (2015): 1–20.

24 Jonathan Benthall, “Financial Worship: The Quranic Injunction to Almsgiving,” *Journal of the Royal Anthropological Institute* 5, no. 1 (1999): 27–42; Isahaque Ali and Zulkarnain A. Hatta, “*Zakat* as a Poverty Reduction Mechanism Among the Muslim Community: Case Study of Bangladesh, Malaysia and Indonesia,” *Asian Social Work and Policy Review* 8 (2014): 59–70; Kazi Sohag et al., “Can *Zakat* System Alleviate Rural Poverty in Bangladesh? A Propensity Score Matching Approach,” *Journal of Poverty* 19, no. 3 (2015): 261–277; Dominik M. Müller, “From Consultancy to Critique: The ‘Success Story’ of Globalized *Zakat* management in Malaysia and its Normative Ambiguities,” *Globalizations* 14, no. 1 (2016): 81–98; Muhamed Zulkhibri, “Financial

Crises within the public sector of many contemporary African and Asian states fueled Muslim discourse once again on the projection of *zakat* as the basis of social self-help programmes.²⁵

Contemporary Muslim economists, such as Chapra, highlight the potential of Islamic social finance instruments to support the provision of basic needs and alleviate the sufferings of the extremely poor. By the UN definition, the extremely poor are those living on less than USD 1.25 per day.²⁶ Various studies estimate that the value of *zakat* amounts to USD 200 billion to USD 1 trillion per annum across the world.²⁷ Therefore, governments of Muslim communities and NGOs tend to redirect their efforts and interests at mobilising *zakat* to alleviate poverty in Muslim-majority countries and for international development and humanitarian projects.

In some Muslim-majority countries, attempts by governments to dominate and regulate *zakat* have been met with widespread resistance. In fact, the role of the State is hotly debated among Muslim scholars, not least when it comes to *zakat*. Far from signalling the de-politicization of Islamism, informal, individual and person-to-person *zakat* represents a way of protesting against state corruption, failure, and illegitimacy and responds to the

inclusion, financial inclusion policy and Islamic finance," *Macroeconomics and Finance in Emerging Market Economies* 9, no. 3 (2016): 303–320.

- 25 See further Holger Weiss, "Zakat and the Question of Social Welfare: An Introductory Essay on Islamic Economics and Its Implications for Social Welfare," in *Social Welfare in Muslim Societies in Africa*, ed. Holger Weiss (Uppsala: Nordiska Afrikainstitutet, 2002), 7–38.
- 26 M.U. Chapra, *The Islamic Vision of Development* (Jeddah: Islamic Research and Training Institute, Islamic Development Bank, 2008).
- 27 See further Zenobia Ismail, *Using Zakat for International Development*. K4D Helpdesk Report (Birmingham: Birmingham University, 2018), available at https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/13647/Using_Zakat_for_International_Development.pdf?isAllowed=y&sequence=1.

contemporary political crisis in contradistinction to the logic of the nation-state framework.²⁸

However, there is no consensus among Muslim scholars about the organisation of *zakat* collection. In some Sunni Muslim-majority countries, such as Indonesia, Malaysia, Pakistan, Saudi Arabia and Sudan, *zakat* is part of the public tax system collected by government agencies. In contrast, it is compulsory in other states, Bangladesh, though the collection is organised via voluntary (non-state) private *zakat* organisations.²⁹

In Muslim-minority countries, *zakat* is voluntary and belongs to the private sphere. In Western countries, *zakat* is managed by local and national Muslim NGOs, such as the Al-Muntada Trust and the National Zakat Foundation in the United Kingdom, the Zakat Foundation of America in the USA, INCA Relief – Muslims for Humanity (USA), the National Zakat Foundation Australia, the National Zakat Foundation, Canada and Canada Zakat. These bodies restrict *zakat* distributions to recipients within the location/country of collection or local communities.³⁰

Some national and international cooperations have been fostered to foresee the collection and distribution of *zakat* among communities. Examples of such associations include the Muslim

28 Samantha May, "Political Piety: The Politicization of Zakat," *Middle East Critique* 22, no. 2 (2013): 149–164.

29 Arskal Salim, *The Shift in Zakat Practice in Indonesia: From piety to an Islamic socio-political-economic system* (Chiang Mai: Silkworm Books, 2008); Salma Mohamed Abdalmunim Abdalla, *Charity Drops: Water Provision and the Politics of the Zakat Chamber in Khartoum, Sudan* (Berlin: LIT Verlag, 2017); Ismail, *Using Zakat for International Development*. For an overview, see Samiul Hasan, ed., *Human Security and Philanthropy: Islamic Perspectives and Muslim Majority Country Practices* (New York: Springer, 2015).

30 Sofia Yasmin and Roszaini Haniffa, "Accountability and narrative disclosure by Muslim charity organisations in the UK," *Journal of Islamic Accounting and Business Research* 8, no. 1 (2017): 70–86; Zakât Foundation of America, *The Zakât Handbook: a practical guide for Muslims in the West* (Bloomington, IN: AuthorHouse, 2008).

Charities Forum, an umbrella organisation for Muslim NGOs in the UK established in 2007;³¹ and the National Zakat Foundation Worldwide, an international 'zakat services firm' launched in 2016, also for member organisations in the UK, Australia, Canada, Switzerland, and the Netherlands.³² Parallel to local and national agencies, international Muslim charities and NGOs advertise themselves as 'zakat-accepting/managing' organisations. Examples of such international organisations include Transparent Hands (UK, USA, Australia), Muslim Aid (UK, USA, Australia), Muslim Hands (UK, Canada, South Africa), Islamic Relief (UK, USA, Canada), Islamic Help (UK) and Islamic Aid (UK), and Hidayah Foundation (USA). These organisations transfer their collected zakat to sister and partner organisations outside the national borders of their operation, especially those predominantly operating in Asian and African countries.

In the last three decades, a similar upsurge of formalised and institutionalised ways of handling zakat occurred in sub-Saharan Africa. Muslim scholars in sub-Saharan Africa have turned to Islamic economics since the 1990s. This paradigm shift identifies with current discourses on the politicisation of Islam and, on the other hand, the Islamisation of society.³³ In these elaborations, zakat figures as the foundation of an Islamic social welfare system. As a result, NGOs and civil society organisations (CSOs) operate

31 See further the homepage of Muslim Charities Forum, <https://www.muslimcharitiesforum.org.uk/about-us/>.

32 See further the homepage of National Zakat Foundation, <https://www.nzfworldwide.com>.

33 Jonathan Benthall, *Islamic Charities and Islamic Humanism in Troubled Times* (Manchester: Manchester University Press, 2016); Marie Juul Petersen, *For Humanity or For the Umma? Aid and Islam in Transnational Muslim NGOs* (London: Hurst, 2015), 28–29.

zakat funds in both Muslim-majority countries and regions (such as Senegal, Cote d'Ivoire, Mali and Zanzibar), and also in sub-Saharan Muslim-minority countries such as South Africa, Zimbabwe and Kenya.

The global upsurge of formalized and institutionalised *zakat* procedures resulted in establishing the World Zakat Forum (WZF) as a platform for governmental and non-governmental *zakat* organisations in 2007; its headquarters was located in Jakarta, Indonesia.³⁴ By 2020, the WZF has member organisations in 35 countries, of which ten in sub-Saharan countries (Benin, Ghana, Liberia, Nigeria, Senegal, Sierra Leone, South Africa, Sudan, Togo, and Uganda).³⁵

The WZF plans to extend its membership and include waqf institutions as members, aiming to transform the organisation into the World Zakat and Waqf Forum by 2023.³⁶ There are also plans to launch the WZF Youth, a subsidiary institution of the Forum.³⁷ As part of its reorganisation, the WZF launched the Zakat Waqf Online Institute. Key stakeholders, including Puskas BAZNAS (Center of Strategic Studies of the National Board of Zakat, Indonesia) and Al-Azhar University in Cairo, started to outline the formation of

34 See further <http://worldzakatforum.org>.

35 "World Zakat Forum Continues Its Global Expansion With Two New Member Nations Emerging from Europe," 24.4.2020, <https://worldzakatforum.org/europe/35-update/247-world-zakat-forum-continues-its-global-expansion-with-two-new-member-nations-emerging-from-europe.html>, accessed 9.2.2021.

36 "Dr Irfan Syauqi Beik: Young Amil Needed for Zakat Movement in the Future," IPB University Bogor Indonesia, 22.12.2020, <https://ipb.ac.id/news/index/2020/12/dr-irfan-syauqi-beik-young-amil-needed-for-zakat-movement-in-the-future/f746ac8c48f201e1312db3de264ec69a>, accessed 24.10.2021.

37 Resolution of the 9th World Zakat Forum International Conference and Annual Meeting 2020 (Online), Post COVID-19 Economic Recovery: The Role of World Zakat Forum, 30 November – 1 December 2020, available at <https://worldzakatforum.org/news/253-the-resolution.html>, accessed 9.2.2021.

the online institute in February 2021.³⁸ Some commentators even envisioned the WZF to take a leading role to achieve the global zero hunger target by establishing a solidarity fund to run food aid schemes within OIC countries.³⁹

In recent times, international non-Muslim organisations called for *zakat* to support refugee and displaced families from Syria, Iraq, Yemen, Myanmar and Mali. In response to these calls, the UNHCR set up the Refugee Zakat Fund in 2019.⁴⁰ The fund was endorsed, among others, by a *fatwa* from the International Fiqh Academy in Saudi Arabia in 2020.⁴¹ The UNHCR Refugee Zakat Fund has expanded its activities to finance activities in Bangladesh, Egypt, Jordan, Mauretania, Morocco, Nigeria and Pakistan.⁴² In addition, the United Nations Development Programme (UNDP) identifies Islamic social finance tools such as *zakat*, *sadaqa* and *waqf* as highly aligned with the spirit of the Sustainable Development Goals.⁴³

38 "Concept of the Formation of Zakat Waqf Online Institute: Discussions With Campus," 1.3.2021, <https://puskasbaznas.com/news/1468-concept-of-the-formation-of-zakat-waqf-online-institute-discussions-with-campus>, accessed 24.10.2021.

39 Randi Swandaru and Priyesta Rizkiningsih, "Emphasizing Zakat and Waqf for Global Zero Hunger," World Fiancial Review, 26.9.2021, <https://worldfinancialreview.com/emphasizing-zakat-and-waqf-for-global-zero-hunger/>, accessed 21.10.2021.

40 <https://www.unhcr.org/hk/en/21723-unhcr-unveils-the-refugee-zakat-fund-a-global-islamic-finance-structure-to-help-displaced-populations-worldwide.html>.

41 <https://zakat.unhcr.org/blog/en/fatwa/the-international-islamic-fiqh-academy>, accessed 2.4.2021.

42 <https://zakat.unhcr.org/en>, accessed 2.4.2021.

43 United Nations Development Programme "Islamic Finance Partners," <https://www.undp.org/content/undp/en/home/partners/islamic-finance.html>, accessed 6.8.2019.

Muslims in Ghana

Ghana provides an interesting case study for analysing ongoing discourses on the potentials and possibilities of *zakat* in a Muslim minority-country. Since the early 2010s, the World Bank ranks Ghana as a lower-middle income country and presents Ghana as a success in terms of political and economic development,⁴⁴ although its economic growth rate diminished drastically due to the combined effects of falling oil prices and Covid-19 in 2019 and 2020.⁴⁵ Starting as one of the wealthier countries in sub-Saharan Africa at independence in 1957, the Ghanaian economy suffered from serious economic instability and decline from the mid-1960s through the early 1980s. After the implementation of austere macroeconomic structural reforms by the World Bank and International Monetary Fund in the 1980s and 1990s, the Ghanaian economy recovered and rapidly expanded, not least fuelled by the opening of the oil sector during the early decades of the 21st century.⁴⁶

Muslims in Ghana constitute a minority in Ghana. According to the 2010 census, they make up about 18 per cent of the total population of some 25 million people.⁴⁷ The 'Muslim landscape' in contemporary Ghana constitutes of five major religious sub-spheres or religious sects, namely the Tijaniyya (Sufi), the Ahlus-

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

45 The World Bank in Ghana, Overview, updated 22.10.2020, <https://www.worldbank.org/en/country/ghana/overview>, accessed 1.4.2021.

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

47 Ghana Statistical Service, *2010 Housing and Population Census* (Accra: Ghana Statistical Service, June 2013), Table 10. Based on UN data, Worldometer estimates the population of Ghana to have reached 31 million in 2020, see <https://www.worldometers.info/world-population/ghana-population/>, accessed 29.6.2021.

Sunnah (Salafi), the Ahmadiyya, the Istiqama (Ibadiyya) and the Shi'a community.⁴⁸

Region	Total population	Muslim population
Southern Regions, total	18,119,724	2,307,857
• Ashanti	4,780,380	728,741
• Greater Accra	4,010,054	475,497
• Brong Ahafo	2,310,983	393,908
• Western	2,376,021	222,351
• Central	2,201,863	190,719
• Eastern	2,633,154	175,579
• Volta	2,118,252	121,062

48 Holger Weiss, *Between Accommodation and Revivalism: Muslims, the State and Society in Ghana from the Precolonial to the Postcolonial Era* (Helsinki: Finnish Oriental Society, 2008); Ousman Murzik Kobo, *Unveiling Modernity in Twentieth-Century West African Islamic Reforms* (Leiden: Brill, 2012); Yunus Dumbé, *Islamic Revivalism in Contemporary Ghana* (Huddinge: Södertörn University, 2013); Abdulai Iddrisu, *Contesting Islam in Africa. Homegrown Wahhabism and Muslim Identity in Northern Ghana, 1920–2010* (Durham, NC: Carolina Academic Press, 2013); Ousman Murzik Kobo, "Shifting Trajectories of Salafi/Ahl-Sunna Reformism in Ghana," *Islamic Africa* 6, no. 1–2 (2015): 60–81; K.A. Balogun & A.A. Abdussalam, "Arguments and Counter-Arguments: A Critical Analysis of the Ahlus-Sunnah and Tijâniyyah Brotherhood Dispute in Ghana," *International Journal of Humanities and Social Science Invention* 4, no. 3 (2015): 1–11; Yunus Dumbé, "Islamic Polarisation and the Politics of Exclusion in Ghana: Tijaniyya and Salafist Struggles over Muslim Orthodoxy," *Islamic Africa* 10 (2019): 153–180. On the Ahmadiyya, see further John H. Hanson, *The Ahmadiyya in the Gold Coast: Muslim Cosmopolitans in the British Empire* (Bloomington: Indiana University Press, 2017); on the Istiqama, see further Mahmud Mukhtar Muhammed & Umar Wahab Sina, Faith in National Development: A Review of the Activities of the Istiqama Muslim Organisation of Ghana, paper presented at 3rd International Conference on Religion and National Development 6th-7th September 2018, Department of Religious Studies, Kwame Nkrumah University of Science and Technology (KNUST), Ghana; on the Shi'a, see further Dumbé, *Islamic Revivalism in Contemporary Ghana*, and Ousman Murzik Kobo, "Islamic Institutions of Higher learning in Ghana: The Case of the Islamic University College," in *Muslim Institutions of Higher Education in Postcolonial Africa*, eds. Mbaye Lo and Muhammed Haron (New York: Palgrave MacMillan, 2016): 179–191.

Region	Total population	Muslim population
Northern Regions, total	4,228,116	2,037,866
• Northern	2,479,461	1,486,937
• Upper East	1,046,545	283,188
• Upper West	702,110	267,741
All Regions, total	24,658,823	4,345,723

Figure 1 Muslim population in Ghana, source: Ghana Statistical Service, 2010 *Housing and Population Census* (Accra: Ghana Statistical Service, June 2013), Table 16 Religious affiliation.

Two-thirds of Ghana's total population live in the Christian-dominated, affluent, and politically influential southern regions. The North, where about half of the Muslim population is living, see Figure 1, is marginalised in political and economic terms. This general picture has been a marked feature since independence, although with some marked macro-demographic changes since the last decades of the twentieth century, the most notable being the influx of Muslims to the urban centres and regions in the southern part of the country. Consequently, substantial clusters of the Muslim population are nowadays found in the Accra and Kumasi metropolitan regions, where they constitute the majority of the Zongo communities.⁴⁹

Economically and mentally, the most marked division of Ghana is the North-South divide of the country. The coastal and forest areas of the country, i.e., the eleven (until 2019: seven) administrative regions in the South,⁵⁰ are the richer part of the country; its

49 See further Weiss, *Begging and Almsgiving in Ghana*; Weiss, *Between Accommodation and Revivalism*.

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

inhabitants engage in the economically valuable agroforest sector (cocoa, timber) the mining and oil industry. Not surprisingly, the southern regions have a profound influence on national politics. The five (until 2019: three) northern administrative regions,⁵¹ in contrast, are regarded as the country's poor backyard.⁵²

The North is marginalised both in political as well as in economic terms. According to the various national living standard surveys that have been conducted since the early 1990s, the five savannah regions are by far the poorest in the country. The British colonial and Ghanaian governments have attempted to transform and modernise the agricultural, livestock and forestry sectors. They, however, have had little impact on the lives of smallholders and cattle-herding populations in the North, where the primary sector is mainly subsistence-oriented, small-scale and dominated by traditional techniques and practices.⁵³

Although Ghana's strong economic growth since the 1990s has cut the poverty rate from 56.5 per cent in 1991 to 24.2 per cent in 2013,

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

52 Dzodzi Tsikata and Wayo Seini, *Identities, Inequalities and Conflicts in Ghana*, CRISE Centre for Research on Inequality, Human Security and Ethnicity, Queen Elisabeth House, Oxford University, CRISE Working Paper 5 (November 2004), available at <https://www.qeh.ox.ac.uk/publications/identities-inequalities-and-conflicts-ghana> HYPERLINK "<https://www.qeh.ox.ac.uk/publications/identities-inequalities-and-conflicts-ghana>", accessed 1.4.2021.

53 Jeff Grischow and Holger Weiss, "Colonial Famine Relief and Development Policies: Towards an Environmental History of Northern Ghana," *Global Environment* 7/8 (2011): 50–97; Yaw Agyeman Boafo, Godfred Seidu Jasaw and Frederick Dayour, "Exploring Some Social Dimensions to the Practice and Sustainability of Traditional Conservation Agriculture in Semi-arid Ghana," *Journal of Environment and Earth Science* 4, no. 10 (2014): 47–58; Jeff Grischow and Holger Weiss, "Pan-Africanism, Socialism and the Future: Development Planning in Ghana, 1951–1966," in *The Struggle for the Long-Term in Transnational Science and Politics: Forging the Future*, eds. Jenny Andersson, Eglė Rindzevičiūtė (London and New York: Routledge, 2015), 218–239.

thereby achieving Millennium Development Goal 1,⁵⁴ this progress has been very uneven. It has been mainly restricted to the South. Whereas the poverty rate was about 20 percent in the South, it was about 60 per cent in the North in 2012.⁵⁵

The Food and Agriculture Organisation of the United Nations (FAO), therefore, defined Ghana (in 2015) as a low-income food-deficit country.⁵⁶ UNICEF Ghana, in turn, in its 2016 country report underscored that the then three northern regions, Northern, Upper East and Upper West, continued to have the highest poverty rates in the country. It noted that the then Northern region saw its high level of poverty fall only marginally from 55.7 per cent in 2006 to 50.4 per cent in 2013: "This is a major issue for the country given that the Northern region now makes up the largest number of poor people of any of Ghana's [then] ten regions."⁵⁷

The various investigations on poverty in Ghana indicate its rate being highest in the Muslim-dominated Northern region, since 2019 split into Savannah and Northern region, especially affecting the rural savannah. However, poverty is also prevalent among some urban communities, both in the North and the South, especially among rural migrants seeking their daily income from the informal sector.⁵⁸

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

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

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

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

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

Urban poverty, including the high rate of street beggars,⁵⁹ is a noted phenomenon in the predominantly Muslim zongo settlements in Accra and Kumasi and in other southern and northern urban areas, depicted by outsiders and the media as 'slums' and 'squatter settlements',⁶⁰ and adding to the negative perception among outsiders that Muslims constitute a poor and marginalised minority in Ghana.⁶¹

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

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- 59 Alex B. Asiedu and Samuel Agyei-Mensah, "Traders on the run: Activities of street vendors in the Accra Metropolitan Area, Ghana," *Norsk Geografisk Tidsskrift – Norwegian Journal of Geography* 62: 3 (2008), 191 – 202; Tufeiru Fuseini and Marguerite Daniel, "Exploring the stressors and resources of Muslim child beggars in Dagbon of Northern Ghana in the context of child rights and existing realities," *Cogent Social Sciences* 4 (2018), <https://doi.org/10.1080/23311886.2018.1542955>; Tufeiru Fuseini & Marguerite Daniel, "Child begging, as a manifestation of child labour in Dagbon in Northern Ghana, the perspective of mallams and parents," *Children and Youth Services Review* 111 (2020), <https://doi.org/10.1016/j.childyouth.2020.104836>.
- 60 George Owusu et alii, "Slums of hope and slums of despair: Mobility and livelihoods in Nima, Accra," *Norsk Geografisk Tidsskrift – Norwegian Journal of Geography* 62: 3 (2008), 180 – 190; Stig H. Jørgensen, "Some perspectives on the geographies of poverty and health: A Ghanaian context," *Norsk Geografisk Tidsskrift – Norwegian Journal of Geography* 62: 3 (2008), 241–250; Marta M. Jankowska, John R. Weeks and Ryan Engstrom, "Do the most vulnerable people live in the worst slums? A spatial analysis of Accra, Ghana," *Annals of GIS* 17:4 (2011), 221–235.
- 61 Rabiātu Ammah, "Christian-Muslim Relations in Contemporary Sub-Saharan Africa," *Islam-Christian Muslim Relations* 18, no. 2 (2007): 146.

Western education (the Christian missionary and government schools) provided access to employment in the modern (colonial and later postcolonial) public and private sector.⁶²

Consequently, while Muslim parents sent their children to Qur'anic schools as a deliberate strategy to block Christian influences and 'luring' their offspring from Islam, the effects were detrimental in the long run. The structural disempowerment of Muslims in early postcolonial Ghana was further exacerbated by the political marginalisation of Muslims as an outcome of the deportation of some Muslim leaders in the late 1950s, followed by the large-scale deportations of 'aliens' in the late 1960s. The latter deportation to a large scale affected the composition of the Muslim community as a substantial part of Muslims from Yoruba and Hausa ethnic descent had to leave the country and settle in Nigeria.⁶³

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

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

63 Weiss, *Between Accommodation and Revivalism*. See further Ousman Kobo, "'We are citizens too': the politics of independence in Ghana," *Journal of Modern African Studies* 48, no. 1 (2010): 67–94; Johnson Olaosebikan Aremu and Adeyinka Theresa Ajayi, "Expulsion of Nigerian Immigrant Community from Ghana in 1969: Causes and Impact," *Developing Country Studies* 4, no. 10 (2014): 176–186.

mainly restricted to building mosques and places of worship.⁶⁴ Gradual reform of the Muslim education sector was initiated during the same period with the reformation of Qur'anic schools, the introduction of Arab-English/Integrated Islamic schools that combined secular curriculum with Islamic religious studies, and the establishment of the Islamic Education Unit at the Ministry of Education in the 1980s.⁶⁵

In the last two decades, new openings in the Muslim educational sector were achieved by establishing Muslim tertiary institutions in Accra, such as the Iranian-funded Islamic University College, established in 2001,⁶⁶ and the Madina Institute for Science and Technology in 2013.⁶⁷

Over the past decades, Muslim leaders and scholars have repeatedly underscored the need to empower the Muslim population in

64 Weiss, *Begging and Almsgiving in Ghana*.

65 On the reform of the Muslim education sector in Ghana, see Abdulai Iddrisu, "Between Islamic and Western Secular Education in Ghana: A Progressive Integration Approach," *Journal of Muslim Minority Affairs* 22, no. 2 (2002): 335-350; Abdulai Iddrisu, "The Growth of Islamic Learning in Northern Ghana and Its Interaction with Western Secular Education," *Africa Development* XXX, no. 1&2 (2005): 53-67; David Owusu-Ansah and Abdulai Iddrisu, "The Philosophy of the Revolution: Thoughts on Modernizing Islamic Schools in Ghana," *Canadian Journal of African Studies/La Revue canadienne des études africaines* 42, no. 2-3 (2008): 336-466; Ousman Kobo, "Paths to Progress: Madrasa Education and Sub-Saharan Muslim's Pursuit of Socioeconomic Development," in: *The State of Social Progress in Islamic Societies*, eds. Habib Tiliouine & Richard J. Estes (New York: Springer, 2016), 156-177; Kwame Achaw Owusu, "Perspectives of reformers on the transformation of integrated public Islamic schools in Ghana," *The African Symposium (TAS) Journal* 17, no. 1 (2018): 25-52; Kwame Owusu, "Exploring the Transformational Leadership Strategies Used by Islamic Education Reformers to Influence the Integration of Islamic Schools in Ghana," *Journal of Comparative Studies and International Education* 1, no. 1 (2019): 50-72.

66 See homepage of Islamic University College, <https://www.iug.edu.gh>; see further Kobo, "Islamic Institutions of Higher learning in Ghana."

67 See homepage of Madina Institute of Science and Technology, <https://www.mist.edu.gh>.

Ghana.⁶⁸ However, the Muslim discourse on empowerment is overshadowed by the variations and complexities of doctrinal tension and political rhetoric within Muslim communities.⁶⁹ In addition, there has been an increasing concern in recent years that politically and socio-economically alienated Muslim youths are influenced by extreme forms of political Islam.⁷⁰

The 'NGO-ization' of the Muslim sphere in Ghana

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

68 Rabiātu Ammah, "Islam and poverty reduction strategies in the Ghanaian Muslim community," *Ghana Bulletin of Theology* 2 (2007): 3–20.

69 See further Iddrisu, *Contesting Islam in Africa*; Kobo, "Shifting Trajectories of Salafi/Ahl-Sunna Reformism in Ghana," Balogun & Abdussalam, "Arguments and Counter-Arguments," Yunus Dumbo, G. Eshun and S.V. Gedzi, "Salafis and the Politics of Nationalism among Migrant Muslims in Ghana," *Africa Insight* 45, no. 2 (2015): 41–58; Yunus Dumbo, Zakaria Seebaway and Issah Zakaria Firdaus, 'The 'Maikano Factor' in the Tijaniyya Power Politics in Ghana', *The Annual Review of Islam in Africa* 14 (2017): 87–95; Dumbo, "Islamic Polarisation."

70 Emmanuel Kwesi Aning and Mustapha Abdallah, "Islamic radicalization and violence in Ghana," in *West African Militancy and Violence: Religion, politics and radicalization*, eds. James Gow, Funmi Olonisakin and Ernst Dijkhoorn (London: Routledge, 2013), 90–125.

visibility of religion and religious activists on both the political sphere and the logic of social development.⁷¹

In addition, the 'NGO-ization' is a result of the 'hollowing out' of the state in the wake of neoliberal globalisation where the State has transferred some capacities to other levels such as international bodies at the regional and local level inside its country and horizontal networks that bypass states and interlink localities in several localities. As Tok and O'Brien highlight, Muslim as well as other faith-based NGOs are fundamental examples of this 'hollowing out'.⁷²

Muslim faith-based NGOs constitute a small fraction in the Ghanaian landscape of philanthropy. As elsewhere in sub-Saharan Africa, this landscape is changing and leaning towards an institutionalization of giving. While Christian faith-based NGOs have dominated the Ghanaian landscape of philanthropy since independence in 1957, institutionalized and vertical Muslim faith-based NGOs are a relatively recent phenomena and in general invisible for non-Muslims.⁷³ Despite the success of some individual Muslims to gain economic and political influential positions in Ghanaian civil society, some of them have even emerged as Muslim High Net-Worth Individuals; the majority of the Muslim population

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

72 M. Evren Tok and Ben O'Bright, "Reproducing spaces of embeddedness through Islamic NGOs in Sub-Saharan Africa: reflections on the post-2015 development," *African Geographical Review* 36, no. 1 (2017): 85–99.

73 *Enabling Environment of Philanthropy in Ghana* (Accra: SDG Philanthropy Platform, United Nations Development Programme, 2017), 27–28; Emmanuel Kumi, *Diversify or Die? The Response of Ghanaian Non-Governmental Development Organisations (NDGOs) to a Changing Aid Landscape*, PhD thesis, University of Bath, 2017.

in Ghana constitute an economically and politically marginalised minority.⁷⁴ Traditionally, various forms of horizontal philanthropy constituted the basic form of support within the Muslim community. *Zakat* was a private matter, too: informal, individual and person-to-person. At times, the Imam was consulted but no mosque or *zakat* funds existed.⁷⁵ In addition, the sums that were doled out to beggars and poor people were usually small tokens, keeping the recipient alive for a day but hardly changing their life. Therefore, *zakat* has neither been a tool for eradicating poverty nor an instrument for empowering Muslims and had never been so in twentieth-century Ghana. This, at least, was the conclusion most Muslim scholars made when I interviewed them on the issue about 15-20 years ago.⁷⁶

Instead, what existed in terms of formal forms of vertical philanthropy directed towards the Muslim community in Ghana were various local, national and trans/international Muslim faith-based organisations. Some of them were established by Muslim scholars or leaders of Muslim communities, others by Muslim entrepreneurs and political activists. Starting from the early 1990s, Muslim faith-based NGOs such as the Islamic Council for Development and Humanitarian Services (ICODEHS, established in 1991) have advocated 'development', 'democracy' or even 'individual rights', goals and objectives, which they sometimes signal in their names. Many of them are actively attempting to

74 Weiss, *Begging and Almsgiving in Ghana*; David E. Skinner, "Da'wa and Politics in West Africa: Muslim Jama'at and Non-Governmental Organisations in Ghana, Sierra Leone and The Gambia," in *Development and Politics from Below: Exploring Religious Spaces in the African State*, eds. Barbara Bompai and Maria Frahm-Arp (London: Palgrave MacMillan, 2010), 99–130.

75 Holger Weiss, "Reorganising Social Welfare among Muslims – Islamic Voluntarism and Other Forms of Communal Support in Northern Ghana," *Journal of Religion in Africa* 32, no. 1 (2002): 83–109.

76 Weiss, *Begging and Almsgiving in Ghana*. See also Emmanuel Kumi, "Aid reduction and NDGOs' Quest for Sustainability in Ghana: Can Philanthropic Institutions Serve as Alternative Resource Mobilisation Routes?" *Voluntas* 30 (2019): 1443.

gain access to funds from overseas, mostly from OIC member countries and international/transnational Muslim faith-based NGOs, for mosque, health clinics and school construction projects as well as educational activities.⁷⁷ However, only a few Muslim faith-based NGOs concentrate on the social and political empowerment of Muslim women.⁷⁸ In addition, a new phenomenon is the engagement of the Muslim intellectuals, activists and faith-based NGOs in public communication and media, especially via private radio stations and recently also on the internet.⁷⁹

Although Ghana's economic growth has lifted it to the status of a lower middle-income country, its impact has not affected the lower strata of society and has not translated into productive and decent employment opportunities for a significant section of the population. Ghanaian government investments into social welfare and economic development projects have for decades been concentrated to the southern and politically dominant part of the country. Only in 2017, the government earmarked budgetary funds for deprived urban areas and established the Ministry of

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- 77 Weiss, *Begging and Almsgiving in Ghana*. See further Skinner, "Da'wa and Politics in West Africa;" Jibrail Bin Yusuf, 'Muslim Leadership in Ghana: A Critical Analysis', *Scottish Journal of Arts, Social Sciences and Scientific Studies* 5, no. 2 (2012): 14–27; Rabiātu Ammah, "Islam, Gender, and Leadership in Ghana," *Cross Currents* 63:2 (2013), 227–257.
- 78 Ammah, "Islam, Gender, and Leadership in Ghana;" Rabiātu Ammah, "'And they Must also Call unto the Way of the Lord with Wisdom': The Perspective of a Muslim Woman on African Women in Inter-Faith Encounters," *Studies in World Christianity & Interreligious Relations* 48 (2014): 185–202; Fatima N. Sulemanu, "Education as a Tool for Sustainable Development: The Role of Muslim NGOs in Ghana," in *Religion and Sustainable Development: Ghanaian perspectives*, eds. George Ossom-Batsa, Nicoletta Gatti and Rabiātu Deinyo Ammah (Città del Vaticano: Urbaniana University Press, 2018), 243–258.
- 79 Musa Ibrahim, "Media and Religious Engagement: Shaykh Seebaway Zakaria and Ghanaian Broadcasting Media," *Annual Review of Islam in Africa* 11 (2012): 7–11; Benedikt Pontzen, "'Caring for the People': ZuriaFM – An Islamic Radio Station in Asante, Ghana," *Islamic Africa* 9:2 (2018), 209–231; Amin Bamba Muzzammil, *Islamic Reform in Ghana: The Roles of Selected Islamic Scholars and Movements*, M.Phil. thesis, Department for the Studies of Religions, University of Ghana, October 2018.

Inner Cities and Zongo Development. Not surprisingly, national and international civil philanthropy organisations have played an important role in supporting the implementation of the Millennium Development Goals. According to United Nations Development Programme Sustainable Development Goals Philanthropy Platform, non-governmental foundations invested USD 394.2 million to support various programmes under the Millennium Development Goals in Ghana during 2002–2012. Impressive as it is, the sum is a small proportion of Official Development Aid that the Ghanaian government received during the same period, namely USD 3.6 billion.⁸⁰

Muslim Empowerment in Ghana

An important aspect in the discourse of Ghanaian Muslim leaders and scholars is the attempt to achieve solutions to the economic, social and political marginalisation of the Muslims through Islamic institutions. In 2016, the National Imam of the Ahlus-Sunna Haji Umar Ibrahim Imam called on Muslims in Ghana to declare war on “the enemies to human development”, most notably hunger, ignorance, diseases, conflicts and wars. He further urged Muslim chiefs, Imams and the wealthy to consider the establishment of educational and health facilities as remedies for battling ignorance and disease. Attacking traditional Muslim education, he identified modern secular education as the prime factor to overcome the marginalisation of Muslims.⁸¹ In an interview one year later, he criticised the Ghanaian Muslim community to depending on economic assistance and investments from Arab governments and philanthropists and declared that “until we stand up to provide

80 *Enabling Environment of Philanthropy in Ghana*, 23.

81 Alhassan M. Baidoo, “Muslims To Declare War On Their Enemies-Haj Umar Of ASWAJ,” <http://www.mytawheedonline.com/2016/05/11/muslims-to-declare-war-on-their-enemies-haj-umar-of-aswaj-2/>, accessed 16.11.2017.

for ourselves, no foreigner can provide and build our community to the expected standard we desire.”⁸²

Sheikh Amin Bamba of Tamale, in turn, at the launching of a collaborative community development programme of the UNFPA and the Bamba Islamic Institute Ghana (BII-Ghana) in 2017, critically noted that the high rate of illiteracy was the main reason for blocking the empowerment of Muslims in Ghana. In his mind, “illiteracy has denied and continues to deny majority of our people critical information that they require to make informed economic, social and political decisions to improve their livelihood and general wellbeing,” and urges Muslim leaders and organisations to cooperate with relevant government and non-governmental agencies for the development of Muslim communities and the promotion of the UN Sustainable Development Goals.⁸³

Similar conclusions were reached by Anika Altaf in her Participatory Assessment of Development (PADEV) project of interventions by local and national Muslim faith-based NGOs in the Northern Region. Most of her informants mentioned only few Islamic interventions, the bulk of them being mosques and madrasas. Although the recipients generally regarded “Islamic aid”, i.e., coming from international or national Muslim faith-based NGOs and Muslim philanthropists, as more than welcomed, it was still criticized to be generally limited to fund religious activities. Nevertheless, Altaf

82 Abdul-Rahim Naa Abdul-Lahie, “A Chat with Hajj Umar Ibrahim, National Imam of Ahlul Sunna Wal Jama’a (ASWAJ),” *Today’s Muslim* 16.10.2017, <http://thetodaysmuslim.com/discussions/a-chat-with-hajj-umar-ibrahim-national-imam-of-ahlul-sunna-wal-jamaa-aswaj/>, accessed 20.5.2019.

83 Savannah News, “Illiteracy Is The Bane of Muslims’ Development – Sheikh Bamba,” 16.5.2017, <http://savannahnewsblogspotcom.blogspot.com/2017/05/illiteracy-is-bane-of-muslims.html>, accessed 19.5.2019; “UNFPA partners Bamba Institute to promote SDGs,” *GhanaWeb* 16.5.2017, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/UNFPA-partners-Bamba-Institute-to-promote-SDGs-538205>, accessed 19.5.2019.

identifies the lack of own funding to be the biggest constrain for local and national Muslim faith-based NGOs in the implementation of social and economic development projects. On the other hand, the capacity for generating funding in Ghana is minimal; the only organisation being self-sufficient is the Ahmadiyya Muslim Mission. Interestingly, Altaf concludes her analysis by underlining the need for Ghanaian Muslim faith-based NGOs to start to explore ways to be either fully or partly self-sufficient, among others through an institutionalized collection of *zakat*.⁸⁴

The proportion of Muslims in Ghana who pay *zakat* is difficult to assess. Nationwide investigations are lacking and most studies echo the position of the Imams and scholar rather than members of local communities. Muslim entrepreneurs and philanthropists announce in interviews that they regularly distribute alms, whereas the Zakat and Sadaqa Trust Fund lists Muslim Members of Parliament, ministers and state employees as monthly payers of *zakat*. Nevertheless, to what extent employees in the formal sector pay *zakat*, either on an annual or on a monthly base, is not known. Likewise is the number of those within the informal sector who pay *zakat*, although most of them might claim that their annual income was far below the *nisab* or minimum level of wealth. Following the unanimous replies of the Imams during my interrogations with them, most Muslims who engage in the informal sector would rather identify themselves as potential recipients than givers of *zakat*. Arguably, their willingness to pay *zakat* is low, and if they hand out alms, it is done in the traditional, person-to-person fashion rather than giving it to an institutionalized collector, such as an NGO or a local *zakat* fund. This position is perhaps reflected in the low adherence to give *zakat* among Muslim students, as

84 Anika Altaf, *Perceptions and reflections of Islamic development initiatives in northern Ghana* (Amsterdam: PADEV, 2010), <http://dare.uva.nl>, accessed 2.11.2017.

observed in an investigation on responses to charities in public schools.⁸⁵ Nevertheless, as will be demonstrated in the following chapters, a profound change has happened in the landscape and habits of giving among Muslims in Ghana in recent years. Social media, not least Facebook and other platforms, has enabled local initiatives and Muslim NGOs to reach out in a hitherto unknown scale and at least some of them have registered positive responses to their calls.

The need for a reorientation in the approach of the Muslim communities in Ghana towards poverty alleviation in accordance of the UN goals of sustainable development of the Agenda 2030 was further highlighted by the National Chief Imam at the 55th Session of the Commission on Civil Society at the United Nation in February 2017. In his speech, National Chief Imam Dr. Osman Nuhu Sharubutu made a plea for an Islamic perspective on eradicating poverty. Following a classical interpretation of the Third Pillar of Islam, the National Chief Imam underlined the imperative for Muslims to be charitable and to provide for the needy and concluded that *zakat* is the means for economic relief and poverty eradication. The Ghanaian government, he thankfully noted, had opened a new approach towards the economic and social development of underprivileged urban low-income settlements known as the Zongo communities by establishing the Ministry of Inner Cities and Zongo Development in 2017. However, he also stressed that “for poverty to be completely eradicated, a new approach must be adopted in consultation with the religious leaders and clergy.” In his mind, this new approach should strive to create employment

85 Richardson Addai-Mununkum, “Adding and Dividing by Religion: The Not-So-Hidden Curriculum of Mission-Public Schools in Ghana,” *Religion & Education* 44, no. 2 (2017): 235. The information on Muslim schools in the article is extremely weak as it only included observations from one school, the Akwei Allah Islamic School.

and means of distributing national resources equitably for the benefit of all as well as to focus on the poor by creating a basket for their needs and wants and enable their vocational training. Most of all, Osman Nuhu Sharutubu stressed the need to develop new mechanisms of reaching out to the wealthy and resourced people in the Muslim community to do more in charity.⁸⁶

Tracing Muslim discourses: Web search, Interviews, Homepages and Social Media

Interviews, newspaper reports and social media constitute the main categories of sources for tracing the discourse on *zakat* in Ghana.

The main differences between the various categories of sources consulted during my investigations two decades ago and those for my current one were the geographical outreach of my fieldwork in Ghana and the focussed use of social media. The backdrop for my recent round of fieldwork were interviews I conducted with Imams and Muslim scholars in Tamale, Yendi, Salaga and Accra from 1999 to 2005. The initial interviews were semistructured, containing a fixed list of questions on *zakat*, *sadaqa* and poverty, and served as the baseline for my discussions.⁸⁷ However, I soon realised that I gained more information from my informants when I posed them open questions, and they elaborated on and provided a deeper analysis on the topic by themselves. The result was a

86 'NATIONAL CHIEF IMAM'S SPEECH AT UNESCO', http://www.tijjaniyamuslims.org/news/?news_id=15893bbf73a9a4&pn=3, accessed 10.11.2017. The speech was read by the Personal Assistant to the National Chief Imam Alhaji Khuzaima Mohammed Osman.

87 Holger Weiss, Hajj Mumuni Sulemana, Afa Razaq Tafreeq Abdullah, eds., *Zakât in Northern Ghana. Field Notes 1. Interviews conducted during January and February 2000* (Helsinki: Department for African Studies, 2001); "Appendix I. Questionnaire for interviews with Muslim scholars in Northern Ghana January–February 2000," in Holger Weiss, *Begging and Almsgiving*, 160.

scholarly engagement where the Muslim scholars, mostly senior to me, set the terms of interaction while I listened to their answers and elaborations on the topic. This method proved to be a rather effective one as the Muslim scholars articulated and addressed issues that were of importance to them.

Therefore, I decided to outline subsequent interviews for further investigations similarly: open-ended questions in a semistructured manner. However, this time, I limited my starting questions to three:

- 1) What is *zakat*,
- 2) How is it collected, and
- 3) Should *zakat* be institutionalized, i.e., on a local, regional or national level?

Together with Yunus Dumbe, I decided to interact with scholars from all Sunni communities, including the Tijaniyya, the Salafiyya, and Imams connected to neither of these two groups.

Due to my academic engagement at my home university in Finland, I had to restrict the periods of my fieldwork to two-week intensive interaction each time I was able to travel to Ghana (February 2017, December 2017, September 2018, April 2019, and December 2019). So far, I met over fifty (50) scholars and Muslim activists in six (6) locations, namely Accra, Ejura, Hamile, Kumasi, Tamale and Wa. The Covid-19 pandemic, however, prevented me from conducting further fieldwork in Ghana.

At the start of my new investigation, I realised that I had to broaden my research topic and integrate questions and observations on the activities of Muslim NGOs. Although I had briefly touched upon this topic in my earlier research, I decided to record the activities of Muslim NGOs in their attempts to alleviate poverty among Muslim communities in Ghana.

This turned out to be a highly interesting topic as very little had hitherto been written about their activities.

I began by tracing the discourses on poverty and *zakat* among Muslims in Ghana on the internet and in Ghanaian online newspapers. Soon the search revealed a multitude of discourses and engagements, and I thus extended my fieldwork and discussions to include stakeholders of Muslim NGOs. As a result, I amassed a wealth of information on local, regional, national and international Muslim charities and organisations in Ghana; on *sadaqa* and *infaq*, Muslim empowerment, and various attempts and debates on introducing Islamic banking, *waqf* and Islamic microfinance in Ghana. These will be featured in a forthcoming book.

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

Each interview session began with introductions. I would then gift one of my earlier books on *Zakat* or *The History of Muslims in Ghana* to the interviewee and then asked for their permission to make notes on our discussions.

I made most of my notes in English, sometimes in Swedish (my mother tongue), when I needed to remind myself of additional information during the interview. The positive effect of my chosen method was that my field diary contains already condensed

versions of the elaborations of scholars and activists that I could use in my manuscript. The negative side of it is that the oral raw material and original voices of the interviewees were lost.

The Covid-19 pandemic hampered me from conducting follow-up interviews in autumn 2020 to finish the present manuscript. Hence Yunus Dumbo kindly met some of the scholars I had interviewed in Wa (Haji Salifu) and Ejura (Malam Aminu Bamba) and conducted interviews with them based on a written questionnaire I sent to him in advance. These interviews were recorded, translated/transcribed by him and sent to me, and integrated into the present manuscript.

The second category of sources I used was online oral and written materials uploaded on Facebook as well as those presented on homepages of related websites. Although I had used online materials in my previous research, only a few Ghanaian Muslim organisations were present on the Internet with a homepage, and none had a Facebook account some fifteen years ago. At first, I used the Internet to trace discussions on *zakat* in Ghana by using simple searches on search engines such as Google, using the keywords “*zakat*” and “Ghana”. I then conducted a systematic search in November 2017, resulting in a notebook filled with notes of my observations and several files of downloaded materials from homepages of Muslim NGOs operating in Ghana.

At this point, I also realised that I had to include a systematic search on Ghanaian Muslim NGOs active on Facebook.

The reason for including Facebook as a main source of information on Muslim scholars and NGOs in Ghana is the fast changes in the internet landscape. Many Ghanaian Muslim NGOs originally started by establishing homepages but soon ceased to update

them. Therefore, some of the homepages contained obsolete information and material (but important for a historian like me interested in tracing changes and ruptures). Some homepages I consulted during my previous research no longer existed; others had been updated since I consulted them in 2017. However, I had printed and digital copies of the various homepages I had checked and consulted during my previous and present investigations. These copies make up a corpus of sources for tracing the emergence and content of Muslim empowerment in Ghana.

Similar to any written announcement and declaration, homepages are important sources for tracing public statements of Muslim NGOs. Homepages are, in a sense, public domain and open sources as they present an organisation, its vision and mission, and its Board and public activities. Some organisations had also published official documents/communique, reports and statements. I downloaded any material I came across each time to present the latest information on the updated homepages. These did not usually necessarily contain the same information or the same uploaded materials as the previous one.

In addition, some homepages contained valuable information on the local, national and international networks of organisations listed as their partners.

However, there are downsides to depending on homepages for official and updated information or continuous communication. All NGOs that had a homepage some five years ago had moved their public and open communication to their Facebook accounts. As my investigation is focusing on the public discourse on *zakat* and the provision of social welfare in Ghana, Facebook and WhatsApp

accounts restricted for members were of little interest as they are, per definition, closed and non-public domains.

Social media has become the main tool for Ghanaian Muslim organisations to reach out to their members, potential supporters, and local/national/international donors. In essence, if an organisation has no presence on social media, it is unseen and ‘dead’ as it is limited to only a few means of communicating its existence to anyone outside the locality of its activities. This approach marks a major breakthrough on the social landscape of Muslim activism in Ghana. Any Muslim NGO established since 2015 operates a variety of digital communication networks. In fact, all Muslim NGOs established since 2015 immediately launched an online presence, most of them on Facebook (see Figure 2).

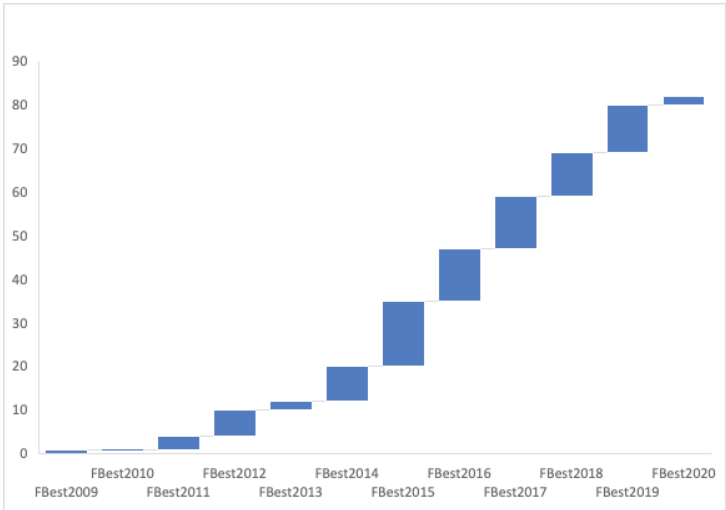


Figure 2 Ghanaian Muslim NGOs on Facebook: Total sample: 82 (10.11.2020).
(FBest = Facebook account established in [year].)

Social media has also changed the communication landscape of Muslim scholars in Ghana. While none had a Facebook account before 2015, many Imams and scholars nowadays use social media to disseminate their sermons and religious messages, including a call on *zakat*. Sermons and calls are posted as written comments/texts or videotaped recordings in English or local languages (e.g. Hausa) and Arabic. Most of their Facebook accounts are open and accessible without a need to register as a member of the organisation; some accounts have thousands of followers (see Figure 3).

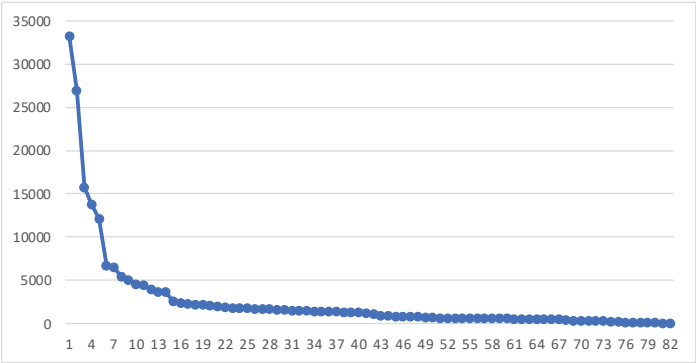


Figure 3 Ghanaian Muslim NGOs on Facebook: Followers as at 10.11.2020 (Sample: 82). Facebook accounts of Muslim NGOs with more than 10,000 followers include The Light Foundation (33,249), Golden Voice of Islam (26,985), Sheikh Dr. Osuman Nuhu Sharubutu Education Trust Fund (15,751), Islamic Ummah of Ghana (13,778), and Ghana Academy of Muslim Professionals (12,129).

The number of followers is not necessarily equivalent to the absolute number of adherents and supporters of an Imam in a specific locality in Ghana or the members of a given community; the number of followers rather indicates the relative impact of the Imam, scholar or religious community/organisation. Arguably,

(some of the larger) virtual communities contain followers outside Ghana, although this observation needs further investigation.

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

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

Searching for the Facebook account of a specific group can be arduous as the group or organisation sometimes used a different spelling of its name on Facebook (and would therefore not be listed in search results from Google); some also used the Arabic version of Facebook (this is especially the case of some Salafi organisations). Finally, the expansion of social media over the last decade and the launching of new platforms such as Instagram opens up yet

another potential digital space worth investigating. Nevertheless, I decided to exclude them in the current investigation.

The third category of sources for tracing discourses on *zakat* are (online) Ghanaian newspapers. In contrast to homepages and social media, i.e., domains that Muslim scholars and activists control, newspapers contain public announcements and expressions by Muslims that are filtered and reproduced by a journalist or news agency. Sometimes news reports contain quotes from Muslims although original texts are rarely reproduced. However, the news landscape in Ghana, has undergone profound changes during the last decade, directly linked with accessibility to the internet and the establishment of Muslim news corporations and online radio and TV stations. Texts and comments disseminated online through these means constitute a valuable corpus for outlining and analysing the width and breadth of *zakat* discourses in contemporary Ghana.

Muslim individual and collective agency

Collective agency among Muslims in Ghana has an old tradition and concentrates on two institutions, namely the mosque and the Sufi brotherhood (*tariqa*). Both institutions emerged already during the precolonial period, the former one as the centre of a distinctive local community, the latter one marked by the position and (trans-regional) networks of its shaykh or leader. Murray Last and Benjamin Soares have introduced the term 'prayer economics' in describing the complex practices among Muslim societies and enclaves in West Africa where adherents give considerable sums to Muslim scholars for prayers, blessings, and Islamic medicine.⁸⁸

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

Soares further describes the prayer economy as operating through the circulation of capital – economic, political and spiritual or symbolic which particular social actors can convert from one domain to another. According to him, the prayer economy is, in effect, an economy of religious practice in which people give gifts to certain religious leaders on a large scale in exchange for prayers and blessings. In his view, the exchange of blessings and prayers for commodities has resulted in the process of commodification that has proliferated and intensified around such religious leaders in the postcolonial period.⁸⁹

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

“Last night I attended the all night service at the Mosque the night of Leila al Kadiri when the Koran is read from the start to the finish. On this particular occasion when everyone had assembled in the Mosque at 10 p.m. the Limam [Imam, HW] Malam Babbali proceeded to recite the Suras by heart while all the Malams sat with their Korans open in front of them to catch him out. [...] It is no easy task for the audience is all literate, and highly critical, following every verse in their own Koran. We all gave alms half-way through and I was amused to watch the Limam still mechanically chanting, casting his eyes from time to time on the presents brought to me.”⁹⁰

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

90 [Angus Colin] Duncan-Johnstone, Informal Diary Ashanti, entry for 20.3.1928, Papers of Lieutenant-Colonel Angus Colin Duncan-Johnstone MSS.Afr.s.593 (1, 2-14), Bodleian Library, University of Oxford.

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

In Muslim societies in general, and likewise among Ghanaian Muslims, social and especially spiritual capital is held in high esteem. Traditionally, social hierarchy was not equivalent to economic wealth. Poorly paid occupations such as that of a healer, an Imam or a Malam were more prestigious than the income-generating occupations of a trader or a merchant. This is clearly reflected in the records from the precolonial and colonial period: the most influential Muslims were the scholars and Imams, not the traders. Though Muslim scholars and their leaders did not despise wealth, their societal influence was based on their *baraka* or spiritual charisma, never on their worldly assets.⁹¹

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

91 Weiss, *Obligatory Almsgiving*, Chapter VII.

of coping with the problems of everyday life are questioned – both by the youth and increasingly by the Muslim scholars themselves.

One reflection of this re-evaluation is the mushrooming of Muslim NGOs; another is the increased discussion on *zakat* and community-based self-help.⁹²

Muslim associations and organisations are discerned from the mosque and Sufi communities as formalised, sometimes even institutionalised bodies that evolved during the colonial period. The oldest one, the Accra-based Gold Coast Muslim Association, started as an organisation for community-based self-help in 1932,⁹³ and was reorganised into the first (and hitherto only) Muslim political organisation, Muslim Association Party, existing from 1954 to 1957 when it was banned.⁹⁴ Several Muslim political/civil society associations existed during the Nkrumah era: the Muslim Youth Congress, the Muslim Youth Association, the Gold Coast Muslim Council, and the Muslim Council of Ghana, all dissolved after the military coup d'état against Nkrumah in 1966.⁹⁵ Being almost non-existent for the next three decades, the 'Muslim factor' has become a marked feature in contemporary Ghanaian politics. The dominant parties in contemporary Ghana, the NPP and NDC, include Muslim politicians and have been running Muslim vice-president candidates since 2004.

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

93 Sulemana Mumuni, *Islamic Organisations in Accra: Their Structure, Role and Impact in the Proselytization of Islam*, MPhil thesis, Department for the Studies of religions, University of Ghana, 1994, 96–100; Sulemana Mumuni, "A survey of Islamic non-governmental organisations in Accra," in *Social Welfare in Muslim Societies in Africa*, ed. Holger Weiss (Uppsala: Nordiska Afrikainstitutet, 2002), 138–161.

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

95 Mumuni, *Islamic Organisation in Accra*.

Another feature has been the formation, evolution and multiplication of Sunni Muslim religious bodies, umbrella organisations and civil society organisations. These include the Ghana Muslim Mission (GMM, established 1957), the Ghana Muslim Community (GMC, established 1966), the Supreme Council for Islamic Affairs (SCIA, established 1969), Ghana Islamic Council (GIC, established 1971), Ghana Muslim Representative Council (GMRC, established 1973), United Ghana Muslim Representative Council (UGMRC, established 1984), National Islamic Secretariat (NIS, established 1984), reconstituted in 1988 as Federation of Muslim Councils (FMC), Dinil-Islam of Ghana (DIG, established 1991), Coalition of Muslim Organisations – Ghana (COMOG, established 2002). Since the last two decades, the GMM and COMOG are still actively promoting the empowerment of Muslims in Ghana while the other bodies are more or less defunct or have become low-activity organisations.⁹⁶

The main Muslim religious body representing the Ghanaian Muslim community in national affairs is the Federation of Muslim Council (FMC), recognised in the 1992 Constitution of the Republic of Ghana, whereas the 1992-founded Office of the National Chief Imam (ONCI) serves as the spiritual overlord for Sunni Muslims, its current holder being Sheikh Dr. Osmanu Nuhu Sharubutu, elected in 1993.⁹⁷ Other national (Sunni Muslim) bodies are the National Council of Muslim Chiefs, established in 1953, as well as several Salafi bodies, including

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

97 <https://www.facebook.com/Office-of-the-National-Chief-Imam-of-Ghana-ONCI-706802429426853/>. See further [http://www.sonsetfundgh.org/fsdb/p_contents/resources/files/brief_biography_of_sheikh_dr_osman_nuhu_sharubutu_the_national_chief_imam_of_ghana.file.pdf](http://www.sonsetfundgh.org/fsdb/p_contents/resources/files/brief_biography_of_sheikh_dr_osman_nuhu_sharubutu_the_national_chief_imam_of_ghana.file/brief_biography_of_sheikh_dr_osman_nuhu_sharubutu_the_national_chief_imam_of_ghana.file.pdf), accessed 12.4.2021; Dr. Mark Sey, Interview with Ghana's National Chief Imam, 16.7.2006, <https://projects.kora.matrix.msu.edu/files/173-642-61/Harvard-ChiefImaminterview.pdf>, accessed 12.4.2021.

the Islamic Research and Reformation Centre (established in 1969), the Supreme Council for Islamic Call and Research (SCICR, founded in 1985), the Ahlus-Sunna wal-Jama'ah (ASWA), established in 1997), Tijani bodies, such as the Tijaniyya Muslim Council of Ghana and the Tijaniyya Muslims Movement of Ghana,⁹⁸ and the Federation of Muslim Women's Associations of Ghana (FOMWAG).⁹⁹

Apart from the above mentioned religious bodies, councils and institutions, there exists a huge variety of Muslim civil society (CSOs) and non-governmental organisations (NGOs) in Ghana. The term 'Muslim NGO' serves in this study as a collective denominator for associations, groups and organisations established and operated by Muslim activists. Such organisations are variously called 'Islamic Charities', 'Islamic NGOs', 'Islamic Social Institutions', 'Muslim NGOs' and 'Muslim Faith-Based Organisations'. They have in common the 'Muslim' or 'Islamic' nature of their vision and mission for their activities. The core motive for engagement in and donating to a Muslim NGO are based on the Qur'an and the Hadith, namely *thawab* (reward) as well as *fi sabil li-llah* (for the sake of Allah) for pious deeds. Apart from being institutionally separate from the State and government, non-profit making, voluntary and formal, the characteristics Muslim NGOs are, according to Nejima, Harmsen and Akutusu, altruistic and philanthropic. In their minds, the concern with the afterlife is a core motivation for members and donors of Muslim NGOs. To give and serve the needy is defined as

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

99 Yunus Dumbe, Transnational Contacts and Muslim Religious Orientation in Ghana, PhD thesis, Department for the Studies of Religions, University of Ghana, 2009; Dumbe, *Islamic Revivalism in Contemporary Ghana*.

both a moral and social duty and is supposed to counter one's greed and egoism and to have a morally purifying effect.¹⁰⁰

Muslim NGOs scrutinised in this study all focus on community self-help by providing a variety of medical, educational, family welfare and emergency assistance. Several of them can be defined as faith-based organisations, among others established by local Salafi communities, others as CSOs and NGOs established by Muslim activists to promote the empowerment of local Muslim communities. Many of the former make already in their name refers to 'Islam' or 'Muslim' or use Arabic/Muslim names (for example, An-Nur al-Islamiyya), while some of the latter ones do not outwardly apply the markers 'Islam' or 'Muslims' and might even declare to transgress denominational demarcations (for example, the Voice of the Zongo Communities in Ghana).

Most Muslim NGOs operating at the national level in sub-Saharan Africa, including those in Ghana, are supported by Muslim International NGOs (INGOs) and by Muslim governments, notably the Gulf States, Iran and – before 2011 – Libya.¹⁰¹ Since the early 2010s, Turkish Muslim NGOs are operating in sub-Saharan Africa.¹⁰²

100 Susumu Nejima, Egbert Harmsen and Masayuki Akutsu, "Introduction," in *NGOs in the Muslim World: Faith and social services*, ed. Susumu Nejima (London and New York: Routledge, 2016), 3–6, 12. See also Gerard Clarke, "Faith Matters: Faith-Based Organisations, Civil Society and International Development," *Journal of International Development* 18 (2006): 835–848; Matthew Clarke and Vicki-Anne Ware, "Understanding faith-based organizations: How FBOs are contrasted with NGOs in international development literature," *Progress in Development Studies* 15, no. 1 (2015): 37–48.

101 Chanfi Ahmed, "Networks of Islamic NGOs in sub-Saharan Africa: Bilal Muslim Mission, African Muslim Agency (Direct Aid), and al-Haramayn," *Journal of Eastern African Studies* 3, no. 3 (2009): 426–437; Cecilia Lynch, "Local and Global Influences on Islamic NGOs in Kenya," *Journal of Peacebuilding & Development* 6, no. 1 (2011): 21–34.

102 Abdurrahman Siradag, "Benevolence of Selfishness: Understanding the Increasing Role of Turkish NGOs and Civil Society in Africa," *Insight on Africa* 7, no. 1 (2015): 1–20.

Since 2001, at least four types of Muslim INGOs active in Africa have been identified: da'watist, jihadist, solidarity-based, and secularised. Their influence is limited to the private sphere of the believers and extends to the public sphere as well. Many of them play a pivotal role in providing social welfare. They thus have taken a leading role in the political, social and economic empowerment of the Muslim communities in the sub-Saharan countries. In addition, nationally and internationally, Muslim NGOs play an important role in shaping up public debates on the correlation of state and religion in the respective countries.¹⁰³

Arab organisations, including the World Muslim League and Direct Aid (formerly known as African Muslim Agency), fund local madrasas (Islamic seminars or religious schools) and promote conservative Islamic currents, such as Wahhabism and Salafism throughout Sub-Saharan Africa. In addition, especially Saudi-Arabian relief and development organisations tend to support projects and activities of Salafi organisations and groups in the African countries.¹⁰⁴ The most well-known Saudi-funded NGOs in Ghana are the Centre for Distribution of Islamic Books (established 1980), the Al-Muntada Educational Trust, a Saudi-funded and London-based NGO active in Ghana since 1990, the Al-Furqan Islamic Society (active in Ghana since 1995), the Al-Huda Islamic Society (founded in 1992), and the Al-Hudaibiyya Relief Services, active in Ghana since 2004.¹⁰⁵

103 Marie Juul Petersen, "Trajectories of transnational Muslim NGOs," *Development in Practice* 22, no. 5-6 (2012): 763-778.

104 LeBlanc and Soares (eds.), *Muslim West Africa in the Age of Neoliberalism*; Marie Juul Petersen, "International Muslim NGOs: 'Added Value' or an Echo of Western Principles and Donor Wishes?," in *The New Humanitarians in International Practice. Emerging Actors and Contested Principles*, eds. Zeynep Sezgin and Dennis Dijkzeul (London and New York: Routledge 2016), 259-281; Tok, and O'Bright, "Reproducing spaces of embeddedness through Islamic NGOs in Sub-Saharan Africa."

105 See further Dumbe, *Islamic Revivalism in Contemporary Ghana*, 71-83.

The rise of Muslim NGOs in sub-Saharan Africa received little interest by Western academic researchers and observers until 2001.¹⁰⁶ Even less noted were the various ways Muslim communities were tied to address political and socio-economic marginalisation processes in sub-Saharan Africa, including in Ghana. A decade later, investigations of Muslim activists and charities in the provision of social welfare highlighted the need to change from traditional charity culture to humanitarian action business. Muslim economists and scholars, in turn, had started to call for a redefinition of the rules of *zakat* and a change in Muslim donor culture to take more interest in how the money they give is spent and whether it creates any lasting changes.¹⁰⁷ Since then, Muslim NGOs, some of whom get up to 80 percent of their funding from *zakat* and *sadaqa*, have increasingly turned to sustainable development projects, among others Islamic (interest-free) micro-finance, small-scale business and livelihood support.¹⁰⁸

106 M.A. Mohammad Salih, *Islamic NGOs in Africa: The Promise and Peril of Islamic Voluntarism* (Copenhagen: University of Copenhagen, Centre of African Studies, 2001, revised version 2002).

107 IRIN, "A faith-based aid revolution in the Muslim world?," 1.6.2012, <https://www.thenewhumanitarian.org/report/95564/analysis-faith-based-aid-revolution-muslim-world>, accessed 12.4.2021.

108 See further Benthall, *Islamic Charities*; Petersen, *For humanity or for the Umma?*; Kaja Borchgrevink and Marta Bivand Erdal, "With faith in development: Organizing transnational Islamic charity," *Progress in Development Studies* 17, no. 3 (2017): 214–228.



ZAKAT: THE PUBLIC AND THE PRIVATE SPHERE

Contemporary debates in the (Sunni) 'Muslim sphere' – be it in sub-Saharan Africa or elsewhere – about poverty alleviation concentrates largely on obligations and responsibilities. To understand the discourse of Sunni Muslim scholars, one has to acknowledge the fact that a Muslim analysis of contemporary challenges rests on Islamic traditions and is articulated within an Islamic framework, i.e., the standpoint of *tawhid* (unity), *khilafah* (viceregency), and *adl* (divine justice). Further, as outlined by Samuil Hasan, the Islamic concept of social justice embraces distributive justice through the dictum of *takaful* (mutual guarantee and solidarity), its most important aspect being *zakat*, redistributive justice, fairness and equity.¹⁰⁹

Obligations and responsibilities are interpreted within the normative concepts of Islam. Ideally, *zakat* is identified as the main tool for redistributing resources. Extreme socio-economic inequalities are thus adverted via *zakat*. Islam makes a normative distinction between obligatory and voluntary alms.¹¹⁰ Both the rich and the poor are addressed, i.e., the giver and the recipients of assistance.

109 Samuil Hasan, "Islamic Concept of Social Justice: Its Possible Contribution to Ensuring Harmony and Peaceful Coexistence in a Globalised World," *Macquire Law Journal* 7 (2007): 167–183.

110 Abdul Haseeb Ansari, Parveen Jamal, Umar A. Oseni, "Sustainable Development: Islamic Dimesion with Special reference to Conservation of the Environment," *Advances in Natural and Applied Sciences* 6:5 (2021): 611 (607–619).

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 term's ambiguity is due to the two ways in which almsgiving is interpreted in Islam, namely, *zakat* or obligatory alms and *sadaqa* or voluntary alms.

Sunni Muslim scholars commonly define *zakat* as a form of charity, almsgiving, donation, or contribution, but when these activities are arbitrary and voluntary actions, they are merely regarded as *sadaqa*. Instead, they identify the (proper) management of *zakat* to be the cornerstone of an Islamic solution for poverty alleviation.¹¹¹

In addition to *zakat* and *sadaqa*, Muslims must pay *zakat al-fitr* or the mandatory alms given by breaking the fasting at the end of Ramadan. These alms are levied on persons only, not on wealth or income.¹¹²

Zakat constitutes a form of vertical philanthropy when it is formal, structuralised and institutionalised. *Sadaqa*, in turn, corresponds to horizontal philanthropy as it is organised through private, personalised and informal ways, commonly through self-help groups or mosque funds.¹¹³

One must further distinguish between the *moral obligation* and the *pious act* when discussing the difference between Islam's two kinds of almsgiving. *Zakat* is a moral obligation and becomes a tax for Muslims in an Islamic state. *Sadaqa* is an individual-inspired, pious act and never has any collective connotations. Thus *zakat* is

111 See further al-Qardawi, *Fiqh az-Zakat*; World Bank and Islamic Development Bank Group, *Global Report on Islamic Finance – Islamic Finance*, 174–175. For a general introduction, see Amy Singer, *Charity in Islamic Societies* (Cambridge: Cambridge University Press, 2008).

112 al-Qardawi, *Fiqh az-Zakat*, 569.

113 *Enabling Environment of Philanthropy in Ghana*, 26.

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, *zakat* belongs to the public sphere, and *sadaqa* belongs to the private.

Although *zakat* is paid *through* the Islamic State but never as a tax to the State. Hence the role of the State is to monitor the levy and distribution of *zakat* but may not itself use the incomes of *zakat* for any other purpose not specified in the Qur'an (see below).¹¹⁴

A common interpretation among Sunni Muslim scholars is that 2.5 percent of one's income and wealth (or between 5 and 10 percent of one's harvest as the case may be) should be given to the poor and needy as *zakat*. The collected amount is to be managed and distributed by the *Bait al-mal* or (State) treasury for the welfare (*maslaha*) of the *umma*, the community of believers (i.e., Muslims).¹¹⁵

Interpreting Surah Al-Tawbah 9:60

Muslim scholars regard *zakat* as a means for the purification of wealth. Irrespective of the use of the proceeds of *zakat*, it purifies legally acquired wealth. Put theologically, *zakat* is a portion due to Allah. Its collection and distribution are clearly regulated by the Qur'an and by Islamic Law. The objective of *zakat* is to purify the soul of a Muslim from greed and miserliness. *Zakat* evolves as a means of training Muslims on the virtues of generosity. A Muslim pays *zakat* in a repetitive pattern year after year. Therefore, regular

114 Farishta G. de Zayas, *The Law and Philosophy of Zakat (The Islamic Social Welfare System)* (Damascus: Al-Jadidah Printing Press, 1960), 281–282.

115 'Abdur Rahman I. Doi, *Shari'ah: The Islamic Law* (London: Ta-Ha Publishers, 1984), 388.

zakat, as well as *zakat al-fitr*, is claimed as a way of training Muslims to give and spend for charitable purposes.¹¹⁶

Though Muslim jurists and scholars have established very precise regulations for collecting *zakat*, their position towards its distribution has been rather vague. In most cases, scholars and jurists seem to be satisfied that the recipients of *zakat* are the eight categories listed in Surah Al-Tawbah 9:60, and seldom give any further scrutiny to the qualifications of each of the eight, or the exact allocation among the various categories.¹¹⁷ Such an attitude might be because in Islam, it is the giver's intention, which is crucial, not the receiver's position.¹¹⁸ Although one could, in principle, regard *zakat* 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 principle has also been noted by Hunwick, who describes *zakat* as a moral economy of salvation. Thus, one who gives their wealth *zakat* not only purifies the wealth but also the giver is promised a reward in heaven,¹¹⁹ while Benthall defines it as 'financial worship'.¹²⁰

Contemporary interpretations of the collection and distribution of *zakat* have opened up for contrasting positions among Muslim scholars due to the manifold ways of handling *zakat*. Most Sunni Muslim scholars adhere to a restrictive interpretation of whom to include among the recipients of *zakat*. Hanafi scholars such as Mawlana Faraz ibn Adam outline in their *fatawa* (legal opinions, sing.

116 On *zakāt al-fitr*, see further de Zayas, *The Law and Philosophy of Zakat*, 232–33, and al-Qardawi, *Fiqh az-Zakat*, 538–539.

117 A detailed outline and discussion of the definitions and conditions of the lawful recipients of *zakat* are provided by de Zayas, *The Law and Philosophy of Zakat*, 284–306, and Qardawi, *Fiqh az-Zakat*, 343–437.

118 Weiss, *Obligatory Almsgiving*, 36–37.

119 John Hunwick, "Islamic financial institutions: Theoretical structures and aspects of their application in Sub-Saharan Africa," in *Credit, Currencies and Culture*, eds. Endre Stiansen and Jane Guyer (Uppsala: Nordiska Afrikainstitutet, 1999), 72–96.

120 Benthall, "Financial worship." See also Tripp, *Islam and the Moral Economy*, 124–125.

fatwa) that it is not permissible to give *zakat* to non-Muslims, fund public welfare projects or wealthy individuals.¹²¹ Their resolution is, in turn, a response to the establishment and expansion of Muslim charities that call Muslims to donate their *zakat* to support their national and international philanthropic activities and projects (see below Chapter II.2).

Divergent interpretations also exist on whether Muslim charities can be accepted as *zakat* collectors or whether only an Islamic state can assume this role. The core issue at stake is whether or not Muslim charities are to be identified as *amil*, collector of *zakat*, i.e., one of the eight categories listed in Surah Al-Tawbah 9:60. Some Hanafi scholars in the United Kingdom apply a restrictive interpretation and argue that the term *amilin* is applicable only in the context of an Islamic state. This principle does not apply to modern secular states as only an Islamic state has the recognised authority to check that *zakat* is not spent excessively on administrative expenses.¹²² Furthermore, in their opinion, *zakat* funds cannot be spent on non-Muslim beneficiaries¹²³ or on a property caring for the poor and needy as, in their mind, *tamlik* or the unconditional and direct transfer of *zakat* from giver to the recipient, does not take place.¹²⁴

Such restrictive opinions are contrasted by those presented on *IslamicCity*, a homepage operated by the US Muslim International NGO Human Assistance & Development International (HADI).¹²⁵

121 *Hanafi Fiqh. A Manual of Hanafi Fiqh*, <https://hanafilegalrulings.blogspot.com/2017/02/zakat-recipients.html>, checked 16.2.2021.

122 Mufti Muhammad ibn Adam, Darul Iftaa, Leicester, UK, *Hanafi Fiqh*

123 Mufti Mohammed Zubair Butt, Al-Qalam Shari'ah Panel, 2.6.2014, *Hanafi Fiqh*

124 Mufti Faraz Adam al-Mahmudi, *Hanafi Fiqh*.

125 Established in 1991, HADI launched its non-sectarian media portal *IslamicCity* in 1995. See further <https://www.hadi.org/hadi-initiatives/> and <https://www.islamicity.org/about-islamicity>, both accessed 8.3.2021.

Headlined “Categories of Zakat Recipients of Our Times”, Dr. Aslam Abdullah, currently Vice-President of American Muslim Council,¹²⁶ argues that the eighth category, namely *zakat* for the wayfarers, is to be redefined and to include not only travellers with little means but also displaced people such as refugees or even the homeless. Above all, “[t]he distribution is not confined to Muslims only.” In addition, the readers are informed that *zakat* can be distributed individually or through organisations and mosques “who have expertise in this area.” The ideal situation is to have a central body or institution, i.e., a *zakat* fund, in every state or city. However, IslamiCity does not imply the existence of an Islamic state, and rather, it underscores the absolute necessity of transparency in *zakat* collection and distribution.¹²⁷

Similar arguments on reopening the rules of *zakat* have been presented by scholars of the North East Islamic Community Center (NEICC) in Brooklyn, New York. Following the arguments of the Turkish scholar Omar Faruk Senturk,¹²⁸ the scholars challenge the Hanafi interpretation of *tamlik*. Echoing Senturk’s reasoning, *zakat* funds can be used to establish and revive institutions of assistance, including hospitals, laboratories, media organisations, financial institutions and educational institutions:

“Investing *zakat* in this sort of a domain will, at the same time, provide the benefactor with visible fruits, in addition to the everlasting rewards awaiting him in the eternal abode. From this point of view, all

¹²⁶ <https://www.islamicity.org/by/aslam-abdullah>.

¹²⁷ Aslam Abdullah, “Categories of Zakat Recipients in Our Times,” 15.5.2019, <https://www.islamicity.org/15466/categories-of-zakat-recipients-in-our-times/>, accessed 8.3.2021.

¹²⁸ See further Omer Faruk Senturk, *Charity in Islam: A comprehensive guide to zakat* (Tughra Books, 2007), <https://islamiccenter.org/how-is-zakat-paid/>, and <https://islamiccenter.org/the-recipients-of-zakat/>.

institutions established to convey the revivifying Truth of God are essentially included in the category defined as being “In the way of God;” and their restoration and reinforcement through *zakat* is indubitably an act of perpetual benefit. More precisely, those seeking to fulfil the obligation of *zakat* in the best possible way should assemble their funds in foundations that strive to implement and convey humankind’s ethical values, as exemplified by the Qur’an, so that they can use their financial means to participate in the valiant effort to serve humanity—unquestionably, the noblest of all services.”¹²⁹

Other scholars dispute a reopening of the rules of *zakat*. For example, the Islamic High Council of Australia adheres to a restrictive interpretation, adhering to *tamlik* and underscoring that it is not valid to pay *zakat* to charitable projects, hospitals or educational institutions.¹³⁰ A similar conclusion is put forward in the *fatawa* presented on the homepage www.islam.net, a Muslim media centre operated from Doha, Qatar and affiliated with the Qatar Ministry of Endowments and Islamic Affairs.¹³¹

Although a *fatwa* issued in 2013 refutes the payment of *zakat* to charitable projects, stressing that “some jurists view that it is permissible to pay *zakat* to charity projects in general,” i.e., the building of medical and educational centres.¹³²

129 “Is personal transfer (Tamlik) a requirement?,” in Recipients of Zakat, 6.12.2013, <https://islamiccenter.org/the-recipients-of-zakat/>, accessed 8.3.2021.

130 “Recipients of Zakah,” Darulfatwa. Islamic High Council of Australia, 31.8.2010, www.darulfatwa.org.au, accessed 16.2.2021.

131 <https://www.islamweb.net/en/index.php?page=contactus>.

132 Fatwa 66619 Paying Zakah to charity projects, 15.5.2013, islamweb.net, accessed 16.2.2021.

Another *fatwa* issued in 2017 totally rejects spending *zakat* funds on hospitals, whether for building or equipping them.¹³³ A *fatwa* issued in 1999 and 2011 prohibits using *zakat* funds for building mosques, educational centres (e.g., Islamic schools), and *da'wah* projects.¹³⁴ Not surprisingly, the Fatwa Center at Islamweb categorically rejects the spending of *zakat* on non-Muslims¹³⁵ and victims of natural calamities such as tsunamis or earthquakes.¹³⁶

In contrast, Sheikh Muhammad Jawad Mughniyya's outline on eight categories of Surah At-Tawbah 9:60 highlights that all other Sunni Schools of Law (Shafi'i, Maliki, Hanbali), as well as the Imami (Shi'a) School of Law, consider that *zakat* pertaining to the fourth category, *Al-Mu'allafatu qulubuhum* (those whose hearts are to be reconciled with Islam), "can be given to a Muslim as well as a non-Muslim, on condition that this bestowal secures the advantage of Islam and Muslims."¹³⁷ However, this claim is, in turn, contested by (Sunni) scholars on the Turkish Media Centre Questions on Islam.¹³⁸

133 Fatwa 34366 Using Zakah money to buy hospital accessories, 22.6.2017, islamweb.net, accessed 16.2.2021.

134 Fatwa 81303 Using Zakah to build Mosques or Islamic schools, 5.12.1999; Fatwa 90534 Spending Zakah money on Da'wah projects, 2.2.2011, islamweb.net, accessed 16.2.2021.

135 Fatwa 82875 Zakat to non-Muslims, 23.5.2001; Fatwa 87316 Giving Zakah to non-Muslims, 27.3.2004; Fatwa 352318 Giving Zakah money to non-Muslims, 21.10.2017, islamweb.net, accessed 16.2.2021.

136 Fatwa 89326 Zakat money for tsunami relief, 9.2.2005, islamweb.net, accessed 8.3.2021.

137 See <https://www.al-islam.org/five-schools-islamic-law-sheikh-muhammad-jawad-mughniyya/zakat>, accessed 16.2.2021. Al-Islam.org is a Shi'a media centre and is part of the Ahlul Bayt Digital Islamic Library Project. Interestingly, Sheikh Muhammad Jawad Mughniyya also observed that the Imamis include in the seventh category (*fi sabil Allah*) also the building of mosques, hospitals, schools and other public works.

138 <https://questionsonislam.com/article/muallafa-al-qulub-those-whose-hearts-are-be-reconciled-islam>, accessed 8.3.2021.

Some scholars have called for a re-categorisation of *zakat* recipients and to link *zakat* with the contemporary discussion about Agenda 2030 and Sustainable Development Goals (SDGs). A provoking argument was made by Yusof Ismail, Abdul Bari Awang and Suhaimi bin Muhammad Sarif to redefine the category of *riqab*, slaves, and to extend it to cover people oppressed and humiliated by colonial powers. In their minds, *zakat* could be used to liberate people from the “enslavement of other people’s ideas, wealth and authority,” echoing Yusuf al-Qardawi’s argument that under the category of *fi sabil Allah*, or struggling for the sake of Allah, *zakat* funds can be used to help people under colonisation.¹³⁹ An undisclosed blogger presumably based in The Gambia made a similar thrust in 2007, who called to extend the category of *riqab* to oppressed people living in poor countries who “suffer from economic slavery at the hand of many local landlords, rich industrialists, and multi-national corporation that exploit natural resources.” According to the blogger, *zakat* should be given to this extended/redefined category not only as a temporary relief but also to provide them “essential resources to acquire training, equipment, and material (for example, a small business can be created through small loans).”¹⁴⁰

Muslim scholars agree that it is imperative in Islam to raise the real income of the poor and ensure that they obtain the basic needs for a minimum standard of living. However, some Muslim intellectuals, such as M.A. Mannan, underscore another side of the coin: assistance can only be given to the ‘deserving’ poor and not

139 Yusof Ismail, Abdul Bari Awang, Suhaimi bin Mhd Sarif, “Re-categorizing Recipients of Zakat under RIQAB for Sustainable Development Goals,” *International Journal of Zakat and Islamic Philanthropy* 2: no. 1 (March 2020): 125, 127.

140 Islam in the Gambia, The Recipients of Zakat, 10.10.2007, <https://islaminthegambia.blogspot.com/2007/10/recipients-of-zakat.html>, accessed 16.2.2021.

increase any forms of leisure.¹⁴¹ The Qur'an already has identified the poor (*miskin*) and the needy (*faqir*) as two of the eight categories of recipients of *zakat*. However, neither the Qur'an nor the classical legal texts give a precise definition of these two categories, not to speak of the qualifications of the eight categories or the exact allocations to be made to the various categories. The reason for this, it can be argued, might be because it is the giver's intention, which is crucial in Islam, not the receiver's position.

One of the basic virtues is to refrain from asking for assistance.¹⁴² Miserliness is condemned by the *shari'a* (Muslim law), 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 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;¹⁴³ no *zakat* should be paid to "professional beggars" as these are "people who do not work hard because of their laziness."¹⁴⁴ Instead, as Bilal Ahmad Malik and others suggest, unemployed labourers should be provided with necessary tools, machinery, and capital for starting productive work or micro-enterprises from *zakat* funds.¹⁴⁵

141 M. A. Mannan, "The Economics of Poverty in Islam with Special Reference to Muslim Countries," in *Distributive Justice and Need Fulfilment in an Islamic Economy*, ed. Munawar Iqbal (Islamabad and Leicester: International Institute of Islamic Economics and The Islamic Foundation, 1988), 328.

142 Weiss, *Obligatory Almsgiving*, 36–37.

143 Doi, *Shari'ah*, 393–394.

144 Doi, *Shari'ah*, 393–394.

"Analysis of the Recipients of Zakat and the Current Situation," *Proceedings of the 4th International Conference of Zakat*, 12 November 2020, 333, <https://doi.org/10.37706/iconz.2020.214>, accessed 16.2.2021.

145 Bilal Ahmad Malik, "Philanthropy in Practice: Role of Zakat in the Realization of Justice and Economic Growth," *International Journal of Zakat* 1, no. 1 (2016): 73 (64–77). See also Hoque, Khan and Mohammad, "Poverty alleviation by Zakah in a transitional economy."

The discourse on *zakat* has, during the age of the Internet, reached a global level. If earlier scholars had few chances in reading texts produced by scholars on other continents, the digital dissemination of ideas and opinions has revolutionised communication and transmission of treatises. The National Zakat Board of Indonesia (BANZAS) promotes open access journals specialised in *zakat*, such as the *International Journal of Zakat*¹⁴⁶, in addition to gatherings for specialists, managers and practitioners of *zakat*. An example is the International Conference of Zakat, organised annually since 2018 (although postponed in 2020 due to Covid-19).¹⁴⁷

Poverty alleviation through *zakat*: Muslim states and Muslim NGOs

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 *zakat*. Poverty alleviation in Islam, in turn, is a combination of positive measures (income growth, functional distribution of income, equal opportunities), preventive measures (control of ownership, prohibition of *riba* and *gharar*, prevention of malpractices and misuse of resources), and corrective measures (compulsory transfer of *zakat*, recommended/voluntary transfer of charity/*sadaqa*).¹⁴⁸

146 <https://ijazbaznas.com/index.php/journal>.

147 <https://www.iconzbaznas.com>.

148 Ansari, Jamal, Oseni, "Sustainable Development:" 610.

In theory, as M.N. Siddiqi claims, *zakat* should be managed by an Islamic state if such a state is ruled by Islamic Law.¹⁴⁹

Nevertheless, Bilal Ahmad Malik and others have demonstrated that the economic structures adopted by contemporary Muslim societies are incoherent with the economic philosophy of Islam. Bilal Ahmad Malik, for instance, argues that *Zakat* should constitute the core component of Islamic economic philosophy to establish social justice. In reality, the haphazard management, if not outright misuse of state-controlled *zakat* institutions, makes him conclude that “*zakat*, as a practical philanthropic act, has not made a significant change in reducing the Muslim poverty graph and inequality graph till date.”¹⁵⁰

Early assessments of the introduction of *zakat* as a system operated by the government or state in Asian Muslim-majority countries have painted a rather negative picture.¹⁵¹ The Islamic Republic of Pakistan enacted already in 1980 the *Zakat and Ushr Ordinance* as part of a new welfare system. But, as Muhammad Ramzan Akhtar reported in 2000, the *zakat* distribution system was malfunctioning and made little impact in raising the poor out of poverty. In fact, Pakistan had not introduced an Islamic fiscal system at all, Akhtar argued and proposed separating a distinct welfare budget, funded by *zakat* and grants from the general (state) budget.¹⁵²

Others, such as Grace Clark, refute the total dismissal of the *zakat* system in Pakistan and claim that it has had a restricted

149 Nejatullah M. Siddiqi, *Role of the State in the Economy. An Islamic Perspective* (Leicester: The Islamic Foundation, 1996), 129.

150 Malik, “Philanthropy in Practice,” 71, 74.

151 Salih, *The Challenges of Poverty Alleviation in IDB member Countries*, 62.

152 Akhtar, “Poverty Alleviation on a Sustainable Basis in the Islamic Framework,” 644–645.

impact in transferring resources to older people.¹⁵³ Nevertheless, M. Ashraf al-Haq and Mohammad Omar Farooq have highlighted that *zakat* collection mechanism in Pakistan remains weak, and the distribution lacks transparency and simplicity.¹⁵⁴ In Malaysia, the introduction of a state-controlled *zakat* system in the 1980s was initially met by resistance and protest in the villages; local *zakat* payers accused the state-controlled system of extracting resources from the local poor instead of transferring to the local poor as had been the traditional way of handling *zakat*.¹⁵⁵ However, the changes in the system have since made the Malaysian system a highly efficient one and have evolved as a forerunner in operating *zakat* as a tool for socio-economic development.¹⁵⁶ To some extent, these changes have been successful, although Al-Haq and Farooq conclude that some bottlenecks still exist, not least in distributing *zakat* funds.¹⁵⁷ Positive signs about the impact of *zakat* have been reported from Bangladesh, especially in promoting micro-entrepreneurship through *zakat* programmes.¹⁵⁸

One problem is that Islamic principles such as *zakat* are often applied within structures that are essentially non-Islamic. While

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- 153 Grace Clark, "Pakistan's Zakat system: A policy model for developing countries as a means of redistributing income to the elderly poor," *Social Thought* 20:3-4 (2001), 47-75.
 - 154 M Ashraf Al Haq and Mohammed Omar Farooq, "Zakat, Persistence of Poverty and Structural-Incidental Segmented Approach: A Survey of Literature," *Journal of Islamic Financial Studies* 3, no. 1 (2017): 26.
 - 155 See James C. Scott's classical elaboration on resistance to formal *zakat* as a 'weapon of the weak' in his "Resistance without Protest and without Organization: Peasant opposition to the Islamic Zakat and the Christian Tithe," *Comparative Studies in Society and History* 29, no. 3 (1981): 417-452.
 - 156 Abd Halim Mohd Noor and Muhammad Hasbi Zaenal, *Advancing Zakat for Ummah Development* (Melaka, Malaysia: Center for Islamic Philanthropy and Social Finance at the Universiti Teknologi MARA, 2019).
 - 157 Al Haq and Farooq, "Zakat, Persistence of Poverty and Structural-Incidental Segmented Approach," 26.
 - 158 Hoque, Khan and Mohammad, "Poverty alleviation by Zakah in a transitional economy."

Muslim scholars have debated how *zakat* 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 *zakat*, *zakat* tends in practice to remain a parallel or supplementary channel of revenue-raising and distribution.¹⁵⁹

Timur Kuran is even more critical about the feasibility of Islamic economics, not to speak of a modern social welfare system based on *zakat*. In his research, he has refuted the claim of modern Islamists that *zakat* can promote and increase equity rather than serve as an instrument to legitimise wealth and stabilise the political ecosystem.¹⁶⁰ According to him, the doctrine of Islamic economics is simplistic, incoherent, and largely irrelevant to current economic challenges. Shirazi, Ali and Obaidullah, in turn, critically note that although Muslims in OIC (Organisation of Islamic Cooperation) countries are paying *zakat*, these transactions are not passing through proper channels, are un-recorded and are not a part of any strategy. Therefore, its effect on poverty alleviation is difficult to assess.¹⁶¹

In Kuran's view, the purpose of Islamic economics has not been economic improvement but the cultivation of a distinct Islamic identity to resist cultural globalisation. He concludes that the various Islamic sub-economies that have sprung up across the

159 Hartley Dean and Zafar Khan, "Muslim Perspectives on Welfare," *Journal of Social Policy* 26, no. 2 (1997): 203.

160 Timur Kuran, "Islamic Redistribution through Zakat. Historical Record and Modern Realities", in *Poverty and Charity in Middle Eastern Contexts*, eds. Michael Bonner, Mime Ener, and Amy Singer (Albany, NY: State University of New York Press, 2003), 275–293; Timur Kuran, "Zakat: Islam's Missed Opportunity to Limit Predatory Taxation," *Economic Research Initiatives at Duke (ERID) Working Paper No. 284*, 8 April 2019, available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3368292, accessed 6.8.2019.

161 Nasim Shah Shirazi, Salman Syed Ali and Mohammed Obaidullah, "Practical Means of Integrating Zakāt and Waqf Into Poverty Reduction Agenda of OIC Member Countries," *Islamic Economic Studies* 25, no.2 (2017): 65.

Islamic world are not manifestations of Islamic economics but the aspirations of socially marginalised groups.¹⁶²

The communitarian aspect of *zakat* 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 that the *zakat* has hitherto been managed in most Muslim societies through informal, unorganised and private channels and within the local community. This approach has had little effect of alleviating modern forms of structural poverty as *zakat* collected is rarely used as seed money or investment.¹⁶³

Al-Haq and Farooq highlight that an objective of turning a *zakat* receiver into a *zakat* giver be used as a cornerstone to achieving distributive justice. Many Muslims, they underscore, “have little trust in their government and therefore instead of giving *zakat* to the government would prefer to retain their right to give *zakat* privately.”¹⁶⁴ As a remedy, al-Haq and Farooq call for establishing a new framework for the *zakat* system by segmenting the *zakat*-eligible pool into two broad segments: those in incidental poverty and those who are in structural poverty in addition to introducing a planned, organised approach to *zakat* management.

According to al-Haq and Farooq, to achieve a multiplier effect, i.e., turning *zakat* recipients into *zakat* payers, a revision of some of the traditional understanding of Islamic rulings about *zakat* is much needed. They further argue that the “orthodox approach” does not

162 Timur Kuran, *Islam and Mammon: The Economic Predicaments of Islamism* (Princeton, NJ: Princeton University Press, 2004).

163 Hoque, Khan and Mohammed, “Poverty alleviation by Zakah in a transitional economy,” 14.

164 Al Haq and Farooq, “Zakat, Persistence of Poverty and Structural-Incidental Segmented Approach,” 22.

allow or facilitate recycling of *zakat* resources, pays scant attention to scale in providing *zakat*, and does not oblige the *zakat* giver to follow up on their *zakat* transfer or demand accountability from the recipient on the usage of *zakat*. In addition, they stress that mere distribution of *zakat* without a targeted, segmented and mapped-out problem-solving approach cannot achieve the ultimate goal of *zakat*, namely economic empowerment that has a sustainable socio-economic impact on people's lives.¹⁶⁵

The limitations of the "orthodox" or traditional interpretation of the rules of *zakat* concern its distribution, the interpretation that *zakat* cannot be used for physical facilities and infrastructure. Nevertheless, as noted by Glauco D'Agostino, *zakat* funding is used for building houses, mosques, homes of the elderly and orphans, and schools in many Muslim countries. Such discrepancies in the use of *zakat* have resulted in a donation preference to small-scale and short-term relief projects operated by small/local Muslim NGOs rather than involving large government or private *zakat* organisations in long-term structural development projects.¹⁶⁶

On the other hand, in a country where Muslims are in the minority or in Muslim states where Islamic Law is not implemented, the State's role is taken over by voluntary organisations managing *zakat*. A survey of *zakat*-managing NGOs in Australia, Canada, France, New Zealand, the United Kingdom, and the USA reveals some interesting differences in their interpretation of the usage and distribution of *zakat*. Although all of them refer to their homepages to surah Al-Tawbah 9:60, the Zakat Foundation of America sticks

165 Al Haq and Farooq, "Zakat, Persistence of Poverty and Structural-Incidental Segmented Approach," 23–25, 27.

166 D'Agostino, Muslim NGOs, Zakât and Civil Society for Emergency and Development.

out with its “modernized” interpretation of the “eight categories of direly needful and deserving recipients:”

1. The poor, hungry and thirsty.
2. The sick, the wounded, the plague-struck, expecting and postpartum mothers, and newborns.
3. The refugee, internally displaced, and the forced migrant.
4. The besieged, the subjugated, the victims of violence, and the persecuted.
5. The debt-ridden, children, women, as well as men in need of inclusive, quality education, and empowering vocational training.
6. The inclined for advocacy of peace, equanimity, and the elimination of violence.
7. Those striving to establish human rights, sustainable communities, food resilience, clean water and sanitation, and responsible consumption and production.
8. Those who work to make this possible.¹⁶⁷

Some *zakat*-managing NGOs, such as the Zakat Foundation of America, Islamic Relief UK, Islamic Relief Canada or Hidayah Foundation, declare that *zakat* cannot be spent on institutions or buildings for the poor. For example, Islamic Relief UK informs that it would not use *zakat* funds on a well that would benefit the whole community as it “cannot guarantee that only the poor and needy will get water from that well”. Instead, they would invest *sadaqa* in paying for projects that benefit whole communities.¹⁶⁸

167 Zakat Foundation of America, About us: Our mission – our means, <https://www.zakat.org/about-us/our-mission>, accessed 13.4.2021. The Zakat Foundation of America was established in 2001.

168 Islamic Relief UK, Zakat FAQs: What kind of projects do Zakat funds support?, <https://www.islamic-relief.org.uk/about-us/what-we-do/zakat/>, accessed 13.4.2021. Islamic Relief UK was founded in 1984.

Islamic Relief Canada, in turn, introduces a “Follow Your Donation” scheme on Youtube and its Impact Reports, containing seven steps for assuring the donor that their *zakat* reaches its target. The scheme summarises the process of how the organisation handles *zakat* and includes seven steps, namely:

- 1) identifying the beneficiary (orphan household, single female-headed household, people with disabilities and the elderly),
- 2) assessing the needs of the beneficiaries,
- 3) submitting a project proposal to Islamic Relief Worldwide,
- 4) collecting *zakat* through Islamic Relief Canada,
- 5) sending the collected funds via Islamic Relief Worldwide to the local target organisation,
- 6) distributing *zakat* through various projects, and
- 7) giving a report to the donor about the impact of their *zakat* donation.¹⁶⁹

Some *zakat*-managing NGOs take a flexible approach to using *zakat* funds and their target group and focus on humanitarian aid and long-term investments. The National Zakat Foundation in the UK, for example, interprets the Seventh Category (For God’s cause/*fi sabil Allah*) as community development “through building faith-based understanding and through support for key community institutions.”¹⁷⁰ The National Zakat Foundation Australia and the Hidayah Foundation declare that *zakat* funds cannot be given to

169 See, for example, Follow Your Donation, Episode 9: Delivering Your Zakat in Lebanon, 1.6.2019, <https://www.youtube.com/watch?v=dCV6updx6PQ&t=63s>, accessed 13.4.2021; Islamic Relief Canada, “Our distribution process,” *Your Zakat in Action: Impact Report 2019*, available at <https://www.islamicreliefcanada.org/what-we-do/zakat/>, accessed 13.4.2021. Islamic Relief Canada was founded in 2007.

170 National Zakat Foundation UK, Who receives *zakat*?, <https://nzf.org.uk/knowledge/who-receives-zakat/>, accessed 13.4.2021.

institutions or organisations that do not give the rightful recipients possession of *zakat*; instead, they advocate using *zakat* funds for construction, investment or salaries.¹⁷¹

The Federation of Islamic Associations of New Zealand, in contrast, declares that *zakat* funds “may also be offered to certain institutions like welfare hospitals and schools and to orphanages etc. Institutions like these are established for the welfare of the poor.”¹⁷² Muslim Charity, Muslim Hands Canada, Muslim Hands South Africa and Secours Islamique France, in turn, use *zakat* funds for long-term projects, including the provision of healthcare, access to education and livelihoods as well as well-projects/access to clean water.

Interestingly, Muslim Hands Canada also runs a “Hope Shop” project to provide small shops, including an initial stock set to women in need. Islamic Relief Canada lists similar *zakat*-eligible programmes such as livelihood projects providing agriculture supplies or livestock for families to make an income.¹⁷³ Muslim Charity runs income-generating projects to support eligible *zakat* families to start their businesses based on their skills and local requirements,¹⁷⁴ whereas Zakat Aid identifies *zakat* as a vital

171 National Zakat Foundation Australia, Who is ineligible to receive zakat?, <https://www.nzf.org.au/learn>, accessed 13.4.2021; Hidayat Foundation, Zakat FAQs: Who is ineligible to receive zakat?, <https://www.hidayat.org/publications/zakat-faqs/>, accessed 13.4.2021.

172 Federation of Islamic Associations of New Zealand, The recipients of zakat, <https://fianz.com/zakat/>, accessed 13.4.2021.

173 Islamic Relief Canada, “Our distribution process,” *Your Zakat in Action: Impact Report 2019*, available at <https://www.islamicreliefcanada.org/what-we-do/zakat/>, accessed 13.4.2021.

174 Muslim Charities, “The power of your zakah,” https://muslimcharity.org.uk/zakat-calculator/?gclid=EAIaIQobChMI4eme8ev67wIVkwWiAx2tfQR1EAAAYAiAAEgKh4PD_BwE, accessed 13.4.2021.

instrument for reducing unemployment and suggests investing *zakat* as seed money for the poor/unemployed to start a business.¹⁷⁵

Hidaya Foundation, in turn, utilises *zakat* funds for a variety of projects, including job skills training, adult education, animal farming, farmer assistance and small business for the poor.¹⁷⁶

Canada Zakat, on the other hand, interprets the Seventh Category as being “anything for the love of Allah,” such as spending *zakat* funds for the employment of a Daiyah, Imam, or religious teacher to do Dawa, building Islamic schools, building Islamic clinics and hospitals, providing money to young men who want to marry but cannot afford Mahr, to assist poor travellers, to establish water springs on a street for those walking or travellers, for television, radio or newspaper project aimed at Dawa, to help someone to publish a book for Dawa, or to pay for the studies of a student.¹⁷⁷

One major difference among *zakat*-managing NGOs is their opinion on covering administrative and fundraising costs from *zakat* funds (see Figure 4). Some organisations follow an interpretation of Al-Tawbah 9:60 that the Third Category, the collectors of *zakat*, includes *zakat*-managing Muslim NGOs, institutions and charities in Muslim minority countries. Others declare a ‘100% Zakat Policy’, i.e., “... every penny of your Zakat donation will go directly to those who need it most 100% of the time – giving you 100% of the record” (Al Mustafa Welfare Trust),¹⁷⁸ and declare that costs for

175 Zakat Aid, “Models of Zakat Disbursement,” blog posted 21.8.2020, <https://zakataid.org/blog>, accessed 13.4.2021. Zakat Aid is a UK NGO, founded in 2020.

176 Hidaya Foundation, How Hidaya Distributes Zakat, <https://www.hidaya.org/social-welfare/zakat-obligatory-charity/>, accessed 13.4.2021.

177 Canada Zakat, FAQs, Question #2: Who is qualified to receive zakat?, <https://canadazakat.org/apply-for-zakat/zakat-faq/>, accessed 13.4.2021.

178 Al-Mustafa Welfare Trust, 100% Zakat Policy, www.almustafatrust.org, accessed 7.4.2021. The Pakistani Al-Mustafa Welfare Trust was established in 1983, and registered in the UK in 2007.

administration and management are covered by other donations, gifts and income-generating activities.

Organisation	Zakat collectors/ administration	100% Zakat
Transparent Hands	Yes	
Zakat Foundation of America	11 %	
Muslim Aid	Yes	
Islamic Relief Worldwide	Yes	
Islamic Relief USA	12.5 %	
Islamic Relief Canada	10 %	
National Zakat Foundation UK	Yes	No zakat for administration or fundraising
National Zakat Foundation Canada	<5 %	
Canada Zakat	Yes	
Muslim Charity	12 %	
Hidaya Foundation	Yes	
Al-Ansari Foundation	Yes	
Crisis Aid	Yes	
Al-Muntada Trust		Yes
Al-Mustafa Welfare Trust		Yes
World Care Foundation		Yes
Zakat Aid		Yes

Figure 4 Muslim NGOs use of zakat funds for administrative costs (source: information provided on the homepages of the organisations listed, accessed in April 2021)

Canada Zakat, one of the Muslim NGOs interpreting the Third Category to include the employers of *zakat*, divides the third category into seven sub-groups, namely

- 1) the group of people who are social service workers who go into the community to evaluate who is a *faqir* (poor) and *miskin* (destitute),
- 2) those who collect the *zakat* money,
- 3) the accountant of the *zakat* money,
- 4) the investors who increase the share of *zakat*,
- 5) the clerical worker or secretary who puts the files in order,
- 6) those who will deliver *zakat* to the ones who need it, and
- 7) the outside auditor.¹⁷⁹

UK-based Al-Ansari Foundation, in turn, informs that it spends a small percentage for payment of employees who distribute *zakat* on Zanzibar: "This is also a permitted category. We do not mix [*zakat*] funds for use on any of our projects such as *madrasah* construction or water projects."¹⁸⁰

Muslim NGOs and *zakat* in sub-Saharan Africa

The potential resources and impact of Islamic social finance instruments, notably *zakat*, varies greatly in sub-Saharan African countries, according to the 2016 World Bank/Islamic Development Bank Report.¹⁸¹ The 2016 World Bank/Islamic Development Bank

179 Canada Zakat, FAQs, Question #2: Who is qualified to receive *zakat*?, <https://canadazakat.org/apply-for-zakat/zakat-faq/>, accessed 13.4.2021.

180 Al-Ansari Foundation, How do we apply your *zakat*?, <https://al-ansarifoundation.org/pay-zakat/>, accessed 13.4.2021.

181 World Bank and Islamic Development Bank Group, *Global Report on Islamic Finance*, 185–186. See further Islamic Research and Training Institute, *Islamic Social Finance Report*, 15 June 2015, http://www.irti.org/English/Research/Documents/IDB%20GLOBAL%20FORUM%20ON%20ISLAMIC%20FINANCE/10th_Global_Forum/Islamic%20Social%20Finance%20Report.pdf, accessed 6.8.2019; Salman

Report highlights that countries like Kenya, Nigeria, South Africa and Sudan can easily generate resources for poverty alleviation, whilst Tanzania would be unable to bridge the resource gap with potential *zakat* collection.

Nevertheless, the mobilisation of *zakat* resources falls short of its potential in most countries. In Nigeria, the total *zakat* collected amounted to USD 3 million in 2013, but has fluctuated greatly. The Nigerian figures, the Report notes, fall behind those collected in Indonesia (USD 231.6 million/2012), Malaysia (USD 628.6 million/2013), Pakistan (USD 20.4 million/2012) and Sudan (USD 220 million/2013).¹⁸² Shaikh reached similar critical conclusions in his calculation of *zakat*'s estimated and potential value in OIC countries. Although the estimated value of *zakat* as a percentage of Nigeria's GDP in 2013 was 2.20 percent, Shaik pegged the potential collectable *zakat* as high as 11,460 million USD. He further estimated that the collected sum could have targeted at least 25 million Nigerians.¹⁸³ However, as Wali notes, 12 million people live in Kano State alone, *zakat* and other forms of Islamic social investment are not sufficient to alleviate poverty.¹⁸⁴ In Kwara State,

Ahmed Shaikh and Qazi Masood Ahmed, "Estimation of potential Zakat in OIC," in *Social Justice and Islamic Economics: Theory, Issues and Practice*, eds. Toseef Azid and Lufti Sunar (Abingdon and New York: Routledge, 2019).

182 World Bank and Islamic Development Bank Group, *Global Report on Islamic Finance*, 186–189.

183 S. A. Shaikh, "Zakat Collectible in OIC Countries for Poverty Alleviation: A Primer on Empirical Estimation," *International Journal of Zakat* 1, no. 1 (2016): 27, 29–30.

184 H. N. Wali, "Utilization of Zakat and Islamic Endowment Funds for Poverty Reduction: A Case Study of Zakat and Hubsu Commission, Kano State – Nigeria," *Journal of Economics and Sustainable Development* 4, no. 18 (2013): 141–147. See further "Zakat management in Nigeria: the Status Quo," New York Essays, Sep 26, 2016, <https://newyorkessays.com/essay-zakat-management-in-nigeria-the-status-quo>, accessed 6.8.2019; Usman Bugaje and Danladi Ali, *The Administration of Zakat and Management of Waqf in the Sharia Implementing States 1999–2015. Report for NRSP/dRPC/NRN Research Project on Sharia Implementation Over 15 Years. Nigeria Stability and Reconciliation Programme, Sharia Implementation in Northern Nigeria Over 15 Years. Policy Brief No. 3. Zakat & Waqf* (Abuja: British Council, 2016).

a Nigerian Muslim majority-state with no government or state-controlled collection of *zakat*, similar conditions seem to exist, as noted by Abdussalam, Johari and Alias. *Zakat* is either a private affair or is collected and distributed by Islamic charity groups; hence its effects are minimal in bringing people out of poverty.¹⁸⁵

The question of an Islamic social welfare system based on *zakat* is even more complicated – if not impossible – in countries where Muslims are a minority, or the state is a secular one, which is the case in many sub-Saharan African countries. In many places in sub-Saharan Africa, the local mosque has been and continues to be the principal institution for collecting and distributing *zakat*.¹⁸⁶ In recent decades, Muslim faith-based NGOs have become an increasingly popular avenue for *zakat* collection and distribution in some sub-Saharan countries 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 *zakat*, the collection and distribution of *zakat* becomes a private matter or, as in the case of South Africa, Zimbabwe, Malawi, Tanzania (including Zanzibar), and Kenya, is organised by Muslim faith-based NGOs, see Figure 5.¹⁸⁷

185 Onagun Isiaka Abdussalam, Fuadah Johari, Mohammad Alias, "Is Zakah Effective to Alleviate Poverty in Muslim Society: A Case of Kwara State, Nigeria," *Global Journal Al-Thaqafah* 5:1 (2015): 33–41.

186 Skinner, "Da'wa and Politics in West Africa." Also ILO, "Annex B: Situational analysis on Zakat and other religious provision in Zanzibar," in International Labour Office, Social Security Department, Zanzibar: *Social Protection Expenditure and Performance Review and Social Budget*, Geneva: ILO, 2010, 209–220; Mukerrem Miftah, "Poverty and Zakat: The Feasibility of Institutionally Administering Zakat in Ethiopia," in 3rd International ILEM Summer School 2015: *Social Justice and Poverty in Muslim World*, Proceedings, 235–244, downloaded from https://www.academia.edu/14607354/The_Practice_of_Zakat_Among_Muslim_Ethiopians_ILEM_Proceedings_2015, accessed 6.8.2019.

187 Weiss, *Begging and Almsgiving in Ghana*; Nabila Saddiq, *Capacity Building and Islamic NGOs: Insights from Malawi*, INTRAC Praxis Note 48 (2009), <https://www.intrac.org/wpcms/wp-content/uploads/2016/09/Praxis-Note-48-Capacity->

Organisation	Abbreviation	Establishment	Followers on Facebook (8/2019)	Followers on FB (3/2021)
South African National Zakat Fund	ZANZAF	1974	6,242	9,063
Zanzibar Waqf and Trust Commission	ZWTC	1980	[...]	[...]
Conselho Islâmico de Mocambique	CISLAMO	1981	3,506	5,489
Malawi Islamic Zakaat Fund	IZF	1991	2,504	4,839
Zakat and Sadaqat Foundation (Lagos State, Nigeria)	ZSF	2000	5,563	6,842
Fonds Sénégalais pour la Zakat		2009	4,904	5,139
House of Zakat and Waqf (Uganda)	HZWU	2010	21,723	24,209
Fondation Zakat et Waqf (La Côte d'Ivoire)		2010	63	81

Building-and-Islamic-NGOs-Nabila-Saddiq.pdf; Justin Pierce, 'The Role and Governance of Islamic Faith Organisations in South Africa', in *Charities in the Non-Western World: The development and regulation of indigenous and Islamic charities*, eds. Rajeswary Ampalawar Brown and Justin Pierce (Abingdon, Oxon & New York: Routledge 2013), 40–64; Robert Leurs, Peter Tumaini-Mungu and Abu Mvungi, *Mapping the Development Activities of Faith-based Organizations in Tanzania*, Religions and Development Research Programme Working Paper 58 (Birmingham: International Development Department, University of Birmingham, 2011); Khatib Mjaka Mkuu and Mohd Effandi Bin Yusoff, "Zakat Institution. An Alternative for Poverty Alleviation in Zanzibar," *European Journal of Business and Management* 9, no. 14 (2017): 57–63. The Zimbabwe National Zakat Fund has no homepage, only a Facebook account with very limited information, see <https://www.facebook.com/zimnzaf/>.

Organisation	Abbreviation	Establishment	Followers on Facebook (8/2019)	Followers on FB (3/2021)
Zakat and Sadaqa Fund of Ghana	ZSFG	2010	3,064	5,533
Zimbabwe National Zakat Fund	ZIMNZAF	?	43	449
Taasisi ya Zaka Tanzania	Tauzakati	?	[...]	
Lindi Islamic Foundation of Tanzania	LIFT	2013	[...]	
National Zakat Foundation – Kenya	NZF	?	2,173	2,259

Figure 5 Zakat collecting and distributing Muslim NGOs in sub-Saharan Africa
(Source: Facebook and homepages of selected organisations; date of retrieval: August 2019 and March 2021.)

The number of followers on Facebook hints at the support that a *zakat*-managing Muslim faith-based NGO attracts. However, the figures displayed in Figure 4 do not tell whether the followers are local or foreign ones, for example, South African or Ghanaian Muslims living abroad. In addition, the figures reflect the response Muslim faith-based NGOs have received by presumably younger Muslims actively engaged in cyberspace. Elderly Muslims who are not active on the internet would not respond but are likely to be those who pay *zakat*. However, further research is needed, especially on *zakat*-managing organisations in Francophone sub-Saharan Africa.

Nevertheless, some tentative conclusions can be drawn. Active organisations with thousands of followers are found in Southern

Africa (South Africa, Mozambique, and Malawi), Eastern Africa (Uganda) and Western Africa (Nigeria, Senegal, and Ghana). The World Zakat Forum, in turn, has recognised the Ugandan House of Zakat and Waqf for its national impact.¹⁸⁸ The Kenyan National Zakat Foundation concentrates its activities in the Nairobi metropolitan area and is present on the internet via Blogspot and Facebook, and has run a new homepage since 2019.¹⁸⁹ The Lindi Islamic Foundation of Tanzania is an example of a local Muslim faith-based NGO that directs its call for *zakat* donations both to local Muslims and expatriate communities in the USA.¹⁹⁰ In Zanzibar, the Waqf and Trust Commission Zanzibar is a governmental body entrusted in the supervision and management of *zakat* (*zakka*) since its reorganisation in 2007.¹⁹¹ It established a *zakat diwan* in 2011¹⁹² and has since then established detailed structures and channels for its collection and distribution and the calculation of *nisab*.¹⁹³

188 <https://hozwu.org/?/home>; "House of Zakat and Waqf Uganda Holds The 1st National Zakat Conference," 20 April 2019, <https://worldzakatforum.org/index.php/africa/56-africa/209-house-of-zakat-and-waqf-uganda-holds-the-1st-national-zakat-conference>, accessed 6.8.2019; "House of Zakat and Waqf Uganda gives Shs 1,164,908,300 (USD 309,816), to Poor and Needy," 2 July 2019, <https://worldzakatforum.org/africa/56-africa/210-house-of-zakat-and-waqf-uganda-gives-shs1-164-908-300-usd-309-816-to-poor-and-needy.html>, accessed 6.8.2019.

189 <https://thenationalzakatfoundation.blogspot.com> and <https://www.facebook.com/Zakatke/>. See further the homepage of the Fund, <http://www.zakat.co.ke>.

190 Lindi Islamic Foundation of Tanzania, "Our Programs," <http://tanzania-lift.org/index.php/our-programs/>, accessed 31.12.2019.

191 <http://www.wakf.go.tz>. See The Waqf and Trust Commission Act No. 2 of 2007, available as pdf on <http://www.wakf.go.tz/assets/img/documents/WAKF%20AND%20TRUST%20COMMISSION%20ACT,%202007.pdf>. Also Issa Haji Ziddy, "Review of the Waqf and trust commission (WTC) in Zanzibar," *Inquiry: Sarajevo Journal of Social Sciences* 1 (2015): 29–45.

192 See further "Muongozo wa Shuguli za Zakka Zanzibar" (<http://www.wakf.go.tz/assets/img/documents/MUONGOZO%20WA%20ZAKKA%20ZANZIBAR.pdf>) as well as "An Important Tool For The Welfare of Zanzibaris" (<http://www.wakf.go.tz/assets/img/documents/AN%20IMPORTANT%20TOOL%20FOR%20THE%20WELFARE%20OF%20ZANZIBARIS.pdf>).

193 See further <http://www.wakf.go.tz/zakkat.php> and <http://www.wakf.go.tz/zakkatdetails.php>.

The Nigerian case is an interesting one, too. Whereas the Zakat and Sadaqat Foundation is a Muslim faith-based organisation based in Lagos,¹⁹⁴ all zakat-managing organisations in the northern, predominantly Muslim states are state or governmental organisations.¹⁹⁵ Until 2003, when Zamfara State was the first to establish a government-controlled institution, the Zamfara State Zakat and Endowment Board,¹⁹⁶ the only zakat body in Nigeria, was the 1982-established non-governmental Kano State Council for Zakat.¹⁹⁷ In the wake of the implementation of Shari'a, zakat boards and commissions have been established in twelve northern states in Nigeria.¹⁹⁸ Nevertheless, as the payment of zakat to state commissions is not compulsory according to the law and due to the ineffectiveness and poor management of the government authorities, the performance of these institutions has generally been low.¹⁹⁹ There is little trust in these institutions, and many Muslims still prefer to pay their zakat directly to needy beneficiaries

194 <https://zakatandsadaqat.org.ng>.

195 Yusuff Jelili Amuda, "Empowerment of Nigerian Muslim Households through Waqf, Zakat and Public Funding," *International Journal of Economics and Finance* 4, no. 6 (December 2013): 419–424.

196 <http://zakatzamfara.org>.

197 Sheriff Ibrahim Muhammad and Aliyu Muhammad Dahiru, "In Search of an Effective Zakat Distribution System in Kano State Nigeria," *Journal for Studies in Management and Planning* 1, no. 7 (2015): 345–368.

198 Bauchi, Borno, Gombe, Jigawa, Kaduna, Kano, Katsina, Kebbi, Niger, Sokoto, Yobe, and Zamfara State. For detailed information on the introduction and implementation of zakat in the twelve states, see Philip Ostien, comp. and ed., *Sharia Implementation in Northern Nigeria 1999 – 2006: A Sourcebook, Further Documentary Materials III: Zakat and Endowment Boards and Committees* (Ibadan: Spectrum Books 2007), available with updates on <https://beta.shariasource.com/documents/3338>. See further Dauda Abubakar, "The Institutionalization of Zakat in the Shari'a States of Northern Nigeria," *Journal Foundation of African Theology* 1, no. 5 (2015): 76–92.

199 Ram Al Jaffri Saad and Abubakar Umar Farouk, "A comprehensive review of barriers to a functional Zakat system in Nigeria: What needs to be done?," *International Journal of Ethics and Systems* 35, no. 1 (2019): 24–42; Mahadi Ahmad, "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019): 338–356.

in their community instead of handing it to the *zakat*-collecting authorities.²⁰⁰ In addition, Muslim faith-based organisations, such as the Yan Izala, are challenging the state's monopoly as the collector and distributor of *zakat* and have established their *zakat* units.²⁰¹ The gender dimension, too, is critically addressed by some authors as Muslim women's non-governmental and civil society organisations active in the provision of social welfare do not generally receive any support from *zakat* commissions,²⁰² though others have noted some positive results on a local level.²⁰³

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- 200 Dauda Abubakar, "The Giving and Receiving of Zakât: Anthropological Analysis of Relationship between the 'Wealthy' and 'Needy' Citizens in Jos, Nigeria," *International Journal of Humanities and Social Science* 3, no. 9 (2013): 121–131; Dauda Abubakar, "The Practice of Zakât in Northern Nigeria and the Building of Social Relationships," in *Charity in Jewish, Christian, and Islamic Traditions*, ed. Julia R. Lieberman and Michal Jan Rozbicki (Lanham, ML: Lexington Books, 2017), 204–207; Abubakar U. Farouk, Kamil Md Idris, Ram Al Jaffri Saad, "Determinants of Attitude Towards Zakat on Employment Income in Nigeria," *The International Journal of Banking and Finance* 13: no. 1 (2017): 29–48; Abubakar U. Farouk, Kamil B Md Idris, and Ram Al Jaffri B Saad, "The Challenges of Zakat Management: A Case of Kano State, Nigeria," *Asian Journal of Multidisciplinary Studies* 5, no. 7 (2017): 142–147; Ummi Ibrahim Atah, Wafa Mohammed Ali Nasr, Mustafa Omar Mohammed, "The Role of Zakat as an Islamic Social Finance towards Achieving Sustainable Development Goals: A Case Study of Northern Nigeria," e-Proceedings of the Global Conference on Islamic Economics and Finance 2018, available at <https://ircief.org.my/gcief2018/wp-content/uploads/2018/10/6.-The-Role-of-Zakat-as-an-Islamic-Social-Finance-towards-Achieving-Sustainable-Development-Goals-A-Case-Study-of-Northern-Nigeria.pdf>; Ahmad, "An empirical study of the challenges facing zakat and waqf institutions in Northern Nigeria."
- 201 Abubakar, "The Giving and Receiving of Zakât," 293. On the Yan Izala, see further Ramzi Ben Amara, "'We Introduced sharī'a – The Izala Movement in Nigeria as Initiator of sharia-reimplementation in the North of the Country: Some reflections," in *Sharī'a in Africa Today: Reactions and Responses*, eds. John A. Chesworth and Franz Kogelmann (Leiden and Boston: Brill, 2014), 125–145, and Ramzi Ben Amara, *The Izala Movement in Nigeria: Genesis, Fragmentation and Revival* (Göttingen: Göttingen University Press, 2020).
- 202 Adryan Wallace, "Agency through Development: Hausa Women's NGOs and CBOs in Kano, Nigeria," *Feminist Economics* 20, no. 4 (2014): 287–288.
- 203 Aliyu Dahiru Muhammed, Muhammad Lawal Maidoki, Usman Buhari Sani, "The Role of Islamic Social Finance in Empowering Youth and Women in Sokoto State of Nigeria," *Journal of Islamic Monetary Economics and Finance* 3, Special Issue (2018): 141–152.

A very different situation prevails in South Africa, where Muslims constitute a small minority. Here, the performance of the South African Zakat Fund has been excellent, with about USD 13 million being collected in 2013. Not surprisingly, the Fund is recognised for having the potential to empower Muslims in South Africa.²⁰⁴ The South African National Zakat Fund (SANZAF) was established in 1974.²⁰⁵ SANZAF defines itself as a “pro-active, faith-based, socio-welfare and educational organisation.” Its main fields of operation are community-based welfare and development, education projects and scholarship programmes, emergency relief, food aid, and shelter for the needy.²⁰⁶ The Fund is one of the most effective Muslim faith-based NGOs in Africa with a keen interest in promoting the transparency of its activities to generate trust among its donors and beneficiaries. Since 2014, the Annual Reports have been published on its homepage.²⁰⁷ SANZAF is a formal and institutionalized philanthropic institution and is registered as a Public Benefit Organisation. Being a registered PBO, any donation in cash or kind for public benefit activities within South Africa can be claimed as an income tax deduction by the donor. A receipt from SANZAF must support the donation if the donor wants to claim the tax reduction.²⁰⁸ SANZAF’s recent project introduced an online collection of *zakat* to attract a new generation of donors or, as Morton declares:

“SANZAF will find its donors of tomorrow determining their payments online on their hand-held devices

204 World Bank and Islamic Development Bank Group, *Global Report on Islamic Finance*, 186–189.

205 Gorkeah Gamal Nkrumah, “Islam in Southern Africa,” *Review of African Political Economy* 52 (1991): 94 – 97.

206 <https://sanzaf.org.za/about-us.html>.

207 See <https://sanzaf.org.za>.

208 <https://sanzaf.org.za/about-us.html>.

whilst they scroll daily through music, news, Qur'an, Hadith and the issues of the day. In other words, Zakah – like so many other things – will become a cyber-experience."²⁰⁹

Last but not least, a general assessment of *zakat* as an instrument for poverty alleviation and pro-poor economic development in Muslim communities in sub-Saharan Africa countries is still lacking. Muslim economists estimate that most *zakat* is privately distributed throughout the Muslim world, undermining its impact on poverty alleviation. Consequently, they call for the institutionalisation of *zakat*, either in the form of greater coordination among institutions – NGOs/CSOs – or even a centralised collection by a public agency. The latter case should be under state control or the community in Muslim minority countries in Muslim majority countries. However, there is no consensus among Muslim scholars on this issue. Conservative Islamist groups and conservative Muslim scholars support state-driven *zakat* collection instead of voluntary models and reject the idea of Muslim faith-based NGOs collecting and distributing *zakat*.

On the other hand, the experience of a state-controlled or centralised *zakat* collection is not generally positive. In many OIC countries, including Nigeria, the public has little trust in the government, and the state-controlled *zakat* funds are criticised for mismanagement, malfunction and corruption. Both public and voluntary *zakat* organisations have further been criticised for lack of accountability and transparency.²¹⁰

209 Shafiq Morton, "SANZAF: Travelling into the cyber future," 9 January 2019, <https://sanzaf.org.za/what-we-do/blog/321-sanzaf-travelling-into-the-cyber-future.html>, accessed 9.7.2019.

210 See further Ismail, *Using Zakat for International Development*, 6–7.



DISCOURSES ON ZAKAT IN GHANA

There have been various discourses on *zakat* or mandatory/obligatory alms as a tool for poverty alleviation among Sunni Muslim scholars in Ghana. This discourse started about two decades ago and is part of their vision of achieving political and economic empowerment of the Muslim population in Ghana. Traditionally, various forms of horizontal philanthropy constituted the basic form of support within the (Sunni) Muslim community. *Zakat* was a private matter, too; informal, individual and person-to-person. At times, the Imam was consulted, but no mosque or *zakat* funds existed,²¹¹ apart from a few local initiatives such as the Kambungli *Zakat* Fund in the Nzema East District of the Western Region, established in the 1970s,²¹² or the *Zakat* Committee of Gidan Tuba in Greater Accra Region, established in the 1990s.²¹³ In addition, the sums that were doled out to beggars and the poor were usually small tokens, keeping the recipient alive for a day but hardly changing their life. Therefore, *zakat* was neither a tool for eradicating poverty nor an instrument for empowering Muslims, and had never been so in twentieth-century Ghana. This, at least,

211 Weiss, "Reorganising Social Welfare among Muslims."

212 M. Sey, "The Development of Muslim Settlement in Ghana: The Kambungli Experience Since 1901," *Jurnal Usuluddin* 12 (2000): 137–148.

213 Suleiman Dhikrulhi, *Islam in Gidan Tuba*, BA thesis, Islamic University College Ghana, 2006, 54; Abdul-Wahab Abubakar, *The Practice of Zakat and Poverty Alleviation in Accra*, M.Phil. thesis, Department for the Study in Religions, University of Ghana, July 2018, 93.

was the conclusion most Muslim scholars made when I interviewed them on the issue about 20 years ago.²¹⁴

However, there were indications of a different discourse on *zakat* already during my previous research. The core idea of this discourse is the utilisation of *zakat* for poverty eradication and the empowerment of the Muslim community by institutionalising its collection and distribution. *Zakat* is identified by (Sunni) Muslim scholars as ‘the Muslim solution for the eradication of misery and poverty’ and a tool to facilitate the social and economic development of Muslim communities. Many of them have observed a move from the traditional payment of *zakat* in kind to payment in cash during the last two decades.²¹⁵

Critical voices address its haphazard and random distribution in Ghana and claim that this does not meet its aims and objective at all. “*Zakat* is difficult to get from the people as everyone wants to distribute it by themselves,” responded Sheikh Kamil Muhammad to my interrogation about the condition of *zakat*.²¹⁶ “We do not have the will and power to take and distribute *zakat*,” lamented Ahmed Musa and underlined the need to control and restructure its collection and distribution.²¹⁷ “Some of the rich do not give *zakat*, and when they do, they distribute it only in small portions,” noted Sheikh Jamal Deen Omar Muhammad, and claimed that only one percent give *zakat* to the Imams. He further recognised that the

214 Weiss, *Begging and Almsgiving in Ghana*. See also Kumi, “Aid Reduction and NGOs’ Quest for Sustainability in Ghana,” 1443.

215 Ammah, “Islam and poverty reduction strategies in the Ghanaian Muslim community.” Interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

216 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam of ASWAJ Ashanti Region, Kumasi 10.12.2017.

217 Interview with Ahmad Musa, coordinator of the ASWAJ Ashanti Region Zakāt, Waqf and Sadaqa Fund, Kumasi 5.4.2019.

aim and objective of *zakat* are not fulfilled as it is too unevenly distributed.²¹⁸

Sheikh Issah in Tamale, in turn, identified the lack of leadership, consensus and cooperation among the Muslims in Ghana as the root causes for the failure of institutionalising *zakat*. In addition, he underscored that the affluent lack the proper education and have little knowledge about *zakat*.²¹⁹ Like many other scholars, the Ashanti Regional Chief Imam Sheikh Abdul Mumin Haruna highlighted the need to focus on the impact of distributing *zakat*. He posits that rather than parcelling it out in small portions and targeting as many recipients as possible, a larger sum be given to one person. The rationale behind his argument is that the former way of distributing *zakat* will give a poor person food for one day while the latter provides the tool for employment and a way out of poverty.²²⁰ Some scholars even desire to “open up” the objectives and categories of *zakat* recipients and argue that it should be given to a few women instead of many (male) beggars and poor persons. In his opinion, “women are better in using it in a fruitful way”, i.e., use *zakat* as a means for structural changes in one’s life.²²¹

Muslim scholars and Imams are well aware that the ideals and practices of *zakat* rarely correlate in Ghana, and most scholars would agree with Sheikh Anas Tawfiq in Kumasi that *zakat* has not yet had any impact on the social development of the Muslim

218 Interview with Sheikh Jamal Deen Omar Muhammad, Imam at Tamale Central Mosque and President of Aris Social Center, Tamale 10.4.2019.

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

220 Interview with Sheikh Abdul Mumin Haruna, Ashanti Regional Chief Imam, Kumasi 15.9.2019.

221 Interview with Muhammed Al-Mahaman, HOD Arabic and Islamic Studies of Al-Faruq College of Education, Wenchi, Brong Ahafo, and advisor at Sakafiya mosque, Kumasi, Kumasi 15.9.2019.

community.²²² Sheikh Alhaji Yusif Issah in Wa responded to my inquiries on *zakat* that “we have lost control of it.” Although the Muslim communities in Ghana face huge economic and social challenges, he underscored that the doctrinal division among the Muslims and the disagreements among the Muslim scholars had hindered *zakat* from evolving as a tool for the empowerment and societal development of the Muslim communities in Ghana.²²³

However, a remarkable change in both attitude and deeds has occurred during the last decades, resulting in the rooting of the third discourse on *zakat*, namely institutionalisation and establishing a *zakat* fund or *bait al-mal*. Such an institution, either local or regional funds or a national *zakat* fund, would invest the annually accumulated *zakat* in educational and social projects and evolve as a kind of Muslim social security system. Interestingly, all varieties of *zakat* funds already exist in Ghana, ranging from a few old-established local ones, a few established by Muslim associations and communities operating on a regional level, and a few national initiatives by Muslim NGOs.

Horizontal, informal philanthropy and the traditional discourse on almsgiving

The traditional discourse is articulated by Imams in their sermons and preaches during the Friday prayers, highlighting and reminding Muslims of their moral obligation to pay *zakat* and to alleviate the sufferings of their poor neighbours. This discourse is rooted in the traditional interpretation of *zakat* as a collective obligation

222 Interview with Sheikh Anas Tawfiq Ibrahim al-Bakri, Imam of the Darul-Hadith Mosque and Educational Complex, Kumasi, 12.12.2017.

223 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jama'at Hidayat Islamiyya, Wa, 7.12.2019. Translation by Sheikh Alhaji Damba.

incumbent upon every Muslim. Although *zakat* is discussed in public in mosques, the collection and distribution remain largely private. The traditional way of collecting and distributing *zakat* in Ghana is conducted locally and is not institutionalised.²²⁴ Some wealthy Muslims give their alms to various recipients; others donate it to specific recipients such as widows, orphans or mosques. In general, *zakat* is donated in cash or in kind, such as clothes and textiles, sandals, shoes and food items.²²⁵ In general, however, the mosques would not have a specific *bayt al-mal* or fund for *zakat*.²²⁶

The traditional discourse dominates during Ramadan (fasting month) when almsgiving and sharing are at the centre of the sermons and culminates during the *Eid al-Fitr* festival with the collection of *zakat al-fitr* and the donation of food items to poor and needy Muslims. In recent times, the articulation of the traditional discourse in public in the printed media, and more recently, in social media, has become a relatively new phenomenon in Ghana. Since the 1990s, when two Muslim religious festivals, *Eid al-Fitr* and *Eid al-Adha*, were declared national public holidays, national and local newspapers started to publish articles on the Islamic faith and the everyday lives of Muslims in Ghana during Ramadan. Newspapers and social media publicise the beginning of the two Muslim religious

224 Interview with Sheikh Abdul Mumin Haruna, Ashanti Regional Chief Imam, Kumasi 15.9.2018; written response to questionnaire; handed to Sheikh Abdul-Razaq, Nurul Islam, Kumasi, 16.9.2018; written answer, transcribed by Yunus Dumbe, 20.9.2018, received 21.9.2018; interview with Sheikh Abdurrahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

225 Interview with Muhammed AL-Mahaman, HOD Arabic and Islamic Studies of Al-Faruq College of Education, Wenchi, Brong Ahafo, and advisor at Sakafiya mosque, Kumasi, Kumasi 15.9.2019.

226 Interview with Sheikh Abdulsalam Ahmed, Regional Chief Imam Northern Region, Tamale, 10.4.2019; interview with Sheikh Dr. Tamim, General Secretary of the Anbariya Sunni Community, Tamale 9.4.2019.

festivals, among others, by publishing the season's greetings of the state authorities to the Muslim community.²²⁷

More importantly, however, have been the texts written by Muslim scholars and journalists on the moral obligation of almsgiving published in the printed and social media at the beginning of Ramadan. In 2017, for example, Imam Ibrahim Toure of Ashongman Estates Central Mosque, underscored the two types of *zakat*, namely the ordinary *zakat al-mal* incumbent on the rich, and *zakat al-fitr* which is payable by every person who has sufficient means to support himself and his family beyond the day and night of *Eid al-Fitr*. Imam Ibrahim Toure stressed further that *zakat al-fitr* is obligatory on everyone who witnessed the last part of Ramadan and the beginning of Shawwal, and must be paid on behalf of every member of one's family, including infants. The rationale of the charity, Imam Ibrahim Toure explained, is that no one should go hungry on the day of the celebration. He further underlined that the purpose of *zakat al-fitr* was already manifested by the Prophet Muhammad. The objective for the recipients, namely the poor, was to help them to celebrate *Eid al-Fitr*. On the other hand, it was a way of cleansing the giver from the damage done during their fast due to indulgence in lewdness or obscenities.²²⁸

In contrast to earlier *Eid al-Fitr* messages by Imams and scholars, recent texts on the moral obligation of almsgiving have been expanded with short explanatory treatises on the proper manner of giving *zakat al-fitr*.²²⁹ Thus, Alhaji Alhasan Abdulai explained to his

227 Weiss, *Between Accommodation and Revivalism*.

228 Alhaji Alhasan Abdulai, "Muslims to donate to poor before celebration of Eid al Fitr," News Ghana 24.6.2017, <https://www.newsghana.com.gh/muslims-to-donate-to-poor-before-celebration-of-Eid-al-Fitr>, accessed 21.2.2019.

229 Muhammad Ajah, "End of Ramadan: Why zakatut fitr is compulsory on every Muslim," Modern Ghana, 23.8.2011, <https://www.modernghana.com/>

readers that scholars in Ghana had defined rice, maize and sorghum as items for *zakat al-fitr* to be given to the poor and needy in one's place of dwelling. Following the established rules of *zakat al-fitr*, he noted that one could spend charity outside the local area if one cannot find deserving people nearby, or one has close relatives in another country who are deserving, or needful. He further specified that the targets of *zakat al-fitr* are poor and needy Muslims both near and afar:

"In today's world, there is no justification for holding the funds or directing them to order [sic: other?] channels when we know that millions of people a large percentage of whom are Muslims are living in sub-human conditions of extreme poverty and deprivation."²³⁰

The traditional discourse on almsgiving is also highlighted during *Eid al-Adha*. The message of sermons and greetings resemble those at *Eid al-Fitr*, and the public discourse contains both inclusive and exclusive elements at *Eid al-Adha*. For example, Alhaji Alhasan Abdulai underlines in his greetings the obligation to prepare food to share with families, neighbours, the poor and needy, and friends who are Muslims and non-Muslims.²³¹ The ASWAJ Ashanti Region posted on its Facebook page urging their members to "Give out charity to the poor, orphaned, widowed, destitute, weak and old. (Also share some of your meat with them as well as neighbours

[news/346564/end-of-ramadan-why-zakatul-fitr-is-compulsory-on-every-muslim](https://www.newsgghana.com.gh/news/346564/end-of-ramadan-why-zakatul-fitr-is-compulsory-on-every-muslim).html, accessed 25.2.2019.

230 Alhaji Alhasan Abdulai, "Muslims to donate to poor before celebration of Eid al Fitr," 24.6.2017, <https://www.newsgghana.com.gh/muslims-to-donate-to-poor-before-celebration-of-Eid-al-Fitr>, accessed 21.2.2019.

231 AlHaji Alhasan Abdulai, "A happy Eid al-Adha and Blissful Jumma for All Muslims," 1.1.2017, <https://www.newsgghana.com.gh/a-happy-eid-al-adha-and-blissful-jumma-for-all-muslims>, accessed 21.2.2019.

who couldn't sacrifice an animal.)"²³² The Imam of Agogo Central Mosque Abdul Aziz posted a quote from Salih al-Bukhari on Facebook to remind his followers on the necessity to pay *zakat*, being an answer of the Prophet Muhammad on which charity is the most superior in reward:

"The charity which you practice while you are healthy, niggardly and afraid of poverty and wish to become wealthy. Do not delay it to the time of approaching death and then say, 'Give so much to such and such, and so much to such and such.' And it has already belonged to such and such (as it is too late)."²³³

Sheikh Aminu Bamba's sermons on *zakat*

The *raison d'être* of a Muslim scholar is preaching and teaching about the Five Pillars of Islam and awakening his listeners about the moral obligations of Muslims. When serving as Imams, Muslim scholars use the *khutbah al-Jumu'ah* or the sermon during the Friday prayers to elaborate on Islam's teaching and remind their congregation about their individual and collective duties (*fard 'ayn* and *fard kifaya*) as Muslims. An individual or personal obligation (*fard 'ayn*) is an act that every Muslim must perform. It comprises duties such as the payment of *zakat*, the obligation to support the family and the obligation to support close relatives. The basic difference between obligatory and voluntary almsgiving is therefore established through the concept of *fard*. While every

232 "The etiquette of Eid al Adha," <https://www.facebook.com/aswajashanti1/posts/3598963900115727>, 30.7.2020, accessed 22.10.2020.

233 Friends for the needy, 14.9.2019, https://www.facebook.com/permalink.php?story_fbid=2416716418572169&id=2323915811185564, accessed 29.6.2021, quote from Sahih al-Bukhari 1419, Book 24, Hadith 23. The NGO and its Facebook account seems to be operated by Imam Abdul Aziz, the Friends for the Needy is a local Muslim NGO.

zakat is also *sadaqa*, only the *sadaqa*, which is considered a *fard*, is *zakat*.

Traditionally, Friday sermons are performed orally by Muslim scholars in Ghana. Most of these scholars do not prepare written texts or keep written notes of their sermons. Their elaborations are thus untraceable and regarded as performative acts limited to a specific place and time. However, a few scholars are exceptional in the sense that they write down their sermons. One of them is the Tijani scholar Sheikh Aminu Bamba al-Faradhi, also known as Malam Aminu Bamba Ejura, who kindly copied seven of his sermons, totalling 16 pages, on *zakat* from his notebook. Sheikh Aminu Bamba, born 1950, is a respected scholar who lives in Ejura and has written extensively on various subjects, including astronomy, poetry, Islamic theology and reform in both Arabic and Hausa published several books in English.²³⁴

The seven sermons were originally written in Arabic in between January to March 2006. Each sermon is structured as a two-part text: the first part introduces the theme of the sermon, followed by quotations and references to verses in the Qur'an and hadith, where he elaborates and deepens his outline of the theme. The second part, in turn, summarises his argument on the theme of the sermon. Altogether, his seven sermons give the position of Muslim scholars towards *zakat* in a nutshell.

234 An outline of Aminu Bamba's vitae and an analysis of his scholarly works, especially those on reform, is provided by Yunus Dumbe, Victor Selorme Gedzi and Osman Issah Seekey, "Contesting Religious Authority in Ghana: Perspectives on the Literary Works of Aminu Bamba," *Journal of the Contemporary Study of Islam* 1, no. 2 (2020), 108–127. His books in English include, among others, Sheikh Muhammad Aminu Yakub Bamba, *Guidance to the Christian Calendar: The world in your hand* (Ejura: Muhammad Aminu Yakubu Bamba, 2010), and Sheikh Muhammad Aminu Yakub Bamba, *The Independence Day of Ghana 1957–2957: The book of nation* (Ejura: Ihyaa-u-deen Primary & JHS Islamic School, 2011).

The first sermon concerned the moral obligation of a Muslim (*fard 'ayn*) to pay *zakat* and is a reminder to his listeners that *zakat* constitutes the Third Pillar in Islam: “Oh you, the servants of God, fear Allah, and pay your *zakat*, because Allah made it compulsory to mankind, and it is one of the five pillars of Islam.” *Zakat*, Sheikh Aminu Bamba reminds his audience, is compulsory to one’s wealth, “it must be paid in a good heart to purify the heart and the wealth.”²³⁵

The second sermon outlines the rules of *zakat* and the *nisab* (limit) of ‘*zakatable*’ goods, i.e., which items and what kind of wealth a Muslim is obliged to pay *zakat* on. The first part of the sermon outlines in detail what is to be paid as *ushr* (10 percent), and half-*ushr* (5 percent) on farm produce — the former if the farmland is rain-fed, the latter if irrigated — as well as the (rather complicated) rules for *zakat* on domestic animals.²³⁶

Sheikh Aminu Bamba outlines the question of wealth in detail in his third sermon, namely what has been acquired and hoarded during one year in terms of silver and gold (or its equivalent in modern times) and other assets. A specific theme is a refusal to pay *zakat* and the threat of punishment at the Day of Judgement.²³⁷

After having outlined the rules of *zakat*, Sheikh Aminu Bamba’s fourth sermon highlights that a Muslim is obliged to spend *sadaqa* (charity) to his family, friends and neighbours. Sheikh Bamba quoted a hadith by Abu Dawud, saying, “the beggar has his right to be given even when he comes riding,” and emphasised that *zakat* and *sadaqa*

235 Sheikh Aminu Bamba, First sermon, January 2006, unpublished manuscript, translated by Muhammad Salis Issah.

236 Sheikh Aminu Bamba, Second sermon, January 2006, unpublished manuscript, translated by Muhammad Salis Issah.

237 Sheikh Aminu Bamba, Third sermon, January 2006, unpublished manuscript, translated by Muhammad Salis Issah.

depend on the intention (*niyyah*) as “poverty has nothing to do with riding or driving.” Quoting Surah 2, verse 177, he reminds his listeners of the God-fearing people of truth, namely those who spend out of their wealth for their relatives, orphans, needy, and wayfarers. He ends with elaborations on the difference between *sadaqa* and *zakat*; the former being either concealed or disclosed, and the latter always to be publicised, “for people to know, to be clear of doubt, and for others to learn from.”²³⁸

Obligation and refusal is also the main topic in Sheikh Aminu Bamba’s fifth sermon. “Give out your *zakat* and do good to the poor and the weak,” he started his sermon and continued with a longer elaboration of wrath on hypocrites who refuse or deny paying *zakat*, namely hellfire.²³⁹

The recipients of *zakat*, namely the eight categories or cases mentioned in sura Al-Tawba, 9, verse 60, are disclosed and discussed in detail in his seventh sermon: the needy and the poor, those employed to administer the funds, those whose hearts are to be reconciled, to free those in bondage and debt, for the cause of Allah, and to the wayfarers. Besides, the recipient must be a Muslim and should not be a member of one’s household. In addition, Sheikh Aminu Bamba underscores that *zakat* should not be given to funding the building of mosques or schools.²⁴⁰

Sheikh Aminu Bamba also discussed the two forms of almsgiving and *niyyah* in his sixth sermon, reminding his listeners that one should give *sadaqa* to the poor and needy even after one had paid

238 Sheikh Aminu Bamba, Fourth sermon, February 2006, unpublished manuscript, translated by Muhammad Salis Issah.

239 Sheikh Aminu Bamba, Fifth sermon, February 2006, unpublished manuscript, translated by Muhammad Salis Issah.

240 Sheikh Aminu Bamba, Seventh sermon, March 2006, unpublished manuscript, translated by Muhammad Salis Issah.

zakat. Therefore, *sadaqa* was continuous, whereas *zakat* was a duty incumbent once a year: “O you slave of Allah, [...] pay the *zakat* of your wealth, and spend on your family, and give *sadaqa* to the poor and the weak, after paying your *Zakat*.” According to a hadith, what matters is the giver’s intention, not the amount of the alms he distributes.²⁴¹

Zakat sermons and videos on social media

While Sheikh Aminu Bamba al-Faradhi is exceptional in having produced an (unpublished) text collection on *zakat*, other scholars have used various audio and digital avenues to spread their sermons and reflections on *zakat* and almsgiving. Videos and cassettes containing sermons of Muslim scholars have been distributed for decades in sub-Saharan Africa, but locally produced ones containing sermons of Ghanaian Imams and scholars seems to be rare.

In addition, Salafi scholars and Imams were among the first to use modern technology and mass communication of *Da’wah*, such as preaching on local radio and TV stations, although Tijani scholars soon followed suit. The widespread accessibility of the internet and the spread of social media during the last two decades resulted in a profound change in the media landscape for Ghanaian Muslim scholars, activists and organisations.²⁴² Many Muslim communities are operating multimedia Facebook accounts with uploaded videos of sermons or TV stations. Some count substantial followership (i.e., more than 10,000 followers, status checked late October 2020). Notable Salafi communities are, for example, the Accra-based

241 Sheikh Aminu Bamba, Sixth sermon, March 2006, unpublished manuscript, translated by Muhammad Salis Issah.

242 See further Ibrahim, “Media and Religious Engagement;” Pontzen, ““Caring for the People;” Muzzammil, *Islamic Reform in Ghana*, 81, 97, 115, 118–119, 142.

Golden Voice of Islam (about 25,000 followers), the Kumasi-based Darul Hadith (about 165,000 followers) and Nurul Islam (almost 38,000 followers), and the Tamale-based Darul Tawheed (Masjdu Bayaan, nearly 34,000 followers) and Anbariyya Sunni Community (about 12,000 followers). Large Tijani digital multimedia channels are, among others, Ciessey TV (about 17,000 followers), Aminiya Shukura TV (about 12,000 followers), and Tijjaniyya TV (almost 11,000 followers).²⁴³

One of the forerunners of using social media was the Muslim scholar and entrepreneur Haji Saeed Hamid Jallo, founder of the Takoradi-based Tawheed Development Foundation. During Ramadan 2015, he published a long text (sermon), *Let's Show Love To Them*, on Facebook, reminding his listeners of fulfilling the religious obligations during the fasting month, not least with regards to helping those in need:

"Ironically as we spend hundreds of dollars and ceddis on lavish suhoor and *iftaar* have we taken the time to ask ourselves how our family and friends are coping with the hardship of raking in some modest food for this noble exercise?"

Breaking the fast in the right way was not enough, Haji Saeed Hamid Jallo underlined if we forget those who go hungry and have no means to enjoy *suhur* or the morning meal before starting the daily fasting and *iftar* or the evening meal ending the daily fasting.

He argues,

"Some of our relatives or neighbours (and boarding students in the various institutions) may be wondering

²⁴³ In addition, there are a couple of Tijani multimedia channels on Facebook with less than 10,000 followers (status early November 2020): Shabaniyya TV, ZAEEM TV, and Jallo TV.

where to get even a finger of banana to break the fast with the family. Some of these relatives and neighbours who might be widows with kids, the needy and destitute, the prisoners, as well as orphans have nothing but water to support them, yet here we are enjoying the bounties of Allah without even thinking about them.”

Haji Saeed Hamid Jallo’s argument pinpointed the moral obligations of Muslims, stipulated in the Quran and Sharia:

“Ah, have we forgotten that this is the month of love, the month of *sadaqa*, the month of sharing and caring, the month of togetherness??? Let’s not enjoy it whilst knowing perfectly well that the old woman across the streets has nothing to eat with her grandkids, as well as the man with whom we always pray in the same masjid.”²⁴⁴

Facebook has emerged as the key digital platform in recent years, and most Imams, scholars and Muslim NGOs have established their own (open) accounts. A marked feature is videos uploaded on Facebook and YouTube, such as sermons on *zakat* and *Zakat al-Fitr* and calls for donations during Ramadan. Such videos are nowadays numerous. Since 2018, Sheikh Aminu Bamba al-Faradhi, among others, has posted several of his sermons in Arabic and Hausa outlining the regulations on *zakat* on Facebook and YouTube.²⁴⁵ The Al-Bayaan Institute, an establishment linked to the Darul Tawheed Institute and the Masjidul Bayaan in Tamale, posted a video on *zakat* as part of its questions and answers campaign in July

244 Haji Saeed Hamid Jallo, LET’S SHOW LOVE TO THEM, 15.6.2015, <https://www.facebook.com/saeed.jallo/posts/1092085440806162>, accessed 13.1.2021.

245 <https://www.facebook.com/Sheikh-Aminu-Bamba-Al-faradhi-408722066003712/>

2018.²⁴⁶ The 2019-formed Muslim social enterprise Make Zongo Great Again published a 12-minute sermon in Hausa on, *The Dangers of Keeping Wealth and Not Paying Zakat*, by Sheikh Mohammad Awal Abdullah Haafiz on YouTube in 2020.²⁴⁷ The Accra-based Muslim NGO Ummul Qura Centre for Islamic Education and Social Services posted a video, *Measurement and calculations of ZAKAATUL FITR*, in 2020.²⁴⁸ Similarly, close to the celebration of *Eid al-Fitr* in 2020, Sheikh Ibrahim Basha, the founder of Masjidul Bayaan, outlined the regulations and stipulations on *zakat al-fitr* on Facebook.²⁴⁹

Postings on Facebook concerning *zakat* are usually short, sometimes only containing a quote from the Qur'an or a hadith. On the other hand, they are spread over several days to remind followers about their obligation to pay *zakat* during Ramadan. The Deputy Chief Imam Abdul Aziz of Akyem Agogo Central Mosque, Ashanti Region, serves as an example. In May 2019, Imam Abdul Aziz posted three notifications about the obligation for Muslims to help others in need as part of their Ramadan *tafsir*. Linked to his reflections were photos and the Ramadan call of his NGO, Friends of the Needy. The first call reminded followers that "we are volunteers striving to reach out, wipe and console the vulnerable [and] needy," quoting from Sura al-Baqara 2: Verse 274,

"Those who spend their wealth [in Allah's way] by night and by day, secretly and publicly – they will have

²⁴⁶ <https://www.facebook.com/darultawheedinstitute/videos/442682096209809/>, 22.7.2018, accessed 30.11.2020.

²⁴⁷ <https://www.youtube.com/watch?v=Xp1r8TL8DU>, 1.6.2020, accessed 13.1.2021. The Make Zongo Great Again consists of two branches, the Make Zongo Great TV and the Make Zongo Great Foundation, see further <https://make-zongo-great-again.com/about/>, accessed 13.1.2021.

²⁴⁸ <https://www.facebook.com/Ummulquragh/posts/2540590622831111>, 23.5.2020, accessed 30.11.2020.

²⁴⁹ <https://www.facebook.com/MasjidulBayaanTamale/posts/110163434038670>, 19.5.2020, accessed 30.11.2020.

their reward with their Lord. And no fear will there be concerning them, nor will they grieve.”

The posting ended with his assertion to his followers that “with collective hands, we can make change Insha Allah,” and a plea to donate to the NGO.²⁵⁰

A few days later, he posted a second call commenting additional photos depicting the engagement of volunteers in clearing the Agogo cemetery. This time he published hadith 331 from Sahih al-Bukhari (Vol. 2, Book 23) in Arabic and English, outlining the Prophet’s order to do seven good things, among others, to help the oppressed and visit the sick, and forbidding seven habits.²⁵¹

His third posting followed two weeks later, concerning fasting and spending charity during Ramadan. Charity, he explains, was an investment of the giver for his hereafter, “so that you will find your charity on the Last day when you will be poor and needy.” He follows this with a promise to the believers, “you may find your way to Paradise through a sip of water, a handful of dates, fruits, food, money and clothing that you give a needy person,” listing the various ways a Muslim was expected to fulfil his obligations concerning doling out charity. Only obligatory charity or *zakat*, Imam Abdul Aziz underscores, purifies wealth and preserves and increases money; those who refrain from paying *zakat* will regret at the Day of Judgement. Adding a quote from the Quran Sura 64,

250 Friends for the needy (Imam of Agogo Central mosque), theological reflections/ comments on *zakat* and *sadaqa* and on the obligation for Muslims to help others in need (Ramadan tafsir 2019) posted on Facebook 6.5.2019, photos and comment, https://www.facebook.com/Friends-for-the-needy-232391581185564/?ref=py_c, accessed 29.6.2021.

251 Friends for the needy (Imam of Agogo Central mosque), theological reflections/ comments on *zakat* and *sadaqa* and on the obligation for Muslims to help others in need (Ramadan tafsir 2019) posted on Facebook 9.5.2019, photos and comment, https://www.facebook.com/Friends-for-the-needy-232391581185564/?ref=py_c, accessed 29.6.2021.

verse 17 ("If you loan Allah a loan, He will multiply it for you and forgive you"), and a hadith from al-Muslim's collection, "charity never decreases property," Imam Abdul Aziz ended his elaborations on *zakat*.²⁵²

Calls by Muslim NGOs to their followers on social media to make donations during Ramadan are a notable feature of the contemporary social media landscape. For example, the Grain of Hope Foundation, a Muslim NGO with headquarters in Tema, has been running annual Ramadan campaigns on Facebook since 2016. Outlined as a humble reminder in 2016: "Brothers and sisters, the Akhirah (Hereafter) is the most important and luxurious commodity in this world yet the cheapest. Just Gh1 cedi can earn you a point in the Akhirah. Let's start giving now."²⁵³

The call in 2020 resembles the general call made by Muslim scholars during Ramadan:

"Ramadan is here again, the month of giving. Maximise your rewards by joining us we intend to distribute food and other household essentials to vulnerable families this coming eid inshaa'Allahu. Counting on your usual support to make it happen by the will of Allah. Help let's put smiles on the faces of our Muslim brothers. May Allah accept our ibaadat. One can

252 Friends for the needy (Imam of Agogo Central mosque), theological reflections/ comments on *zakat* and *sadaqa* and on the obligation for Muslims to help others in need (Ramadan tafsir 2019) posted on Facebook 23.5.2019, photos and comment, https://www.facebook.com/Friends-for-the-needy-2323915811185564/?ref=py_c, accessed 29.6.2021.

253 Grain of Hope Foundation, posted on Facebook 1.5.2016, https://www.facebook.com/permalink.php?story_fbid=787381184695925&id=687684277998950, accessed 4.5.2021.

support by donating rice, oil, tin tomatoes, eggs, soft drinks, pure water, cash, used clothes, shoes etc."²⁵⁴

A similar message was posted on Facebook by the Muslim NGO Markaz Aleawyn Alyaqin Humanitarian Services during Ramadan 2020, calling for donations to alleviate the sufferings of Muslims affected by the Covid-19 pandemic:

"The Needy is being tested, likewise the receiver of God's blessing. Let us remember that, for every meal on our table is a privilege denied many, especially in needy times. As the needy is being tested in this uneasy times, likewise is the receiver of God's blessing to provide them some relief. It's not for dread of thirst that we guard and protect our little streams; but for lack of faith. Because to an open hands, the search for someone to receive is a joy greater than giving. Let us not deny the needy of filling their cup from our little streams. So while enjoying our delectable meals, we should be thankful for such blessing and extend some succour to the needy. Regardless of the minute account, could put a smile on someone's face. And behind their eyes, God will surely smile upon us. Let's keep up with prayers while spreading love and washing hands. For donations of food items contact: [mobile telephone number]. For cash, please send it to our Momo account, name: Markaz Aleawn Alyaqin Humanitarian Services. Please join us! With your donation, we're one step closer to feed the poor and needy as we continue praying to kick-out Covid-19."²⁵⁵

254 Grain of Hope Foundation, posted on Facebook, 4.5.2020, https://www.facebook.com/permalink.php?story_fbid=2511314705635889&id=687684277998950, accessed 4.5.2021.

255 Markaz Aleawyn Alyaqin Humanitarian Services, Old Tafo, letter/call, dated 8.4.2020, <https://www.facebook.com/markaz.aleawn.alyaqin/photos/a.4442360>

The elaborations of some Muslim NGOs on almsgiving resemble those of Muslim scholars. For example, the Ghana Islamic Youth Sadaqa Association (GISYA) published on Facebook in May 2020 a text about the regulations on *zakat al-fitr*. Quoting hadiths from Abu Dawud and Ibn Majah, as well as outlining the amount to be paid:

“One saa’ of food. One saa’ is equivalent to four madd. A madd is the amount that can be scooped up when one puts their hands together. [...] If we translate this into a monetary value based on the price of a staple food such as flour or rice, it is approximately £5 or 7\$[.] Therefore, the mount due for each person is £5 or 7 \$.”²⁵⁶

GISYA specifies that *Zakat al-Fitr* is incumbent upon every Muslim who has food in excess. What is noteworthy and indicates a change in the interpretation of the role of Muslim NGOs as intermediaries, GISYA underscores that *zakat al-fitr* can be paid to Islamic charities and Muslim NGOs that do charity work (such as the GISYA), apart from being paid to local mosque authorities.²⁵⁷

Another example of a Ramadan collection campaign launched on social media was the NTV 1 Ghana Cedi Zakkat Fund, launched in April 2020 by a local TV channel in Tamale. The management of Northern Television produced a 1:40 minute video in Dagbali, titled NTV Zakkat Fund, posted on Facebook. Despite its title, the video was not about establishing a *zakat* fund but calling on the listeners to pay one Ghana cedi or donate foodstuff as part of their annual

[52690703/886555645125406/?type=3&theater](https://www.facebook.com/permalink.php?story_fbid=142811403982483&id=109699093960381), accessed 4.5.2021.

256 Ghana Islamic Youth Sadaqa Association (GIYSA), text published on Facebook, 15.5.2020, https://www.facebook.com/permalink.php?story_fbid=142811403982483&id=109699093960381, accessed 23.10.2020.

257 Ghana Islamic Youth Sadaqa Association (GIYSA), text published on Facebook, 15.5.2020, https://www.facebook.com/permalink.php?story_fbid=142811403982483&id=109699093960381, accessed 23.10.2020.

zakat al-fitr to the TV channel. The TV channel, in turn, promised to use the donations to support inmates at the Tamale Central Prison during Ramadan.²⁵⁸

One month later, NTV posted a video with a declaration by its General Manager Enoch Nashiru Alalbila in front of Tamale Central Prisons, depicting the donations of food and hygiene items, including eight bags of rice, one bag of sugar, and dozens of hand sanitisers for the inmates that had been collected through the campaign.²⁵⁹

Like GISYA, Northern Television took the role of a *zakat* collector (*al-fitr*), thus stretching the definitions of who can claim to be an intermediary. However, the objective of the NTV campaign was certainly met in terms of visibility as it was spread via several other public Facebook accounts of Northern TV shows and multimedia companies, such as The Quarantine Show with Prince Siita (27 April 2020: 166 viewers; 20 May 2020: 839 viewers),²⁶⁰ and Nasara Multimedia.²⁶¹

258 NTV Zakkat Fund, posted on Facebook 28.4.2020, <https://www.facebook.com/759381854448795/videos/2571770549760789/>, accessed 1.2.2021; also: <https://www.facebook.com/Day-Break-NTV-with-DJ-Waris-759381854448795/videos/ntv-zakkat-fund/2571770549760789/>, accessed 1.2.2021;

259 Ntv Ghana, posted 2020.5.2020, <https://www.facebook.com/ntvghana1/videos/236145834469275/UzpfSTEWMDU5Mjl4ODI3MDU5ODoxMzE4Mjl4MjE4MTQyMTE/>, accessed 1.2.2021. See also NTV donate food items to Tamale Central Prison, "19.5.2020, <https://www.ntvghana.com/2020/05/19/ntv-donates-food-items-to-tamale-central-prisons/>, accessed 1.2.2021.

260 <https://www.facebook.com/pg/The-Quarantine-Show-with-Prince-Siita-100592288270598/posts/>, accessed 1.2.2021.

261 <https://www.facebook.com/NasaraMultimediafm/posts/2770661003062371>, accessed 1.2.2021.

The giving of zakat as a private pious act

The core argument of the traditional discourse on *zakat* stresses the private act of pious Muslims. Wealthy Muslims might consult an Imam for calculating the *nisab* or identifying needy recipients of their alms but would rarely channel their *zakat* via the Imams or mosques. Instead, they prefer to distribute their alms – *zakat* and *zakat al-fitr* and *sadaqa* – directly to individual poor persons. This private distribution of alms usually takes place after the Friday prayers in the form of smaller sums distributed directly to specially targeted individuals, as a patron-client relationship or as tokens haphazardly given to any beggar in the street.

However, the giving of *zakat* as a private pious act is a double-edged sword. Although the recipient might receive just enough money to survive for one day, the sums thus received make no impact on the life of a poor person and are insufficient to raise them from poverty. Even worse, private Muslim charity has generated a negative public image in Ghana as begging and private almsgiving is largely associated with the Muslim community.²⁶²

Traditional community-centred and privately-given *zakat* cannot be enforced or controlled by the Imams or the mosque community and therefore lacks an institutional framework or organisation. “We do not have the will and power to take and distribute it,” Sheikh Ismail Saeed critically reflected.²⁶³

Most scholars I have met in Ghana underscored that they have to advocate *zakat*’s payment but have no authority to enforce its collection. Most mosques and communities do not collect *zakat* at all, and most of the affluent Muslims and executives do not give

²⁶² Weiss, *Begging and Almsgiving*.

²⁶³ Interview with Sheikh Dr. Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi 5.4.2019.

their *zakat* to the Imams. In rural areas, Muslim farmers refuse to distribute *ushr*, the tithe, as *zakat* via the Imams. The main reason for this is the lack of trust and ignorance.²⁶⁴ The reflections of some ASWAJ scholars in Wa whom I interviewed in December 2019 highlights the dilemma of the Imams. The donors are not willing to give *zakat* to them for redistribution but rather give it directly to the poor, and neither are they willing to inform the scholars about their wealth.

While the Imams in their sermons have outlined the meaning of Surah 9:40, the key text identifying the eight recipients of *zakat*, as well as informed Muslims about Sharia-regulations on *nisab* (threshold), i.e., 2.5 percent of wealth accumulated during one year as the part to be paid as *zakat*, the wealthy Muslims have little desire to adhere to the regulations of the Qur'an and Sharia. One scholar even responded that he became so disillusioned that he had stopped preaching about *zakat* some two years ago.²⁶⁵ A similar response was given to me by Sheikh Alhaji Yussif Issah in Wa: "Although Imams guide the wealthy individuals how to spend *zakat*, they do not collect." Consequently, no mosque in Wa had a *zakat* committee or a *bait al-mal*.²⁶⁶

Others in Ghana echo the critical reflections of scholars in Wa: "You need to give one thousand cedis to a poor, not five or twenty," Mallam Amiru Bamba critically commented the habit of doling out

264 Interview with Mallam Amiru Bamba, Ejura, 4.4.2019; interview with Sheikh Abdurrahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019; interview with Sheikh Issah, Islamic Education Unit Manager, Tamale 9.4.2019; Sheikh Alhaji Nuhu Abdul-Mumin, Wa, 7.12.2019.

265 Interview with Sheikh Abubakar Ahmed Idris, Sheikh Anas Abdul-Mumin Isa and Sheikh Mashood Muhammad Mukhtar, Wa-Dondoli, 7.12.2019. The interview was translated by Sheikh Al-Haji Damba.

266 Interview with Sheikh Alhaji Yusif Issah, Chairman of Jama'at Hidayat Islamiyya, Wa, 7.12.2019. Translation by Sheikh Alhaji Damba.

small sums as alms to beggars and needy persons after the Friday prayers.²⁶⁷ Other scholars, such as Sheikh Saeed Abubakar Zakaria, even claim that such piecemeal distribution of the alms is not *zakat* at all and cannot be regarded as a fulfilment of *zakat*,²⁶⁸ whereas Sheikh Al-Haji Nuhu Abdul-Mumin emphatically highlights that refusal to pay *zakat* means that one is not to be considered a Muslim anymore.²⁶⁹

Although *zakat* is mandatory, none of the Imams or mosque communities has any means at their disposal to enforce its collection. Most Muslims even regard *zakat al-fitr* as the proper *zakat*,²⁷⁰ although all scholars I have interviewed underscore that they inform about the difference between these two forms of mandatory alms and the *nisab* rules in their sermons.²⁷¹ Until recent decades, local Imams calculated the stipulation of the annual *nisab*, resulting in conflicts among scholars of the minimum amount to be paid. Consequently, there existed a wide variation of local patterns and ways of handling *zakat* collection in the Muslim communities throughout Ghana. In most cases, it remained a private rather than a public affair and little, if anything, is known about its impact.²⁷²

Nevertheless, local scholars have attempted to challenge local traditional habits of almsgiving and institutionalise the collection

267 Interview with Mallam Amiru Bamba, Ejura, 4.4.2019.

268 Interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

269 Interview with Sheikh Alhaji Nuhu Abdul-Mumin, Wa, 7.12.2019.

270 Interview with Sheikh Abubakar Ahmed Idris, Sheikh Anas Abdul-Mumin Isa and Sheikh Mashood Muhammad Mukhtar, Wa-Dondoli, 7.12.2019. The interview was translated by Sheikh Al-Haji Damba.

271 Interview with Sheikh Abdul Wadud, Zameen (President) of the Tijjaniya Muslims Movement of Ghana, Kumasi 5.4.2019; interview with Sheikh Abdurrahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019; Sheikh Alhaji Nuhu Abdul-Mumin, Wa, 7.12.2019.

272 Interview with Sheikh Abdurrahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

and distribution of *zakat* on a community level. In Kambungli, the decision to establish a *zakat* fund in the 1970s was based on the idea of the local Imams that the whole community consisted of a nuclear family where wealth is evenly distributed and mutual help is given through planning and organisation. The local Muslim leadership overcame initial problems by educating the community members on their responsibilities and obligations as Muslims, underscoring the potentials of a collective fund in comparison with private, uncontrolled acts of almsgiving. The outcome was a success as the members of the community responded positively to the idea. Payment to the fund was made both in cash and in kind; the Chief Imam Alhaji Zakariah appointed the *zakat* collectors upon the recommendation of other sub-heads in the community and after scrutinising the candidates himself. The funds thus generated enabled the commissioning of a respectable number of community projects: a daycare centre, a junior high school, a mosque, a library, and a clinic.²⁷³

The establishment of the local Zakat Committee of the Muslim community in Gidan Tuba followed the intervention of its leader, Sheikh Umar Borbordji. Criticising the local Muslims for not adhering to the Qur'anic and Prophetic regulations for *zakat* when they paid *zakat*, he formed a special committee consisting of himself and younger community members who had been his students. As in Kambungli, education and training were a crucial part of the formation process, both the committee members and the community members. The Zakat Committee was assigned to identify and register the *zakat* recipients, identify and register those on whom *zakat* is due, collect and distribute *zakat*, administer *zakat*

273 Sey, "The Development of Muslim Settlement in Ghana," 144–148; see further Weiss, *Begging and Almsgiving in Ghana*, 141–142. At the time of Mark Sey's interrogations with the Kambungli Muslim community, it also planned to establish a rural bank. However, it is not known if these plans could ever be realized.

al-fitr and the community treasury, as well as take and keep records of its activities. Its initial collection resulted in the collection of 13 cows, 159,000 Ghana (old) cedis and about 15 sacks of maize. Apart from doling out assistance to the poor and needy in the community, the funds were used to establish a Community Centre.

However, both Suleiman Dhikrullhi and Abdul-Wahhab Abubakar note in their research that some members of the community have criticised the mechanisms of distributing *zakat*, claiming that *zakat* funds were used for developmental projects, such as the building of mosques and schools, at the neglect of other beneficiaries (i.e., the eight categories of recipients listed in Sura 9:60). Consequently, some members of the community reverted to distributing their *zakat* directly to the recipients.²⁷⁴

Moreover, some Muslim observers have critically commented upon the negative image of Muslim charity in recent decades. Some commentators, such as the journalist Zakaria Alhassan in Tamale, even argue that offering alms to the needy is not compulsory but is done out of compassion to ameliorate the sufferings of the underprivileged in society. In his mind, the negative image is a consequence of the “beggar menace,” namely when “unscrupulous individuals” are abusing “this moral responsibility of philanthropists.” Begging is claimed to have become a full-time, lucrative profession and an “easy way to amass wealth.” For observers like Zakaria Alhassan, beggars seem to have flooded the streets and are branded as a public nuisance: “

They virtually take over [junctions and traffic lights], knocking at car doors and window screens for attention. They are made up of all manner of street people... the blind, the physically challenged,

274 Suleiman Dhikrullhi, *Islam in Gidan Tuba*, 54–55; Abdul-Wahab Abubakar, *The Practice of Zakat and Poverty Alleviation in Accra*, 93.

elderly and strong, young men and women.” In Tamale, they are concentrated at the Central Business District near the Central Market, “popularly called Beggars (Barimaansi) Line,” where they receive alms in the form of money, cow milk, cowries “and other such materials as requested by Mallams and soothsayers who are consulted for various reasons by those offering the alms.” In his mind, philanthropic charity and almsgiving cannot alleviate poverty or constitute a lasting solution to the “beggar menace.”²⁷⁵

Others, such as Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, criticise the selectivity of Muslims in their payment of *zakat*. Those who go to Mecca to perform the *hajj* do not pay *zakat*, he lamented. The community does not pay the *ulama* (Muslim scholars) and the Imams; i.e., they are not among the beneficiaries of *zakat*. The national Imams only receive support from the government, and Muslim academics do not discuss the issue of *zakat* either. How can we develop our communities without trust, if the *ulama* and Imams do not receive any support, and the academics do not engage with the scholars to discuss the usability of *zakat*?²⁷⁶

Similar reflections were articulated by the Deputy Regional Chief Imam Zakariya Abdur-Rahman in Kumasi. He noted that although the necessity to pay *zakat* was a constant topic in his sermons, only a few of his audience seemed to agree with him on the need to institutionalise the collection and distribution of *zakat*.²⁷⁷

275 Zakaria Alhassan, “Alms Offering Being Abused,” 15.2.2008, <https://zakalhassan.blogspot.com/2008/02/alms-offering-being-abused-page-29.html?m=0>, accessed 29.4.2019. The “beggar nuisance” and the negative public image of Muslims in Ghana is also discussed in Weiss, *Begging and Almsgiving*.

276 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, Kumasi 10.12.2017.

277 Interview with Sheikh Zakariya Abdur-Rahman, Deputy Chief Imam Ashanti Region, Kumasi 11.12.2017.

The Regional Chief Imam Sheikh Abdulsalam Ahmed in Tamale lamented that *zakat* is only handled traditionally. Still, he was positive about the various local individual initiatives to collect and distribute *zakat*. Sometimes the donors even approached him to get his signature to testimonies that they had paid *zakat*.

Nevertheless, he does not receive *zakat* and no *bayt al-mal* or *zakat* fund existed at the Central Friday Mosque in Tamale. If such an institution existed, he underlined, he would have the means at his disposal to support the needy and poor who daily approached him. Nevertheless, as for now, he could do little, as Imams have no wealth and thus cannot provide any help.²⁷⁸

The necessity of establishing a *bayt al-mal* or *zakat* fund is discussed in many communities. A case point is the Anbariya Sunni Community in Tamale. During the lifetime of Afa Ajurah (Yusuf Soalih Ajurah or Alhaji Issifu Ajurah, 1890–2004), the founder of the community, its members gave their *zakat* in kind to him, and he used it for the expansion of his educational complex as well as for supporting poor and needy members. *Zakat* in cash was rare and was not donated to the Anbariya. *Zakat* in kind is still practised. Afa Ajurah's successor Sheikh Saeed Abubakar Zakaria informed me that in 2019, an anonymous donor donated 100 bags of rice sold on the market. The cash thus generated was distributed among the Anbariya scholars to cover their living expenses. The collection of *zakat* starts at Ramadan, he informed me, and what is collected is, among others, distributed to people in dire need in hospitals, the sick people or to pay fees of indebted persons.²⁷⁹ However, the resources thus collected are not enough to initiate social welfare

278 Interview with Sheikh Abdulsalam Ahmed, Regional Chief Imam Northern Region, Tamale, 10.4.2019.

279 Interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

projects such as building a clinic for the educational complex. The Anbariya scholars have therefore started to discuss among themselves the feasibility to establish a *zakat* fund, although this idea has not yet been raised in public. The main reason for this, Sheikh Dr. Tamim explained to me, is the lack of commitment and expertise for organising and managing such a fund, in addition to generating trust and transparency in its operations. Nevertheless, both Sheikh Saeed Abubakar Zakaria and Sheikh Dr. Tamim highlight that *zakat* is the key to mobilizing funds for, e.g., the clinic project.²⁸⁰

Sometimes, through their NGOs, some Muslim scholars and Imams receive *zakat* from foreign Muslim philanthropists and organisations. Sheikh Mustapha Ibrahim and the ICODEHS were among the first to utilise such funds and have a long-standing relationship with several *zakat* organisations in the Gulf region, such as Kuwait Zakat House and Dubai Charity Association.²⁸¹ Other local MFBOs, such as the Ghana Charity Association for Development (est. 2014), receives funding from the United Arab Emirates Aid and Sharjah Charity International. In contrast, the Imam Dawah Organisation (est. 2003) has received *zakat* donations from the United Arab Emirates, Saudi Arabia and Qatar. The former organisation uses these funds to cover the expenses of feeding 300 families each month, drilling boreholes and assisting rural communities lacking water resources in the Northern Region, the Savannah Region and the North-Eastern Region. The latter one

280 Interview with Sheikh Dr. Tamim, General Secretary of the Anbariya Sunni Community, Tamale 9.4.2019; interview with Sheikh Saeed Abubakar Zakaria, head of the Anbariya Sunni Community, Tamale 9.4.2019.

281 'Wells Commissioned In Upper East Region', 23.10.1997, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Wells-Commissioned-In-Upper-East-Region-2580> (checked 21.5.2019); <http://icodehs.org/donations/>, accessed 21.5.2019.

uses earmarked cash donations for mosque, school and borehole projects in the Northern Region.²⁸²

Sometimes imams receive *zakat* donations directly from external, usually Saudi or other Arab philanthropists. Sheikh Issah in Tamale, for example, received *zakat* from Saudi Arabian sources and selected 10 widows and 50 orphans he distributed them to. He gave each two bags of maize and rice, a cow and 500 cedis, and was asked by his donor to investigate the donation's impact after five years.²⁸³

Sheikh Alhaji Yusif Dauda Garibah's NGO, the Adabiyya Islamic Society, in turn, announced on Facebook that it operates a 'trust fund' as part of its programme to support aged and neglected persons. He further called for donations, including *zakat*, to the fund: "We intend to use *zakat* funds and other charity funds to needed beneficiaries." At the same time, he reminded the viewers that "We are so pleased that so many 'like' our page, but we can't feed and educate the orphans on 'likes'. Please Donate Today."²⁸⁴

Non-Sunni communities, too, receive *zakat* donations from abroad. One of them is the Ibadhiyya community or Istiqaamah Muslim Mission in Wenchi that receives funding from the (Ibadi) Sultanate of Oman. The funds are collected by the Istiqaamah Office in Oman and transferred to the local office in Wenchi during Ramadan, earmarked as *zakat* for the poor, needy and orphans. The Wenchi Office, in turn, also includes widows, old aged and divorced women

282 Interview with Sheikh Kailen, Director of Ghana Charity Association for Development, Tamale 10.4.2019; interview with Sheikh Majeed, Secretary of Imam Dawah Organisation, and Sheikh Abdul Fatah, member of Imam Dawah Organisation, Tamale 10.4.2019.

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

284 Adabiyya Islamic Society Ghana – AIS Orphanage, posting on Facebook, 13.9.2020, <https://www.facebook.com/aisorphanagegh/photos/a.1020291948012012/4404474129593760/?type=3&theater>, accessed 5.2.2021.

among the recipients of its donations. According to information provided by Abdul-Wahhab, the annual Ramadan donations from Oman range between five and ten thousand dollars.²⁸⁵

Towards vertical philanthropy: The instrumentalist discourse

The instrumentalist discourse on *zakat* identifies it as an instrument for promoting social welfare and moves the discussion from horizontal towards vertical philanthropy. The instrumentalist discourse has its roots in the semi-private/public communal way of collecting and distributing *zakat*. Both the Imams and the scholars identify poverty as the main cause for the marginalisation of Muslims in Ghana.

In contrast to the traditional discourse on *zakat* that highlights the moral obligation to alleviate the sufferings of the poor and needy, the instrumentalist discourse highlights the potentials of *zakat* as an Islamic instrument for poverty alleviation. This discourse started to take root in Ghana about two decades ago. In October 2004, the Dawah Academy organised a two-day seminar on the role of Islam in poverty reduction and wealth creation in Tamale, which, perhaps, was among the first attempts to articulate a change in the collection and distribution of *zakat*. The novelty of that seminar was its focus on raising funds for community development through the regular payment of *zakat*.²⁸⁶

285 Umar Sina Abdul-Wahab, *Assessing the Ibadhiyya Muslims Approach to Da'wah in Ghana: A Case Study in Wenchi and Techiman*, M.Phil. thesis, Department of Religious Studies, Kwame Nkrumah University of Science and Technology, November 2016, 93–94.

286 "Muslims attends seminar on Zakāt," 6.10.2004, <http://ghanaweb.com/GhanaHomePage/regional/artikel.php?ID=67225>, accessed 16.11.2012.

Fifteen years later, the discussions on the payment of *zakat* are not only conducted among Muslim scholars and highlighted by Imams in their sermons during Ramadan but are also addressed by Muslim commentators on social media. For example, in February 2019, the internet platform Zongo Republic asked its Muslim readers whether they had paid their *zakat* on value-added wealth and sarcastically declared: "Menzgold customers, have you paid your *zakat*?"²⁸⁷

Some Muslim scholars have been receptive to the instrumentalist discourse and have tried to launch local initiatives in Kambungli and Gidan Tuba. However, shifting from horizontal towards vertical philanthropy has been an uphill battle in many locations and most cases, ended in a cul-de-sac. The main reason for such aborted initiatives was the lukewarm response of the local community and stakeholders. An illuminating example was the attempt by (late) Jama'a Imam Sheikh Dr. Suleiman Mohammed Harun Bakuri to reorganise the collection and distribution of *zakat* among his community in Wa. "As Chief Imam, I preach about *zakat* and distribute envelopes during Ramadan, but people are reluctant to pay *zakat*," he informed me when I interviewed him in December 2019. About five years earlier, Sheikh Mohammad Harun Bakuri had attempted to establish a local *zakat* committee and wrote a manual on its collection and distribution. The initiative ended short as only a few people sent their *zakat* to the committee. Most were reluctant, and Sheikh Mohammad Harun Bakuri had to recognise that despite his preaching and teaching about *zakat*, people do not understand the rules of *zakat* or *nisab*. His conclusion was similar to many other scholars I have been interviewing: "You cannot force

287 "So, did Muslim Menzgold customers pay *zakat*?" Zongo Republic, 22.2.2019, <https://zongorepublic.com/so-did-muslim-menzgold-customers-pay-zakat/>, accessed 23.4.2019.

anyone, we do not have any authority to make people pay *zakat*, people do it in their own way.”²⁸⁸

Sheikh Mohammad Harun Bakuri, like many other Imams and scholars in Ghana, criticises their community for not fighting for social and economic development. “*Zakat* must be used for the promotion of Islam and the community,” he underlined. Hitherto, this has not been the case, he argued, as Muslims in Wa do not pay *zakat* but rather *zakat al-fitr*, paid in small tokens directly to the poor during Ramadan. “In this way, we will never eradicate poverty,” he concludes.²⁸⁹

Vertical philanthropy is difficult to introduce in communities where horizontal, person-to-person forms of almsgiving are deep-rooted, as Sheikh Mohammad Harun Bakuri’s experience exemplifies.

Nevertheless, despite all backslashes, most Muslim scholars I interviewed adhere to the idea of empowerment from within the Muslim community and the identification of *zakat* as one of the tools to achieve this goal.

The instrumentalist discourse is fuelled both by indigenous and foreign participants. Ahmadu Bello Dogarawa from the Ahmadu Bello University in Zaria, Nigeria, highlighted in his speech at the First National Muslim organised by Al-Furqan Foundation in Tamale in 2009 that the collection and distribution of *zakat* had been the obligation of Muslim governments. In some Muslim countries, such as Saudi Arabia, Pakistan, and Malaysia, the government still collects and distributes *zakat*. In his mind, an ‘NGO

288 Interview with Sheikh Dr. Suleiman Mohammed Harun Bakuri, Jama’a Imam, 5.12.2019, Wa. Sheikh Mohammad Harun Bakuri died in 2020.

289 Interview with Sheikh Dr. Suleiman Mohammed Harun Bakuri, Jama’a Imam, 5.12.2019, Wa.

organisational type set-up' is more suitable for zakat management in contemporary societies with a Muslim minority.

However, one of the main challenges was that its collection could only be voluntary. Even where Islamic voluntary organisations or MBFOs volunteer to administer *zakat*, individual payers were likely to prefer handling their *zakat* personally than to pay it through a voluntary charitable organisation.²⁹⁰

In 2012, the online platform Modern Ghana published the Ramadan message by the Nigerian author and journalist Muhammad Ajah. The main part of the essay contained the specific elements for a sermon delivered during Ramadan – the meaning of fasting and prayers, the relationship between God and Man, Muslims' duty to unite and guard the Islamic faith, ethics, and morals. Although his text addressed Muslims in Nigeria, his call to establish "a mini Baitul-Zakah's to regulate the *zakat* or donations from local and international donors" raises the question of his idea to inspire discussion in Ghana.²⁹¹

One year later, Haji Adams Goldwater raised a similar plea in his Ramadan message in Tamale and called for the mosques' transformation from mere space for ritual worship to institution for social reforms, education, and wealth creation. His core urge was the establishment of an 'Education Endowment/Zakat Fund' to gather resources to support brilliant but needy students and a 'Business Development Fund' to aid persons with achievable

290 Ahmed Bello Dogarawa, "Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana," *MPRA Paper* 23191, University Library of Munich, Germany (2009).

291 Muhammad Ajah, "Ramadan: A Muslim's Month of Vigilance and Plans for Future by Muhammad Ajah," *Modern Ghana*, 17.7.2012, <https://www.modernghana.com/news/406360/ramadan-a-muslims-month-of-vigilance-and-plans-for-future.html>, see also <http://www.newsghana.com.gh/ramadan-a-muslims-month-of-vigilance-and-plans-for-future-by-muhammad-ajah>, accessed 21.2.2019.

business plans to set up enterprises that can be avenues of employment for the youth.²⁹² However, he did not specify if he envisioned the establishment of one national or several regional funds.

Haji Adams Goldwater's plea was among several Ghanaian Muslim scholars to invest in Muslim youths' education projects. In 2004, Yusif Adam Nanyama, Executive Director of the Centre for Islamic Development and Propagation (CIDA), appealed to Islamic NGOs to channel 70 per cent of their resources into the development of the education of Muslim students.²⁹³ Initially, however, there was no obvious link between the instrumentalist discourse on *zakat* and the calls for investing in Muslim education projects, although the vision of investing *zakat* in promoting modern education for Muslim children was already articulated at the 2004 meeting of the Dawah Academy in Tamale.

However, before these visions materialised in the institutionalisation of *zakat* in the early 2010s, the National Chief Imam Sheikh Dr. Osman Nuhu Sharubutu opened a new chapter in the discourse on empowerment of Muslims in Ghana by launching his education trust, the SONSETFUND, in 2009. A few years later, a similar initiative was launched by the Coalition of Muslim Organisations – Ghana (COMOG). In 2013, the organisation organised a one day's Ramadan Iftar Forum in collaboration with the Turkish NGO Human Associations International (HUDAI). HUDAI had a few years earlier started its operations in Ghana and had awarded over 100 scholarships in the area of science and technology to Ghanaian

292 Adams Goldwater, "Ramadan in Tamale," 9.7.2013, <https://www.ghanaweb.com/GhanaHomePage/features/Ramadan-In-Tamale-278977#>, accessed 25.2.2019.

293 "Invest in secular education – Islamic NGOs told," *Modern Ghana* 9.11.2004, <https://www.modernghana.com/news/66283/invest-in-secular-education-islamic-ngos-told.html>, accessed 25.2.2019.

students to study in Turkey. As a result, COMOG agreed to establish a National Muslim Education Trust in collaboration with other major Muslim groupings.

In its initial phase, the source for funding of the project would be through voluntary donations.²⁹⁴ Nevertheless, COMOG's Education Trust never took off, and contributions were scarce, and soon the project was shelved. Instead, a new education project, the Baraka Initiative, was launched by some younger members of COMOG in 2017 and gathered funding through donations from the Lebanese community in Accra.²⁹⁵

Other organisations use social media to call for non-Ghanaian Muslim philanthropists to invest their alms and *zakat* in their charity programmes and projects. The Iqra Foundation, for example, directs its call on its Arabic homepage to potential Saudi donors. By distributing their *zakat* and alms via the Foundation, Iqra promises to ease the plight of thousands of refugees and destitute.²⁹⁶ El-Ehsan Charitable Relief Foundation, a local Muslim NGO operating in Bawku and the Upper East Region since 2010, made a call for *zakat* and donations on its homepage to fund orphans, mosque building, water, and water sanitation projects.²⁹⁷ The call was not directed to local Muslims but international donors. The organisation, it seems, has been quite successful in attracting external funding. For instance, the international Muslim NGO Muslim Global Relief has cooperated with El-Ehsan Charitable

294 "Muslim coalition initiate establishment of Education fund," 31.7.2013, <http://edition.myjoyonline.com/pages/news/201307/110459.php>, accessed 12.3.2014.

295 Interview with Haji Mumuni Sulemana, 12.9.2018.

296 "🏠🏠🏠🏠," http://iqra1.org/?page_id=778, 24.10.2014, accessed 17.11.2020.

297 See www.ecrfggh.org, accessed 2.7.2021.

Relief Foundation since 2016, funding Ramadan food packages and meals for the poor during the Covid-19 pandemic in 2020.²⁹⁸

Eyes of Light Foundation Ghana, launched in 2010 and registered in 2017, is an example of a trans-national NGO as it also operates in Germany. The German branch of the organisation focuses on fundraising, announcing on its German homepage that *zakat al-mal* and *zakat al-fitr* can be paid into its bank account in Germany. The sums thus collected are used to support poor people and donate food during the Eid al-Fitr festival in Old Tafo in Kumasi.²⁹⁹

The claims mentioned above of Muslim organisations and NGOs to serve as intermediates for *zakat* donors, be they internal, Ghanaian or external foreign ones, point to a new move towards implementing vertical philanthropy in Ghana. As outlined below, Muslim NGOs have evolved as agents for implementing *zakat* as an instrument for promoting social welfare. Some of them have even emerged as the tools for the institutionalising of *zakat*.

The Institutional Discourse

The traditional and instrumental discourse on *zakat* in Ghana has only generally addressed the reorganisation of the collection and distribution of *zakat* in Ghana. The basic argument highlighted in these discourses is that most Muslims are poor and prefer to pay *zakat* traditionally. In addition, there is a hidden, sometimes even outspoken critique about how *zakat* is doled out – seemingly haphazard and without a clear objective to change the lives of the poor and needy. Muslim scholars are frank in their critique – at

298 www.ecrfgh.org/we-fed-children-in-Ghana-Ramadan-2016; <https://www.facebook.com/el.charity.gh/>, posting 20.12.2020, accessed 2.7.2021.

299 See "Zakatul-Fitr & Zakatul-Mal," <https://www.eyeflight.de/projekte/sonstiges>, accessed 2.7.2021.

least when interviewed for their opinion on the potentials of the obligatory alms in eradicating poverty.

Doling out *zakat* in small portions to individual beggars would keep a poor or needy person alive for a day or a week but will not lift them from poverty. Muslim scholars and philanthropists have repeatedly called for establishing institutions that would supervise the collection and distribution of *zakat* on either a regional or even a national level.³⁰⁰ Nevertheless, as Sheikh Amin Bamba in Tamale critically notes, the loose organisation of Muslims in Ghana and the lack of coordination and trust affect the collection and distribution of *zakat*. “As for now,” he points out, “*zakat* has had no impact on the empowerment of Muslims.”³⁰¹

The institutional discourse on *zakat* started about two decades ago in Ghana. In 2003, the National Chief Imam Sheikh Usman Nuhu Sharubutu put the question of establishing a national *zakat* fund on the agenda of the National Ramadan Conference. However, the then established National Islamic Trust Fund was slow to develop and was shelved a few years later.³⁰² In 2005, the national Imam of the Ahlus-Sunna, Sheikh Umar Ibrahim Imam, launched a new initiative, the Bait ul-*zakat* Fund. However, although the project initially successfully collected *zakat* to a common fund and invested the collected money in a company that bottled drinking water in plastic bags, it soon ran into trouble and disintegrated a few years later.³⁰³

300 Weiss, *Begging and Almsgiving*.

301 Interview with Sheikh Amin Bamba Imam, Tamale 10.4.2019.

302 Weiss, *Begging and Almsgiving*, 146.

303 Weiss, *Begging and Almsgiving*, 142–143; Interview with Sheikh Umar Ibrahim Imam in Accra, 4.3.2017.

Again, in the same year, Alhaji Amen Bonsu, then Second Deputy National Imam of the Ghana Muslim Mission, called on Muslim organisations and individuals to contribute to – an unspecified – *zakat* fund.³⁰⁴ It is unclear if he referred to the (then dormant) National Islamic Trust Fund, an existing fund of the Ghana Muslim Mission or an institution yet to be established.

By 2007, none of the above initiatives existed anymore. Sheikh Seidu Adam, then Chief Imam of the Ghana Armed Forces, thus urged that central *zakat* fund be established. His vision was a central national institution that received *zakat* from the district, regional and national levels to feed the fund “so that at the end of every year, the Muslim community would know where to put the *zakat* to.” Not surprisingly, the institutional approach of Sheikh Seidu Adam was criticised by one of his commentators for being bureaucratic and inflexible and open for embezzlement by those in charge of the fund: “I will advise that the tithe or *zakat* be kept in mosque treasurers so that they can use the money to take care of the poor who worship with them and pay [their] utility bills.”³⁰⁵

One year later, the United Nations Population Fund (UNFPA) organised a conference for 40 Muslim and Christian leaders across Africa in Sokoto, Nigeria. The conference resulted in a joint communiqué that urged Muslims to establish *zakat* funds in their countries to mobilise resources to support UNFPA to reduce maternal mortality and poverty alleviation. In Ghana, the discussion was taken up by COMOG at a national Zakat Conference

304 “Muslims asked to contribute to ‘Zakat’ fund,” 24.4.2005, <http://ghanaweb.com/GhanaHomePage/regional/artikel.php?ID=79978>, accessed 25.2.2019.

305 “Muslims asked to pay tithe,” 19.12.2007, <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/artikel.php?ID=136292>, accessed 25.2.2019.

in April 2010. The discussions resulted in launching a national initiative, the National Zakat House, in September 2011.³⁰⁶

The National Zakat House was a joint project of the Ahlus-Sunna, the Shia and the Tijaniyya leadership in collaboration with the UNFPA, the COMOG, the National Development Planning Commission and the Ministry of Women and Children's Affairs. In addition, it had the backing of the National Chief Imam Sheikh Uthman Nuhu Sharubutu. The National Zakat House was projected as a centralised point for the collection, management and disbursement of *zakat*. According to Major Alhaji Mohammed Easah (retired), the then National President of the COMOG, the National Zakat House was a project of a national consensus reached by representatives of Muslims of all major nominations from all the ten regions after a long period of dialogue, discussion, sharing and exchange of views and ideas.

Initially, the National Zakat House was run by a 13-member Board of Trustees, chaired by Ibrahim Mohammad Awal, former Managing Director of Graphic Communications Group Limited. Its main objective was to mobilise resources from Muslim entrepreneurs, scholars and women leaders and fashion out strategies to support activities such as reducing maternal mortality, women empowerment and poverty alleviation among the vulnerable in the Muslim communities.³⁰⁷ In addition, echoing the discovery of large sweet crude oil reserves in 2007, the National Zakat House

306 "UNFPA, Muslim leaders to launch National Zakat House project," 9.9.2011, <https://www.ghanabusinessnews.com/2011/09/09/unfpa-muslim-leaders-to-launch-national-zakat-house-project/#>, accessed 21.1.2016.

307 "Muslim Community praised for launching National Zakat House Policy," 20.11.2011, <http://www.ghanaweb.com>, accessed 12.3.2014.

outlined to earmark especially support for Muslim students to undertake studies in petrochemical engineering.³⁰⁸

The public announcement of the intention to launch the project was followed by – silence. In fact, it turned out that the National Zakat House was shelved and never materialised due to the lack of commitment of the involved stakeholders.³⁰⁹ However, this was not a backlash to the institutional discourse on *zakat*. Several other initiatives were launched, such as the Zakat and Sadaqa Trust Fund of the Muslim Caucus, the regional *zakat* funds of the Ghana Muslim Mission and the ASWAJ, the *zakat* committee of the Jam’iyat Hidaya Islamiyya as well as the Muslim Ummah Development Initiative Zakat House.

The Zakat and Sadaqa Trust Fund

The first successful attempt to establish an institution for the collection and distribution of *zakat* on a national level in Ghana occurred in September 2010 when the Muslim Caucus in Parliament launched the Zakat and Sadaqa Trust Fund of Ghana known as the Zakat and Sadaqa Foundation. According to its mission statement, the general purpose of the initiative was to fight poverty, disease and deprivation among Muslims and non-Muslims in the country. The Zakat and Sadaqa Trust Fund aimed to offer scholarships to students in financial crisis “in order to eradicate ignorance and,

308 “Muslim Journalists urged to collaborate to propagate the teachings of Islam,” *Modern Ghana*, 5.8.2011, <http://www.modernghana.com/print/343699/1/muslim-journalists-urged-to-collaborate-to-propaga.html>, accessed 25.2.2019.

309 Information provided by Haji Mumuni Sulemana, Legon, 1.3.2017. According to Haji Abdul Manan, Executive Secretary of the Muslim Zakat House and currently CEO of Muslim Development Initiative (MUDI), the main reason for the collapse of the Muslim Zakat House was the parallel launching of the Zakat and Sadaqa Fund by Muslim Members of Parliament. In comparison to the former initiative, the Zakat and Sadaqa Fund gained widespread media coverage and “took the shine” from the Muslim Zakat House. Interview with Haji Abdul Manan, CEO of Muslim Development Initiative (MUDI), written notes by Dr. Yunus Dumbé, Accra, 3.1.2021.

thereby, eradicate poverty.” The news release was followed by fierce attacks from Christian commentators, many of them attacking the MPs for misusing their position, opening the gates for an Islamization of the country and fearing that funds could be embezzled or directed to support Muslim terrorists. Others hailed the decisions of the MPs (“this is a point of good leadership and brotherliness”), urged them to establish a website so that anyone could donate to the fund, and to publish the account details of the fund on the website so other Muslims can easily transfer their *zakat* into the account.³¹⁰

The initiative has since its launching been presented as an embryo for a national *zakat* fund, backed by the National Chief Imam of Ghana and the National Imams of the Ahlus-Sunna, Shi’a and Ahmadiyya communities.³¹¹ The then Vice President of Ghana, John Dramani Mahama appealed in his speech at the Eidul-Adha prayers in Accra in November 2010 to Muslims throughout the country to contribute regularly to ‘their’ newly-established Zakat and Sadaqa Trust Fund to cater for the poor and needy. He highlighted that the Zakat and Sadaqa Trust Fund would help them initiate development funds and help pay school fees for brilliant but needy Muslim children.³¹²

310 “Muslim Caucus in Parliament launches Zakat and Sadaqa Fund,” 7.9.2010, <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslim-Caucus-in-Parliament-launches-Zakat-and-Sadaqa-Fund-189934#>, accessed 21.1.2016.

311 “Fund profile,” Zakat & Sadaqa Trust Fund of Ghana, 2019 Annual Report, available at <https://media-exp1.licdn.com/dms/document/C561FAQFfxSjJkfP9dw/feedshare-document-pdf-analyzed/o/1611317979754?e=1613034000&v=beta&t=qnoKDS3w7LOx27WurQgxRNNkHomH-mqW9XJpoMMNIgo>, downloaded 10.2.2021

312 “Vice President urges Muslims to contribute to the Zakat Fund,” 16.11.2010, <http://www.ghanaweb.com/GhanaHomePage/NewsArchive/artikel.php?ID=197566#>, accessed 25.2.2019; “Mahama urges Muslims to support Zakat Fund,” The Chronicle, 17.11.2010, <http://thechronicle.com.gh/>, accessed 12.3.2014.

In June 2018, the succeeding Vice President of Ghana, Dr Mahamudu Bawumia, made a similar call and stressed the need for the Zakat and Sadaqa Trust Fund to apply modern technology in the collection of *zakat*. “An application for weekly mobile payment of *zakat* is not a technical obstacle anymore,” he noted. He called for an ambitious plan for the collection of *zakat* and targeted the Zakat and Sadaqa Trust Fund to enlist 200,000 online subscribers who would pay one cedi to it weekly. “With just 1 cedi per week, we will raise GHS 200,000.00 a week, and I think it’s very easy that way to collect *zakat*,” he noted and added that the Zakat and Sadaqa Trust Fund had the potential to multiply its contributions in this way.³¹³

Since its launching, the Zakat and Sadaqa Trust Fund, with its head office in Accra New Town, has gradually expanded into a national non-governmental institution. At first, it successfully enlisted Muslim MPs and state employees, growing from 54 members in 2010 to 250 in 2013, directly reflecting the growth of the fund’s assets from an initial GHS 12,000 in 2010 to GHS 100,000 in 2013.³¹⁴ In 2016, the Zakat and Sadaqa Trust Fund opened a branch office Tamale; two years later, it opened its third office in Takoradi.³¹⁵ A fourth office was opened in Kumasi in 2021.³¹⁶

313 “Bawumia urges Muslims to use tech for Zakat collection,” Ghana Guardian, 8.6.2018, <https://ghanaguardian.com/bawumia-urges-muslims-to-use-tech-for-zakat-collection>, accessed 23.4.2019.

314 Musah Yahaya Jafuru, “Key Muslim bodies to serve on Hajj committee,” Daily Graphic, 16.7.2013, <http://graphic.com.gh/archive/General-News/>, accessed 12.3.2014.

315 “Zakāt and Sadaqa Trust Fund launched in Tamale,” zaaradio, 26.1.2016, <http://zaaradio.com/society/zakāt-sadaqa-trust-fund-launched-in-tamale/>, accessed 7.11.2017; <https://www.facebook.com/ZakātandSadaqafundGhana/photos/a.2002861529962781/2149178201997779/?type=3&theater>, accessed 14.5.2019.

316 <https://ar-ar.facebook.com/Hijrah-TV-News-Ghana-114730809961665/videos/zakat-zakat-and-sadaqa-fund-launched-in-kumasi/243343850865286/>, accessed 3.5.2021.

The year 2016 marked a breaking point in operations when the Zakat and Sadaqa Trust Fund received a GHS 94,000 donation from the management of Japan Motors at the end of the year.³¹⁷ The Zakat and Sadaqa Trust Fund hit the headlines during Ramadan 2018 when Vice-President Dr Mahamadu Bawumia donated GHS 50,000 to the Fund at the Night of Power organised by the Muslim Caucus. At the same event, the Speaker of Parliament, Professor Aaron Mike Oquaye, and the National Chief Imam, Sheikh Uthman Nuhu Sharubutu donated GHS 5,000 each, K.T. Hammond, MP for Adansi Asokwa gave GHS 2,000, and the Islamic University College gave GHS 3,000.³¹⁸ At this point, the activities of the Zakat and Sadaqa Trust Fund achieved international recognition when it became a member of the World Zakat Forum.³¹⁹ At the end of the decade, the 'List of Zakat Fund Contributors' on its 2020 – homepage includes almost 1,100 (named) individuals,³²⁰ while the total amount of contributions had increased to GHS 559,581.00 in 2019.³²¹

There have been several attempts to broaden the community of the Zakat and Sadaqa Trust Fund donors outside the Muslim MPs and state employees. In 2016, the then President of Ghana, John Dramani Mahama, proposed to charge one percent of the

317 "Japan Motors supports Zakat and Sadaqa Fund," Graphic Online, 29.12.2016, <https://www.graphic.com.gh/news/general-news/japan-motors-supports-zakat-and-sadaqa-fund.html>, accessed 21.5.2019.

318 "Overcome extreme partisanship for the common good," 9.6.2018, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Overcome-extreme-partisanship-for-the-common-good-Bawumia-658825>, accessed 21.2.2019; <https://ghanaguardian.com/govt-donates-GHS-50000-to-zakat-trust-fund-at-night-of-power>, accessed 14.5.2019.

319 "Secretary-General addressed at the 7th WZF International Conference in Malacca," <https://developing8.org/news/secretary-general-addressed-at-the-7th-wzf-international-conference-in-malacca/>, accessed 31.12.2019.

320 <http://ghanazakatfundonline.com/list-contributors.php#>, accessed 8.2.2021.

321 Zakat and Sadaqa Trust Fund, Annual Report 2019.

total charge on Hajj on every pilgrim and transfer the proceeds to the Zakat and Sadaqa Trust Fund. Although his proposal was met with sarcasm, if not outright rejection on social media, some commentators applauded it as a “brilliant idea.”³²² In the same year, the Zakat and Sadaqa Trust Fund registered on the social media platform a Fund Raising Global campaign to raise *zakat* and *sadaqa* with relatively modest results – 74 persons donated some GHS 1,300 as *zakat* and 33 persons donated about GHS 740 as *sadaqa*.³²³ On the other hand, the Facebook account of the Zakat and Sadaqa Trust Fund has almost 5,600 followers (as at 27.10.2021). The fast expansion of its visibility on social media is noticeable, increasing from about 3000 in mid-May 2019 to 4,500 followers in October 2020, although not all of them are regular *zakat*-paying members.

The structural outline of the Zakat and Sadaqa Trust Fund is unique for Ghanaian MFBOs as its Board of Trustees consists of representatives of all Muslim sects and several Muslim organisations and serves as the spiritual and financial expert platform.³²⁴ In addition, the Board appoints, supervises and

322 “Charge 1 % of cost of Hajj into Zakāt Fund – Mahama proposes to Muslims,” 26.6.2016, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Charge-1-of-cost-of-Hajj-into-Zakāt-Fund-Mahama-proposes-to-Muslims-450727>, accessed 21.2.2019; “Snooping in hajj affairs won’t sway Muslim voters,” 16.7.2016, <https://www.newsghana.com.gh/snooping-in-hajj-affairs-wont-sway-muslim-voters/>, accessed 14.5.2019.

323 See <https://www.fundraisingafrica.com/DetailView/344> as well as <https://www.fundraisingafrica.com/DetailView/343>, accessed 19.5.2019.

324 In 2019, the board members were Mr Alhasan Andani (Board Chairman), Mr. Mohammed Inusah (Vice-Chairman), Hajia Azara Abukari-Haroun (Acting Administrator), Supt. (Imam) Husein Abdur Rahim (representative of Ghana Security Services), Hon. Muhamed Abdul Somed Gunu (representative of Muslim Caucus of Parliament), Sheikh Khuzaima Osman (representative of National Chief Imam and the Tijaniyya), Sheikh Suleman Y. Bandago (representative of the Shi’a), Sheikh Abdul Wahab Issah (representative of the Ahmadiyya), Sheikh Salman M. Alhassan (representative of the Ahlus-Sunna), Alhaji Aminu Abdul Rahman (representative of the Ghana Civil/Public Services), Mr. Mohammed H. Nyagsi, Dr. Zackaria Abraham, and Hajia Ayisha Salifu. “Board of Trustees Members,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

approves the members of the Secretariat. The Secretariat, in turn, is headed by a CEO and consists of the departments for finance administration, projects and communication. The main body of the Zakat and Sadaqa Trust Fund is the General Assembly that annually meets to check its accounts and balances.³²⁵

Nevertheless, as Sheikh Arimiyao Shu'ab, the former CEO of the Zakat and Sadaqa Trust Fund, iterated in my interview with him in 2017, the main weakness of the Zakat and Sadaqa Trust Fund is accountability and auditing. In his mind, the best way to remedy the lacunae is to establish an internal audit wing and strengthen the existing external audit. Another problem is the lack of resources for public relations and visibility. The available funds for running offices of the Zakat and Sadaqa Trust Fund are limited and restrict the number of employed officials to a bare minimum.³²⁶ Sheikh Issah in Tamale, in turn, stressed the importance of transparency to tackle the mistrust among Muslims towards the Zakat and Sadaqa Trust Fund and other *zakat* organisations. His suggestion is to publicise what has been collected and distributed by the Trust Fund on TV each month.³²⁷

I do not doubt that the Zakat and Sadaqa Trust Fund is managed efficiently and properly. However, the lack of transparency was obvious when I started my investigations in 2017. Some basic information was found on earlier versions of its homepage and Facebook account, but annual reports of its activities were not publicly available. Instead, information about donations and spending was accessible for me through newspaper reports and

325 Interview with Sheikh Arimiyao Shu'ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017.

326 Interview with Sheikh Arimiyao Shu'ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017.

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

statements. Nevertheless, a notable move towards opening up and publicising its activities occurred in recent years. Perhaps as an outcome of the criticism in public, the Zakat and Sadaqa Trust Fund published its 2019 Annual Report on Facebook and LinkedIn (but not on its homepage), containing a review of its activities in 2019, a statement of income and expenditure in 2018 and 2019, an independent auditors report.

Together with earlier notifications about its activities, the 2019 Annual Report provides an insight into the achievements of the Zakat and Sadaqa Trust Fund during its first decade of existence.

The Zakat and Sadaqa Trust Fund manages several programmes. Initially, its homepage listed four programmes, titled 1) the scholarship scheme, 2) the technical and vocational scheme, 3) the technical support scheme, and 4) the economic empowerment scheme.³²⁸ The 2019 Annual Report, on the other hand, referred to five so-called “flagship programmes” but listed six different categories of charitable disbursement, namely 1) scholarships, 2) educational support, 3) medical support, 4) student loan trust fund, 5) economic empowerment, and 6) Ramadan provisions.³²⁹

As will be demonstrated below, the expansion from four to five schemes occurred in 2015, whereas donations during Ramadan started some years ago because of annual fundraising campaigns.³³⁰

328 The four schemes were listed on the 2017-version of the homepage, <http://ghanazakatfundonline.com>, accessed 7.11.2017.

329 “Acting Administrator’s Review of 2019 Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

330 See, for example, the flyers of the ‘Covid 19 Ramadan Support Campaign’ in 2020, <https://www.facebook.com/ZakatandSadaqafundGhana/photos/a.1532346540347618/2527904890791773/?type=3&theater>, and the ‘Feed the Poor’ 2021 Ramadan Campaign, <https://www.facebook.com/ZakatandSadaqafundGhana/photos/a.1532346540347618/2785161085066151/?type=3&theater>, both accessed 5.5.2021.

The first programme, the scholarship scheme, provides grants to needy Muslim students to enter tertiary institutions in Ghana, while the second one, the technical and vocational scheme, aims at empowering beneficiaries economically through skills capacity building. In 2013, forty 'brilliant and needy' students had received support from the Fund, while 50 youth received sewing machines and were assisted to learn to tailor. In addition, the Fund had supported a female Ghanaian Muslim student who was studying medicine in China.³³¹ From 2013 to 2016, the Zakat and Sadaqa Trust Fund supported 78 students with a total of GHS 68,000 and donated laptop computers to the Akropong School for the Blind.³³² Since then, annual expenditure on education projects has increased manifold, amounting to GHS 103,242 in 2018, increasing to GHS 129,185 in 2019, enabling it to award scholarships to 97 students.³³³

The Zakat and Sadaqa Trust Fund broadened its scholarship programme in 2015 when it joined the Students Loan Trust Fund (SLTF), a government body under the Ministry of Education, as partner and guarantor for Muslim students.³³⁴ In 2018, about GHS 70,200 were spent on supporting the education of needy students, and 36 student loans were guaranteed. In 2019, it spent

331 Musah Yahaya Jafuru, "Key Muslim bodies to serve on Hajj committee," Daily Graphic, 16.7.2013, <http://graphic.com.gh/archive/General-News/>, accessed 12.3.2014.

332 <http://ghanazakatfundonline.com>, accessed 7.11.2017

333 "Statement of Financial Activities," Zakat and Sadaqa Trust Fund, Annual Report 2019.

334 Emmanuel Amoquandoh, "Partnership between SLTF and ZSTF launched," 11.10.2015, <https://www.ghanaweb.com/GhanaHomePage/regional/Partnership-between-SLTF-and-ZSTF-launched-387037>, accessed 21.5.2019; "Students Loan Trust Fund is 10 years," 6.9.2015, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Students-Loan-Trust-Fund-is-10-years-380126>, accessed 21.2.2019; <https://www.sltf.gov.gh/zakat-sadaqa-partnership-for-disbursement-repayment/>, accessed 14.5.2019.

GHS 57,500 on educational support and guaranteed loans for 36 students in tertiary institutions.³³⁵

However, the limited resources restrict the Zakat and Sadaqa Trust Fund; in 2018, it had received 500 bursary applications. Nevertheless, speaking at the 9th Annual Night of Power organised by the Muslim Caucus during Ramadan 2019, Vice-President Dr. Mahamudu Bawumia urged the management of the Zakat and Sadaqa Trust Fund to increase their investments in education.³³⁶ As part of its focus to support the tertiary education of Muslims, in February 2021, the Zakat and Sadaqa Trust Fund announced it was offering scholarships for needy Muslim students to study business and education at the Albukhary International University in Malaysia.³³⁷

The Zakat and Sadaqa Trust Fund launched several ambitious projects in 2018 in their vocational and technical training scheme. So far, the projects are listed as proposals on the homepage with either no further information (e.g. the planned Vocational Center of Excellence) or only a rough sketch about the project (such as the proposed Zakat and Sadaqa Basic School Complex, expected to contain 40 classrooms and a headmasters office). The proposed Vocational Training Center is also purported to “...shall train people in heavy duty engineering, building technology, auto mechanic and spraying, among others”).³³⁸

335 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

336 “Invest more Zakat, Sadaqa Fund to build knowledgeable society – Veep,” Ghanaian Times, 3.6.2019, <http://www.ghanaiantimes.com.gh/invest-more-zakat-sadaqa-fund-to-build-knowledgeable-society-veep/>, accessed 12.8.2019.

337 <https://www.facebook.com/ZakatandSadaqafundGhana/photos/a.1532346540347618/2754564434792483/?type=3&theater>, accessed 5.5.2021.

338 <http://ghanazakatfundonline.com/projects.php>, accessed 26.2.2021.

The third scheme, the medical support scheme, is designed to give financial support to defray medical bills. According to information provided on the 2017-homepage of the Zakat and Sadaqa Trust Fund, five poor persons have benefitted from the scheme.³³⁹ In 2018, it spent GHS 31,400 on medical support. One year later, the amount had decreased to GHS 12,000 and covered the costs of two needy patients at Korle-Bu Teaching Hospital in Accra.³⁴⁰

The fourth scheme, the economic empowerment scheme, aims to assist the deprived within the Muslim community “to re-establish their livelihood.” The idea is to support widows and the disabled to establish micro-business ventures “with the potential of expanding into medium and large ventures.”³⁴¹ Although the scheme existed on paper in 2010, it only started to operate in 2018, with GHS 11,700 disbursed on economic empowerment. In 2019, disbursement on the scheme increased to almost GHS 57,000, enabling the Zakat and Sadaqa Trust Fund and the Qatar Embassy to sponsor the setup of micro-business for 16 widows.³⁴²

Apart from the four (five) programmes, the Zakat and Sadaqa Trust Fund started a Ramadan donation scheme in 2018. Similar to many, if not most, Muslim NGOs in Ghana, Ramadan donations constitute an important avenue to increase the public visibility of an organisation. In 2019, the Zakat and Sadaqa Trust Fund donated assorted food items worth almost GHS 15,500 to the Akropong School for the Blind.³⁴³ In 2020, when The global Covid-19 pandemic

339 <http://ghanazakatfundonline.com>, accessed 7.11.2017.

340 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

341 <http://ghanazakatfundonline.com>, accessed 7.11.2017.

342 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

343 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

crippled Ghana and the rest of the world, its Ramadan donations were, among others, directed to alleviate the sufferings of needy Muslim communities in Accra³⁴⁴ and support Muslim inmates at the Tamale Central Prison.³⁴⁵

The vision of the Zakat and Sadaqa Trust Fund is to emerge as the most viable and trusted MFBO in Ghana. In theory, this target should not be impossible to achieve. Scholars who back the initiative underline that the collection and distribution of *zakat* is *fard kiyafa* or an obligation incumbent on the Muslim community at large. Following the position of scholars in countries where Muslims constitute a minority, such as the UK or South Africa, Sheikh Arimiyao Shu'ab and others argue that the Zakat and Sadaqa Trust Fund assumes the role of answering the needs of the Muslim community and society at large.³⁴⁶ However, this position is contested by other scholars who regard the Zakat and Sadaqa Trust Fund to be an initiative of the Muslim Caucus and not sanctioned by the Office of the National Chief Imam, while others respond that they are not aware of such an organisation existing in Ghana.³⁴⁷

The lack of consensus among the Muslim scholars and within the Muslim community affects the outreach and impact of the Zakat and Sadaqa Trust Fund. Although the Zakat and Sadaqa Trust Fund has offices in four regions (Greater Accra, Northern, Western and Ashanti Region), large parts of the country are still not covered.

344 https://www.linkedin.com/posts/zakat-sadaqa-trust-fund-of-ghana_convid-19-support-to-some-muslim-communities-activity-6662018064097382400-77zw, accessed 12.2.2021.

345 https://www.linkedin.com/posts/zakat-sadaqa-trust-fund-of-ghana_contribution-made-to-tamale-central-prison-activity-6661301386585612288-5-Y9, accessed 12.2.2021.

346 Interview with Sheikh Arimiyao Shu'ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017; Interview with Haji Khuzaima M. Osman, General Secretary of SONSETFUND, 6.12.2017.

347 Interview with Mallam Amiru Bamba, Ejura, 4.4.2019.

Attempts to open an office in Wa, for example, have hitherto been blocked by the local *ulama*.³⁴⁸ More challenging is how to address and reach out to the (growing) Muslim middle-class and present the Zakat and Sadaqa Trust Fund as the main channel for their *zakat* and other donations.³⁴⁹ In addition, as Sheikh Issah stresses, special focus should be on the market women as a potential core donor group.³⁵⁰

Another hurdle is communication and the dissemination of the calls for paying *zakat*. Although the Zakat and Sadaqa Trust Fund sometimes receives some media coverage, regular reporting by Muslim journalists on its activities or even publishing texts on *zakat* is still lacking.³⁵¹ Further, most Imams and Muslim preachers do not reference the Zakat and Sadaqa Trust Fund in their Ramadan sermons. Rather, as Sheikh Issah claims, they prefer to receive *zakat* themselves. One solution, he envisions, would be that the local Imams receive all *zakat* in kind, keep 10 percent for themselves as the rightful share as collectors, send 20 percent to the Zakat and Sadaqa Trust Fund which changes the sum into cash, and use the rest for the development of the mosque and to distribute it among the poor and needy.³⁵²

One of the biggest challenges is to generate trust among both Muslim scholars and potential *zakat* payers in the Zakat and Sadaqa Trust Fund's capacities to adhere to the Qur'anic rules of *zakat*. This

348 Fieldnotes, Tamale, 9.12.2019.

349 Interview with Sheikh Arimiya Shu'ab, former CEO of the Zakat and Sadaqa Trust Fund, Accra/Legon, 7.12.2017.

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

351 "We Need To Form A Strong Muslim Journalists Association – Hajj Saeed Jallo," The Today's Muslim 19.7.2018, <http://thetodaysmuslim.com/discussions/we-need-to-form-a-strong-muslim-journalists-association-hajj-saeed-jallo/>, accessed 14.5.2019.

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

is part of the demands for transparency and the Qur'anic demand that *zakat* can only be spent on the eight categories defined in Surah Al-Tawbah 9:60. Critical voices have been raised among Muslim scholars about the expenditures of the Zakat and Sadaqa Trust Fund, although such claims have mostly been based on hearsay as there has been little information available about incomes and expenditures of the Zakat and Sadaqa Trust Fund.³⁵³

However, the 2019 Annual Report opens up for a critical examination of its financial activities. According to the report, the Zakat and Sadaqa Trust Fund collected in 2019 an amount of GHS 430,397 through *zakat* (GHS 331,249 in 2018), GHS 107,027 via fundraising events and donations (GHS 161,728 in 2018), and listed GHS 22,158 as scholarship returns (none in 2018). Zakat contributions thus constituted 77 percent of the Fund's incomes in 2019 compared to 67 percent in 2018, whereas other forms of income constituted 23 percent in 2019 (33 percent in 2018).

Expenditures, on the other hand, are listed as income usage distribution, consisting of charitable distribution (34 percent), bank savings (38 percent), general administrative cost (14 percent), and staff cost (14 percent).³⁵⁴

A year-to-year comparison of financial activities is somewhat problematic due to annual fluctuations of various forms of income and expenditure. As noted in a diagram attached to the report, total contributions have increased from GHS 217,800 in 2014 to almost GHS 710,000 in 2019 (although it is somewhat unclear

353 Interview with Haji Nurideen Salih, (retired) IEU Regional Manager, Wa 5.12.2019; group interview with Regional Chief Imam Haji Osman Mahama Kanihi and elders, Wa 6.12.2019; interview with Sheikh Alhaji Yusuf Issah, Chairman of Jama'at Hidayat Islamiyyah, Wa 7.12.2019.

354 "Statement of Financial Activities," Zakat and Sadaqa Trust Fund, Annual Report 2019.

what is defined as ‘contributions’ as the total sum stated in the diagram for 2019 does not match the reported sum in the statement of financial activities). According to the statement, fund-raising dinners generated a substantial income in 2018 (GHS 161,728) but a rather modest one in 2019 (GHS 7,400), whereas donations at the Night of Power³⁵⁵ event are listed as GHS 37,150 in 2019 but nil in 2018. Staff cost, in turn, have increased from GHS 82,432 in 2018 to GHS 116,695 in 2019 whereas general and administrative expenses amounted to GHS 160,803 in 2018 and GHS 177,549 in 2019.

These increases reflect the expansion of the Zakat and Sadaqa Trust Fund activities and include the salaries of its ten staff members. In 2019, staff cost constituted 20 percent of total expenditure (17 percent in 2018). Interestingly, the staff cost includes GHS 3,562 as zakat payments in 2019 (GHS 2,268 in 2018).³⁵⁶

A scrutinisation of the 2019 statement of financial activities opens up a discussion on incomes and expenditures. First, taken for granted that zakat payments were distributed according to the Qur’anic regulations, then about 66 percent of the collected zakat was allocated as ‘charitable disbursement’ in 2019.

Although it was not stated in the report or elaborated on the homepage, if the Zakat and Sadaqa Trust Fund adheres to similar reasoning as several international Muslim NGOs, i.e., arguing that

355 The Muslim Caucus of parliament has organized the Night of Power or Layatul Qadr at the end of Ramadan at least since 2011. In addition to prayers, the event also serves as a fundraising event for the Zakat and Sadaqa Trust Fund. High-ranking political and religious dignitaries participate at the event, including the President or Vice President, Speaker of parliament, Chief Justice, Ministers of State, and Diplomatic corps. See further <http://ghanazakatfundonline.com/night-of-power.php>, and <https://www.facebook.com/hausatelevision/videos/parliament-of-ghana-8th-annual-night-of-power/1683907294996477/>, accessed 1.3.2021.

356 “Statement of Financial Activities,” Zakat and Sadaqa Trust Fund, Annual Report 2019.

the collectors of *zakat* are to be included among the recipients of *zakat*, then total staff cost constituted 27 percent of the collected *zakat* in 2019. However, if only direct staff costs are included, i.e., wages and SSNIT contribution, then these expenses constituted 24 percent of the collected *zakat* in 2019.³⁵⁷ Nevertheless, these calculations are, at the moment, mere speculations, and if the Zakat and Sadaqa Trust Fund is handled similar to other national *zakat* funds, then most of the staff costs are covered through other means of income other than *zakat*.

On the other hand, the statement of financial activities reveals an inbuilt problem in modern auditing and *zakat* regulations. As a balance sheet of a modern NGO, the statement of income and expenditure of the Zakat and Sadaqa Trust Fund is transparent. However, they lack clarity in the distribution of *zakat* as well as staff and general administrative costs. Arguably, any organisation needs to cover its expenses, and international Muslim NGOs who collect and distribute *zakat* usually state to use 5 to 12.5 percent of the total collected *zakat* to cover its expenses. On the other hand, some international Muslim NGOs state that the collected *zakat* is distributed in total to the poor and needy; expenses for staff and administration are covered through other donations.

Whether or not the Zakat and Sadaqa Trust Fund can cover the total expenditure for staff and administration through other incomes than *zakat* is doubtful. In 2019, staff and administrative costs amounted to GHS 294,244 and fundraising and donations to GHS 129,185). One year earlier these costs stood at GHS 243,235 while fundraising and donations generated GHS 161,728³⁵⁸

357 "Statement of Financial Activities," Zakat and Sadaqa Trust Fund, Annual Report 2019.

358 "Statement of Financial Activities," Zakat and Sadaqa Trust Fund, Annual Report 2019.

In conclusion, the 2019 Annual Report is a great step forward in addressing transparency and disseminating information about the Zakat and Sadaqa Trust Fund activities. However, some of the critical questions raised above need clarification to clear the doubts among Muslim scholars and ordinary Muslims about its operations.

On the other hand, the positive challenge for the Zakat and Sadaqa Trust Fund is the need of the Ghanaian government for channels to implement its Sustainable Development Goals 2030. Especially the 2017-established Zongo Development Fund plans to cooperate with local, regional and national MFBOs and the Zakat and Sadaqa Trust Fund has the potential to evolve as one of the major Muslim partner organisations for governmental social development schemes. Nevertheless, the Zakat and Sadaqa Trust Fund's biggest barrier to evolving as 'a' if not 'the' national zakat fund is the existence of similar regional initiatives by the Ahlus-Sunna and Ghana Muslim Mission, see below.

The Ghana Muslim Mission Regional Zakat Fund

Another initiative to establish a zakat fund was made by the Greater Accra Regional Branch of the Ghana Muslim Mission (GMM) in November 2014. Established in 1957, the GMM is a body for the Ga Muslims in Ghana and is one of the oldest MFBO in the country. In contrast to the various national schemes, the GMM project was launched as a regional zakat fund but envisioned to develop into "the leading and credible body in Ghana." According to Nurudeen Quaye, the Greater Accra Regional Imam, the fund is projected to provide a platform for the effective collection, management and disbursement of funds to the beneficiaries of zakat. An eight-person board of trustees monitors the operations of the Regional Zakat Fund, their objective being to target "identified beneficiaries and

implement credible governance systems that assure stakeholders it is managed prudently.” Initially, it aspired to operate on a national level as the idea was to accumulate funds “for the development of the Muslim community in Ghana” by executing “eligible projects for the Muslim community.”³⁵⁹

The objectives of the GMM Greater Accra Regional Zakat Fund are ambitious, with the task of raising a minimum of GHS 100,000 by the end of 2014. The fund was expected to receive both donations in kind as well as in cash. In a public statement, the then Chairman Sheikh Amin Bonsu, highlighted the moral imperative for Muslims to give a systematic portion of 2.5 percent of their wealth each year for the benefit of the poor. He further underlined that *zakat* was not the same as the charitable gifts given out of kindness or generosity. The central idea of *zakat*, he reminded followers, was that it teaches Muslims self-discipline and enables the empowerment of the poor and suffering.³⁶⁰

After five years in operation, the Regional Zakat Fund has provided scholarships to six students, built a well to provide potable water in Korle-Gonno, Accra, and covered the medical costs of some sick and aged members of the GMM.³⁶¹

Similar initiatives have since then been launched in every region by the GMM. However, although *zakat* is collected annually, the generated sums remain modest. In my discussion with the

359 “Ghana Muslim Mission launches Zakat Fund,” 4.11.2014, <http://www.ghanaweb.com/GhanaHomePage/religion/Ghana-Muslim-Mission-launches-Zakat-Fund-333320#>, accessed 21.1.2016); “GMM Launches Regional Zakat Fund,” 3.11.2014, <http://newsghana.com.gh/gmm-launches-regional-zakat-fund/>, accessed 19.2.2019.

360 Joseph Nana Yaw Cobbina, “Zakat Is The Third of the Five Pillars In Islam-Sheikh Amin Bonsu,” 7.11.2014, <http://newsghana.com.gh/zakat-third-five-pilars-islam-sheikh-amin-bonsu>, accessed 19.2.2019.

361 Abubakar, *The Practice of Zakat and Poverty Alleviation in Accra*, 76.

GMM National Imam in 2017, Sheikh Dr. Amin Bonsu observed that *zakat* alone would not solve the social problems of the Muslim community in Ghana. To him, one should rather focus on broadening the basis of charitable donations, which has become the leitmotif of the GMM. Thus the GMM decentralises the collection and distribution of donations to its regional headquarters. While the GMM organises an annual national fundraising conference, regional ones are organised ad hoc. The regional offices, in turn, distribute the collected sums to people in need for payment of rents and school fees and to fund social welfare and educational projects.³⁶²

The GMM model has been quite successful in securing donations from Ghanaian Muslims and can internally fund 117 schools and Colleges of Education. Sheikh Dr. Amin Bonsu noted that the GMM community is sensitised on empowerment issues every week during the Friday prayers and in discussions afterwards. This approach has, in turn, created a positive atmosphere for making donations. However, realising its ambitious plans for establishing an Islamic university will rely on external/foreign donors.³⁶³

The ASWAJ Regional Zakat Funds

The establishment of regional *zakat* funds by the Ahlus-Sunna Wa-Jama'a (ASWAJ) was initially initiated by the National Imam of the Ahuls-Sunna Wa-Jama'a Haji Umar Ibrahim Imam in 2009, although it took some time to materialise. Two of the bodies, namely those in Kumasi and Wa are discussed in this section. These two serve as examples for the various challenges such regional initiatives have encountered and the solutions to overcome them.

³⁶² Interview with Sheikh Dr. Amin Bonsu, GMM National Imam, Kumasi 10.12.2017.

³⁶³ Interview with Sheikh Dr. Amin Bonsu, GMM National Imam, Kumasi 10.12.2017.

Initially, the ASWAJ regional *zakat* funds rested on a decentralised structure as they were not monitored or supervised by the national headquarters of the ASWAJ or the National Imam of the ASWAJ. Instead, they were autonomous units, each controlled by the respective ASWAJ regional headquarters.

The Ahlus-Sunna Wa-Jama'a Ashanti Region planned to establish a regional *zakat* fund in 2015. As part of the propagation for the *zakat* fund and its Waqf Foundation, the ASWAJ Ashanti Region created a homepage and published the regulations for the Regional Zakat Fund.³⁶⁴

According to the Regulations, the Regional Zakat Fund was envisioned to include a Central Zakat Fund and ten Zonal Zakat Funds.³⁶⁵ All funds accumulated in Zonal Zakat Accounts were quarterly to be transferred into the Central Zakat Fund; all money credited to the Central Zakat Fund were kept on non-interest-bearing bank accounts. The Regulations made detailed stipulations for the utilisation and allocations of the annually collected assets of the Zakat Fund and granted that a maximum of 15 percent could be used to cover the expenses for collection, distribution and management of the fund.

364 The homepage does not anymore exist (accessed 21.5.2019); the regulations were still available at <http://aswajashanti.org/index.php/projects-department/zakaat-fund?tmpl=component&print=1> in 2017 when I printed them out. The document is titled: Ahl-Sunnah Wal Jama'a Ashanti Region, Regulations for Zakat Foundation, Prepared and Approved by Council of Ulamu, Office of Regional Imam, Advisory Council and Zakat and Endowment Committee, no date [2015].

365 ASWAJ Ashanti Region is divided into eleven zones, namely (1) Jamasi/Agona, (2) Aboaso, (3) Offinso, (4) Barekese, (5) Abuakwa, (6) Obuasi, (7) Effiduase/Ejisu, (8) Konongo, (9) Aboabo, (10) Old Tafo, and (11) Ejura, see Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, May 2013. The report was available on the ASWAJ Ashanti Region homepage in 2017 and I downloaded a copy of it.

Half of the regional *zakat* budget was to be used as allowances to the needy, indigent, orphans and widows; 10 percent as allowances to Muslims plagued by natural disasters and have been rendered homeless, and 18 percent for educational stipends “to needy but brilliant Muslims in Schools, Colleges, University, Polytechnic and other training institutions established or recognised by the Government.”

A Zonal Zakat Fund, in turn, was to use 54 percent of its total allocated budget for educational stipends to public *madrasas* and students of *Deeni Madaaris* (religious schools). 20 percent was allocated for the payment of supporting staff of *Deeni Madaaris* who do not receive Government pay. 17 percent is earmarked to be used as grants to educational institutions and as stipends. Healthcare is allocated 5 percent (i.e., payment of hospital fees, etc), and 4 percent reserved for social welfare and rehabilitation of adult Muslims who do not receive any assistance from any other Zakat programme or Government subvention.³⁶⁶

However, the project ended prematurely and remained dormant for years. Sheikh Kamil Muhammad explained that the main and sole reason was that people refused to pay their *zakat* to the fund.³⁶⁷ Another problem was the centralised nature of the fund – the central account was supposed to receive 80 percent of the collected assets. However, local collectors rarely transferred the collected sums to the central account.³⁶⁸ In 2018, however, the leadership of the ASWAJ Ashanti Region decided to call an expert on *zakat* and *waqf* from Sokoto, Nigeria and outlined a reconstruction of

366 Ahl-Sunnah Wal Jama'a Ashanti Region, Regulations for Zakat Foundation, 1, 8–9.

367 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, Kumasi 10.12.2017.

368 Interview with Ahmad Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 6.4.2019.

the fund. As an outcome of these discussions, the two funds were fused and relaunched as the ASAWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund in 2018. Compared to the old fund, the new fund had a decentralised structure, focusing on its activities in 42 municipalities and districts in the region.³⁶⁹

The decentralised structure is also reflected in the transfer of collected assets – only 20 percent of annually collected sums are to be transferred to the central fund’s account. In April 2017, the Women’s Wing of the ASWAJ Ashanti Region launched its own Zakat, Waqf and Sadaqa Fund. According to the new regulations, 60 percent of the collected sums are to be used by the women for their projects, while 20 percent is earmarked to cover administrative expenses. However, the fund’s coordinator Ahmed Musa admitted that the zakat collection is still a challenge as only three persons give their *zakat* to the fund. Instead, most, if not all, of the existing assets of the fund either originate from donations to the old *waqf* fund or are donations, i.e., *sadaqa*, rather than *zakat* collected for the new fund.³⁷⁰

The ASWAJ in the Upper West Region, former North-Western Region, also answered positively to Haji Umar Ibrahim Imam’s call and initially established a *zakat* committee subordinated to its regional headquarters in Wa.³⁷¹ However, the initiative never took off due to the lack of consensus among the local ASWAJ scholars. This was mainly due to different interpretations on whether individual scholars could be recipients of *zakat* and the

369 Interview with Sheikh Dr. Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi, 5.4.2019.

370 Interview with Ahmad Musa, person-in-charge of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 6.4.2019.

371 Interview with Sheikh Ibrahim Wattara, ASWAJ UWR Regional Chief Imam, Wa, 7.12.2019.

centralization of *zakat* under the office of the ASWAJ Regional Imam. Consequently, the *zakat* committee was dissolved, and the initiative has since been shelved.³⁷²

In contrast to the ASWAJ in Wa, those in Tamale remained lukewarm to Haji Umar Ibrahim Imam's call; Sheikh Ibrahim Basha Iddris (Malam Basha, also known as Sheikh Bayaan), ASWAJ Regional Chief Imam and founder of the Nuriyya Islamic Institute in Tamale, informed me in our discussion in December 2019 that the local scholars had discussed the call but were not in favour of it. According to him, *zakat* be collected and distributed locally, and the Muslim community should not rely on outside, external assistance but generate funds from within the local community. Also, the scholars had questioned the accountability and transparency of a centralised fund as money sent to Accra cannot be monitored from Tamale.³⁷³

The Jam'iyat Hidayat Islamiyya Zakat Committee

The Jam'iyat Hidayat Islamiyya (JHI), or Islamic Guidance Society, was initially established as a reaction to the perceived intrusion of the Ahmadi mission by local Sunni scholars in Wa in 1948. The Society soon focussed on revitalising Islamic education aside from weekly propagation, resulting in the birth of the Falahiyya Islamic School in 1952 and the rebuilding of Wa Central Mosque. Subsequently, branches of the Falahiyya School were established in the northwestern part of the country, most of them located in the Upper West Region (UWR).

372 Response to questionnaire by ASWAJ UWR Deputy Regional General Secretary Muhammad Oppong, 11.12.2020. The discussions and follow-up interviews were conducted by Dr. Yunus Dumbe.

373 Interview with Sheikh Ibrahim Basha Iddris, Tamale, 10.12.2019.

The first generation of leaders was replaced in 1975 but the new leaders were tragically killed in 1986. A third generation took over under Sheikh Yusuf Issah, initiating a revision and expansion of its activities. Among others, they transformed the Falahiyya schools by embracing English and Arabic teaching. They established contacts with the Arab world, among others by affiliating with the al-Azhar in Cairo, the Muslim World League and International Islamic Relief Organisation, as well as the World Islamic Call Society of Libya. The international links enabled the Society to establish the Islamic Hospital in Wa in 1995.³⁷⁴ Interestingly, the Society is among the few Muslim organisations that are not present on social media.

The JHI is neither a Tijani nor a Salafi organisation. Initially confined to the Upper West Region, the organisation currently lists communities in several locations throughout Ghana, among others in Bole and Sawla (former western part of Northern region, since 2019 Savannah Region), in (former) Brong-Ahafo Region, Ashanti Region and Greater Accra Region.³⁷⁵ In Wa Municipality alone, the Society claims more than 25,000 members³⁷⁶ and lists branches in 106 villages and communities in the Upper West Region.³⁷⁷ The JHI emphasises the promotion of social welfare among its members,

374 Interview with Sheikh Alhaji Yusuf Islam and members of the Jam'iyat Hidayat Islamiyya, written notes by Dr. Yunus Dumbe, 9.12.2020, Wa. The founding members of the JHI were Sadiq Zakaria, Saeed Abdul Rahman and Sualihi Saeed, supported by a group of elders, including Yennaa Tapha from Tagrayiri, Konkurro Ali from Dondoli, Mahama Dodoo from Janbayiri, Suleman Saaku, and Sualihi Wombie from Limanyiri. The leading members of the second generation included Yakub Usman (Chair), Yahya Billa (Vice-Chair), and Usman Sidiq (Secretary). The activities of the first generation of leaders is difficult to reconstruct, as there exists no written documentation, Sheikh Yusuf informed Dr. Dumbe.

375 Interview with Sheikh Alhaji Yusuf Issah, Chairman of Jam'iyat Hidayat Islamiyya, Wa, 7.12.2019.

376 Interview with Sheikh Alhaji Yusuf Islam and members of the Jam'iyat Hidayat Islamiyya, written notes by Dr. Yunus Dumbe, 9.12.2020, Wa.

377 Interview with Sheikh Alhaji Yusuf Issah, Chairman of Jam'iyat Hidayat Islamiyya, Wa, 7.12.2019.

not least by actively engaging in the collection and distribution of *zakat*.

The JHI operates a decentralised institution, consisting of a central *zakat* committee in each branch and local branch committees at the village level. The local *zakat* committees are autonomous units and do not report to the central *zakat* committee. *Zakat* collected at village level consists of farm produce that is stored and used locally. A different organisational setup exists for cattle received as *zakat*, which are held at a central pool. However, Sheikh Yusuf Issah admits that only a minority of the JHI members pay *zakat*, and this is barely enough for local *zakat* committees to assist some poor and needy members in the communities.³⁷⁸

The Muslim Ummah Development Initiative Zakat House

One of the most recent proposals for a *zakat* fund was launched by the Muslim Ummah Development Initiative (MUDI) and is indirectly an outcrop of the defunct Muslim Zakat House. MUDI was designed by COMOG and the Centre for Creative Leadership, Africa (CCL-Africa) as a tool for the economic empowerment of Muslims.³⁷⁹ In effect, MUDI incorporated COMOG's earlier Job Creation Project for the promotion of halal investment, embracing vocational training, entrepreneurial training and agriculture. The driving forces behind both the Centre as well as MUDI are the Muslim philanthropist Alhaji Haruna Alhassan, former CEO of Metro TV, and Alhaji Abdul Manan (Abdel-Manan Abdel-Rahman), former Executive Secretary of the Muslim Zakat House and leader of the CCL-Africa; Alhaji Haruna Alhassan serving as chairman and Alhaji Abdul Manan

378 Interview with Sheikh Alhaji Yusuf Issah, Chairman of Jam'iyat Hidayya Islamiyya, Wa, 7.12.2019.

379 <http://mudiappv1.herokuapp.com>, accessed 2.5.2019.

as CEO of MUDI Group. The objective of MUDI is to promote the establishment of channels for halal investments, such as Islamic banking, financing and insurance in Ghana.³⁸⁰

MUDI does not present itself as a new initiative for the organisation to collect and distribute *zakat* in Ghana. Until 2019, MUDI listed COMOG as an umbrella organisation (as of 2018). Instead, the organisation is presented as an independent one but focuses on agriculture and hajj projects. Updated versions of the homepage of MUDI also articulate an ambition to collect and distribute *zakat* by the organisation. The vision, it seems, is to establish the MUDI Zakat House “to facilitate an institutionalised platform to enhance collection, disbursement and effective utilization of Zakat from our investors and partners.”³⁸¹

The objectives of the MUDI Zakat House bends towards institutionalising the collection and distribution of *zakat* “from MUDI investors and partners for the wellbeing of the poor in our society.” Its objective is “to develop and implement economic empowerment for women in the deprived communities and provide scholarships to brilliant but needy students,” echoing a modernist (and secular) discourse on poverty alleviation.³⁸² However, as objectives are framed through the lenses of *zakat*, the target group are Muslim communities in Ghana.

380 Information provided by the MUDI homepage, see <https://mudighana.com/about-us/>, accessed 23.4.2019; “COMOG and its stakeholders presents Muslim Ummah Development Initiative,” 28.10.2015, <https://www.facebook.com/comogghana/>, accessed 2.5.2019; interview with Haji Abdul Manan, CEO of Muslim Development Initiative (MUDI), written notes by Dr. Yunus Dumbe, Accra, 3.1.2021.

381 “Mudi Zakat House,” <https://mudighana.com/mudi-structure/zakat-house>, accessed 23.4.2019.

382 “Mudi Zakat House,” <https://mudighana.com/mudi-structure/zakat-house>, accessed 23.4.2019.

The 2020-version of the MUDI homepage provides some further information on the MUDI Zakat House:

“As part of the “Muslim Ummah Development Initiative”, MUDI Farms Limited acquired 2,195 acres of land in Atebubu, Bong Ahafo/Bono East region in 2018 and the MUDI Group Shareholders were urged to set aside “about 10 %” of their dividend to pay *zakat*, i.e., *ushr*, into MUDI Zakat House. Moreover, the amounts thus collected in the Zakat House are earmarked for scholarships to brilliant but needy students and “to develop the capacity of Muslim organisations.”³⁸³

Currently, MUDI Group has about 65 members,³⁸⁴ of which MUDI Farms Ltd has 35 members. In addition, the organisation incorporates MUDI Hajj and Umrah Services Ltd and MUDI Multi-Purpose Cooperative Society Limited (MMCSL).³⁸⁵ “In future, *zakat* deductions from the MUDI Group are set to be 10 percent, although the proposal has not yet been implemented,” informs Haji Abdul Manan.³⁸⁶

Local initiatives: Zakat for promoting social welfare programmes

Apart from national and regional projects, many local initiatives for using *zakat* to initiate and cater for social welfare programmes

383 MUDI Farms Ltd, MUDI farming entrepreneurial concept, advertisement on Facebook, 17.2.2019, 23.2.2019, <https://www.facebook.com/MUDIGHANA/photos/a.1965448266908418/1965448230241755/?type=3&theater>, accessed 20.10.2020.

384 Muslim Ummah Development Initiative (MUDI), <https://mudighana.com>, accessed 1.12.2019, stated 65 members, whereas the 2020-homepage (@2020 MUDI Group) lists 64 members, <https://mudighana.com>, accessed 20.12.2020.

385 “MUDI Multi-Purpose Co-Operative Society,” *The Muslim News*, Special Mawlid Edition, October 2019, 5.

386 Interview with Haji Abdul Manan, CEO of Muslim Development Initiative (MUDI), written notes by Dr. Yunus Dumbé, Accra, 3.1.2021.

have been launched by Muslim organisations in Ghana over the last two decades. One of the most recent ones is the announcement of the launching of the La Muslim Community Zakat and Charity Foundation in early May 2021.³⁸⁷ While some of these organisations seemed to have been in operation only for a few years, others have been able to gain a firm footing among their local communities. Some of these establishments became visible in public through their announcements and fundraising campaigns on the internet. This was, among others, the case of the so-called Zakat Foundation of Ghana. It joined Facebook in 2011, and its account was still active in 2014 but has since then disappeared.³⁸⁸ However, this organisation was possibly the regional branch of the Zakat Foundation of America and not a local establishment. References in Ghanaian newspapers to the organisation indicate this seems to have been the case.³⁸⁹

An-Nur al-Islamiyyah, on the other hand, is a Dawah organisation established in 2003. According to its homepage, the prime aim of the organisation is to exploit current advancements in information technology to carry the message of Islam to people and offer skills training and orientations programmes for Muslims. Apart from that, it also aims “to provide welfare support to the needy.”

387 Invitation for a venue at La Central Mosque, La-Accra, 2.5.2021, flyer sent by Dr. Yunus Dumbo to author via WhatsApp 3.5.2021.

388 <https://www.facebook.com/pages/Zakat-foundation-of-Ghana>, accessed 12.3.2014. The link was not anymore active in 2019.

389 Edmond Gyebi, “Ghana: Zakat Foundation Donates to Six Islamic Schools,” 13.10.2004, <https://allafrica.com/stories/200410130564.html>, accessed 25.3.2019; “KATH receives 500,000 dollars equipment,” 10.12.2009, <https://www.ghanaweb.com/GhanaHomePage/NewsArchive/KATH-receives-500-000-dollars-equipment-173242#>, accessed 25.3.2019. Even less is known about the Bushara Zakat Foundation. Apart from being listed on Islamic Finder as an organization in New Town, Accra, to provide “help and needy to the poor in societies in Ghana” (<http://www.islamicfinder.org/>, accessed 12.3.2014; 25.3.2019), one finds no other traces of it on social media (Weiss, *Begging and Almsgiving in Ghana*, 116 fn 32).

Among its programmes and projects, there is also reference to its “Ummah Support Fund” – although its homepage reveals no further information about the initiative.³⁹⁰

It seems that the Ummah Fund was launched in January 2016, together with an open call to donate at least GHS 10 per month. In addition, the homepage lists several calls for cloud-financing Muslim students who were in trouble paying their tuition fees.³⁹¹ Interestingly, an earlier version of the homepage included a *zakat* calculator and an explanatory text on *zakat* and *nisab*.³⁹² However, an updated version of the homepage and postings on its Facebook account indicates that the Ummah Support Fund does not generate funds via *zakat* but *sadaqa* and *infaq* donations.³⁹³ The only published balances of the Ummah Support Fund from the First Quarter ending 2017 list 1,500 GHS (c. 320 Euro) as contributions and 970 GHS (ca 205 Euro) as educational support.³⁹⁴

Other programmes are community-based initiatives such as the Iqrah Foundation run by the Department of Social Welfare of the Sakafiya community in Kumasi. According to Mohammed El-Alim Mahaman, alms, both *zakat* and *sadaqa*, are given in cash and in kind, the latter includes clothes, textiles, sandals, shoes and food items during Ramadan and at *Eid*. Part of the donation is transferred to the Iqrah Foundation, which, in turn, uses the funds

390 “Information coming soon,” <http://annuralislam.com/en/programs-projects/ummah-support-fund/>, accessed 5.2.2021.

391 <http://annuralislam.com/en/category/news/donations/>, accessed 29.10.2017; 25.3.2019; 5.2.2021.

392 Zakat Calculator, <http://annuralislam.com>, accessed 12.3.2014.

393 For example, An-Nur Announcement SHS scholarship project 2015, posted on Facebook 3.10.2015, <https://www.facebook.com/annuralislamgh/posts/10156047575225333>, accessed 20.10.2020.

394 Annur Ummah Support Fund Financial Report for 1st Quarter 2017, available at <http://annuralislam.com/en/about-us/financial-reports/>, accessed 5.2.2021.

to cater for orphans. The objective of the Foundation is to assist the relatives of orphan children and support children who have been dumped by their parents/relatives at the Sakafiya school in Kumasi. The Foundation has reached out to about 200 orphans in Kumasi, Accra and Tamale, of which 70 have been registered. The activities culminate during Ramadan when the Foundation receives the main bulk of its donations; in 2018, 37 orphans benefitted directly and 40 indirectly from the donations. In addition, the Foundation sent clothes to orphans living in remote rural areas in northern Ghana.³⁹⁵

A third example of local, community-based initiatives is the Sheikh Tawfiq Foundation (STF). It was established in 2017 by Sheikh Anas Tawfiq Ibrahim al-Bakri to commemorate his father, the late Sheikh Taufeeq Bashri. The Foundation initially targeted collecting both zakat and sadaqa from the local community and using its funds to care for orphans, pay hospital bills of poor and needy persons, reduce the unemployed's social burden, and support tertiary students in medicine, law, pharmacy and petro engineering.³⁹⁶

Starting with a scholarship programme to assist needy Muslim students at the Kwame Nkrumah University of Science and Technology, the Sheikh Tawfiq Foundation launched in 2018 a new project to construct a Senior High School. For this purpose, the Foundation has bought a seven-acre piece of land.

Another objective of the Foundation is to empower women, especially by supporting the training of midwives. Its approach to fundraising among the Darul Hadith community is novel and stimulating – about 200 out of its 600 members make weekly GHS

395 Interview with Mohammed El-Alim Mahaman, HOD (Arabic and Islamic Studies), Al-Faruq College of education in Wenchi, Brong-Ahafo Region, and advisor at Sakafiya, Kumasi, 15.9.2018.

396 Interview with Skeikh Anas Tawfiq Ibrahim al-Bakri, Kumasi 12.12.2017.

5, and the Foundation plans to introduce mobile phone donation. In future, every donation will be made to a SIM-card; money donations are moved to the SIM-card before being withdrawn. Hitherto, donations are made as *sadaqa*. In future, Sheikh Anas explained, they can also be made as *zakāt*, but he has not yet started to discuss this issue with his community.³⁹⁷

Many local, a few regional or one national *zakat* fund?

The discussion and actions in Ghana about the institutionalisation of *zakat* resemble similar ones in other Muslim-minority counties. A parallel case exists in India. More than a decade ago, Moih U. Ahmad and Athar Mahmood published a blueprint for establishing a Zakat fund. Their vision was either a centralised pool but local distribution or many local pools for local collection and distribution, organised by Muslim religious organisations. What is interesting in their outline is their idea for the utilisation of *zakat* as poverty alleviation, such as

- 1) to provide help in the form of finance and insurance to the deserving,
- 2) to promote entrepreneurship by way of training institutes and seed capital for basic amenities as well as options to start and run a business,
- 3) to establish orphanages,
- 4) to promote educational facilities, and

397 Interview with Sheikh Anas Tawfiq Ibrahim Al-Bakri, Kumasi, 18.9.2018 and Doctor Hasan, Executive Director of the Sheikh Taufeeq Foundation, Kumasi 18.9.2018.

- 5) to promote aid and relief for emergencies such as riots, violence, natural calamities, and terror attacks otherwise neglected by authorities.³⁹⁸

Clearly, Ahmad and Mahmood represent a “modernist” re-interpretation of spending *zakat* for social development, close to the position of the Zakat Foundation in the USA and the National Zakat Foundation in the United Kingdom;³⁹⁹ a ‘conservative’ or traditional interpretation accepts only the first objective. Such interpretations are also articulated by Muslim scholars and activists in Ghana, ranging from calls to reopen the rules of *zakat* to its rejection and unconditional demand to adhere to its Qur’anic and Prophetic foundation. For example, Sheikh Osman Bari identifies the Kambungli as a “role model Muslim community” as it was the first Ghana to pool its resources together through a *zakat* fund for community development.⁴⁰⁰

The institutionalisation of *zakat* in Ghana is still an open question. None of the three above-mentioned initiatives has per se been launched as national projects – the Zakat and Sadaqa Trust Fund has a limited outreach in terms of regularly paying members, while the *zakat* funds of the GMM and the ASWAJ are regional ones. Not surprisingly, therefore, Muslim scholars and Imams have articulated different visions and plans for *zakat* funds. Two general issues have been raised. The first one concerns the calculation of the *nisab* or minimum amount liable to *zakat*, the second one the feasibility of establishing a national *zakat* fund.

398 Ahmad and Mahmood, “Zakat fund – concept and perspective,” 199–200.

399 <https://www.zakat.org/>; <https://nzf.org.uk/pay-zakat/>; <https://nzf.org.uk/apply-for-zakat/>, accessed 8.2.2021.

400 Prof. Sheikh Osman Bari, *A Comprehensive History of Muslims & Religion in Ghana* (Accra: Dezine Focus, Printing & Publications Co, Second edition, 2014), 407.

Consensus for Calculating the Nisab

Until recent years, the calculation of the *nisab* or threshold figure of 2.5 percent of annually accumulated wealth used to be handled by the scholars of the various Muslim communities and groups. In Kumasi, for example, the Council of Imams and Ulama met every year before the beginning of Ramadan to calculate the *nisab*. They then informed the leaders of the local ethnic communities about their decision.⁴⁰¹

However, the annual *nisab* is nowadays effectively organised by Sheikh Dr. Osman Bawa Orlando with the backing of the Office of the National Chief Imam. The representatives of the various Muslim groups and sects reached a common standpoint at the 2016 Ramadan Conference in Wa and Sheikh Orlando was commissioned to calculate the annual rate of *zakat*.

One year later, at the 2017 Ramadan Conference, Sheikh Orlando introduced his idea to use the value of silver instead of gold for calculating the *nisab*.⁴⁰² According to him, silver should be used in developing countries as it better reflects Muslims' prevailing economic and social conditions in Ghana. He quoted a *hadith* narrated by Ali Ibn Abi Talib on the amount of *zakat* that is to be paid:

"The Prophet PBUH said: When you possess two hundred dirhams and one year passes on them, five dirhams are payable. Nothing is incumbent on you, that is on gold, till it reaches 20 dinars. When you possess 20 dinars and one year passes on them, half a dinar is payable."

401 Interview with Ustaz Ahmed Said, Secretary of the Council of Imams and Ulama in Kumasi, Kumasi 27.2.2017.

402 Interview with Sheikh Osman Bawa Orlando, Kumasi, 12.12.2017.

Sheikh Orlando argued that silver is preferred to gold as more people will pay *zakat*, and the poor and the needy will benefit from the essence of *zakat*. He then presented a calculation of the *nisab* for 2017 based on the *nisab* for silver in cash:

(200 dirhams = 595 grams = 19.13 troy ounces which is converted into cash as follows: USD 16.49 [2017 market value of silver] x 19.13 = USD 315.45 x 4.19 [exchange rate of 1 USD to Ghana New Cedi/GHS] = GHS 1,321.73; 2.5 percent of GHS 1,321.73 is GHS 33.04) and declared that the *nisab* for the year 2017 begins from GHS 1,300 and is GHS 32.50.⁴⁰³

The push for a consensus on the *nisab* was due to the move from the traditional payment of *zakat* in kind to *zakat* in cash. As part of promoting the payment of *zakat* in cash, the MFBO Ansar Addeen created a digital application, the GH Zakaatal Mal Software (ZMS), for calculating the *nisab* in silver in 2015. In cooperation with Sheikh Orlando, the application displays a function where questions can be asked about *zakat* and *nisab*.⁴⁰⁴ The application was launched on Facebook in 2016 and features a *zakat* calculator (“calculate the *nisab*”-function) and information on givers and recipients of *zakat*.⁴⁰⁵ Unfortunately, it has not been a great success as only a few hundred persons downloaded it, Sheikh Abdallah admitted.⁴⁰⁶

403 [Declaration] United Forum for Islamic Affairs (Front), Estimation of Nisaab Zakaat for cash presented by Sheikh Osman Bawa Hafiz for the year 2017, copy received 12.12.2017.

404 Interview with Sheikh Abdurrahman, founder and president of Ansar Addeen, and Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

405 <https://www.facebook.com/zspacesystems/>, accessed 17.5.2019. However, it seems as if the application is not anymore available (https://apkpure.com/zakaatul-mal-software/appinventor.ai_aishshaq.Alzakaat) and the link to Google Playstore (https://play.google.com/store/apps/details?id=appinventor.ai_aishshaq.Alzakaat) was defunct.

406 Information provided by Sheikh Abdallah, General Secretary of Ansar Addeen, Kumasi 7.4.2019.

Two years later, a video was posted on Facebook covering Sheikh Orlando's estimation of the *nisab* of *zakat* at the 24th Annual Ramadan Conference in Hohoe.⁴⁰⁷ Nevertheless, the most common way to communicate about *nisab* is by Muslim scholars attending the Annual Ramadan Conference, where the annual rates of *nisab* are discussed and established by the National Hilal Committee, and scholars communicate the decision to the local communities in their Ramadan sermons.⁴⁰⁸

Many Visions for the Institutionalization of Zakat

In contrast to the consensus on *nisab*, the Muslim scholars are still divided about the feasibility of establishing a national *zakat* fund. According to Sheikh Orlando, it has been difficult for ordinary Muslims and many Imams to grasp the benefit of a national *zakat* fund. The traditional way is preferred by rich entrepreneurs and their clerics, as the cleric will instruct to whom *zakat* is to be given. In his mind, the institutionalisation of the collection and distribution of *zakat* needs a uniform and recognised committee, but the lack of consensus hinders its realisation.⁴⁰⁹ Mallam Amiru Bamba referred to his disappointing experience of soliciting funds from the community in Ejura: local Muslims disapproved of paying *zakat* for the upkeep of his Primary and Junior Secondary School.⁴¹⁰

In turn, Sheikh Jamal Deen Omar Mohammed noted that rich people do not support the idea of establishing a *zakat* fund as it

407 Nisaab Zakaat 2018 Presented by Dr. Sheikh Osman Bawa Hafiz Orlando, <https://facebook.com/sheikhosmanbawa/videos/vb.688656911240613/1427132344059729/?type=2&theater>, uploaded 30.4.2018, accessed 7.11.2020

408 Interview with Regional Imam Alhaji Osman Mahama Kanihi and group of elders, 6.12.2019, Wa. See also "Muslims Plan One Fasting Date," 13.4.2019, <https://dailyguidenetwork.com/muslims-plan-one-fasting-date/> accessed 8.2.2021.

409 Interview with Sheikh Osman Bawa Orlando, Kumasi, 12.12.2017.

410 Interview with Mallam Amiru Bamba, Ejura, 4.4.2019.

goes against their interests.⁴¹¹ Sheikh Yusufiyya presented a similar lamentation: “Muslims do not understand *zakat*, and the giver makes his own decisions to whom *zakat* is given. *Zakat* should be given to change a person’s life” but, as he critically observes, this is not the case in Ghana.

Sheikh Yusufiyya identifies two major challenges posed in how *zakat* is presently spent. The first one concerns the lack of recognition of the annual *nisab* to be paid by Muslims. According to him, Muslim transport owners, for example, do not know the value of their assets and lorries at the end of the year and, consequently, do not pay *zakat*. The second challenge is the divisions among the Muslim community in Ghana. Sheikh Yusufiyya himself favours the establishment of one national *zakat* fund, an idea that he constantly raises in his sermons and discussions with the *ulama* in Kumasi. In his mind, a national *zakat* fund calls for tolerance among the various sub-groups and sects and vice versa – unity and consensus are crucial conditions for establishing a national *zakat* fund. This, in turn, should monitor the collection and distribution of *zakat*. Sheikh Yusufiyya’s vision is a national, transparent and public institution to which every Muslim can apply when in need, list its donors, and publish its accounts.⁴¹²

The Council of Imams and Ulama in Kumasi, in turn, has been commenting upon the call of the Ashanti Regional Chief Imam to establish a regional *zakat* fund.⁴¹³ However, although the issue has been on the agenda for several years, a positive decision has not been achieved as the *ulama* has not (yet) reached any consensus

411 Interview with Sheikh Jamal Deen Omar Muhammad, Director of Aris Social Center and Imam at Tamale Central Mosque, Tamale 10.4.2019.

412 Interview with Sheikh Yusufiyya, Kumasi, 12.12.2017.

413 Interview with Ustaz Ahmed Said, Secretary of the Council of Imams and Ulama in Kumasi, Kumasi 27.2.2017.

on it.⁴¹⁴ Sheikh Abdul Wadud Harun also takes a similar position concerning the necessity to establish regional zakat funds. His opinion strongly reflects the position of the leadership of the Tijaniyya Muslims Movement of Ghana, namely to mobilise resources for education and educational infrastructure on a regional level through *zakat*. Nevertheless, he noted in the same vein that although the Tijani scholars have been propagating for this in their sermons for many years, if not decades, the members have not been eager to follow their proposition.⁴¹⁵

Abdul Wahab Abubakar, a member of the Ghana Muslim Academy (GMA), made a plea to establish a *zakat* fund in his Ramadan Lecture in 2015.⁴¹⁶ According to him, the GMA intended to launch its initiative in 2015 but never activated its members. He further underlined the constraints for establishing a national *zakat* fund. Such a fund, he noted, had to be placed under the Office of the National Chief Imam. However, as the position of the ONCI was not unanimously recognised by all Muslim communities in Ghana, some groups might question the suitability of a national institution. In his mind, therefore, the most effective tool to address and organise the eradication of poverty in the Muslim communities are either local or regional *zakat* funds.⁴¹⁷

414 Interview with Sheikh Zakariya Abdur-Rahman, Deputy Chief Imam Ashanti Region, Kumasi 11.12.2017.

415 Interview with Sheikh Abdul Wadud Harun, Zameen (President) of the Tijaniyya Muslims Movement of Ghana, Kumasi 5.4.2019.

416 Flyer for GMA Ramadan Lecture 2015 'Zakat & Its Manifestation in Contemporary Ghana, 5 July 2015', <https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/photos/a.483772608350207/961863163874480/?type=3&theater> (checked 13.5.2019). The Ghana Muslim Academy is nowadays known as the Ghana Academy of Muslim Professionals (GAMP), see https://www.facebook.com/pg/GhanaAcademyOfMuslimProfessionals/about/?ref=page_internal, accessed 13.5.2019.

417 Interview with Abdul Wahab Abubakar, member of Ghana Muslim Academy, Accra/Legon 14.12.2017.

Scholars I interviewed in the Upper West Region were lukewarm towards the idea of establishing a national *zakat* fund. Local Imams in Hamile and surrounding villages believed that a national fund would not succeed as “local people do not trust external ideas introduced from above”. They, therefore, backed the idea of establishing local funds.⁴¹⁸

Sheikh Anas Abdul-Mumin Isa of the ASWAJ community in Wa also preferred a ‘bottom-up’ approach. Starting with local funds as a regional or even national fund would be difficult to establish.⁴¹⁹ The Regional Chief Imam and his elders in Wa summarise such critical reflections by underscoring the rules of *zakat*: *Zakat* is to be locally collected and distributed.⁴²⁰ Such a standpoint is also reflected by the online community Zongo Republic. To them, the Zongo mosques should be put in the centre for all development matters in the Zongo communities. To this end, the Zongo mosques should create a development fund for pursuing social projects. “In other words, there is a development council, but this council has to meet and tell the mosque their plans and progress regularly instead of holding events in different spaces outside the mosque.”⁴²¹ This idea correlates to arguments by some scholars and Imams for the rationale to establish local, mosque-centred *bayt al-mals* or *zakat* funds.⁴²²

418 Group interview with imams and elders, including Yusuf Zakariya, Imam of Hamile, Malam Abdul Hamid, Imam of Fielmon, Malam Bayaya, Deputy Imam of Fielmon, Malam al-Hassan, Alhaji Nuhu, and Malam Husein, 6.12.2019, Hamile.

419 Interview with Sheikh Anas Abdul-Mumin Isa, 7.12.2019, Wa.

420 Group interview with Regional Imam Alhaji Osman Mahama Kanihi and elders, 6.12.2019, Wa.

421 (Zongo Republic), “Redefining the Zongo mosque,” 8.3.2019, <https://zongorepublic.com/redefining-the-zongo-mosque/>, accessed 25.3.2019.

422 Interview with Sheikh Jamal Deen Omar Muhammad, Director of Aris Social Center and Imam at Tamale Central Mosque, Tamale 10.4.2019; interview with Sheikh Abdulsalam Ahmed, Regional Chief Imam Northern Region, Tamale, 10.4.2019.

Similar negative opinions about introducing a national *zakat* fund are shared by Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region. Commenting on the disappointing outcome of the 2015 initiative of launching the ASWAJ Regional Zakat Funds, Sheikh Kamil Muhammad admitted that few Muslims wanted to participate due to a lack of trust in the collectors and fear of embezzlement of collected funds. Despite the disappointing outcome of the initiative, he stressed the need for the modernisation of *zakat*. The solution, in his mind, was to focus on local, communal-based initiatives rather than a single national one.⁴²³

Other scholars, such as Mallam Amiru Bamba or Haji Mumuni Sulemana, favour a national *zakat* fund.⁴²⁴ Sheikh Abdul-Mumin Abdur-Rahman makes a similar plea in Kumasi. He had initiated the Takaful Pool Fund in 2014 to support disabled and needy students at his educational complex. The project was shelved a few years later as it received little backing from the local community. Back then, he made a clear distinction between *zakat* and donations in support of educational purposes. However, the lukewarm attitude among the local community towards poverty alleviation through investments in the children's education made him change his mind, and he now propagates for using *zakat* for scholarships and to support the educational sector. However, he believes the best way to handle the collection and distribution of *zakat* was on a national level and therefore propagated to establish a national *zakat* fund.⁴²⁵

423 Interview with Sheikh Kamil Muhammad, Deputy Chief Imam ASWAJ Ashanti Region, Kumasi 10.12.2017.

424 Interview with Mallam Amiru Bamba, Ejura, 4.4.2019; interview with Haji Mumuni Sulemana, Accra/Legon, 12.9.2018.

425 Interview with Sheikh Abdul-Mumin Abdur-Rahman, Director of Nural Ameen Educational Complex, Asawase, Kumasi, 11.12.2017.

Sheikh Ismail Saeed Adam, ASWAJ Regional Imam in Ashanti Region, also pushes for establishing a national *zakat* fund. In his mind, a national fund could bridge the differences of the various (Sunni) Muslim sects in Ghana and pave the way for mutual respect and tolerance among the Muslims. He envisions the fund to be an institution open for all Muslims; its central role is to evaluate the applications and publish lists of donors for transparency. However, in the same vein, he admitted that not all scholars share his vision.⁴²⁶

Sheikh Osman Bawa Orlando likewise addresses both the positive aspects of a national fund and the lack of consensus among scholars about the issue. However, the biggest hurdle for establishing a national *zakat* fund in his mind is the sceptical if not negative attitude of lay Muslims.⁴²⁷

The above outline of the various visions of a *zakat* fund indicates that the discussion has entered a cul-de-sac. Although there have been several attempts to establish either national or regional institutions, the vision of one national *zakat* fund is as far away as it was two decades ago. However, a new generation of scholars has presented interesting openings for a compromise to combine the various earlier approaches on the issue.

One is the idea of Sheikh Issah in Tamale, who strongly recommended including the wealthy in the discussion. "Collect the wealthy in society and organise a workshop with them," integrate them in the planning process and make them stakeholders in the project. He further proposed that the process start at the district level, i.e., establishing district *zakat* funds charged to collecting *zakat*. Regional *zakat* funds would receive one-fourth of the

426 Interview with Sheikh Dr. Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi 12.12.2017.

427 Interview with Sheikh Osman Bawa Orlando, Kumasi 12.12.2017.

accumulated sums from each district fund, whereas the national *zakat* fund, in turn, would receive one-fourth of the assets of regional funds. Guidelines and constitutions are to be drawn for all three levels, and all levels were to have registered for contributors and beneficiaries.⁴²⁸

Sheikh Amin Bamba has articulated a similar idea. In his vision, the national *zakat* fund is a decentralized institution that operates on regional and district levels. Institutionally, it is to be one fund, directed and coordinated on the national level.⁴²⁹ Their vision could, in turn, be combined with the proposal of Sheikh Abdul Majeed and Sheikh Abdul Fatah to engage the wealthy on a communal level and form a strong organisation for the local mobilization of *zakat* and *sadaqa*.⁴³⁰

No Fund at All?

Information about the various attempts to institutionalize the collection and distribution of *zakat* in Ghana has generated mixed comments on social media. Some Muslims are full of praise for these efforts; others criticise them for misusing Islam. Although the negative comments on online platforms such as GhanaWeb are not representative, they still reflect some of the criticisms – and misunderstandings – of how *zakat* is collected in non-Muslim secular states. At heart is the question of who has the mandate to collect and distribute. While Muslim scholars generally favour an institutionalisation of *zakat*, be it on a local, regional or national level, the negative online comments on such initiatives and the answers of Muslim scholars that I interviewed indicate that

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

429 Interview with Sheikh Amin Bamba Imam, Tamale 10.4.2019.

430 Interview with Sheikh Majeed, Secretary of Imam Dawah Organisation, and Sheikh Abdul Fatah, member of Imam Dawah Organisation, Tamale 10.4.2019.

“ordinary” Muslims are not. Instead, it seems as if the traditional way of giving one’s *zakat* directly to the poor and needy is preferred.

Some commentators insist that *zakat* only be collected by the Imams, not by organisations such as the Ghana Muslim Mission or initiatives like the Zakat and Sadaqa Trust Fund.⁴³¹ One of them, commenting in an editorial on GhanaWeb from New York in February 2010, vehemently rejected the idea that the Zongo communities constitute the poorest strata in Ghanaian society and the Zongos to be synonymous with indiscipline, poverty and insanitation.

First, he argued, Zongos constitutes multi-ethnic, multi-cultural and multi-religious communities in contemporary Ghanaian urban landscape. Second, he pointed out that Accra’s most miserable sanitary conditions are found in other neighbourhoods than the Zongo communities of Nima, New Town or Sabon Zongo. Third, he warned the Zongo, i.e., Muslim, communities not to rely on *zakat* as it constituted in his mind a negative social welfare system:

“Proper accountability and disbursement is a socialist mentality that would make the Zongo people dependent on *Zakat*. Have you seen what the welfare checks and benefits has turned most Spanish and African-American communities in the USA? They do not work nor go to school, knowing that the welfare money will arrive at the end of the week or the month.”⁴³²

431 <https://www.ghanaweb.com/GhanaHomePage/religion/artikel.php?ID=333320&comment=11034428#com>, accessed 21.5.2019.

432 Muhammed Suraj Sulley Jawardo, “Re: Why So Much Poverty in Zongos?” 15.5.2010, <https://www.ghanaweb.com/GhanaHomePage/features/Re-Why-So-Much-Poverty-in-Zongos-181957>, accessed 21.5.2019.

Of the almost 100 comments to his article, only one discussed his rather neoliberal if not libertarian rejection of an (yet to be established) Islamic social welfare system in Ghana: “Zakat is not a socialist system but a social system encouraging growth by spreading wealth [...]”.⁴³³

Al-Haji Nurideen Salih, (retired) IEU Regional Manager in Upper West Region, represents those scholars and activists who are critical of the institutionalisation of *zakat* in Ghana at any level. In his mind, the biggest problem connected with any *zakat* fund is the (potential) misappropriation of funds. None of the funds and initiatives that so far have been established in Ghana lack transparency and accountability. Therefore, Al-Haji Nurideen Salih suggests leaving *zakat* aside when elaborating upon Muslim communities’ socio-economic empowerment and instead focusing on *infaq*, spending to please God without asking for any favour. There is no rule and no limit on *infaq*, he stresses, anybody can give any amount at any time.⁴³⁴

433 <https://www.ghanaweb.com/GhanaHomePage/features/artikel.php?ID=181957&comment=5731737#com>, accessed 21.5.2019.

434 Interview with Haji Nurideen Salih, (retired) IEU Regional Manager, 5.12.2019, Wa.



CONCLUDING REFLECTIONS

There is still a long way to go before a National Zakat Fund runs in Ghana. This is at least my impression after having discussed the matter with various stakeholders since 2017. What strikes is not the lack of opinions and initiatives but the difficulties, if not impossibility, to reach a consensus about the feasibility of institutionalisation of *zakat* among Sunni Muslim communities. As important, in my opinion, is the inbuilt tension between the givers and recipients of *zakat* – should one include the recipients when calling for a consensus or only the givers? Do the informal and horizontal *zakat* recipients have a voice in the elaborations among scholars and donors for a formalization and institutionalisation of *zakat*? Who will take care of the recipients of informal *zakat* if *zakat* reaches other target groups than before?

My investigation started by asking if *zakat* can serve as an instrument for empowering the Muslim communities in Ghana. All scholars I interviewed were affirmative to this but, in the same vein, addressed the state's obligations to cater to the social welfare of its citizens. At the bottom line are the poor and vulnerable – is it the state or the local community to provide necessities? Although a state-funded social welfare system has been the rationale in Nordic and Western European states, the idea of the 'strong state' has come under attack from neoliberalism since the late 1970s and resulted in the push for a 'weak state', especially in the Global South. Congruent with introducing the 'weak' or 'small' state was the rise

of 'civil society' during the 1990s, a development also witnessed in Ghana. Civil society and non-governmental associations and organisations replaced the 'strong state' as the provider of social welfare, usually organised on a community and local level, and often in close cooperation and financial assistance from national and international non-governmental organisations. The state, in turn, remained the provider of basic infrastructure.

In most cases, including Ghana, this is restricted to municipal planning and road, drainage and sewage system building. Sometimes water and electricity are included, housing usually not. The government provides education and health care, including schools and hospitals, at least on a rudimentary level. However, in many cases, private actors and organisations play a crucial role in Ghana. In recent years, the Ghanaian state even started to earmark funds for the development of Zongo communities, the Zongo Development Fund (est. 2018). The rationale of the initiative is a cooperation between state and civil society, particularly various Muslim stakeholders at local, regional, and national levels.

What is the role of *zakat* in a Muslim-minority lower-middle-class country like Ghana, where the government earmarks funding in the state budget for education and basic health care and infrastructural development? All the Muslim scholars I interviewed recognise that funds collected through *zakat* cannot replace government investments in social development. The rationale of *zakat* is not to fund a parallel Muslim social welfare system in Ghana but to supplement it. Arguably, this is the main argument of those pushing for the institutionalisation of *zakat* in Ghana. However, the counter-argument is valid, too – as there is no governmental system to take care of the poor and vulnerable, aged, disabled, orphans and

widows, informal and horizontal *zakat* fulfils already an important task. Who will take care of them if *zakat* is institutionalised?

Nevertheless, informal and horizontal *zakat* will never tackle the root causes of poverty and cannot serve as a tool for empowering the vulnerable. Informal *zakat* keeps a needy person alive until the next day but will not result in a structural improvement of their life. The consensus among Muslim scholars and donors, I gather from my observations, is that *zakat* should and could be used to empower Muslim communities by especially earmarking investments in education and vocational training. The rationale of this argumentation focuses on the future instead of the present as education and training are identified as the key avenue for self-empowerment, self-employment, and (micro-) entrepreneurship.

More ambitious is the idea of developing a *zakat* fund, be it a local, regional or national one, into a kind of a non-governmental community-based social welfare office. All of the existing *zakat* schemes in Ghana, at least in principle, indicate an objective to support local poor and needy persons. However, for this to materialise, further critical discussions and elaborations are needed and include all stakeholders and members of the community, the scholars, the donors and the recipients. A crucial point repeatedly raised in my discussions with Muslim scholars is the absolute need for accountability and transparency of the operations of any *zakat* fund. If a *zakat* scheme lacks trust among the community, it will never enhance the empowerment of its members and the Ghanaian Muslim community.



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