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Moving Mountains: Muslim NGOs in Ghana

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DEDICATION

This book is dedicated to all Muslim NGO activists, organisers and volunteers in Ghana. May it serve as an attempt to document your engagement for moving mountains and empowering local communities.

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This book constitutes my second volume on Muslim activities and engagements for social welfare and development in contemporary Ghana. I am very grateful for the encouragement and stimulating discussions I have received from many friends and colleagues in Ghana, Finland, and Germany, most notably Franz Kogelmann and Yunus Dumbe. My research on Muslim NGOs would never have reached its final stage without your positive response and support.

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1. EMPOWERMENT THROUGH NGOS

In the past two decades, non-governmental organisations (NGOs) have been the fastest growing "businesses" in the Ghanaian economy.¹ Successive peaceful elections, relatively strong governance institutions and accountable systems, and a vibrant civil society have made Ghana a "donor darling" for bilateral and multilateral donors. Official Development Aid (ODA) pouring into the country had increased from USD 1.24 billion in 2006 to USD 2.1 billion in 2009. However, this donor goodwill took a nosedive in 2010, when the country was reclassified and graduated into a Lower Middle-Income Country (LMIC) status by the World Bank; it dropped from USD 1.8 billion in 2010 to USD 1.1 billion in 2014.²

One positive effect of Ghana's economic growth and political stability was the decline of the population living in extreme poverty from 47.4 per cent in 1991 (measured at 2011 purchasing power parity [PPP] USD 1.90 per day) to 13.3 in 2016³, and further down to 11 per cent in 2019⁴. These improvements were largely due to structural investments made by the government and ODA. International and domestic NGOs, and foundations, with their USD 394.2 million investment, played a substantial role in empowering the disadvantaged and marginalised. However, the economic

¹ George Bob-Milliar, "NGOs in Ghana – Profit Making Organisations?," 28.4.2005, https://www.modernghana.com/news/116769/ngos-in-ghana-profit-making-organisations.html, accessed 24.7.2021.

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

³ World Bank, Poverty & Equity Brief – Sub-Saharan Africa: Ghana, April 2019, https://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/ Archives-2019/Global_POVEQ_GHA.pdf, accessed 29.12.2021.

⁴ International poverty rate in Ghana from 2017 to 2022, October 2020, https://www.statista.com/statistics/1222084/international-poverty-rate-in-ghana/, accessed 29.12.2021.

boom resulting from a decline in poverty levels inadvertently widened income disparities, with Ghana's Gini index measuring 43.5 in 2016. Further, spatial inequality widened as poverty and inequality became more concentrated in the country's northern parts.⁵

NGOs preceded ODA in Ghana. Mutual assistance constitutes a core element in traditional Ghanaian ideals of self-help and communitarianism. The forerunners of modern NGOs, in part, stem from this tradition, blended with ideas of forming associations and clubs introduced by the western-educated coastal elite and Christian missionaries. Most of these groups were unofficial and informal; by 1930, only three officially registered NGOs existed in Ghana. By independence in 1957, ODA inflow into Ghana had started, followed by a rapid increase of officially registered NGOs, numbering more than 320 in 1966 and about 1,500 in 2005.6 In September 2021, the Non-Profit Organisation Secretariat of the Republic of Ghana listed more than 4,100 registered regional, national and international NGOs.7

In Ghana, as elsewhere in Sub-Saharan Africa, NGOs have played a major role in addressing the imbalances between urban and rural areas and have invested heavily in promoting agriculture, health, education, science and technology, research and women's development and rights. Bob-Milliar⁸ highlights that in deprived rural communities in northern Ghana,

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

⁵ World Bank, Poverty & Equity Brief – Sub-Saharan Africa: Ghana, April 2019, https://databank. worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/ Archives-2019/Global_POVEQ_GHA.pdf, accessed 29.12.2021.

⁶ Bob-Milliar, "NGOs in Ghana."

⁷ NPO Secretariat, https://npos.mogcsp.gov.gh/, accessed 29.9.2021.

⁸ Bob-Milliar, "NGOs in Ghana."

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

Other trends in cross-border giving identified by Kumi are the increased use of digital technology, social media and crowdfunding platforms, and multi-donor pooled funding models in mobilising cross-border giving. The Anti-Money Laundering Act of 2008 and its amendment in 2014 and the Anti-Terrorism Regulations of 2012, in turn, have led to strict enforcement of financial regulations in Ghana. To what extent these regulations have affected the capacity of NGOs to mobilise cross-border giving is unknown. Following official data, at least 22 suspicious transactions were filed by banks on NGOs between 2010 and 2018.¹¹

The gradual withdrawal of donors and the general dwindling of volume and pattern of aid to NGOs since 2010 and new priorities and emphasis on donors have resulted in a changing if not volatile aid landscape in Ghana.

⁹ Emmanuel Kumi, Diversify or die? The responses of Ghanaian Non-Governmental Development Organisations (NGDOs) to a changing aid landscape, PhD thesis, University of Bath, 2017.

¹⁰ Emmanuel Kumi, Global Philanthropy Tracker: Ghana, October 2020, 1–2, https://scholarworks.iupui.edu/bitstream/handle/1805/25915/ghana-report21.pdf?sequence=1&isAllowed=y, accessed 13.7.2021.

¹¹ Emmanuel Kumi, Global Philanthropy Tracker: Ghana, October 2020, 2, https://scholarworks.iupui.edu/bitstream/handle/1805/25915/ghana-report21.pdf?sequence=1&isAllowed=y, accessed 13.7.2021.

Consequently, NGOs in Ghana started to pursue six (6) main strategies to attain sustainability, categorised by Arhin, Kumi and Sadat Adam as:

- 1) eggs in multiple baskets
- 2) cost-cutting
- 3) strength-in-numbers
- 4) security-under-partnership
- 5) credibility-building, and
- 6) visibility-enhancing strategies.12

On the other hand, the economic boom resulted in an increase of middle-class, upper – class and high net-worth individuals who stepped in as domestic donors and supporters of the Ghanaian philanthropic landscape.¹³

The NGO landscape in contemporary Ghana predominantly comprises Christian, non-denominational and secular factions. The existence, agenda and activities of local and international Muslim NGOs, community based organisations (CBOs) and civil society organisations (CSOs) have hitherto been regarded as a marginal phenomenon, if noted at all.¹⁴

These NGOs constitute most of the registered NGOs in contemporary Ghana and dominate in media and public space. Tuandike Sasa's list of international health, environmental, agricultural, and education NGOs in Ghana as of 2018 is illustrative as one looks in vain for any notes on international Muslim NGOs operating in Ghana¹⁵ and neither are any of them included in the list provided by www.ghstudents.com.¹⁶

¹² See further Arhin, Kumi, Adam, "Facing the Bullet?"

¹³ See further SDG Philanthropy Platform, Enabling Environment for Philanthropy in Ghana (United Nations Development Programme, 2017), available at https://www.sdgphilanthropy.org/system/files/2018-02/SDG%20Ghana%20Final-2.pdf.

For example, the Civil Society Directory for West Africa 2010–2012 listed only seven Muslim organisations, namely the Educational Development Fund for Muslim Youth, the Federation of Muslim Women Association in Ghana, the Ahmadiyya Muslim Youth Organization, the Zongo Youth Foundation, the Central Mosque Club in Berekum, the Muslim Family Counselling Services, and the Muslim Relief Relief Association. See further Civil Society Directory for West Africa 2010–2012, eds. Charles Kojo Vandyck, Jimm Chick Fomunjong and Ramde Yaya (Accra: West African Civil Society Institute, 2012), 62, 84, 89, 92, 96, 104.

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

[&]quot;List of International NGOs in Ghana and Contact details," https://ghstudents.com/list-of-international-ngos-in-ghana-and-contact-details/, accessed 16.12.2021. However, the list includes at least one local Muslim NGO, the Accra-based Sabon Zango Youth Movement. The same list is also

The objective of this book is twofold. The first is to map the activities of Muslim NGOs in contemporary Ghana and provide an assessment of their operations. Not much is known about the history of NGOs in colonial and early postcolonial sub-Saharan Africa; their rise during the 1980s and 1990s received little interest in academic research and by contemporary observers. Even less attended to were the various ways Muslim communities tried to address political and socio-economic marginalisation processes in sub-Saharan Africa, including Ghana.¹⁷

Nevertheless, as noted by David E. Skinner, the formation of local, regional and national Muslim NGOs and their interaction with Ghanaian governments and international agencies correlates with the efforts of Muslims to create and maintain an Islamic space. It also reflects their efforts to expand their political, economic and social influence in society, 18 such as libraries and hygienic sources of potable water, and the sinking of wells in Muslim communities. Of equal importance have been immunisation and healthcare programmes, gifts to inmates in prisons, assistance to hospitals, orphanages and handicapped institutions or distribution of food and clothes to the poor and needy during Ramadan, Eid al-Fitr and Eid al-Adha festivals.

This book sets out to trace, locate, and analyse the large spectrum of associations, foundations, groups and organisations, the varieties of their

published as "NGOs In Ghana: Full List, Functions & Contacts (2021)," 4.8.2021, https://pricesghana.com/ngos-in-ghana/, accessed 16.12.2021.

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

David E. Skinner, "Da'wa and Politics in West Africa: Muslim Jama'at and Non-Governmental Organizations in Ghana, Sierra Leone and The Gambia," in Development and Politics from Below: Exploring Religious Spaces in the African State, eds. Barbara Bompani and Maria Frahm-Arp (Basingstoke: Palgrave MacMillan, 2010), 99.

activities and operational spaces, their campaigns and target groups, and their local, regional, national and international connections. While the impact of Muslim NGOs in establishing and financing the modern Islamic educational sector in Ghana as well as their support for da'wa, has been analysed in previous research, their promotion of social welfare is a largely unknown terrain for academic research. Even less known is the use of social media by Ghanaian Muslim NGOs, CSOs and CBOs as a network platform to rally members and as tools to generate support from domestic and international donors in this 'internet age'. Some key mobilisers identified in this book are the various Muslim youth and Zongo associations, bloggers, communities and networks; these Muslim Ghanaian 'Facebook generation' have to a large extent, escaped academic research. 20

1.1 Defining CBOs, FBOs, CSOs and Muslim NGOs

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

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

¹⁹ See further Mark Sey, "Social and Educational Challenges of the Contemporary Muslim Youth:
The Ghanaian Experience," Jurnal Usuluddin 14 (2001): 77–86; David Owusu-Ansah, Mark Sey, and
Abbulai Iddrisu, Islamic Learning, the State, and the Challenges of Education in Ghana (Trenton NJ:
Africa World Press, 2012); David E. Skinner, "Conversion to Islam and the Promotion of 'Modern'
Islamic Schools in Ghana," Journal of Religion in Africa 43, no. 4 (2013): 426–450; Fatimatu N.
Sulemanu, "Education a Tool for Sustainable Development: The Role of Muslim NGOs in Ghana," in
Religion and Sustainable Development: Ghanaian Perspectives, eds. George Ossom-Batsa, Nicoletta
Gatti and Rabiatu Deinyo Ammah (Citta del Vaticano: Urbaniana University Press, 2018), 243–258,
as well as Skinner, "Da'wa and Politics in West Africa", and Zook and Arndt, "Islamic NGOs in
Education in Ghana".

Annette Haaber Ihle, "Islamic Morality, Youth Culture, and Expectations of Social Mobility among Young Muslims in Northern Ghana," *Journal of Muslim Minority Affairs* 28, no. 2 (2008): 267–288; Ali Baba Mohammed, The Phenomenon of Bases in Ghanaian Muslim Communities in Accra, MPhil thesis, University of Ghana, 2015. On the Muslim 'Facebook generation', see further Adeline Masquelier and Benamin Soares, eds., *Muslim Youth and the 9/11 Generation* (Santa Fe and Albuquerque: School for Advanced Research Press and University of New Mexico Press, 2016).

NGOs, on the other hand,

refer to professional, intermediary and non-profit organisations that advocate and/or provide services in the areas of economic and social development, human rights, welfare, and emergency relief.²¹

Arhin, Kumi and Sadat Adam, in turn, define a professional NGO as an organisation that exhibits five (5) characteristics: being formal, private, non-profit distributing, self-governing, and voluntary. Therefore, a professional NGO has institutionalised and regular meetings, office staff, some form of organisational permanence and some degree of voluntary participation in the conduct and management of the organisation.²²

Glauco D'Agostino distinguishes civil society organisations from politico-religious subjects, NGOs and the third sector. The last type consists of a set of independent institutions, each organised and non-profit seeking, each aiming to serve the public interest. Third sector organisations are similar to those termed by Arhin, Kumi and Sadat Adam as professional NGOs, formal, non-profit distributing, private, independent, and voluntary.²³

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

²¹ World Bank Civil Society Team, Consultation With Civil Society: A Source Book (Washington DC: World Bank, 2007), 1, available online at https://www.worldbank.org/content/dam/Worldbank/Civil%20Society/cso_documents/ConsultationsSourcebook_Feb2007.pdf.

²² Arhin, Kumi and Adam, "Facing the Bullet?," 350.

²³ Glauco D'Agostino, Muslim NGOs, Zakât and Civil Society for Emergency and Development, 12.3.2019, http://www.islamicworld.it/wp/muslim-ngos-zakat-and-civil-society-for-emergency-and-development/, accessed 28.12.2021.

area. CBOs are also referred to as grassroots organisations or peoples' organisations and are distinct in nature and purpose from other NPOs. CBOs are normally "membership" organisations made up of individuals who have come together to further their own interests (e.g., women's groups, credit unions, youth clubs, cooperatives and farmer associations, community development associations, etc.). However, both NPOs and CBOs work on identical grounds and share a common motive–the welfare of society and the people.²⁴

Muslim NGOs, it will be argued below, form subcategories of professional NGOs, CBOs and CSOs. The term Muslim NGO can be used as a broad or a narrow category. Used in the narrower sense, Muslim NGOs constitute distinct forms of faith-based organisations. In contrast to secular humanitarian organisations, faith-based organisations are characterised by

- having an affiliation with a religious body,
- a mission statement with explicate reference to religious values,
- receive financial support from religious sources,
- having a governance structure where the selection of board members or staff is based on religious beliefs or affiliation, and/or
- decision-making processes based on religious values.²⁵

Nejima, Harmsen and Akutusu, for example, use the term as a collective denominator for associations, groups and organisations established and operated by Muslim activists, such as 'Islamic Charities', 'Islamic NGOs', 'Islamic Social Institutions', 'Muslim NGOs' and 'Muslim Faith-Based Organisations'. What they have in common is the 'Muslim' or 'Islamic' nature of their vision and mission driving their activities.

The core motive for engaging in and donating to a Muslim NGO are based on the Qur'an and the Hadith, namely *thawab* (reward) as well as *fi sabil li-llah* (for the sake of Allah) for pious deeds. The concern with the afterlife

^{24 &}quot;NPOs Profile," https://npos.mogcsp.gov.gh/profile/, accessed 16.1.2022.

²⁵ Elizabeth Ferris, "Faith-based and secular humanitarian organizations," *International Review of the Red Cross* 87, no. 858 (2005): 311–325.

is a core motivation for members and donors of Muslim NGOs. To give and serve the needy is are considered as a moral and social duty and is supposed to counter one's greed and egoism and to have a morally purifying effect. ²⁶ Similarly, Sandy Zook and Cassidy Arndt identify a Muslim (Islamic) NGO to be guided by Islamic principles in their selection of their activities, scope of work, and revenue strategies employed. ²⁷

Narrowly defined Muslim NGOs, Kaag highlights, base themselves on an understanding of Islamic solidarity composed of three elements: *ighatha* or humanitarian relief, *da'wa* or the call to Islam, and jihad in the sense of armed conflict support of the Islamic cause. ²⁸ However, most of them combine two of the three elements as noted by Petersen in her analysis on the trajectories of transnational Muslim NGOs. The first transnational Muslim NGOs emerged at the end of the 1970s and made headlines during the famines in the Horn of Africa during the 1980s. Petersen defines these organisations—such as International Islamic Relief Organisation (IIRO, est. 1979), Islamic Relief (est. 1984) and Muslim Aid (est. 1985)—as *da'watist* since their objective was not only to provide aid but also to counter the influence of Western, Christian NGOs in order to protect the Muslim faith and identity. ²⁹

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

²⁶ See further 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), 1–16.

²⁷ Zook and Arndt, "Islamic NGOs in Education in Ghana," 64.

²⁸ Mayke Kaag, "Aid, Umma, and Politics: Transnational Islamic NGOs in Chad," in Islam and Muslim Politics in Africa, eds. Benjamin F. Soares and René Otayek (New York & Houndsmills, Basingstoke: Palgrave MacMillan 2007), 85–102.

Marie Juul Petersen, "Trajectories of transnational Muslim NGOs," Development in Practice 22, no. 5–6 (2012): 766–767. Chanfi Ahmed provides a similar discussion on the hybrid character, i.e., combining relief and da'wa, of some Muslim NGOs in sub-Saharan Africa, see Chanfi Ahmed, "Networks of Islamic NGOs in Sub-Saharan Africa: Bilal Muslim Mission, African Muslim Agency (Direct Aid), and al-Haramayn," Journal of Eastern African Studies 3, no. 3 (2009): 426–427.

as terrorist organisations. *Solidarity-based* Muslim NGOs, on the other hand, emphasise neutrality and inter-faith dialogue over jihad and *da'wa*, although, as Petersen highlights, most of these transnational Muslim NGOs still maintain a particularistic focus on restricting their relief efforts to fellow Muslims.³⁰

The da'watist, jihadist and solidarity-based Muslim NGOs are varieties of faith-based NGOs operating locally, nationally or internationally. Da'watist NGOs have dominated the Muslim NGO landscape in much of Sub-Saharan Africa, implementing self-improvement schemes and contributing to the Muslim community's infrastructure, such as schools, mosques, health clinics, and housing. These schemes, in turn, have a positive local multiplier effect as they produce jobs for builders and maintenance personnel, teachers, administrators and other workers.³¹

However, a narrow definition of Muslim NGOs will not necessarily embrace organisations that serve Muslim populations but do not have an explicit or demonstrable commitment to Islamic principles. Petersen defines such organisations as *secular* Muslim NGOs, applying an inclusive focus such as poverty reduction, sustainable development and capacity building irrespective of one's faith as their main and sole objectives.³² Also, a narrow definition of Muslim NGOs does not include the various forms of initiatives defined by Kumi. He defines them as professional or formal substantive philanthropies, such as foundations established by high net-worth individuals and local/multinational corporate organisations, innovation hubs by social enterprises and impact investors, and various support organisations.³³

³⁰ Petersen, "Trajectories of transnational Muslim NGOs," 767, 770-771.

³¹ Skinner, "Da'wa and Politics in West Africa:" 103

³² Petersen, "Trajectories of transnational Muslim NGOs," 773.

³³ Kumi, Global Philanthropy Tracker: Ghana.

1.2 Identifying Muslim NGOs in Ghana: A narrow versus a broad framework

What defines a particular association or group as a Muslim CBO, CSO, NGO, or FBO is sometimes difficult to establish. Most, if not all of them, in addition to some foundations, define themselves as NGOs, and my distinction applied in this book between CSOs and NGOs is arbitrary, although not farfetched. This book combines a narrow and a broad framework to capture the spectrum of Muslim NGOs in Ghana (see Table 1).

A baseline for identifying and categorising an organisation as a Muslim NGO is when its founder or initiator was/is a Muslim. However, not all such establishments can be defined as Muslim NGOs. This is especially the case with the various CBOs and CSOs engaging in agricultural and community development in the northern parts of Ghana. Rather, depending on a narrow or a broad definition of a Muslim NGO, its membership is either in total or to a large part Muslim, and its objective is to empower the Muslim population. Following a narrow framework, Muslim FBOs, on the other hand, put the spiritual welfare and religious development of the Muslim *ummah* in the foreground and are exclusively faith-based organisations, although they combine da'wa with humanitarian relief and strive to improve the social welfare, health and education of Muslims in Ghana.

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

NGOs and foundations are, in essence, intermediary organisations for international Muslim charities and foreign Muslim philanthropists. Others generate their funds from members and local supporters through social media.

Narrow framework:	Broad framework:	
Established by Muslims Membership: Muslims Objective: empowerment of the Ummah; Da'wah plus spiritual/ religious development Projects Ramadan Iftar and Qurban Water projects Mosques Educational projects Orphans	 Established by Muslims Membership: Muslims and non-Muslims Objective: empowerment of the community (Muslims as well as non-Muslims) Projects: Community development Humanitarian relief 	

Tabel 1: Frameworks of Muslim NGOs in Ghana

The broad spectrum of Muslim organisational patterns is reflected by Rabiatu Ammah and other researchers who differentiate between traditional and modern ones. Traditional forms include the Sufi orders and mosque communities of the various Muslim denominations active in Ghana, including various Tijani and Salafi as well as Shia, Ibadi, and Ahmadi groups. Modern Muslim organisations, Ammah lists, include different councils, student organisations, NGOs and Muslim women's groups.³⁴ A similar distinction between traditional Muslim organisations and modern Muslim faith-based organisations is also made by Sulemana Mumuni and reflects the initial NGO-isation of the Muslim sphere in Ghana until the mid-1990s. Focussing on the emergence of modern Muslim FBOs in Accra, Mumuni applies a narrow definition and outlines the proliferation of Islamic organisations during the twentieth century. Following his analysis, Muslim FBOs constitute a corpus of different associations, councils, groups and organisations, ranging from nongovernmental Islamic organisations such as the Gold Coast Muslim

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

Association and the Ghana Muslim Mission to various representative bodies such as the Council of Muslim Chiefs, the Supreme Council for Islamic Affairs or the Ghana Muslim Representative Council.³⁵ Alongside the office of the National Chief Imam (ONCI), the Coalition of Muslim Organisations, Ghana (COMOG, formed in 2002) has served as a national umbrella platform since the early 2000s.³⁶

Some local Muslim FBOs, Mumuni underscores, are "...in name and not in structure," defining them as "letterhead", "signboard", and "mosque inscription" organisations. In fact, he stresses that they do not exist as NGOs at all but as intermediary organisations for soliciting financial and material assistance for building mosques, clinics, schools, and catering for orphans and indigent Muslims from the Middle East. Based on his observations from the early 1990s, Mumuni criticises them for blatant mismanagement and corruption: "When they receive these funds, they are then put to private use."³⁷

Mumuni further notes that other Muslim FBOs are non-African organisations, such as those established by the Lebanese community in Ghana (i.e. the Ghana Islamic Society for Education and Reformation). Others are branches of various Middle Eastern and North African international Muslim NGOs, FBOs and charitable organisations. Examples include the (now defunct) Libyan World Islamic Call Service

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

³⁶ See further 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), 346–348. COMOG stakeholder organisations and institutions are (in 2021): the Tijaniyya Group, the Ahlu Sunna Wal Jama'a, the Shia Community, the Ghana Muslim Misson, the Islamic Mission Secretariat, the National Association of Imams and Ulema, the Society for Muslim Preachers, the Ghana Muslim Students' Association, the Ghana Academy of Muslim Professionals, the Islamic Medical Association of Ghana, the Islamic Council for Development and Humanitarian Services, the Federation of Muslim Women Associations in Ghana, the Tabligh Jama'a, the Ahmadiyya Muslim Mission, and the Committee for Muslim Rights, Ghana. See further https://www.facebook.com/comogghana/. COMOG has made several attempts to launch a similar mouthpiece for Muslim youth organisations, the Network of Muslim Youth Organisations in Ghana (NEMYOG), its most profound impact being the National Muslim Youth Leaders Summit of which the third one was called for September 2021, see https://www.facebook.com/MuslimYouthAllianceforDevelopment/posts/share-your-ideasnetwork-of-muslim-youth-organizations-in-ghana-nemyog-callingas-/1665438233658343/, 25.8.2021, accessed 4.1.2022.

³⁷ Mumuni, Islamic Organisation in Accra, 74-75.

and the Kuwaiti African Muslim Agency (since 1999, as Direct Aid). A distinct group of Muslim FBOs are organisations established by returnee Muslim students from Middle Eastern universities, such as the Islamic Reformation and Research Centre (being an arm of the Saudi organisation, Darul-Ifta) or the Imam Hasayn Foundation (being the representative of an Iranian foundation).³⁸

In contrast to the different FBOs listed above, Muslim youth organisations emerged as peer groups during the 1960s. Initially, they began as student organisations, and they addressed the neglect of Islamic institutions and organisations toward the special needs of Muslim students in secondary and tertiary educational institutions. According to Mumuni, during the early 1990s, the most active of them were the Ghana Muslim Youth Movement, the Progressive Muslim Youth Movement and the Ghana Muslim Students Association. Muslim Women organisations also emerged during the post-colonial period, climaxing in the inauguration of the Federation of Muslim Women's Associations in Ghana (FOMWAG) in 1997.³⁹

At least three generations of Muslim NGOs operate in contemporary Ghana. The first generation stems back to the 1980s and refers (mainly) to organisations established as intermediaries for foreign donors. NGOs belonging to the first generation are, among others, the Muslim Relief Association of Ghana, the Muslim Family Counselling Service, the Islamic Council for Development and Humanitarian Services, the Bureau of Social Services, al-Hudaibiyya Relief Services, and the Aldiaa Society. Unlike the second and third generation NGOs, some of the first generation NGOs and their activities have been documented in academic research. 40

Mumuni, Islamic Organisation in Accra, 75–79.

³⁹ Mumuni, Islamic Organisation in Accra, 79–81. On FOMWAG, see further Sulemanu, Leadership in the Ghaniaan Muslim Community; Ammah, "Islam, Gender and Leadership in Ghana"; and Fatimatu N. Sulemanu, "Mitigating Violence Against Women in the Ghanaian Muslim Community: The Role of the Federation of Muslim Women's Association in Ghana (FOMWAG)," in Religion and Gender-Based Violence: West African Experience, eds. R.M. Amenga-Etego and M.A. Oduyoye (Accra: TLSS and Asempa Publishers, 2013): 405–434.

Mark Sey, "Muslim Community in Ghana: The Contemporary Scene," Jurnal Syariah 5, no. 2 (1997): 249–258; Nathan Samwini, The Muslim Resurgence in Ghana since 1950: Its Effects upon Muslims and Muslim-Christian Relations (Berlin: LIT-Verlag, 2006), 141–145; Rabiatu Ammah, "Islam and Poverty Reduction Strategies: Attempts at Dealing with Poverty in the Ghanaian Muslim

The second generation of Muslim NGOs refers to independent NGOs collaborating with foreign Muslim charities. The oldest of these organisations were founded during the 1990s, others during the 2000s. Among these organisations are capacity-building NGOs with a large voluntary membership as its basis of existence (e.g. The Light Foundation), and organisations with a more restricted outreach and/or membership such as Firdaus Foundation for Social Services, Abdul-Aziz Charitable and Humanitarian Foundation, Iqra Foundation for Education and Development, El-Ehsan Charitable Relief Foundation, and Ghana Charity Association for Development, to mention a few. Both the first and the second generation of Muslim organisations are da'watist NGOs. They (generally) combine da'wa with humanitarian relief and social welfare projects directed to improve the (usually local) Muslim community.

In contrast to the first and second generations, the third generation of Muslim NGOs includes both dawatist solidarity-based and secular ones. These were founded during the 2010s, with all of them being distinct NGOs of the 'internet era' and 'Facebook generation'. A distinct marker of theirs is their independent position viz-a-viz foreign donors. Mobilisation, visibility, networking, fundraising campaigns/crowdfunding and outreach are conducted through social media, most importantly Facebook, but to an increasing extent Instagram, Twitter, WhatsApp, and YouTube. Many of them are interlinked and forward their campaigns and calls to other Facebook groups. Several of them use the increasing number of Muslim TV and radio stations; they operate on Facebook and serve as vehicles for da'wa and community development (see Appendix I). For example, Sharubutu TV launched the "Remember Me" and "Charity Doesn't Hurt" campaigns in April 2020, after "some brothers and sisters" (in the Accra Zongos) had appealed to the TV station to address their challenges. "Most of them earn daily and therefore cannot provide for their basic necessities after seven days of inactivity," Sharubutu TV reminded its listeners on

Community," Ghana Bulletin of Theology 2 (2007): 3–20; Yunus Dumbe, Islamic Revivalism in Contemporary Ghana (Huddinge: Södertörn Studies on Religion, 2013); Muhammed Haron, "Africa's Muslim Non-Governmental Organizations: Competitive Charities, Altruistic Allies?," in Religion and Development in Africa, eds. Ezra Chitano, Masiiwa Ragies Gunda, and Lovemore Togarasei (Bamberg: University of Bamberg Press, 2020), 139–163.

Facebook.⁴¹ The call yielded immediate responses, and Sharubutu TV distributed 25 bags of 5kg rice and 25 one-litre bottles of oil to needy families in Shukura, Fadama, Abeka, Achimota, Abelemkpe, Nima and New Town.⁴²

Shabaniyya TV, in turn, informed its listeners that the office of the Tijaniyya Ibrahimiyya Council of Ghana—had made "... a profound donation to the poor and less-privileged communities of Amomorley (Madinatu-Shabaniyya), Afienya, and Ashalaja Obaakuro in the Greater Accra Region." In addition, the TV station issued a reminder from the Council mentioned above that it "admonishes all who can join in these kinds of charity activities to channel their resources to help the poor and needy in this fasting season."⁴³

Most importantly, however, is the definition by Ghanaian Muslims of which organisation counts as a Muslim NGO. In 2015, four organisations were nominated as 'Muslim NGO of the Year' at the first-ever *Ghana Muslim Achievers' Awards*. They were the Ghana Muslim Academy, the Islamic Council for Development and Humanitarian Services, the Federation of Muslim Women Associations Ghana, and Paragon Foundation.⁴⁴ In 2020, seven were nominated, namely Achievers Ghana, Birin Charity Organisation, Islamic Ummah Relief, ZongoVation Hub, Young Leaders Women Network, Zongo Inspiration Team, Zudak Cancer Foundation.⁴⁵ The spectrum of nominated Muslim NGOs is appalling. Nominations covered *da'watist* as well as secular NGOs (Achievers Ghana; Young Leaders Women Network), foundations, venture philanthropy (Zongo Inspiration Team) and social entrepreneurship (ZongoVation Hub).

⁴¹ https://www.facebook.com/SharubutuTV/, 3.4.2020, accessed 24.7.2021.

⁴² https://www.facebook.com/SharubutuTV/, 5.4.2020, accessed 24.7.2021.

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

^{44 &}quot;Metro TV Nominated at Ghana Muslims Achievers Awards 2015," 16.11.2015, https://www.modernghana.com/entertainment/34104/metro-tv-nominated-at-ghana-muslims-achievers-awar.html, accessed 29.12.2021.

⁴⁵ Final nominees of the 2nd edition of Ghana Muslim Achievers' Awards, 26.2.2017, https://www.facebook.com/gmaa2017/, accessed 29.12.2021.

1.3 NGOs, foundations and vertical philanthropy

Both narrowly and broadly defined Muslim NGOs represent distinct vertical and hybrid philanthropy categories. Similar to other sub-Saharan countries, the Ghanaian philanthropic landscape contains a mixture of informal indigenous and traditional (horizontal) and more formal institutionalised (vertical) philanthropy. According to Kumi, examples of indigenous philanthropic cultures in Ghana include donations from individuals and religious bodies and volunteerism. His investigation identified donations from religious bodies to be largely non-institutionalised. He also highlights that Christians and Muslims are more concerned about donations to religious organisations like churches and mosques rather than supporting the needy. Further, the non-institutionalised nature of religious giving points to important issues such as financial transparency and accountability.⁴⁶

Muslim religious giving in the form of zakat, zakat al-fitr, and sadaga has traditionally been informal, private and horizontal, although there has been a noticeable expansion of formal and institutionalised forms of philanthropy not least through the launching of the Zakat and Sadaqa Trust Fund of Ghana in 2010.47 Similarly, many Muslim initiatives have mushroomed during the last two decades that can be identified as forms of vertical philanthropy. This is reflected in the catalogue provided by the Sustainable Development Goals Philanthropy Platform, listing thirteen different forms of giving in Ghana. Muslim initiatives on philanthropic giving often come from net-worth individuals, politicians (e.g. foundations and trusts established by politicians), faith-based groups (e.g. Muslim NGOs, Muslim transnational NGOs, Muslim philanthropists), foundations and trusts. Others have come from endowments set up by artistes in showbiz, families (e.g. family foundations and endowments), issue-based public-private collaborations and networks of giving (e.g. between domestic and foreign local communities and Muslim diaspora

⁴⁶ Emmanuel Kumi, "Aid Reduction and NDGOs' Quest for Sustainability in Ghana: Can Philanthropic Institutions Serve as Alternative Resource Mobilisation Routes?," VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations 30 (2019), 1332–1347.

⁴⁷ See further Weiss, Zakat in Ghana.

networks). A recent one is a venture or hybrid philanthropy (e.g. social entrepreneurship and, most recently, the establishment of hubs and investment in startups).⁴⁸

A common feature of the institutionalised philanthropic landscape is the clear lack of distinction between trusts, foundations, and NGOs. They are all registered as companies or trusts limited by guarantee under the Companies Code of 1963 (Act 179). Ghanaian law makes no distinction between a CSO, an NGO or a philanthropic organisation, and there is no legislative body that deals specifically with philanthropic work and charitable giving. ⁴⁹ Foundations have become claim-bearing labels where individuals avoid calling their foundations NGOs. Many of the foundations established by politicians and political parties have been criticised for luring voters. ⁵⁰

Additionally, corporate social responsibility (CSR) has become a key characteristic of the Ghanaian philanthropic sector. Corporate giving in Ghana is voluntary, and therefore some national and multinational companies in the telecommunication and extractive sectors have established foundations for implementing their developmental projects.⁵¹

1.4 Detecting and identifying Muslim NGOs in Ghana from the social media

The current study constitutes the second part of my Academy of Finland funded research project Muslim Empowerment in Ghana. Initially, the research project was outlined to combine desk research and field work. However, COVID-19 spoilt the plans of conducting fieldwork in Ghana in 2020 or 2021, and I decided to recast my original plans and solely concentrate on detecting and identifying Ghanaian Muslim NGOs on

⁴⁸ SDG Philanthropy Platform, Enabling Environment for Philanthropy in Ghana (United Nations Development Programme, 2017), available at https://www.sdgphilanthropy.org/system/files/2018-02/SDG%20Ghana%20Final-2.pdf.

⁴⁹ SDG Philanthropy Platform, Enabling Environment for Philanthropy in Ghana, 51.

⁵⁰ Emmanuel Kumi, "Advancing the Sustainable Development Goals: An Analysis of the Potential Role of Philanthropy in Ghana," *Journal of Asian and African Studies* 54, no. 7 (2019): 1090.

⁵¹ Kumi, "Advancing the Sustainable Development Goals:" 1092.

social media. I had already traced some of them on Facebook by 2019 but only grasped the potentials of a (almost) limitless archive when I started to work systematically with the internet during 2020 and 2021.

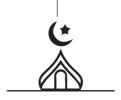
Desk research from 2017 to 2019 revealed that only a limited number of NGOs had published a homepage and most of them had not updated it for years. Although homepages provide valuable information on the objectives, mission, vision and, sometimes, projects and programmes of an organisation, it is more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

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

Facebook, however, poses several challenges to information search, not least identifying Muslim NGOs. An 'open end' and holistic solution to this challenge is using different keywords and combinations of them (e.g.: 'Muslim', 'Islamic', 'NGO', 'Ghana', 'Zongo', 'women', youth', etc). Another approach involves keying in the names of those NGOs already identified in a search engine such as Google. Universal resource locators (URLs) of hyperlinks posted on the Facebook pages of some identified also provide snowball references to other NGOs and organisations. These URLs also give pointers to new keywords or a combination of keywords in searching

for relevant information on the internet. The Facebook accounts of the myriads of youth, Zongo and women associations and groups are other sources of secular Muslim NGOs or the broadly defined category of Muslim NGOs. These information search approaches yielded a database of information on 481 narrowly and broadly defined Muslim NGOs (listed in Appendix II) by December 2021. Notwithstanding, other Muslim NGOs and organisations could not be identified given the limitations of remote research, such as technological and geographical barriers.

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



2. A CHANGING LANDSCAPE OF MUSLIM NGOS IN GHANA

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

The fate of the Kumasi-based NGO Islamic Centre for Peace, Democracy and Human Rights (ICPDHR) serves as a case in point. ICPDHR was established by the late Alhaji Salih Umaru (1954–2010) in 2002 as a personal initiative to tackle the negative image of Muslims in the wake of 9/11. The objective of his NGO was to launch deradicalisation and health sensitisation programmes in Zongo communities. Apart from organising workshops to address the problems of the Zongo communities in Kumasi and the Northern Region, his NGO backed the campaign on malaria, polio and tuberculosis immunisation; UNICEF and WHO, Ghana subsidised the TBC immunisation programme. ⁵² Alhaji Salih Umaru and his NGO had at this point emerged as a leading propagator for TBC vaccination in the Muslim communities. A survey conducted by his organisation underscored the negative activities of some Muslim scholars:

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

Consequently, the ICPDHR joined the international Stop TB Partnership organisation and launched a mobilisation campaign in the major mosques in Kumasi. 53 However, Alhaji Salih Umaru died in a car accident in November 2010, resulting in a crisis for the NGO. His son, who took over as CEO, tried to continue the UNICEF and TBC programmes, but the NGO became dormant when he joined the army in 2011 and was not allowed to run the NGO. 54

Many local Muslim NGOs aspire to link up with foreign Muslim charities, communities and philanthropists as a way to generate support for their activities. Initially, these connections embraced Arab, Gulf and North African countries. As a result of the activities of Muslim Ghanaian diaspora communities and the transnational links of Muslim imams and scholars,

⁵² Interview with Lietenant Shamsudeen Salifu, Kumasi, 13.12.2019.

⁵³ Stop TB Partnership, View Partner's Profile, https://stoptb.org/partners/partner_profile2. asp?PID=68839, last updated 25.8.2011, accessed 5.1.2022.

⁵⁴ Interview with Lietenant Shamsudeen Salifu, Kumasi, 13.12.2019. See also https://www.facebook.com/Islamic-Centre-for-Peace-Democracy-Human-Rights-icpdhr-157194971066792/, accessed 5.1.2022.

the donor space of Ghanaian Muslim NGOs has become global due to internet availability. A key facilitator for the translocal and transnational connections has been Facebook. The connections between the Assalaam Foundation and a Belgian Muslim community are illuminating. The Kumasi-based Assalaam Foundation, registered in 2012, was founded by Imam Hussein Ali as a da'wa organisation to provide Muslim and non-Muslim youth education, counselling and support. Imam Hussein Ali entered the UK on a working visa in 2007, served as Imam of the Ghanaian Mosque, established an Islamic supplementary school in London, and founded a local charity, the Khidmah Education & Development Trust, incorporated in 2010.

In October 2012, he returned to Ghana to resume da'wa activities for his foundation. At some stage, he partnered with a Muslim community in Antwerp, Belgium, the Belgisch Islamitisch Centrum De Koepel Moskee (mosque), although it is unclear if it was enabled by his earlier connections with the community or by the immigrant members of the Kumasi community who knew him in person. Be as it may, the community launched campaigns on Facebook in 2014 and 2015 to raise money to support Imam Hussein Ali's da'wa activities, purchasing an SUV to enable his outreach to rural communities. ⁵⁵ In 2016, the partnership branched out, and the De Koepel mosque community founded a borehole project in some suburbs of Kumasi. ⁵⁶ For reasons not known, the Kumasi-Antwerp partnership ceased at this point. What has happened to the Assalaam Foundation and Imam Hussein Ali is unknown; there is no known Facebook account for either of them. However, the De Koepel mosque community

⁵⁵ Outline of Imam Hussein Ali's background and De Koepel mosque partnership with Assalaam Foundation is found in the initial call for donations, Assalaam Foundation – Ghana, https://www.facebook.com/Belgisch-Islamitisch-Centrum-De-Koepel-moskee-142651135676614411/, accessed 7.11.2017. However, this document was not anymore available when I checked the Facebook account of de Koepel mosque in December 2021, whereas reference to the campaign is still available, see https://www.facebook.com/page/1426513567661411/search/?q=Assalaam%20Foundation, accessed 31.12.2021.

⁵⁶ See Waterput voor Ghana 2016, https://de-koepel.be/waterput-voor-ghana/liefdadigheid/liefdadigheid-2016/, accesed 31.12.2021.

relinked with Kumasi in 2019 when it made a sadaqa donation to the Ummah Foundation.⁵⁷

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

The Zongo Climate Change Agenda for Sustainable Development (ZCCASD), in turn, notes the existence of 1,080 Zongo communities in Ghana,60 and it is not farfetched to assume that the number of Muslim and/or Zongo NGOs runs into several hundreds. Based on their information on Facebook, it can be assumed that many of the Zongo youth associations and groups are not registered and have not acquired a certificate for operation; obviously, many of the local Muslim NGOs do not have certificates either. Any official lists of Muslim or Islamic organisations in Ghana are therefore tentative and largely embrace only those visible

^{57 &}quot;Sadaqa voor Ghana 2019," https://de-koepel.be/sadaqah-voor-ghana/liefdadigheid/, accessed 31.12.2021; https://www.facebook.com/UMMAH-Foundation-122337079156638/, 21.9.2019, accessed 31.12.2021.

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

⁵⁹ Zook and Arndt, "Islamic NGOs in Education in Ghana:" 64.

⁶⁰ Zongo Climate Change Agenda for Sustainable Development, Sustainable Development Goals Partnerships Platform, https://sustainabledevelopment.un.org/partnership/?p=35300, accessed 5.10.2021.

to an outsider. For example, the Ghana Muslim Directory provided by esinislam.com lists only seventeen organisations, some defunct for more than a decade (see Table 2). 61 Interestingly, both the MFCS and the ICODEHS are missing from the list, and the African Muslim Agency (Direct Aid) is not a Ghanaian Muslim charity! The Muslim Relief Association of Ghana (MURAG), established already in 1985, and listed as an "NGO in good standing" on the homepage of the Ministry of Manpower, Youth and Employment in 2006, 62 has become dormant since then. Although someone established an account on Facebook for MURAG in September 2019, indicating the organisation was in operation. An analysis of its Facebook postings clearly demonstrates this is not the case. Available on Facebook are old photographs depicting venues MURAG had organised in 2000 and 2001, the last posting being in October 2019. Besides, its Facebook account has only 60 followers, indicating the organisation to be inactive. 63

A similar list provided by islamicfinder.org included eleven organisations, spelled as follows: Alfurgan Foundation (Tamale), Bureau for the Disable and Humanitarian Services (Nima/ Accra), Bushara zakat foundation (New Town/Accra), Centre for Islamic Affairs & Humanitarian Services (Agona Swedru), Concern Society for Muslim Environment (Airport/Accra), Educational Development Fund for Muslim Youth (Wa), Firdaus foundation for social services (Nima/Accra), Ghana Muslim Academy (La/Accra), Ibn Khaldoun Islamic Studies Foundation (Legon/Accra), Infaq Charitable Society (Nima/Accra), Islamic Relief for Social Work (Tamale). I downloaded the entries in November 2012. However, when I resumed my research on Muslim NGOs in Ghana in 2017, the list was not anymore available. Some of the NGOs are listed on esinislam.com, see Figure 2. A few of those organisations not listed have left some traces on the Internet. For example, when Sheikh Issakh Abass, President of the Ibn Khaldoun Islamic Studies Foundation posted requests for donation of Qur'ans in Arabic language to the Quran Distribution Organization in Saudi Arabia in April 2013, and the Holy Quran Care Society in the Kingdom of Bahrain in July 2014, see https:// themuslimtimes.info/2012/02/10/250m-copies-of-quran-distributed/, and https://www.bahraincompanies.com/t/mttialx, both accessed 31.12.2021. The Educational Development Fund for Muslim Youth, in turn, made headlines in 2010 when it sponsored workshops on promoting Islamic education ("Teachers in Islamic schools asked to revive Islamic education," 17.5.2010, https://www. modernghana.com/news/276078/teachers-in-islamic-schools-asked-to-revive-isla.html, accessed 31.12.2021).

⁶² http://www.mmde.gov.gh/gov_corp.cfm?GovCorpID=11, accessed 11.4.2006.

⁶³ https://www.facebook.com/Muslim-Relief-Association-of-Ghana-111316636934057/, accessed 18.8.2021.

Organisation	Established	Location (headquarters)
Africa Muslims Agency	N/A	Kumasi
Al-Ansar Foundation	N/A	Kumasi
Al-Huda Islamic Society	1991	Nima/Accra
Al-Furqan Foundation	2002	Tamale
Al-Hak Muslems Association	N/A	Darkuman/Accra
Ansaruddeen Islamic Foundation	N/A	Lapaz/Accra
Bushara Zakat Foundation	N/A	Accra North
Centre for Islamic Call and Research	N/A	Tema
Concerned Society for Muslim Environment	N/A	Tema
Council for Islamic New Approach	N/A	Nima/Accra
Ghana Muslim Student Association	N/A	Koforidua
Infaq Charitable Society	N/A	Nima/Accra
Islamic Bureau for the Disabled and Service to Islamic Institutions	N/A	Legon/Accra
Mallam Ayub Foundation	N/A	Nima/Accra
Muslim Relief Association of Ghana (MURAG)	1985	Adabraka/Accra
Organisation for Humanitarian and Charity (OFHAC)	1991	Ashaiman/Tema
Islamic Shelter for Young Generations	N/A	Madina/Accra

(source: http://www.esinislam.com/African_Muslim_Directories/All_African_Muslim_Directories/African_Muslim_Directories_Ghana.htm#AllahlsGreat, accessed 13.8.2021)

Table 2: Islamic Organisations and Services

MURAG's lifespan is indicative for many Muslim NGOs, CSOs or FBOs in Ghana. Founded and run by the first generation of activists, any organisation that manages to exist for several decades faces a risk of running out of steam if it fails to engage a new generation of activists. This was perhaps the fate of MURAG, being active for over thirty years. MURAG

was, in several aspects, a forerunner among Muslim NGOs in Ghana, as it did not focus on da'wa but rather on socio-economic welfare and poverty alleviation in Muslim communities. Its main areas of operation were health, HIV/AIDS/STDs, reproductive health, including high birth rate, female genital mutilation, drug and substance abuse, tuberculosis and malaria, poverty reduction through micro-credit schemes and incomegenerating activities, as well as education, including the promotion of integrated Islamic secular education, girl-child and early childhood development.⁶⁴

All the directories mentioned above and lists refer to registered NGOs. Ghanaian law, such as the Companies Act of 1963 and the Companies Act of 2019 (Act 992), requires companies by limited guarantee (i.e., not-for-profit or non-governmental organisations, including clubs, co-operatives, social enterprises, community projects, membership organisations and charities), to register at the Registrar General's Department. The statutory cost for registering a company limited by guarantee is GHS 270 (44 USD), 65 payable directly to the Registrar General's Department, as well as additional costs for purchasing a set of prescribed regulatory documents and forms (up to GHS 50 [8 USD]). Further, the applicants are required to provide the Tax Payer Identification Number (TIN) of the organisation's board members. 66

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

⁶⁴ MURAG: About, https://www.islamicfinder.org/world/view-place/25977/, accessed 18.8.2021.

⁶⁵ **GHS** is the currency code of the current Ghana cedi; **GHC** is used when referring to the previous so-called 'new cedi'. The 'new cedi' was phased out in 2007 in favour of the 'Ghana cedi' at an exchange rate of 1:10,000. GHS conversions to USD are given for 31 December 2021.

⁶⁶ Non-Profit Organisation Secretariat of the Republic of Ghana, How To Register A Non-Profit Organization (NPO) In Ghana, 16.2.2021, https://npos.mogcsp.gov.gh/how-to-register-a-not-for-profit-or-ngo-in-ghana/, accessed 4.10.2021.

Ghana. Nevertheless, a company limited by guarantee is mandated to pay income taxes on the earnings of its employees.⁶⁷

Starting in December 2020, the Non-Profit Oganisations Secretariat (NPO Secretariat) took over the registration role of the Department of Social Welfare, and a total of 10,300 registered NPOs were transferred to the new state agency. According to the Non-Profit Organisation Policy 2020 and the Non-Profit Organisation Directives 2020, the NPO Secretariat is responsible for regulating and empowering the non-profit organisation sector in Ghana. 68

The NPO Secretariat provides access to its online directory of about 4,200 regional, national and international registered organisations as of September/October 2021,⁶⁹ of which at least 164 can be identified as Muslim CBOs, FBOs or NGOs (see Appendix II). A few organisations listed in the NPO online directory are included in the Directory of Social Service Providers in Ghana but were not identified in the NPO Online Directory, for example, the Dar Al Haq Charitable Society, the Salah Foundation, the Muslim Family Counselling Services, the Zongo Inspiration Team, and the Hajj Abdulai Yaro Memorial Clinic and Maternity. The first two afore-mentioned organisations cannot be traced (perhaps indicating them to be defunct or inactive), but the remaining ones are still operative.

Moreover, twenty-two organisations listed in the NPO Online Directory are Ghanaian branches or offices of international Muslim charities. These include Al-Maktoum Foundation (Dubai/UAE charity) and African Islamic Heritage Foundation (US charity), both based in Tamale, alongside the Kumasi offices of the US Muslim charity Zakat Foundation of America and the Saudi charity Al-Qimmah Foundation, the Ghana chapter of the US Muslim charity Mercy for Mankind in Nsawam, and the Ghana office of

⁶⁷ Non-Profit Organisation Secretariat of the Republic of Ghana, How To Register A Non-Profit Organization (NPO) In Ghana, 16.2.2021, https://npos.mogcsp.gov.gh/how-to-register-a-not-for-profit-or-ngo-in-ghana/, accessed 4.10.2021.

⁶⁸ Non-Profit Organisation Secretariat of the Republic of Ghana, Who we are, https://npos.mogcsp. gov.gh/profile/, accessed 4.10.2021.

⁶⁹ The online directory lists registered Community NPOs, National NPOs and International NPOs, available at https://npos.mogcsp.gov.gh/regional-npos/ (1,823 entries), https://npos.mogcsp.gov.gh/national-npos/ (1,2,304 entries), and (159 entries), accessed 29.9.—1.10.2021.

the US Muslim charity Islamic Ummah Relief in Kasoa. The remaining ones are Ghana offices/branches located in the Greater Accra Region, such as Qatar Charity as well as the Saudi Arabian International Islamic Relief Organisation, the Kuwaiti organisations Care and Social Development Organisation and Direct Aid, the Moroccan Mohammad VI Foundation for African Oulama as well as the Turkish organisations Human Development Assistance International, Cansuyu Charity and Solidarity Association, Ghana-Turkey Co-operation and Development Association and Insana Deger Veren Dernekler Federasyonu. Moreover, several Western Muslim international NGOs have branch offices in Accra, including the US charities Life for Relief and Development and Mercy Without Limits, the UK charities Human Relief Foundation and Caravan of Mercy, and the German charity Ansaar International. Furthermore, the International Islamic Youth League is the Ghana office of the International Islamic Youth League – African Youth Development Centre based in Freetown, Sierra Leone.

The NPO Online Directory provides information on the status of an NGO, including the registration number and date of its (last) registration. About three-quarters of the Muslim NGOs were registered in 2018 or later, and one quarter (39 organisations) in 2017 or earlier (see Figure 3). These latter organisations may be speculated to be defunct or inactive as the registration is only valid for one year. Presumably, organisations registered in 2018 or 2019 are still in the process of renewing their registration.

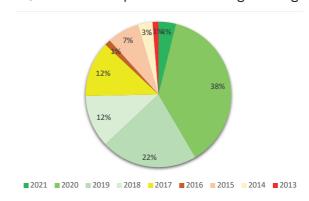


Figure 1: Year of last registration of Muslim NGOs listed in the NPO Online Directory (Source: directory.mogesp.gov.gh, accessed 30.9.2021)

An assumption that some of the listed Muslim NGOs are defunct or inactive seems valid for those registered in 2013, 2014 or 2015, although with a few notable exceptions. The Shia Mission and the Madina Islamic Center, for example, have not disappeared. The Zakat Foundation of America, the Insana Deger Veren Dernekler Federasyonu, the Zakat and Sadaga Fund of Ghana and the Nuuru Usmaniyyah Foundation For Humanitarian Services as well as Caravan of Mercy and Al-Huda Islamic Society, in turn, are active in their respective fields of operations. The El-Mamun Centre in Kumasi, on the other hand, seems to be defunct as its 2013-established Facebook account is empty. The Ibadul Hanan Humanitarian Organisation opened in 2020 a Facebook account but with no content or postings. The Orphans and Needy Helpline, the Noor-Ul-Alam Mission of Ghana, the Bachey Jiwa Foundation, and the Ghana Muslims Education Concern have left no traces in cyberspace. The last active postings of the Peace Project Foundation on its Facebook account are from October 2018.70 The pre-2017-registered Muslim NGOs include the Ansaar International Ghana. Its Facebook account indicates the organisation to be defunct as it only lists postings in 2013 when it launched a fundraising campaign for building an orphanage in conjunction with the Taqwa school.71 The Northern Childcare Voluntary Organisation, whose homepage (http://www.nocvo.org) was either defunct or inactive in 2021.

Another example is Al-Hayat Foundation, established in 2011 with the last registration date in 2015. It made the headlines in 2015 when the Foundation organised a cervical cancer sensitisation seminar in Accra in November 2015.⁷² The founder and CEO of Al-Hayat Foundation, Hajia Hanatu Abubakar, was nominated 'Muslimah of the Month' by the Professional Muslimah's Network in February 2017,⁷³ indicating the Foundation had been operational and active by then. However, the

⁷⁰ See posting 7.10.2018, https://www.facebook.com/Peace-Project-Foundation-PPF-1773659456008426/, accessed 4.10.2021.

⁷¹ Last posting 22.9.2013, https://www.facebook.com/Ansaar-International-Accra-Ghana-233429190145018/, accessed 4.10.2021.

[&]quot;Women! Beware of cervical cancer – Al-Hayat Foundation," 28.11.2015, https://newsghana.com.gh/women-beware-of-cervical-cancer-al-hayat-foundation/, accessed 4.10.2021.

⁷³ See https://www.facebook.com/ThePMNetwork/photos/muslima-of-the-month-february-hajia-hanatu-abubakarin-most-of-the-muslim-communi/640821862775871/, accessed 4.11.2021.

last posting on the Foundation's Facebook account regarding its cancer sensitisation programme was on 26 September 2017. More recent ones are about motion detectors and alarm systems, indicating that the Foundation became inactive or defunct by the end of the year.

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

Some of the NGOs in the NPO Online Directory have been difficult to trace. For example, apart from being listed among the supporters of the World Association of Non-Governmental Organisations' Code of Ethics, 76 alongside a reference in a 2019 report on persons with disabilities and their challenges in Suhum, 77 no further information on the Suhum-based Muslim Development Organization could be traced. The Noorur Rahma Social Organisation in Old Tafo, Kumasi metropolitan area, in turn, might be linked to the Noorur Rahma Medical Center in Old Tafo Zongo. 78

Also, there has been no trace of the Accra-based Annur Organisation for Humanitarian Services. Interestingly, however, at least two Muslim NGOs with similar names existed: An-Nur al-Islamiyya and An-Nur Foundation.

[&]quot;Food Packages Distributed to the Needy," 9.8.2020, http://iuhwighana.org/index.php/ component/k2/item/2-prevent-disease-in-communities, accessed 4.10.2021. Hasene International has been a partner of IUHWI since 2013.

⁷⁵ See further http://iuhwighana.org/index.php/our-projects/the-bustan-raashideen-project, accessed 4.10.2021.

⁷⁶ https://wango.org/codeofethics.aspx?page=13&country=Ghana, accessed 4.10.2021.

⁷⁷ Efua Esaaba Agyire-Tettey, Augustina Naani, Lars Wissenbach, Johannes Schädler, Challenges of Inclusion: Local Support Systems and Social Service Arrangements for Persons with Disabilities in Ghana (Siegen: Universitätsverlag Siegen, 2019).

⁷⁸ https://www.facebook.com/Noorur-Rahmah-Medical-Centre-102574718293594/, accessed 18.8.2021.

Neither of them was listed in the NPO Online Directory. *An-Nur al-Islamiyya* is a *da'wa* organisation established by Muslim students enrolled at the University of Ghana in 2003.⁷⁹ It has been present on Facebook since 2009 and has a homepage. The Accra-based youth organisation focuses mainly on *da'wa* and educational projects.

Most of its activities, including its lecture and seminar series as well as the Sisters Entrepreneurship Dialogue, the An-Nur E-learning Centre of Excellence, and its 2018-launched mentoring programme, are organised through internal fundraising. For specific projects, such as soliciting financial support for members in need, the group calls on social media and on its homepage. Some initiatives are funded by foreign donors, such as its SHS scholarship project launched in partnership with the Turkish INGO Human Development and Relief Organization in 2015.80 Its main social welfare project is the Ummah Support Fund, launched in 2016. The homepage does not give any information on the Ummah Support Fund apart from displaying a poster with a call to make a monthly donation of GHS 10 (USD 1.60) to the fund, "to support the sick, new reverts, students in need, and Muslims in urgent financial need."81 It is not clear, however, if the support fund has been formalised or if it exists more on an ad hoc basis. The only published financial report of the support fund covers the first quarter of 2017, listing contributions amounting to GHS 1.534,06 (USD 248) and educational support of GHS 970 (USD 157) as the main expenditure.82

An-Nur Foundation, in turn, is a Kumasi-based da'wa organisation linked to the An-Nur Quranic Institute, launched perhaps as late as 2019 (or at least it established its Facebook account in that year). Several other local Muslim youth movements were initiated during the 2010s, including

⁷⁹ http://annuralislam.com/en/about-us/

^{80 &}quot;SHS Scholarship Project 2015," https://www.facebook.com/annuralislamgh/posts/10156047575225333, checked 20.10.2020.

⁸¹ Ummah Support Fund, http://annuralislam.com/en/2016/01/ummah-support-fund/, accessed 17.8.2021.

⁸² Annur Ummah Support Fund, Financial Report for the 1st Quarter ended 2017, http://annuralislam.com/en/wp-content/uploads/2017/04/Annur-Support-Fund-Financial-Report-for-1st-Quarter-2017. pdf, accessed 17.8.2021.

Islamic Ummah of Ghana and Sadaqa Train, both established in 2013, alongside Ghana Islamic Youth Sadaqa Association, established in 2015. An-Nur Foundation stems from the Salafi youth network Muslim Youth Movement. An-Nur Foundation runs a rural madrasa project in Agona District in Ashanti Region, i.e., touring villages and organising Islamic education classes, ⁸³ alongside a rural Iftar programme, the latter one in collaboration with Sadaqa Train and The Striving Muslimah in May 2021. ⁸⁴

A marked feature has been the mushrooming of Muslim youth-led NGOs in Ghana during the 2010s. Some aspire to a national outreach, such as Rayuwa Foundation, Islamic Ummah of Ghana, Grain of Hope, ADIL for Development, Islam for All Organisation, and Save Aid Project. Most of them have a local or regional outreach, such as the Accra-based Light of Islam Youth Organisation (LIYO), combining da'wa and ad-hoc community relief in Lartebiokoshie, Accra, such as its medical screening programme in April 2017.85 The Kumasi-based Al-Mannan Charity Foundation arranges Iftar and Eid al-Fitr parties for orphans and less priviledged children, 86 effectively disseminating the call to support its Ramadan food programme via its online TV station Al-Mannan TV.87 Whether or not the 2017-established Kumasi-based Muslim NGO Al-Manar Foundation for Educational and Humanitarian Services is linked to Al-Mannar Charity Foundation is not clear. For example, the Foundation published a fundraising campaign in its own name on Facebook in July 2021,88 whereas Al-Mannan TV carried the original (and identical) announcement already in June 2021. On the other hand, photographs posted on Facebook in 2019 and earlier seem to indicate that Al-Manar Foundation and Al-Mannan Charity are not identical.

⁸³ Video on rural madrasa project, posted 6.7.2021, https://www.facebook.com/annurfoundation101/videos/531015754993521, accessed 4.10.2021.

⁸⁴ Posting 9.5.2021, https://www.facebook.com/annurfoundation101/, accessed 4.10.2021.

⁸⁵ https://www.facebook.com/liyoghana/, posted 30.4.2017, accessed 30.12.2021.

⁸⁶ Yussif Ibrahim, "Al-Mannan Charity Foundation fetes 80 orphans to mark Eid-ul-Fitr," 27.5.2020, https://www.gna.org.gh/1.18319418, accessed 4.10.2021.

⁸⁷ See, e.g., video posted on Al-Mannan TV Facebook, 13.4.2021, https://www.facebook. com/211176093046422/videos/264273742015360, accessed 4.10.2021. Al-Mannan TV has about 1,300 followers on Facebook (16.1.2022).

⁸⁸ Posting 18.7.2021 and 9.9.2021, https://www.facebook.com/almanarafeahs, accessed 4.10.2021.

The Accra-based Save Aid Project (SAP), too, started in 2017 with a call for Ramadan and Iftar donations. Since then, it has run annual Iftar, Ramadan and Eid al-Adha campaigns and organised Eid al-Adha orphans parties, targeting Zongo communities in Accra as well as rural communities in the Central, Northern, Upper Western, Volta and Western Regions. Apart from its humanitarian relief programmes, it launched a COVID-19 Local Language Awareness Project in April 2020, posting videos in Dandi and Tem, with English subtitles on Facebook, and organised the SAP Iftar Van during the lockdown in Accra in May 2020 and February 2021.⁸⁹

Most Muslim NGOs, registered as well as unregistered, are da'watist. Their number seems to have mushroomed during the last decade, indicating the ongoing NGO-isation of the Muslim sphere in Ghana. Most of them use social media in their Iftar, Ramadan and Qurban/Udhiya fundraising campaigns, such as the Takoradi-based Sunna Hausa Relief Organisation, 90 the Accra-based Imaa-Allah Foundation, 91 the Accra-based Hope Road, 92 or the Tamale-based Islamic Foundation Centre, 93 to mention a few of them.

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

⁸⁹ https://www.facebook.com/SaveAidProject/.

⁹⁰ https://www.facebook.com/SUNNA-HAUSA-Relief-Organization-122639568466788/, 4.7.2018, accessed 30.12.2021.

⁹¹ https://www.facebook.com/MUASSAIMA.

⁹² https://www.facebook.com/hoperoad20.

⁹³ https://m.facebook.com/Islamic-Foundation-Centre-Ghana-107079227466612/.

printing of the Qur'an in Dagbani, were covered by donations from Saudi Arabia. The homepage of the Zaitun Centre is also displayed in English and Arabic to attract funding for his masjid project.⁹⁴

The Fakhrul Islam Foundation (FIF), in turn, is a local Muslim FBO based in Sunyani. Its main emphasis is on da'wa and organising tertiary Muslim students at primary, secondary and tertiary educational institutions in the (former) Brong Ahafo Region. 95 In 2019, FIF launched the Empowered Muslim Girl (EMG) club at all Islamic Basic Schools in the Sunyani metropolis and the region. 96

Many of these local da'wa organisations are attempts by local imams and activists to solicit external donations and funding for mosques, madrasa, primary/JHS buildings, borehole projects and humanitarian relief on social media, for example, those by Islamic Aid Ghana, a local da'wa organisation in Atebubu, alongside the Obuasi-based Urbanhive Charity Foundation, are allocated funds from external foreign donors (usually Saudi philanthropists) for their projects. Among these are Al-Imam Charity Foundation in Kumasi, the Nsawam-based Darus Salaam Humanitarian Foundation, and the Sunyani-based Al-Islah Humanitarian Foundation for their boreholes and well projects.

⁹⁴ See further http://www.imamzaitun.com/, and https://www.facebook.com/Zaitun-Center-for-Education-and-Charitable-Services-1739132076385280/.

⁹⁵ https://www.facebook.com/FIFghanaBA.

⁹⁶ Hassan Nankwe, "Empowred Muslim Girl (EMG) Club launched in Sunyani," 24.2.2019, https://www.modernghana.com/news/917707/empowered-muslim-girl-emg-club-launched-in-sunya.html, accessed 25.7.2021.

^{97 &}quot;We need funds to build mosques in Ghanaian schools", 25.5.2015, https://www.facebook.com/ Islamic-AID-GHANA-260774854116244/, accessed 26.1.2016; no postings on Facebook since 2016.

⁹⁸ https://www.facebook.com/Urbanhive-Charity-Foundation-111661860639167.

⁹⁹ Al-Muslim Foundation Ghana: "we are aiming at helping Muslim communities to develop Islamically – building of masjids, Islamic education, scholarships, boreholes, etc..," https:// www.facebook.com/Al-Muslim-Foundation-GHANA-404459083670757, accessed 3.1.2022. The Facebook account contains no postings.

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

Guidance and Humanity Foundation, in turn, is an example of a secondgeneration dawatist organisation as it both draws on foreign donors as well as (since 2021) generates its own funding for organising its Ramadan Da'wah Caravan to rural villages in the Northern Region.¹⁰¹

The educational complex project of *Nurul Bayaan*, consisting of a senior high school, orphanage, clinic and mosque, illustrates the transnational connections enabled by using social media. ¹⁰² Starting as a WhatsApp platform to link local and diaspora members in Germany in March 2016, the organisation was registered in Ghana and Germany, with headquarters in Duisburg and offices in Ashaiman in the Greater Accra Region. Initially a *da'wa* organisation, it soon incorporated its core objective to press for educational, social and health interventions. As an outcome, it presented an ambitious plan for a multi-purpose building complex and managed to acquire plots of land between Kwabenya and Afienya in the Greater Accra Region. Appeals for donations (*sadaqatul jahriyya*) were posted on its Facebook account, notifying donors to pay into the organisation's bank account in Germany. ¹⁰³ Construction started in May 2020, and the organisation has been eager to demonstrate the progress of the project by posting video clips on its Facebook account and homepage. ¹⁰⁴

Linked to the Nurul Bayaan project, it seems, is the Ashaiman hospital project. This seems to be a project of a closed Facebook group, the Ashaiman Sadaqatul Jariya, whose members are "Ashaiman natives in the diaspora" whose objective is to assist needy and poor Muslims in Ashaiman, a suburb of the Greater Accra Region. 106

accessed 30.12.2021. On Al-Islah Humanitarian Foundation, see https://www.facebook.com/Al-Islah-humanitarian-foundation-Ghana-100215518087377/, 2.11.2019, accessed 3.1.2022.

¹⁰¹ https://www.facebook.com/Lights-of-Guidance-Humanity-Foundation-والإنسانية -الهدى-مصابيح-جمعية-102575018611586.

¹⁰² See https://nurulbayaan.com/?fbclid=IwARop-yw_5DLMXHvdLHL-veIB_oI5r6-Uo6yAw_ SKj36lapbDr1Sr9CSE2cE, accessed 11.9.2021.

¹⁰³ Presentation of Nurul Bayaan project for SHS, orphanage, clinic and mosque, video (Hausa) 7.7.2021, https://www.facebook.com/106080131094295/videos/836374280417238, accessed 11.9.2021.

¹⁰⁴ Presentation of Nurul Bayaan project for SHS, orphanage, clinic and mosque, video (Hausa) 7.7.2021, https://www.facebook.com/106080131094295/videos/836374280417238, accessed 11.9.2021.

¹⁰⁵ Ashaiman sadaqatul jariya hospital project, video (Hausa) 8.8.2021, https://www.facebook.com/106080131094295/videos/225565766239513; accessed 11.9.2021.

¹⁰⁶ https://www.facebook.com/groups/366653867383508, accessed 11.9.2021.

A recent phenomenon is the launching of several secular Muslim NGOs in Ghana during the last decade. The AMAL Initiative, for example, with a mission to implement educational programmes for the improvement of the health, economic and social life "of all members in society," pledges support to the Sustainable Development Goals.¹07 In turn, Renaissance Zongo Youth Aid (R-ZOYA) arranged as its first project a malaria prevention campaign in May 2021 and, later, a two-day Ladies' Entredigital workshop in August 2021, providing intensive training on digitalised entrepreneurship, business motivation and ideas as well as digital skills.¹08 Another example is the Yendi Youth Connect, which organised a Youth Empowerment Seminar in October 2020. The idea is to initiate the development, branding, and marketing of the smock industry and make Yendi the smock hub of Ghana.¹09

Moreover, the Women and Children Welfare Foundation (WACWF) and the Muslim University Female Students Education Network (MUFSENetwork) are two new initiatives protecting Muslim girl-child and women rights as well as enhancing Muslim gild-child education. A similar initiative is Zongo Girls for Education (Zonged), founded by Safia Abdallah Raabo and endorsed by the Office of the National Chief Imam. The organisation has partnered with Plan International and the Zongo Development Fund to run coronavirus campaigns in 2020 (including programmes in Hausa on ZongoLink TV). It had also engaged in HIV/AIDS programmes and antiwitches campaigns and promoted the World Menstrual Health Day in previous years. Moreover, the Zongo Mothers' Hope Foundation (ZMUF) aims to decrease the prevalence of maternal mortality in the Zongo communities and improve the health and well-being of women. It also launched a COVID-19 campaign in Hausa. ZMUF has branches in the USA whose members collect and send donations to Ghana.

¹⁰⁷ https://www.facebook.com/Amalinitiative.

¹⁰⁸ https://www.facebook.com/Rzongoyouthaid.

¹⁰⁹ https://www.facebook.com/YendiYouthConnect, 26.10.2020, accessed 30.12.2021.

^{110 &}lt;a href="https://www.facebook.com/mufsenet/">https://www.facebook.com/wacwfgh/.

¹¹¹ See further https://zonged.org/ and https://www.facebook.com/zongedgh.

¹¹² https://www.facebook.com/zongomothershopefoundation/.

What is remarkable with the aforementioned Muslim NGOs is that the NPO Online Directory contains only a few of them. Based on information gathered from Ghanaian newspapers and internet sources (homepages and Facebook), Kreidieh's 2011 Directory and the NPO Online Directory, 481 Muslim associations, foundations, groups and organisations have so far been identified. They constitute the database—hereinafter 2021 GMNGO Database—for a quantitative analysis of the Muslim NGO landscape in Ghana during the 2010s, listing information on their headquarters, their entry/membership requirements and the duration of their activities on Facebook. Information on the location of their headquarters indicates a heavy southern bias of its operation, as is summarised in Figure 2.

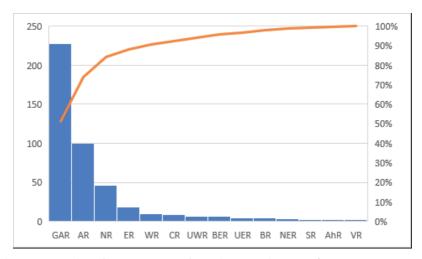


Figure 2: Location of headquarters of Muslim NGOs in Ghana (Source: 2021 GMNGO Database; n = 444)

Abbreviations: GAR = Greater Accra Region; AR = Ashanti Region; NR = Northern Region; ER = Eastern Region; WR = Western Region; CR = Central Region; UWR = Upper West Region; BER = Bono East Region; UER = Upper East Region; BR = Bono Region; NER = North East Region; SR = Savannah Region; AhR = Ahafo Region; VR = Volta Region.

Not surprisingly, more than half of the Muslim NGOs have their headquarters in the Greater Accra Region, almost all of them in Accra apart from Al-Aman Humanitarian Development, International Voice of Islam, Caravan of Mercy, Grain of Hope Foundation, Maarif Foundation and

Sheikh Alhaji Umar Karki Memorial Foundation in Tema, Orphans and Needy Helpline in Amasaman, Al-Abrar Foundation in Ashaiman, and Act Right Foundation in Weija. The concentration of Muslim NGOs in Accra reflects the city containing the largest concentration of Muslims, especially in Accra's many Zongo communities and the city being the political and economic centre of the country.

The second largest concentration of Muslim NGOs is found in Ashanti Region. Most of them are based in Kumasi, the second largest city in Ghana, with a substantial Muslim population. Almost all of the Muslim NGOs operating in the northern parts of the country are located in Tamale in the Northern Region. Furthermore, about 85% of the ca. 450 Muslim NGOs listed in the database operate in the three aforementioned regions (Greater Accra, Ashanti and Northern Regions). What is striking is the lack of Muslim NGOs in Oti and the North-East Region, most probably due to the low numbers of Muslims living in the two regions (see Table 3).

Region	Abbr.	Total pop	Muslim pop	Mp/tp %	Mp/ tMp %
All localities, both sexes		30,753,327	6,108,530	19.9	
Southern regions				11.9	48.5
Western	WR	2,054,863	193,794	9.4	3.1
Central	CR	2,853,335	259,902	9.1	4.3
Greater Accra	GAR	5,437,084	631,591	11.6	10.3
Volta	VR	1,654,650	77,136	4.7	1.3
Eastern	ER	2,918,623	194,838	6.7	3.2
Ashanti	AR	5,428,181	866,117	16	14.2
Western North	WNR	878,855	105,226	12	1.7
Ahafo	AhR	563,643	93,153	16.5	1.5
Bono	BR	1,205,462	154,145	12.8	2.5

Region	Abbr.	Total pop	Muslim pop	Mp/tp%	Mp/ tMp %
Bono East	BER	1,199,786	289,268	24.1	4.7
Oti	OR	744,483	97,928	13.1	1.6
Northern regions				54.1	51.5
Northern	NR	2,306,808	1,532,977	66.5	25.1
Savannah	SR	652,572	418,352	64.1	6.8
North East	NER	657,833	402,352	61.2	6.5
Upper East	UER	1,298,179	385,020	29.7	6.3
Upper West	UWR	898,970	406,731	45.2	6.5

Table 3: Ghana Census 2021: Muslim population per region (source: Ghana 2021 Population and Housing Census. General Report Volume 3C Background Characteristics [Accra: Ghana Statistical Service, November 2021],

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

Some interesting changes can be identified if the information provided in the 2021 GMNGO Database is compared to those in Kreidieh's 2011 Directory and Zook's and Cassidy's analysis of Muslim NGOs in 2013–2015. The southern dominance prevailed already in 2011, listing seventy Muslim NGOs in Greater Accra Region alone. About 83% of the total 129 Muslim NGOs had their headquarters in the southern regions, all of them being urban-based. Even more marked was the southern dominance among the sixty three Muslim NGOs identified by Zook and Cassidy—93%. However, the datasets of 2011, 2013–2015 and 2021 cannot be compared as their composition differs greatly. Not least as Zook's and Cassidy's data only includes a limited number of registered Muslim NGOs in contrast to the narrowly and broadly defined and registered and unregistered ones included in the 2021 GMNGO Database. On the other hand, a comparison between the 2011 and the 2021 databases indicates a multiplication of locations. The 2011 database listed the headquarters of Muslim NGOs in

sixteen urban locations in nine of the ten regions (none registered in the former Volta Region), of which about 40% are in Accra, 20% in Kumasi and 10% in Tamale.

The 2021 GMNGO Database, in turn, includes data on the headquarters of 426 Muslim NGOs in 53 urban locations in all sixteen regions apart from Oti and North-West Regions. About 49% of them are located in Accra, 18.5% in Kumasi and 10% in Tamale (see Figure 3). The concentration of Muslim NGOs in the three Ghanaian metropolises – Greater Accra, Ashanti and Northern Regions – reflects the Muslim population in the southern and northern parts of the country. About three million or almost 50% of them live in the Greater Accra, Ashanti and Northern Regions.

Further, the 2021 GMNGO Database underscores the urban and regional bias of Muslim NGOs, as almost 85% have their headquarters in the three regions mentioned above. Nevertheless, an analysis of their activities reveals a wide spectrum of engagement, including local urban and rural ad hoc projects, annual humanitarian relief programmes during Ramadan, Eid al-Fitr and Eid al-Adha to both urban and rural communities, and rural community outreach campaigns.

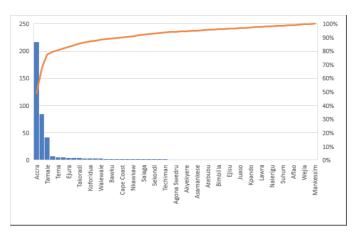


Figure 3: Location of the head quarters of Muslim NGOs (Source: 2021 GMNGO Database; n = 444)

The change in the composition of the Muslim NGO landscape in Ghana during the age of the internet is visible on social media. Figure 4 highlights the rapid expansion of Muslim NGOs in Ghana during the last decade. Although the establishment of the NGOs listed in Appendix II has not been verified as of now, the launching of their Facebook accounts indicates their respective ambitions to publicise their existence and broaden their network by using social media.

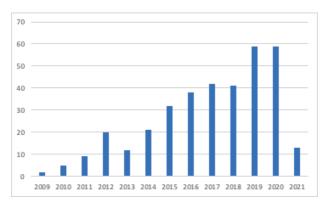


Figure 4: Start of Ghanaian Muslim NGOs on Facebook (Source: 2021 GMNGO Database; total entries: 353)

Two trends can be discerned from Figure 7. One is the first peak in 2012, largely due to the early establishment of Facebook accounts by Zongo and Muslim youth groups. The second peak started in 2019 and continued in 2020. A large part of the new Facebook accounts were those of Muslim da'wa groups and institutions, reflecting their ambition to extensively use social media in disseminating their lectures as part of their outreach campaigns. Although it already peaked in 2019, COVID-19 further spurred them to move their activities on social media. Information provided in the 2021 GMNGO Database further indicates that 217 NGOs have an active Facebook account in 2021 (48 of them made their last update or posting on Facebook in 2020). The phenomenon of some accounts established in 2019 not being updated in 2020 and 2021 seem to indicate that COVID-19 had postponed or nullified the ambitions of the affected organisations/groups, although it is more likely that they may have moved their communication to closed/non-public groups on WhatsApp, or transferred their public communication to Twitter and Instagram.

Figure 5, on the other hand, indicates the institutional and structural challenges many NGOs are facing, especially if they are loose social networks and movements with a thin or even non-existing organisational structure. Most of the NGOs seem to be active on Facebook between for about three to four years, with less than half of them being active for between one to three years. However, an organisation's short Facebook active phase does not necessarily correlate with its past and future activities, especially as most of them established their Facebook accounts in recent years and are still active. On the other hand, what stands out are those NGOs with activity on Facebook spanning over ten years, indicating them having achieved a well-established position within the Muslim NGO landscape. Not surprisingly, the most long-lived one is a Muslim youth organisation, An-Nur Islamiyya (13 years), followed by Community Redemption Foundation, SONSETFUND, Federation of Muslim Youth Groups – Ghana, Muslim Youth Alliance for Development, Rayuwa Foundation, and Taskar Zango (all 11 years).

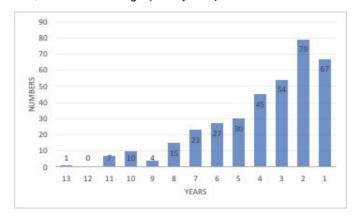


Figure 5: Presence/duration of Ghanaian Muslim NGOs on Facebook (Source: 2021 GMNGO Database; n = 362)

The number of followers on Facebook, in turn, indicates the impact and capabilities of an NGO. Associations, foundations, groups, movements and organisations with thousands of followers have a larger target group whom they can motivate to volunteer and participate in campaigns and ad hoc projects, including fundraising campaigns. Although the figures of

followers on Facebook do not distinguish between domestic and foreign ones, one can assume that most local, youth and Zongo NGOs attract the majority of their followers from their peer groups. As demonstrated in Figure 6, most Muslim NGOs have less than 1,000 followers, and only a few of them count above 10,000 (as of December 2021). The five largest ones are Al-Rayaan International School (35,107 followers), Ghana Islamic Youth Sadaqa Association (36,818 followers), The Light Foundation (33,653 followers), Tijaniyya Youth (33,653 followers), and Baye Do Everything (22,841 followers).

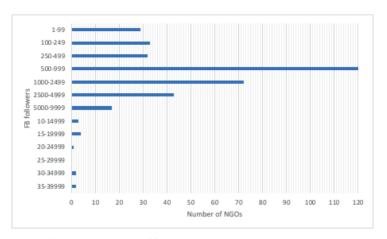


Figure 6: Muslim NGOs: Number of followers on Facebook

(Source: 2021 GMNGO Database; n = 363)

Finally, a remarkable change in the landscape of Ghanaian Muslim NGOs is their movement from narrow-target projects of constructing mosques and schools as well as drilling boreholes and running Ramadan, Iftar, Eid and Udhiya/Qurban programmes, to branching out into new ambitious terrains. Many Muslim NGOs are mainly da'wa platforms, and social media has enabled local imams and scholars to reach a manifold audience. Such narrow-target projects and programmes continue to be the backbone and identifier of many Muslim NGOs. However, some of the new generations of Muslim NGOs initiated during the 2010s have fully embraced the United Nations Sustainable Development Goals (SDGs) and put themselves as spearheads to achieve Agenda 2030 and

improve climate change. For example, the Tamale-based youth group Aid Global Organization participated in the walk for the passage of the Affirmative Action Bill and the call to accelerate the development of women in Ghana¹¹³ and called on its members to plant trees in February 2020.¹¹⁴ As one commentator of the NGO/Muslim community Jamatulhuda Adabraka in Kumasi announced and indirectly heavily criticised the established narrow-targeted programmes already in 2013: "Why do all Malams in Ghana always build mosques without thinking of a hospital? Please help us to solve it." Interestingly, there are currently (2021) at least six hospital projects initiated by local Muslim NGOs, as will be discussed in Chapter Three.

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

¹¹³ https://www.facebook.com/AID-Global-organization-317898138837862/, 8.9.2019, accessed 5.10.2021.

[&]quot;Tree Planting!!! Tree Planing!!!," https://aidglobalooganization.wordpress.com/2020/02/07/tree-planting-tree-planting/, 7.2.2020, accessed 5.10.2021.

¹¹⁵ https://www.facebook.com/JamatulHudaAdabraka, 21.11.2013, accessed 5.10.2021.

2.1 Initiating Community Development

Community development and empowerment has emerged as the core mission of Muslim NGOs in Ghana. Muslim scholars have repeatedly called for a change in the attitude of their followers. An outspoken advocate for self-empowerment has been Haji Umar Ibrahim Imam, the National Imam of the Ahlus-Sunnah Wal Jama'a, who called Muslim chiefs, imams and wealthy believers for a "war on the enemies to human development," and urged them to establish educational and health facilities as remedies for battling ignorance and diseases in the country. He said, "When ignorance and diseases are conquered; hunger, conflicts and wars shall definitely be brought to the barest minimum". He also underscored the importance of providing modern education and career direction for children, saying, "The like of the child who is not educated in this generation is that of a bird that has been sheared of all its feathers and told to fly." 116

Multiple Muslim NGOs are addressing community development in contemporary Ghana. In one way or the other, the majority of them are promoting education via activities ranging from soliciting funds for existing Islamic educational institutions to establishing Islamic kindergartens, primary and second cycle integrated Islamic/secular educational facilities. A few of them, most notably the *Dr. Sheikh Osman Nuhu Sharubutu Education Trust Fund* (SONSETFUND, see Chapter II.1.1 below), and the *Zakat and Sadaqa Trust Fund of Ghana*, have provided scholarships for needy Muslim students at secondary and tertiary levels as their core mission. Others, such as the Accra-based *Rayuwa Foundation*, focus on mental health and wellbeing advocacy and training and engage with students and school management to develop noncurricular activities that promote a holistic approach to learning. As part of its activities, it has designed a child protection curriculum and runs a child protection school based on clubs to raise awareness about child protection issues.

¹¹⁶ 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/, 11.5.2016, accessed 16.11.2017.

¹¹⁷ For the activites of the Zakat and Sadaqa Trust Fund, see Weiss, Zakat in Ghana.

In addition, it is actively engaged in curbing early marriages and ending violence against women and girls in Ghana.¹¹⁸

Some organisations focus on reproductive health, disease prevention, and medical treatment. Several of them are operating on a local scale; for example, the Kumasi-based Sheikh Tawfiq Foundation for Educational Empowerment and Development (STF), founded by Sheikh Anas Tawfiq Ibrahim al-Bakri in 2017, covers hospital bills for poor individuals as well as supports medical and pharmacy students (in addition to students in law and petro engineering). Closely connected to the STF is the Shaykh Taufeeq Memorial Clinic in one of the suburbs of Kumasi; both institutions are part of the Salafi Darul-Hadith mosque and educational complex.¹¹⁹

However, a few organisations operate nationally, most notably the *Muslim Family Counselling Services* (see Chapter II.1.2 below). Health clinics attached to senior secondary school complexes have become an integral part of domestic and foreign Muslim NGO projects. Fully equipped hospitals operated by Muslim NGOs are few, most notably the Ahmadiyya Muslim Mission, the Iranian clinic in Accra, and the Islamic clinic in Wa. However, some third-generation Muslim NGOs have recently embarked on collecting funds for ambitious local hospital projects (see Chapter III).

Furthermore, a few organisations focus on solving sanitation problems in Zongo communities. While the provision of clean water has been an integral part of almost all Muslim NGOs, a novel approach to human waste management has been initiated by the *Islamic Organization for Humanity and Development* (see Chapter II.1.3 below). Other initiatives, such as the *Muslim Development Initiative* and the *Global Institute of Islamic Banking, Insurance and Consultancy*, promote Islamic investment, microfinance, and microbusiness and will are discussed in Chapter V.

¹¹⁸ See further "Podcast: About or foundation," 3.9.2019, https://www.rayuwafoundation. org/news-and-events/podcast-about-our-foundation/, accessed 22.11.2020, as well as "Teaching Human Rights," 14.3.2016, https://www.youtube.com/watch?v=opobYpBRSwQ, and "Parent Engagement Forum on Child Protection," 7.1.2020, https://www.youtube.com/watch?v=QFXQh5WWkNQ&feature=youtu.be.

¹¹⁹ Interview with Sheikh Anas Tawfiq Ibrahim al-Bakri and Doctor Hasan, Executive Director of STF, Kumasi 12.12.2017 and 18.9.2018.

2.1.1 SONSETFUND and Scholarships for Muslim Students

A first step in an instrumental approach toward poverty alleviation was taken after the 2003 National Ramadan Conference. During the conference, the National Chief Imam Sheikh Dr. Osman Nuhu Sharubutu addressed the need to establish a national zakat fund. Although his call was regarded as too ambitious and did not materialise in the establishment of a national institution, new initiatives were launched by various Muslim groups aiming for a structural approach to assisting poor Muslim students. The structural approach was realised by establishing organisations focusing on the promotion of education projects, such as the Islamic Education Trust Fund of Sheikh Dr. Osman Nuhu Sharubutu. Although it was not defined as a zakat fund, its rationale was to channel donations, zakat, sadaqa or corporate, to initiatives with a collective/communal/structural impact. Investments in the education of the Muslim youth has been realised to be a critical step towards the empowerment of the Muslim community.¹²⁰

Osman Nuhu Sharubutu's initiative was slow at take-off and became dormant after a few years. Nevertheless, he relaunched his project in 2009 with the establishment of the *Dr. Sheikh Osman Nuhu Sharubutu Education Trust* (SONSETFUND, alternatively SUNSETFUND, Sheikh Usman Nuhu Sharubutu Education Trust).¹²¹ The Fund is a registered non-governmental organisation led by a thirteen-member executive council with a four-member secretariat located at the National Chief Imam's residence in Fadama, Accra. The chairman of SONSETFUND is the Muslim philanthropist and chairman of ICODEHS Sheikh Mustapha Ibrahim, while Alhaji Khuzaima Mohammed Osman serves as General Secretary. During the launch, the fund received donations from local

¹²⁰ Interview with Alhaji Khuzaima Mohammed Osman, General Secretary of SONSETFUND, Accra, 6.12.2017.

^{121 &}quot;Chief Imam Introduces the SONSETFUND," 15.7.2009, https://www.modernghana.com/news/227419/chief-imam-introduces-the-sonsetfund.html, accessed 7.11.2017.

Muslim dignitaries in Ghana as well as foreign donations, among others from the USA. 122

SONSETFUND is not a zakat institution, although it calls for support and donations to Muslims in Ghana. However, the sources of its funding are not known apart from that the Fund has received donations and financial support from some business enterprises such as the Ghanaian telecom companies MTN and Tigo (since 2017: AirtelTigo), FAN Milk Company, Unibank Ghana Ltd, and Ghana Commercial Bank. Other donors include national Muslim organisations, such as ICODEHS and GIMF, and international donor agencies, such as the Turkish International Development Corporation (TIKA). It has also received private donations from politicians and business entrepreneurs, such as Patrick Boamah, MP for Okaikoi North, and Alhaji Yusif Ibrahim, Chairman of the GT Bank and Managing Director of the Dar es Salaam Group of Companies, and individual Muslim philanthropists, scholars and community leaders, such as Sheikh Mustapha Ibrahim, Mallam Sani Murtala, Mallam Muhammad Awal and Grunshi Chief for East Ayawaso Alhaji Ibrahim Umar Mojo. The Fund was initially also supported by the Ahlus-Sunna Wal-Jama'a, the National Catholic Secretariat, the Accra Branch of the Nasrul-Lahi-L-Fatih Society (NASFAT), the Yankasa Association and the Ghanaian Muslim Community in New Jersey and Virginia.123

The objective of SONSETFUND is to support primary, secondary and tertiary education and provide support for capacity building of organisations and community groups. Also, the Fund claims to support research, i.e., "programmes geared towards solving indigenous problems or providing solutions." However, it seems as if this objective has not

[&]quot;Chief Imam's Efforts In Promoting Secular Education Commendable," 28.1.2016, http://www.newsghana.com.gh/chief-imams-efforts-in-promoting-secular-education-commendable/, accessed 21.2.2019.

¹²³ Alhaji Alhasan Abdulai, "National Chief Imam's Fund [SONSETFUND] Promotes Education of Needy Students In Ghana," 18.4.2017, https://www.modernghana.com/news/769589/national-chief-imams-fund-sonsetfund-promotes-education-o.html, accessed 7.11.2017. A list of donors and contributors to SONSETFUND was published on the old homepage in 2012 and listed 37 organizations and individuals (9.3.2012, http://sonsetfund.org/newsevents?news_id=14f5bfcc2ee739, accessed 16.11.2012); however, this information is not available on the new homepage.

¹²⁴ http://www.sonsetfund.com/about, accessed 7.11.2017.

yet been realised so far. Instead, the Fund has focussed on financing educational facilities and scholarship programmes. The first project of the Fund was the renovation of educational facilities in northern Ghana, among others, the Limanyiri and Ambariyya Islamic schools in Walewale and Tamale, through a donation from MTN Ghana. In Accra, the Fund launched the construction of a major kindergarten and primary school block at Abukobi through assistance given by the ICODEHS. Backed by a USD 100,000 investment by TIKA, the Fund further completed the Sheikh Osman Nuhu Sharubutu Educational Complex in Kasoa in the Central region. The Fund has also provided for accountancy and management textbooks donated from Great Britain to the University of Ghana, the Kwame Nkrumah University of Science and Technology, the University for Professional Studies, the University of Development Studies and the Islamic University College. 125

In 2015, the Islamic University College, Ghana, in collaboration with the SONSETFUND, launched the Imamship Programme, a training programme for imams. The programme was designed to train imams by augmenting their skills and includes courses in Arabic and English, ICT, public speaking, Islamic jurisprudence, mosque management, methodology in da'wa, and fund-raising techniques. One year earlier, Ghana Islamic Microfinance (GIMF) donated books, computers and other educational material to the Fund for onward distribution to schools in the Muslim communities. The donation forms part of the educational project of GIMF, dubbed the Hajiah Fatima Abubaker Educational Support Project, after the late founder of GIMF, which includes one million GHS (ca. 162,000 USD) to support the project till the year 2020.

[&]quot;Chief Imam's Efforts In Promoting Secular Education Commendable," 28.1.2016, http://www.newsghana.com.gh/chief-imams-efforts-in-promoting-secular-education-commendable/, accessed 21.2.2019.

^{126 &}quot;IUCG Ready to Partner Muslim Organizations," www.iug.edu.gh/iucg-ready-to-partner-muslimorganizations, accessed 7.11.2017.

[&]quot;GIMF support education in Muslim communities," 30.12.2014, https://www.ghanabusinessnews.com/2014/12/30/ghana-islamic-microfinance-supports-education-in-muslim-communities/, accessed 16.1.2022.

Scholarships and financial support for Muslim students at secondary and tertiary levels constitute the second main activity of the Fund. From 2011 to 2017, SONSETFUND supported almost 2,500 Muslim students. 128 In 2014, a scheme was started to support needy but brilliant students to go through secondary school. Qualifications for 10 three-year scholarships were based on financial needs and good performance at the Junior High School final examination.¹²⁹ By early 2015, the fund committed GHS 80,000 (ca. 13,000 USD) for educational schemes. 130 According to the scheme, the cost of supporting seven senior high school students for three years was about GHS 20,000 (ca. 3,200 USD). In addition, the Fund launched the Muslim Students Support Package Yearly Grants to support less privileged Muslims to secure admission into tertiary institutions in Ghana.¹³¹ In the same year, the Zakat and Sadaga Trust Fund started collaborating with the SONSETFUND as guarantors to Muslim and northern students who had gained admission into tertiary institutions. According to the scheme, the students were not required to repay their study loans before graduating. Instead, the loan repayment at heavily subsided rates started after two years of graduation.¹³²

In addition, an Iranian-funded programme provides a scholarship package annually for seven Muslim students at the Islamic University College, supports the payment of admission fees and provides scholarships for over 40 Muslim students at various tertiary institutions in Ghana. Seven slots of this package are specially reserved for women who pursue studies in nursing, midwifery, science and technology, business studies, religious

^{128 &}quot;Good news for Muslim students," SONSETFUND 7.9.2017, http://www.sonsetfund.com/newsevents/news?news id=159b41f0a1f77f, accessed 7.11.2017.

[&]quot;TEN SHS Students To Benefit From Sunset fund," 30.6.2014, https://www.newsghana.com.gh/ten-shs-students-beenfit-sunset-fund/, accessed 19.2.2019.

^{130 &}quot;SunsetFund Commits GHS80,000 For Needy Students," 5.1.2015, http://newsghana.com.gh/sunsetfund-commits-GHS80-000-needy-students/, accessed 19.2.2019.

[&]quot;Chief Imam's Efforts In Promoting Secular Education Commendable," 28.1.2016, http://www.newsghana.com.gh/chief-imams-efforts-in-promoting-secular-education-commendable/, accessed 21.2.2019.

¹³² Alhaji Alhasan Abdulai, "Zakat Fund And Students Loans Trust Fund Collaborate To Support Needy Students," 9.10.2015, https://www.modernghana.com/print/648148/1/zakāt-fund-and-students-loans-trust-fund-collaborate-to-support-needy-students.html, accessed 21.1.2016; "Emerging Trends in Educational Welfare Partnerships – The Story of SLTF and Religious Bodies," Students Loan Trust Fund, 26.11.2015, https://www.sltf.gov.gh/emerging-trends-in-educational-welfare-partnerships-the-story-of-sltf-and-religious-bodies/, accessed 7.11.2017.

studies, development studies and communication studies. Further, the Fund has secured Turkish government scholarships for two Ghanaian Muslim students to continue their education in Turkey as well as similar Ghanaian government scholarships to continue their education either in Ghana or abroad. 133

Most importantly, however, the Fund, in partnership with the Students Loans Trust Fund (SLTF), guarantees for Muslim students to access and benefit from government-assisted student loans. By the end of 2018, according to a Facebook announcement of the Office of the National Chief Imam (ONCI), over 3,000 Muslim students had benefitted from the arrangement since its inception in the 2011/12 academic year. The ONCI announced on Facebook in December 2018 that the scholarship programme was to be further expanded in 2019, when it started to monitor an invitation by the Islamic Online University (IOU; https://islamiconlineuniversity.com) for 100,000 scholarships to Ghanaian Muslims to study accredited degree programmes online.

Interestingly, the SONSETFUND is not the sole Ghanaian Muslim organisation to collaborate with the Islamic Online University. The Accra-based Forever Islam Foundation offers a similar package, offering scholarships to persons who want to acquire both secular and religious knowledge up to the PhD level. 135

[&]quot;SONSETFUND Achievements at a glance," SONSETFUND 28.8.2017, http://www.sonsetfund.com/newsevents?news_id=159a44263ecdd6&pn=1, accessed 7.11.2017; Alhaji Alhasan Abdulai, "National Chief Imam's Fund [SONSETFUND] Promotes Education of Needy Students In Ghana," 18.4.2017, https://www.modernghana.com/news/769589/national-chief-imams-fund-sonsetfund-promotes-education-o.html, accessed 7.11.2017; "SONSETFUND improving the lot of Muslims," 23.2.2016, https://www.modernghana.com/news/676695/sonsetfund-improving-the-lot-of-muslims.html, accessed 7.11.2017.

¹³⁴ Office of the National Chief Imam – ONCI, 18.12.2019, Announcement on Facebook, https://www.facebook.com/Office-of-the-National-Chief-Imam-of-Ghana-ONCI-706802429426853/?hc_ref=ARTuh86KwKImVoatUq5MO5b4eiFEoQXC9tSiojlIT848IOzHUbeqE5GgZE4ocayyrPg&fref=nf&_xts__[o]=68.ARAsCyR6U55190EUn2q1dhJIdb6oc8dd4vJYY9YMx22iJ34kWGUD1
UwEJ7zPirJlaCDFqi-wUSKn3Sp2OzaHRNXDRq941HPN8S9hSMJvGbKnoNyMiMY
ntMZ51PBgZvoFPc5URrSY7Apd8pOxWGyInmYOJu_fLoxvDXHxWNYImoAEFJW1_
KOCUTyRyigQQb2icPXzetw8AMoeboW5c3iGwbdkCS9arGvicSvd8B_Pez_YyzPcx5fSP_XtgnyJU_gS sGJQBOiBuwvo5TJCHboWokxawl9G3gYuhKgcUCaXsbZ7A7-_5ty_WE3m-uxvogBg74BJYDOpXp wQmXLIF2HeLpH4yw&__tn__=kC-R, accessed 22.3.2019; same announcement as "Scholarship Opportunity", 26.12.2018, http://www.ipasecgh.org/news?news_id=15c238517697d7&pn=3, accessed 22.3.2019

¹³⁵ http://foreverislamfoundation.org/projects/, accessed 29.4.2019.

However, the introduction of free education at the secondary level by the Ghanaian government in 2017, together with diminishing financial assets due to donor fatigue, resulted in a reorganisation of the SONSETFUND. The programme for assisting Muslim students at secondary high schools was ended. Instead, the sole objective of the Fund was to support Muslim students at the tertiary level by introducing a new scholarship programme for needy students to pay their university fees—ranging from GHS 900-1,500 per semester or GHS 3,000 (ca. 485 USD) per annum. In addition, SONSETFUND is to be developed into the central Muslim institute for endowments, education and scholarships. Therefore, the close collaboration with the Zakat and Sadaga Trust Fund will cease as SONSETFUND is projected to become an independent agent. Also, the Fund is to be detached from the Office of the National Chief Imam. General Secretary Alhaji Khuzaima M. Osman explained that donor fatigue is to be tackled by publicising and generating awareness among the Muslim community of the Fund's activities and programmes. In addition, costs for administration will be cut by deepening the interaction between the donors and the universities, whereas SONSETFUND will serve as the interface of transactions.136

SONSETFUND has been a recipient of Ramadan donations both in cash and in kind. However, food donations by politicians, corporate bodies and diplomatic missions became a problem in 2020 as Yahaya Alhassan, the national chairperson for the Coalition of National Zongo Political Groupings, highlighted, "The donation of foodstuffs [...] accompanied by huge cameras is a cheap way to gain popularity." Criticising the donors for using the donations as a way to gain popularity in the upcoming elections, Yahaya Alhassan (rightly) underscored that "the food donations will not bring school dropouts back to the classroom, will not halt the vicious cycle of poverty among other predicaments faced the youth in the Zongos." Instead, he urged the donors to donate cash to the SONSETFUND as a way to sponsor the education of needy children: "With a cheque donation, the

¹³⁶ Interview with Alhaji Khuzaima M. Osman, General Secretary of SONSETFUND, Accra, 6.12.2017.

Chief Imam can effectively outline programmes and effectively finance the foundation's agenda to shape the Muslim community positively."137

2.1.2 Zero Gender-based Violence

The Accra-based Muslim Family Counselling Services (MFCS) ranks among Ghana's oldest still active Muslim NGOs. Since its establishment in 1990, the organisation has emerged as a forerunner in its cooperation with government agencies and international development agencies such as UNFPA, UNICEF, and WHO.138 It has also been active in family planning, fertility management, female genital mutilation and child health, and the advocacy and prevention of sexually transmitted diseases such as HIV/ AIDS. 139 Among others, MFCS belonged to the preparatory organisations for the 2011 Interfaith Declaration to Improve Family Health and Well-Being, being a commitment to support family health by providing education and services that enable families to plan the timing and spacing of their pregnancies consistent with their faith. 140 Moreover, as part of its commitment to community development, MFCS has run incomeactivating and youth empowerment programmes through capacity building in vocational training, among others, by organising sewing, soap making, and electrical workshops.141

MFCS is, in several ways, a precursor among Ghanaian Muslim NGOs. In an interview in 2003, its founder Alhaji Baba Issa underscored that the MFCS did not receive any financial support from Arab donor organisations mainly because it did not differentiate between Muslims and non-Muslims

¹³⁷ Yahaya Alhassan, "No food donations to Chief Imam," 9.8.2020, https://www.ghanaweb.com/ GhanaHomePage/NewsArchive/No-to-food-donations-to-Chief-Imam-1029388, accessed 16.1.2022

¹³⁸ For example, MFCS is listed in the WHO Family Planning Handbook as collaborating and supporting organisation, see https://www.fphandbook.org/node/2971.

¹³⁹ Weiss, *Begging and Almsgiving in Ghana*, 118; UNICEF Annual Report for Ghana 2010, https://www.unicef.org/about/annualreport/files/Ghana_COAR_2010.pdf.

¹⁴⁰ Interfaith Declaration to Improve Family Health and Well-being, prepared in Nairobi, Kenya, 29 June 2011, available at https://coregroup.org/wp-content/uploads/media-backup/documents/elluminates/declaration%20endorsed%2025jly11.pdf, accessed 13.1.2022. The Declaration was, among others, supported by the Bill and Melinda Gates Foundation and the US Agency for International Development, Office of Population and Reproductive Health.

¹⁴¹ http://mfcsghana.org/about-us/who-we-are/, accessed 14.1.2022.

when it implemented its projects. 142 Consequently, the MFCS stands out as perhaps the first secular Muslim NGO in Ghana, although it nowadays highlights its close cooperation with Muslim leaders and imams. The Programmes Director of MFCS, Mohammed Bun Bida, himself a Muslim scholar, in an interview in 2020, intimated:

As faith leaders, we have taken it upon ourselves to educate people in mosques and churches. We also encourage youth to practice abstinence or use condoms if they must engage in sexual activities.... One may be surprised to find that we conduct condom demonstrations in mosques. This we do because we care for our people as we recognise that it is important to have a healthy congregation.¹⁴³

Over the decades, MFCS has been building up a cadre of local volunteers that run its campaigns and programmes. The organisation has a nationwide outreach with regional branches consisting of programme managers, finance and administrative officers, field officers, secretaries and community volunteers in Greater Accra, Ashanti, Eastern, (former) Brong Ahafo, Northern, Upper West and Upper East Regions. MFCS has transformed itself from a first-generation to a third-generation Muslim NGO as it extensively uses social media, including Facebook, Twitter, WhatsApp, and LinkedIn, to propagate and communicate its campaigns. Not surprisingly, MFCS is a member of the Alliance for Affordable Internet

¹⁴² Weiss, Begging and Almsgiving, 118. This was still the case two decades later; MFCS' key partners in 2020 were all non-Muslim/secular NGOs and government agencies, including StreetInvest, AmplifyChange, Faith To Action Network, United Way Ghana, STAR Foundation Ghana, Consortium for Street Children, Tostan International, West Africa Network For Peacebuilding (WANEP) Ghana, Ghana Health Service, the European Union and UKAid, see Christmas Greetings poster 2021, https://www.facebook.com/mfcsghana/photos/a.645127705690126/1613153042220916/, 18.12.2020, accessed 14.1.2022.

¹⁴³ Mark Okundi, "Mohamed Bun Bida: Religious Leader and Sexual and Reproductive Health and Rights Champion in Ghana," 5.8.2020, https://www.ippfar.org/blogs/mohamed-bun-bida-religious-leader-and-sexual-and-reproductive-health-and-rights-champion, accessed 14.1.2022.

¹⁴⁴ http://mfcsghana.org/about-us/who-we-are/, and http://mfcsghana.org/about-us/where-we-work/, accessed 14.1.2022.

¹⁴⁵ See links and updates on social media published on the homepage of MFCS as well as https://www.facebook.com/mfcsghana/.

(A4AI),¹⁴⁶ a global partnership of organisations across Africa, Asia, Latin America and the Caribbean to advance affordable internet access.

MFCS's core mission has been promoting girl child and women's rights in recent years. The organisation vehemently condemns female genital mutilation (FGM) and gender violence as well as champions for curtailing girl marriages. MFCS joined in 2015 the Girls Not Brides global partnership of more than 1,500 CSOs committed to ending child marriage and enabling girls to fulfil their potential. Moreover, it is a member of the Gender-Based Violence (GBV) Prevention Network, a sub-Saharan African-wide network comprising over 500 activists and member organisations committed to preventing violence against women. In line with its core values, the organisation committed its activities and resources to zero sexual and gender-based violence and harmful practices, including zero child, early and forced marriage, and female genital mutilation, ahead of the Nairobi Summit ICPD+25 (International Conference on Population and Development) in November 2019.

Furthermore, MFCS is one of the +200 organisations that have signed the Global Consensus Statement on Meaningful Adolescent and Youth Engagement¹⁵¹ and is listed, together with FOMWAG, on UNICEF's list

¹⁴⁶ https://a4ai.org/a4ai-ghana-multi-stakeholder-coalition/a4ai-ghana-coalition-members/, accessed 13.1.2022.

[&]quot;Ghana: Moslems Do Not Support FGM," 17.12.2001, https://allafrica.com/stories/200112170008. html; "Work together to end child marriages," https://theworldnews.net/gh-news/work-together-to-end-child-marriages, 13.10.2021, both accessed 13.1.2022; "End Child Marriage: MFCS Challenges Gov't to Prioritize Protection," 12.10.2021, "Work together to end child marriages," 15.10.2021, and "16 Days of Activism Against Gender Based Violence," 25.11.2021, https://www.facebook.com/mfcsghana/, accessed 14.1.2022.

¹⁴⁸ https://www.girlsnotbrides.org/our-partnership/member-directory/muslim-family-counselling-services-mfcs/, accessed 13.1.2022.

¹⁴⁹ https://preventgbvafrica.org/member/muslim-family-counselling-services/, accessed 13.1.2022.

^{150 &}quot;Faith and Traditional Leaders as Champions to end SGBV," 31.10.2019, https://www.nairobisummiticpd.org/commitment/faith-and-traditional-leaders-champions-end-sgbv, accessed 13.1.2022.

^{151 &}quot;Global Consensus Statement on Meaningful Adolescent and Youth Engagement," 7.8.2020, https://www.who.int/pmnch/media/news/2018/meaningful-adolescent-and-youth/en/, accessed 13.1.2022.

of institutions involved in child protection in Ghana.¹⁵² In February 2021, it commemorated the International Day for Zero Tolerance on FGM.¹⁵³

As an extension for advocating children's rights, MFCS partnered with the UK charity StreetInvest in 2013 to reduce stigma, discrimination and abuse toward street-connected children. As part of combatting youth unemployment and sending children to the streets to do menial jobs, MFCS run in the 2010s a programme in Kumasi to train young people in marketable skills such as hairdressing, tailoring, dressmaking, electrical repairs and computer literacy. Is In addition, the participants receive life skills training and training in establishing their own business. Together with StreetInvest and other local organisations, MFCS participated in the organisation of the 2019 International Day for Street Children. One year later, it joined a coalition of Ghanaian NGOs to champion the rights of street children and work for a National Action Plan for Street Connected Children. MFCS ran a fundraising campaign on social media to attract support to assist homeless and street children in Kumasi, Is alongside organising the International Day for Street Children in Kumasi.

Nationally, MFCS made headlines in its fight against gender-based violence and child marriages, although it at times has been an uphill battle, not

¹⁵² Child Protection Mapping: Number and Profile of Institutions involved in Child Protection in Ghana (Accra: UNICEF Ghana and Commission on Human Rights and Administrative Justice, 2018), available at https://www.unicef.org/ghana/media/3086/file/Mapping%20of%20Child%20 Protection%20Institutions%20in%20Ghana.pdf, accessed 13.1.2022.

¹⁵³ https://www.facebook.com/mfcsghana/, 6.2.2021, accessed 14.1.2022.

[&]quot;Our work in Ghana," https://streetinvest.org/ghana/, accessed 13.1.2022.

¹⁵⁵ Deborah Ezra's Fundraising Page, 28.5.2009, https://www.justgiving.com/fundraising/dezra_ghana_09/updates/donate, accessed 13.1.2022.

[&]quot;Mobilising support example: International day for street children 2019: increasing impact," https://www.changethegameacademy.org/nl/examples/mobilising-support/view/?id=25, accessed 13.1.2022.

¹⁵⁷ Emmanuel Akwasi Adu-Ampong, "30 years of Child Rights in Ghana: Reason to celebrate?," 19.11.2020, https://emmanueladuampong.com/2020/11/19/30-years-of-child-rights-in-ghana-reason-to-celebrate/; "Make Child Safeguiding in Ghana a Priority, Church-based Entity Tells Government," 20.11.2020, https://www.aciafrica.org/news/2372/make-child-safeguarding-in-ghana-a-priority-church-based-entity-tells-government, both accessed 13.1.2022.

¹⁵⁸ https://www.facebook.com/mfcsghana/photos/a.645127705690126/1692236804312539, 8.4.2021, accessed 14.1.2022.

¹⁵⁹ https://www.facebook.com/mfcsghana/photos/a.645127705690126/1693051014231118/, 9.4.2021, accessed 14.1.2022.

least due to its restricted economic resources to run its campaigns. ¹⁶⁰ For example, lack of funding hampered the extension of its campaign against gender-based violence in rural communities in Bawku West in the Upper East Region in 2019, resulting in a call for external donor support. ¹⁶¹ Backed by the UK charity AmplifyChange and in collaboration with the Department of Social Welfare, MFCS continued its project in the Bawku area. ¹⁶²

Following the UN resolution on the human right to water and sanitation in 2010, MFCS integrated the theme among its core objectives. The organisation joined the global End Water Poverty (EWP) coalition and produced in 2015 a country briefing on Ghana in its advocacy to highlight the poor state of water and sanitation in the country. In particular, the briefing addressed the need to improve access to safe, affordable, available and sufficient water and sanitation in Ghana. Noting that the government of Ghana had signed the above-mentioned 2010 UN resolution, MFCS called upon the government to meet its obligations as only 89% of the population had access to water and a mere 15% to sanitation facilities.

COVID-19 widened MFCS' spectrum of activities further. Alongside other Muslim NGOs engaged in community support activities, MFCS became the partner of United Way Ghana and the global technology company 3M, and distributed their relief packages in Kumasi in July 2020.¹⁶⁵ Another

[&]quot;Work together to end child marriages," 13.10.2021, https://newsghana.com.gh/work-together-to-end-child-marriages/?fbclid=lwAROXyhgZwzlf9tHJSvK7bsmhfwHn9bwX-SrY5OWo7qsenSjC3aqrK7KxfEs, accessed 14.1.2022.

¹⁶¹ Enock Akonnor, "Bakwu West; Muslim Family Counselling Services calls for donor support in the fight against gender based violence," https://ghanabulletinblog.home.blog/2019/10/07/bawkuwest-muslim-family-counselling-services-calls-for-donor-support-as-they-fight-gender-basedviolence/, 7.10.2019, accessed 13.1.2022.

[&]quot;Distressed teenager forced into marriage given lifeline," 16.8.2021, https://newsghana.com.gh/distressed-teenager-forced-into-marriage-given-lifeline/, accessed 13.1.2022.

¹⁶³ https://www.endwaterpoverty.org/news/keep-your-promises-ghana-country-briefing, accessed 13.1.2022.

¹⁶⁴ Muslim Family Counselling Services and End Water Poverty, Realising the human right to water and sanitation, June 2015, 15_6012_EWP_GhanaBriefingDoc FINAL for download only, accessed 8.11.2017.

[&]quot;3M Sub-Saharan Africa, United Way Ghana support communities impacted by COVID-19," 20.7.2020, https://thebftonline.com/2020/07/20/3m-sub-sahara-africa-united-way-ghana-support-communities-impacted-by-covid-19/, accessed 13.1.2022.

project was the Childhood Literacy and Remote Learning initiative, being part of the COVID-19 Response Initiative of United Way Ghana, where MFCS, Achievers Ghana and Mothers of All Nations Foundation joined hands in 2020.¹⁶⁶

2.1.3 The Bio Digester Toilet Project

The Kasoa-based Islamic Organisation for Humanity and Development is a newcomer among the nation's Muslim NGOs in Ghana. Although its roots have not been traced yet, its background seems to have been a local youth movement. The group established a Facebook account in November 2019, perhaps after being transformed into an organisation. In February 2020, the organisation received its certificates of incorporation, ¹⁶⁷ recognition as a national NGO, and commencing business by the Department of Social Welfare. ¹⁶⁸

The objectives of the Islamic Organisation for Humanity and Development articulate the necessity of a developmental intervention for empowerment. Echoing the UN Sustainable Development Goals, the organisation strives to mobilise resources to provide access to basic services in underdeveloped and deprived communities. It aims to reach this goal by building partnerships "to develop innovative schemes for initiatives and sustainable solutions" to empower these communities. The organisation lists five objectives as its main areas of the planned intervention. Three of them are typical of Muslim NGOs, namely the provision of clean water, health care and educational support. The two others are rarely among the objectives of Muslim NGOs in Ghana. Both are on top of the agenda of the Islamic Organisation for Humanity and Development. The first is an innovative intervention to end open

[&]quot;United Way Ghana Launches Reading Engagement in Ayawaso North," http://unitedwaygh.org/united-way-ghana-launches-reading-engagements-in-ayawaso-north.php, accessed 13.1.2022.

¹⁶⁷ https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/279769436801210, accessed 23.8.2021.

¹⁶⁸ https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/279769753467845, accessed 23.8.2021.

¹⁶⁹ Vision, Islamic Organization for Humanity and Development, poster posted 8.4.2020, https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/209327107178777, accessed 23.8.2021.

defecation by supporting households to own a biodigester toilet facility at half the cost. The second one aims to empower less privileged groups with interest-free financial and technical resources, being a form of an Islamic micro-finance scheme.¹⁷⁰

The biodigester toilet project is initiated by and linked to a similar one of two NGOs, the Humanitarian Islamic Foundation Africa and SBP Biogas. The latter project aims to provide bio-toilets to households at a halfprice and is supported by several national and international donor partners, including the Government of Ghana, the Organization of Islamic Cooperation, the Islamic Development Bank, Zakat Foundation of America, and Islamic Relief.¹⁷¹ The Islamic Organization for Humanity and Development, in turn, launched its bio-toilet project in April 2020, 172 alongside the community and household water project, i.e., the drilling of boreholes.¹⁷³ Finally, the group announced the start of the African Sanitation Solution Project in October 2020. The project provided a mix of household biodigester toilets, community biogas toilets and community boreholes, with a pilot project in the Sekondi-Takoradi metropolitan area.¹⁷⁴ At the same time, another Muslim NGO in Kumasi, the Serve Humanity Foundation, arranged a biodigester toilet and biogas skills training project for 300 participants.175

Apart from the two infrastructure projects, the group announced two crowd-funded initiatives in April 2020. The Economic Empowerment Initiative is an Islamic micro-finance project to provide crowd-funded interest-free loans for groups and business start-ups in addition to free

¹⁷⁰ Objectives, Islamic Organization for Humanity and Development, https://www.facebook.com/ Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/209327140512107, 8.4.2020, accessed 23.8.2021.

¹⁷¹ https://www.facebook.com/Humanitarian-Islamic-foundation-Africa-895744047441085/, 16.9.2019; https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/165166071594881, 9.2.2020, both accessed 23.8.2021.

¹⁷² https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/204989777612510, 2.4.2020, accessed 23.8.2021.

¹⁷³ https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/, 4.4.2020, accessed 23.8.021.

https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/342968000481353, 5.10.2020, accessed 23.8.2021.

¹⁷⁵ https://www.facebook.com/Serve-Humanity-Foundation-Ghana-117563329644005/photos/401455211254814, 25.9.2020, accessed 14.1.2022.

training workshops and seminars. The Crowd Farming Initiative, in turn, includes three projects, namely the 'one goat campaign', the 'raised pound fish farming' and the 'zero-grazing livestock capital'. 176

Nevertheless, the Islamic Organization for Humanity and Development is, at its core, a Salafi *da'wa* organisation with close international and transnational connections. In October 2020, it posted a video on Facebook about constructing its Islamic centre block in Kasoa. The one-million USD project is funded by "our Islamic Organization partners", it says, and will contain several facilities, including classrooms, a mosque, a hostel, a conference hall, a 120 cubic biogas plant, an administrative office, an office for the NGO, teaching staff accommodation, and a kitchen and eating area.¹⁷⁷ In addition, it posted several calls from US American Muslim groups, among others in New York City, in support of their Islamic centre project and sermons and lectures from the Darul-Hadith and Darul-Tawheed centres in Ghana, indicating the global interlinkage of various Muslim groups.

2.2 Associations, Coalitions, and Representative Bodies: Muslim CSOs and da'wa Groups

Formal Muslim initiatives by associations, groups or movements have existed for some decades now, although the majority of them tend to be restricted to a specific locality or community. Their lifespan has usually been rather short. A general tendency has been that a group of likeminded individuals form an action group to address a specific target, in many cases, the improvement or even modernisation of Islamic education. Others have focused on social and economic development among Zongo inhabitants or curbed political vigilantism in the Zongos. Little is known about when the first of such (faith-based/Muslim) CSOs started to evolve in Ghana; the earliest traces so far detected go back to the late 1990s

¹⁷⁶ Call to register for crowd-funded initiatives, Islamic Organization of Humanity and Development, poster posted 8.4.2020, https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/photos/209327163845438, accessed 23.8.2021.

¹⁷⁷ Video posted on Facebook, 5.10.2020, https://www.facebook.com/Islamic-Organization-for-Humanity-and-Development-110160223762133/?ref=page_internal, accessed 23.8.2021.

and seems to correlate with the vitalization of Ghanaian civil society (see Appendix I). The main challenge of these local initiatives has been leadership and finance. Usually, many of these initiatives, especially Muslim youth associations, tended to be short-lived affairs and collapsed or became dormant after a short span of activism. For example, the Accrabased *Hayat Mission*, established in 2014, organised the 'Entrepreneurial and Skills Acquisition Training' in April 2014 as well as the 'Muslim and Muslimah Keep Fit Health Walks' in May 2015. It does not, however, announce any activities on Facebook since then.¹⁷⁸

Other organisations formed during the last decade, such as the *Muslim Youth Association* in Wa, seemed to be more successful on this account, them being sensitive to the commitment, dedication and experience of their leadership and striving for accountability and transparency of their budgets.¹⁷⁹ With the widespread use of social media during the 2010s, many of the Muslim CSOs and NGOs extensively use Facebook and other social media to remind their supporters about the payment of membership dues, call for donations, inform on new projects, and even disseminate information on their balances of income and expenditure.

A wide range of formalized and institutionalised Muslim professional and advocacy associations, groups, and platforms operate nationally in Ghana. Most of them are NGOs, some of them operating since the 1990s. The Federation of Muslim Women's Associations in Ghana (FOMWAG, formed in 1992) ranks among the oldest still operative bodies, counting various local groups, regional chapters and international branches, among others FOMWAG-UK. To MWAG seldom makes national headlines and established a Facebook account as late as August 2020. Nevertheless,

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

¹⁷⁹ A BRIEF HISTORY OF MYA, https://www.facebook.com/MYAUWR/, 10.3.2019, accessed 10.8.2021.

¹⁸⁰ On the history and early activities of FOMWAG, see Sulemanu, Leadership in the Ghanaian Musim Community, and Ammah, "Islam, Gender and leadership in Ghana."

Justice Dzido, "Muslim Communities Improving – FOMWAG," 17.8.2018, https://www.thepublisheronline.com/muslim-communities-improving%E2%80%95-fomwag/, accessed 27.9.2021. FOMWAG-UK was founded in 2012; see further http://fomwag.org.uk/, accessed 27.9.2021.

¹⁸² In 2017, for example, FOMWAG sent a press release to Ghana News Agency, declaring its displeasure with the monination of the National Hajj Board and demanded the President of Ghana to include at least one woman among its members; see "FOMWAG calls for inclusion of women

the various postings on Facebook demonstrate the wide range of activities the Association and its member groups have undertaken since then. Apart from occasional donations to assist disadvantaged groups, ¹⁸³ FOMWAG organised a sensitisation seminar for imams on the theme 'Linking principles of human rights with Qur'an and the Sunnah to promote the well-being of women and girls' in August 2020. ¹⁸⁴ It also posted a video by its president Hajia Ajara Ishaku Telly, warning about COVID-19 stigmatisation. ¹⁸⁵ In addition, it advertised the sod-cutting ceremony of the FOMWAG Girls SHS in Accra in August 2020, ¹⁸⁶ a project it had initiated in 2012. ¹⁸⁷ Its Ashanti regional branch launched the Rural Community Project Boamang, Ashanti Region, in September 2020 to extend the hitherto urban bias of FOMWAG's activities to promote positive parenting, adolescent girls' empowerment, and women empowerment among marginalized and neglected rural communities. ¹⁸⁸

Interestingly, FOMWAG-Ashanti's partners in the project are Paragon Foundation, the National Mosque Ghana, and two Turkish NGOs, HUDAI and Deniz Fereri. The Sekondi-Takoradi branch, in turn, organised the First Leadership Seminar for Muslim women in November 2020.

The Ghana Muslim Students Association (GMSA) ranks among the oldest still existing Muslim youth organisations, established in 1972

on Hajj Board," 24.2.2017, https://www.ghanabusinessnews.Com/2017/02/24/fomwag-calls-for-inclusion-of-women-on-hajj-board/, accessed 27.9.2021.

¹⁸³ The Northern branch of FOMWAG as well as the Muslim nurses group, a FOMWAG member association, donated twice food items and santiation goods to Shakinah Clinic in Tamale (https://business.facebook.com/fomwagghana/, postings on 2.9.2020 and 7.12.2020, accessed 27.9.2021). In August 2020, the Ashanti branch assisted needy women during the COVID-19 lockdown in Kumasi, in October 2020, FOMWAG donated food and clothing to flood victims in Kumbungu District, Northern Region, alongside distributing free face masks made by FOMWAG, see postings 14.8.2020, 1.10.2020, and 22.10.2020.

¹⁸⁴ https://www.facebook.com/fomwagghana/, 13.8.2020, accessed 27.9.2021.

¹⁸⁵ Link to YouTube video, https://www.youtube.com/watch?v=WLi9ydwOy2o, 15.8.2020, accessed 27.9.2021.

¹⁸⁶ https://www.facebook.com/fomwagghana/, 13.8.2020, accessed 27.9.2021.

^{187 &}quot;FOMWAG's school project launched," 30.4.2012, https://www.ghanaweb.com/GhanaHomePage/ NewsArchive/FOMWAG-s-school-project-launched-237509, accessed 27.9.2021.

¹⁸⁸ https://www.facebook.com/Fomwag-Ashanti-112442813643597/, posted 18.9.2020, accessed 27.9.2021.

¹⁸⁹ https://www.facebook.com/112442813643597/photos/a.113575033530375/407168584171017/, accessed 27.9.2021.

¹⁹⁰ https://www.facebook.com/Fomwag-Ashanti-112442813643597/, posting 3.11.2020.

with branches in all tertiary educational institutions and universities. Compared to FOMWAG, GMSA was early in using social media and establishing a Facebook account by 2013. This has also been the case of the *Ghana Academy of Muslim Professionals* (GAMP, formerly Ghana Muslim Academy, ¹⁹¹ on Facebook since 2012) as well as Muslim professional organisations founded during the last decade, such as:

- the Ghana Muslim Nurses and Midwives Association (GMNMA, on Facebook since 2012);192
- the Muslim Mobile Preachers Association (MMPA, on Facebook since 2012);193
- the Union of Muslim Professionals (UMP-GH, founded in 2014, on Facebook since 2016);194
- the Muslim Health Workers' Association of Ghana (MHWAG, established in 2015, on Facebook since 2018);195
- the Islamic Medical Association of Ghana (IMAGH, formed in 2017, on Facebook since 2017);196
- the Ghana Muslim Broadcast Journalist Association and the Muslim female teachers' association Muslim Women in Teaching, both formed in 2020 and on Facebook since then;¹⁹⁷ and

¹⁹¹ The Ghana Muslim Academy was formed in 1992, inaugurated in 1994, and adopted its new name in 2017. The membership of GAMP includes Muslim intellectuals and professional academics, see further https://ghana-academy-of-muslim-professionals.business.site/, and https://www.facebook. com/GhanaAcademyOfMuslimProfessionals/.

¹⁹² See further https://www.facebook.com/Ghana-Muslim-Nurses-and-Midwives-Association-Gmnma--328789477196609/. GMNMA was championing for the right of Muslim nurses to wear the veil at work in 2015. It is unclear if the association is still active as its facebook account has not been updated since 2017.

¹⁹³ See further https://www.facebook.com/MMPATVGHANA/?ref=page_internal.

¹⁹⁴ UMP-GH defines itself as a non-profit, non-political organization of Muslim professionals and business people aiming at promoting Islamic consciousness and impact "through appropriate projects, programs and activities by partnering with other related Islamic organizations, development partners and organizations." UMP-GH puts special focus on capacity building programs, including social, business, entrepreneurial and professional training. See further https://www.facebook.com/ump.ghana/, accessed 27.9.2021.

¹⁹⁵ The MHWAG consists of professional and non-professional health workers, including doctors, pharmacists, midwifes, laboratory scientists, optometrists, administrators and supporting staff.

¹⁹⁶ See further https://imaghana.com/, and https://www.facebook.com/IMAGH101/.

¹⁹⁷ See further https://www.facebook.com/Ghana-Muslim-Journalists-Association-102169398402170/, and https://www.facebook.com/MuswitGh/.

the Ghana Association of Muslim Accountants (GAMA), formed in

The Muslim Health Workers' Association (MHWAG) and the Islamic Medical Association are vivid examples of CSOs combining professional and humanitarian causes. Both organisations have organised medical outreach programmes alongside mobile health screening activities targeting inhabitants in deprived communities. Both organisations underscore the need to integrate an Islamic perspective on medical ethics. MHWAG's objective is youth empowerment through education, mentoring, career guidance, and counselling. In addition, MHWAG runs special projects for vulnerable groups, including children, women, the disabled and orphans. In 2020, MHWAG launched an ambitious campaign to raise funds to renovate, equip and operate the Kumasi Central Mosque Clinic.¹⁹⁹

Apart from Muslim professional associations, urban-based Muslim advocacy groups and think tanks were established in the last two decades. The urban-based Muslim advocacy groups include different bodies, and CSOs focused on promoting political stability, such as the Friends Against Global Terrorism (FAGLAT), the Northerners and Zongos Concerned Youth Association of Ghana, and the Center for Muslim Youth in Peace and Development. FAGLAT was established in 2001 by Muslim leaders in the aftermath of 9/11 in solidarity with the global war on terrorism. Among its most prominent members were the National Chief Imam Sheikh Dr. Osman Nuhu Sharubutu and the National Imam of the Ahlus-Sunna Sheikh Umar Ibrahim Imam. FAGLAT was an active CSO for a decade and collaborated closely with the US Embassy in Accra, the latter using FAGLAT to distribute the embassy's Ramadan food donations. In addition, FAGLAT and the US embassy organised cultural exchange programmes with Muslims in the USA and lecture series, workshops and roundtable

¹⁹⁸ https://www.facebook.com/gama.ghana/.

¹⁹⁹ MHWAG Fundraising durbar under auspices of Sarkin Zongo of Ashanti Region and in collaboration with Alpha Radio, posted 13.2020, https://www.facebook.com/341974059650439/photos/a.41 0701716111006/873284689852704/?type=3&theater, accessed 27.9.2021; MHWAG Fundraising campaign Ramadan 2020, posted 17.2.2020, https://www.facebook.com/341974059650439/photos/a.410701716111006/659448534569655/?type=3&theater, accessed 27.9.2021.

discussions with Muslim leaders in Ghana.²⁰⁰ Its pro-American stance was outspoken, and the organisation repeatedly demanded that Muslim activists abstain from promoting anti-American sentiments.²⁰¹ However, the activities of FAGLAT abated after a few years, and the organisation has been dormant since 2010.

The Accra-based Northerners and Zongos Concerned Youth Association of Ghana (NAZYAG) ranks among the oldest still active Muslim CSOs. Established as a national youth group with members in 240 Zongo communities in 2001, the organisation has since then transformed into a recognised pressure group. ²⁰² In 2017, for example, NAZYAG, together with the Ghana Muslim Broadcast Journalists Association and Ghana Hajj Research, critically commented on the handling of hajj affairs in Ghana. ²⁰³ In 2018, the two organisations vehemently opposed the proposal by the Minister for Environment, Science, Technology and Innovation, Prof. Kwabena Frimpong-Boateng, to Muslim leaders to use text messages to call for prayer. ²⁰⁴

NAZYAG, together with Zongo Broadcasters Live, Ghana Hajj Research, ZongoPeople.com and Hajj Media Voice, are members of Muslim Groups Ghana. The organisations made headlines as organisers of the Ghana Muslim Excellence Awards, although, in early 2021, they turned into

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

^{201 &}quot;Ghana: Don't Fan Anti-American Sentiments," Accra Daily Mail 25.1.2007, https://allafrica.com/stories/200701250888.html, accessed 18.8.2021. The establishment, activities and impact of FAGLAT is outlined and discussed in extenso by Yunus Dumbe, Transnational Contacts and Muslim Religious Orientation in Ghana, 277–320.

^{202 &}quot;Zongo communities urge political parties to include them in their manifestos," 17.8.2012, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zongo-communities-urge-political-parties-to-include-them-in-their-manifestos-247984, accesed 5.1.2022.

^{203 &}quot;Muslim Associations Comment Hajj Board," 24.10.2017, https://www.ghananews247. com/2017/10/24/muslim-associations-comment-hajj-board/, accessed 9.10.2021.

²⁰⁴ Muhammed Faisal Mustapha, "Muslim groups demand removal of Prof. Frimpong Boateng for 'call to prayer' comment," 13.4.2018, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslim-groups-demand-removal-of-Prof-Frimpong-Boateng-for-call-to-prayer-comment-642864, 16.1.2022.

a political platform when they called—in vain, as it turned out —on President Akufo-Addo not to scrap the Ministry for Inner-City and Zongo Development as he embarked on forming a new government after winning the 2020 elections.²⁰⁵

The Center for Muslim Youth in Peace and Development (CMYPD) spearheads peace and capacity building programmes alongside anti-corruption and anti-drug campaigns in urban Zongo communities. ²⁰⁶ Established in 2020, the Accra-based centre partners other Muslim NGOs and CSOs with similar agenda such as the Kumasi-based Muslim youth and community development incubator Volunteers for Muslim Youth Empowerment and Development (VOMYED). VOMYED's public interventions include the Ghana Muslim Youth Camp, an annual event organised by VOMYED since 2012 (but cancelled in 2020 due to COVID-19). In recent years, the event has included digital skills training (phone, graphic design, social media, digital tools usage, and management), pastry skills training (pies, spring rolls, pizzas), as well as beads and assessories making. ²⁰⁷

A recent phenomenon is the emergence of non-denominational CSOs founded and dominated by Muslims with an agenda of Zongo development. An example of such an organisation is the Tamale-based Advocates for Community Development (ACDEV), which started as a youth group in 2017 and, similar to other youth groups in their starting phase, concentrated on cleanup exercises and donations to schools. Its core members are Muslim university students, although the association is distinctively non-denominational, highlighting advocacy at the forefront of its activities. Identifying its mission of contributing to achieving SDG1 (eradication of poverty) and SDG4 (quality education), the group visited Shanjini outside Tamale to engage with the local inhabitants.²⁰⁸ The visit turned out to be an eyeopener for the group:

^{205 &}quot;Don't scrap Ministry of Inner Cities and Zongo Development – Muslim groups begs Akufo-Addo," 13.1.2021, https://www.modernghana.com/news/1054941/dont-scrap-ministry-of-inner-cities-and-zongo.html, accessed 16.1.2022.

²⁰⁶ See further https://cmypd.org/, and https://www.facebook.com/Centre-for-Muslim-Youth-in-Peace-and-Development-100494001577432/.

²⁰⁷ https://www.facebook.com/vomyed/, 21.5.2015, 17.4.2016, accessed 16.1.2022.

²⁰⁸ https://www.facebook.com/ACDEVTAMALE/, 28.9.2017, accessed 5.1.2021.

The most important aspect of our visit was the fact that we were informed by the community members, what we should implement to help in the situation. We were so much impressed by their suggestion of adapting measures to improve their farming systems and also providing basic skills training for the community members, especially women, to learn and implement for their individual benefits, the benefit of the family, the community and the country at large. [...] Our first help to the people of Shanjini will help us identify what will be excellent in curbing the situation. If it appears positive and excellent, the same approach will be taken in different communities in the region. 209

The 'bottom-up' approach of the group addresses female empowerment. Like the Young Women Leaders Network, ACDEV focused on menstrual hygiene and embarked on its 'Health Solution Tour', visiting schools in the Northern Region in early 2019. The Health Solution Tour combines three areas of empowerment of young girls: sewing of reusable sanitary pads, entrepreneurship training, and the formation of 'we are safe' groups among young girls.²¹⁰

Another denominational CSO established and mainly run by Muslims is the Accra-based *Women Relief Alliance Foundation* (WRAF). Established in 2019, the organisation has since then launched COVID-19 sensitisation, breast cancer awareness and menstrual hygiene donation campaigns, arranged health screenings in Nima and Madina Zongos, and initiated a potable water project in the Boku rural community in the North East Region and support programme for rural women.²¹¹

The West Madina Development Foundation (WEMADEF), in turn, is an example of a denominational local community association run by Muslims. Established in August 2020, the association has about 200 members and strives to "foster a united front, productive and

²⁰⁹ https://www.facebook.com/ACDEVTAMALE/, 4.10.2017, accessed 5.1.2021.

²¹⁰ https://www.facebook.com/ACDEVTAMALE/.

²¹¹ https://www.facebook.com/Women-Relief-Alliance-Foundation-107672190649483/, accessed 5.1.2021.

empowerment of the people of West Madina to be a major pillar in the economic and social development of the town."²¹² WEMADEF launched the Vision 2040 West Madina Regeneration Plan and aims to accelerate education, economic empowerment, modern health care facilities and infrastructure development such as constructing a communal library, a youth and enterprise centre and a community recreational park in the Madina Zongo of Accra. ²¹³ Its first project, the rehabilitation of the Umar Bin Hatab Primary and JHS, was realised through a successful fundraising call in December 2020. ²¹⁴

The third segment of Ghana's contemporary Muslim NGO landscape is the numerous Zongo community associations and groups. Most of them resemble secular Muslim NGOs and restrict their activity to a specific Zongo community, albeit some claim or indicate translocal ambitions. For example, the *Voice of Zongo Communities in Ghana* (VOZ) aspires to address development issues in Zongo communities by working in partnership with community leaders, government agencies as well as local and international NGOs, although it hitherto restricted its activities to Koforidua Zongo.²¹⁵

The Zongo Civic Foundation (ZCF), also claims to be a non-partisan, non-profit organisation "established to empower the people of the Zongo through effective civic engagements and vocational skills." However, apart from disseminating general information on the 2019 referendum introducing a multi-partisan system at local level elections and allowing political parties to participate in decentralised local governance, the ZCF has left no other traces on the internet. ²¹⁶

²¹² WHAT IS WEMADEF, https://www.facebook.com/WEMADEF/?ref=page_internal, 15.10.2020, accessed 23.8.2021.

²¹³ Vision 2040, https://www.facebook.com/WEMADEF/photos/a.100917098408439/144014790765336/, 29.10.2020, accessed 23.8.2021.

²¹⁴ https://www.facebook.com/WEMADEF/photos/pcb.197463035420511/197462725420542 , and https://www.facebook.com/WEMADEF/photos/pcb.197463035420511/197462618753886, 23.12.2020, accessed 23.8.2021

²¹⁵ https://www.facebook.com/vozgh/. Among others, VOZ launched a peace campaign after the December 2020 elections as well as fundraising campaigns for its 'Menstrual Cup' and 'One Child One School Uniform' projects in Koforidua Zongo, see postings on Facebook 20.8.2020, 27.11.2020, and 24.1.2021, accessed 30.12.2021.

²¹⁶ https://www.facebook.com/Zongo-Civic-Foundation-Ghana-110783200286069/.

Similarly, the Young Muslim Entrepreneurs in Ghana or the Zongo Vation Hub (see next sub-chapter), an Accra-based Startup Zongo wanted to promote entrepreneurship among the Zongo youth. Among others, it urged its followers to attend the Zongo Coders Initiative, a 12-month training course arranged by the Initiative for Youth Development in 2018, as part of its vision to turn the Zongos into the tech hubs of West Africa.²¹⁷

The Kumasi-based *Voice of the Zongo International* (VOZI) is an example of the few trans– and internationally operating Ghanaian Zongo and Muslim NGOs. Starting as a CSO in Kumasi to boost sanitary and economic activities in the local Zongos, it hosted the Ashanti Muslim Business Executives Dinner in September 2019²¹⁸ and soon established an international network. It listed at its official inauguration on 31 July 2021 branches in Belgium, Canada, Finland, Germany, Ghana, Italy, Nigeria, Spain, the UAE, the UK, and the USA. VOZI appears to be the brainchild of Muslim business tycoon Alhaji Abdullahi Usman, CEO of Karima Enterprise and founder of the Karima Foundation. VOZI's medium and long term project plans are ambitious, ranging from organising extra classes for double-track students and vocational training courses alongside running *da'wa* programmes on social media and radio to financing water projects (the first ones were completed already in 2020) and building a hospital.²¹⁹

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

²¹⁷ https://www.facebook.com/Zongo-Civic-Foundation-Ghana-110783200286069/, 19.3.2018, 17.4.2018, accessed 6.1.2022. No postings after April 2018, perhaps indicating that the group has become dormant since then or joined with another initiative, probably the ZongoVation Hub?

²¹⁸ https://www.facebook.com/VOZIWorld, 17.9.2019, accessed 30.12.2021.

²¹⁹ https://www.facebook.com/VOZIWorld, 2.11.2021, accessed 30.12.2021. See further https://voiceofzongo.com/index.html.

The BIP has been operating since 2014, spearheading improvements in education and capacity building, and aiming to promote social justice and empowerment of marginalized and vulnerable segments in Ghanaian society via social policy research, lecture series and workshop for policy makers and institutional leaders. ²²⁰ The ACAILP, on the other hand, is a more recent establishment that defines itself more narrowly as an Islamic policy think tank in areas of law, policy, social and developmental advocacy, and intra – and inter-faith dialogue. ²²¹ The Hajj Research Foundation serves as a watchdog of the Ghana Hajj Board and the annual hajj operations, ²²² whereas the IFRIG and its defunct predecessor, the Tamale-based Africa Islamic Economic Foundation (AFRIEF), propagate for the introduction of Islamic banking in Ghana. ²²³

The Progressive Muslims Forum (PMF), by organising its Debate Forum, depicts itself as the Ghanaian similitude to the Doha Debate in Qatar, the Pew Research Centre in the USA and the Dispatches Debates in the UK. Its vision is to become the leading Muslim research think-tank institution in Ghana, focusing on peace, tolerance, religious co-existence, and national development. The Debate Forum started as a Muslim youth forum where PMF members engaged in roundtable discussions in 2016. Since then, the Debate Forum and its main avenue, the Futa Square lecture series, have evolved as an intellectual platform for a cross-sectional representation of Muslims in Ghana to discuss dispassionately critical issues ranging from sociopolitical and sectarian differences affecting Muslims. 224

The Zango Research Institute (ZRI), in turn, addresses drug addiction in urban Zongo communities, ²²⁵ as well as capacity building through offering

²²⁰ See further http://barakapolicy.org/, and https://www.facebook.com/barakapolicy/.

²²¹ See further https://www.facebook.com/Africa-Center-for-the-Advancement-of-Islamic-Law-and-Policy-105780171067989/.

²²² See further https://www.facebook.com/hajjresearch2017/.

²²³ The activities of the AFRIEF and IFRIG are discussed in Chapter V.

²²⁴ See postings on the Debate Forum and Futa Square Lectures, https://www.facebook.com/ Progressive-Muslims-Forum-1072297466167510/?ref=page_internal_, 20.1.2016, 13.7.2016, 2.11.2017, 23.1.2018, 10.5.2019, 23.5.2019, accessed 5.1.2022.

²²⁵ Zango Research Institute, "The Effect Of Sports Facilities, And Drug Abuse in Zango," 4.9.2020, https://www.modernghana.com/news/1027377/the-effect-of-sports-facilities-and-drug-abuse. html, accessed 5.1.2022.

vocational training.²²⁶ As part of the latter objective, the ZRI arranged entrepreneurship training courses in Nsawam Adoagyiri in September 2020.²²⁷

A few Muslim think tanks are located in Kumasi, including the *Muslim Executive Foundation* (MEF). Founded by Dr. Sheikh Osman Bawa Hafiz Olando in 2012, MEF promotes social development and welfare by organising a seminar on tackling the challenges of entrepreneurship in January 2016.²²⁸ A special focus has been the empowerment of women, starting with a special seminar on the topic of divorce and the rights of women in Islam in March 2016.²²⁹ Reacting to increasing reports about sexual harassment in senior high schools, MEF organised a workshop on sexual hygiene and harassment for female students of Nurul Ameen Secondary High School at Asawase, Kumasi metropolitan area, in December 2018.²³⁰ In a video broadcast publicised after the workshop, the representative of the women's wing of the MEF strongly came out and condemned any form of sexual harassment and domestic violence, "irrespective [of] who did it, even [if] it is a policeman, a Malam, their uncle or whoever."²³¹

However, most Muslim centres and institutes that resemble thinktanks, such as the Accra-based Centre for Islamic Worldview and Development, Islamic Centre for Community Affairs or Mercy Center for Family Development, are, in essence, da'wa Islamic propagation centres and institutes. For example, the Accra-based Islamic Supreme Council of Ghana is a non-sectarian da'wa and advocacy body founded by Shaykh Hussain Zachariah

²²⁶ See further http://zangoresearchinstitute.net/.

²²⁷ https://www.facebook.com/Zango-Research-Institute-107348394425049/?ref=page_internal, 1.9.2020, accesed 30.12.2021.

²²⁸ Invitation to seminar, dated 3.1.2016, https://www.facebook.com/Muslim-Executive-Foundation-287930934594828/photos/pcb.978439525543962/978439472210634/, accessed 25.8.2021.

²²⁹ Photo/banderole, 21.3.2016, https://www.facebook.com/Muslim-Executive-Foundation-287930934594828/, accessed 25.8.2021.

^{230 &}quot;Speak up against sexual harassment – Muslim Executive Foundation urges ladies," 5.12.2018, https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199, accessed 25.8.2021.

^{231 &}lt;a href="https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-Muslim-Executive-Foundation-urges-ladies-706199?video=1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaWom/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaWom/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaWom/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaWom/GhanaHomePage/religion/Speak-up-against-sexual-harassment-wideo-1">https://www.ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/ghanaweb.com/gha

in 2017. Its key objectives are to promote human fraternity regardless of race, religion, and creed and enhance social development through education, health, and sanitation "by serving Allah." Moreover, the Council aims to be the voice of the voiceless and, similar to many other Muslim NGOs, to advocate for peaceful coexistence between Muslims and adherents of other faiths. ²³² In collaboration with the Shaikh Hussain Zachariah Foundation Ghana and the Islam for Humanity International, ²³³ the Shaykh Hussain Zachariah's centre focuses predominantly on da'wa although it occasionally has addressed sanitation and environmental problems of the Zongo communities, as it did in early January 2020:

It is time for religious organizations, groups and mosque congregations to come out to help solve the Sanitation menace in the Zongo communities in Ghana. The Islamic Supreme Council of Ghana has set the pace, join the working team... clean the Zongos.²³⁴

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

We currently have 35 needy people who contacted us after the 25th March 2020 presentation on how to support the needy... They need food during this lockdown season; one person also needs support to get accommodation for his family during this lockdown season and beyond... Kindly donate through mobile money number 0240598190 to support these needy Muslims and Christians to survive.²³⁵

Another thinktank-cum-Islamic centre is the Accra-based Al-Islaah Center. The Al-Islaah Center is the brainchild of Abdul-Hamid Bashir

²³² Core mandates and objectives, https://business.facebook.com/lscgha-105979480927753, posted 3.1.2020, accessed 27.9.2021. See also: https://business.facebook.com/The-Islamic-Supreme-Council-of-Ghana-102770731396862/?business id=398756003643216.

²³³ See https://www.facebook.com/Shaikh-Hussain-Zachariah-Foundation-Ghana-100511318851616/; https://business.facebook.com/ISLAM-for-Humanity-Intl-1175606362504799/.

^{234 &}quot;Its time to clean the Zongos," https://business.facebook.com/Iscgha-105979480927753, 3.1.2020, accessed 27.9.2021

²³⁵ https://business.facebook.com/lscgha-105979480927753, 29.3.2020, accessed 27.9.2021.

Yandu, known as *Kishk*, the imam of the Rahman Mosque in Accra. Imam Abdul-Hamid has also been the director of Islamic Ummah of Ghana (IUG) since 2014. As director of the centre, he mostly deals with violent extremism, motivation, education, capacity building, religious tolerance and philanthropy. ²³⁶ According to the policy declaration on its homepage, Al-Islaah Center aims "to use the soft power of religion to initiate positive social change in our communities through education and capacity building and philanthropy." ²³⁷

The numerous da'wa and Islamic propaganda centres are an intimate part of the Muslim landscape in Ghana. Some of those listed in the 2021 GMNGO database include:

- the Adansi Islamic Institute,
- Bamba Islamic Institue (Tamale),
- Centre for Islamic Research and Propagation (Savelugu),
- Islamic Charity Centre for Women Orientation Makarantan Maata (Accra),
- Islamic Propagation and Research Centre (Tamale),
- Islamic Way Institute (Walewale),
- Salwatia Islamic Propagation Center (Accra),
- Tuba Islamic Charity Training Center for Women and Children (Accra), to mention a few.

A comprehensive list of these centres requires an entire research project to survey, analyse, and map their activities to inform future investigations. Many of these centres are old establishments established by Muslim scholars for the spiritual and religious development of Muslims. A few of them have gained a national and international reputation. Others are 'modern' masjid-type establishments consisting of an educational complex, boarding houses for the pupils, administrative buildings,

²³⁶ https://alislaahcenter.home.blog/2019/07/10/introducing-our-executives/, accessed 25.7.2021; Michael Odour, "Ghana's cool Imam crossed faith boundaries in interest of peaceful polls," 16.12.2020, https://www.africanews.com/2020/12/16/ghana-s-cool-imam-crossed-faith-boundaries-in-interest-of-peaceful-polls/, accessed 25.7.2021.

²³⁷ https://alislaahcenter.home.blog/2019/07/09/welcome-to-my-blog/, accessed 25.7.2021.

and – always – a mosque; sometimes, they have a health post. Such centres are mainly run as NGOs. A few of them actively engage with or at least comment on the political and societal conditions of local Muslim communities. Nevertheless, the common nominator of these organisations is their institutionalisation and 'modern', sometimes even 'western' appearance in contrast to the traditional non-institutionalised and informal associations, networks of imams and scholars, local makarantas, madrasas and mosque communities.

2.2.1 The Youth as a Dynamic Force

A new phenomenon closely connected with the rapid expansion of social media in Ghana is the emergence of Muslim youth associations and movements. The formation of youth associations started as an urban phenomenon rooted among youth activists in the various Zongos in Accra. In the 2010s, this phenomenon extended to other Zongo communities throughout the country. Many, if not most, of the social networks are unregistered and informal, lacking clear structures and membership. Instead, their strengths lie in mobilising followers through social media, particularly Facebook and WhatsApp.

Many of the Zongo youth groups are characterised by similar trajectories of their activity. After a new group is launched and named, it creates a Facebook account. Facebook then serves as the connector of the group and, consequently, for many of them, the only identifiable structure and institution. The group then announces its vision and mission and usually makes a declaration condemning the marginalisation of the Zongo communities and the mismanagement of resources by politicians. Grassroot political criticism and activism have a long tradition in Ghana; the novelty of the Zongo social networks is their focus on self-empowerment. Most of the Zongo youth groups then embark on various forms of local activism, some of them turning into annual events. As a result, a Zongo youth group will evolve into a membership organisation, although most of them still lack stable infrastructure in terms of

identifiable institutions, functionaries and offices. The strengths of the groups are the local followers it can mobilise via social media for a particular project to be embarked on.

Social media is the essential infrastructure of a Zongo youth groups, facilitating fundraising campaigns on a previously unknown extent and scale. Pre-Facebook social movements used to be locally based, with only a few members compared to other social movements of the Internet age, which may boast of hundreds if not thousands of followers. Social media essentially transcends the locality of its origin as followers of a particular Zongo youth group can live in the vicinity or abroad. Local followers are mobilised for local, place-bound activities such as street cleaning campaigns or programmes to assist or visit hospitals, orphanages, prisons and schools. Any follower who may potentially be any visitor to the group's Facebook page is requested to financially support the group and/or its local outreach projects.

The novelty of the Zongo youth groups in this Internet age is not their multiplication but some of them moving from ad hoc interventions to ambitious long-term investment projects. The common denominator of these groups is self-empowerment. This was the essence and core message of the Zongo Youth for Development Association, one of the first new Zongo youth groups that was active in 2013 and 2014:

[O]ur vision can only be achieved only if we team up with commitment, hard work, determination and unity. Remember, the development of our community lies in our hands but not Assemblymen/Women, MCEs, DCEs, MPs, Ministers or the President. It's our time to do it for the benefit of our future generations.²³⁸

The year 2014 evolves in retrospect as a turning point for the emergence of a new form of Zongo youth mobilisation. Two Zongo bloggers, Zakiyu Iddris Tandunayir and Musah Larry Prince (Ijahra) started to articulate the need for a change on their blogs. The core of their message was

²³⁸ https://www.facebook.com/Zongo-Youth-For-Development-Association-ZYFDA-193216640873939/, 8.3.2014, accessed 5.9.2021.

self-empowerment. The bloggers challenge the dominant perception in Ghana that the Zongos are criminal hotspots and slums hopelessly overcrowded with beggars and paupers. They called for a new, positive self-representation of the Zongo communities:

"I always say that, if we the youth don't rise to bring about the change now, then it will take the Zongo communities a very long time to develop. And I also keep on saying that we have one of the best brains in the country, but we seem not to be using it. Zongo is not poor; Zongo is not hopeless.²³⁹

Following this self-empowerment statement was a verbal attack on what Musah Larry Prince termed the 'piety of filth' or the preference of elders in the Zongo community to construct and renovate mosques instead of generating funds for rehabilitating the Zongos:

The elders of these Zongo communities ignore the more pressing issue of providing each house with a toilet facility through the same means (i.e. mobilising funds). Instead, they rely on politicians who constantly promise without delivering the development needed. But why must the politicians be bothered when the perceived pious leaders of these communities ignore the stench which emanates from the toilets and the diseases which the filth generated causes? Cleanliness is next to Godliness according to Islamic teachings; therefore, there is very little or no piety in constructing and renovating mosques when houses in the communities lack toilet facilities. Zongo communities must wake up to this truth and stop depending on successive governments to deliver a forever elusive development.²⁴⁰

²³⁹ Zakiyu Iddris Tandunayir, "Did You Know About The Zongo Dream Mentorship Clinic?," https://bloggingzongo.blogspot.com/2014/11/did-you-know-about-zongo-dream.html, 28.11.2014, accessed 28.9.2021.

²⁴⁰ Musah Larry Prince (Ijahra), "Mosques Over Toilets: Piety In Filth In Zongo Communities," https://bloggingzongo.blogspot.com/2014/12/mosques-over-toilets-piety-in-filth-in.html, 4.12.2014, accessed 5.9.2021.

The verbal output of the two bloggers changed from demanding to identifying a positive change when they recognised the mobilisation of a new Zongo youth group in 2016, namely COZY or Change for Zongo Youth:

This alone represents a massive shift from the meaningless and insignificant names youth groups in the Zongo adopted in the past.

COZY, in their opinion, represented a shift from archaic traditions as the group put heavy emphasis on integrating girls and women in community development:

COZY, like other Zongo youth groups, has laid the benchmark to attain an unprecedented developmental change in the Zongo and beyond, where religious and political leaders have failed in the past.²⁴¹

COZY is a typical example of an association launched during the age of social media. Inaugurated on 1 April 2016, this organisation established a Facebook account barely a day after its inauguration. Counting its followers on Facebook (about 3,400), COZY is one of the larger networks; presumably, because COZY addresses not only Muslims:

You don't have to be a Muslim to be part of this movement because it's not only Muslims that lives in the Zongo communities.

Instead, COZY defined itself as a youth movement "that seeks to bring about positive change in our Zongo communities through education, talent development, awards, entrepreneurship training, leadership training and youth activism."²⁴²

The formation of COZY raised high expectations among local Muslim bloggers and youth activists such as Inusah Mohammed. For him, COZY was a youth-engineered initiative to turn the negative depictions of the Zongo into positive ones. The inferiority complex and marginalisation

^{241 &}quot;Who will solve the problem," https://bloggingzongo.blogspot.com/2016/06/who-will-solve-problems.html, 29.6.2016, accessed 5.9.2021.

²⁴² About, https://www.facebook.com/ChangeforZongoYouth/, accessed 5.9.2021.

of Zongo inhabitants, Inusah Mohammed noted, was to be challenged from within and by the youth. Ultimately, what was at stake was the self-empowerment of the Muslim minority in Ghana:

I'm not suggesting that Muslims should live like Christians. My point is Muslims in Ghana in particular, have not done a good job of integrating into Ghanaian society very well. We may have been living peacefully with non-Muslims. However, we shouldn't see ourselves as the underdogs and the minority that needs to be helped out of our current situations. We've got to live as Ghanaians who have full and equal rights just like any other Ghanaian!²⁴³

The core activity of COZY is the Zongo Youth Month, arranged in collaboration with two other Accra-based Zongo youth groups named Zongo Focus and Zongo Inspirational Team since 2018, culminating with the Zongo Youth Day Out, where various Zongo business enterprises present their products to potential clients and investors. ²⁴⁴ Speaking at the launching of the Third Zongo Youth Month in April 2018, COZY President Zakiyu Iddris Tindannayil stressed the importance of the event as a tool for empowering the Zongo youth counteracting the negative reportage and stereotypes of Zongo communities in the media. ²⁴⁵

The calls for the self-empowerment of Zongo youth and their battle against discrimination and stigmatisation culminated with the killing of seven Zongo youth by the police in Kumasi in July 2018. What followed was a nationwide outcry of Zongo youth groups, some calling for a

²⁴³ Inusah Mohammed, "The Change For The Congo Youth Launched And The Malconduct Of Our Politicians," https://inusahmaaziokoro.wordpress.com/2016/11/03/the-change-for-the-zongo-youth-launch-and-the-malconduct-of-our-politicians/, earlier published as https://tsooyiyitsoo.blogspot.com/2016/04/the-change-for-zongo-youth-launch-and.html, both accessed 5.9.2021.

²⁴⁴ Ajafor Emmanuel Abugri, "Group Launches Zongo Youth Month To Change The Narrative," 7.4.2018, https://www.modernghana.com/news/846201/group-launches-zongo-youth-month-to-change-the-narrative.html, accessed 5.9.2021; You are Invited, and From the Zongo Youth Month Team, posted on Change for Zongo Youth Facebook 23.4.2018 and 30.4.2018, https://www.facebook.com/ChangeforZongoYouth/, accessed 5.9.2021. COZY arranged the first Zongo Youth Month in 2016.

^{245 &}quot;Negative media reportage on Zongo affecting us – Change for Zongo Youth," 31.3.2018, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Negative-media-reportage-on-Zongos-affecting-us-Change-for-Zongo-Youth-639252, accessed 11.9.2021.

radicalisation of their fight against what they identified as police brutality and negative stereotypes.²⁴⁶

The formation and expansion of Zongo and Muslim youth groups has become a nationwide phenomenon. Most youth groups and networks listed in Appendix II tend to have a rather short lifespan on Facebook, perhaps correlating with their activities in real life. For example, the *Federation of Responsible Muslim Youth* (FORMY) established its Facebook account in 2015 but ceased its activities one year later. Nevertheless, a few of them have transformed themselves into quasi-institutions, i.e., turning themselves into non-registered NGOs and CSOs. An example of such a quasi-institution is the *Zongo Inspiration Team* (ZIT), founded by AR Zakari Mcim.²⁴⁷ ZIT arranged the rollout of the Zongo Dream Mentorship Clinic in Accra in 2014.²⁴⁸ It soon multiplied with subsequent events arranged in Accra and Kumasi already in 2015.²⁴⁹ Since then, the group has developed into formal career guidance and mentoring organisation. Its latest event is the Skills for Entrepreneurs event organised on 29 May 2021 in Kanda Community Library, Accra.²⁵⁰

The Voice of Zongo Youth Foundation is an example of a recently founded youth group. It has been active on Facebook since early January 2020, indicating that it started in late 2019. It claims to be a democratic,

²⁴⁶ Abubakar Saddique Ahmed, "The Police vs The Killing of Seven (7) Zango Youth; a wakeup call to all Zango Youth & leaders in Ghana," 20.7.2018, https://www.ghanaweb.com/GhanaHomePage/features/The-Police-vs-The-Killing-of-Seven-7-Zango-Youth-A-wakeup-call-to-all-Zango-Youth-leaders-in-Ghana-670571, accessed 6.9.2021.

²⁴⁷ Iddris Tindannayyil, "ZIT 5 Social Media Change Markers," 21.10.2015, https://www.linkedin.com/pulse/zit-5-social-media-change-makers-zakiyu-iddris-tindannayil?article Id=6062554093321273344, accessed 28.9.2021.

²⁴⁸ Abdur Rahman Shaban Alfa, "The Zongo Dream Mentorship Clinic: When Zongo Rose!," 19.12.2014, https://www.ghanaweb.com/GhanaHomePage/features/The-Zongo-Dream-Mentorship-Clinic-When-Zongo-Rose-339554, accessed 28.9.2021.

^{249 &}quot;Dream Mentorship Clinic for Youth in Zongo Communities," 19.5.2015, https://newsghana. com.gh/dream-mentorship-clinic-for-youth-in-zongo-communities/, accessed 28.9.2021; Abdul-Rahman Zulyaddain, "Kumasi Zongo Youth To Be Empowered Through ZIT Mentorship Programme," 12.10.2015, https://www.modernghana.com/news/648682/1/kumasi-zongo-youth-to-be-empowered-through.html, accessed 28.9.2021.

²⁵⁰ https://www.facebook.com/ZongoRising, postings 18.2.2021, 29.5.2021, accessed 10.9.2021.

non-partisan and non-religious movement that wants to speak out the concern of the Zongo youth to policymakers and to advocate and influence policy issues on education, job opportunities, sanitation and youth development. The *Islamic Research Association Ghana* (IRAG), formed in spring 2019, is a youth group combining *da'wa* and education and training for economic empowerment. Since its inception, the group has run Iftar projects in Darkuman during Ramadan, 252 alongside a festival on World Children's Day in 2019253 and the Greater Accra Inter-Islamic Schools Quran Memorisation and Quiz Competition in 2020.254

The Kumasi-based Zongo Empowerment Initiative (ZEI) started in 2020; its 'School Supply Drive' campaign on Facebook resulted in a donation of stationery items, including mathematical sets and pens to pupils in Asokore Municipality in September 2020.²⁵⁵

The Zongo Nation, in turn, defines itself as "an initiative which seeks to harness the Zongo human resource towards the attainment of the UNSDGs in all Zongo across the country by 2030." However, it seems as if the initiative only existed (on Facebook) in 2018. Another group based in Madina Zongo in Accra, the Zongo Insight, defines itself as a platform to bridge the hierarchies and promote cohesion, culture, development, employment, entrepreneurship and tolerance in Zongo communities. The group frankly declared on Facebook: "[The] truth hurts but it wakes people up. Youth with innovative ideas for Zongos need to drive the NEW ZONGO AGENDA forward, NOT the OLDER generation that have already let us down!," claiming itself to stand for an "aggressive development agenda"

²⁵¹ https://www.facebook.com/voiceofzongoyouthfoundation/, 1.1.2020, accessed 5.8.2021.

²⁵² Call for Ramadan Iftar project 2019 to sponsor 200 Muslims, 16.5.2019, https://www.facebook.com/GIRA4ALL/photos/a.588643891636491/596567917510755/; note about first Iftar organized by GIRA, https://www.facebook.com/GIRA4ALL/, 12.5.2019, and call for support Ramadan Iftar 2020, https://www.facebook.com/GIRA4ALL/, 4.5.2020, all accessed 23.8.2021.

²⁵³ Photo posted on Facebook, 21.11.2019, https://www.facebook.com/GIRA4ALL/photos/pcb.727694 794398066/727692034398342/, accessed 23.8.2021.

²⁵⁴ Poster poste on Facebook, 18.2.2020, https://www.facebook.com/GIRA4ALL/photos/a.588643891636491/812611322573079/, accessed 23.8.2021.

²⁵⁵ https://www.facebook.com/zeighana/, 12.9.2020, accessed 2.2.2022.

²⁵⁶ https://www.facebook.com/tzngh, accessed 6.8.2021.

by breaking "archaic hierarchy" in Zongo communities and bringing the energetic youth to the decision table.²⁵⁷

The criticism, if not an outright attack on the mismanagement, corruption and individualism of older Zongo generations, especially community leaders and politicians, has been fundamental.

The tenor of the Kumasi-based Real Zango Connect says it this way:

Our society is degrading and the best solution for us is change. Let's fight it together; if not the, society won't be conducive for us. When the wooden insect gathers sticks on its own head it carries them. Over to you comrades, are we going to sit there for our society to degrade to the bottom? Arise for change Zongo youth...²⁵⁸

What are your plans for the development of the Zongo youths?" the Lawra Zongo Youth Association shouted. 259

The Zongo Youth For Development, in turn, holds the elders and imams of Shukura and Zamarima line Zongos in Accra responsible for breeding religious intolerance and political illiteracy.²⁶⁰ The Accra-based Zongo Focus is more indirect in its attack when it declares:

[...] to courageously challenge the systems around the world of young people that hinder the full realisation of their potential and development. Our commitment is to build concrete structures and solutions to address the developmental challenges facing young people in our Zongo communities. ²⁶¹

Sometimes, the critical voices of Zongo youth are even articulated in newspaper articles, as was the case in May 2018 when Ahmed Abubakar

²⁵⁷ https://www.facebook.com/InZongo, 20.8.2019, accessed 7.8.2021.

²⁵⁸ https://www.facebook.com/realzangoconnect, 28.12.2019, accessed 6.8.2021.

²⁵⁹ https://www.facebook.com/lawrazongoyouthclub, 1.9.2015, accessed 30.12.2021.

²⁶⁰ Zongo Youth For Development (Zoyfod), posting on Facebook 31.12.2018, https://www.prod.facebook.com/ZOYFODGHANA/, accessed 5.9.2021.

²⁶¹ https://www.ghanayello.com/company/52373/ZONGO_FOCUS, accessed 12.8.2021. See further https://www.facebook.com/zongofocus1/.

Saddique identified the problems of the Zongo youth in Ejura to be lack of education, proper parental care, polygamous marriage coupled with uncontrolled birth, lack of jobs, lack of mentorship programmes, high level of indiscipline, and lack of good sanitary conditions and access to health care. The starting point for generating a structural change in the Zongos was in his mind to establish schools rather than build mosques. He further called the imams to discourage males from marrying more than one wife and from starting to talk about birth control. The task of the government was to create jobs and build skills training centres, he continued, and the Zongo Traditional Councils and chiefs were to start mentorship programmes. ²⁶² Perhaps as a reaction to his article, two youth groups were formed in Ejura, the Concerned Youth of Ejura and the Ejura Zongo Youth Forum. ²⁶³

One way of propagating 'change' is using social media, especially Facebook. For example, the *Moshie Zongo Project*, one of the many youth initiatives in Kumasi, wants to advise, motivate and encourage the youth positively, lobby for development in Kumasi Moshie Zongo and, most importantly, hold the leaders of Moshie Zongo accountable. ²⁶⁴ Postings on Facebook pages evolve easily into sarcastic criticism of the current state of affairs in the Zongo:

[The] Current state of Moshie Zongo water project. [Yo]u can go there for some bricks or sand. [Yo]u can as well go there if [yo]u want to get injured. This has been the situation for over a year now. The question still remains. WHO ARE THE PEOPLE THAT WERE TAKING OR SELLING THE WATER? WHERE IS THE MONEY THEY TOOK FROM THE PEOPLE THAT BOUGHT OR FETCHED WATER THERE?²⁶⁵

²⁶² Ahmed Abubakar Saddique, "Challenges facing the contemporary Zongo youth and the way forward," 20.5.2018, https://www.ghanaweb.com/GhanaHomePage/features/Challenges-facing-the-contemporary-Zongo-youth-and-the-way-forward-653366, accessed 5.10.2021

²⁶³ See https://www.facebook.com/Concerned-Youth-Of-Ejura-172469137027147/, and https://www.facebook.com/Ejura-Zango-Youth-Forum-714200698935250, accessed 5.10.2021.

²⁶⁴ https://www.facebook.com/MoshieZongo12, accessed 7.8.2021.

²⁶⁵ https://www.facebook.com/MoshieZongo12, 30.3.2021, accessed 7.8.2021.

The initiative itself is probably an outcrop of an association called *Moshie Zongo for Peace*, a local youth channel/platform for news, social media and *da'wa*.

Similar bitter comments were posted by Voice of Zongo Youth Foundation (VZY-F) on their Facebook page in October 2020, lashing out at Muslim leaders for not using donations by politicians to improve the living standards in the Zongo communities. Christian churches and organisations demand scholarships for young people to get educated:

Some Imams who [have] never studied accounting nor know very well in the management of funds will want to manage the finance by [themselves] when there are capable men who can manage it well for the Mosque. We have to avoid selfishness and work for Allah and not for our stomachs. We went for the rice and we are still hungry. When will we be satisfied? [...] We have to manage our finances well and sponsor our children to be educated so that they can fight for Islam. Tell any entity that you don't need any rice and sugar in your mosque for you need Scholarships and developmental works. ²⁶⁶

Prang TV, one of the online Muslim news and da'wa channels, aired the frustrations of a member of Zongo First in July 2021. Bashing 'Zongo and Islamic bloggers' for only concentrating on the fights of 'our Islamic tutors', and Zongo political and religious leaders for only caring for themselves, neglecting the social and economic development of their communities:

Our kings Imams and Ulama'a will request and ask for TOYOTA V8 whilst in our localities we are lacking schools, hospitals, and proper roads.

The only solution was self-empowerment by way of joining the Zongo First Campaign 'Operation Fixing Yourself'.²⁶⁷

^{266 &}quot;OH MUSLIM LEADERS WAKE UP FROM THE RICE AND SUGAR DONATIONS," 6.10.2020, https://www.facebook.com/voiceofzongoyouthfoundation/, accessed 5.8.2021.

^{267 &}quot;In our Zongo, do we really need to be fixed or are we going to fix our selves?," Prang TV, 6.7.2021, https://www.facebook.com/permalink.php?story_fbid=234310981866760&id=102940925003767, accessed 28.9.2021.

The need for a change is also a key objective for the *Initiative* for Youth Development (IYDG), one of the oldest and still active youth-oriented Zongo organisations on Facebook. In September 2018, it inaugurated the Zongo Youth Policy Dialogue, which aimed to outline and discuss a national policy document on the challenges and aspirations of Zongo youth. Regional forums were held in Accra, Wenchi, Techiman, Sunyani, Kumasi and Cape Coast. 268 The document, titled the Zongo Youth Agenda 2030, was presented at a Zoom webinar on 13 June 2020, 269 being the blueprint for youth-led sustainable development movement to achieve a positive transformation of Zongo communities. As part of its activities to promote the implication of the Zongo Youth Agenda 2030, it started to organise training workshops for youth leaders, so-called Zongo goalkeepers, 270 and initiated an online platform, the Zongo Youth Empowerment Webinar Series, to discuss issues of development and empowerment.²⁷¹ In addition, the IYGD organises the ZongoVation Hub, a bootcamp to spur and train young people from Zongo communities to become software developers and tech entrepreneurs.²⁷² Moreover, it operates the Zongo Skills Project with support from the Ministry of Inner Cities and Zongo Development.273

The need to develop the livelihood of local communities is on top of the agenda of many Zongo youth organisations. The Kumasi-based Zongo Youth for Unity and Sustainable Development of Ghana (ZYUSDG), for example, published a series of short lectures on Facebook in February and March 2017. The topics addressed the sustainable development goals and challenges facing Zongo communities, including environmental

^{268 &}quot;IYD Holds Zongo Youth Policy Dialogue in Cape Coast," 4.3.2020, https://ijahratheteller. wordpress.com/2020/03/04/iyd-holds-zongo-youth-policy-dialogue-in-cape-coast/, accessed 5.8.2021.

²⁶⁹ Official Launching of the Zongo Youth Agenda 2030, 9.6.2020, https://www.facebook.com/IYDGhana/, accesed 5.8.2021.

²⁷⁰ IYD Organizes a Three-Day Training-of-Trainers Workshop for Zongo GoalKeepers, 1.7.2020, https://www.facebook.com/IYDGhana/, accessed 5.8.2021.

²⁷¹ The Zongo Youth Empowerment Webinar Series, 27.6.2020, https://www.facebook.com/IYDGhana/, accessed 5.8.2021.

^{272 &}quot;CALL FOR APPLICATIONS: ZONGO CODERS BOOTCAMP 2021, 23.12.2020, https://www.facebook.com/IYDGhana/, accessed 5.8.2021.

^{273 &}quot;Sarkin Samarin Ankara to chair Zongo Skills Project launch," 16.7.2019, https://zongorepublic.com/sarkin-samarin-ankara-to-chair-zongo-skills-project-launch/, accessed 5.8.2021.

degradation and environmental pollution, land disturbance, pollution, overpopulation, landfills, and deforestation. As a solution to the problems, the organisation underscored the need for massive information campaigns, advocacy against urban sprawling, prohibition of activities that contaminate water bodies, and promotion of environmental conservation. Further, as a solution to poor sanitation, ill-health, and low productivity caused by diseases in the Zongo areas, the group advocated for and organised clean-up exercises, addressed issues on indiscriminate disposal of waste, inadequate waste bins at vantage points, and unsupervised isolated filth grounds. Among its last interventions, it made – in hindsight – a rather novel and radical call to the Ghanaian Telcom MTN to accumulate interest charged on Muslim subscribers for Zongo development.

However, it seems that the ZYUSDG was active on Facebook only during the first half of 2017. In October 2017, two other Kumasi-based Zongo youth organisations, the Asante Zongo Youth Union (AZOYU) and the Zongo Hausa Youth Association of Ghana (ZOHYAG), opened Facebook accounts. Both organisations recently started to cooperate and, together with the Coalition of Muslim Institutions (COMI) and the ASALI Foundation, launched the ZANGO PROJECT to "engage and solicit the views of the youth for a collective development of our Zongo communities" in May 2021.²⁷⁶ Both organisations have earlier sought to empower the Zongo youth, the ZOHYAG, by celebrating World Hausa Day in August 2020, while the AZOYU organised the First Zongo Youth Congress in November 2020.²⁷⁷

A typical engagement by several Zongo youth organisations is to rally its members for community services and health promotion activities,

²⁷⁴ https://www.facebook.com/Zongo-youth-for-Unity-And-Sustainable-Development-of-Ghana-739120419596809, 25.2.2017, 1.3.2017, 3.3.2017, 5.3.2017, all accessed 5.8.2021.

²⁷⁵ https://www.facebook.com/Zongo-youth-for-Unity-And-Sustainable-Development-of-Ghana-739120419596809, 5.5.2017, accessed 5.8.2021.

²⁷⁶ https://www.facebook.com/asantezoyu/, 5.8.2021; https://www.facebook.com/ZOHYAG/, 9.5.2021, accessed 16.1.2022.

²⁷⁷ ZOHYAG made headlines when it organized the International Hausa Day for the second time in Kumasi on 26 August 2021, see Faisal Mustapha, "Zongo Hausa Youth Association of Ghana Celebrate International Hausa Day," 3.9.2021, https://www.ghanaweb.com/GhanaHomePage/regional/Zongo-Hausa-Youth-Association-of-Ghana-Celebrate-International-Hausa-Day-1348495, accessed 11.9.2021.

usually before or during Ramadan. For example, members of the Voice of Zongo Youth Foundation were engaged in clean-up exercises in Aboabo No. 2, a suburb of Kumasi, while the Zongo Hausa Youth Association of Ghana focussed on Kumasi Central Mosque in April 2021. The Accra-based Concerned Zongo Youth Group, in turn, organised the Ramadan Health Walks in 2018 and 2019, while the Accra-based Center for Muslim Youth in Peace and Development and the Kumasi-based Voice of Zongo Youth Foundation both run campaigns against drug abuse. The Kasoa Muslim Jihad Youth, on the other hand, cleaned up the Tuba and Kojo-Ojo Muslim cemetery in Kasoa in December 2020 as well as in January, February, March, May, June, July and August 2021. The Wa-based Youth Alliance for Zongo Development Foundation Ghana, in turn, launched an awareness campaign on climate change and sanitation in April 2019. The Bekwai Zongo Youth Development Association arranged a cleanup exercise and health screening event as part of its launching week in July 2021, 279 while the Nsoatre Zongo Youth Association carried out the Keep Nsuatre Clean exercise in August 2021 and the members of D.Line Youth Association Bolga called its members to clean up the Muslim cemetery in Bolgatanga in October 2019 and October 2021.280

The Accra-based Zongo Focus, a youth group founded in 2016 with almost 8,000 followers on Facebook as at late 2021, has launched several initiatives and programmes for the social and spiritual uplift of younger Zongo inhabitants. Starting in 2016,²⁸¹ the group has organised annual Iftar collections and distributions, and clean-up exercises (the Let's Clean

²⁷⁸ https://www.facebook.com/kasoamuslimjihadyouth/, 12.12.2021, 18.12.2020, 26.12.2020, 2.1.2021, 8.1.2021, 15.1.2021, 22.1.2021, 29.1.2021, 6.2.2021, 12.2.2021, 22.2.2021, 28.2.2021, 7.3.2021, 12.3.2021, 19.3.2021, 27.3.2021, 28.5.2021, 11.6.2021, 3.7.2021, 23.7.2021 and 6.8.2021, accessed 7.8.2021.

²⁷⁹ https://www.facebook.com/bezydagh/photos/a.109889494135950/336934984764732/, 14.7.2021, accessed 28.9.2021.

²⁸⁰ https://www.facebook.com/Nsoatre-Zongo-Youth-association-118121293355020/, 29.8.2021, accessed 28.9.2021; https://www.facebook.com/d.lineyouthassociationbolga, 8.10.2019, 31.10.2021, accessed 30.12.2021.

²⁸¹ Comment on 2016 Ramadan campaign, 22.10.2017, https://www.facebook.com/zongofocus1/, accessed 28.9.2021. Zongo First organized consecutive Ramadan Campaigns from 2016 to 2019. The 2020 campaign was cancelled due to the COVID-19 pandemic. The group resumed its Ramadan Campaign in 2021.

Zongo Project launched in 2018²⁸²), alongside ad hoc donations to special target groups, among others the Madina Polyclinic in November 2017.²⁸³ It further initiated the Inter-Madaris Game, a sports event for senior high schools.²⁸⁴ Its two main projects are the Zongo Youth Day Out as well as the Skills Development Initiative; both initiated in 2018. The former is an event that forms part of the annual Zongo Youth Month celebrations in April, its purpose is to expose young Zongo businesses to potential clients and investors through an open market, where various Zongo businesses represent their brands and exhibit their products and services. The event also provides a platform for networking and honouring change makers among the Zongo youth.²⁸⁵ The Skills Development Initiative was launched in November 2018 and the first entrepreneurship workshop with skills training, including the preparation of pastries, natural juice, ice cream, liquid soap and cakes, was arranged in December 2018.²⁸⁶

Other Zongo youth groups carry out similar business and vocational training programmes. The Zongo Youth For Development (Zoyfod), in partnership with a subsidiary of the German Embassy in Accra, launched a training programme to improve the marketability of Muslims with a vocational background (masons, carpenters, dressmakers) in 2018.²⁸⁷ The East Legon Muslim Youth organised the 'Read-and-Grow-Project', being an English literacy project to aid Muslim students running from November 2019 to February 2020.²⁸⁸ In July 2021, Muslims Next Door, a "community-focused youth empowerment and development initiative" founded in 2017, announced the forthcoming Zongo Business Exhibition Fair '21.²⁸⁹

^{282 &}quot;It's the Let's Clean Zongo Project first edition," 28.2.2018, https://www.facebook.com/zongofocus1/, accessed 12.8.2021.

²⁸³ Posting on Facebook 12.11.2017 and photograph, https://www.facebook.com/zongofocus1/photos/pcb.543111992698064/543111599364770, accessed 28.9.2021.

²⁸⁴ The Inter-Madaris Games were held in 2018 and 2019 but had to be cancelled in 2020 due to the COVID-19 pandemic; activities include football, lime and spoon, table tennis and athletics.

²⁸⁵ https://www.facebook.com/zongofocus1/, 23.4.2018, accessed 12.8.2021.

²⁸⁶ https://www.facebook.com/zongofocus1/photos/a.532497020426228/794473600895234/, 6.12.2018, accessed 12.8.2021.

²⁸⁷ https://www.facebook.com/Zongo-Youth-For-Development-Association-ZYFDA-193216640873939/, 15.8.2018, accessed 16.1.2022.

²⁸⁸ https://www.facebook.com/eastlegonmuslimyouth/photos/a.118766232883819/118766196217156, 3.11.2019, accessed 28.9.2021.

²⁸⁹ https://www.prod.facebook.com/muslimznextdoor/ photos/a.269170823704940/831926557429361/, 1.7.2021, accessed 28.9.2021.

In contrast to the above-mentioned groups, the Al-Huda Scout Group Moshe Zongo in Kumasi aims to promote peaceful co-existence between boys and girls through the Scout Movement as a way to enhance community development.²⁹⁰ Not much is known about the activities of Muslim scout groups in Ghana and their umbrella organisation, the National Union of Ghana Muslim Scout (NUGMS).²⁹¹

As discussed above, the visibility of Muslim and Zongo youth associations correlates with the expansion of social media in Ghana and is a phenomenon of the 2010s. Arguably, Muslim youth associations existed before the Internet age, but their impact was a restricted in terms of membership, communication and output. Social media revolutionised their speed and extent of communication and scaled up their activities. Earlier youth associations counted perhaps a dozen members, while those on Facebook reach out to hundreds, a few even thousands of followers. The generation of Facebook activities and organisations transgresses fixed localities, and territorial boundaries, the followers of an organisation, can be anywhere in the world. For example, the Shafa Zongo Youth Foundation called upon "all the Shafa youth that are living in and outside Ghana" to render financial support (sadaga jariya) for its construction project of a local school and makaranta in September 2020.²⁹² It reissued a follow up note later that construction work had began on the project, and an additional plea to global donors to support the project in March 2021.²⁹³ A similar plea for completing an Islamic school project was posted by Zango United in November 2020, a local Muslim NGO in Accra Sabon Zongo inaugurated in 2020.294

A novel phenomenon, too, is the establishment of Ghanaian Zongo diaspora associations in Europe and North America, such as Zongo Diaspora Outreach Foundation (ZDOF) and Hamburg Zongo Youth Association in Germany, Zango Youth Association in Sweden (ZYAS) or Kumasi Zango

²⁹⁰ See further https://www.facebook.com/alhudascoutmoshezongo.

²⁹¹ The official account of the NUGMS has been dormant since 2013, see https://www.facebook.com/ National-Union-of-Ghana-Muslim-Scout-NUGMS-137682993057285, accessed 6.1.2022.

²⁹² https://www.facebook.com/shafazongoyouthfoundation/, 15.9.2020, accessed 28.9.2021.

²⁹³ https://www.facebook.com/shafazongoyouthfoundation/, 5.3.2021, accessed 28.9.2021.

²⁹⁴ https://www.facebook.com/zangounited, 22.11.2020, accessed 6.1.2022.

Youth for Accelerated Development (KUZYAD) and Kumasi Metro Area Zongo Association of North America (KMZANA) in the USA. The two German groups are interesting cases. The non-religious and non-partisan Zongo Diaspora Outreach Foundation (ZDOF) runs a branch office in Accra and started developmental projects and multi-media programmes in the northern parts of Ghana in 2019.²⁹⁵ ZDOF's focus was on promoting peace in the Savannah Region.²⁹⁶ The Hamburg Zongo Youth Association, on the other hand, seems to be a self-help organisation for Ghanaian immigrants in Hamburg.²⁹⁷ The 2018-established ZYAS has some 650 members and serves as an umbrella organisation for Zongo immigrants in Sweden.²⁹⁸ Similar to other Ghanaian expatriate groups in Europe, ZYAS has sent donations (sadaqa) to specific target communities in Ghana since 2020.²⁹⁹ KUZYAD, in turn, is an organisation "open to anyone who is from Kumasi Zongo, "300 and claims to have its headquarters in Kumasi. However, its maiden main activity, the organisation of a Sallah football match between "Accra youth" and "Kumasi youth" in Van Cortland Park, Bronx, New York in early September 2017, indicates that its membership comprised of (Muslim) immigrants in the USA.301

Diaspora Zongo youth associations and groups such as ZYAS and KUZYAD use social media in the same way as those in Ghanaian Zongos, mainly for 'translocal' communication, connection and mobilization. Zongo youth groups, which are either operated by an imam or linked to a particular

^{295 &}quot;Three Ambassadors from Northern Ghana are peacing the world together," 22.2.2019, http://www.africanewsanalysis.com/three-ambassadors-from-the-northern-ghana-are-peacing-the-world-together/, accessed 18.10.2021.

²⁹⁶ https://www.facebook.com/Zongo-Diaspora-Outreach-Foundation-321849638427418/?ref=page_internal, 7.3.2020, accessed 18.10.2021.

²⁹⁷ See Hamburg Zongo Youth Association Regulations and Rules, available at https://www.facebook.com/Hamburg-Zongo-Youth-Association-1281887791962028/, 1.3.2020, accessed 18.10.2021.

²⁹⁸ Zango Youth Association in Sweden, https://zangoyouth.eu/, accessed 6.9.2021. Its Facebook account, https://www.facebook.com/ZANGO-YOUTH-in-Sweden-102527234794548/, established 6.5.2020, has 186 followers (16.1.2022).

²⁹⁹ YouTube video of donation delivered 6.5.2020, https://www.facebook.com/102527234794548/ videos/2631225503867040, accessed 11.4.2021; YouTube video money sent by Zango youth Sweden, https://www.facebook.com/102527234794548/videos/248508489816364, 26.5.2020, accessed 16.1.2022.

³⁰⁰ Constitution of Kumasi Zango Youth For Accelerated Development, https://www.facebook.com/ KumasiZangoYouth/, 13.8.2017, accessed 6.9.2021.

³⁰¹ Poster announcing Sallah football match 2.9.2017, https://www.facebook.com/ KumasiZangoYouth/, 29.8.2017, accessed 6.9.2021.

Muslim sect, disseminate video recordings of sermons and Muslim talk shows, thereby creating a multiplier effect of the actual numbers of local Ghanaian imams and Muslim preachers. Calls for donations, fundraising campaigns or mobilisation of members for ad hoc or long-term commitment, community development projects, and clean-up exercises inspire readers, viewers and listeners beyond the Zongo to join the group, assist or to donate to their projects.

The communicative aspect of social media usage by Zongo youth groups was profound during the COVID-19 pandemic of 2020/2021. Most, if not all Zongo youth groups in Ghana, like Muslim leadership and institutions in general, were quick to adhere to government regulations on social distancing. The government put measures in place to scale public activities down to a minimum, by banning large gatherings and instigating specific hygiene protocols such as the washing of hands and the use of face masks. Muslim leaders and organisations positively responded and launched a broad campaign on social media to notify about the COVID-19 protocols. So did most, if not all Zongo youth groups. All Muslim organisations, including some Zongo youth groups, made special efforts to mobilise their members to organise the house-to-house delivery of Ramadan, Iftar and Qurban food packages (see further Chapter IV).

However, a crack in the hitherto rather unified front among the Zongo youth organisations occurred with the start of vaccinations in April 2020. On 7 April, the Zenu Zongo Youth Association raised doubts about the vaccine and claimed the vaccination campaign to be a Western bluff:

Please my brothers and sisters let's try to educate our people in the zongo community against the covid-19 vaccine, if the vaccine is to fight against covid-19, then why won't they take it to the affected countries like America, Europe, Asia and the rest. Please our leaders think of our future generations to come, our countries are not for vaccine test, #Africa is not for vaccine test# they should test it on their people over there who are affected by this virus for the entire world to see that is the antidote for the covid-19. I am a

proud African. #kick covid-19 vaccine out of Africa for now May God save Ghana³⁰²

Whether or not such postings have resulted in any larger outcries or positive/negative acclamations is not known. There were no calls for mass rallies or public protest demonstrations against the vaccine by Zongo youth groups, and even the Zenu Zongo Youth Association did not make any efforts to respond to the posting. On the other hand, neither did it post a positive/negative rejoinder.

2.2.2 Contesting Politically Related Violence and Vigilantism

A recurrent theme in Ghanaian media is politically related violence and vigilantism during election years. Zongo youth gangs are usually targeted by the media, believed to be instigated by politicians contesting for influence and voters in the Zongo communities. Muslim politicians, elders, chiefs and religious leaders from the National Chief Imam to local ones, in turn, have repeatedly, since the 1990s, addressed the Zongo youth, pleading with them to refrain from being lured into vigilantism and reminding them that Islam stands for peace. The Vice President of Ghana, Alhaji Dr. Mahamudu Bawumia, for example, strongly cautioned Zongo youth to resist calls by political leaders to lead and engage in political violence. Sos Sheikh Arimiyao Shaibu, the National Chief Imam's spokesperson, further demanded politicians to back off their negative

³⁰² https://www.facebook.com/zenuyouth/, posting 7.4.2020, accessed 6.9.2021.

³⁰³ For a general discussion, see Kwame Asamoah, "Addressing the Problem of Political Vigilantism in Ghana through the Conceptual Lens of Wicked Problems," Journal of Asian and African Studies 55, no. 3 (2020): 457–471; Justice Richard Kwabena Owusu Kyei and Lidewyde H. Berckmoes, "Political Vigilante Groups in Ghana: Violence or Democracy?," Africa Spectrum 55, no. 3 (2020): 321–338.

³⁰⁴ See, for example, "Ghana: COMOG Tells NDC and NPP to Show Commitment to Peaceful Campaign," 9.5.20212, https://allafrica.com/stories/201205100483.html; "Adopt the right attitude to worship – Sheikh Dr Sharubutu," 15.8.2012, https://www.ghanaweb.com/GhanaHomePage/ NewsArchive/Adopt-the-right-attitude-to-worship-Sheikh-Dr-Sharabutu-247755; Alhaji Alhasan Abdulai, "I do not see Musims in Ghana falling to radicalism," 1.2.2016, https://www.ghanaweb.com/GhanaHomePage/features/I-do-not-see-Muslims-in-Ghana-falling-to-radicalism-412015, "Muslim youth urged to shun political vigilantism," 30.5.2019, https://www.graphic.com.gh/news/politics/muslim-youth-urged-to-shun-political-vigilantism.html;

^{305 &}quot;Resist calls to engage in political violence – Vice President Bawumia tells Zongo youth," 11.3.2019, https://theworldnews.net/gh-news/resist-calls-to-engage-in-political-violence-vice-president-bawumia-tells-zongo-youth, accessed 28.9.2021.

projects before the 2020 elections, underscoring that "[...] Zongo youth were made for more important assignments."³⁰⁶ However, the message of the political and religious leaders to the Muslim youth is a top-down one and contains both carrots and sticks. This is exemplified by the speech given by Alhaji Abdul Yusif Jihad, the Ahafo Regional Chief Imam at the celebration of the International Peace Day in September 2021:

[If]Zongo youth who engage in acts of violence and criminal activities were to be prosecuted by the police, they better use their strength to engage in productive activities to better their lots.³⁰⁷

Zongo youth groups, in turn, vehemently criticise Ghanaian media to have upheld and strengthened the negative stereotyping perception of a violent-prone Zongo youth. Many of the Zongo youth groups, therefore, rally behind the calls against political violence, although they use a 'bottom-up' language when addressing their followers. The AZOUY General Secretary Mohammed Habib Gali, for example, in an announcement prior to the 2020 elections, called on his fellow Zongo youth to help correct the misconception held about Zongo people as being violent and asked them to refuse to do the bidding of any political party. ³⁰⁸ Some observers identify unemployment among the Zongo youth to fuel political extremism, ³⁰⁹ parting with those Zongo youth groups that have urged vocational and business training programmes and initiated entrepreneurship projects among Zongo youth.

Muslim advocacy groups, CSOs, think tanks and NGOs run anti-violence campaigns during political elections, some spanning several decades. *The Light Foundation* (TLF) ranks among the high-profile Muslim NGOs active

^{306 &}quot;Back off Zongos – Sheikh Arimiyao To 'Violent Politicians'," 18.6.2020, https://dailyguidenetwork. com/back-off-zongos%e2%80%a2-sheikh-arimiyao-to-violent-politicians/, accessed 28.9.2021.

^{307 &}quot;Prosecute Zongo youth who engage in political violence – Ahafo Chief Imam," 22.9.2021, https://www.gna.org.gh/1.21202743, accessed 28.9.2021.

³⁰⁸ Kwadwo Baffoe Donkor, "Zongo youths urged to help correct perception of violence," 17.12.2020, https://www.graphic.com.gh/news/politics/zongo-youths-urged-to-help-correct-perception-of-violence.html, accessed 28.9.2021.

³⁰⁹ Gifty Okoampah, "Youth unemployment fuelling recurring political violence in Banda District – Assemblyman," 27.9.2021, https://www.dntghana.com/2021/09/27/youth-unemployment-fuelling-recurring-political-violence-in-banda-district-assemblyman/, accessed 28.9.2021.

in curbing political violence during elections. Since its incorporation in 2005, the organisation has taken an active role in campaigning against radicalising Muslim youths during elections. In 2016, TLF launched the M-CUPE initiative, the Muslim and Zongo Communities Unite for Peaceful Election. Recognized for ambitious outreach, its RASE 2020 campaign, Religious Leaders Action and Support for Peaceful Election 2020, rendered support from the STAR-Ghana Foundation with funding from the FCDO and EU.³¹⁰ To give an example of a recently established Muslim NGO, *Peace Dawah Media* launched an information campaign project ahead of the 2020 elections, targeting Zongo youth with messages against hooliganism and election-related violence.³¹¹

Curbing political violence is also on the agenda of the Coalition of Muslim Institutions (COMI). The Kumasi-based Muslim CSO was formed in 2019 as a platform for the Ashanti Regional Chief Imam, the Ashanti Regional Council of Imams and Ulama, the Council of Zongo Chiefs in Ashanti Region, the Office of the Kumasi Sarkin Zongo, the Muslim Executive Forum, and the Queenmothers (Magagias) in Kumasi. Supported by the STAR-Ghana Foundation and funded by UKAID and the European Union, the 2019-established Muslim CSO organised a series of sensitisation programmes to curb vigilantism and election conflicts in the Zongo communities.³¹² The Voice of the Zongo Communities (VoZ), a local NGO in Koforidua established in 2019, and its Chairman, Dr. Abdul-Manan Waru made similar headlines before the elections in 2020. Speaking to the press ahead of an event organised in Koforidua Zongo in November 2020, Dr. Abdul-Manan Waru challenged the Muslim youth to correct the popular misconception that Zongo people are troublemakers. He declared that the ultimate goal of the VoZ and all Zongo inhabitants was to move the

³¹⁰ https://www.facebook.com/tlfghana/, 5.12.2020, accessed 16.1.2022.

^{311 &}quot;Peace Dawah Media joins campaign for violent-free election," 17.9.2020, https://newsghana.com.gh/peace-dawah-media-joins-campaign-for-violent-free- election/?__cf_chl_jschl_tk__=pmd_ ao54bo6c29dcab774fo1b1444801f10ef784618f-1628339713 -0-gqNtZGzNAiKjcnBszQkO, accessed 7.8.2021.

^{312 &}quot;Coalition of Muslim institutions formed in Kumasi ... For intensive community education on eradication of vigilantism," 13.6.2019, https://www.thefreelibrary.com/Coalition+of+Muslim +institutions+formed+in+Kumasi+... + For + intensive...-a0588846168, accessed 5.8.2021; Anita Serwaa Adzoga, "Coalition sets out to stamp out Political Vigilantism in Zongo Communities,"

Zongo communities from a marginal to a viable group of people "...where their social, economic, education, cultural and human rights issus are effectively sustained."³¹³

Several Zongo youth groups address politically related violence, especially during elections. Zongo Insight, for example, engaged actively in urging its members in Madina Zongo to register for the 2020 elections, 314 and called for an "attitude shift" from "blindly following politicians" to "standing for positive collective youth driven development agendas" within Zongo communities to push for radical youth development within the Madina Zongo community and beyond. 315 It vehemently condemned vigilantism, underscoring and reminding its members that "...it is cancer that affects us all regardless of our social class within the Ghanaian society." 316 The Ghana Islamic Forum, a platform comprising mainly Muslim middle-class youth, champions the radicalisation of Muslim youth "by unscrupulous religious zealots or extremists whose opprobrious enterprises erroneously tend to affront the sanctity of Islam." 317 Formed in 2015, the platform was active on Facebook in 2016 but seemed to have become dormant since then.

2.2.3 Mobilisation from below for the Empowerment of Muslim Women

The Federation of Muslim Women's Association of Ghana, FOMWAG, comprises several local groups and associations.³¹⁸ One of them is the Accra-based non-political, non-sectarian, non-profit organisation

21.11.2020, Coalition sets out to stamp out Political Vigilantism in Zongo Communities – MyJoyOnline.com, accessed 5.8.2021.

- Voice of Zongo Communities, https://www.facebook.com/vozgh/, 27.11.2020, accessed 5.10.2021.
- 314 https://www.facebook.com/InZongo/, 31.8.2019, accessed 7.8.2021.
- 315 https://www.facebook.com/InZongo/, 29.8.2019, accessed 7.8.2021.
- 316 A. Swalah, Vigilantism: Politically Related Violence Through The Eyes of A Zongo Kid, https://www.facebook.com/InZongo/, 29.11.2020, accessed 7.8.2021.
- 317 PRESS STATEMENT FROM THE GHANA ISLAMIC FORUM (GIF) ON MATTERS ARISING FROM THE "GITMO BROUHAHA" TAKE OUT RELIGION FROM THE GITMO DEBATE, 18.1.2016, https://www.facebook.com/ghanaislamicforum/, accessed 23.8.2021.
- 318 See further https://www.facebook.com/fomwagghana/; https://www.facebook.com/Fomwag-Accra-106679805204304/?ref=page_internal; https://www.facebook.com/Fomwag-Ashanti-112442813643597.

Annisaa Foundation, founded in 2004. It aims to tap into the existing expertise of professional Muslim women in Ghana to improve the status of underprivileged Muslim women and children, as well as to sensitise its members on Islam and socio-economic issues.³¹⁹ The association's focus is on empowering and encouraging young women to attain higher education, mainly by providing scholarships and donations and guiding, counselling, and mentoring young female students in five high schools in the Greater Accra Region. In addition, the association runs several annual outreach programmes, including providing support to Muslim inmates in Nsawam prison and Weija Leprosarium, as well as to orphans at the Mercy Islam School at Ashaley-Botwe.³²⁰

Hailed for its previous engagement and achievements, FOMWAG, together with the Ghana Muslim Academy, ICODEHS and Paragon Foundation, was nominated for the first ever Ghana Muslim Achievers Award 'Muslim NGO of the Year' in 2015. 321 In August 2020, FOMWAG started to publicise its activities on Facebook, including the rural community project of FOMWAG Ashanti, FOMWAG Sekondi-Takoradi's donation to Daboase orphanage, the Muslim Nurses group donation to Shakinah Clinic, the FOMWAG sensitisation seminar for imams to promote the wellbeing of women and girls, as well as its numerous interventions to alleviate COVID-19 stigmatisation and helping needy persons during the COVID-19 lockdown. 322

Among the first-generation Muslim-led women NGOs ranks *Achievers Ghana*. The Accra-based non-profit, non-political and non-religious NGO, established in 2001 as Achievers Book Club and renamed in 2015, focuses on providing reading and mentor programmes, scholarships, ICT and career skills for girls in slum areas of Ghana. In 2020, the NGO

³¹⁹ https://www.annisaafoundation.org/who-we-are/, accessed 25.1.2022.

³²⁰ https://www.annisaafoundation.org/what-we-do/, accessed 25.1.2022.

³²¹ Nana Yaw Wiredu, "Metro TV Nominated at Ghana Muslims Achievers Awards 2015," 16.11.2015, https://www.modernghana.com/entertainment/34104/metro-tv-nominated-at-ghana-muslims-achievers-awar.html, accessed 6.10.2021.

³²² https://www.facebook.com/fomwagghana/, 13.8.2020, 14.8.2020, 15.8.2020, 2.9.2020, 22.10.2020 (YouTube video by FOMWAG National President Hajia Ajara Ishaka Telly on COVID-19 stigmatization), 7.12.2020.

received the Ghana Philanthropy Award for "outstanding philanthropic intervention"323 and was among the six NGOs contesting the Ghana Muslim Achievers Awards 'Muslim NGO of the Year' in the same year.³²⁴ In previous years, it had received donations from various companies, organisations and individuals for its scholarship programme through the Circumspecte 2014 Ramadan Fundraiser.³²⁵ In 2015, 2016 and 2017, it expanded its activities and launched its own Ramadan fundraising campaigns to collect funds for scholarships (2016: target GHS 10,000; 2017: target GHS 50,000 [ca. 8,000 USD]; "if 500 people donate GHS 100 then our target will be reached"). Although the organisation refers to charity given in Ramadan, it does not define the donations as sadaqa per se. However, as it addressed the Muslim community on its stance that it is not farfetched to claim that the charity they do is sadaga.326 On its homepage, the organisation announces that a large part of its funding comes from the local community in Nima Zongo. Some of its supporters donate GHS 5 (currently less than 1 USD) each month, although its main sources of income are fundraising events at mosques, forums and public speeches, as well as ad hoc private and corporate donations.³²⁷

A new generation of women-led Muslim NGOs evolved during the 2010s. Some of them are transnational organisations and operate inside and outside Ghana. One of them is *Global Muslimah Dilemma* (GMD), with members and sympathisers in Germany organising fundraising events to support GMD's Ramadan Iftar and Qurban distributions in Accra since 2017.³²⁸ The Accra-based *Islamic Centre For Future Women* (ICFW) runs

³²³ https://achieversghana.org/2020/12/20/achievers-ghana-wins-ghana-philanthropy-award-2020/, accessed 23.8.2021.

³²⁴ https://www.facebook.com/youngwomen/enetwork/photos/2919968464953088, 2.11.2020, accessed 17.8.2021.

^{325 &}quot;Achievers Receive Contributions from Circumspecte Ramadan 2014 Fundraiser," 3.8.2014, "More than 130 additional scholarships for girls in 2014," 11.1.2014, https://achieversghana.org/news-updates/page/6/, accessed 26.3.2019.

^{326 &}quot;The 2015 Ramadan Fundraiser: My education...My Hope," 17.6.2015, "10 Scholarships for Ramadan Fund Raising Campaign," 6.6.2016, "350 Scholarships For Ramadan Fundraising Campaign," 27.5.2017, https://achieversghana.org/news-updates/page/1/, accessed 26.3.2019.

³²⁷ https://achieversghana.org/support-us/.

³²⁸ https://www.facebook.com/gmdcharityproject.

similar programmes, including annual Ramadan donation campaigns.³²⁹ The Salafi organisation made headlines in 2016 and 2017 for organising the Eid Fun Fair at Madina Central Mosque,³³⁰ and for running campaigns on social media propagating the use of the *hijab* and *niqab*.³³¹ Its main activities for women empowerment are tuition and training programmes in sewing, soap making, disinfectant making and sanitizing.³³² The mission of the 2017-founded *Muslimah Mentorship Network* (MMN) is to provide guidance to young Muslim girls and to assist them in their quest for higher education;³³³ its ambition is to establish career counselling centres in every school and every town across Ghana and subsequently across Africa by the year 2050.³³⁴ So far, the Accra-based MMN has branched out to Kumasi, Takoradi and Tamale.³³⁵ In conjunction with International Women's Day 2020, MMN published an outcry against sexual harassment of girls by teachers, elders, classmates and family members on Facebook, urging Muslim women to fight against this cancer of society:

Ensure that women and young girls in this country feel safe in their environment. The time for action is now. The time to speak up is now. No more gagging of victims, no more victim-blaming. 336

³²⁹ ICFW directed its Ramadan donations to 37 Military Hospital in Accra in 2016, to Mercy Islamic School Orphanage in Accra in 2018, to the School of the Blind in Aburi in 2019, and in collaboration with Team Banaatul Khayr Garden of Dawah to Muslims in Breman Asikuma,

Central Region, in 2020. See https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, 9.11.2017, 31.10.2018, 28.7.2019, and 20/21.5.2020, all accessed 29.9.2021.

³³⁰ https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_ internal, news report videos posted 3.8.2016 and 9.8.2017, accessed 29.9.2021. ICFW organized the first Fun Fair in 2014 (noted in Facebook posting on 1.8.2016). There are no notes on Facebook for 2018 or later events.

³³¹ https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, 9.10.2016, accessed 29.9.2021.

³³² https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125/?ref=page_internal, 15.11.2017, 28.7.2019, accessed 29.9.2021.

³³³ The Constitution of Muslimah Mentorship Network (MMN), adopted at a general meeting in June 2019, available at https://muslimahmentorshipnetwork.com/wp-content/uploads/2019/04/MuslimahMentorshipNetworkConstitution.pdf, accessed 28.7.2021.

³³⁴ https://www.facebook.com/NetworkMuslimah/photos/787590905399198, 2.11.2020, accessed 5.10.2021.

³³⁵ https://www.facebook.com/NetworkMuslimah/photos/541673649990926, 25.11.2019, accessed 5.10.2021.

³³⁶ https://www.facebook.com/NetworkMuslimah/photos/620000078824949, 8.3.2020, accessed 5.10.2021.

Another CSO established and operated by Muslim women is the Accrabased Young Women Leaders Network (YWLN), also referred to as 'Young Women Leaders Achievers Network'. Although its profile and public appearance are non-denominational, its health education and personal development projects target Muslim girls and young females in underprivileged urban and rural communities. In 2017, YWLN started its Menstrual Hygiene Management project to erase the stigmatisation surrounding menstruation among girls and boys and train girls on making menstrual pads using reusable cloth. Two years later, it launched a broad campaign, the 'Give a Sanitary Pad to the Girl Child', and declared its ambition to distribute 10,000 free sanitary pads to girls aged 10 to 15 in suburban and rural schools in the Greater Accra Region.³³⁷ In 2021, it extended its menstrual hygiene management education by touring schools in Ashanti, Northern and Northeastern Region.338 Al-Hayat Foundation, established in 2011 and led by Haija Ramatu Abubakar Bimi, stands out as it ran cancer awareness programmes in the Greater Accra Region and the Northern Region until 2017. It seems, however, that the Foundation has been inactive since then.

Ideal Muslimah Network (IMN) is an example of a community of young Muslim women with branches in Accra, Kumasi and Tamale. Having started an outreach programme to rural villages in Ashanti Region in 2020, the network was renamed Village Connect Africa Foundation (VCA) in 2021. Its mission is to improve the lives of orphans and widows in deprived rural communities and provide them with quality healthcare, clean water, education, masjids, food and clothing. Its annual activities include visits to orphanages and prisons.³³⁹ The Foundation solicits part of its funding as well as all its donations from its members.³⁴⁰ IMN/VCA operated a rural Makaranta in Abuom village in Ashanti Region and constructed a

³³⁷ https://ywlngh.org/category/project/; https://youngwln.wordpress.com/.

³³⁸ https://www.facebook.com/youngwomenlenetwork/, 7.5.2021, accessed 16.1.2022.

³³⁹ https://www.facebook.com/105070277948290/photos/a.105150384606946/388985842890064/, 24.9.2021, accessed 28.9.2021.

³⁴⁰ See, e.g., posters calling for donations to Nyohani children's home in Tamale and James Fort Prisons in Accra, https://www.facebook.com/Ideal-Muslimah-Network_IMN-105070277948290/, 29.4.2021, accessed 28.9.2021.

masjid in the village.³⁴¹ In addition, it arranged ad hoc collections on social media to assist needy persons, such as the successful appeal to raise GHS 3,500 (ca. 370 USD) to cover a woman's myomectomy procedure. Subsequent projects, such as the drilling of boreholes in rural villages in Ashanti Region, were sponsored by the German NGO Ansaar International E.V. and the Ghanaian Muslim NGO Peace Dawah Media. Other outreach projects were carried out in collaboration with other Ghanaian Muslim NGOs, including the Paragon Foundation.³⁴²

Awakening Muslimah is a Tamale-based youth organisation established in 2016 and operating since 2017. Its mission is to empower women, children and vulnerable adults in society using ICT, education, and aid. Since its inception, the organisation has enlisted 60 volunteers in its network. Apart from running Ramadan and zakat al-fitr campaigns, its members visit orphanages and organise Islamic youth programmes, seminars at second cycle institutions, rural community programmes and outreach programmes for Muslim inmates in prisons. Moreover, its MAT Community ICT project has reached over 100 women and equipped them with skills in web development, graphic design, Microsoft Office Suite, and digital marketing. Other women-led NGOs operating in the Northern Region are the Tamale-based Tiyumba Hope Foundation, led by Fadila Fuseini; the Pagba Saha Foundation, led by Hajia Sawarutu Alhassan and Hajia Naaimatu Fuseini; and the Sung Foundation, established in 2010 by a group of women led by Hajia Fati Seidu Tambro. The Sung Foundation operates in eight districts in the Northern Region, where it assists women, girls, orphans, children with disabilities and generally marginalized people. In turn, the Rare Sardia Foundation, led by Alimatu Sardia Seidu, supports orphans in Savelugu.

Several CSO for empowering Muslim women are based in Kumasi. One of them is the Yamboni Foundation for Zongo Women. Established in 2017, the Yamboni Foundation operates in Kumasi Zongo where it provides free

³⁴¹ https://www.facebook.com/Ideal-Muslimah-Network_IMN-105070277948290/, 3.11.2020, 15.11.2020, accessed 28.9.2021.

³⁴² https://www.facebook.com/105070277948290/photos/a.105150384606946/317649656690350/, 10.6.2021, accessed 28.9.2021.

health screenings, financial literacy lectures, vocational skills training, health talks, and entrepreneurial and career guidance for women. In addition, the organisation provides ad hoc funding to widows and orphans in need. As part of its entrepreneurial projects, the Foundation has promoted the production and sale of local drinks, such as bottled Yamboni Tiger Nut Drink and food. In 2020, the Foundation launched its Eid TA Maraaya Campaign under the slogan "Feed a Widow and an Orphan this Eidul Adha," strongly calling for self-empowerment: "Do not wait for an Arab or donor to feed the widow and orphan in your community."

Another Kumasi-based women-led NGO is Hajia Saminatu Bashira's *Dansaba Foundation*. Established in 2020, its target groups are orphans and women. The NGO engaged in several projects during its first year of inception, such as arranging community health screening in November 2020 and cooperating with Al-Jihad Muslimah the Operation Feed the Needy (the "10 Gh 4 the Needy" campaign) in November/December 2020. The Kumasi-based *Advanced Ladies in Faith Foundation*, in turn, declared to be a non-profit organisation for women only.

The Ideal Muslimah (TIM) is a recent addition to local Muslim NGOs established by a Muslim women activist concentrating on Muslim girls and women. Initiated by Hajia Fatimatu Sahabi, TIM started as a social network among young Muslim women activists in the Cape Coast area. News about a new Muslim NGO spread on social media after its formation in March 2021.³⁴³ TIM's ambition is to operate on a national level and to initiate programmes for the spiritual, financial, career, physical, mental and social development of Muslim girls, including Islamic education, economic empowerment and skills acquisition, and mobilisation of funds for start-ups, health, food and nutrition education. Moreover,

³⁴³ https://www.facebook.com/ideal.muslimah.3152, posted 12.4.2021. Interestingly, news about TIM including the text on the vison and mission of the group circulated on social media aready in March 2021, one being posted 11.3.2021 on the Facebook account of Hijab Tranz Gh (https://www.facebook.com/felujah/) on 11.3.2021. TIM had at this point not yet activated its own Facebook account!

humanitarian (ad hoc) support projects embrace visits to hospitals, schools and deprived communities.³⁴⁴

2.2.4 Salafi, Tijani and Non-Sectarian Associations for Da'wa

Many Muslim youth associations are da'wa organisations, such as the Ghana Islamic Youth Foundation and the Abofu Faila Youth Association in Accra, 345 the Federation of Responsible Muslim Youth Ghana in Kumasi, 346 the Federation of Muslim Youth Groups - Ghana in Cape Coast, the Banu Abdalla Faida Youth, the youth wing of the Tijaniyya in Sekondi Zongo, 347 the Baye Do Everything, 348 a Tijani youth movement in Accra, or the Yendi Moslem Youth Research Foundation, to mention a few of them. The Shafa Zongo Youth Foundation, a Salafi youth group in Kwame Danso, in the Bono East Region, established in 2020, calls its members to make sadaga jariya donations to support its planned humanitarian outreach, such as supporting orphans and widows, constructing boreholes, schools and hospitals.349 So far, however, the group has been able to start the construction of a new Islamic (Makaranta) school at Shafa Zongo. Others, such as the Network for Zongo Transformation, are initiatives to gather and inspire students from Zongo communities at Ghanaian universities. The Center For Muslim Youth, in turn, launched a Zero Waste Community Rally in April 2017 and organised the Zongo Youth Re-Awakening Summit in Kumasi in January 2019.

The Wa-based Muslim Youth Association (MYA) defines itself as non-sectarian: "At MYA, there are no Sunni, Wahabi, Tijani. We believe we

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

³⁴⁵ Facebook est. 1.4.2014; 4,456 followers (7.8.2021).

³⁴⁶ https://www.facebook.com/FORMYGHANA/, accessed 23.8.2019. The group was mainly active on Facebook in 2015 and 2016 with occasional updates since then.

³⁴⁷ https://www.facebook.com/Banu-Abdalla-Faida-1530194497096201/.

³⁴⁸ https://www.facebook.com/Bayedoeverything/?ref=page_internal.

³⁴⁹ https://www.facebook.com/shafazongoyouthfoundation/; poster on Facebook, https://www.facebook.com/shafazongoyouthfoundation/photos/a.100465635118438/256200272878306, 26.3.2021, accessed 12.8.2021.

are all Muslims and together we can achieve more", it says on its page. Its mission is to promote the study of Islam and "encouraging Muslims, especially the Youth, to live a more responsible civic life." Like other Zongo youth movements, its tenor on Facebook contains a critical approach to contemporary societal and political challenges in Zongo communities, addressing a generational conflict but also championing a positive image of the capacity of the youth to initiate changes:

In a world where power is being dominated by the few elite, in a community where resources are entrusted in the hands of the dominants, conspicuously, the politicians, everyone seems to be on the loose. When one appoints himself or herself for a position of governance, he/she deserves to be held accountable when things are not moving right. It will not be entirely wrong for people to criticize this stance. However, we need to change this to let it not be the order of the day. For sure, how long can this continue when there [is] a host of confronting issues at hand. We fail to acknowledge and appreciate [our] capabilities in us in the fight against the state of underdevelopment of our communities; our educational institutions, health facilities, the unavailability of emergency car services, among others. At best, we sit in the comfort of our camps and push [the] blame to our leaders; the president and his appointees, opinion leaders, the clergy and many others in leadership positions. However, we always fail to blame ourselves. You that is sitting at a camp complaining, you that is sitting with your phone reading this piece, ask yourself 'what have I done to impact the lives of my fellow Muslims? What commitment have I made financially toward the development of my community?' 351

While the building of mosque complexes ranked high on the agenda of already institutionalized groups and communities, the aspiration to erect educational complexes including a hostel and a clinic is a rather recent phenomenon. Many da'wa organisations started as preacher-centred

³⁵⁰ https://www.facebook.com/MYAUWR/, accessed 10.8.2021.

³⁵¹ https://www.facebook.com/MYAUWR/, 28.8.2019, accessed 10.8.2021.

platforms for the propagation of Islam among its members and within the local Muslim community but have in recent years embarked on educational projects. The Ashaiman-based Salafi (ASWAJ) Fikrul Islam Association serves as an example. Registered as the Fikrul Islam Da'awah Association in 2015, 352 it acquired an acre of land in September 2019. 353 Two months later, it was relaunched as the Fikrul Islam Association and issued a call to its members for the building of a school, clinic and masjid. 355 The Concerned Muslim Youth Association, a Salafi group in the North East Region, commissioned a multi-purpose masjid complex including a mosque, Islamic clinic, and Qur'an memorisation centre in Kata-Banawa on the Walewale-Nalerigu road in 2021, built by ICODEHS through funds received from Dubai Charity Foundation. 356

The Association of Muslim Youth for Dawah (AMYDA) is an example of a local Salafi da'wa group making use of social media to run Ramadan campaigns. AMYDA operates in the Old Town Zongo of Akim Oda, Eastern Region. After establishing its Facebook account in April 2020, the group published, one month later, an announcement for its Ramadan 2020 campaign:

Public Notice: As part of the religious, social and corporate responsibilities of the above association, we are therefore appealing to all individuals and corporate bodies or organizations in and outside Ghana, to support our initiative of helping the poor, the needy and orphans, and

³⁵² Certificate to commence business, dated 18.2.2015, https://www.facebook.com/707497905972654/photos/a.879640292091747/1521657964556640/, accessed 12.8.2021.

³⁵³ https://www.facebook.com/Fikrul-ISLAM-Association-707497905972654/, 12.9.2019, accessed 12.8.2021.

³⁵⁴ Poster: 27-29 November 2020 – Three days programme: Launching of Fikrul Islam Association, https://www.facebook.com/707497905972654/videos/582718482714286, accessed 12.8.2021.

³⁵⁵ Video, posted 12.7.2021: Banderol with text "Donate in support of building of school, clinic and masjid", https://www.facebook.com/707497905972654/videos/582718482714286, accessed 12.8.2021.

^{356 &}quot;Concerned Muslim Youth Association to commission 2,000 capacity Mosque in North East Region," 25.2.2021, https://www.modernghana.com/news/1064143/concerned-muslim-youthassociation-to-commission.html, accesed 1.9.2021; Fuseini Safianu, "Concerned Muslim Youth Association Appreciates Dubai Charity Foundation, Appeals for More Support," 22.3.2021, https:// ghdominancenews.com/2021/03/22/concerned-muslim-youth-association-appreciates-dubaicharity-foundation-appeals-for-more-support/, accessed 1.9.2021.

the vulnerable in our Zongo communities, especially in this noble month of Ramadan.³⁵⁷

What followed was typical for an NGO in the age of social media. Starting on the 10th of May, AMYDA's functionaries continuously posted notifications and updates:

May 10th: "First batch of the donations of food items done in Akim Oda Zongo and Asene camp. Second batch expected to be done soon Insha Allah. Big thank you to our donors and sponsors [...] More needs to be done."

May 16th: "Second batch of the food donations done [...] Our doors are still opened for your support for the third batch of donations and distribution."

They also posted several short videos showing food items to be donated to needy members in the Zongo.

Most of the above and earlier mentioned calls for donations and projects are linked to Salafi or non-Sufi groups and communities in Ghana. Sufi communities, such as the *Tijaniyyah Muslims Movement of Ghana* (TMG), have been latecomers in mobilising funds through open calls for donations on social media. However, the situation changed during the leadership of Zaeem (President) Sheikh Abdul Wadud Haruna, who established the Tijjaniya Senior High School at Asokore near Ejisu, Ashanti Region, in 2009. Moreover, the TMG established a homepage and opened a Facebook account, launching an online campaign in August 2018, for donations for the infrastructural expansion of the Tijjaniya Senior High School, the construction and establishment of the Tijjaniya Educational Complex at Agyin Kotoku, Greater Accra, and the construction of the projected Tijjaniya University College of Ghana. The other Tijani community, the Jallo Tijaniyya or *Tijaniyya Muslim Council of Ghana*,

³⁵⁷ Call for donations, https://m.facebook.com/101892801512288/photos/a.101907044844197/106414 881060080/?type=3&source=48, posted 30.4.2020, accessed 2.8.2021.

³⁵⁸ Atiku Iddrisu, "Ghana: Tijaniyya Embarks On Educational Projects," 19.7.2006, https://allafrica.com/stories/200607190835.html, accessed 14.5.2019; http://www.tijjaniyamuslimsgh.org/photos?gallery_id=156a4456885bc3&pn=2

³⁵⁹ http://www.tijjaniyamuslimsgh.org/events?event_id=15b4b8c88a38oa&pn=3, accessed 14.5.2019.

also started to publicly mobilise funds under the leadership of Sheikh Khalifa Ahmad Abul-Faid Maikano and the establishment of the *Sheikh Abdulah Maikano Charity Foundation*, in 2015. Similar to the TMG, the call for donations by the Jallo Tijaniyya mainly concerns the construction of educational facilities and complexes, such as a Vocational Training Institute in Prang.³⁶⁰ Named the Sheikh Abdullahi Ahmed Maikano Education Complex, the Tijaniyya Muslim Council announced the project during the annual Mawlid in 2019. Concrete steps towards finalising the project started in February 2022 when a sod-cutting event was organised at the building site and calls for donations were made to its members.³⁶¹

In November 2019, Sheikh Khairu Abdullahi Maikano, Founder and President of *Jallo Youth Khidma Organisation* (JYKO), urged the Jallo Tijani youth worldwide to join and support JYKO in its health education and health promotion activities.³⁶² In a previous Mawlid at Prang, JYKO had organised health screenings and provided 20 mobile toilets at the cost of GHS 10,600; this was repeated at Mawlid and Tilawa in 2020.³⁶³ However, the ultimate goal was to translate the health screening exercise into a standard, permanent health facility, the Baaba Geewa Memorial Hospital projected to be built in Prang, to be materialised by donations from the Jallo youth.³⁶⁴

Some local Tijani humanitarian initiatives have evolved in recent years. Sheikh Maswud Abdul Rahman Cisse founded the Rawdatul Rijaal Foundation in (ca.) 2010. His NGO concentrates mainly on da'wa alongside drug prevention campaigns and humanitarian relief activities

³⁶⁰ https://www.facebook.com/jalloNgo/photos/pcb.1838774063069437/ 1838773919736118/ ?type=3&theater, accessed 14.5.2019.

^{361 &}quot;Nana Fanyinama donates towards the construction of Sheikh Abdullahi Maikano Educational Complex," https://business.facebook.com/pg/Jallotv/posts/?ref=page_internal, 24.1.2022, invitation to sod-cutting of Sheikh Abdullahi Ahmad Maikano Educational Complex including architectural drawings of the complex, https://business.facebook.com/pg/Jallotv/posts/?ref=page_internal, 24.1.2022, accessed 3.2.2022.

³⁶² Posted letter from Sheikh Khairu Abdullahi Maikano, dated 5.11.2019, https://www.facebook.com/jallooyouth/, 5.11.2019, accessed 30.12.2021.

³⁶³ https://www.facebook.com/jallooyouth/, 17.9.2019, 5.11.2019, 8.1.2020, 10.10.2020, accessed 30.12.2021.

³⁶⁴ https://www.facebook.com/jallooyouth/, 6.11.2019, 25.11.2019, 1.1.2020, 8.1.2020, accessed 30.12.2021.

in Kwesimintsim Zongo and Takoradi. In October 2020, the Foundation declared its support to Goal 2 of the Sustainable Development Goals, ending hunger.³⁶⁵ In turn, the *Mallam Tijani Koforidua Foundation* was founded in 2021 to oversee and finish a community library project started by the late Sheikh Ahmad Tijani Abdul Rahman (Mallam Tijani) in Koforidua Zongo.³⁶⁶ The Tamale-based *Islam for All Organisation* is closely connected to the Salwatiyya Islamic Propagation Center of Sheikh Salwatia Qutb Zaman in Accra.³⁶⁷

2.2.5 Non-Sectarian, Non-Tribal and Non-Political: The Ghana Muslim Mission

The Ghana Muslim Mission (GMM) is among the oldest Muslim organisations in Ghana. The GMM was originally founded in 1957 as an association to articulate the interests of Ga Muslims. Its initial outline was ethnic rather than sectarian, and its activities were limited to the Greater Accra Region. This picture was slowly to change over the next decades as the GMM tried downscaling its ethnic allegiance. As an outcome, the GMM has successfully expanded its activities outside Accra and established itself as an outspoken multi-ethnic, non-denominational, non-sectarian and non-partisan Sunni Muslim organisation.³⁶⁸

The GMM has a structured organisational framework consisting of local, district and regional branches. The basic unit is a local branch with members making monthly contributions, *infaq*, to support the

³⁶⁵ Information provided on the Facebook account, posted 5.8.2019, 16.1.2020, 28.10.2020, accessed in 2017 but unaccessible on 5.1.2022. See also Prince Botwey, "Donation by Rawdatul Rijaal Foundation in April 2020," 25.7.2020, https://politicsafrika.com/donation-by-rawdatul-rijaal-foundation-in-april-2020/, accessed 5.1.2022.

^{366 &}quot;Mallam Tijani Koforidua Foundation inaugurates Board of Trustees," 22.3.2021, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Mallam-Tijani-Koforidua-Foundation-inaugurates-Board-of-Trustees-1211341; "Mallam Tijani Koforidua Foundation receives support towards a library project," Ghana News Agency, 22.3.2021, https://www.gna.org.gh/1.20420052, accessed 29.9.2021.

³⁶⁷ See https://www.facebook.com/Sufilifefoundation, accessed 5.10.2021.

³⁶⁸ See further Mumuni, Islamic Organisation in Accra, 66, 117–122; Nana Apau-Gyekye, The Contributions of the Ghana Muslim Mission to the Development of the Ghanaian Muslim Community, MPhil thesis, Department for the Study of Religons, University of Ghana, 2010; Rabiatu Deinyo Ammah, "Ghanaian Muslims on 'Becoming Muslims' for Sustainable Development," in Religion and Sustainable Development: Ghanian Perspectives, eds. George Ossom-Batsa, Nicoletta Gatti and Rabiatu Deinyo Ammah (Città del Vaticano: Urbaniana University Press, 2018), 227–242.

agenda of the GMM. All three levels have executive committees. The top of the organisational pyramid, the national executive committee, is responsible for decision-making and administration at the national level. Conferences and other activities to raise funds are organised at the district, regional and national levels³⁶⁹ since 2007 also by the women's wing of the organisation.³⁷⁰ The organisation and its branches are active on the internet and social media (see Table 4), although the homepage has not been updated since 2016.

Branch	Facebook, est./last update	Followers (December 2021)
Ghana Muslim Mission	2016/2017	3,054
Ghana Muslim Mission	2017/2021	152
GMM – Ashanti	2011/2020	6,962
GMM Central Region	2014/2021	5,903
GMM Women's Followship Eastern Region	2019/2019	1,138
GMM Youth Greater Accra	2014/2019	1,887
GMM Youth Central Region	2020/2021	4,167
GMM TV	2019/2021	56,419

Table 4: Ghana Muslim Mission on Facebook

As a result of its expansion, the GMM started to devote itself to the empowerment of Muslims in Ghana. This had been part of the original aims and objectives of the organisation but had during the first decade

^{369 &}quot;About The Mission," http://ghanamuslimmission.com/the-mission/, accessed 16.1.2022.

³⁷⁰ Posting on Ghana Muslim Mission Women's Followship Eastern Region, 27.6.2019: 12th National Women's Conference, fund raising in aid of a school project, https://www.facebook.com/pg/Ghana-Muslim-Mission-womens-Followship-Eastern-Region-547889672409193/posts/?ref=page_internal, accessed 2.8.2021.

focussed on self-help and assistance to its members and on educating its members on Islam, civic, social, health and other developmental issues. However, with the spread of its activities to other parts of the country, the focus of the GMM has shifted to a large-scale mobilization of resources for the establishment of educational institutions at all levels and the provision of scholarship packages for brilliant needy students. Moreover, the GMM has invested in the building of mosques, healthcare centres, the provision of medical and social services to support the poor, aged, disabled and sick, as well as the drilling of boreholes.³⁷¹ This is mainly achieved through annual donations and the regional *zakat* funds, as has been discussed in my investigation on *zakat* in Ghana,³⁷² or through the incomes from its commercial and trading enterprises established as *awqaf*.³⁷³ In addition, the Mission supports its social intervention programmes through its endowment fund, widows and orphans' funds, education and health fund, and entrepreneurship fund.

A special focus area is the various educational projects run by the GMM, which have been a major emphasis of GMM National Chairman Sheikh Dr. Amin Bonsu. Sheikh Bonsu notified at the 55th National Conference in 2013 that "...the bane of the Ghanaian Muslim community was ignorance and lack of holistic education to propel its development", ³⁷⁴ and further underlined in an interview in 2017:

Let us strive to build more schools to take care of the spiritual and academic development of Muslim kids. Muslim students in some schools are not allowed to practice their faith, and this affects the kids psychologically.³⁷⁵

Consequently, the organisation operates 115 basic school complexes, including Kindergarten, primary and junior high schools, as well as two

^{371 &}quot;Our mission," http://ghanamuslimmission.com/the-mission/, accessed 16.1.2022.

³⁷² See Weiss, Zakat in Ghana, 131–133.

³⁷³ See Chapter V.3..

³⁷⁴ Rafiq A. Tschannen, "Muslim mission establishes 113 educational institutions in Ghana," https://newsghana.com.gh/muslim-mission-establishes-113-educational-institutions-in-ghana/, accessed 16.1.2022.

^{375 &}quot;Muslim Mission Build More Schools," 4.7.2017, https://dailyguidenetwork.com/muslim-mission-builds-schools/, accessed 2.8.2021.

government-assisted senior high schools, the Islamic Senior High School in Kumasi (established 1969), 376 and the Ghana Muslim Mission Senior High School, established in 2008 at Sekyere-Beposo in the Ashanti Region. 377 In addition, it runs Islamic teacher colleges in Buipe (Savannah Region) and Beposo to train teachers for schools under the Islamic Education Unit. 378 During the 2010s, the Mission launched an ambitious programme for "expanding its higher education institutions and acquired land for establishing high schools at Asankragua and Sefwi Boako in the Western Region, Mankasim in the Central Region, Koforidua and Donkorkrom in the Eastern Region, and Domeabra in the Greater Accra Region. 379 In addition, the programme includes the construction of a Nurses and Midwifery Training College at Mim near Atebubu in the Brong-Ahafo Region, 380 and Colleges of Education in Kukuom (Ahafo Region) and Koforidua (Eastern Region). 381

The funding for the various GMM educational projects follows a pattern illuminated by the campaign for the project in Koforidua. Initiated in 2017, the GMM educational projects appealed at the second annual conference of the Regional Branch of the GMM for an amount of GHS 100,000.00 for structural drawings for the College and to prepare the grounds a sevenacre plot of land. The appeal was repeated at the national conference of the GMM held in Koforidua in March 2017.³⁸² In addition, the Eastern Regional Branch issued an appeal to the government to support the

^{376 &}quot;GMM takes over school," 11.10.2005, https://www.modernghana.com/news/87859/gmm-takesover-school.html, accessed 2.8.2021. The Islamic school was started by donations from Saudi Arabia.

³⁷⁷ GHANA MUSLIM MISSION SENIOR HIGH SCHOOL, BEPOSO – ASHANTI, GHANA, https://ghammish.blogspot.com.

^{378 &}quot;Educational Institutions," http://ghanamuslimmission.com/educational-institutions-2/, accessed 2.8.2021.

^{379 &}quot;Educational Institutions," http://ghanamuslimmission.com/educational-institutions-2/, accessed 2.8.2021.

^{380 &}quot;Educational Institutions," http://ghanamuslimmission.com/educational-institutions-2/, accessed 2.8.2021.

^{381 &}quot;Gov't will support College of education Project by GMM – Veep," 25.12.2019, https://www.rainbowradioonline.com/govt-will-support-college-of-education-project-by-gmm-veep/, accessed 16.1.2022 (project initiated in Kukuom); "Bawumia Supports GMM College of Education," 6.1.2018, https://www.modernghana.com/news/826788/bawumia-supports-gmm-college-of-education. html, accessed 2.8.2021 (project initiated in Koforidua).

^{382 &}quot;GMM launch appeal to build college of education," 6.3.2017, http://theindependentghana.com/gmm-launch-appeal-to-build-college-of-education/_accessed 14.11.2017.

initiative.³⁸³ In early 2018, the project made headlines when Vice-President Dr Mahamadu Bawumia donated GHC 10,000.³⁸⁴ Nevertheless, the project has been slow in progressing as it is mainly sponsored through private donations, although the Minister of Inner Cities and Zongo Development, Dr. Abdul-Hamid Mustapha, declared in 2020 that the project would get government funding from GETFUND.³⁸⁵

However, the most ambitious educational project of Sheikh Bonsu is the establishment of a university. Launched in 2009, the GMM has acquired 9.5 acres of land at Esereso near Kumasi, 386 started in 2012 to prepare the ground for its GHC 18.6 million (ca. 301,000 USD) Ghana Muslim Mission University College, 387 and raised GHS 200,000 (ca. 32,300 USD) in support of the construction of infrastructure in 2014. 388 In 2015, GMM Ashanti Region called members in Ghana and abroad after its regional conference to support the project: "To those who for various reasons could not attend, you can still support the Islamic University project [...]."389 Speaking at the 58th National Conference in 2016, the Deputy National Vice-Chairman Dr. Mohammed Duah appealed to the government and stakeholders to collaborate with the GMM to ensure the success of the project while the conference urged members to continue to donate funds for the project. 390 The vision is to establish a full-fledged university with programmes in Islamic theology and education, linguistics with education

^{383 &}quot;Muslims appeal for Islamic College of Education in Ghana," 12.3.2017, https://www.govserv.org/GH/Koforidua/886744474715415/Eastern-Regional-Coordinating-Council, accessed 2.8.2021.

^{384 &}quot;Bawumia Supports GMM College of Education," 6.1.2018, https://www.modernghana.com/news/826788/bawumia-supports-gmm-college-of-education.html, accessed 2.8.2021.

³⁸⁵ Muhammed Faisal Mustapha, "Gov't to build Islamic University College of education next year – Zongo Minister," 29.10.2020, https://awakenewsroom.com/government-will-build-an-islamic-university-college-of-education-with-getfund-next-year-zongo-minister/, accessed 2.8.2021.

^{386 &}quot;Ghana Muslim Mission to establish university near Kumasi," 8.12.2009, https://www.modernghana.com/news/253166/ghana-muslim-mission-to-establish-university.html, accessed 2.8.2021.

^{387 &}quot;Work starts on Islamic University College," 19.11.2012, https://www.ghanaweb.com/ GhanaHomePage/NewsArchive/Work-starts-on-Islamic-University-College-256905, accessed 2.8.2021.

^{388 &}quot;Muslim Mission to build another university in Ghana," 30.12.2014, https://newsghana.com.gh/muslim-mission-build-another-university-ghana/?__cf_chl_jschl_tk__=pmd_705fcdf555298ab9504cd5944e2foaf48ab13230-1627897425-0-gqNtZGzNAg2jcnBszQjO, accessed 2.8.2021.

³⁸⁹ https://www.facebook.com/permalink.php?story_fbid=1033705090013071&id=167077143342541, 5.12.2015, accessed 2.8.2021.

^{390 &}quot;Ghana Muslim Mission holds 58th annual national conference," 17.11.2016, https://www.ghanabusinessnews.com/2016/11/17/ghana-muslim-mission-holds-58th-annual-national-

and international relations, business programmes including logistics and procurement, business management and human resource management, as well as science programmes in nursing, medicine and engineering.³⁹¹

2.2.6 Quiet but Visible and with an Impact: GISER and Humanity First Ghana

Lebanese and Ahmadi NGOs have been active for several decades. Compared with other local or international Muslim NGOs, their activities seldom make the headlines. However, in terms of their engagement in education and health care projects and human development, their impact has profoundly affected local communities.

The origins of the Lebanese community in Ghana go back to the 1890s, when the first Lebanese merchants and entrepreneurs started their businesses on the Gold Coast. Since then, the community, which includes both Christian and Muslim families, has grown in numbers. Most of them have Ghanaian citizenship, and some have intermarried with Ghanaian families. Lebanese entrepreneurs are listed among Ghana's most wealthy persons, and a leading Lebanese family venture ranks among the country's most successful business enterprises. Social associations and clubs to cater to the Lebanese community have existed since the 1920s, including the Syrian-Lebanese Benevolent Society.³⁹²

For decades, the Lebanese community made few efforts to engage in communal development at large. This was to change in 1985 when a group of Lebanese and Ghanaian entrepreneurs founded the Ghana Islamic Society for Education and Reformation (GISER). Being one of the oldest Muslim NGOs in Ghana, the Accra-based NGO concentrates on three core mission areas: education, community development and religious awareness. GISER established and managed several different

conference/, accessed 2.8.2021; https://www.facebook.com/167077143342541/photos/a.12566064 64389598/1256606401056271/?type=3&theater, 30.10.2016, accessed 2.8.2021.

^{391 &}quot;Tertiary education," http://ghanamuslimmission.com/author/gmm_admin/, accessed 2.8.2021.

³⁹² Stephen Gyasi, "The Lebanese effect in Ghana," Top Reports, Special Report Ghana/Lebanon, 18.6.2011, https://www.topreports.org/wp-content/uploads/2018/06/Ghana_Lebanon_2011.pdf, accessed 27.7.2021.

educational institutions in the Accra metropolis, including the Madina Islamic School (MIS),³⁹³ the Ghana-Lebanon Islamic School (GLIS),³⁹⁴ Al-Rayan International School,³⁹⁵ and the College of Holy Quran and Islamic Studies (CQIS),³⁹⁶ as well as the Muslim Teacher Training Institute (MTTI) in Kumasi.³⁹⁷

Ahmadi missionaries, in turn, settled in the Gold Coast in 1921 and subsequently established Ahmadi communities in Saltpond and Wa. Frictions over imamship, among others, resulted in severe clashes with Sunni Muslim groups, especially in the northern parts of the country during the 1930s. Ahmadi-Sunni tensions were notable for the following decades but have abated at the end of the twentieth century. ³⁹⁸ Although Sunni, most notably Salafi, Muslim clerics distance themselves from the Ahmadis, defining them as heretics, their body in Ghana, the Ahmadiyya Muslim Mission, has a representation at the Office of the National Chief Imam as well as at the Zakat and Sadaga Trust Fund.

The Ahmadiyya Muslim Mission embarked early on evangelisation via welfare activities, including the introduction of modern education and health care. See Starting with the Talim ul Islam Ahmadiyya School in 1924, Ahmadi schools had a standard British curriculum and offered Arabic and Islamic religious instruction. Ahmadi English language schools soon followed, financially supported by the British colony and by subsequent

³⁹³ Operating since 2006, MIS comprises of a Kindergarten, a Primary and a Junior High School.

³⁹⁴ Established in 2000 and commissioned in May 2001, the GLIS complex includes a Primary, a Junior High and a Senior High School as well as an Arabic Studies Unit.

³⁹⁵ Established in 2003. The school also runs the ARIS Saturday Arabic programme, founded already in 1997, to provide Islamic and Arabic language education to the children of the Arab communities in Accra.

³⁹⁶ CQIS is located in Madina, a suburb of Greater Accra. It adopts the curriculum of the International University of Africa – Sudan. Its educational program consists of four years of boarding school, enrolling each year 50 students from Ghana and West African countries. GISER covers the cost of education, accommodation, board, daily expenses, and transportation to and from their home countries.

³⁹⁷ The MTTI, founded in 1999, moved from Accra to Kumasi in 2019. The institute runs a three-year educational programme and accommodates students from Ghana as well as other West African countries.

³⁹⁸ See further John H. Hanson, *The Ahmadiyya in the Gold Coast: Muslim Cosmopolitans in the British Empire* (Bloomington: Indiana University Press, 2017).

³⁹⁹ David E. Skinner, "Modernity, Religion and Development in Ghana: The Example of the Ahmadiyya Muslim Community," *Ghana Studies* 12/13 (2009/2010).

Ghanaian governments.⁴⁰⁰ By the early twenty-first century, Ahmadi educational complexes included daycare centres and kindergartens, primary, junior and senior high schools, as well as a Teacher Training College (see Table 5).

Name	Established	Location	Region
T.I. Ahmadiyya SHS	1950	Kumasi	AR
Fomena T.I. Ahmadiyya SHS	1968	Fomena	AR
T.I. Ahmadiyya Girls' SHS	1968, SHS in 1969	Asokore	AR
Salaga T.I. Ahmadiyya SHS	1971	Salaga	NR
Ekumfi T.I. Ahmadiyya SHS	1972	Ekumfi	CR
Potsin T.I. Ahmadiyya SHS	1972	Potsin	CR
Wa T.I. Ahmadiyya SHS	n.a.	Wa	UWR

Table 5: Ahmadi Senior High Schools in Ghana, 2014-15 (source: www.ghanaschoolsinfo. org, accessed November 2017.

Since the 1970s, the Ahmadi Muslim Mission also started to build hospitals to provide health care in rural communities, 401 and is recognised by the Ministry of Health as an official health agency. 402 Through the Nusrat Jahan Scheme, Ahmadi medical doctors serve the Ahmadi hospitals. By 2017, seven hospitals of the Ahmadi Muslim Mission were located in Accra, Agona Swedru, Akwamaso, Daboase, Kaleo, Kokofu, and Techiman. The hospitals were built through the Nusrat Jahan or Service to Humanity Scheme launched by the third Ahmadi Khalifa Mirza Nasir Ahmad in 1970. He also initiated the Medical Association of Ahmadi Muslims in Pakistan, which allowed Ahmadi doctors to dedicate some weeks, months

⁴⁰⁰ Skinner, "Conversion to Islam and the promotion of 'Modern' Islamic Schools in Ghana."

⁴⁰¹ Mohammed Bin Ibrahim, "Contribution by the Ahmadiyya Muslim Mission towards health care in Ghana," The Review of Religions LXXXIII, no. 11 (November 1988): 36–37. The author was a Senior Medical Officer in charge in the Ahmadiyya Hospital at Akrofuom Adansi.

⁴⁰² https://www.moh.gov.gh/ahmadiya-muslim-mission/.

or years to work in Ahmadiyya hospitals. Since then, this association has generated offshoots in many countries known as the Ahmadiyya Muslim Medical Association, AMMA, among others in the UK, USA, Australia, and Canada. 403

These Ahmadi social welfare institutions were joined in 1995 by the NGO Humanity First International. Previous associations such as the AMMA and the International Association of Ahmadi Architects and Engineers had a distinct religious affiliations. Humanity First International however, did not present itself as Ahmadi. Rather, as Katrin Langewiesche underscores, the organisation targets the whole population of a country and does not place its religious affiliation in the foreground. She further notes a changing trend of the organisation in displaying itself as an Ahmadi NGO, in contrast to an earlier situation when its proximity to the Ahmadiyya was put in the background. However, she further highlights that Humanity First International is not a da'wa organisation, and missionary activism does not feature in their core activities.

Humanity First International operates in 60 countries worldwide. 405 Ahmadi and non-Ahmadi doctors serve at Ahmadi hospitals through the Nusrat Jahan or via Humanity First; 406 for example, physicians from Humanity First USA visited Ghana to assist local physicians in providing free surgical care in 2008, 407 whereas a team from Humanity First UK visited Ghana in 2019. 408 Further, Humanity First International engages in educational projects and assists Ahmadiyya schools. For example, it launched the Classrooms Transformation Project in 2018, and Humanity

⁴⁰³ Katrin Langewiesche, "Politics of Humanitarianism: The Ahmadiyya and the provision of Social Welfare," in *Muslim Faith-Based Organizations and Social Welfare in Africa*, ed. Holger Weiss (New York: Palgrave MacMillan, 2020), 254.

⁴⁰⁴ Katrin Langewiesche, "Ahmadiyya and Development Aid in West Africa," In *Does Religion Make a Difference? Religious NGOs in International Development Collaboration*, eds. Andreas Heuser and Jens Koehrsen (Badan-Baden: Nomos Verlag, 2020), 273.

⁴⁰⁵ https://humanityfirst.org/about-us/.

⁴⁰⁶ Hazrat Mirza Masroor Ahmad, "Ahmadi Doctors and the Need for True Sacrifice," 30.11.2019, https://www.alislam.org/updates/ahmadi-doctors-need-for-true-sacrifice/, accessed 29.7.2021.

^{407 &}quot;Welcome to Humanity First Ghana," https://gh.humanityfirst.org/, accessed 16.1.2022.

^{408 &}quot;This weekend a team of medical volunteers from the USA has been training clinicians at Swedru hospital in southern Ghana on Hernia mesh surgery," https://www.facebook.com/humanityfirstuk, 17.2.2019, accessed 16.1.2022.

First UK and Humanity First Norway have since then assisted schools in Ghana.⁴⁰⁹

In contrast to AMMA, Humanity First has a branch in Ghana, registered in 1996 with headquarters in Accra. 410 Humanity First Ghana runs several humanitarian schemes, including the Annual Surgical Mission Project, the Humanity First Clinical Laboratory in Daboase, and the Water For Life Project. 411 Moreover, it provided disaster relief to flood victims in the northern regions in May 2019, and funds borehole and water projects. 412

Humanity First Ghana has, over the past decades, evolved into a national charity with an impressive engagement, traceable through its Facebook account (established in 2018; 1,829 followers in July 2021). Continued calls are made for money and blood donations, especially at the Jalsa Ghana, the annual gatherings of the Ahmadiyya:

1 DAY TO #JALSAGHANA: YOUR DONATION CAN MAKE A DIFFERENCE IN THE LIVES OF MANY IN DEPRIVED COMMUNITIES. WATCH THIS AND MEET US @ GHANAJALSA,"413

And,

Day of #JalsaGhana2019: #Blood donation drive ongoing. Think #HumanityFirst, donate blood and save a life now!414

During the COVID-19 lockdown in April 2020, it organised food donations at several locations in the Great Accra Region, Kumasi Metropolis, and

⁴⁰⁹ Dwayne Nimoh, "Humanity First International Classroom Project in Ghana," 23.2.2018, https://ghanasociety.org.uk/humanity-first-international-classroom-project-in-ghana, accessed 22.7.2021; "Work ongoing at Zogbeli T.I. #Ahmadiyya Basic #School, #Tamale by #HumanityFirstNorge.

[#]KnowledgeForLife #ClassroomTransformation, https://www.facebook.com/HumanityFirstGhana/, 3.2.2019, accessed 22.7.2021.

^{410 &}quot;2020 marks 25 years since Humanity First was officially registered in the UK. Now registered in 58 countries, Humanity First Ghana was registered in June 1996," https://www.facebook.com/HumanityFirstGhana/, 18.6.2020, accessed 22.7.2021.

^{411 &}quot;Welcome to Humanity First Ghana," http://gh.humanityfirst.org, accessed 29.7.2021.

⁴¹² For example, installation of hand water pump at Yankazia, North East Region, https://www.facebook.com/HumanityFirstGhana/, 1.12,2021, accessed 6.1.2021.

⁴¹³ https://www.facebook.com/HumanityFirstGhana/, 3.1.2019, accessed 22.7.2021.

⁴¹⁴ https://www.facebook.com/HumanityFirstGhana/, 5.1.2019, accessed 22.7.2021.

Kasoa⁴¹⁵ and issued a general appeal to its members to donate to its COVID-19 humanitarian support programme.⁴¹⁶ Apart from its members, the organisation received a donation of 500 family food packages worth GHS 75,000 from the Ghana Association of Bankers, which were distributed in Accra.⁴¹⁷ Another package from Access Bank Ghana was

See "HumanityFirst Ghana, as part of its support during the #COVID19 crisis, fed the poor and 415 needy in Taifa-North (Accra) on Sunday, 5th April 2020. We hope to continue such support in the needy communities in the lockdown areas during this period" (8.4.2020); "Sarpeiman (Accra) on Tuesday, 7th April 2020. [...]" (10.4.2020); "Anyaa Market (Accra) on Tuesday, 7th April 2020. [...]" (10.4.2020); "Darkuman and Abossey Okai Circuits, 9th April 2020 [...]" (11.4.2020); "[...] Osu" (11.4.2020); "Korle-Gorno, 10th April 2020" (11.4.2020); "Mallam-Atta market and Darkuman. Over 500 individuals/ families (most of them with children) were given assorted food items, packs of rice, gari, sardines, oil and tomato paste (puree)" (12.4.2020); "Madina Zongo junction (adjacent redco flats). Over 250 individuals/ families (most of them with children) were given bread with tins of sardines" (14.4.2020); "Asawasi and Akwatia-line in Kumasi. Over 200 individuals/ families were given bread with assorted beverages and soft drinks" (14.4.2020); "Bampenase and Magazine in Kumasi Over 200 individuals/ families were given bread with assorted beverages and soft drinks, and some food items" (16.4.2020); "Kasoa Downtown (Insaniyya area). Over 100 individuals/ families were given bread with tins of sardines" (16.4.2020); "Lomnava (Akutiaku, Otatein, Mmaapehia and Nsuobri) in Accra. About 400 individuals/families were given loaves of bread with tins of sardines" (16.4.2020); "donations to two households of Refugees around Agbogba and Old Ashongman. Another donation was also made to a marginalized family suffering from Albinism in Lashibi (Community 17) and some neighbours. Again, donations were made to a needy family (from Obom) with a child suffering from cerebral palsy. Some of their needy neighbours also benefitted from the donations. Donations were also made to over 110 physically and mentally challenged persons across the following villages: Danchira, Balagonno, through Amuman to Odenke, Adeiman, Honi Obeliakwa and Afadjator. Over 130 individuals/families were given assorted food items (rice, oil, tomato puree, sardines) and loaves of bread" (14.5.2020); "Gyaakye, Tikrom, Baworo, Asamang as well as Ayigya in Kumasi (Ashanti Region). 150 individuals/families were given assorted food items (rice, tomato puree, sardines and soft drinks)" (15.4.2020); all posted on https://www. facebook.com/HumanityFirstGhana/, accessed 22.7.2021.

416 Poster on Facebook, 9.4.2021: https://www.facebook.com/HumanityFirstGhana/photos/a.291677091489619/540939706563355/?type=3&eid=ARAVD7kqLEIp-tBaDJMXg8TUZwtFFzUMPqU1Clv9_xk9ptYTkj4EMYWsHdqLifDtcc9wRH54twaD15V1&__xts__%5B0%5D=68.ARBUSIKN7RL4zxq2PvDvgmB-4_hrEwoloEPzrEoYbDoCZJiCs4pHYYkPu5gP8DtYQeXT8qeXMBwLFSyn_D8ltGBAQwGEqWeukr5LXXGwDI_YMe6AlqtrcMXOLwhEipslQzbMaoBSPfYvPWQVJ9HQ8VLeG76AK88RXfhLIt7bJwF5G6uvbXr6GYJGcKblpmByLICX9SAOYrSVVo1m-DqDeO6YnKLx9lD16Mc63swUWWV605-mmkj5sq-h27YSXcV7GC4ZVKNL_5EklQln-xO-b5TMakEAwnpjhN1AgTuQp7A3EfccA&tn=EEHH-R

"#GhanaAssociationofBankers present 500 #FamilyFoodPacks worth GHS75,000 to #HumanityFirstGhana for distribution to the needy and vulnerable in the aftermath of the partial #lockdown. After a brief presentation to HF executives in Kotobabi, the items were given out to some needy people in the neighbourhood," as well as "In the aftermath of the partial #lockdown in Accra, #HumanityFirstGhana randomly distributed #FamilyFoodPacks donated by the #GhanaAssociationofBankers to identified needy people around Kotobabi and Accra New

Town. Over 95 individuals/families were given the food packs containing rice, gari, beans, sugar, oil, salt, tomato puree, canned mackerels and soaps," and "#HumanityFirstGhana made a donation of #FamilyFoodPacks to the Ghana Society for the Socially Disadvantaged (previously known as Cripples Home) at Kaneshie (Bubiashie). 15 individuals/families benefitted," https://www.facebook.com/HumanityFirstGhana/, 16.4.2020, accessed 22.7.2021

distributed in Kumasi.⁴¹⁸ Although not noted on its Facebook page, it is likely that Humanity First Ghana also supported families in the Northern Region as it noted in August 2020 that "Humanity First Ghana resumes distribution of #FamilyFoodPacks in the northern part of #Ghana."⁴¹⁹

Although certainly existing, Iftar, Eid al-Fitr or Eid al-Adha (Qurban) donations organised by the Ahmadiyya Muslim Mission or Humanity First Ghana have left few traces. It seems these events have been annual although the only notice about them so far is a note on the Facebook page of Humanity First Ghana, about a donation in Bolgatanga in late July 2021!⁴²⁰

The humanitarian relief campaign during the COVID-19 lockdown was among the few times when the Ghana chapter of Humanity First made headlines in Ghanaian news media. ⁴²¹ During previous years, humanitarian assistance Ahmadi organisations rarely made the headlines, with a few exceptions, such as the donation by the Ahmadiyya Youth Association to the Cape Coast School for the Deaf and Blind in 2019. ⁴²²

2.2.7 Ghanaian Shia charities and initiatives

The first leader of the Ghanaian Shi'ite community, the late Sheikh Abdul Salam Abdul Hamid Bansi (1956–2012), launched the *Imam Hussein Foundation* in 1988 as part of his campaign to disseminate Shi'ite literature in Ghana. ⁴²³ The Foundation, most likely with Iranian financial assistance,

^{418 #}HumanityFirstGhana in collaboration with #AccessBankGhanaPlc made donations in two communities in Kumasi (Atonsu and Nusrat Abad). 50 individuals/families were given assorted food items. We say thank you for your kind donation," https://www.facebook.com/HumanityFirstGhana/, 20.5.2020, accessed 22.7.2021.

⁴¹⁹ https://www.facebook.com/HumanityFirstGhana/, 9.8.2020, accessed 22.7.2021.

^{420 &}quot;Over 300 individuals and families in Sakoti community in Bolgatanga directly benefit from #Qurbani meat provided by @HF_Ghana," https://www.facebook.com/HumanityFirstGhana/, 22.7.2021, accessed 22.7.2021.

^{421 &}quot;Ghana Broadcasting Corporation (#GBC) news on #HumanityFirstGhana¹ #COVID_19 crisis donations in #Accra," https://www.facebook.com/HumanityFirstGhana/videos/236368264086271/, accessed 29.7.2021.

^{422 &}quot;Ahmadiyya Youth Association donates to Cape Coast School for the Deaf and Blind," 10.2.2019, https://www.graphic.com.gh/news/general-news/ahmadiyya-youth-association-donates-to-cape-coast-school-for-the-deaf-and-blind.html, accessed 25.7.2021.

⁴²³ Mohammed Hashiru, "The Iranian Diplomatic Mission and the Spread of Shiism in Ghana,"
International Journal of Sciences: Basic and Applied Research (IJSBAR) 34, no. 3 (2017): 253. The

also runs an ambitious programme, building 17 Shi'a mosques, 6 schools and 5 Hawzas (centres for the religious education of Shi'a Muslim scholars) and drilling boreholes all over the country.

The Majma' Ahlil Bait (a.s) or Assembly of Ahlil Bait (a.s), Ghana, established in 2000 with headquarters in Accra, is the umbrella organisation of the Shia community in Ghana. Interestingly, it defines itself as an NGO and noted on the 2017 version of its homepage that it is largely self-funded. Apart from focusing on religious instruction and the dissemination of Shia Islam, its social welfare programme includes financial support to Shia youth for improving their economic status, educational scholarships, and financial support for needy students.⁴²⁵

The Imam Bagir Islamic Centre is a "non-profitable charitable organisation" of the Shia community in Accra. Apart from serving the religious, educational and charitable purposes of its community, its objective is to establish hawza tertiary institutions, husseiniyat (congregations halls) and mosques throughout Ghana. Next to its da'wa programme, the Centre mobilises humanitarian relief for orphans, disabled and impoverished individuals and organises Ramadan Iftar programmes. In addition, part of its long-term agenda is the establishment of clinics, hospitals, and educational schools at the primary, secondary, and post-secondary levels and the commissioning of water projects. 426 The Centre and its imam, Sheikh Suleiman Nadi Bamba, made headlines in March 2021 when it donated assorted items to the Accra Psychiatric Hospital. The donation was part of the Shia celebration of the birthday of Ali ibn Abi Talib, the fourth caliph, and included packs of water, rice, toilet rolls, hand sanitisers, soft drinks, washing powder, cooking oil, spaghetti and sanitation and hygiene supplies.

Imam Hussein Foundation has since 2018 a Facebook account, https://www.facebook.com/Imam-Hussein-as-Foundation-Ghana-212357002875391.

^{424 &}quot;Muslims in Ghana," 3.12.2018, rooralislam-lb.net/en/2018/12/03/muslims-in-ghana, accessed 21.7.2021.

⁴²⁵ http://www.majmahahlulbait.org/about-us/, accessed November 2017.

⁴²⁶ https://markazghana.org (est./updated 2019).

According to Sheikh Bamba, the annual celebration of Imam Ali was both an event for theological reflection and a day to extend a helping hand to the deprived and vulnerable members of society. He further announced that the Imam Baqir Islamic Centre was committed to engaging in the socio-economic development of Muslims and the entire Ghanaian society by creating opportunities and programmes that will alleviate hardship and promote self-sufficiency.⁴²⁷

Aal Yaseen Ghana or Aal Yaseem Foundation is a Ghanaian Shi'a (Ahlul-Bayt) FBO, founded and headed by Sheikh Iddriss Toppoh in 2005, with headquarters in Nsawam. Its objective is to organise da'wa and Islamic tabligh, undertake humanitarian, development and relief projects, and aspires to establish a hospital, clinics and "humanitarian centres." Interestingly, it claims to exhort "the generous people inside & abroad to provide their donations, zakat and sadaga as financial & in-kind assistance for the poor and needy," indicating that it also generates funding from members as well as outside donors. 428 In 2011, for example, the Foundation raised USD 300 from members and received USD 3,000 as a donation from people in Iran and Lebanon for its Ramadan programmes, including Iftar for impoverished families, widows and orphans, and 850 Muslim prisoners. Interestingly, as part of its intra-Muslim outreach, the Foundation also donated 10 bags of rice and 5 bags of sugar to five Sunni Muslim organisations in Nsawam, Suhum and Accra. In addition, the Foundation collected USD 100 from its members and received USD 400 from the Cultural Consulate of the Islamic Republic of Iran and a Muslim journalist in Canada for its 2011 Ashura Programme. 429

One of the focal areas of Aal Yaseem Ghana is girl-child education, human rights of women and support for widowed women. In 2008, its founder led a campaign to voice women's human rights, advocating that women be allowed to choose their own husbands. The campaign was launched

⁴²⁷ Mohammed Ali, "Imam Baqir Islamic Centre donates to Accra Psychiatric Hospital," 8.3.2021, https://www.graphic.com.gh/news/health/imam-baqir-islamic-centre-donates-to-accrapsychiatric-hospital.html, accessed 25,7.2021.

⁴²⁸ About us, Aal Yaseen Ghana Community, https://aalyaseenghana.webs.com, accessed 21.7.2021.

⁴²⁹ https://aalyaseenghana.webs.com/culturalandreligiousprog.htm, accessed 21.7.2021.

to counteract the habit of girls being forced by their families to marry significantly older men as soon as they reach puberty in some Muslim communities. In the same year, the Foundation sponsored the education of 13 youth and instituted a microfinance scheme in collaboration with the Cooperative Union Association of Ghana (CUAG), and Kamsly-Nough Financial Services. The first group to be supported by the microfinance scheme were ten widows who each received a loan of GHS 300 (ca 48 USD) to set up a business of their choice. In 2013, it organised the Imam Hussein free food distribution to poor and less privileged Muslim communities in Western Region as well as the Sayida Fatima Zahra free mosquito nets distribution and malaria vaccination programme.⁴³⁰

Aal Yaseem Ghana has established branches and centres throughout Ghana. One of its centres is located in Yendi, where it constructed a school complex, including a 300-person mosque and a clinic in 2021. 431 The *Kalimatullah Foundation*, in turn, is a local Shi'ite NGO in Tamale, headed by Sheikh Abdul Mumin Dalhu, Shia Imam of Northern Ghana. Established in 2010, the Foundation informs on its Facebook account that it makes donations to schools and mosques. 432 Another Tamale-based Shi'a charity organisation is the *Ansur Imam Mahdi*, making headlines when it donated foodstuffs and items to Nyohini Children's Home in 2021. 433 The *Imam Ali-a.s. Natural Farms* in Ejisu, Ashanti Region, in turn, is an agricultural and farm co-operative launched in 2016 to produce ecologically cultivated cereals, vegetables and fruits and rearing animals. 434

The Zahra Ladies Association of Ghana is a Shi'a women's organisation, although not much is known about its activities. 435

⁴³⁰ https://aalyaseenghana.webs.com/culturalandreligiousprog.htm, accessed 21.7.2021.

⁴³¹ Emmanuel Gamson, "MP constructs 100 boreholes in Yendi," 28.4.2021, https://www.gna.org.gh/1.20636119, accessed 21.7.2021.

⁴³² https://www.facebook.com/kalimatullah66/, accessed 3.7.2021.

⁴³³ Abdulai Majeed, "Islamic Charity in the Tamale Metropolis goes to the aid of the Nyohini Children's home," 8.2.2021, https://diamondfmonline.com/islamic-charity-in-the-tamale-metropolis-goes-to-the-aid-of-the-nyohini-childrens-home/, accessed 6.10.2021.

⁴³⁴ See further https://www.facebook.com/ImamAliFarms, accessed 5.10.2021.

⁴³⁵ https://www.facebook.com/Zahra-Ladies-Association-of-Ghana-506666049797010/.

2.3 International Muslim Charities Operating in Ghana

International Muslim charities started their operations in Ghana in response to the drought and famine that hit hard the country's northern parts in 1983. Little is known about the extent and impact of these interventions. Their activities during the 'Guinea Fowl War', the civil war affecting communities in the Northern Region in 1994, have also not been scrutinized by academic research. The first phase of Muslim NGOs activism in Ghana was, not surprisingly, linked to da'wa and mainly resulted in the construction of mosques and prayer sites. Nevertheless, a few international Muslim NGOs, such as the Libyan World Islamic Call Service (WICS) and the Iranian Agriculture and Rural Development (ARD), also made investments in health care and rural development projects. The WICS funded the Islamic Clinic outside Wa, whereas the ARD engaged in large-scale technical and infrastructural agricultural assistance in the Northern Region.

The second phase of international Muslim NGOs (Muslim INGOs) started during the early 2000s. This phase was marked by the advent of Western Muslim charities and Islamic solidarity-based organisations in Ghana, such as the Zakat Foundation of America and the UK charities Al-Mutada Aid and Muslim Aid. Several Arab and Western international Muslim. charities established field or regional offices in Ghana and started to run their own projects. Some of the larger international Muslim charities also engaged in projects targeted at non-Muslims or mixed communities, while others restricted their activities to Muslim communities. All of them were running Ramadan/Iftar and Udhya/Qurbani programmes, either by directly donating food and meat packages or cattle to be slaughtered, or indirectly funding the activities of local Muslim NGOs. In general, however, the main activities of international Muslim charities were directed toward the implementation of humanitarian, educational, sanitary and water projects. Many of them also funded various da'wa projects, most notably the building of a masjid or a mosque.

A noticeable change in the activities of Muslim INGOs in Ghana occurred around 2011 in the aftermath of the Arab Spring that shook North African and Middle Eastern countries (see Table 6). The most drastic consequence was the disappearance of the World Islamic Call Service (WICS), its fate being doomed by the collapse of the regime of Muammar Al Ghadaffi in Libya. The activities of the WICS also stopped in Ghana, including its financial support of the Islamic Clinic in Wa.⁴³⁶

Some Muslim INGOs stopped their activities in Ghana for other reasons. The *Muntada Islamic Trust* (Al Muntada Al Islami), a Saudi-funded and London-based NGO active in Ghana since 1990, undertook its last intervention in Ghana in 2012. The group launched a project on maternal mortality, sending three teams of UK-trained midwives to Ghana to run midwifery training courses. ⁴³⁷ However, the Trust decided in 2013 to form a separate and independent organisation by the name of Al-Muntada Aid (Muntada Aid) to take over the international relief and development schemes overseas, whereas Muntada Islamic Trust concentrated its activities in Britain. ⁴³⁸ According to the homepage of Al-Muntada Aid, the organisation seems not to be active anymore in Ghana. ⁴³⁹

The UK Muslim charity *Muslim Aid* has also ceased its operations in Ghana. 440 From 2005 to 2007, Muslim Aid committed over GHC 1 billion (ca. 16,000 USD) through the Tamale-based development organisation *Northern Ghana Aid* (NOGAID, established in 2004). They donated textbooks and rolled out a computer literacy development project in Tamale. 441 However, NOGAID was removed from the UK charities register in 2010 as it was no longer operating – perhaps an indication of why

⁴³⁶ On the activities of the WICS until ca. 2006, see Mustapha Abdullah Kuyateh, A Study of World Islamic Call Society (WICS) as an NGO in Ghana, BA thesis, Islamic University College, Accra, 2006.

⁴³⁷ Al Muntada Trustees & Account Report 1st August 2011 – 31st July 2012, available at apps. charitycommission.gov.uk/Accounts/Ends55/0000293355_AC_20120731_E_C.PDF, accessed 7.11.2017.

⁴³⁸ Al Muntada Trustees & Account Report 1st August 2013 – 31st July 2014, available at apps. charitycommission.gov.uk/Accounts/Ends55/0000293355_AC_20140731_E_C.PDF, accessed 7.11.2017.

⁴³⁹ http://www.muntadaaid.org/about-us/, accessed 7.11.2017.

⁴⁴⁰ https://www.muslimaid.org, accessed 7.11.2017.

^{441 &}quot;Muslim Aid sinks over one billion cedis," 23.2.2007, https://www.ghanaweb.com/ GhanaHomePage/education/Muslim-Aid-sinks-over-one-billion-cedis-119702, accessed 7.11.2017.

Muslim Aid stopped its operations in Ghana as it had no partner.⁴⁴² On the other hand, according to news reports on the internet, NOGAID was still active in Ghana as at 2016.

The Arab Spring and its consequences gave way to the third and contemporary phase of Muslim INGOs activism in Ghana. This third phase saw a reconstitution of the landscape of Muslim INGOs operating in Ghana, most notably the advent and massive intervention of Turkish Muslim charities (see Chapter II.3.4 below). Moreover, the number of Western and non-Arab Muslim INGOs and increasingly Western national/local Muslim NGOs has expanded tremendously. This phenomenon is partly due to the intensification of networking made possible through social media, which is an outcome of the establishment of Ghanaian Muslim diaspora communities in North America and Western Europe. The most recent aspect of this expansion is the engagements of Muslim groups and associations in Pakistan, China (Hong Kong), Singapore, Indonesia, Australia and New Zealand in da'wa and humanitarian projects in Ghana

⁴⁴² http://beta.charitycommission.gov.uk/charity-details/?subid=0®id=1107238, accessed 7.11.2017.

	Country	Organisation			
Pha	Phase I (1980s-2000)				
	Iran	Agriculture and Rural Development; Ahlul-Bait Foundation; Iranian Red Crescent Society			
	Kuwait	African Muslim Mission (Direct Aid)			
	Libya	World Islamic Call Society			
	UK	Al-Muntada Aid			
Pha	ase II (2000–	2012)			
	Iran	Agriculture and Rural Development; Ahlul-Bait Foundation; Iranian Red Crescent Society			
	Kuwait	Direct Aid; Care and Social Development; Rahma International Society			
	Libya	World Islamic Call Society			
	KSA	Muslim World League			
	UK	Al-Muntada Aid; Muslim Aid UK			
	USA	Zakat Foundation of America			
Pha	ase III (2012–	[2021])			
	Australia	Muslim Aid Australia			
	Bahrain	Tarbeia Islamic Society			
	Canada	Al-Huda Relief of Canada			
	China	Muslim Council of Hong Kong			
	Denmark	VIOMIS Aid			
	France	Nouvelle Optique			
	Germany	Ahkwaat G Foundation; Ansaar International; Eyes of Light; Help Dunya; Bayrische Islamische Gemeinschaft			
	KSA	Muslim World League (WML); Al-Qimmah Association; World Assembly of Muslim Youth (WAMY); International Islamic Relief Organisation (IIRO); International Union of Muslim Scholars; Custodians of the Two Mosques; Holy Quran Heritage Society; Abdul-Aziz Charitable Society			

Kuwait	Direct Aid; Care and Social Development; Kuwaiti Red Crescent Society; Sheikh Abdullah Al-Nouri Charity Society; International Islamic Charity Organization (IICO); Kuwait Zakat House
Indonesia	Aksi Cepat Tanggap (ACT); Global Wakaf
Iran	Ahlul-Bait Foundation; Iranian Red Crescent Society
Morocco	Mohammed VI Foundation for African Oulama
New Zealand	Voice of Islam
Pakistan	Dawat-e-Islami
Qatar	Qatar Charity/Qatar Charitable Socity; Sheikh Thani bin Abdullah Foundation for Humanitarian Services (RAF Foundation); Sheikh Eid Bin Muhammad Al Thani Charitable Foundation (Eid Charity)
Sierra Leone	International Islamic Youth League
Singapore	Global Ehsan Relief
South Africa	Al-Imdaad Foundation
Turkey	Kimse Yok Mu Solidarity Foundation; Ghana-Turkey Co-operation and Development Association (TUDEC); Ghana Friendship and Solidarity Association (GANADER); Maarif Foundation; Human Development Association International (HUDAI); CANSUYU; Humanitarian Relief Foundation (IHH); IH-Da Vakfi; Insana Deger Veren Dernekler Federasyonu; Hayrat Yardim; Hayat Yolu; Turkish Red Crescent; Deniz Feneri Association
UAE	Emirates Red Crescent; Al-Makhtoum Foundation/ Mohammed bin Rashid Al Maktoum Global Initiatives; Dubai Charity Association; Sharjah International Charity; Dar el-Bir

UK	Muslim Global Relief; Caravan of Mercy; Salam Charity; IERA Charity; InTouch Foundation; Human Relief Foundation; Love Marcy Hope; Muntada Aid
USA	Zakat Foundation of America; Islamic Relief USA; Generation Wealthy, Unity & Faith; Hidaya Foundation; Islamic Ummah Relief (IUR); Salaam Ul-Muslimiyun Foundation; Life for Relief and Development (LIFE); African Islamic Heritage Foundation; Global Deaf Muslim; Mercy Without Limits; Mercy for Mankind Foundation; Wal Jamaha Alliance Charity Foundation; Al-Fadl People Organization; Forgotten People Organisation; Africa Relief & Community Development; One Hand, One Heart

Table 6: Three phases of international Muslim NGOs operating in Ghana

2.3.1 Arab/Gulf charities

Arab and Gulf charities such as Direct Aid and Qatar Charities have for decades worked in Ghana, either directly via their branch offices or indirectly by using local Ghanaian NGOs, such as Aldiaa Society, Care and Social Development Organisation, Firdaus Foundation for Social Services and ICODEHS as commissioners and facilitators of their donations and investments. Most of the Arab and Gulf charities support a narrow range of projects, including the building of mosques and (Islamic/madrasa) schools, the drilling of boreholes (clear water projects), and humanitarian relief in the form of Ramadan/Iftar and Qurbani/Udhiya food packages and clothing.

The data provided by the Financial Tracing Services of the UN Office for the Coordination of Humanitarian Affairs (OCHA) is indicative of the assistance rendered by some of the larger Arab/Gulf charities (see Table 7). Most of them assist water projects and/or food security projects; the latter post includes mainly Ramadan and Qurban donations. A third important area of support is food relief to drought victims and, in 2020 and 2021, COVID-19 response. Not listed are investments in mosque and madrasa/educational projects; neither does the OCHA data contain much

information on investments from Turkish charities and Arab/Gulf charities not connected to a state ministry or department. Nevertheless, the data gives a broad picture of the infrastructure of financial flows from the Gulf area to Ghana, either via a Ghanaian facilitator or directly.

Year	Donor	Facilitator	Sum (USD)	Project
2006	Rahma International Society (Kuwait)	Care and Social Development Organization	23,800	Food security (drought)
2007	Rahma International Society (Kuwait)	Care and Social Development Organization	34,000	Food security (drought)
2008	-	-	-	-
2009	Rahma International Society (Kuwait)	Care and Social Development Organization	34,000	Food security (drought)
2010	Rahma International Society (Kuwait)	Care and Social Development Organization	10,200	Malaria drugs and bags
2011	Rahma International Society (Kuwait)	Care and Social Development Organization	75,000	Food security (drought)
2012	Kimse Yok Mu Solidarity Foundation (Turkey)	[direct]	25,000	Meat packages distribution to needy families (= Qurban)

Year	Donor	Facilitator	Sum (USD)	Project
	Kimse Yok Mu Solidarity Foundation (Turkey)	[direct]	10,000	Ramadan Project 2012 food packages
	Sheikh Thani bin Abdullah Foundation for Humanitarian Services (Qatar)	Firdaus Foundation for Social Services	10,617	4 water projects
2013	-	-	-	-
2014	-	-	-	-
2015	-	-	-	-
2016	Direct Aid	[direct]	275,026	12 water projects
2017	Direct Aid	[direct]	393,220	89 water projects
2018	Direct Aid	[direct]	870,982	167 water projects
	Qatar Charity	[direct]	54,735	Provision of food items (= Ramadan/ Qurban)
2019	Direct Aid	[direct]	270,178	32 water projects
	Sheikh Abdullah Al-Nouri Charity Society (Kuwait)	Aldiaa Society	1,980	Food security (=Qurban)

Year	Donor	Facilitator	Sum (USD)	Project
	Sheikh Abdullah Al-Nouri Charity Society (Kuwait)	Aldiaa Society	42,904	"building a limited benefit well/ establish & furnish a mosque"
	Sheikh Abdullah Al-Nouri Charity Society (Kuwait)	Care and Social Development Organization	5,281	Food security (= Ramadan)
2020	Direct Aid	[direct]	237,582	30 water projects
	Direct Aid	[direct]	1,424,734	4 water and sanitation projects
	Direct Aid	[direct]	24,852	COVID-19 (2 projects)
	Direct Aid	[direct]	8,059	Relief assistance (7 projects)
	Kuwait/ Government	Care and Social Development Organization	914,000	Multiple projects
	Kuwait Red Crescent Society	Ghana Red Cross Society	8,020	Udhiya to 600 needy families
	Qatar Charity	[direct]	110,324	COVID-19 response

Table~7: Financial~transactions~from~Arab/Gulf~charities~to~Ghana, 2006-2020

(source: OCHA Financial Tracking Services)

However, as will be discussed below, the data collected by OCHA is incoherent and incomplete. The data presented in Figure 13 gives the impression that the Kuwaiti Rahma International Society (i.e., Rahma International Association) was an active donor before 2011 while Direct Aid and Qatar Charity have tremendously expanded their activities in Ghana since the latter half of the 2010s. In addition, one finds no reference to ICODEHS, although the organisation has cooperated with Arab/Gulf charities for decades. The Qatari charity Sheikh Thani bin Abdullah Foundation for Humanitarian Services (RAF), for example, has for several years invested in the construction of mosques, 443 figures that are not included in OCHA data. Part of its funding are donation made by Qatari philanthropists that RAF channels to Ghanaian organisations.

Qatar Charity (QC, formerly known as Qatar Charitable Society), established in 1984 with headquarters in Doha and field offices in 30 countries, has been operating in Ghana for more than two decades. Until 2017, Qatar Charity channelled its funds via Ghanaian partner organisations, such as ICODEHS, Aldiaa Charity Association (well projects and orphan sponsorship), and COMOG (Ramadan donations). However, it opened a regional office in Accra in March 2017 to enhance its visibility in Ghana as a funding organisation for health projects, social protection, education, water and sanitation. The expansion of Qatar Charity resulted in the recruitment of new local staff members to run the Accra office. Portfolios engaged included an Administrative Support Officer, an Accountant, a Programme Officer, a Civil Engineer, a Secretary, a Social Welfare and Sponsorship Officer in 2017, 445 and a Secretary late in 2018. 446 In spring 2020, Qatar Charity recruited a Field Officer to supervise QC-

⁴⁴³ For example, RAF had funded the building of 66 mosques in 2015 and planned to invest in another 30 mosque projects in 2016, see "RAF builds 375 mosques in 23 countries," 4.1.2016, https://thepeninsulaqatar.com/public/news/qatar/364808/raf-builds-375-mosques-in-23-countries, accessed 6.10.2021. In addition, RAF had funded an (undisclosed) number of school projects in Ghana, see "RAF builds 33 schools in 10 African countries," 24.7.2017, https://www.gulf-times.com/story/557692/RAF-builds-33-schools-in-10-African-countries, accessed 6.10.2021.

⁴⁴⁴ A.R. Gomda, "Qatar Charity Pitches Camp In Ghana," 10.3.2017, https://www.ghanamma.com/2017/03/10/qatar-charity-pitches-camp-in-ghana/, accessed 13.7.2021.

⁴⁴⁵ https://www.vimjobs.com/browse/jobs/co/qatar-charity-qc/3956#google_vignette,

⁴⁴⁶ https://www.jobsinghana.com/jobs/indexnew.php?device=d&view=39073, accessed 13.7.2021.

funded projects.⁴⁴⁷ In fall 2020, it searched for a Country Director.⁴⁴⁸ In June 2021, it recruited a Monitoring and Evaluation Officer, a Civil Engineer, a Financial Assistant, two Social Welfare Officers, and a Driver.⁴⁴⁹

Qatar Charity hit the headlines in 2018 when its regional office announced the completion of more than 50 new water projects in remote areas of Ghana, including 25 mechanised boreholes with overhead tanks in Agona West Municipality, Central Region. According to the country plan of the regional office, Qatar Charity planned to drill more than 200 surface and artesian wells. Since then, the organisation has increased its visibility in the country running projects and programmes by itself rather than being a mere donor agency. Apart from being a visible donor of food and meat packages during Ramadan and the Eid festivals, the organisation has several times hit the headlines for funding educational projects in remote areas and Zongo communities.

Qatar Charity has supported the Ministry of Inner-City and Zongo Development and the governmental Zongo Development Fund for several years. ⁴⁵² In 2018, it announced to drill 36 boreholes in selected Zongo communities as well as supported the Ministry with sewing machines, vulcanizing equipment and small tools for bicycle repairs as part of the

⁴⁴⁷ https://joblistghana.com/qatar-charity-qc-recruiting-now-2020.html, accessed 13.7.2021.

⁴⁴⁸ https://www.advance-africa.com/qatar-charity-country-director-jobs-in-ghana.html, accessed 13.7.2021.

⁴⁴⁹ https://www.vimjobs.com/browse/jobs/co/qatar-charity-qc/3956#google_vignette, accessed 13.7.2021.

^{450 &}quot;Qatar Charity Constructs 25 mechanised Boreholes," 8.11.2018, https://asempanews.com/qatar-charity-constructs-25-mechanised-boreholes/; "Qatar Charity to drill 200 wells in Ghana," 26.11.2018, https://www.thepeninsulaqatar.com/article/26/11/2018/Qatar-Charity-to-drill-200-wells-in-Ghana; "Qatar Charity plans to drill 200 wells in Ghana, 4.12.2018, https://www2.gulf-times.com/story/615132/Qatar-Charity-plans-to-drill-200-wells-in-Ghana, all accessed 13.7.2021.

^{451 &}quot;Qatar Charity supports Adentan Municipality with 3-unit classroom block," 5.10.2020, https://ghananewsonline.com.gh/qatar-charity-supports-adentan-municipality/, accessed 13.7.2021.

^{452 &}quot;Zongo Ministry to rally NGOs for development of Zongo communities," 25.7.2018, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zongo-Ministry-to-rally-NGOs-for-development-of-Zongo-communities-671794, accessed 6.1.2022.

Ministry's programme to enhance entrepreneurship among poor Zongo residents.⁴⁵³

Cooperation with the Zongo Development Fund was boosted in 2020 when Qatar Charity provided items valued at GHS 194,640 (ca. 32,000 USD) to six hundred families at Kasoa Zongo, Central Region, as part of the fight against COVID-19. Beyond the distribution of sanitary items, the organisation announced the delivery of food packages to poor and vulnerable communities that had been hard-hit by the lockdown in April 2020. 454 A similar donation of sanitary items was made to 300 low-income families in Agona West Municipality, Central Region. In total, the organisation had distributed 600 pieces of hand sanitisers, 2,400 quantities of liquid soap, 2,400 pieces of Dettol antiseptic and 3,000 nose masks to low-income families in Greater Accra and Central Regions as at mid-April 2020. 455

Direct Aid Society, formerly known as Africa Muslim Agency, is a charity founded in Kuwait in 1981, and adopted its new name in 1999 when it expanded its scope of charitable projects. It currently operates in 30 countries (2020), including Ghana, where it has been active since 1988. Direct Aid is one of the most visible international Muslim charities in Ghana and runs multiple programmes, including education, water, health services, orphans, and poverty alleviation, in addition to humanitarian relief and advocacy programmes. 456 Since the last decade, Direct Aid has presented itself in public as a non-profit, non-political, non-sectarian organisation. Its focus has been on education and agriculture for all,

^{453 &}quot;Zongo Ministry, Qatar Charity support needy families," 27.8.2018, https://ghananewspage.com/zongo-ministry-qatar-charity-supports-needy-families/, accessed 13.7.2021.

^{454 &}quot;Zongo Fund, Qatari Charity Support 600 Families," 11.4.2020, https://dailyguidenetwork.com/zongo-fund-qatari-charity-support-600-families/, 13.7.2021.

^{455 &}quot;COVID-19: Qatar Charity reaches out to poor families in Agona West Municipality," 16.4.2020, https://www.graphic.com.gh/news/general-news/covid-19-qatar-charity-reaches-out-to-poor-families-in-agona-west-municipality.html, accessed 13.7.2021.

⁴⁵⁶ Facebook video (2020): About Direct Aid, https://www.facebook.com/105673817734336/videos/206491173954494/, accessed 14.7.2021.

irrespective of race, ethnicity, political or religious affiliation, or gender.⁴⁵⁷ It is among the few organisations whose annual reports have been published in the Ghanaian press, providing some data about its operations and expenditures. According to the 2013 Annual Report, expenditure on construction, education, social sector, administration, health and seasonal grants amounted to GHS 3,462,197 (USD 560,000) and was budgeted for 2014 to GHS 5,341,518 (USD 850,000). The agency operated four social development centres across Ghana in Adenta (Greater Accra Region), Kumasi, Cape Coast, and Tamale.

In conjuncture with the centres were boarding schools, totalling 746 students. Its educational programme included, among others, the construction of schools, sponsorship, teachers training, and feeding programme at its two schools, the Mercy Senior High School in Adenta and the Abubakar Siddique Senior High School in Tamale. At Ayensudoh, Elmina (Central Region), it established a vocational training institute for dressmaking/fashion design and carpentry work. The core of its health initiative was the Kuwait Clinic established in Madina, Accra, as well as its 'medical caravan' outreach programme to four regions. ⁴⁵⁸ In addition, between 2012 and 2015, Direct Aid had provided 38 boreholes and 163 water wells all over the country and operated four orphanages in Ayensudo (Central Region), Accra, Kumasi, and Tamale. ⁴⁵⁹

Since then, the organisation has stepped up its activities in Ghana, among others, via its memoranda of understanding with the Ministry of Gender, Children and Social Protection, and the Community Water and Sanitation Agency (CWSA). Through the latter memorandum, signed in 2018, Direct Aid became a partner organisation of the CWSA and committed funds to construct water systems to provide potable water for communities

^{457 &}quot;Gender Ministry salutes Direct Aid Country Director," 23.7.2015, https://www.modernghana.com/news/631696/gender-ministry-salutes-direct-aid-country-directo.html, accessed 14.7.2021.

⁴⁵⁸ Alhasan Abdulai, "Direct Aid: Ghana Office supports less privileged as revealed in its 2013 annual report," 11.6.2014, https://www.modernghana.com/news/548388/diredct-aid-ghana-office-supports-less-privileged.html, accessed 14.7.2021.

⁴⁵⁹ Nana Acquah, "Muslims Charged To Show Concern For The Needy," 9.7.2014, https://www.modernghana.com/news/554889/muslims-charged-to-show-concern-for-the-needy.html, accessed 14.7.2021.

in need. The partnership cemented the position of Direct Aid as a key provider of water systems; already in 2018, it had provided 163 boreholes fitted with hand pumps at the cost of GHS 2.8 million (USD 453,000). 460 In 2019, it offered to fund a GHS 20,000 (USD 3,200) water and sanitation facility at any public health institution of choice of the CWSA, and planned to provide 180 boreholes to provide water for deprived communities across the country. 461 Later in the year, it handed over a GHS 12,600 (USD 2,000) water project to the James Camp Prison in Accra. 462

Direct Aid's cooperation with the Ministry of Gender, Children and Social Protection goes back (at least) to 2012, 463 if not earlier. It has sponsored several governmental donations and programmes for aged and disabled people. 464 In mid-2015, Direct Aid collaborated with the Ministry and provided humanitarian relief to 1,000 flood victims in Keta, 465 Kumasi, 466 and Accra. 467 Four years later, Direct Aid collaborated with the Ministries of Health, Gender, Children and Social Protection and the Ghana Health Service by organising a free eye screening exercise at the Great Accra Regional Hospital and paying for locals to access treatment

⁴⁶⁰ Isaac Yeboah, "DirectAid partners CWSA to deliver water to rural communities," 22.10.2018, https://www.graphic.com.gh/news/general-news/directaid-partners-cwsa-to-deliver-water-to-rural-communities.html, accessed 14.7.2021.

⁴⁶¹ Isaac Yeboah, "Direct Aid to fund \$20,000 Water & Sanitation facility for CWSA," 2.5.2019, https://www.graphic.com.gh/news/general-news/direct-aid-to-fund-20-000-water-sanitation-facility-forcwsa.html, accessed 14.7.2021.

⁴⁶² Isaac Yeboah, "DirectAid Ghana hands over water project to James Camp Prison," 2.10.2019, https://www.graphic.com.gh/news/general-news/directaid-ghana-hands-over-water-project-to-james-camp-prison.html, accessed 14.7.2021.

⁴⁶³ It seems as if the partnership between the ministry and Direct Aid started when Sheikh Omar Ahmed took over as Country Director of Direct Aid Ghana in 2012, see "Gender Ministry salutes Direct Aid Country Director," 23.7.2015, https://www.modernghana.com/news/631696/gender-ministry-salutes-direct-aid-country-directo.html, accessed 14.7.2021.

^{464 &}quot;Gender ministry donates to the aged," 6.1.2014, https://www.modernghana.com/news/512101/gender-ministry-donates-to-the-aged.html; "Gender Ministry fetes mothers with disability and special needs," 11.5.2019, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Gender-Ministry-fetes-mothers-with-disability-and-special-needs-745328, both accessed 14.7.2021.

⁴⁶⁵ Ivy Setordije, "Gender Ministry distributes relief items to Keta communities hit by flood, tidal waves," 25.6.2015, https://www.modernghana.com/news/625908/gender-ministry-distributes-relief-items-to-keta.html, accessed 14.7.2021.

^{466 &}quot;Flood victims receive relief items," 10.7.2015, https://www.modernghana.com/news/628957/flood-victims-receive-relief-items.html, accessed 14.7.2021.

^{467 &}quot;Gender Ministry announces programme to support flood victims," 15.6.2015, https://www.modernghana.com/news/623692/gender-ministry-announces-programme-to-support. html; "Gender Ministry to expand LEAP in 2016," 15.11.2015, https://www.modernghana.com/news/656192/gender-ministry-to-expand-leap-in-2016.html, both accessed 14.7.2021.

at the facility. 468 One year later, when the COVID-19 pandemic closed down public life in Ghana and severely affected the livelihood of the lower strata of society, Direct Aid supported the Ministry in its attempt to alleviate the suffering of aged people in Agona West Constituency and declared that it had targeted to support over 27,000 families in Ghana. 469 In addition, it donated personal protective equipment worth GHS 80,000 (ca. 13,000 USD) to the Ministry of Health, 470 and assorted food items via the Henry Djaba Memorial Foundation for 50 Muslims with disabilities in May 2020. 471

The activities of the Kuwaiti charities *Rahma International Society* and *Sheikh Abdullah Al-Nouri Charity Society* have either ceased or been ad hoc interventions. However, the information provided in 2020 about the activities of Kuwaiti NGOs and their local representative, *Care and Social Development Organisation* (established in 2005), seems to indicate that donations/investments from several Kuwaiti organisations apart from the Kuwaiti government are included in the OCHA directory labelled as 'Kuwait/Government'. Speaking on the celebrations of the Kuwait National Day 2020 in Tamale, the head of the Care and Social Development Organisation and leader of the Kuwaiti community in Ghana Dr. Sayyid Alayaan noted that his organisation had offered scholarships to 400 orphans, built 400 houses for the poor and destitute in the northern part of the country, constructed six schools and sunk more than 40 boreholes in poor rural communities in the north. ⁴⁷² One year earlier, the Kuwaiti-based charity commissioned a voluminous educational

⁴⁶⁸ Isaac Yeboah, "DirectAid, Health Ministry and others hold free eye screening, cataract surgery," 14.10.2019, https://www.graphic.com.gh/news/general-news/directaid-health-ministry-and-others-hold-free-eye-screening-cataract-surgery.html, accessed 14.7.2021.

^{469 &}quot;Gender Minister supports aged in Agona West," 6.5.2020, https://www.ghanaweb.com/ GhanaHomePage/regional/Gender-Minister-supports-aged-in-Agona-West-943519, accessed 14.7.2021.

⁴⁷⁰ https://www.facebook.com/pg/Direct-Aid-Society-Ghana-105673817734336/posts/?ref=page_internal, 7.7.2020, as well as video broadcast, https://www.facebook.com/105673817734336/videos/2571064826543261/, both accessed 14.7.2021.

⁴⁷¹ Edmond Gyebi, "Otiko Djaba Surprises 50 Disabled Muslims With Food Items," 20.5.2020, https://www.modernghana.com/news/1003363/otiko-djaba-surprises-50-disabled-muslims-with.html, accessed 14.7.2021.

^{472 &}quot;Kuwaitis renew pledge to support vulnerable in society," 29.2.2020, https://www.graphic.com. gh/news/general-news/kuwaitis-renew-pledge-to-support-vulnerable-in-society.html, accessed 6.10.2021.

complex at Gulkpegu Dungu in Sagnarigu District, Northern Region. The complex comprised a twelve-unit classroom block, mosque, clinic, tailoring workshop, 100 two-bedroom apartments for the destitute and sanitary facilities.⁴⁷³

The donation of the *Kuwaiti Red Crescent Society* via the Ghana Red Cross Society to pay for the distribution of food items to 150 Muslim families in Laka Zongo, Ashaiman Municipality, as part of mitigating the effects of the COVID-19 pandemic in October 2020,⁴⁷⁴ was perhaps an ad hoc event although in line with Kuwaiti government commitment to steep up its investments in Ghana.

The Emirates Red Crescent (ERC, formerly UAE Red Crescent Society) has been present in Ghana for decades and has generally worked through local partner organisations. In 2013, it donated Dh 4.4 Million (ca. 1.2 Million USD) to sponsor orphans, promote education, build medical services and dig water wells. 475 One of its main Ghanaian partner organisations is the Islamic Council for Development and Humanitarian Services. Among others, in 2016, it sponsored the donation of 20 sewing machines to girls in Sekondi in the Western Region. It also funded the construction of a new school block in Salaga, and mosques in Kandiga-Bolgatanga, Guntigli, Salaga, and Yendi in northern Ghana. 476 In 2017, ERC sponsored the purchase of sewing machines and refrigerators for the ICODEHS Training Center at Alajo in the Greater Accra Region. 477 It also donated funds to construct a health clinic in Sekondi Zongo and a mosque at

⁴⁷³ Fusseini D. Neindow, "Care and Social Development Organization Commissions Multi-Facetted Project at Gulkpegu Dungu in Sagnarigu District," 25.7.2019, https://zaaradio.com/local, accessed 14.7.2021.

⁴⁷⁴ Alexander Nyarko Yeboah, "Ghana Red Cross distributes food to the vulnerable in Ashaiman," 3.10.2020, https://www.gna.org.gh/1.18867454, accessed 16.7.2021.

⁴⁷⁵ Ola Salem, "Emirates Red Crescent spends millions in Africa for Ramadan relief," 6.8.2013, https://www.thenationalnews.com/uae/emirates-red-crescent-spends-millions-in-africa-for-ramadan-relief-1.320474, accessed 16.7.2021.

⁴⁷⁶ Charles Wundengba, "ICODEHS Commissions, A School Block, Mosques And Donates Loudspeaker In Northern Ghana," 28.9.2016, https://obuasitoday.com/icodehs-commissions-a-school-block-mosques-and-donates-loudspeaker-in-northern-ghana/, accessed 16.7.2021.

⁴⁷⁷ Alhaji Alhasan Abdulai, "ICODEHS Opens A New Training Center At Alajo With The Support Of Carter Centre Of USA," 20.9.2017, https://www.modernghana.com/news/804109/icodehs-opens-a-new-training-center-at-alajo-with.html, accessed 16.7.2021.

Akwatia Line in Kumasi;⁴⁷⁸ and in 2020, a two-storey classroom block for the Rashidiyya Islamic School at Nima in Accra.⁴⁷⁹ ERC has, in recent years, also cooperated with other Ghanaian Muslim NGOs. Among others, it commissioned the Ansar al-Khairiya Organisation to carry out its 2020 Al-Adahi Project in Kumasi and, through the *Mohammed bin Rashid Al Maktoum Global Initiatives* (MBRGI) and in collaboration with the Accrabased local NGO Good For All In Ghana, it distributed Ramadan food packages in Accra as part of its '100 Million Meals' campaign in 2021.⁴⁸⁰

In addition, Mohammed bin Rashid Al Maktoum Global Initiatives, through its Ghanaian branch Al-Maktoum Foundation has also channelled funds to mosque and school construction projects as well as sponsored Iftar programmes of the ICODEHS.⁴⁸¹

Saudi Muslim INGOs and Muslim charities have been active in Ghana for decades, although it seems they have been channelling their funds and donations via local Ghanaian Muslim NGOs such as the ICODEHS and Aldiaa Society. However, in 2019, the *Muslim World League* (MWL) embarked on the implementation of large-scale humanitarian projects in Ghana, including a sponsorship programme targeting more than 1,000 orphans and establishing an orphans' vocational and training centre.

⁴⁷⁸ Alhaji Alhasan Abdulai, "ICODEHS Of Ghana Is Promoting Education, Health, Providing Potable Water And Support For Orphans And The Needy," 19.8.2017, https://www.modernghana.com/news/796476/icodehs-of-ghana-is-promoting-education-health.html, accessed 16.7.2021.

^{479 &}quot;Commission of New Storey Classroom Blocks in Nima by ICODEHS," 19.3.2020, https://www.wadataonline.com/commissioning-of-new-storey-classroom-blocks-in-nima-by-icodehs/, accessed 16.7.2021.

^{480 &}quot;Food distribution begins in Ghana, Angola & Uganda under '100 Million Meals' campaign," 28.4.2021, https://www.wam.ae/en/details/1395302930653, accessed 16.7.2021; "Emirates Red Crescent fetes 1,200 underprivileged Muslim households," 21.7.2021, https://www.gna.org. gh/1.21028227, accessed 30.12.2021.

⁴⁸¹ International projects: Ghana, https://mbrch.gov.ae/en/international/ghana; Iftar campaign in Ghana, https://mbrch.gov.ae/en/node/305, accessed 6.10.2021. See further "Over 17 million people worldwide benefit from MBRGI's AED 262 million Humanitarian Aid and Relief in 2019," 15.5.2020, https://reliefweb.int/report/world/over-17-million-people-worldwide-benefit-mbrgis-aed262-million-humanitarian-aid-and, accessed 31.1.2022. The MBRGI's Humanitarian Aid and Relief pillar consists of five units, namely International Humanitarian City (IHC), UAE Food Bank, the Mohammed bin Rashid Al Maktoum Humanitarian and Charity Establishment (MBRCH), UAE Water Aid Foundation (Suqia), and the Mohammed bin Rashid Global Center for Endowment Consultancy.

^{482 &}quot;Muslim World League launches humanitarian projects in Ghana," 4.7.2019, https://www.arabnews.com/node/1520326/saudi-arabia, accessed 18.10.2021; "The Muslim World League provides education, shelter, food and clothing to more than 1,000 orphans in Ghana," https://www.themwl.org/en/node/36249, accessed 18.10.2021.

Together with the water projects it finished in 2019,⁴⁸³ the orphans' scheme seems to indicate a policy change as it marked a direct presence of the MWL in the Ghanaian NGO landscape.

Al-Qimmah Association, another Saudi Arabian Islamic charity, opened its Ghana Office in Kumasi in 2015. Its first outreach programme included the donation of three sewing machines, six bicycles and five sets of gas cylinders and cookers as part of its programme to help the unemployed set up their own businesses. 484 Its second project was the donation of bagged rice and fresh beef to needy female porters and underprivileged residents in Kumasi and Accra in October 2015. The Corporate Affairs Manager and International Relations Officer of the Ghana Office, Sheikh Mohammed Bun Bida hit the headlines when he urged female porters to be responsive to reproductive health issues, claiming that "it is in their own interest to make informed decisions bothering on such issues to reduce their susceptibility of contracting the deadly HIV and AIDS, or giving birth to unwanted children with their attendant consequences on the society."485 However, not much is known about its further activities in Ghana as the organisation, since fall 2015, has not made any headlines in the newspapers or on social media. There are no notes about its registration on the Social Welfare Service Directory, apart from it being listed in the Directory. It is assumed that the organisation either soon became defunct or changed its name to Al-Qimmah Foundation. The latter organisation, too, is listed as a Kumasi-based one; its objective is to promote girl-child education. 486 It was registered in September 2016 for one year, although it is unknown if the organisation has become dormant or ceased activities.

⁴⁸³ The homepage of the MWL proudly presents the digging of more than thousand wells in Ghana in 2019 but no further postings or updates are found on the homepage.

^{484 &}quot;Saudi-based Al Qimmah to support the underprivileged," 11.9.2015, https://www.modernghana.com/news/642252/saudi-based-al-qimmah-to-support-the-underprivileg.html, accessed 3.7.2021.

^{485 &}quot;Female porters asked to embrace reproductive health," 4.10.2015, https://www.modernghana.com/news/646934/female-porters-asked-to-embrace-reproductive-health.html, accessed 3.7.2021.

^{486 &}quot;Al-Qimmah Foundation," directory.mogcsp.gov.gh, accessed 5.7.2021.

2.3.2 Iranian Semi-Governmental/Non-Governmental Organisations

The presence of Iranian organisations in Ghana goes back to the 1980s and results from opening of diplomatic relations between Ghana and the Islamic Republic of Iran in 1982. 487 Bilateral and cultural agreements were ratified between the two countries and aimed at deepening economic and political cooperation and cultural exchange. The cultural agreement also includes a scholarship programme for Ghanaian students to study at universities in Iran. Several Iranian state and semi-state organisations started to operate in Ghana, including the Cultural Consulate of the Islamic Republic of Iran, the Ahlul-Bait Foundation and the Agriculture and Rural Development organisation.

The Ahlul-Bait Foundation is a semi-governmental organisation of the Islamic Republic of Iran. It operates several cultural, educational and religious institutions in Iran and several countries worldwide. The Foundation has been in Ghana since the early 1980s, engaging in agriculture, education, and health projects. In 1986, it established the Islamic Training Institute, renamed the Ahlul Bait Islamic School in 1988. Twelve years later, the Foundation established the Islamic University College, Ghana (IUCG), operating since 2001 as the first Islamic university in Ghana. All In addition, the Foundation established a high school named Lady Fatima Girls Senior High School, intending to promote secular education among Muslim and non-Muslim girls at the secondary level and a technical and vocational training centre in Accra and Tamale.

The Agriculture and Rural Development (ARD) was an organisation established by the Iranian Ministry of Agriculture in 1990 to provide technical assistance to rural communities in the northern parts of the country. According to Dumbe, ARD provided free extension services to farmers in the Northern Region and interest-free loans to farmers that

⁴⁸⁷ See further Dumbe, Transnational Contacts and Muslim Religious Orientation in Ghana.

⁴⁸⁸ See further IUCG homepage, https://iug.edu.gh/.

⁴⁸⁹ Umar Mohammed, A Review of Economic Relations Between Iran and Ghana (Ankara: Center for Iranian Studies in Ankara, 2017), 11.

were payable after harvest. Through its mechanical stations, other services were ploughing and harrowing, improved seedlings and farm equipment. ARD also engaged in the rehabilitation and reparation of agricultural machines and agroforestry projects. Apart from its agricultural inputs, ARD also invested in drilling boreholes, building schools, and constructing technical and vocational training centres. 490 Dumbe further notes that some of these centres, such as the Fatima Zahra Dressmaking Centre in Accra, also provide basic Islamic education with a Shi'ite proclivity. 491

In 2009, ARD started to focus on the cultivation of varieties of rice from Iran. However, the experiment had to be abandoned only one year later due to difficulty transferring money due to the international sanctions on Iran. 492 Moreover, the international sanctions on Iran resulted in the down-scaling and final closure of all operations in Ghana. By 2018, the large technical area of ARD outside Tamale was deserted with no signs of any activities for many years to come.

The *Iranian Red Crescent Society* (IRCS) is the most notable Iranian international humanitarian relief organisation still operating in Ghana. The IRCS has been active in Ghana since the early 1990s, concentrating on rescue and relief in natural disasters, health care and rehabilitation, public training, including youth and volunteers, and the production of medicine and medical facilities. 493 Its most visible investment is the Iranian polyclinic in Accra, inaugurated in 2014. 494 The Iranian Clinic includes a unit for general consultation, a recovery unit, a laboratory, a pharmacy, ambulance services, ultrasonography, a dental clinic, physiotherapy, eye

⁴⁹⁰ Dumbe, Transnational Contacts, 178–181, 183–184; Dumbe, Islamic Revivalism in Contemporary Ghana, 92.

⁴⁹¹ Dumbe, Islamic Revivalism in Contemporary Ghana, 101.

⁴⁹² Kofi Thompson, "Should Iran's ARD Not Collaborate With SADA To Create Wealth In Rural Ghana?," 9.12.2015, http://wwwghanapolitics.blogspot.de/2015/12/should-irans-ard-not-collaborate-with. html, accessed 6.11.2017.

^{493 &}quot;Ghana health minister appreciates Iranian Red Crescent's services," 19.1.2021, https://en.irna.ir/ news/84189829/Ghana-health-minister-appreciates-Iranian-Red-Crescent-s-services, accessed 16.7.2021.

^{494 &}quot;Iranian Red Crescent inaugurates Polyclinic in Ghana," 18.9.2014, https://reliefweb.int/report/ghana/iranian-red-crescent-inaugurates-polyclinic-ghana; "Ghana seeking Iranian medical services, medicine," 19.1.2021, https://www.tehrantimes.com/news/457125/Ghana-seeking-Iranian-medical-services-medicin, accessed 16.7.2021.

clinic, and gynaecology. ⁴⁹⁵ Apart from running its own projects, the Iranian Red Crescent Society has been a financial supporter of the Ghanaian Red Crescent. ⁴⁹⁶ Not surprisingly, the Iranian Red Crescent Society was listed among the partner organisations of the Ghanaian Red Cross Society COVID-19 preparedness profile in 2020. ⁴⁹⁷

2.3.3 Western, South African and Asian Muslim Charities

The Chicago-based Muslim charity Zakat Foundation of America (ZF), founded in 2001, opened its West Africa Regional Office in Kumasi in 2003. 498 The priority areas of its activities in Ghana are education, health, livelihood empowerment and humanitarian assistance (Ramadan and Eid packages, Iftar meal, orphan support), mainly in the former Brong-Ahafo, Northern, and Upper East Regions. 499 Moreover, as Habibu Abubakar, Programme Manager of the Foundation's Ghana office (in 2015), in an interview announced, his main preoccupation, which is also the vision of ZF, was to fashion out sustainable livelihood programmes which will completely eradicate poverty in the impoverished Muslim communities in the country. 500 Apart from the activities mentioned above, the Zakat Foundation runs an orphan sponsorship programme, a livestock

⁴⁹⁵ Mohammed, A Review of Economic Relations Between Iran and Ghana, 12.

⁴⁹⁶ Zainabu Issah, "Red Crescent supports construction of GRSC office complex," 17.9.2014, https://www.graphic.com.gh/news/general-news/red-crescent-supports-construction-of-grsc-office-complex.html, accessed 16.1.2022; Rebecca Quaicoe Duho, "Ghana Red Cross receives assistance for building project," 30.10.2015, https://www.graphic.com.gh/news/general-news/ghana-red-cross-receives-assistance-for-building-project.html, accessed 16.7.2021.

⁴⁹⁷ Ghana Red Cross Society COVID-19 preparedness profile (as of May 5, 2020), https://prddsgofilestorage.blob.core.windows.net/api/sitreps/4070/Africa_Abuja_CCST_Ghana_2020-05-05.pdf, accessed 16.7.2021.

^{498 &}quot;Muslims Receive Ramadan Food From Zakat Foundation of America," 15.6.2016, https:// newsghana.com.gh/muslims-receive-ramadan-food-from-zakat-foundation-of-america/, 6.11.2021.

^{499 &}quot;Zakat Foundation supports needy Muslim communities," 2.6.2017, https://www.modernghana.com/news/779623/zakat-foundation-supports-needy-muslim-communities.html, accessed 6.10.2021; "Zakat Foundation to expand projects," 31.10.2015, https://www.modernghana.com/news/652759/zakat-foundation-to-expand-projects.html, accessed 6.1.2022.

⁵⁰⁰ Alhassan Abubakar Sadik, "Zakat Foundation committed to assisting vulnerable Muslims," 6.10.2015, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Zakat-Foundation-committed-to-assisting-vulnerable-muslims-386085, accessed 13.7.2021.

programme and collects donations to establish mosques, schools and libraries in poor Muslim communities throughout Ghana.⁵⁰¹

The orphan sponsorship programme started in 2003 and has since then raised almost USD 24,000 to sponsor 55 orphans. ⁵⁰² Among its noticeable intervention for non-Muslim stakeholders was the provision of school bags and materials for pupils of the Fetentaa Refugee Camp Primary School near Berekum, Bono Region, ⁵⁰³ the construction of a three-unit junior high school classroom block for the Chibrinyoa community in Bole District, ⁵⁰⁴ or the donation of relief items to flood victims in northern Ghana. ⁵⁰⁵ Sometimes, ZF donations were earmarked to both Muslim and non-Muslim stakeholders, as was the case in 2004 when the Foundation donated cash and food items worth 2.2 million GHC (ca. 240 USD) to the Komfo Anokye Teaching Hospital in Kumasi. About half of it was for HIV patients to enable them buy their drugs and the other half for the Muslim staff as Ramadan support. ⁵⁰⁶ Five years later, ZF donated medical equipment to Komfo Anokye Teaching Hospital worth USD 500,000. ⁵⁰⁷

By 2005, ZF started its education programme, designed to reach out to less privileged schools and improve educational infrastructure. Apart from funding the building of classroom blocks, the programme included the distribution of backpacks filled with books and pencils to school children in less-endowed schools in the northern parts of

⁵⁰¹ https://www.zakat.org/our-work/where-we-work/ghana, accessed 13.7.2021.

⁵⁰² https://ngoaidmap.org/projects/11338, accessed 13.7.2021. According to information provided by NGO Aid Map, the programme ended in 2020.

⁵⁰³ Samuel K. Obour, "Zakat Foundation aids pupils of Fetentaa Refugee Camp," 10.7.2013, https://www.graphic.com.gh/news/education/zakat-foundation-aids-pupils-of-fetentaa-refugee-camp.html, accessed 13.7.2021.

⁵⁰⁴ Kwadwo Bafoe Donkor, "Foundation constructs three-unit school block for Chibrinyoa community," 26.9.2016, https://www.graphic.com.gh/news/education/zakat-foundation-aids-pupils-of-fetentaa-refugee-camp.html, accessed 13.7.2021.

^{505 &}quot;Zakat Foundation presents items to three Northern Regions," 23.11.2007, https://www.modernghana.com/news/148258/16/zakat-foundation-presents-items-to-three-northern-.html, accessed 13.7.2021.

^{506 &}quot;Zakat Foundation donates to KATH," 11.11.2004, https://www.modernghana.com/news/66455/zakat-foundation-donates-to-kath.html, accessed 13.7.2021.

^{507 &}quot;KATH receives 500,000 dollars equipment," 10.12.2009, https://www.businessghana.com/site/news/general/95222/KATH-receives-500-000-dollars-equipment, accessed 6.1.2022.

the country. ⁵⁰⁸ Examples of its livelihood empowerment programme are the two cassava processing plants in Savannah Region, the Jugboi Women's Cassava Cooperative and the Bole Women's Cassava Coop. Others include two vocational training centres in Kumasi and Bole that teach sewing and help graduates set up and market their products. In addition, the Foundation has provided medical supplies to hospitals and water wells in Bole, Bawku and Binduri in the Upper East Region. ⁵⁰⁹ As part of its livelihood empowerment initiative, the Foundation assists a cooperative of ten women who engage in cassava farming and processing in Jamam, Bono Region, ⁵¹⁰ and a 30-member Women's Cooperative for Yam cultivation in Sunyani through its micro-credit programme. ⁵¹¹It also launched its One Year, 100 Wells Campaign in 2013. ⁵¹² As part of its humanitarian relief programme, the Foundation donated clothing and shoes worth GHC 215 million (ca. 23,000 USD) to flood victims in three northern regions in 2007. ⁵¹³

In 2016, the Foundation launched its three-year livestock husbandry programme to support the poor to earn a living. The principal idea was to support 110 poor households with goats and sheep to rear an incomegenerating activity and, as an outcome, to empower them economically. The programme was projected to be operational in five communities in five districts in the former Northern, Upper East and Upper West Regions and was planned to be extended to Burkina Faso and Cote d'Ivoire as well. 514

⁵⁰⁸ Kwadwo Bafoe Donkor, "Foundation constructs three-unit school block for Chibrinyoa community," 26.9.2016, https://www.graphic.com.gh/news/education/zakat-foundation-aids-pupils-of-fetentaa-refugee-camp.html, accessed 13.7.2021.

⁵⁰⁹ https://www.zakat.org/our-work/where-we-work/ghana, accessed 13.7.2021; "Zakat Foundation of America tours project sites," 20.12.2015, https://www.ghanaweb.com/GhanaHomePage/business/artikel.php?ID=402211, accessed 13.7.2021.

⁵¹⁰ https://www.zakat.org/planting-better-futures-zf-supported-cassava-cooperative-ghana_accessed 13.7.2021.

⁵¹¹ https://www.zakat.org/microcredit-brings-joy-women-ghana, accessed 13.7.2021.

http:www.zakat.org/country/ghana, accessed 12.3.2014.

^{513 &}quot;Zakat Foundation Presents Items to the Three Northern Regions," 22.11.2007, http://www.dagbon.net/news.php?bo=showNews&ID=2691, accessed 17.11.2017.

⁵¹⁴ Kwadwo Baffoe Donkor, "Zakat Foundation launches Livestock Husbandry project," 11.10.2016, https://www.graphic.com.gh/news/general-news/zakat-foundation-launches-livestock-husbandry-project.html, accessed 13.7.2021.

In the same year, the ZF vocational training centre scheme was about to be ended. The scheme was part of the ZF gender empowerment programme and had started in 2006 with a ZF-sponsored Voluntary Training Centres (VTC) operating in Bole. The centre was running a two-year course of apprenticeship and had trained about 100 women who received sewing machines and accessories after their graduation to start their own microenterprises. At the graduation ceremony of the last batch of students, ZF Country Programme Manager Habib Abubakar appealed to civil society organisations, community leaders, and politicians to support the VTC programme to improve the lives of young women and urged the government to set up more VTCs in deprived communities. However, the decision to end the scheme was revoked. Instead, it was scaled down from two years to a one-year training programme.

For reasons not stated, ZF cut short its programmes in Ghana in 2017, apart from its Qurbani donation. One year later it resumed its water projects and textile sewing vocational training programme as well as started a motor mechanics programme. In 2019, it resumed its orphans' sponsorship programme.⁵¹⁸

Apart from Zakat Foundation, several other US Muslim charities have been active in Ghana, although their projects, programmes and interventions have not received the same media coverage as Zakat Foundation. This is perhaps due to them working with small-scale and ad hoc projects or working through local NGOs. *Islamic Relief USA*, for example, seems to have ended its engagement in Ghana. In 2016/2017, its homepage still informed about its projects in the Tamale area, including boreholes, Ramadan food distribution and support to the Ghana Muslims Teachers

^{515 &}quot;Zakat Foundation graduates ten trainees," 30.12.2015, https://www.zakat.org/zakat-foundation-graduates-ten-trainees, accessed 6.1.2022.

⁵¹⁶ Michael Quaye, "Zakat Foundation set up 10 women," 8.1.2016, https://www.graphic.com.gh/news/general-news/zakat-foundation-sets-up-10-women.html, accessed 13.7.2021.

⁵¹⁷ Samuel Doudu, "Foundation trains 10 women in dressmaking," 31.3.2017, https://www.graphic.com.gh/news/general-news/foundation-trains-10-women-in-dressmaking.html, accessed 13.7.2021.

⁵¹⁸ https://www.facebook.com/zakatus/, 30.8.2017, 19.3.2018, 31.3.2018, 29.5.2018, 14.10.2021, accessed 6.1.2022.

Training Institute.⁵¹⁹ The 2021-version of its homepage did not list any projects in Ghana.⁵²⁰ In turn, *Life for Relief and Development (LIFE)* has been running orphans and water projects and education, Ramadan and Udhya programmes via its Ghana office.⁵²¹ The beneficiaries of its investments are Muslims and non-Muslims, as was the case with the water filtration plant it donated to Ho Teaching Hospital in 2019.⁵²²

The 2009-established African Islamic Heritage Foundation started its operation in Tamale with an ambition to provide humanitarian aid and to "build schools, mosques, hospitals, and take care of orphans and widows." However, for reasons unknown, the Ghana chapter of the Foundation became inactive after 2015. The New York-based Salaam Ul-Muslimiyun Foundation opened its Ghana branch in 2013/14 and has been running orphans and widows support programmes as well as Ramadan and Eid programmes in Accra, Kumasi and Tamale. 524

The spectrum of US Muslim charities and NGOs active in Ghana has tremendously increased since the mid-2010s. The *Islamic Ummah Relief* (IUR) concentrates on humanitarian projects in Ghana, Nigeria and Niger. IUR opened its Ghana chapter in Accra in July 2019 and expanded its operations to the Northern, Central and Eastern Regions. F15 Initially, IUR focused on orphans, Iftar, Eid and Qurbani, as well as water projects. In 2019, it started to raise donations to establish a safe place for Muslim orphans, the Al Amaan orphanage in Potsin, Central Region. The foundations of the home, school and mosque were finished in 2021. The orphans' programme also includes the Street Children's Party in Accra as well as the celebration of World Orphans Day and World Food Day. In

⁵¹⁹ Islamic Relief USA work in Ghana, http://irusa.org/ghana/, accessed 13.11.2016 and 7.11.2017.

⁵²⁰ https://irusa.org/, accessed 6.10.2021. https://www.lifeusa.org/post/ram-2019, accessed 6.10.2021.

⁵²¹ According to its 2019 Ramadan Report, LIFE distributed food baskets to 93,600 beneficiaries in Ghana, see

⁵²² https://www.lifeusa.org/post/the-ho-teaching-hospital-1, accessed 6.10.2021.

^{523 &}quot;AIHF seeks to improve standards of life of Africans," 16.7.2012, https://www.ghanaweb.com/ GhanaHomePage/NewsArchive/AIHF-seeks-to-improve-standards-of-life-of-Africans-24,4767, accessed 6.1.2022.

⁵²⁴ https://www.facebook.com/salaamulmuslimiynghana/.

⁵²⁵ Islamic Ummah Relief Annual Report 2019, available at https://docs.google.com/gview?url=https://islamicummahrelief.org/wp-content/uploads/2020/07/IUR-2019-Report.pdf&embedded=true.

⁵²⁶ https://islamicummahrelief.org/al-amaan-orphanage-ongoing-project-ghana/, accessed 13.8.2021.

addition, it launched the 'Monthly Food Drive' programme to assist more than 600 families and 1,800 widows and orphans. It provided Iftar for more than 90 orphans, Qurbani food for 40 orphans, and clothes for 40 orphans at Eid al-Adha. In 2019, IUR also collaborated with the Ghanaian MFBO Sadaga Train (see Chapter 3.1) to deliver Ramadan food packages and clothing to Muslim inmates at Nsawam Prison. Further, it commissioned the construction of three boreholes in rural communities in the Kumbungu District, Northern Region. 527 Since then, IUR has expanded its activities by launching a new flagship programme, the Widows Skills Developing Project, 528 by starting an educational support programme, including the 'Back to School and Food Drive' in Jasikan Zongo (February 2021) and supporting the Kashful (Khishful) Uloom Quran Memorization School in Tamale (March 2021), 529 by celebrating the commissioning of its sixteenth borehole project (June 2021),530 and by extending its Qurbani donations to five regions (Ashanti, Eastern, Northern, Upper East and Volta Regions).531

The US-Muslim youth movement and NGO Generation Wealthy, Unity & Faith also opened its Ghana chapter in Accra in 2019. Running a flashy Facebook account and promoting circular economics, religious sciences, sustainability and wealth distribution, the NGO belongs to a newer generation of movements that address the (urban) Muslim youth. In July 2019, it organised an Innovation Summit in Accra and Tamale with the theme, "Connect and learn from top leaders and innovators in the industry".532

⁵²⁷ Islamic Ummah Relief Annual Report 2019.

⁵²⁸ https://islamicummahrelief.org/graduation-ceremony-of-our-first-widows-skills-development-project/, https://islamicummahrelief.org/10-widows-trained-in-soap-making-in-the-second-phase-of-widows-skills-project/, accesed 13.8.2021. The first event was organised in Effiduase, Ashanti Region, the second in Tamale.

⁵²⁹ https://islamicummahrelief.org/back2school-and-food-drive-distribution/, https://islamicummahrelief.org/donation-to-kashful-uloom-quran-memorization-school-tamaleghana/, both accessed 13.8.2021.

⁵³⁰ https://islamicummahrelief.org/iur-borehole-project-commissioned-borehole-no-16-in-odoben-central-region-ghana/, accessed 13.8.2021.

⁵³¹ https://islamicummahrelief.org/iur-ghana-2021-qurbani-updates/, accessed 13.8.2021.

⁵³² Announcement, posted 16.4.2019, https://www.facebook.com/GenerationWealthyGhana/photos/390963284830982, accessed 6.10.2021.

Africa Relief & Community Development, a novel US Muslim charity incorporated in 2018, cooperates with Aldiaa Society, has commissioned water projects and educational centres, and has funded Udhiya/Qurbani programmes whilst sponsoring some 90 orphans in Ghana since 2020.⁵³³

Another novel appearance in Ghana is the US Shia charity *One Hand One Heart*, operating via Aal Yaseen Ghana, a local Shia NGO, to transfer its Ramadan donations. In 2021, the organisation accelerated its activities by implementing its own water projects⁵³⁴ and launched its first humanitarian relief project to support flood victims in September.⁵³⁵

Several UK Muslim charities have been running projects and programmes in Ghana. The first note of *Caravan of Mercy* (established in 2003) is its Qurbani/Udhiya campaign in 2012. Since then, the organisation has been engaged in school construction and sponsorship, masjid construction, Ramadan and Qurbani/Udhiya food distribution, water projects and widow support. The *Muslim Global Relief* (MGR, established in 2000), in turn, began its work in Ghana in 2015, operating as a mere donor organisation. The MGR funded projects of its local partner organisation in the Upper East Region, the El-Ehsan Charitable Relief Foundation. In 2015, the MGR started its Water4Life Ghana project. This project sought to construct a hand-pumped well at Tes-Natinga village in Pusiga District, Upper East Region, and was implemented by its local partner organisation. The MGR fundraising campaign in 2016 for a water and sanitation project at Kuose-Jingiri, Upper East Region, implemented by its local partner. Apart from a well, the project included a public toilet with

⁵³³ https://www.facebook.com/AfricaReliefUS/, 22.3.2020, 31.7.2020, 5.8.2020, 8.10.2020, 10.9.2020, 6.10.2020, 7.10.2020, 15.10.2020, 2.11.2020, 6.11.2020, 25.11.2020, 10.12.2020, 3.1.2021, 24.1.2021, 25.1.2021, 22.3.2021, 14.10.2021, 20.10.2021, 15.11.2021, 14.12.2021, accessed 6.1.2022.

⁵³⁴ One Hand videos, https://www.facebook.com/watch/?extid=SEO----&v=136734015073753, 11.4.2021, https://www.facebook.com/watch/?v=811644229713327, 1.7.2021, accessed 18.10.2021.

⁵³⁵ Poster Ghana Floods, 5.9.2021, https://www.facebook.com/onehandoneheartofficial/photos/a.451744128506934/1543615249319811/_, accessed 18.10.2021.

⁵³⁶ https://www.facebook.com/CaravanofMercy/.

⁵³⁷ YouTube video: Water4Life – Ghana 2015 (https://www.youtube.com/watch?v=rLRZ8vtyaXg), uploaded 4.2.2016; https://issuu.com/muslimglobalreliefmgr/docs/mgr_ramadan_booklet, accessed 8.11.2017; Muslim Global Relief Trustees' report and financial statement for the year ending 31 March 2016, apps.charitycommission.gov.uk/Accounts/Ends18/0001081018_ AC_20160401_E_C.PDF, accessed 8.11.2017.

separate buildings for men and women as well as shower and ablution facilities. MGR displays the project on its homepage as an example of its "kick-start" development projects. In 2017, it channelled donations to feed 130 children at Winamzua School in Bawku and donated Ramadan food aid to Muslim communities in three villages and to five schools in the Upper East Region. In addition, MGR and El-Ehsan Charitable Relief Foundation launched a meat distribution (Qurbani) project in 2017. In 2017, In 2017,

For reasons not (yet) known, the various initiatives were not continued in 2018. MGR ceased fundraising campaigns for Ghana during the next years and seemed to have stopped activities in the country. However, MGR relaunched its activities in Ghana in 2020, despite implementing its projects by its Ghanaian team without any local partner organisations. Similar to its previous engagement, MGR has constructed hand pump wells, washing and sanitation facilities, and community mosques in villages in the Upper East Region. In addition, MGR posted a video on YouTube showing its team organising a food kitchen and handing out food boxes from a kiosk at an unspecified location (probably Bawku) in February 2021 to alleviate the suffering caused by the COVID-19 pandemic. 543

The UK Bradford-based Muslim charity InTouch Foundation, launched in 2012, made its appearance in Ghana when it, in partnership with

⁵³⁸ https://www.muslimglobalrelief.org/water4life/2017/water-and-sanitation-in-kouse-jingiri-village/; "Water & Sanitation at Kouse-Jingri Village / Muslim Global Relief," https://www.youtube.com/watch?v=TBcOlwR8Bms&t=140s, uploaded 8.5.2017; https://www.muslimglobalrelief.org/water-and-sanitation-in-kouse-jingiri-village/, accessed 8.11.2017.

^{539 &}quot;Water & Sanitation in Kouse-Jingiri Ghana," https://www.muslimglobalrelief.org/water/, accessed 15.7.2021.

⁵⁴⁰ https://www.muslimglobalrelief.org/ramadan/2017/ramadan-food-aid-ghana/; https://www.muslimglobalrelief.org/feedme/2017/feeding-children-ghana-ramadan/, both accessed 15.7.2021.

^{541 &}quot;Meat Distribution Project 2017 / MGR El-Ehsan Charitable Relief Foundation (ECRF),"https://www.facebook.com/251553608207368/videos/1400647506631300/?__so__=watchlist&__rv__=video_home www playlist video list, accessed 15.7.2021.

⁵⁴² Photo of well, probably in northern Ghana, 12.5.2021, https://www.facebook.com/muslimglobalrelief/photos/a.663572873672104/4530551796974173/?type=3&theater; Photo of well, northern Ghana, 11.5.2021, https://www.facebook.com/muslimglobalrelief/photos/a.6635728 73672104/4526928997336453/?type=3&theater; "Washing & Sanitation Facilities Ghana / Muslim Global Relief," https://www.youtube.com/watch?v=H4aYVpLPh-c, uploaded 29.3.2021; "Completed Water Well Ghana," https://www.youtube.com/watch?v=f2LfUFdrDKk, uploaded 29.3.2021; "Building the House of Allah In Ghana / Mosque Construction / Muslim Global Relief," https://www.youtube.com/watch?v=kVglHU5Z-Jk, uploaded 29.3.2021.

^{543 &}quot;Ghana daily food kitchen / Free Cooked Meals / Muslim Global Relief," https://www.youtube.com/watch?v=2Dj1-plybDo, uploaded 29.3.2021.

Ustadh Alyas Karmani distributed Eid and Qurbani food packages in Kumasi as well as Eid meals to 500 Muslim and non-Muslim prisoners in Manhyia prison, Kumasi, in 2016. In 2017, it announced collecting *zakat* and distributing it in the UK, Pakistan, and Ghana. Its overseas project in Ghana targeted to collect GBP 15,000 to provide financial support to establish chicken and cow farms to help "the community of Kumasi." *Salam Charity*, on the other hand, claims to have ceased its operations in Ghana, 545 although it provided (presumably via local NGOs) Qurbani meat in 2021 and had collected more than GBP 450,000 for its two water projects. 547 *IERA Ghana*, 548 in turn, is a branch of the Islamic Education and Research Academy, a global Islamic missionary organisation founded in 2009 and registered as a charity in the UK. Interestingly, IERA does not combine da'wa with humanitarian relief. 549

The engagement of US and UK Muslim NGOs and charities in Ghana is hardly surprising. A new trend is the influx of Muslim charities from other non-Arab/Gulf/Irani or Turkish NGOs, such as the South African Al-Imdaad Foundation, 550 the Pakistani Sunni da'wa organisation Dawate Islami, 551 the Singaporean Global Ehsan Relief, 552 the Indonesian Global

^{72 &}quot;Zakat 2017," https://www.intouchfoundation.co.uk/zakat, accessed 13.7.2021.

⁵⁴⁵ https://salamcharity.org.uk/about/where-we-work/, accessed 6.10.2021.

⁵⁴⁶ https://salamcharity.org.uk/qurbani-2021/, accessed 6.10.2021.

⁵⁴⁷ Salam Charity Fundraising Report 2021, https://app.justcharity.org/charities/salam-charity, accessed 6.10.2021. See further https://muslimmamas.com/muslim-mamas-ramadan-fundraiser-rain-in-her-name-salam-charity/, accessed 6.10.2021.

⁵⁴⁸ https://www.facebook.com/IERA-GHANA-111394317313530/?ref=page_internal_

⁵⁴⁹ https://register-of-charities.charitycommission.gov.uk/charity-search/-/charity-details/5004234/ what-who-how-where.

⁵⁵⁰ Al-Imdaad Foundation organized in 2012 a Ramadan Food Aid Programme in Ghana, see https://www.alimdaad.com/content/gallerydetails.jsf?id=315, accessed 6.10.2021, although it is unclear if the programme was repeated. In 2021, Ghana was not anymore listed among the operating countries of the Foundation. However, according to information provided by Al-Qalam Institute in Accra, the UK-branch of Al-Imdaad has been donating Ramadan and Eid food packages as well as Iftar meals through the Institute since 2018, see https://www.facebook.com/alqalaminstitute/, 1.6.2018, 3.5.2019, 1.6.2019, 17.7.2021. In addition, Al-Imdaad Foundation through Al-Qalam Institute raised funds in support of Rohingya refugees in 2017 (https://www.facebook.com/alqalaminstitute/, 7.11.2017, 13.11.2017, 27.11.2017, 20.12.2017), and sponsored school kits to 200 orphans through Al-Qalam Institute in 2020, https://www.facebook.com/alqalaminstitute/, 6.1.2020, all accessed 6.10.2021.

⁵⁵¹ https://www.facebook.com/Dawteislamighana/.

⁵⁵² Global Ehsan Relief has occasionally funded projects and programmes of the Abdul-Aziz Charitable and Humanitarian Foundation, see below.

Wakaf and ACT (Aksi Cepat Tanggap or Care for Humanity),⁵⁵³ Muslim Aid Australia International,⁵⁵⁴ Al-Huda Relief of Canada,⁵⁵⁵ Voice of Islam from New Zealand, the Muslim Council of Hong Kong,⁵⁵⁶ the French Nouvelle Optique,⁵⁵⁷ the Danish VIOMIS Aid as well as several Muslim charities based in Germany such as Help Dunya and Ahkwaat G Foundation.

Established in 2018 with headquarters in Bremen, *Help Dunya* started to work in Ghana in 2019. Initially, the organisation focussed on drilling boreholes, erecting water tanks and running a free medical testing campaign. In 2020, it started a new project, namely an orphanage for 20 orphans. However, its homepage and annual reports do not specify where it has been running its projects in Ghana, even though it is speculated that these projects are likely to be located in the northern parts of the country. In April 2021, a news report noted that Alhaji Farouk Aliu Mahama, the MP for Yendi Constituency, had kick-started the construction of 100 boreholes in the Constituency in partnership with *Help Dunya Ghana*.

⁵⁵³ https://www.globalwakaf.com/en/tentang_kami, and https://act.id/tentang/sejarah. The beginning and activities of Indonesian international NGOs in sub-Saharan Africa including Ghana needs further investigation.

Muslim Aid Australia International has worked in Ghana since 2015 and funds the distribution of Qurban meat (https://www.maainternational.org.au/our-projects/qurban). Recently, it started to cooperate with El-Ehsan Charitable Relief Foundation in Bawku and sponsored the drilling of 90 boreholes in 2021, Atubugri Simon Atule, "Muslim Aid Australia international donates 90 boreholes to communities which lack portable water," 25.3.2021, https://www.modernghana.com/news/1070487/muslim-aid-australia-international-donates-90-bore.html, accessed 6.10.2021.

⁵⁵⁵ The organisation operates in Canada and Ghana, see further https://www.alhudarelief.com/about-page/, and https://www.facebook.com/groups/1540426152813824/about.

⁵⁵⁶ The Muslim Concil of Hong Kong (MCHK) turned to Ghana in 2021 and started to fund '3 in 1 sadaqa jariyah projects', i.e. borehole+mosque+Qur'ans. According to information provided on its homepage, it is likely that the MCHK operates through the Kumasi-based NGO United Ansaru al-Islam a-Muttadidah, see https://muslimcouncil.org.hk/event/hassan-mustafa-water-well-completion-%e2%80%a2-in-memory-of-hassan-mustafa-%e2%80%a2-3-in-1-sadaqah-jariyah-project/, accessed 6.10.2021.

⁵⁵⁷ Nouvelle Optique has open calls for donations to several well-drilling, mosque and school projects in Ghana, see futher https://www.nouvelleoptique.fr/. Since 2021, Nouvelle Optique collects funds for a unique tree-planting project in Ghana, see https://www.facebook.com/nouvelle.optique/, 2.11.2021, 5.11.2021, accessed 9.1.2022.

Help Dunya, Jahresbericht 2019, available at https://help-dunya.com/Download/Jahresbricht/help%20dunya%20jahresbericht%202019.pdf, downloaded 21.7.2021.

Help Dunya, Jahresbericht 2020, available at https://help-dunya.com/Download/Jahresbricht/ Help%20Dunya%20Diagram%202020%20-%20Jahresbreicht.pdf, downloaded 16.1.2022; https://help-dunya.com/projekte/waisenhaus-projekte/, accessed 21.7.2021.

⁵⁶⁰ Emmanuel Gamson, "MP constructs 100 boreholes in Yendi," 28.4.2021, https://www.gna.org. gh/1.20636119, accessed 21.7.2021.

The Ahkwaat G Foundation, in turn, was founded by a group of Muslim women in Germany in 2018 and operated branch offices in Accra, Kumasi and Tamale. Apart from running the Darus-Salam Orphanage in Accra, the NGO engages in water projects and aims to build an Islamic school in Tamale. ⁵⁶¹

2.3.4 A (not so) new Phenomenon: The Activities of Turkish Muslim NGOs

Turkey formulated the sub-African direction of its foreign policy and overseas development aid already in the late 1990s, but due to its financial crisis and political instability, it started its implementation only after Recep Tayyip Erdogan's and the AKP's (Justice and Development Party) rose to power in 2002. 562 2005 was a turning point when Turkey obtained observer status in the African Union; three years later, it joined the African Development Bank. 563 In Ghana, it re-opened its embassy in 2010 (the first embassy, established in 1958, closed in 1981 due to political turmoil in Turkey) and initiated largescale and multifaceted commercial, development cooperation, and humanitarian exchange programmes.

Intimately connected to this process was a wide spectrum of Turkish NGOs, most spectacularly being the (meat) donations and relief packages at Eid al-Adha of the *Turkish Religious Affairs Foundation*, the *TSK Mehmetcik Foundation*, the *Foundation of Humanitarian Relief* (IHH, also known as The Foundation for Human Rights and Freedoms and Humanitarian Relief in Africa, est. 1992), the *Cansuyu Charity and Solidarity Organisation* (CANSUYU, est. 2005), the *Turkish Red Crescent*,

⁵⁶¹ https://www.facebook.com/AkhwaatGFoundation-Ghana-101559801515951/, accessed 6.10.2021.

⁵⁶² Elem Eyrice Tepecikliogu, "Economic Relations between Turkey and Africa: Challenges and Prospects," Journal of Sustainable Development, Law and Policy 8, no. 1 (2017): 4; Abdurrahman Siradag, "Benevolence of Selfishness: Understanding the Increasing Role of Turkish NGOs and Civil Society in Africa," Insight on Africa 7, no. 1 (2015): 1–20.

⁵⁶³ Mehmet Özkan, "Turkey's African Experience: From Venture to Normalization," in The EU, the US and the International Strategic Dimension of Sub-Saharan Africa: Peace, Security and development in the Horn of Africa, eds. Bernardo Ventiru and Nicoletta Pirozzi (Brussels: Foundation for European Progressive Studies; Rome: Instituto Affari Internazionali, 2016), 113.

the Kimse Yok Mu Association, and the Deniz Feneri Association. ⁵⁶⁴ Their most noticeable and prestigious project was the Accra Furqan Complex in Kanda, comprising the new national mosque for 15,000 worshippers designed in Ottoman style, a recreational centre, a library complex, office and residence for the Chief Imam, a research complex, a Senior High School complex, a clinic, an administration block, an auditorium, and a conference centre, inaugurated in 2021. ⁵⁶⁵ The project was carried out in cooperation with different Turkish state and NGO partners, including the Turkish government, the Presidency of Religious Affairs of Turkey, the Metropolitan Municipality of Samsun alongside Aziz Mahmud Hudai Foundation and Human Development Association International HUDAI as well as local Ghanaian organisations headed by the Turkish NGO Ghana Friendship and Solidarity Association (GANADER). ⁵⁶⁶

The first ambassadors of Turkish development aid in sub-Saharan Africa, however, were institutions linked to the Hizmet Movement, an educational network of the Turkish Muslim intellectual and opinion leader Fethullah Güllen (in self-exile in the USA since 1999), and supported by the global Güllen-inspired charity, *Kimse Yok Mu.*⁵⁶⁷ Their Ghanaian offshoots are the Galaxy International School in Accra, established in 2001, and the *Ghana-Turkey Cooperation and Development Association* (TUDEC).⁵⁶⁸ The latter initiative was established in 2011 by some local Ghanaian business people to promote education and trade activities between Ghana and Turkey in

^{564 &}quot;Turkish Eid reliefs reach over 2.5 million families," 17.10.2013, https://www.aa.com.tr/en/world/turkish-eid-reliefs-reach-over-25-million-families/210930, accessed 9.1.2022.

⁵⁶⁵ Hafsa Obeng, "Ghana National Mosque Complex: Symbol of friendship between Ghana and Turkey," 27.7.2021, https://www.gna.org.gh/1.21034894, accessed 9.1.2022.

Mark Hay, "Strange New Bedfellows: Turkish – Ghanaian Bilateral Ties," 6.8.2014, https://asokoinsight.com/news/strange-new-bedfellows-turkish-ghanaian-bilateral-ties-asokonews; accessed 15.11.2017; "A tour of the almost completed Accra Furqan National Mosque," 11.8.2020, https://zongorepublic.com/a-tour-of-the-almost-complete-accra-furqan-national-mosque/, accessed 9.1.2022. See further the official homepage of the Ghana National Mosque, https://www.ghananationalmosque.com/.

⁵⁶⁷ See further David Shinn, Hizmet in Africa: The Activities and Significance of the Güllen Movement (Tsehai Publishers, 2015), and Tomas Michel, "Fighting Poverty with Kimse Yok Mu," in Modern Islamic Thinking and Activism: Dynamics in the West and in the Middle East, eds. Erkan Toguslu and Johan Leman (Leuven: Leven University Press, 2014), 183–194.

⁵⁶⁸ Musah Yahaya Jafaru, "Fighting poverty, ignorance and disunity in Ghana – TUDEC's experience," 19.5.2016, https://www.graphic.com.gh/news/general-news/fighting-poverty-ignorance-and-disunity-in-ghana-tudec-s-experience.html, accessed 15.7.2021.

addition to offering social and humanitarian services in Ghana. ⁵⁶⁹ Until then, the Hizmet Movement had partnered with Erdogan's Justice and Development Party AKP but was outlawed by the Turkish government after the 2016 coup d'état attempt.

Branding the Güllen/Hizmet movement as a 'terrorist organisation', the Turkish government signed protocols with 32 African countries, including Ghana, to replace the Güllen/Hizmet schools and shifted its focus to the *Maarif Foundation* (Türkiye Maarif Vakfi), emerging since then as the main organisation for government-supported educational cooperation and development, including the provision of scholarships to African students for studying at universities in Turkey.⁵⁷⁰ The Maarif Foundation opened its first educational establishment, the International Maarif School Kindergarten, in Accra in 2019.⁵⁷¹

The Turkish onslaught on the Güllen/Hizmet Movement was successful in some African countries but not in Ghana. In Mali, for example, all former Hizmet-linked educational institutions were handed over to the Maarif Foundation. Turkish demands on blacklisting the Galaxy International School and TUDEC resulted in an outcry in the Ghanaian press and failed to have them branded as 'terrorist organisations'. Both are still active in their respective fields of operation. Among others, TUDEC is making headlines annually for its donations to local Muslim

⁵⁶⁹ Alhassan Abdulai, "Developing Ghana, The Role of Tudec and Galaxy Int'l School," 17.5.2016, https://hizmetnews.com/18018/developing-ghana-role-tudec-galaxy-intl-school/#.YdqfohNBwh8, accessed 9.1.2022.

⁵⁷⁰ Erkan Toguslu, The Turbulence between AKI and Hizmet: the African case (London: Centre for Hizmet Studies, 2017), available at https://www.hizmetstudies.org/assets/docs/The_Turbulence_between_AKP_and_Hizmet.pdf; "Turkey: Maarif Foundation Takes Over FETO Schools," https://www2.fundsforngos.org/news/turkey-maarif-foundation-takes-feto-schools/; "Ghana benefits from 432 Turkish university scholarships," 28.11.2019, https://www.graphic.com.gh/news/general-news/ghana-benefits-from-432-turkish-university-scholarships-ambassador-says-at-maarif-school-opening.html, both accessed 8.1.2022.

^{571 &}quot;Maarif Schools start education in Ghana," 11.11.2019, https://www.turkiyemaarif.org/post/7-maarif-schools-start-education-in-ghana-842?lang=en, accessed 8.1.2022.

^{572 &}quot;All FETO schools in Mali was handed over to Turkish Maarif Foundation," 12.8.2017, https://maarifschools.edu.ba/post/7-all-feto-schools-in-mali-was-handed-over-to-turkish-maarif-foundation-210?lang=en, accessed 8.1.2022.

⁵⁷³ Vladimir Antwi Danso, "Turkey: Carrying The Fight Beyond Borders," 12.6.2016, https://www.ghanaweb.com/GhanaHomePage/features/Turkey-Carrying-the-fight-beyond-borders-446500; "The Ottoman Delight," 23.7.2016, https://dailyguidenetwork.com/the-ottoman-delight/, both accessed 9.1.2022.

communities in Accra, Cape Coast, Kumasi, Tamale and Wa at Eid al-Adha (1,200 families in 2018; 6,000 in 2021),574 and – reflecting its character as a secular Muslim NGO – to non-Muslim/Christian and local municipal institutions.575

Apart from their Ramadan and Eid relief programmes, Turkish NGOs such as CANSUYU, HUDAI, *Hayrat Yardim* (Hayrat Humanitarian Aid Association, est. 2013), *Hayat Yolu* (est. 2014), *IH-Da Vakfi* (International Foundation for Humanitarian Aid, est. 2013) and IHH are heavily engaged in local water projects throughout the country. All of them started their activities in Ghana during the 2010s. CANSUYU, for example, initially specialised in "sacrifice activities," i.e., donations during Ramadan and the two Eid festivals, as well as in water projects, starting with drilling 23 boreholes in 2011.⁵⁷⁶ IHH, in turn, started its work in 2015 by providing education aid, i.e., a donation of Qur'ans.⁵⁷⁷ In the following years, it extended its activities to include the construction and maintenance of boreholes and wells as well as launched the Africa Cataract Project.⁵⁷⁸ *IH-DA Vaqfi* started its operations in 2013, and listed tens of mosque and well projects completed in 2014 but none after 2017, perhaps indicating it has stopped activities in Ghana.⁵⁷⁹

⁵⁷⁴ See, for example, "Eid Celebrations: TUDEC shares parcels of meat to over 1,200 people," 27.8.2018, http://www.ghananews247.com/2018/08/27/eid-celebrations-tudec-shares-parcels-of-meat-to-over-1200-people/; George Wilson Kingson, "Eid al-Adha: TUDEC celebrates with the Ghanaian public," 22.7.2021, https://ghananewsonline.com.gh/eid-al-adha-tudec-celebrates-with-the-ghana/; "Eid-Al-Adha 2021: TUDEC reaches out too over 6,000 families and individuals, 25.7.2021, https://citinewsroom.com/2021/07/eid-al-adha-2021-tudec-reaches-out-too-over-6000-families-and-individuals/, all accessed 9.1.2022.

⁵⁷⁵ George Wilson Kingson, "TUDEC supports Orphanage Home with Food Items," 14.11.2021, https://gh.opera.news/gh/en/society/b1b0010ef5582fe01a179cda90eefcfb; "TUDEC donates to PWDs in Adentan Municipality, Adentan Municipal Assemly 18.11.2021, https://adma.gov.gh/2021/11/18/tudec-donates-to-pwds-in-adentan-municipality/, both accessed 9.1.2020.

⁵⁷⁶ Activity information regarding the year 2011, cansuyu.org.tr, accessed November 2017.

⁵⁷⁷ IHH Annual Report 2015, www.ihh.org.tr, accessed November 2017.

⁵⁷⁸ IHH Annual Report 2016, www.ihh.org.tr, accessed November 2017; Africa Cataract Project, see http://medbox.iiab.me/kiwix/wikipedia_en_medicine_2019-12/A/Africa_Cataract_Project, and https://ihh.org.tr/en/news/cataract-surgery-for-14000-people, accessed 10.1.2022.

⁵⁷⁹ Permanent works, http://www.ih-davakfi.org/en/operations/3/permanent-works/1092/asikafo-water-supply-wellghana.aspx, accessed 9.1.2022. Last posting on well project in Ghana on IH-DA Vakfi's Facebook group was in May 2017, see https://www.facebook.com/photo.php?fbid=1681757458794496&set=pb.100008807746526.-2207520000..&type=3, 11.5.2017, accessed 9.1.2022.

2.3.5 Ghanaian Muslim NGOs as Intermediaries for Foreign Muslim Donors

A common feature throughout Muslim sub-Saharan Africa is the close relationship between international Muslim charities, INGOs, and local associations and organisations. Foreign donor organisations either invest in and run their own local programmes and projects or channel their funds to those of local organisations. Local organisations stand out as intermediaries for foreign donors. Muslim charities established earlier such as Direct Aid or Zakat Foundation of America, operate country offices in various African countries, while newly established ones partner with local organisations. They constitute the first generation of Muslim NGOs. The second generation is established by local activists, usually, Muslim scholars, who are independent NGOs collaborating with foreign Muslim charities. Most second-generation Muslim NGOs do not generate their own funds but rely heavily, if not totally, on foreign donors to run their projects and programmes.⁵⁸⁰

The emergence of the Ghanaian landscape of Muslim NGOs resembles similar developments in other sub-Saharan countries. The first generation of Muslim NGOs in Ghana was established by returnee students from Arab/Gulf countries in the 1970s and 1980s. Some of them came to have a distinct Saudi affiliation, including the Centre for the Distribution of Islamic Books, the al-Huda Islamic Society and the Al-Hudaibiyya Relief Service. The Centre for the Distribution of Islamic Books was founded by Muhyideen Rufai Ahmad in 1980, its main funder being the Al-Rajhi International and Commercial Bank in Riyadh. The Centre, through its Saudi donors, built Islamic schools, such as the Holy Quran school in Ada, the Khalid ibn Walid school in Kasoa, and the Umar ibn Khatab's primary in Madina (Accra), as well as providing partial funding for Islamic educational complexes in Koforidua, Kumasi and Wa. The Centre became

⁵⁸⁰ See further Mayke Kaag and Soumaya Sahla, "Reflections on Trust and Trust Making in the Work of Islamic Charities from the Guld Region in Africa," in Muslim Faith-Based Organizations and Social Welfare in Africa, ed. Holger Weiss (Cham: Palgrave MacMillan, 2020), 61–84.

defunct in the late 1990s when Saudi funding ceased abruptly due to the liquidation of the al-Rajhi Bank. 581

The Saudi-affiliated *al-Huda Islamic Society*, in turn, was founded by Armiyau Jibril and Dr. Muhammad Bashir in 1992, and has since then focussed on three areas of activities: namely education, humanitarian assistance, and Islamic investment. One of its most well-known educational projects is the construction of the Abdullah bn Mas'ud Centre for Quranic Memorization in Gbawe in the Greater Accra Region. The Centre draws students from all over West Africa to its three-year diploma course in Islamic studies. In addition, al-Huda promotes the establishment of Quranic circles, mainly concentrated in Greater Accra, Ashanti and Northern Regions. ⁵⁸² An offspring, the *Al-Huda Educational and Dawa Centre*, is registered as a local NGO in Kumasi. ⁵⁸³

The most vibrant of the three Saudi-affiliated Ghanaian Muslim NGOs is the *al-Hudaibiyya Relief Services*, established in 2004. As Dumbe notes, the organisation has evolved as an interface between the Saudi official religious centres, organisations and philanthropists on the one hand and Ghanaian Muslims on the other. Its core activity is the building of educational complexes (*markaz*) consisting of a school, a mosque, potable water and (sometimes) a residence for the imam, predominantly in the Northern Region, although it has also constructed schools, clinics and health centres, mortuaries, mosques and boreholes in the other regions, predominantly in the Savannah and the North Eastern Regions.⁵⁸⁴ In addition, the organisation operates an orphanage in Savelugu, Northern Region, alongside running a nationwide orphans support scheme.⁵⁸⁵ A recent example of its activities is the construction of an Islamic training centre in Tamale, financed by the Saudi-based businesswoman Alsayida

⁵⁸¹ Dumbe, Islamic Revivalism, 76.

⁵⁸² Dumbe, Islamic Revivalism, 80.

⁵⁸³ http://directory.mogcsp.gov.gh/listings/al-huda-eduational-and-dawa-centre-ow5b, accessed 18.8.2021.

⁵⁸⁴ Dumbe, Islamic Revivalism, 80–84; interview with Alhaji Suraj, Al-Hudaibiyya representative in the Northern Region, Tamale, 10.12.2019.

⁵⁸⁵ Interview with Alhaji Suraj, Al-Hudaibiyya representative in the Northern Region, Tamale, 10.12.2019.

Luululwa Alzaward under the auspices of the World Assembly of Muslim Youth (WAMY). The 12-unit classroom block, clinic, mosque and borehole complex worth USD 120,000 was handed over in January 2019 and is projected to be elevated to the status of an Islamic college of education. 586

The two organisations have often cooperated, the latter one being among the Saudi organisations that fund projects and workshops of Al-Hudaibiyya. ⁵⁸⁷ Since the early 2010s, al-Hudaibiyya has also started national fundraising programmes, especially to fund its mosque and Eid outreach projects. Nevertheless, about two-thirds of its expenses are still covered through external donations, predominantly from the WAMY and Saudi philanthropists and charities. ⁵⁸⁸

The Aldiaa Society, in turn, implements foreign donor-funded projects, including Qatar Charity, Sheikh Abdullah Noury Association, the Muslim World League/International Holy Quran Memorization Organization, the World Assembly of Muslim Youth, the International Union of Muslim Scholars, the International Islamic Charity Organization (IICO), the Turkish Red Crescent IHH, TDV (Türkiye Diyanet Vakfi), and Islamic Relief. According to its 2017-homepage, Aldiaa Society mainly concentrated on mosque, water and Ramadan/Iftar projects as well as orphan support funded by the above-mentioned donor agencies. Moreover, together with several Turkish NGOs, it launched the Madina University for Science and Technology in 2017 through funding provided by donors from Qatar. Since 2020, Aldiaa Society has partnered with the US Muslim charity Africa Relief and Community Development and commissioned its water

⁵⁸⁶ Abdul-Gafaru Abdulai, "Saudi Philanthropist provides school and other infrastructural projects for Gukpegu-Tua Community," 9.1.2019, http://diamondfmonline.com/%E2%80%A2saudi-philanthropist-provides-school-and-other-infrastructural-projects-for-gukpegu-tua-community/, accessed 17.8.2021.

^{587 &}quot;Veep calls on people in leadership to be morally upright," 25.7.2021, http://www.ghanadot.com/news.gnadot.o72507l.html, accessed 17.8.2021.

⁵⁸⁸ Interview with Alhaji Suraj, Al-Hudaibiyya representative in the Northern Region, Tamale, 10.12.2019.

⁵⁸⁹ Aldiaa parterns, listed on https://en.aldiaaghana.com; accessed 30.11.2019; "Contracts for new projects," 6.5.2017, https://en.aldiaaghana.com/News/1248/Default.aspx, accessed 13.7.2021.

^{590 &}quot;Al Madina University for Science and Technology in Ghana," 4.7.2017, https://en.aldiaaghana.com/ Section/1182/Default.aspx, accessed 13.7.2021.

and educational centre projects and organised the distribution of Udhiya/Qurbani.

The Voice of Islam-Ghana is an offshoot of the New Zealand-based Muslim charity Voice of Islam. ⁵⁹¹ Operating from its headquarters in Tema, Greater Accra Region, it is engaged in da'wa activities, including the distribution of Islamic materials and Qur'ans to local communities and arranging activities for new Muslims. In addition, the organisation claims to provide food for some 2,000 people during Ramadan, as well as support schoolage kids by offering extra classes in English, mathematics, reading and basic IT skills. ⁵⁹²

Parallel to this development was the launching of the first generation of local Muslim NGOs in the 1990s, all of whom relied on foreign funding to implement their projects. The oldest of such local intermediary NGOs is the *Islamic Council for Development and Humanitarian Services* (ICODEHS), founded by Sheikh Mustapha Ibrahim in 1991. The Accrabased organisation has since then gained a solid recognition, respect and trust among foreign donors and local Muslim communities, ⁵⁹³ raising Sheikh Mustapha Ibrahim among the 500 most influential Muslims in the world. ⁵⁹⁴ ICODEHS generates most, if not all of its funding from external non-Ghanaian sources, such as Kuwait Zakat House, IICO, Qatar Charity, Dubai Charity Association, Sharjah International Charity, Sheikh Abdullah Al-Nouri Charitable Society, Emirates Red Crescent, WML, Custodians of the Two Mosques, and the Turkish IHH. ⁵⁹⁵

⁵⁹¹ Voice of Islam was formed in 2004, headquarters in Auckland, New Zealand. See further https://www.voiceofislam.me/about, accessed 3.7.2021.

⁵⁹² See further https://www.voiceofislam.me/voi-ghana, accessed 3.7.2021.

⁵⁹³ Abdulai Al-Hasan, "ICODEHS Is A Good Agency For Development In Ghana," 14.5.2017, https://www.modernghana.com/news/775119/icodehs-is-a-good-agency-for-development-in-ghana.html, accessed 8.11.2017.

⁵⁹⁴ Suleima Mustapha, "Chief Imam, Mustapha Ibrahim among 500 global icons," 20.1.2020, https://www.graphic.com.gh/news/general-news/chief-imam-mustapha-ibrahim-among-500-global-icons.html, accessed 16.7.2021; https://themuslim500.com/profiles/mustapha-ibrahim/, accessed 7.10.2021.

⁵⁹⁵ Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives," 1.4.2020, https://www.ghanaiantimes.com.gh/icodehs-social-protection-interventions-transforming-lives?utm_source=rss&utm_medium=rss&utm_campaign=icodehs-social-protection-interventions-transforming-lives, accessed 13.7.2021; http://icodehs.org/donations/, accessed 16.5.2019; https://icodehs.org/, accessed 7.10.2021.

In 2020, the Ghanaian Times commended ICODEHS saying,

When it comes to implementation of social protection strategies to alleviate poverty and transform lives of the socially excluded in Ghana and beyond, the work of the Islamic Council for Development and Humanitarian Services (ICODEHS) is exemplary...⁵⁹⁶

Apart from building over a thousand mosques and 400 schools/school blocks around the country, ICODEHS has an impressive portfolio of achievements, constituting over 3,000 constructed boreholes and wells, seven clinics, four vocational centres, and seven houses for the needy, seven orphanages, and three senior high schools. ⁵⁹⁷ ICODEHS also boasts of a Medical Caravan (eye screening exercise and surgery) programme, community-led loan schemes for women groups, support interventions for over 3,700 orphans, food crops and livestock, and humanitarian relief programmes during Ramadan and the Eid festivals. ⁵⁹⁸ It further publishes literature on Islamic religious inheritance, marriage, divorce, funerals and other topical issues to deepen readers' knowledge of Islamic religion and other related subject matter. Its plans include building a university at Tuba, a predominantly Muslim community in the Ga South Municipality of the Greater Accra Region, and a nursing training school in the Central Region. ⁵⁹⁹

The Bureau of Social Services (BSS), established in 1991 and headquarters in Accra, is the brainchild of Shaykh Ayub S. Haroun. In 2007, the BSS, through Shaykh Ayub, signed a memorandum of understanding with the US Muslim charity ILM Foundation, signalling the intention of the latter organisation to provide humanitarian services focusing on health,

⁵⁹⁶ Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

⁵⁹⁷ Physical projects executed by ICODEHS, information provided on presentation of Sheikh Ibrahim Mustapha, president of the Ghana section of the Mohammed VI Foundation of African Oulema, 20.5.2016, http://www.fm6oa.org/en/membre/sheikh-mustapha-ibrahim-president-of-the-section-of-ghana/, accessed 30.11.2019. See also Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

⁵⁹⁸ Information provided on the 2016-established homepage of ICODEHS, http://icodehs.org.The homepage has not been updated since 2018. Its 2021-established homepage, https://icodehs.org, lists the same projects and partners. See also https://www.facebook.com/icodehs/. See also Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

⁵⁹⁹ Salifu Abdul-Rahaman, "ICODEHS' social protection interventions transforming lives."

education, emergency relief, structural support, and transportation. However, further traces and developments of the partnership have not been found on social media or the internet. Instead, BSS became the local partner for the Hidaya Foundation, another US Muslim charity. As part of its 2011 Iftar Project, Hidaya Foundation sponsored food items that were distributed to Muslims in Brong-Ahafo, Central, Eastern, Greater Accra and Northern Regions by the BSS. A representative of Hidaya Foundation revealed to the press that the Foundation planned to make it to an annual affair. At least in 2015, Hidaya Foundation made headlines again in Ghana when it sponsored the BSS Iftar Project. The donation included 100 bags of rice, 100 cartons of cooking oil and 40 bags of sugar and were distributed by the BSS in Ashanti, Brong Ahafo, Central, Greater Accra and Eastern Regions.

Firdaus Foundation for Social Services (FFSS) is an Accra-based registered NGO, established by Sheikh Salis Sualih Husein in 2006 and with headquarters in Nima. Operating in various locations in the country, the FFSS has the following as its aims and objectives: to establish a strong and progressive society, where the basic necessities of life and work are catered to; to alleviate poverty and illiteracy, and to establish educational facilities that provide the youth with ultimate opportunities to develop their potentials. The FFSS also hopes to end unemployment, encourage entrepreneurship, promote speedy sustainable development and eradication of poverty in Ghana and beyond, to equip the society with modern skills and knowledge to make them effective and efficient entrepreneurs rather than just providing immediate relief.

The foundation has agreements for "strategic partnership" with several international Muslim charities, including Al Muntada, Muntada Aid, Sheikh Thani bin Abdullah Foundation for Humanitarian Services (RAF Foundation), and Sheikh Eid Bin Muhammad Al Thani Charitable Foundation

^{600 &}quot;Ghana," https://humanitarianday.com/about/global-expansion/, accessed 25.7.2021.

^{601 &}quot;NGO supports Muslims," 1.9.2011, https://www.modernghana.com/news/348458/ngo-supports-muslims.html, accessed 25.7.2021.

^{602 &}quot;NGO donates to Muslims," 22.7.2015, https://www.modernghana.com/news/631216/ngo-donates-to-muslims.html, accessed 25.7.2021.

(Eid Charity). According to its mission statement, Firdaus Foundation is "inspired by the Islamic faith", and many of its projects target Muslim communities by building mosques and schools and drilling boreholes, distributing books, and giving scholarships to Muslim students or supporting people with disabilities, and orphans. However, it underscores that neither race nor class matters when providing food aid to needy families, financial support for start-up entrepreneurial initiatives or ICT training programmes for empowering the youth. 603

An examination of the texts on signposts in front of various projects of Firdaus Foundation gives some further information on its international donors. For example, the Ghalia Bint Muhsin mosque's well in Lala, Northern Region, was funded by Eid Charity. 604 The Bahhraini Tarbeia Islamic Society sponsored the 'Distribution of School Bags Project' in 2018. 605 In 2015, Firdaus Foundation in collaboration with Crystal Eye Clinic, organised free eye tests for 2,000 residents in Madina and Nungua, Greater Accra Region), Nsawam (Eastern Region), and Kasoa (Central Region), financed by the Qatari-based Eid Charitable Association. 606 Its 2019 Zakat al-Fitr progamme, in turn, was funded through a donation from the UK-Muslim charity Muntada Aid. 607

The Accra-based Abdul-Aziz Charitable and Humanitarian Foundation (TACAHF) belong to several Ghanaian Muslim NGOs whose foreign donors have shifted over the last decades. In 2013, it posted a call for Qurban support for US donors on waqafproject.com. 608 In 2015 (at least, perhaps also in subsequent years), its Qurban distribution programme was funded by the Singaporean Muslim charity Global Ehsan Relief (in

⁶⁰³ https://firdausfoundation.org/about-us.php, accessed 5.7.2021.

^{604 &}quot;Water project," https://firdausfoundation.org/gallery.php, accessed 5.7.2021.

[&]quot;Donating to the needy," https://firdausfoundation.org/gallery.php, accessed 5.7.2021.

^{606 &}quot;Firdaus Foundation Screen 2000 For Eye Problems," 4.11.2015, https://www.modernghana.com/news/653773/1/firdaus-foundation-screen-2000-for-eye-problems.html, accessed 5.7.2021.

⁶⁰⁷ https://www.facebook.com/firdausfoundation/, 18.6.2019, accessed 5.7.2021.

⁶⁰⁸ Avaiable as "Appeal for Qurban for Poor and Needy in Ghana (2013)," 4.10.2013, https://wakaf2.rssing.com/chan-8574659/latest.php, accessed 18.10.2021. The original posting, http://www.wakafproject.com/terkini/appeal-for-qurban-for-poor-and-needy-in-ghana-2013/, is not anymore available.

2021: Iftar meals);⁶⁰⁹ since 2018, TACAHF has cooperated with the French Muslim charity *Nouvelle Optique* and received funding for water projects, orphans' care and Qurbani programmes.⁶¹⁰

A recent Accra-based Muslim FBO is the Nagshbandi Ghana Foundation. 611 Not much is known about this organisation, although its name seems to indicate the advent of a new Sunni tariga in Ghana, the Nagshbandiyya. This is perhaps not surprising at all, given the notable presence of Turkish NGOs in Ghana since 2012 and the return of Muslim students from Turkish universities. Nagshbandi Ghana Foundation registered in May 2020 and is listed in the Social Welfare Service Directory as a "local NGO". Its domain of operation is captured as "support the needy within society" and "...provide educational support to brilliant but needy children."612 The organisation cooperates with the UK-based Muslim charity Love Mercy Hope (LMH), established in 2019 and has been engaged in water projects in Ghana. Together, the two organisations initiated a Nagshbandi Dargah or spiritual sanctuary in Accra in December 2019,613 and launched an international fundraising campaign on Justgiving.com. According to the plan, the Dargah complex is to include a masjid, an orphanage, a madrasa, and a boarding school. In addition, it will have a kitchen and dining area for feeding low-income families three times a week and a magam (shrine) of Mawlana Shaykh Nazim.614

Several Kumasi-based Muslim NGOs serve as intermediaries for or are partners of foreign Muslim charities. Among the oldest of them is the *Ansaruddeen Organisation*, initiated by Sheikh Abdar-Rahman in 1996

⁶⁰⁹ See postings on Ghana, 29.9.2015 and 22.5.2021, https://www.facebook.com/pg/ GlobalEhsanRelief/, accessed 18.10.2021.

⁶¹⁰ Nouvelle Optique as funding/donor organization of TACAHF is demonstrated in the photo gallery of TACAHF's homepage, http://www.tacahf.org/index.php?p=gallery, accessed 18.10.2021. See also the postings on the Facebook account of Nouvelle Option, starting with a video about the first TACAHF/Nouvelle Option water project in 2018, https://www.facebook.com/nouvelle.optique/videos/1911486052242530, accessed 18.10.2021.

⁶¹¹ See also https://www.facebook.com/imamhussein.naqshbandigh, accessed 9.1.2022.

^{612 &}quot;Nagshbandi Foundation Ghana," directory.mogcsp.gov.gh, accessed 5.7.2021.

⁶¹³ Love Mercy Hope, homepage: www.lovemercyandhope.com (2020), current projects, accessed 3.7.2021.

^{614 &}quot;Naqshbandi Dergah," https://www.justgiving.com/campaign/ghanadergah, accessed 3.7.2021. In early July 2021, the campaign listed 46 supporters, having donated about £ 7,000 or 17 percent of the targeted £ 40,000.

and quickly gained the recognition of government as well as foreign donors. The Ansaruddeen Organisation started its activities in 1997/1998 by successfully commissioning a foreign-funded mosque, a well project in Danso, and a 300-capacity mosque in Aboaso. Mosque and water projects, alongside supporting orphans and organising Ramadan/Iftar/ Qurban donations, have remained a central pillar of the NGO, whose main funder is the UAE charity Dar el-Bir. Ansaruddeen's second pillar has been educational and health care infrastructure projects, although it stopped the building of health centres in 2006 when bureaucratic challenges overmanned the organisation's capacities. Instead, it started the construction of a Nursing Training Centre in Domanofu, Ashanti Region (near completion, with plans far advanced for government approval and recognition as of December 2019). It also initiated a similar project in Worasu, Ashanti Region. A third (projected) pillar is local infrastructure projects such as the construction of bridges and gutters in local communities.615

The operations of Sheikh Abdar-Rahman's NGO are indicative of most local Muslim NGOs serving as intermediaries for foreign donor organisations. Ansarudeen lists seven salaried staff members for monitoring the various projects and fifteen salaried contractors and workers in the field, whose salaries are catered to with a 7.5 per cent overhead quota slapped on each externally funded project. 616

The Kumasi-based *Iqra Foundation for Education and Development* was registered in 2005 and started its activities in 2006. Its forerunner, the Saudi NGO Iqra Foundation for Education and Development, established the Al-Faruq College as an English/Arabic basic school outside Wenchi in 1991. The school was closed down in 2006 and reconverted into a private college of education in 2011. It was absorbed by the government as a

⁶¹⁵ Interview with Sheikh Abdar-Rahman and Sheikh Abdallah, Kumasi, 12.12.2019.

⁶¹⁶ Interview with Sheikh Abdar-Rahman and Sheikh Abdallah, Kumasi, 12.12.2019.

⁶¹⁷ انظامية؟ والتنمية للتعليم اقرأ مؤسسة هل ((s your organization official), https://iqra1. org/?p=28791; المؤسسة نشأة ,https://iqra1.org/?page_id=2, both accessed 17.8.2021.

⁶¹⁸ https://gh.africabz.com/brong-ahafo/al-faruq-college-of-education-227317; https://ghadmissionforms.com/2021/01/19/al-faruq-college-online-admission-forms/, both accessed 17.8.2021.

public college of education in 2015, turning it into the only government-funded Islamic college of education. The Al-Faruq College of Education trains early grade, primary and junior high school teachers and runs diploma programmes in general basic education, early childhood education and Islamic/Arabic education.⁶¹⁹

The Igra Foundation for Education and Development or Igra Foundation is closely connected to the Salafi community, as indicated by the recommendations (in Arabic) from the Supreme Council of Islamic Call and Research, the ASWAJ Ashanti Region and the Ansaru Sunna Society displayed on its homepage. 620 Its objective is "to provide education opportunity and social services to the needy" by supporting teachers, schools, orphans and widows alongside the digging of wells, the construction of mosques and the organisation of advocacy convoys or da'wa tours. 621 Its Arabic-language homepage further informs the Foundation to work in Ghana as well as in other West African countries such as Benin, Burkina Faso, Guinea, Mauritania, Nigeria and Togo. 622 The Foundation has links to Saudi philanthropists who are funding its various projects, 623 as its annual report for 2020 displayed in Arabic clearly indicates. For example, apart from mosque building and water projects in 2020, the Foundation provided Iftar, Ramadan and Eid food packages to 72,000 persons; supported 8,271 orphans and widows with food and

⁶¹⁹ https://www.prod.facebook.com/wwww.afcoe.edu.gh/, accessed 17.8.2021. However, the college accepts only 350 students due to lack of facilities and infrastructure – planned government investments to add to the existing basic school complex a 4-storey dormitory, a 4-storey lecture hall and laboratory, a 2-storey building for the college administration as well as bungalows for lecturers and the principal have been stalled and the college was compelled to transform its mosque into a multi-purpose hall in 2021. See "Al-Faruq College of Education converts Mosque into Lecture Halls," 19.2.2021, https://www.honestynewsgh.com/2021/02/19/al-faruq-college-of-education-converts-mosque-into-lecture-halls/, accessed 17.8.2021; Nestor Kafui Adjomah, "Inadequate infrastructure negatively impacts academic work at a-Faruq College of education," 22.2.2021, https://www.myjoyonline.com/inadequate-infrastructure-negatively-impacts-academic-work-at-al-faruq-college-of-education/, accessed 17.8.2021.

⁶²⁰ See https://iqra1.org/wp-content/uploads/2020/06/45844.jpg (Supreme Council for Islamic Call and Research), https://iqra1.org/wp-content/uploads/2020/06/45845.jpg (ASWAJ), and https://iqra1.org/wp-content/uploads/2020/06/45846.jpg (Ansaru Sunna).

⁶²¹ https://www.islamicfinder.org/world/view-place/51538/; مجالات عمل المؤسسة, https://iqra1. org/?page_id=778, both accessed 17.8.2021.

⁶²² https://iqra1.org/.

⁶²³ Al-Ihsaan well, donated by Philanthropist from Saudi Arabia, https://iqra1.org/ 5.8.2020; Waliday As-Saf well, donated by Philanthropist from Saudi Arabia, https://iqra1.org/, 20.6.2020, accesed 29.9.2021.

meat baskets throughout the year; distributed cash alms (*zakat*) of its donors to 1,260 sick and needy persons as well as Muslim prison inmates; sponsored 392 orphans of which 150 are in the Al-Noor orphanage as well as secured school bags and Eid clothing for 2,184 sponsored and unsponsored orphans, in addition to providing financial assistance to 90 imams and Muslim teachers. 624

The *Iqra Foundation for Education and Development* co-operates with *Qayyim Foundation for Social Services*, 625 another local Kumasi-based MFBO heavily relying on Arab donors to run its advocacy, education and construction (mosques, schools, water) programmes. The *United Ansaru al-Islam al-Muttadidah*, established in 1995, likewise relies on Saudi donors, the *Association of the Servant of the Most Gracious, Ghana*, has connections with Jordanian donors, 626 while the Bahraini charity احزات ('Life Without Sorrow') sponsors the orphans' programme of the *Kafilul Yateem Foundation for Social Services* (ان اغ قلود قيع المتجال التالم خيل ميتيل الناف قسسور). 627 *Markaz Aleawyn Alyaqin Humanitarian Services*, in turn, relies on donations (at least) from Egyptian and Turkish organisations for its humanitarian services, well drilling, orphanages, Iftar and mosque projects. Since 2020, the organisation has received funds from the MWL (water projects), alongside the Indonesian Global Wakaf (water projects) and ACT (Care for humanity; water projects as well as Ramadan and Iftar packages and Qur'an donations). 628

Furthermore, *Al-Fadl Organisation for Humanitarian Services* received funding from Saudi Arabia for its borewell and mosque projects in Ashanti Region in

اومنكم منا الله تقبل ،المختصر والتقرير الألبوم هذا خلال من 2020لعام دعمكم ثمار بعض شاهدوا (Annual Report 2020), https://igra1.org/?p=30308, accessed 17.8.2021.

⁶²⁵ https://www.facebook.com/gayyimgh/?ref=py c.

⁶²⁶ https://www.facebook.com/ibaaadurrahaman/photos/pcb.2413859238701935/2413856118702247/?type=3&theater, posted 6.9.2019, accessed 23.10.2020.

⁶²⁷ https://www.facebook.com/%D9%85%D8%A4%D8%B3%D8%B3%D8%A9-%D9%83%D8%A7%D9%81%D9%84-%D8%A7%D9%84%D9%8A%D9%8AAMD9%8A%D9%85-%D9% 84%D9%84%D8%AF%D9%85%D8%A7%D8%AA-%D8%A7%D9%84%D8%A7%D8%AC%D8 %AA%D9%85%D8%A7%D8%B9%D9%8A%D8%A9-%D8%AF%D9%88%D9%84%D8%A9-%D8%BA% D8%A7%D9%86%D8%A7-516839181840172/, 16.3.2019, 17.4.2019, 23.7.2019, 14.9.2019, 26.4.2020, accessed 2.2.2022.

⁶²⁸ https://www.facebook.com/markaz.aleawn.alyaqin/, 14.9.2021 (Muslim World League), 25.11.2020, 20.12.2020, 12.2.2021, 11.5.2021, 9.6.2021, 26.9.2021, 2.11.2021, 10.1.2021 (Global Wakaf and ACT water projects), 9.5.2021 (ACT Ramadan donation), 23.5.2021 (ACT Iftar donation), 3.4.2021, 2.12.2021 (ACT Qur'an donation).

2020 and 2021, whereas Egyptian philanthropists funded its Qurban distribution in a rural village. The *Ansar Al-Khairiya Organization* received a donation from the Emirates Red Crescent Society's Al-Adahi Project to buy 80 sheep for distribution to low-income households to facilitate their celebration of the Eid al-Adha festival in 2020. According to news reports, 556 households in Sawaba, Parkoso, Akurem and Achiase in the Kumasi area benefitted from the donation. The *Tarbiyya Foundation* cooperates with the Turkish Hayrat Yardim since 2020, among others, to fund its Ramadan Iftar donations, water projects, and an orphan support programme.

The Eyes of Light Foundation Ghana as well as the Lean On Me Foundation, are two second-generation Kumasi-based Muslim NGOs with branches outside Ghana. Lean On Me Foundation (LOMEF) was founded in 2002 by Sheikh Firdaws Ladan. The organisation is also registered in Maryland, USA, with its branch office located in Laurel, Maryland. Its main objective is to bring value-based education and health care to the less privileged sections of society. According to its homepage, LOMEF has acquired three plots of land earmarked to construct an orphanage home, although it is not known if the orphanage has yet materialized. 632

LOMEF engages in several education projects. It ran the so-called 'Back to school supply day'; in 2017, it provided 200 school-going children with school uniforms, school bags and shoes, among others, in the Kumasi Metropolitan District. Although not stated in its objectives or mission, most of the target group were Muslim schools, including Pakyi No. 2 Islamic Basic, Nasrudeen Islamic Basic, Abdul Sammad Memorial Islamic Basic, Ghana Muslim Mission Basic, Wataniyya Islamic Basic,

⁶²⁹ https://www.facebook.com/Al-Fadl-Organization-for-Humanitarian-Services-Kumasi-Ghana-105119138083244/?ref=page_internal, water projects (14.11.2020, 15.11.2020, 25.11.2020, 2.12.2020, 3.12.2020, 5.12.2020, 27.8.2021, 29.8.2021, 15.9.2021, 16.9.2021, 17.10.2021), mosque projects (15.10.2020, 2.12.2020, 23.12.2020, 1.1.2021, 4.1.2021, 11.1.2021, 19.1.2021, 23.1.2021), donation of calf (14.11.2020), accesed 16.1.2022.

⁶³⁰ Enock Akonnor, "Emirates Red Crescent Supports Needy In Ashanti Region-Ghana," 9.8.2020, https://leakynews.net/ansar-al-khairiya-donates-over-100-sheep-and-goats-to-556-households-as-muslims-celebrate-eid/; Stephen Asante, "'Al-Adahi' Project to support the needy, deprived communities," 3.8.2020, https://www.gna.org.gh/1.18626241, both accessed 16.7.2021.

⁶³¹ See further https://www.facebook.com/TARBIYYAGH/, first posting on cooperation with Hayrat Yardim is from 19.10.2020, accessed 9.1.2022.

⁶³² http://www.lomef.org/about-us/, accessed 3.7.2021.

Al-Huda Islamic Basic, Mountain of Light Basic, and King Faisal Islamic Basic. In addition, LOMEF donated learning and teaching materials as well as stationeries to the Ibadur Rahman Senior High School, donated foodstuffs during Ramadan to Prempeh College, and renovated the school building of the kindergarten classroom of the Abdul Samad Memorial Islamic School. As part of promoting girl-child education, the Foundation organised annual Eid celebration dinners for senior high school girls in 2017 and in 2018. Moreover, LOMEF assisted seven students to purchase admission forms for high education into various tertiary education and paid the school fees of two students in the 2017/2018 academic year.⁶³³

LOMEF's second focal area is health care. It aims to assist and provide medical support to persons with chronic ailments, and it assisted 2017 one cancer patient. Similarly, it organised the medical screening for breast cancer for 600 women and girls of Asokore Mampong Municipality in collaboration with the Oncology Department of Komfo Anoyke Teaching Hospital in July 2018. Furthermore, it registered and renewed the national health insurance cards of 200 pupils of the Afia Kobi Basic School, Nurul Islam School, Ansar El Islamic School, and the Krobo Extension Basic School.

The dual structure of LOMEF, with branches in Ghana and the USA, serves practical needs. While the Ghanaian headquarters is in charge of running local projects, the US branch orchestrates fundraising campaigns. Sheikh Firdaws Ladan is Resident Imam at Masjid Ibn Taymiyyah in Maryland, USA, and, arguably, most supporters of LOMEF reside in the USA. LOMEF Secretary Issah Zakariya Firdaws, on the other hand, is in charge of headquarters and operations in Kumasi. Gas This dual structure is similar to that of the Eyes of Light Foundation, another Muslim NGO operation in Kumasi. However, in contrast to LOMEF, the support base of Eyes of Light is in Germany.

⁶³³ http://www.lomef.org/what-we-do/projects/, accessed 3.7.2021.

⁶³⁴ http://www.lomef.org/what-we-do/projects/, accessed 3.7.2021.

⁶³⁵ http://www.lomef.org/what-we-do/achievements/, accessed 3.7.2021.

The Eyes of Light Foundation started as a private initiative by a group of individuals in Kumasi in 2010. During its first years, the movement focused on assisting single parents and low earning families. In 2017, the movement was registered as a non-profit organisation named Eyes of Light Foundation Ghana (ELF GH). The Foundation has two bureaus, one in Old Tafo, Kumasi, and the other in Bitburg, Germany. At least the homepage of the Foundation seems to indicate that its headquarters are located in Germany, and its German branch, the Eyes of Light E.V. [eingetragener Verein = registered association], is mainly concentrating on fundraising. 636 Among others, the German homepage urges its readers to pay their zakat as well as their zakat al-fitr to the organisation. 637 Although the organisation does not identify itself as a Muslim FBO, there are no direct references to poor Muslims or Islam in the objectives and mission statement of the organisation. Like LOMEF, Eyes of Light Foundation underscores the humanitarian aspects of its activities, "change the lives of poor, oppressed, and forgotten [...] to transform the lives of those most vulnerable."638 Nevertheless, both in fundraising campaigns and in implementing local projects, the focus groups involved are Muslims in Germany and Ghana. In 2021, for example, the foundation ran a campaign in Germany to gather funds for Qurban 2021 in Ghana. 639 Also, the German homepage is linked to the homepage of Karawane der Liebe E.V. Verein für die Vervollkommung des menschlichen Characters. This is a Sufi organisation, also known as the Sufi Path of Love. 640

Apart from Eid donations in Kumasi, Eyes of Light Foundation lists five projects on its homepage. These include the building of an orphanage as well as an orphanage sponsorship programme, a water well project, a women's tailoring project and a kindergarten project. However, apart from the orphanage, it seems as if the other ones are still at the planning stage; there is little information about them on the homepage. The boarding

⁶³⁶ See further https://www.eyesoflight.de.

^{637 &}quot;Zakaatul-Maal kann bei uns eingezahlt warden, um es an die Armen zu verteilen," https://www.eyesoflight.de/projekte/sonstiges; "Zakat Distribution," https://www.eyesoflight.org; "Zakat Alfitr," https://www.eyesoflight.org/zakat, all accessed 1.7.2021.

⁶³⁸ https://www.eyesoflight.org/about, accessed 1.7.2021.

⁶³⁹ https://www.eyesoflight.de, accessed 1.7.2021.

⁶⁴⁰ See further www.sufipathoflove.com.

home project, the Foundation declares, is currently "our biggest project yet." The boarding home caters for over 30 boys, most of them orphans. The Foundation also aims to provide for their education. ⁶⁴¹

Local Muslim NGOs with headquarters in the northern parts of Ghana are rare, and only a few of them have been able to link up with international Muslim charities and NGOs. One of the first to serve as regional intermediaries for international donor agencies in the Upper West Region was the Noor Islam Institute for Development (NIID), established in 2009. It began operations as an NGO to promote the development of Muslim communities in Wa and the Upper West. The activities initially were rather limited as it only had one donor from Egypt who, at the same time, acted as the director of the NGO.⁶⁴² However, it managed to link up with Aldiaa Society in Accra and secured financial support from Qatar Charity to launch an orphanage programme in 2014. In 2017, the Director of Noor Islam Alhassan Idrisu informed the press that the organisation had donated assorted food items and cash worth about GHS 140,000 to orphans in the Upper West Region. In addition, it has provided about 150 boreholes and 80 mosques since its inception. 643 Two years later, Noor Islam donated assorted food items to about 600 families in the Upper West Region during Ramadan 2019, financed by its partner, the Kuwaiti Charity Direct Aid. 644 However, information gathered from further fieldwork indicates that the NIID soon became defunct or dormant in Wa in December 2019.

El-Ehsan Charitable Relief Foundation (ECRF), founded in 2010⁶⁴⁵, has its headquarters in Bawku and operates in the Upper East Region. The Foundation presents itself as "a Ghanaian NGO working to help those

⁶⁴¹ https://eyesoflight.org/projects-6, accessed 1.7.2021.

⁶⁴² Interview with Sheikh Mohammad Gans Dawud, ASWAJ Deputy Regional Imam, Wa, 7.12.2019.

⁶⁴³ Philip Tengzu, "Noor Islam donates to orphans in the UWR," 5.5.2017, https://www.modernghana.com/news/773335/noor-islam-donates-to-orphans-in-the.html, accessed 14.7.2021.

^{644 &}quot;Noor Islam Helps 600 Muslim Families in Wa," 15.5.2019, https://www.ghanaweb.com/ GhanaHomePage/regional/Noor-Islam-Institute-assists-600-Muslim-families-in-Wa-746577, accessed 14.7.2021.

⁶⁴⁵ According to a project documentation from 2013, ECRF states to have been established in 2000 although I assume this to be a typing mistake.

affected by natural disasters, conflict and poverty."⁶⁴⁶ According to its homepage, the Foundation asks for *zakat*, charity, gift and endowment donations, although it is not specified if it directs its call to local sponsors or international donors.⁶⁴⁷

In 2012, ECRF launched its Orphan Sponsor Programme, focusing on orphan education. As part of the programme, ECRF acquired a 2.5 acre farm in Kose, Pusiga District, where it started to cultivate 120 moringa fruit trees and published an appeal for international investment in the project on GlobalGiving.org. 648 The detailed project plan outlined was a highly ambitious one. In addition to the trees, maize, pepper, and vegetables were cultivated to provide food for the orphans. The surplus of the produce and the leaves and fruits of the trees, were to be sold to generate funds for the Orphans And Impoverished Children Sponsorship Programme. In total, 280 HIV/AIDS orphaned children, children from families whose parents were weak and sick with HIV/AIDS, vulnerable children from very poor households and child-headed households were catered for. Having already planted the trees, ECRF needed funds to construct an appropriate irrigation system, obtain fertilisers, fence the farm, and build a dry room. In addition, it needed to obtain funds to cover the management of the project as well as the marketing of the goods to be produced. With the funds raised from the sale of the farm products, it planned to cover all costs of the orphans' education, including transportation to and from school, school meals, medical check-ups, clothing, books, stationery and school uniforms, as well as financial stipends. Having already invested its own funds of USD 1,221, ECRF called for foreign contributions of some USD 37,000 to run the five-year project. ⁶⁴⁹ However, the outcome of the project is not known, and at least the attempt to attract foreign donors

^{646 &}quot;About El-Ehsan Charitable Relief Foundation (ECRF)," Project Documentation/Business Plan: Moringa Fruit-Tree for Orphan Child, no date [ca 2013/2017], available at https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu, downloaded 15.7.2021.

^{647 &}quot;Get involved," https://www.ecrfgh.org/orphan-sponsorship/#, accessed 15.7.2021.

⁶⁴⁸ Project #28429 Moringa trees for Orphan Sponsorship, https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu, accessed 15.7.2021.

⁶⁴⁹ Project Documentation/Business Plan: Moringa Fruit-Tree for Orphan Child, no date [ca 2013/2017], available at https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu, downloaded 15.7.2021.

through GlobalGiving.org turned out to be meagre (one donor, EUR 6 raised).⁶⁵⁰

Another ECRF project on GlobalGiving.org, the Bring Clean Water to 1000 Ghanaians, was more successful as is managed to attract three donors and raise EUR 203 in 2015. The project had an ambitious outline, including the instalments of hand pumps and a complete solar panel water pump, building seven latrine pits, and sponsoring seven orphans and 31 girl-child in school in the village Nyorugu. Apart from providing safe drinking water for the 1,000 inhabitants of the village, the instalment was designed to empower 200 women to increase productivity through irrigation. At least part of the project was realised, namely the support to orphans and girl-children, but the major investments could not be covered.

The ECRF Orphan Sponsorship Programme likely attracted some funding as it appeared on top of the 2017-homepage of the Foundation. At this stage, the ECRF became a partner organisation of Muslim Global Relief (MGR), and the UK-Muslim charity adopted the programme and started sponsoring it. Among others, ECRF, through a donation from its donor, provided school uniforms and shoes to 100 orphans at Winamzua Municipal Assembly B and Winamzua Junior High School 'B' and sanitary items to girls at Ansarul Islam Junior High and Winamzua Junior High School 'A' in 2018. 653

Apart from its orphan programme, the Foundation engages in water and sanitation as well as food aid projects. At least from 2015 to 2017, these projects were funded by the Muslim Global Relief, including the instalment of five water pumps in remote villages in the Upper East Region, 654 as well as a covered sewage and waste management system plus separate latrines, showers and ablution taps for men and women in

⁶⁵⁰ https://www.globalgiving.org/projects/moringa-trees-for-orphan-child/#menu_

⁶⁵¹ https://www.globalgiving.org/projects/health-and-water-for-1000-ghanaians/#menu.

⁶⁵² Usman Ibrahim, project leader, Report on Bring clean water to 1000 Ghanaian villagers, 25.2.2016, https://www.globalgiving.org/projects/health-and-water-for-1000-ghanaians/reports/#menu, accessed 15.7.2021.

^{653 &}quot;Support to 100 plus orphans," 18.3.2018, http://www.ecrfgh.org/support-to-100-plus-orphans/, accessed 15.7.2021.

^{654 &}quot;Water & Sanitation," http://www.ecrfgh.org/water-sanitation/, accessed 15.7.2021.

a village in Pusiga District. ⁶⁵⁵ In addition, through donations from Muslim Global Relief, ECRF initiated the 'Giving Fruit Trees' project in remote villages, seemingly an extension of the Moringa Tree project. In some cases, farmers in need are given seeds, hoes and fertilizers. ⁶⁵⁶ Finally, through funding from its partner, ECRF built a community mosque at Kouse-Jingiri ⁶⁵⁷ and implemented the MGR Food Aid Programme during Ramadan 2016, when it fed over 1,500 children in five schools in Bawku Municipality and Pusiga District. ⁶⁵⁸ In 2017, the MGR Food Aid Programme targeted Kouse-Jingiri village, ⁶⁵⁹ Winamzua Municipal 'A' and 'B'. ⁶⁶⁰

However, it seems as if the cooperation between ECRF and the Muslim Global Relief abated after 2018. Instead, ECRF had become a partner organisation for Muslim Aid Australia International (MAA), as indicated by Sheikh Usman Tanko Ibrahim, CEO of ECRF, being the manager of MAA. The Australian Muslim charity engages in water projects and has funded the construction of 90 boreholes in 2020 in the Upper East Region. ⁶⁶¹ Twenty of them had been constructed by ECRF. ⁶⁶²

^{655 &}quot;Water and sanitation Project at Kouse-Jingiri," http://www.ecrfgh.org/water-and-sanitation-project-at-kouse-jingiri/, accessed 15.7.2021.

^{656 &}quot;Hunger Issue," http://www.ecrfgh.org/hunger-issue/, accessed 15.7.2021.

^{657 &}quot;Mosque Project at Kouse-Jingiri," http://www.ecrfgh.org/mosque-project-at-kouse-jingiri/, accessed 15.7.2021.

^{658 &}quot;We fed children in Ghana: Ramadan 2016," http://www.ecrfgh.org/we-fed-children-in-ghana-ramadan-2016/, accessed 15.7.2021.

^{659 &}quot;MGR Food Aid Program," 3.7.2017, https://www.facebook.com/el.charity.gh/videos/641528409374745/?__so__=channel_tab&__rv__=all_videos_card, accessed 15.7.2021.

^{660 &}quot;Vote of thanks from Mr. Shariff," 3.7.2017, https://www.facebook.com/el.charity.gh/videos/641514259376160/?__so__=channel_tab&__rv__=all_videos_card; https://www.facebook.com/el.charity.gh/videos/during-ramadan-2017-we-were-able-to-reach-out-to-5-different-schools-including-w/641509042710015/?__so__=permalink&__rv__=related_videos, both accessed 15.7.2021.

⁶⁶¹ Information given in video: "Handing over two Boreholes to Bawku SHS," 1.4.2021, https://www.facebook.com/el.charity.gh/videos/460264562065503/, accessed 15.7.2021; Atubugri Simon Atule, "Muslim Aid Australia international donates 90 boreholes to communities which lacks portable water," 25.3.2021, https://www.modernghana.com/news/107048/muslim-aid-australia-international-donates-90-bore.html, accessed 15.7.021; Atubugri Simon Atule, "Addressing water shortages: MAA International provides 2 boreholes for Bawku SHS," 25.3.2021, https://www.modernghana.com/news/1070304/addressing-water-shortages-mma-international-prov.html, accessed 15.7.2021.

^{662 &}quot;MAA International in partnership with ECRF are providing clean drinking water in Ghana," 3.1.2021, https://www.facebook.com/el.charity.gh/photos/a.409670065893915/149767408376016 9/?type=3&theater, accessed 15.7.2021.

The third example of an intermediate Muslim NGO operating in northern Ghana is the Tamale-based Ghana Charity Association for Development (GCAD). Its mission is to carry out humanitarian activities through the provision of boreholes to provide portable drinking water, the construction of classrooms, schools and mosques, as well as the distribution of food and clothing for needy persons during the Eid festivals. 663 GCAD is the brainchild of Sheikh Kailan, who founded the organisation in 2015. His motivation for establishing the organisation, was his realisation that one had to do more for social mobilisation and development in the northern parts of Ghana as there had been a tremendous increase of the Muslim population in the area. Having a previous ten years' experience of working with Muslim organisations such as Muntada Islam and African Muslim Agency, he wanted to put a special emphasis on educational projects by establishing his own NGO. However, his vision initially clashed with that of the benefactors (i.e., international Muslim NGOs) he contacted for help. Their main focus had been an "Islamic" interpretation of social development, namely the provision of Islamic centres mosques and boreholes. Nevertheless, Sheikh Kailan eventually reached a compromise with two Arab charities, UAE Aid and Sharjah Charity International, and GCAD started operations in 2016.664

The funding provided by UAE Aid enabled Sheikh Kailan to initiate a large-scale programme for infrastructure construction, and GCAD completed 174 mosques and 237 water projects in the Northern, Savannah, Upper East, Upper West, Ashanti and Greater Accra Regions in 2018 and 2019. In addition, UAE Aid funding enabled GCAD to run Ramadan food aid and Iftar as well as Eid al-Adha meat donation programmes since 2018. 665 Sharjah Charity International, on the other hand, provides start-up capital for small-scale businesses and stores.

⁶⁶³ Ghana Charity Association for Development homepage 2021, http://gcharity.org/abou-us/, accessed 10.8.2021.

⁶⁶⁴ Interview with Sheikh Kailan, Tamale, 10.4.2019 and 9.12.2019. According to information provided on the GCAD homepage, the organization was founded in 2018.

⁶⁶⁵ See photographs on http://gcharity.org/gallery/, accessed 10.8.2021.

Sheikh Kailan's vision is to expand the infrastructural projects to include health and educational projects. This was in response to various appeals made by the Tamale Chief who had requested for a clinic or hospital in the community when the representative of UAE Aid visited the town. Subsequently, a chief in the Upper West who had converted to Islam asked for a clinic after a mosque had been constructed in his village. So far, however, Sheikh Kailan has not been able to convince his benefactors to provide funding for health projects. ⁶⁶⁶ On the other hand, his ambition for the GCAD to enlist funding for educational projects, including the building of classrooms or schools, has been successful, and five finished (makaranta) school projects as well as the Zayed Alkair Center for Quran Memorization, the latter one equipped with a boarding school and computer class, are listed on its 2021 homepage. ⁶⁶⁷

The Ghana Charity Association for Development is a typical intermediary organisation, serving as a link between local communities and international benefactors. Typically for a Muslim NGO, GCAD has a limited number of staff members of 11 persons, including the organisation's representatives in the regions mentioned above. Administrative costs are covered by foreign funding. 668 Sheikh Kailan and the GCAD regional representatives collect requests for infrastructural projects of local communities and after an initial internal evaluation, present them to their international donors. With the establishment of its homepage in 2021, GCAD has also started to post calls for donations for specific projects, including three class-rooms projects, four water projects, six mosque projects, one 'house' project, and one 'store' project. 669

2.3.6 Ghanaian Muslim FBOs going international

A few Ghanaian Muslim NGOs have extended their scope of activities and have launched international projects in recent years. This is a

⁶⁶⁶ Interview with Sheikh Kailan, Tamale, 9.12.2019.

⁶⁶⁷ http://gcharity.org/category/prgs/schls/, accessed 10.8.2021.

⁶⁶⁸ Interview with Sheikh Kailan, Tamale, 9.12.2019.

⁶⁶⁹ http://gcharity.org/for-class-rooms/, http://gcharity.org/for-wells/, http://gcharity.org/for-house/, http://gcharity.org/for-house/, http://gcharity.org/for-store/, accessed 10.8.2021.

new phenomenon as it challenges earlier notions of Ghanaian Muslim communities being recipients of outside interventions, and local Muslim mobilisation for empowerment being restricted within the national boundaries of Ghana. On the other hand, the trans- and international ambitions of Ghanaian Muslim NGOs are not surprising, considering the multifaceted regional and continental networks of many Ghanaian Muslim activists and scholars, be they Salafi, Sufi, Shia or Ahmadi. Muslim trans-border networking goes back to the precolonial period, never stopped during the colonial period and using modern transport and communication, technology has intensified and multiplied during the contemporary postcolonial era.

Among the earliest Ghanaian Muslim NGOs articulating international ambitions rank Tijani Sheikh Salis Shaban's Islamic Humanitarian Foundation (IHF International). Founded in 2011 as a global humanitarian charity and relief organisation, Sheikh Salis Shaban committed his organisation to realising the UN Millennium Development Goals and the UN Sustainable Development Goals by adding a Sufi spiritual dimension to meet global challenges. Nevertheless, IHF International's mission is predominantly solidarity-based and secular, namely to promote universal education, improve healthcare, enhance poverty alleviation and environmental protection, empower women and children and promote global peace. 670 Typical of a Muslim charity, Sheikh Salis Shaban envisions the core focus of his organisation to be education (establishment of schools and supporting needy students with scholarships), provision of potable drinking water, health education and screening programmes, orphan and widows support. Although not unique, the resolute standpoint against violations and discrimination based on gender or age, including rape, domestic violence, child trafficking and child labour, distinguishes his organisation from many others.⁶⁷¹ However, while Sheikh Salis Saban

^{670 &}quot;Vision and Mission," https://islamichumanitarianfoundation.blogspot.com/2016/01/vision-and-mission.html, 5.1.2016, accessed 13.1.2022.

^{671 &}quot;Our goals and objectives," https://islamichumanitarianfoundation.blogspot.com/2016/01/ourgoals-and-objectives.html, 5.1.2016, accessed 13.1.2022.

ranks as a trans-African Muslim leader, his organisation has hitherto mainly operated in Ghana.

Another Ghanaian organisation with a similar vision and mission is the Takoradi-based Salafi *Deen Al-Haqq Foundation* (DAIF), announcing on Facebook to "aspire to excel in humanitarian relief in Africa." Whether or not they have already extended their activities outside Ghana is not known, neither if they have managed to receive any external funding to support their ambitions.

A few organisations, such as the Islamic Council of Development and Humanitarian Services (ICODEHS), Igra Foundation, and Ghana Islamic Youth Sadaqqa Association (GIYSA), have managed to attract foreign donors or solicit internal sources for their activities outside Ghana. ICODEHS is active in West, Central and East Africa, most probably within its core areas of operation, i.e., the construction of mosques and drilling of boreholes. However, its international activities are not displayed on its homepage or on Facebook and need further investigation.⁶⁷³ Igra Foundation, in contrast, arranges Iftar tables for fasting people paid by donations from Saudi philanthropists at Salafi mosques in Ghana, Togo, Benin, Ivory Coast, Burkina Faso and Nigeria. According to information provided on the organisation's homepage, the number of meals served reached 280,000 in 2014. During Ramadan 2019, Igra Foundation provided meals to about 2,000 poor and needy families at "more than a hundred" locations in Ghana, Togo and Benin as well as distributed Eid clothing for 675 orphans. 674 GISYA, in turn, raises funds among its members for water well projects in rural communities in southern Nigeria. 675

⁶⁷² https://www.facebook.com/Deenalhaqq18/, accessed 13.1.2022.

⁶⁷³ ICODEHS' international activities are not displayed on its homepage or on Facebook and need further investigation.

⁶⁷⁴ See, for example, "الصائمين إفطار موائد", http://iqra1.org/?page_id=778, 24.10.2014, accessed 17.11.2020; "منا الله تقبل ؛ يديكم بين رمضان في عطاؤكم", http://iqra1. org/?p=26696, 3.6.2019, accessed 17.11.2020.

⁶⁷⁵ https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/, 31.10.2020, 2.11.2020, 5.11.2020, 10.11.2020, accessed 16.11.2020.

2.3.7 Relying on foreign donors - challenges and restrictions

The dependence on outside investments puts a Ghanaian MFBO in a problematic situation – it is always the foreign donor who decides what to finance. Thus, for the empowerment of the local poor, other approaches need to be identified, not least initiatives that the recipients design, targeted at a structural change in the local community and financed by funds that the implementing organisation is fully capable of controlling. Such an approach will need the mobilisation of the Ghanaian Muslim population to take collective responsibility not only for improving their livelihood but also to engage in a fruitful debate about 'Muslim' solutions for poverty alleviation. ⁶⁷⁶

Nevertheless, Muslim activists and leaders are painfully aware of the successful engagement of Christian NGOs, FBOs, and CSOs in enhancing social and economic development and empowering local communities in Ghana. Although this was a known fact throughout the twentieth century, Muslim leaders at first tried to block Christian influence by sealing off their communities from Western education. As this resulted in the structural marginalisation of the Muslims in postcolonial Ghanaian society, Muslim leaders started a slow process of reforming the Muslim education system and establishing local health institutions operated by local MFBOs. In 2016, the National Imam of the Ahlus-Sunna Haji Umar Ibrahim Imam, called on Muslims in Ghana to declare war on "the enemies to human development", most notably hunger, ignorance, diseases, conflicts and wars. He further urged Muslim chiefs, imams and the wealthy to consider establishing educational and health facilities as remedies for battling ignorance and disease. Attacking traditional Muslim education, he identified modern secular education as the prime factor to overcome the marginalisation of Muslims. 677

⁶⁷⁶ Weiss, *Begging and Almsgiving*; Habib Abubakar, "The impact of Islamic NGOs in their operational communities in Ghana," 25.3.2015, https://www.linkedin.com/pulse/impact-islamic-ngos-operational-communities-ghana-habib-abubakar, accessed 29.8.2016.

⁶⁷⁷ 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-

In an interview one year later, he criticised the Ghanaian Muslim community for depending on economic assistance and investments from Arab governments and philanthropists, declaring that "until we stand up to provide for ourselves, no foreigner can provide and build our community to the expected standard we desire."⁶⁷⁸ A similar outcry was made by the General Secretary of COMOG Haji Abdul Manan Abdul Rahman, who called on the scholars and professional Muslims to see themselves as partners in eradicating ignorance and underdevelopment. To achieve this, COMOG launched the *Muslim Ummah Development Initiative* (MUDI) in 2016.⁶⁷⁹ Sheikh Amin Bamba, in turn, at the launching of a collaborative community development programme of the UNFPA and the Bamba Islamic Institute Ghana (BII-Ghana) in 2017, critically noted that the high rate of illiteracy was the main reason for blocking the empowerment of Muslims in Ghana. In his view,

...illiteracy has denied and continues to deny majority of our people critical information that they require to make informed economic, social and political decisions to improve their livelihood and general wellbeing.

He further urged Muslim leaders and organisations to cooperate with relevant government and non-governmental agencies to develop Muslim communities and promote the achievement of the UN Sustainable Development Goals. However, by the late 2010s, Muslim leaders realised that these efforts had only a limited impact and were shocked when they observed that more Muslims were converting to Christianity than vice versa. This realisation provoked a critical examination by the

aswaj-2/, accessed 16.11.2017.

⁶⁷⁸ Abdul-Rahim Naa Abdul-Lahie, "A Chat with Hajj Umar Ibrahim, National Imam of Ahlul Sunna Wal Jama's (ASWAJ)," 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.

⁶⁷⁹ Saeed Hamid Jallo, "Learn From South African And Ugandan Muslims-Ghanaian Muslims told," http://www.mytawheedonline.com/2016/07/28/learn-south-african-ugandan-muslims-ghanaian-muslims-told/, accessed 16.11.2017; the link was not anymore available 16.1.2022. See further Weiss, Zakat in Ghana, 139–141.

^{680 &}quot;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," 16.5.2017, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/UNFPA-partners-Bamba-Institute-to-promote-SDGs-538205, accessed 19.5.2019.

Islamic Peace and Security Council in January 2019 of the pitfalls of Islamic socio-economic infrastructure in Ghana, including kindergartens, junior and secondary schools, tertiary institutions, teaching and teacher training colleges, clinics and hospitals, vocational training centres, and orphanages. They also revisited the provision of social welfare and shelter for the needy and vulnerable, and the provision of food to the less endowed families.⁶⁸¹

Similar conclusions were reached by Anika Altaf in her Participatory Assessment of Development (PADEV) project of interventions by local and national MFBOs in the Northern Region. Most of her informants mentioned only a few Islamic interventions, the bulk of them being mosques and madrasas. Although the recipients generally regarded "Islamic aid", i.e., coming from international or national MFBOs and Muslim philanthropists, as more than welcomed, it was still criticised to be generally limited to funding religious activities. Nevertheless, Altaf identifies the lack of self funding to be the biggest constrain for local and national MFBOs in implementing social and economic development projects. On the other hand, the capacity for generating funding in Ghana is minimal; the only organisation being self-sufficient is the Ahmadiyya Muslim Mission. Interestingly, Altaf concludes her analysis by underlining the need for Ghanaian MFBOs to begin to explore ways to be either fully or partly self-sufficient through an institutionalised collection of zakat. 682

The need for a reorientation in the approach of the Muslim communities in Ghana towards poverty alleviation per the UN SDGs of Agenda 2030 was further highlighted by the National Chief Imam in his speech at the 55th Session of the Commission on Civil Society at the United Nations in February 2017. In his speech, Osman Nuhu Sharubutu pleaded for an Islamic perspective on eradicating poverty. Following a classical interpretation of the Third Pillar of Islam, the National Chief Imam

⁶⁸¹ Alhaji Khuzaima Mohammed Osman, "Abstract of project for the Revitalization of Islam in Ghana," 27.1.2019, http://www.sonsetfundgh.org/newsevents?news_id=15c4e16eea25ae&pn=2, accessed 22.3.2019; IPASEC, "Data collection on Islamic Infrastructure in Ghana," 27.1.2019, http://www.ipasecgh.org/news?news_id=15c4e14e8a555e&pn=2, accessed 22.3.2019.

⁶⁸² Anika Altaf, Perceptions and reflections of Islamic development initiatives in northern Ghana (Amsterdam: PADEV, 2010), available at http://dare.uva.nl, accessed 2.11.2017.

underlined the imperative for Muslims to be charitable and to provide for the needy and concluded that zakat is the means for economic relief and poverty eradication. The Ghanaian government, he thankfully noted, had opened a new approach towards the economic and social development of underprivileged urban low-income settlements known as the Zongo communities by establishing the Ministry of Inner Cities and Zongo Development in 2017. However, he also stressed that "for poverty to be completely eradicated, a new approach must be adopted in consultation with the religious leaders and clergy."

In his view, this new approach should strive to create employment and means of distributing national resources equitably for the benefit of all. He also emphasised the need to create a basket for their needs and wants and enabling their vocational training. Osman Nuhu Sharutubu stressed the need to develop new mechanisms of reaching out to the wealthy and resourced people in the Muslim community to do more in charity. 683

An illuminating reflection on the dependence on external donors came up in a long discussion with Haji Sulemana Mumuni (Haji Sulley) in April 2019. In his view, there is a basic distinction between secularly and non-secularly trained Muslims. The former "talk but do not act" while the latter, predominantly traditional Muslim scholars, depend on others, namely their congregation and, increasingly, on donations from the Arab world. A crucial question about the relationship with political leaders is whether or not religious leaders should cooperate with them (and gain resources from them), or should they be independent and generate resources from within their communities? Likewise, the relationship with external Muslim philanthropists and charities and Haji Sulley underlined that it is better to be independent and depend on resources accumulated from within one's community than to rely on outside donors. What is at stake is the empowerment from within, Haji Sulley underscored than

^{683 &}quot;NATIONAL CHIEF IMAM'S SPEECH AT UNESCO," http://www.tijjaniyamuslims.org/news/?news_id=15893bbf73a9a4&pn=3, accessed 10.11.2017. The full title of the document is 'SPEECH READ ON BEHALF OF HIS EMINENCES THE NATIONAL CHIEF IMAM OF GHANA AND THE NATIONAL PRESIDENT OF THE TIJJANIYA MUSLIMS OF GHANA (TMG) AT THE 55TH SESSION OF THE COMMISSION ON CIVIL SOCIETY AT THE UNITED NATIONS, NY 1ST FEBRUARY 2017' and was read at the program by the Personal Assistant to the National Chief Imam Alhaji Khuzaima Mohammed Osman.

relying on the shorthand strategies of external donors whose objectives might not correlate with that of the recipients. While funding the building of mosques ranks high among Muslim donors, the priorities of local communities might be 'worldly' infrastructure like schools, health care centres or vocational training centres. Haji Sulley remarked that establishing an NGO is easier than being able to run it effectively amidst the numerous challenges, especially if there is no plan on how to fund its activities. Funds allotted by external donors seldom include overheads to pay the salaries of the staff members of an NGO or, in extreme cases, are distributed for other purposes. He further noted that external donors invest in new projects, not their maintenance. The outcome is a vicious cycle where local NGOs exist as long as they receive external funds and collapse when the funds cease.⁶⁸⁴

Haji Sulley tried to set an example and made an effort to discuss with secularly trained Muslims about achieving empowerment without relying on external donors. On top of the agenda was the need for secularly trained Muslims to be economically independent and realise how they can be part of and impact society. The discussions resulted in the formation of the Holy Green Foundation in 2010. 685 The objective of the Foundation is "[the] improvement of the economic status of Muslims and the quality of life of the general community" to emerge as "the facilitator of the socioeconomic development of Muslims. 686 It, therefore, collects monthly dues (of 5 or 10 Ghana cedis or 0.8 to 1.6 USD) from its members to fund its activities. The activities of the Foundation include supporting and arranging Iftar meals for pupils and students at the Lady Fatima Senior High School in Accra. 687 Its second objective was to introduce a collective

⁶⁸⁴ Interview with Haji Mumuni Sulemana, Legon/Accra, 12.4.2019.

The official inauguration of the Holy Green Foundation followed in 2011 and was noted in the local press, see "Muslims inaugurate NGO in Accra," 15.5.2011, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Muslims-inaugurate-NGO-in-Accra-209665, accessed 7.10.2011.

⁶⁸⁶ HGF The Preamble, 30.12.2012, https://www.facebook.com/HOLY-GREEN-Foundation-205915012866979/, accessed 7.10.2021.

⁶⁸⁷ The Lady Fatima SHS is a secondary school for girls, established in 2015 with Iranian funding.

On the Iftar programme of the Holy Green Foundation at the school in 2018, https://vymaps.

com/GH/Lady-Fatimah-Girls-Senior-High-School-586063961546383/; in 2019, see https://www.schoolandcollegelistings.com/GH/Accra/583234981829281/Lady-Fatimah-Girls-Senior-High-School, 12.5.2019, accessed 7.10.2021.

Islamic sharing system where each member would contribute GHS 50 (USD 8) every month for its members' social and intellectual development; the accumulated funds from its 50 members yielded some GHS 5,000 (ca. 800 USD). A part of it was to be invested in private transportation, the rest to be used to enhance and advocate saving habits among young Muslims.⁶⁸⁸

2.4 Muslim 'Entrepreneurs': Celebrities and Philanthropists

Many of the first and second-generation Muslim NGOs in Ghana are the brain-child of Muslim entrepreneurs and are expressions of Entrepreneurial Islam. ⁶⁸⁹ Sheikh Mustapha Ibrahim is the most noticeable among them, whose life-long engagement has earned him several high-ranking and influential positions within the Ghanaian Muslim community in the past two decades.

Sheikh Mustapha Ibrahim is one among numerous other Muslim scholars who established an NGO. Some of such other scholars include Sheikh Abubakar Ali Napari (*The Light Foundation*), Sheikh Abdul Rahman Muhammad (*Ansarudeen organisation*), Sheikh Abdul Nasiru-Deen (*Paragon Foundation*), Sheikh Firdaus Ladan (*Lean On Me Foundation*), Sheikh Alhassan Nuhu (*Faith Dawah Foundation*) or Sheikh Alhaji Yusif Dauda Garibah (*Adabiyya Islamic Society*), among numerous others. One could even argue that Sheikh Abubakar Ali Napari ranks among the most influential Muslim entrepreneurs, at least if his second-generation NGO, *The Light Foundation* (TLF), is compared with Sheikh Mustapha Ibrahim's first-generation NGO ICODEHS. While ICODEHS maintained its status as an intermediary and monitoring body for foreign donors, TLF developed into a broad membership organisation. The contrast between these

⁶⁸⁸ Interview with Haji Mumuni Sulemana, Legon/Accra, 12.4.2019.

⁶⁸⁹ For a general disuccion on the concepts of 'Muslim entrepreneurs' and 'Entrepreneurial Islam', see Emin Baki Adas, "The Making of Entrepreneurial Islam and the Islamic Spirit of Capitalism," *Journal of Cultural Research* 10, no. 2 (2006): 113–137; Filippo Osella and Caroline Osella, "Muslim entrepreneurs in public life between India and the Gulf: making good and doing good," *Journal of the Royal Anthropological Institute* (N.S.), S202-S221 (2009).

two organisations is demonstrated by the number of their followers on Facebook—573 (ICODEHS) compared to almost 32,000 for TLF as of October 2021.

The Light Foundation (TLF) defines itself as a faith-based humanitarian development-oriented NGO; it was incorporated in 2005 and endeavours to tackle the root causes of poverty and insecurity in line with the SDGs. It is among the few Muslim NGOs that already use the SDGs as the guiding principles for their activities. TLF targets Zongo and Muslim communities, promoting national cohesion and peaceful co-existence through interfaith activities (SDG#16; defined as the Inter-Faith and Peace Promotion initiative (IPP)); delivering water and sanitation facilities (SDG#6; known as the Water Sanitation and Hygiene (WASH) initiative); implementing economic empowerment programmes including technical and vocational training (SDG#4); and promoting child rights, child survival interventions and health education (SDG#4; known as the Child Protection & Support (CPS) initiative). Apart from its four main areas of intervention, it supports school infrastructure projects, engages in seasonal humanitarian relief and orphan support projects, and constructs and/or refurbishes mosques and other projects. 690

In contrast to most other larger Muslim NGOs, TLF partners with both Muslim and non-Muslim donor and state agencies, including Ghana Health Service, Ghana Educational Service, World Education Ghana, UNICEF, STAR Ghana, World Vision Ghana, Napari Group of Companies, Hope for Humanity UK, Direct Aid, Turkish Development Cooperation, Save The Mothers Trust UK, Al Maktoum Foundation (Saudi Arabia), and Salaam Charity UK.⁶⁹¹

TLF has hailed positive recognition for its IPP initiative, especially by promoting peace before, during and after elections. During the 2016 elections, it implemented the Muslim Community Unity for Peaceful Election (MUCP) Campaign, and four years later, it launched the RASE (Religious Leaders Support & Action for Peaceful Elections) 2020

⁶⁹⁰ https://tlfghana.org/about-us/; https://tlfghana.org/our-works/.

⁶⁹¹ Partners, https://tlfghana.org/about-us/.

Project.⁶⁹² In 2021, it broadened the imitative by advocacy and policy influencing activities such as the Nationwide Inter-Faith Road Safety Campaign and organised a series of stakeholder engagements on the 2021 Population and Housing Census in Accra, Kumasi and Tamale.⁶⁹³

Girls' right to education is another focal area closely linked to championing campaigns against teenage pregnancy and child marriage. TLF collaborates mainly with non-Muslim partners in targeted sensitisation programmes on the radio on violence against girls and underscores the need to eliminate gender disparities in education. In line with SDG#16.9, TLF notifies visitors to its homepage that it further supports poor parents to secure birth certificates for their unregistered children. ⁶⁹⁴ As part of its Zongo and Muslim female empowerment programme, it established the TLF Skills Development Centre in Tamale in 2016. ⁶⁹⁵

TLF gained recognition when it partnered with World Education Ghana and carried out a nationwide Ebola Sensitisation Campaign in the Zongo Communities in 2014–2015. 696 As part of the campaign, it distributed CD-ROMs with information on Ebola in eight languages, including Hausa, English, Ewe and Fanti, to be played in the mosque before and after prayers. TLF also converted its educational brochures on Ebola to braille format to help in educating the visually impaired. 697 Its 16-minute documentary video '#Spread the Word Not The Disease', in turn, won the Best educative Video on Ebola award at the 2015 Festival of African Films. 698

⁶⁹² Our strenghts, https://tlfghana.org/about-us/.

⁶⁹³ https://tlfghana.org/our-works/.

⁶⁹⁴ Objective 4: Child right, child survival interventions and health education in Zongo and Muslim communities in Ghana (SDG#4), https://tlfghana.org/about-us/2.

⁶⁹⁵ The Skills Development Centre of The Light Foundation #tlfghana graduated ten (10) trained tailors, https://www.facebook.com/tlfghana/, 9.5.2019, 6.6.2019, accessed 10.1.2022.

^{696 &}quot;The Light Foundation, World Education Ghana to sensitize 5,000 Muslims on Ebola," 1.6.2015, https://www.myjoyonline.com/the-light-foundation-world-education-ghana-to-sensitize-5000-muslims-on-ebola/, accessed 10.1.2022.

⁶⁹⁷ https://www.facebook.com/tlfghana/, 24.9.2014, 25.9.2014, 11.6.2015, accessed 10.1.2022.

⁶⁹⁸ Joseph Kobla Wemakor, "Festival of Films Africa Honors The Light Foundation Ghana," 11.6.2015, https://www.ghanaweb.com/GhanaHomePage/entertainment/Festival-of-Films-Africa-Honors-The-Light-Foundation-Ghana-361953, accessed 10.1.2022.

The Kumasi-based *Paragon Foundation* is an NGO spearheading the integration of modern secular and Islamic education. Established originally as a *da'wa* movement among students in 2005, it has since branched out to provide education and training in communication, entrepreneurship, leadership and managerial skills, and interpersonal and intrapersonal relation skills. In addition, it provides consultancy and counselling services alongside mentorship programmes. Its key educational institution is the Fatima Farida Academy, with branches in Accra, Ashiresu, Ejisu, Kumasi, Nyianahiu, Tamale and Wa. Paragon Foundation closely collaborates with Turkish NGOs, among others HUDAI, which provides funds its educational facilities and *da'wa* programmes.⁶⁹⁹

Although first-generation NGOs were solely established by Muslim scholars, some of the second-generation ones were founded by local Muslim civil society activists, entrepreneurs and politicians turned philanthropists. Reflecting the rise of a Muslim middle-class and the emergence of a small segment of Muslim Hight-Net-Worth Individuals (HNWIs) as a result of the booming Ghanaian economy during the last two decades (until the setback caused by COVID-19), many of these NGOs still adhere to the typical objective of a narrow agenda: mosques, education, water and Radaman/Iftar/Qurban projects added with support extended to orphans, widows, and the needy.

The Takoradi-based Tawheed Development Foundation (TDF), established by Muslim broadcast journalist and scholar Haji Saeed Hamid Jallo in 2005, is a case in point. TDF is a da'wa and charity organisation, mainly organising local seasonal relief campaigns. It broadened its focus during Ramadan 2016 when it appealed to Muslim charitable foundations and individual philanthropists to support its Refugee Aid Project. Together with its Turkish sister organisation Genc Tebessum, members of the organisation visited the Krisan Refugee Camp in Ellembelle District, Western Region, during the Eid al-Adha festival in 2015 and distributed meat among some Muslim families. The United Nations had originally

⁶⁹⁹ See further https://www.facebook.com/Paragon-Foundation-972936829397174/, and https://www.facebook.com/fatimafaridaacademy/, accessed 12.1.2022.

established the refugee camp in 1996 to provide security and protection for displaced people and refugees of war. Ahead of the launching of the project, Haji Saeed Hamid Jallo informed that a comprehensive plan was to be devised to add value to the 58 Muslim refugee families in Krisan Camp and was backed in his call by both the Imam of Takoradi and the chief of the Zabarma community of Sekondi. Although the Refugee Aid Project was not followed up with similar campaigns in subsequent years, TDF has continued its ad hoc charity interventions using social media. For example, in 2021, it posted a call on the Malaysian e-platform ENSANY, raising USD 989 (as of January 10th 2022) to support the accommodation and healthcare needs of an 80-year old woman.

Alhaji Hanan Abdul-Wahab Aludiba, Bawku-resident philanthropist, Executive Officer of the National Food Buffer Stock Company (NAFCO) and leading member of the NPP, is another example. He is the founder and chair of the Aludiba Foundation, "a humanitarian organization dedicated to the plight of the poor, the underprivileged, children and the aged." ⁷⁰³ Having self-funded his Foundation without external support, he is capable of supporting education, business development, agriculture, and health projects in the Upper East Region. The Foundation made headlines in April 2019 when it arranged a three-days free medical screening and surgery for residents in Bawku Municipality. ⁷⁰⁴ During the event, Hanan Abdul-Wahab donated GHS 5,000 (ca. 800 USD) to the Poor and Sick Fund of the Presbyterian Health Services and assorted medical supplies to the Bawku Presbyterian Hospital. ⁷⁰⁵ At Eid al-Adha in the same year, the Foundation

^{700 &}quot;TDF To Launch Refugee Aid Project For Ramadan 2016," http://www.mytawheedonline. com/2016/03/24/606, accessed 16.11.2017.

^{701 &}quot;TDF Set To Launch Refugee Aid Project," http://www.mytawheedonline.com/2016/05/16/tdf-set-to-launch-refugee-aid-project-2/, 16.11.2017. The outcome of the call is not known, the link to the news archives could not be accessed in April 2019 and there are no traces of the project on the Facebook homepage of mytawheedonline.

⁷⁰² https://ensany.com/campaign/3923, posted 26.9.2021, accessed 10.1.2022.

^{703 &}quot;Hello, welcome to the official Facebook page for Aludiba Foundation...," 17.4.2019, https://facebook.com/thealubidafoundation/posts, accessed 1.7.2021.

^{704 &}quot;Bawku Residents To Benefit From Aludiba Foundation Medical Screening," Modern Ghana 14.4.2019, https://www.modernghana.com/news/926554/bawku-residents-to-benefit-fromaludiba-foundation.html, accessed 15.7.2021.

^{705 &}quot;Aludiba Foundation successfully organized a 3-day free Medical Screening...," 17.4.2019, https://facebook.com/thealubidafoundation/posts, accessed 1.7.2021.

donated 300 bags of rice to Ansarul Muslims and the NPP Constituency in Bawku, ⁷⁰⁶ clearly indicating the intricate link between its founder and his political engagement. In May 2021, Alhaji Hanan Abdul-Wahab, through his Foundation, donated six multi-purpose ambulances to four districts in the northeastern part of Upper East Region. ⁷⁰⁷

The Karima Charity Foundation, established by the CEO of Karima Shipping Enterprises Muhammad Usman, a.k.a. Awudu Sofa Salaga, in 2010, has evolved into a major donor organisation. Its main project has been the construction of the Karima Educational Complex in Kumasi, consisting of a kindergarten, primary and Junior high school as well as a technical and vocational block for poor students, a public library, an ICT centre and a science lab.⁷⁰⁸ In addition, the Foundation engages in HIV/AIDS prevention initiatives and awareness alongside health education programmes and renders support to Islamic and secular orphanages and schools.⁷⁰⁹

The Aliu Mahama Foundation (AMF) was established by the late Vice President Alhaji Aliu Mahama in 2011 after his term of office to help the needy and less privileged in society. AMF set up an e-library in the Northern Region in 2017,⁷¹⁰ launched a medical outreach programme for Ghana's prisons in 2018,⁷¹¹ and invested GHS 12,000 (ca. 1,900 USD) as start-up capital to some 111 women in the shea industry in Yendi Municipality in the Northern Region in the same year.⁷¹² Although established by a Muslim, the

^{706 &}quot;Aludiba Foundation donates to moslems towards Eid Adha," 10.8.2019, https://facebook.com/thealubidafoundation/posts, accessed 1.7.2021..

^{707 &}quot;Six communities in the Upper East region have received multi-purpose Ambulances to aid health delivery," 25.5.2021, https://facebook.com/thealubidafoundation/posts, accessed 1.7.2021; Atubugri Simon Atule, "Buffer Stock CEO donates 6 ambulances to 4 districts in Upper West," Modern Ghana 27.5.2021, https://www.modernghana.com/news/1083660/buffer-stock-ceo-donates-6-ambulances-to-4-distric.html, accessed 15.7.2021.

⁷⁰⁸ Se further https://www.facebook.com/karimafoundation/.

⁷⁰⁹ See further https://kcf.business.site/, and https://karimashipping.com/en-us/2019/08/02/karimacharity-foundation/.

^{710 &}quot;Aliu Mahama Foundation to set up E-library in memory of former Vice President," GhanaWEb TV, 18.11.2017, https://www.youtube.com/watch?v=-vHn2LHfWgw, accessed 7.10.2021.

[&]quot;Aliu Mahama Foundation launches medical outreach programme for Ghana's prisons," 30.8.2018, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Aliu-Mahama-Foundation-launches-medical-outreach-programme-for-Ghana-s-prisons-680881, accessed 7.10.2021.

^{712 &}quot;Aliu Mahama Foundation supports women in shea industry," Grahic Online, 30.9.2018, https://www.graphic.com.gh/news/general-news/aliu-mahama-foundation-supports-women-in-shea-industry.html, accessed 7.10.2021.

Foundation can hardly be defined as a Muslim NGO; rather, it is a special-purpose platform for its main stakeholders. On the other hand, one of its main target areas is deprived urban communities across the country, for whom it launched the Zongo Laafia outreach programme in 2019 in collaboration with the Ministry of Inner Cities and Zongo Development and the Office of the National Chief Imam. According to AMF CEO Alhaji Farouk Aliu Mahama, the Foundation addressed SDG#3, targeting to screen about 10,000 Zongo inhabitants for hypertension, malaria, skin infections and eye problems.

Alhaji Aliu Farouk Mahama himself founded the *Partnership for Poverty Reduction* (PPR) to support agricultural, educational and women empowerment projects in the Northern Region.⁷¹⁵ The Tamale-based organisation has, among others, organised Iftar programmes in Yendi, alongside donating 400 knapsack spraying machines to selected farmers in the Yendi area in 2018 and organising a course on financial literacy for women in Yendi in 2020.⁷¹⁶ The PPR is similar to Ms Hakeem Reyana's NGO *HealthWay Foundation*. Founded by her and a group of health workers in 2019, the objectives of the Wa-based NGO are typical for a secular Muslim NGO as it focuses on the provision of healthcare and social services to deprived and vulnerable communities and individuals in the Upper West Region.⁷¹⁷

^{713 &}quot;Aliu Mahama Foundation, Zongo Ministry, Chief Imam initiate 'Zongo Laafia' to screen 10,000," 10.1.2019, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Aliu-Mahama-Foundation-Zongo-Ministry-Chief-Imam-initiate-Zongo-Laafia-to-screen-10-000-714269, accessed 10.1.2022.

⁷¹⁴ Aliu Farouk Aliu Mahama, "Showcasing and Scaling Up Indigenous Innovations in Healthcare and Wellbeing," 18.5.2019, published in https://www.graphic.com.gh/news/general-news/empowered-healthy-youth-needed-for-ghana-s-development-alhaji-aliu-mahama.html, 20.5.2019, accessed 11.1.2022.

⁷¹⁵ https://www.facebook.com/Partnership-for-Poverty-Reduction-PPR-101033057928394, accessed 2.2.2022.

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

⁷¹⁷ HeathWay Foundation: objetives, https://m.facebook.com/story.php?story_fbid=470771327060053&id=452031622267357&fs=0&focus_composer=0&m_entstream_source=timeline, 18.6.2019, accessed 3.2.2022.

Nevertheless, most Muslim entrepreneurs do not necessarily establish an NGO to direct their donations. Alhaji Seidu Agongo, a Muslim entrepreneur and owner of the Class Media Group, illuminates the traditional practice of informal and non-institutional giving. He built a 30-bed capacity block at the cost of GHS 857,000 (ca. 140,000 USD) for the Child Emergency Unit of the Korle Bu Teaching Hospital in Accra. He also actively enhanced the empowerment of poor people by providing them with startup capital and equipment to conduct small-scale businesses. The latter is a reflection of his Muslim philanthropic mindset:

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

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

Once you invest in kids: into their education, the same kids will become doctors, lawyers, businessmen and there is a multiplier effect...because once the kid becomes a businessman like me, he'll assist people, assist the family and the family will cut poverty at a particular level.⁷¹⁸

A totally different and yet novel outline is that of NGOs launched by Muslim Zongo TV celebrities and social media influencers, giving rise to social movements with (sometimes) massive followers and volunteers. One of the first of these was the *Princess Umul Hatiyya Foundation*, instigated by "African Women who Rock". Umul Hatiyya Ibrahim Mahama already in 2008 but active only for a few years.⁷¹⁹ Others followed with the breakthrough of social media in Ghana: 'Zongo Star' Kansar Abdulai's

^{718 &}quot;'Giving to the poor makes me feel human, gets me fulfilled' – Seidu Agongo," 9.4.2020, https://starrfm.com.gh/2020/04/giving-to-the-poor-makes-me-feel-human-gets-me-fulfilled-seiduagongo/, accessed 10.1.2022.

⁷¹⁹ African Women's Development Fund, https://awdf.org/african-women-who-rock-princess-umul-hatiyaa-ibrahim-mahama/, accessed 7.10.2021.

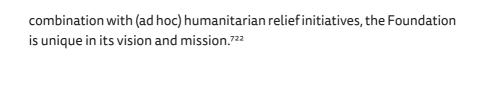
Hajia Posh Foundation, Hajia Wassila Mohammad's a.k.a. Queen Lady's Haske Bisa Kan Haske – Nuur fauka nuur (Light upon Light), Hadizah Ibrahim Sadiq's Kuburah Diamond Foundation and its Zango Women Livelihood and Empowerment Programme, Issah Agyeman's Essa Ajeman Charity Foundation, Issah Ibrahim Yunus a.k.a. Teacher IB and his Teacher IB Jihad Foundation, Humu Gaage's All Rise Initiative and her Zongo Girls Rise project and Zongo Girls Exams Clinic, and Ibrahim Baba Maltiti's Problems Shared Problems Solved (PSPS). The PSPS organisation—or rather social movement—started as a Muslim Kumasi-based multimedia/ TV channel (PSPS Media Channel) and counts some 18,500 followers on Facebook (as of September 2021).

Outmatching them all in terms of followers on Facebook is Khalifa Faith's *Peace Dawah Media* (PDW) with close to 100, 000 followers as of January 2022 and his *Amir Amir Foundation for the Blind*. What combines these new initiatives is their capacity to engage a large number of followers by running their fundraising campaigns via social media. PDW is a very successful media channel, announcing itself and the Ali Amir Foundation (on a banderole outside its office in Kumasi) to be a Dawah Centre, a Quran Lesson Centre, a Photography Centre, a Prophetic Medicine Centre, a Depression Center, an Orphanage Centre and a Less Privileged Education Fund . Furthermor, PWD announce to suppirt blind Muslims, orphans, prison inmates, mosques and Islamic schools alongside to provide marriage counselling and invest in water projects.⁷²⁰

The Meryam Zakariya Yahya Foundation (MZYF), a.k.a. Mariam Foundation, stands out among the recently founded NGOs. Established by Meryam Zakariya Yahya, author of the book Notes from My Soul: The Realities of Living with Mental Illness (2021),⁷²¹ as a platform to address problems of mental illness among young women in the Zongo communities in

⁷²⁰ Peace Dawah Media Video: Eid sacrifice for our orphans and blind at PDM HQs in Kumasi, 1.7.2021, https://www.facebook.com/PeaceDawahMedia/.

⁷²¹ See further https://m.facebook.com/Notes-From-My-Soul-104125405318493/, accessed 15.1.2022.



⁷²² https://m.facebook.com/Mariam-foundation-food-health-and-education-102570152114606/, accessed 15.1.2022.



3. SADAQA AND INFAQ: PUBLIC PROGRAMMES FOR PRIVATE DONATIONS

Muslim scholars and treatises regard sadaqa as voluntary alms. While zakat is defined as mandatory, subject to certain conditions and is targeted at a specific group of beneficiaries outlined in the Qur'an (Surah al-Tawbah 9:60), sadaga is not subject to any conditions, limits or guidelines and may be given to non-Muslims as well.723 Calls for donations by Muslim organisations and activists in Ghana are usually identified as sadaga rather than zakat and have become relatively common with the upsurge of Muslim NGOs and their activity on social media in the last decade. Infaq, in turn, is a generic term in Arabic meaning spending and disbursement. But it also carries the moral imperative of doing good without asking for any return or hoping for any reward. Infaq, in its Qur'anic interpretation, should be for the pleasure of Allah only, should be done before death, should not be for showiness and should be done without any desire for publicity.⁷²⁴ It therefore differs from sadaga or voluntary alms, and sadaga jariyah or 'ongoing/perpetual/runningcharity,725 as both terms imply the hope of reward in the hereafter and an act to achieve the salvation of the donor by giving to the needy.

Infaq and sadaqa/sadaqa jariya are identified as central terms for Muslim NGOs. On the one hand, Muslim NGOs use the term to manifest their

⁷²³ See, e.g., https://islamqa.info/en/answers/9449/the-difference-between-zakaah-and-sadaqah, assessed 17.5.2019.

⁷²⁴ Farooq Aziz, Muhammad Mahmud and Emad ul Karim, "The Nature of Infaq and its Effects on Distribution of Wealth," KASBIT Business Journal 1, no. 1 (2008): 44–48.

⁷²⁵ https://www.zakat.org/what-is-sadaqah-jariyah-charity-ever-flowing, accessed 8.10.2021.

position as intermediaries between donor and recipient. An NGO, not the donor, identifies the eligible recipient or provides a list of eligible projects such as religious centres, water projects, educational projects, or health projects, among others. On the other hand, sadaqa jariya, especially, requires and creates trust between the donor and the NGO as mismanagement or embezzlement of funds donated as sadaqa jariya not only breaks the bond between an NGO and its donors but also leads to a condemnation of those responsible for NGOs in the eyes of Allah.

3.1 Mobilising Sadaqa for Outreach

An early instigator of combining calls for sadaqa, social media and da'wa projects has been the Salafi youth movement Muslim Youth (MY). In 2013, it started an outreach project for the propagation of Islam in rural communities, resulting in establishing an initiative called Sadaqa Train. An integral part of the MY campaigns for donations is social media, such as calls for Mobile Money donations and the dissemination of videos of tours to villages on Facebook and YouTube.⁷²⁶ In 2014, MY extended its activities and launched a campaign to raise funds for its Syria Aid Project (#Ghana4Syria).⁷²⁷ Although their calls and those of Sadaqa Train initially did not use the term sadaqa, the English quotes from the Qur'an refer to verses where sadaqa is discussed.⁷²⁸ MY soon generated an impressive number of followers on Facebook (6,996 by May 2019; although the last update on their Facebook account was in 2015), while Sadaqa Train has become a registered (independent) charity (increasing its followers from 1,863 on Facebook as of May 2019, to 2,369 by the end of December

⁷²⁶ See, for example, https://www.facebook.com/MYProjectGhana/photos/a.1460800474138 487/1555560471329153/?type=3&theater; https://www.facebook.com/MYProjectGhana/photos/a.1460800474138487/1583616108523589/?type=3&theater; https://www.youtube.com/watch?v=MNJuvYWomfk, accessed 17.5.2019.

⁷²⁷ https://www.facebook.com/MYProjectGhana/photos/a.1395152900703245/1444874005731134/? type=3&theater; https://www.facebook.com/MYProjectGhana/photos/a.1395152900703245/16141 03362141530/?type=3&theater, accessed 17.5.2019.

⁷²⁸ See, e.g., https://www.facebook.com/MYProjectGhana/photos/a.1392184331000102/14512395817 61243/?type=3&theater, accessed 17.5.2019.

2021) and has expanded its activities to cover the whole country with coordinating units in Accra, Kumasi and Tamale.⁷²⁹

Sadaqa Train hit the headlines when the newspapers reported that some Muslim students had joined ISIS in late August 2015. A few days later, it was revealed that three of the youngsters had been members of Sadaqa Train and belonged to its WhatsApp group.⁷³⁰ The discovery resulted in a public outcry, and Muslim leaders condemned in public ISIS and any form of extremism.⁷³¹ The leader of Sadaqa Train, in turn, reacted to the accusations that Sadaqa Train was spreading extremist ideas and declared in a radio interview:

I don't believe shutting down the group is a good way. That will mean giving credence to the claims that we are for ISIS when we are not.⁷³²

In early September 2015, Sadaqa Train published a statement declaring that the organisation is a registered non-governmental organisation associated with Muslim Youth; its main aim is "to bridge the gap of comfort and knowledge between the cities and rural communities in Ghana." It further highlighted the peaceful dimension of its mission to reach out to Muslims in the hinterland to share knowledge and charity. Finally, it assured that its WhatsApp group had never discussed extremist ideas, nor did the organisation "…even remotely entertained any ideas of terrorist activities."⁷³³

The organisation survived the crisis in 2015 but changed its public outreach by launching a homepage and declaring to advocate transparency and

⁷²⁹ In 2015, Sadaqa Train was accused for spreading extremist ideas during its tours in the mass media which resulted in a public outcry and denial by the organization, see "Sadaqa Train vehemently denies extremism allegations," 27.8.2015, https://www.ghanaweb.com/GhanaHomePage/features/Sadaqa-Train-vehemently-denies-extremism-allegations-378018, accessed 17.5.2019.

^{730 &}quot;KNUST graduate joins ISIS," 25.8.2015, https://www.ghanaweb.com/GhanaHomePage/ NewsArchive/KNUST-graduate-joins-ISIS-377496, accessed 8.10.2021.

^{731 &}quot;Islam is not an extremist religion – Dr Konney," 9.9.2015, https://www.modernghana.com/news/641632/islam-is-not-an-extremist-religion-dr-armah-konney.html, accessed 8.10.2021.

^{732 &}quot;I'll not disband Sadaqa train over ISIS claims – Leader," 30.8.2015, https://www.pulse.com.gh/ece-frontpage/terrorism-ill-not-disband-sadaqa-train-over-isis-claims-leader/9y55pwf, accessed 8.10.2021.

^{733 &}quot;Sadaqa Train, Group Linked with ISIS Recruitment in Ghana, Denies Allegations," 2.9.2015, https://ugfile.com, accessed 17.5.2019.

accountability. As a way of fulfilling its declaration of total openness, it published an annual report including financial statistics of its activities and projects in 2015, 2016 and 2017. Its main source of funding is through donations in both cash and kind through social media broadcasts and campaigns and through "Masjid and Market Storms", i.e., by visiting selected mosques and markets to raise funds. According to the financial reports, annual donations varied from ca. 17,400 GHS in 2015, GHS 15,600 in 2016 and GHS 29,500 (ca. 6,700 USD) in 2017.734 From 2017 to 2019, the organisation funded eight water projects in rural communities. 735 lt lists the "Zakaatul Fitr Project" among its future initiatives but provides no further information about it on its homepage. 736 There is a reference to a Zakat al-fitr campaign in 2016 on its Facebook account, "Send your zakat al-fitr cash (estimated GHS 10 per sa'a) to buy rice packages for the needy."737 If this was the predecessor of the projected Zakaatul Fitr Project remains to be checked. However, an analysis of the publications and calls by the organisation reveals that it still articulates a "radical" language by using distinctive terms, such as "storm" and "jihad", the latter one in the sense of struggling against poverty or at the organisation stated in 2018: "Sadaga Train is now a household name as far as jihad is concerned, especially reaching out to the needy."738

Sadaqa Train has grown into a mature nationwide da'wa and Muslim development movement. Its organisation is divided into three geographical sectors. The southern sector, with its headquarters in Accra, runs "Triple Trip" outreach programmes in towns and villages in Greater Accra, Eastern, Western, Central and Volta Regions. The middle sector with headquarters in Kumasi handles Ashanti, (former) Brong Ahafo

⁷³⁴ See financial statistics provided in the annual reports, http://www.sadaqatrain.org/reports/, accessed 17.5.2019.

⁷³⁵ See http://www.sadaqatrain.org/borehole-projects/, as well as http://www.sadaqatrain.org/water-project-report-2017-till-2019/, accessed 17.5.2019.

⁷³⁶ http://www.sadaqatrain.org/about-us/, accessed 17.5.2019.

⁷³⁷ https://www.facebook.com/SadaqaTrainGh/photos/a.845077278869094/1123223714387781/?typ e=3&theater, accesed 17.5.2019.

^{738 &}quot;Sadaqa Train [Middle Belt] to start madrasat in Abuaben," 21.12.2018, https://hopeislamicnews.com/sadaqa-train-middle-belt-to-start-madrasat-in-aduaben/?fbclid=lwAR2dsWUmmEfhx_ EZVgH-d1HxpfhOQnAYRe8MoEz_Rp91VGGugYIMPI4Dfa8, accessed 17.5.2019. The link is not anymore active (26.1.2022), see further https://www.facebook.com/hopeislamicnews.

and Oti Regions, while the northern sector with headquarters in Tamale carters the northern parts of the country. Funding is still predominantly internally generated, although some of its recent projects, among others, its the donation of medical equipment to health facilities in the Northern and North East Regions in February 2021, as well as its 2021 Ramadan Food Drive and Qurban programme, were in partnership with the Danish Muslim NGO VIOMIS Aid. Its activities have branched out from the earlier Triple Trips to boreholes projects, orphan donation programmes, and free medical screening campaigns.

Muslim Youth, in turn, launched the MY Hereafter Project (MHP) in 2013 as well as the MY Hereafter Project Ummah Welfare Fund in 2018. In 2018, it became a partner organisation to the United Nations Sustainable Development Solutions Network (UN-SDSN).742 Until 2020, MHP's main activity was its annual Ramadan fundraising campaigns to assist widows, orphans and prison inmates at various locations throughout Ghana. At least during the Ramadan 2020 campaign, its followers on Facebook were called to "kindly consider giving us your sadagah and zakat so that we can feed our mothers who have lost their husbands and struggling to take care of their orphans."743 In 2017, MHP volunteers organised the Vocational Skills for the Kayaye (female porters) project in Kumasi. The project included soapmaking, baking and dressmaking.744 After the Ramadan collections in 2020, the organisation decided to rebrand the MHP and focus on assisting orphans in the (new) Northern Region. Executives, as well as volunteers of the MHP, were only to be enlisted from the named region as the organisation wanted them to fully engage in

⁷³⁹ https://www.sadagatrain.org/about-us/, accessed 11.1.2022.

^{740 &}quot;Sadaqa Train donates equipment to hospitals in Northern, North East Regions," https://www.ghanaiantimes.com.gh/sadaqa-train-donates-equipment-to-hospitals-in-northern-north-east-regions/, 28.4.2021, https://www.facebook.com/ViomisAid/, 17.2.2021; on the 2021 Ramadan and Qurban projects, see https://www.facebook.com/ViomisAid/, 15.5.2021, 12.7.2021, 29.7.2021, all accessed 11.1.2022.

⁷⁴¹ See further the news section on Sadaqa Train's homepage, https://www.sadaqatrain.org/#.

⁷⁴² MHP homepage, http://myhereafterproject.org/about-us/, and information about MY Ummah Welfare Fund, http://myhereafterproject.org/service/ummah-welfare-fund/, accessed 5.11.2021.

⁷⁴³ https://www.facebook.com/helpintherightcourse/, 30.4.2020, accessed 16.1.2022.

⁷⁴⁴ Announcement of kick-start of vocational skills project in Kumasi as well as call for donations, 20.10.2017, https://www.facebook.com/helpintherightcourse/photos/957580504404419, accessed 5.10.2021.

its local programmes and initiatives. On the other hand the organisation announced on Facebook, "...donations, advises, suggestions and any other good you have for us is however welcomed, irrespectively of where you are in the world," indicating that it still relied on external funding to run its operations.⁷⁴⁵

The MHP Ummah Welfare Fund, in turn, is a crowdfunding initiative for collecting donations to cover the expenses for medical treatment, hospital and surgery costs for individual Muslims in need;⁷⁴⁶ its call for support case nr 30 was published on Facebook in September 2021.⁷⁴⁷ In 2021, MHP launched a new 'golden project', the '1 CHILD_1NHIS card' project. The aim of MHP is to encourage its members to donate monthly to its health projects, such as the '1 Child_1NHIS' project and its health outreach programmes in deprived communities. Like its Ummah Welfare Fund, MHP notifies the donors about funds received and their usage each month to achieve full transparency and accountability of its activities.⁷⁴⁸

Some members of Sadaqa Train established the Muslim Access Movement (MAM) in 2013. Their ambition to raise funds for farming activities can be identified as a sadaqa programme. For a start, however, MAM received some small donations enabling them in 2018 to buy six sheep, slaughter them at Eid al-Adha and distribute their meat among orphans in the Kwadaso area in Kumasi.⁷⁴⁹

Another visible organisation on social media is the *Ghana Islamic Youth Sadaqa Association* (GIYSA). Similar to the Sadaqa Train, it is a Salafi organisation registered in 2015. From its start, the organisation had branches and representatives in all regions and made sincere efforts to generate its own source of funding by selling homemade food and

⁷⁴⁵ https://www.facebook.com/helpintherightcourse/, 29.6.2020, 3.7.2020, accessed 5.10.2021.

⁷⁴⁶ Myhereafter Project Ummah Welfare Fund, https://www.facebook.com/helpintherightcourse/, 4.10.2020; MY Hereafter Project, https://www.facebook.com/helpintherightcourse/, 13.10.2020, 26.10.2020; accessed 5.10.2021.

⁷⁴⁷ See https://www.facebook.com/helpintherightcourse/photos/2102580466571078, 30.9.2021, accessed 5.10.2021.

⁷⁴⁸ http://myhereafterproject.org/service/mhp-give-for-health/, accessed 5.10.2021.

⁷⁴⁹ Group interview with members of the Muslim Access Movement – Umar Muhammed, Abdul-Aziz Ishaq, Yunus Muhammad and Imam Mahmood Afari Yeobah – in Kumasi, 15.9.2018.

calling for mobile phone donations. Since then, it has organised Iftar programmes and so-called Jihad Trips to promote da'wa and support of Muslim educational facilities as well as the donation of collected items and cash in rural areas in Western, Central, Volta, Northern and Upper East Regions. To In 2018, the GIYSA launched its '1GHS Makaranta Project' to raise funds for Qur'anic schools, which had received support from the organisation. The plan was to raise one cedi from each of its 250 members per month. Its initial activities also included fundraisings and calls for donations for orphanages by its branch in the Northern Region in 2015 but seem to have stopped since then.

The key objective of GIYSA is "fulfilling the Sadaqa Jariyha of our supporters." Sadaqa Jariya, or donations made to have benefit people after the death of the giver, such as the building of schools, hospitals, installing durable water systems, and investments in local agricultural or small-scale business enterprises, is identified by Muslim activists as the Muslim way in achieving the Sustainable Development Goals:752

Entrust your sadaqatul jariyah to GIYSA!!! When a person dies, his deeds come to an end, except for three: ongoing charity (Sadaqah Jariyah), knowledge that is benefited from, and a righteous child who prays for him." (Sahih Muslim) When you give to a Sadaqah Jariyah projects you reap endless rewards. It is one of the most beautiful forms of charity since it provides benefit – for both the giver and receiver – for years to come. We've prepared transformative, impactful projects for you to support, allowing you to multiply your blessings

[&]quot;Our main aim is DAWWAH & DONATIONS to the rural areas, villages, deprived communities & hinterlands. We travel to villages to propagate Islam, we convert non Muslims to Islam by the will of Allah, we aid in providing potable water for the needy, feeding the poor, sponsoring of orphans & widows, feeding the street beggars, donating clothes to the poor, helping to building of masjids, and assisting the basic needs of the poor & needy Muslims in the villages," https://www.facebook.com/permalink.php?story_fbid=180773323519624&id=109699093960381, 25.9.2020, accessed 16.11.2020.

⁷⁵¹ https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-438668359651384/, accessed 25.3.2019.

⁷⁵² https://www.islamic-relief.org/sadaqa/, accessed 16.11.2020.

while helping to lift people out of poverty. Donate your charities to 0249530504 (KABIRATU ZAKARI).⁷⁵³

GISYA stresses its experience of administering sadaqa jariya in a statement posted on Facebook:

We install wells to provide communities with clean water, we provide the tools and training to start sustainable businesses, we plant fruit trees, and we repair schools and mosques, helping communities not just to survive, but to thrive. And when we implement your Sadaqah Jariyah, our staffaren't parachuted in. They're local, and they understand local needs, making sure that your charity is as impactful as possible. Every day, we work to give people the means to support themselves and their families. Go ahead, explore all of our impactful Sadaqah Jariyah projects below. Give Sadaqah Jariyah. Transform a community. Multiply your blessings for years to come.⁷⁵⁴

GISYA has initiated several borehole projects in Ghana, among others, in a village close to Techiman and Tetteh Nkwanta village. However, the latter project had to be abandoned as it unearthed unsettled disputes between the Muslim and Christian inhabitants, and GIYSA proposed to its members and donors to divert the local borehole project into either building an Islamic training centre, establishing an Islamic orphanage, or assisting in the building of a mosque.⁷⁵⁵

The Wa-based Islamic youth NGO Hikmatullah Research Foundation (HRF) organises seasonal outreach programmes during Ramadan and Eid. It solicits its cash, cloth and food through calls for zakat al-Fitr donations on Facebook. Starting the programmes in 2015 with Iftar programmes in four selected senior high schools in Wa and a rural community, as well

⁷⁵³ https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/, 26.9.2020, accessed 16.11.2020.

^{754 &}quot;Why entrust your sadaqa (charities) to GIYSA?," https://www.facebook.com/permalink. php?story_fbid=180772633519693&id=109699093960381, 25.9.2020, accessed 16.11.2020.

⁷⁵⁵ https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/, 5.11.2020; "Update on the borehole project," https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/, 3.6.2020, both accessed 16.11.2020.

as a donation to the Wa regional hospital, it shifted its emphasis and targeted the Wa school for the blind in 2016 and 2017 alongside some rural communities in Wa West District.⁷⁵⁶ However, it seems that HRF has since then apparently ceased its activities; at least its Facebook account has no further updates.

The Tamale-based *Tiyumba Hope Foundation* (THF) on the other hand, is a recent Muslim celebrity-initiated initiative that terms its seasonal outreach campaigns as THF Ramadan Sadaqa, collecting cash and food from its members.⁷⁵⁷ The recipients being widows and orphans in rural communities in the Northern Region.⁷⁵⁸

Less is known about the activities of the Gosoa-based Sadaqa Association, the Facebook group SodaqaOnline.com, and the Kumasi-based social media platform Sadaqount. The two former organisations seem to be part of the same youth movement or initiative as they use identical logos. Both are da'wa organisations and fund their Ramadan feeding projects through zakat al-fitr and sadaqa donations. Their first call was posted in May 2021. The latter urged its followers to donate 20,000 bottles of water for sadaqa on Eid al-Fitr in 2021, as well as published the 2021 nisab calculations for zakat. 60

3.2 Generating Donations from one Million Muslims via Social Media

Crowdfunding has become an important tool to generate funds for various projects during the internet age. Usually, it involves three types

⁷⁵⁶ https://www.facebook.com/Hikmatullah-Research-Foundation-668552963239832/, 29.6.2015, 2.7.2015, 25.12.2015, 26.5.2016, 27.6.2016, 25.7.2016, 11.6.2017, 26.6.2017, 14.7.2017, 19.7.2017, all accessed 30.12.2021.

⁷⁵⁷ Announcement of start of THF Ramadan Sadaqa 2021, https://www.facebook.com/tiyumbahopefoundation20, 19.4,2021, accessed 15.1.2022.

⁷⁵⁸ Mohammed Gadafi, "Tiyumba Hope Fpoundation distribute food items to widows, orphans for Ramadan," 20.4.2021, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Tiyumba-Hope-Foundation-distribute-food-items-to-widows-orphans-for-Ramadan-1237681, accessed 15.1.2022.

⁷⁵⁹ See https://m.facebook.com/Sodaqa-onlinecom-105406038212472/, and https://www.facebook.com/Sadaqa-Association-103138211845264/, both accessed 11.1.2022.

⁷⁶⁰ https://www.facebook.com/sadaqount/, 11.5.2021, 13.9.2021, accessed 11.1.2022.

of actors: the initiator, the supporters, and the moderating or facilitating organisations, usually an internet platform such as GlobalGiving. However, the two cases discussed below have changed the concept as the third actor is not an organisation but social media, including Facebook and WhatsApp. Most Muslim CSOs and NGOs use social media to generate funding, although mostly during a restricted period. The most common forms are calls on social media during Ramadan, addressed by the initiator (either in the name of an organisation or an imam) to the members and supporters of the association, group or organisation for Eid (Iftar and Adhahi) donations. Sometimes they are also addressed to members abroad. Nevertheless, this form of crowdfunding is ad hoc and usually does not have a target sum to be raised. Or, as is the case of some Ramadan calls, the target sum to be collected can be raised during one month.

'Feed the Streets' and 'Eid Feast Ghana' are examples of two recent targeted, special-purpose Ramadan campaigns extensively using social media. Initially initiated by The Muslim Society, a youth association in Accra, in 2020, the Feed the Street campaign targeted hawkers in Accra and Kumasi. It gained momentum when it was joined by other NGOs and associations, including the KR Foundation, Sawrah Foundation, Back to the Community, the Institution for Humanity and Al-Farhaan Family as well as receiving support from local private enterprises and ventures such as KR Live Media, A+Concept, Reigans and Shams Enterprise. While the campaign in 2020 consisted mainly of written daily postings plus a few videos on Facebook, the organisers made heavily use of short videos with endorsements by male and female activists to join the campaign in 2021.761 Eid Feast Ghana, in contrast, is a local campaign in Kumasi, starting as Eid Feast for Prisoners and Eid Feast 2k19 in 2019. While COVID-19 inhibited the project in 2020, the organisers relaunched it in 2021, resulting in a donation of food items worth GHS 8,000 (ca.1,400 USD).762

⁷⁶¹ For the 2020 and 2021 Feed the Street campaigns, see further https://m.facebook.com/Feed-The-Street-111929177218259/. Sawrah Foundation and KR Foundation actively participated in the campaign only in 2020, see https://m.facebook.com/Sawrah-Foundation-SF-561247134376004/, FTS postings 10.6.2020, 22.7.2020 (video); https://www.facebook.com/krfoundationgh/, FTS posting 9.5.–22.7.2020, accessed 3.2.2022.

⁷⁶² https://www.facebook.com/Eid-Feast-Ghana-454901921910937/.

Ambitious, long-term crowdfunding campaigns for sadaqa jariya or ongoing charity were (more or less?) absent on the Ghanaian Muslim internet scene until 2017. That year in February, Fareed Ibrahim, a student at Kumasi Polytech, and his companions launched the 'One Million Pesewas A Month' campaign on Facebook.⁷⁶³ At first, the initiators and their supporters defined themselves as a local Muslim youth group to champion Islamic societal development⁷⁶⁴ but formalised itself as the *Islamic Community Association* in September 2018.⁷⁶⁵ The One Million Peewas A Month campaign soon spread over Facebook, among others backed by Deen TV,⁷⁶⁶ and linked to various Muslim da'wa and youth Facebook groups and networks such as *Al-Noor Ghana Foundation*.⁷⁶⁷

A few years later, the *Islamic Sadaqa Foundation* (ISFOUND) initiated its 'Islamic Hospital Building Project' campaign. Initially established as a Kumasi-based da'wa organisation among the Muslim youth under the name Bank of Allah in April 2017, the group changed its name to Islamic Sadaqa Foundation when it started the hospital project and crowdfunding campaign in November 2019.⁷⁶⁸

The novelty of both campaigns is their transparency. The two groups have been very keen in providing monthly postings on their Facebook accounts about the donors and sums collected. In general, individual donations account between 5 and 20 cedis (0.8–3.2 USD) per month. In addition, both groups post their balances and monthly financial reports on Facebook (see Table 8). The two campaigns started in similar ways, namely envisioning self-empowerment through raising resources within

^{763 &}quot;Brief history about this whole campaign," https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/, 21.6.2018, accessed 7.8.2021.

^{764 &}quot;INFORMATION FOR NEWLY ADDED MEMBERS," https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/, 12.3.2018/21.6.2018/23.7.2018, accessed 7.8.2021.

^{765 &}quot;ISLAMIC COMMUNITY ASSOCIATION (GHANA)," https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/, 16.9.2018, accessed 7.8.2021.

⁷⁶⁶ Deen TV, support to One Misslion Pesewa A Month Campaign, 20.9.2018, https://www.facebook.com/deenghtv/posts/1980197862036721, accesed 5.10.2021.

⁷⁶⁷ Link to Deen TV call and support on Al-Noor Ghana Foundation Facebook account, 15.8.2018, https://www.facebook.com/page/772924506195833/search/?q=Deen, accessed 5.10.2021.

⁷⁶⁸ https://www.facebook.com/islamicsadaqafoundation, 4.11.2019/13.11.2019, accessed 7.8.2021.

the Muslim community. Both groups set ambitious targets. In his initial posting in March 2017, Fareed Ibrahim declared,

...we just need 1million Muslims who are willing to donate 60 pesewas every month for one year:) if this happens, we will be able to raise GHC 7.2 million [ca. 1.2 USD] at the end of the year, i.e 0.60^* 1000000* 12 = 7,200,000. This amount will be enough for the most nicest makaranta edifice and three brand new 49 seater Yutong buses.⁷⁶⁹

A kick-start of the project was the drawing of an architectural plan for free by an architect in May 2017.⁷⁷⁰ At the end of the year, the campaign vision was enlarged to embrace not only a Quran Memorisation Centre but added as its long-term project to build an Islamic hospital to provide healthcare services to the general public with special modalities of the Islamic healthcare system and to launch an affordable housing project for life starters.⁷⁷¹

Year	Month	Sadaqa (GHS)
Before 2020		6791.00
2020	January	1,175.50
	February	1,030.08
	March	3,028.09
	April	6,030.87
	May	4,699.43
	June	4,738.25
	July	2,371.25
	August	2,759.28
	September	3,925.50

⁷⁶⁹ https://www.faceb<u>ook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423</u>655551697/, 3.3.2017, accessed 7.8.2021.

^{770 20.5.2017:} ONE MILLION MUSLIMS 60 PESEWAS A MONTH CAMPAIGN

⁷⁷¹ https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/, 9.12.2017, accessed 7.8.2021, as well as "INFORMATION FOR NEWLY ADDED MEMBERS," https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697/, 12.3.2018/21.6.2018/23.7.2018, accessed 7.8.2021.

Year	Month	Sadaqa (GHS)
	October	2,317.50
	November	2,190.90
	December	2,143.50
2021	January	[]
	February	4,007,60
	March	8,029.60

Table 8: Sadaqa donations to ISFOUND Hospital Project (source: Islamic Sadaqa Foundation (ISFOUND), End of Year Accound Rendering of Islamic Hospital Project, dated 2.1.2021; Islamic Hospital Building Project Campaign February 2021 Sadaqa Accounting, dated 4.3.2021; Islamic Hospital Building Campaign Account as at the end of April 2021; all posted on www.facebook.com/islamicsadaqafoundation)

Islamic Sadaqa Foundation, in turn, started by posting specific targets to be covered through its crowdfunding appeals. Its kick-off appeal in December 2019 was to generate funds to buy the land for the planned hospital: "We need 40 000 Muslims to donate only Ghc1 each to support this rewardable project." Similar to Fareed Ibrahim's project, the architectural plans for the hospital project were drawn for free by an architect. The first milestone of the campaign was reached in June 2021 when the Foundation received 8 acres of land from the chiefs at Bulenga in the Upper West Region for free. This changed the outline of the campaign. In July 2020, a second campaign to raise funds for cement, of which the target was to reach 1000 bags of cement or more, called on people to donate 30 Ghana cedis, the Foundation renamed to 40 Ghana cedis in October 2020. The In early 2021, the Foundation renamed the campaign as the 'One million one Cedi campaign', declaring its aim to mobilise one million members and projected to build five hospitals:

⁷⁷² https://www.facebook.com/islamicsadaqafoundation, 28.12.2019, accessed 7.8.2021.

⁷⁷³ https://www.facebook.com/islamicsadaqafoundation, 3.2.2020, accessed 7.8.2021.

^{774 &}quot;2ND REPORT FROM TRIP TO WA, BULENGA, UPPER WEST REGION ON THE LAND ISSUE," https://www.facebook.com/islamicsadaqafoundation, 4.6.2020, accessed 7.8.2021.

⁷⁷⁵ https://www.facebook.com/islamicsadaqafoundation, 3.7.2020: #JUNE_SADAQA_ACCOUNTING, accessed 7.8.2021.

⁷⁷⁶ https://www.facebook.com/islamicsadaqafoundation, 5.10.2020: October Cement support Sadaqa towards the Islamic Hospital Building Project is ongoing, accessed 7.8.2021.

If we are able to reach out to one million members, then it means we are getting 1 million Ghana cedis in a month with each member donates 1 Ghana cedis, 12 million [Ghana cedis] in a year and 24 million [Ghana cedis] in two years. This amount is enough to build five ultra-modern Islamic hospitals Insha Allah.⁷⁷⁷

Apart from the Islamic Sadaqa Foundation and the Ashaiman Sadaqatul Jariya (see Chapter II), the Ghana Islamic Health Foundation (GIHF), the Jallo Youth Khidma Organisation (JYKO), the Voice of Zongo International (VOZI), the Iqra Foundation for Education and Development, alongside the Organization of Islamic Education have each initiated their own hospital projects.

GHIF initiated its Islamic Hospital Project in December 2017 when it received its Certificate of Incorporation and Certificate to Commence Business and posted the design plan of the hospital on Facebook.⁷⁷⁸ GIHF's previous activities had focused on the eradication of AIDS and STDs in Muslim communities, while its long-term objective listed the establishment of a teaching hospital. Continuing with its HIV/AIDS campaign in the following years,⁷⁷⁹ it kick-started its fundraising campaign for the hospital project on Facebook on 26 June 2021.⁷⁸⁰ JYKO, the youth wing of the Tijaniyya Jallo founded by Sheikh Khairu Abdullahi Maikano, the leader of the Tijaniyya Muslim Council of Ghana, decided to transform and institutionalise the health screening exercise it provided for participants at Mawlid and Tilawa celebrations at Prang into a standard health facility.⁷⁸¹

⁷⁷⁷ https://www.facebook.com/islamicsadaqafoundation, 31.3.2021: ISFOUND One million member mobilization, accessed 7.8.2021.

⁷⁷⁸ https://www.facebook.com/Ghana-Islamic-Health-Foundation-165526770663949/, 19.12.2017, 20.12.2017, accessed 27.9.2021.

⁷⁷⁹ https://www.facebook.com/Ghana-Islamic-Health-Foundation-165526770663949/, fundraising for HIV/AIDS campaign 2018–2019, 20.10.2017; announcement of HIV/AIDS conferences to be organized in Tamale 23.4.2018, Kumasi 25.5.2018, and Western Region North 25-28.6.2018, 5.12.2017, accessed 27.9.2021.

⁷⁸⁰ https://www.facebook.com/Ghana-Islamic-Health-Foundation-165526770663949/, 26.7.2017 accessed 27.9.2021.

⁷⁸¹ Call by Jallo Youth Khidma Organisation, posted 6.11.2019, 8.1.2020, https://www.facebook.com/jallooyouth/, accessed 16.12.2021.

Sheikh Khairu Abdullahi Maikano envisions the projected Baaba Geewa Memorial Hospital to serve all inhabitants of Prang and calls all his followers to join JYKO and raise funds for the realisation of the project.782 VOZI's hospital project, in turn, is listed among the long term objectives of the organisation.⁷⁸³ In contrast to the other hospital projects, VOZI's fundraising campaign has not yet been launched, nor has the organisation concretised its plans yet. However, both JYKO and VOZI address an international audience, the former towards Sufi-followers of Sheikh Khairu Abdullahi Maikano, especially in Europe and North America. The latter lists branches in Ghana, USA, Germany, the United Kingdom, Italy, Belgium, Spain, Canada, Finland, Nigeria and the United Arab Emirates.784 The least known is the hospital project of the Iqra Foundation, apart from an announcement about its intention to build "the first Muslim hospital in Ghana" on Hamza TV in September 2020.785 The latest hospital project, it seems, is that initiated by the Organization of Islamic Education in early 2021, planned to be built at Lahagu in Tamale.⁷⁸⁶

The school project of the *Islamic Community Association*, too, has been able to reach its first milestones. By September 2018, the project listed 932 members, raised GHS 11,557.76 [ca. 2,400 USD] through crowdfunding, and established representations in eight regions (Greater Accra, Ashanti, Brong Ahafo, Upper East, Upper West Northern, Western, Eastern, Central).⁷⁸⁷ However, less than one year later, the group faced a minor

⁷⁸² Letter from Sheikh Khairu Abdullah Maikano, posted 5.11.2019, https://www.facebook.com/jallooyouth/, accessed 16.12.2021.

⁷⁸³ Outline of medium and long-term plan of VOZI, 2.11.2021, https://www.facebook.com/VOZIWorld/photos/639990260703017, accessed 16.12.2021.

⁷⁸⁴ VOZI President Alhaji Abdullahi Usman, CEO of Karima Enterprise, call to every Zongo citizen to join the organization, posted 10.8.2021, https://www.facebook.com/VOZIWorld/?ref=page_internal, accessed 16.12.2021.

^{785 &}quot;Iqra Foundation West Africa to construct the first Muslim hospital in Ghana," https://www.facebook.com/watch/?v=317021896250995, 14.9.2020, accessed 3.2.2022.

⁽Video) Appeal to the general public for support in the construction of an Islamic hospital at Lahagu, Tamale, 9.1.2021, as well as (video) Islamic hospital underway – electricity has been extended to the site and water is now the next to consider, 6.2.2021, https://www.facebook.com/ oieghana/, accessed 3.2.2022. No further updates posted on Facebook.

^{787 16.9.2018,} and "KNOW YOUR REGIONAL REPRESENTATIVES FOR THIS PROJECT," 27.9.2018, https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697, accessed 26.1.2022.

crisis when it announced that the campaign had received about GHS 18,000 (ca. 3,100 USD) by July 2020, and declared:

Why have we not started something with the amount raised? Per our Architectural design we require 4 plots minimum (but per the amount raised, we can only afford 3) – Tonight Friday 19th July 2019 In Shaa Allah, we are going to have an extensive discussion as to whether we should size down our project or adopt a different Strategy in raising funds or do a proper reform of leadership and try a new set.⁷⁸⁸

After consultation with its architectural designer, the plans were scaled down in August, and one month later, the group managed to acquire two plots of land in Ntonso.⁷⁸⁹ Although it could not afford to buy the two remaining plots (it made a new call to its members for increasing their donations to secure in total of four plots of land), the group – at this point registered as the Islamic Community Association – started to work on the land and by May 2021, it had moulded 3,500 building blocks and fenced the two plots.⁷⁹⁰

Race 4 Aid, also a second-generation Muslim NGO, extensively uses social media for raising funds alongside reporting to its local and foreign donors (its main donor seems to be in the UAE) about the progress of its various rural community campaigns (Drink Life Campaign, Water4all Campaign, Building Bridges Campaign [i.e. school blocks with mosques], Qurban and Eid gifts, orphans sponsorship). Following their postings on Facebook from late June to late September 2021, it announced the completion of a water project at Obrecheowo Community/Agona East District, Central Region (June 23rd), at Old Manponteng, Central Region (July 7th), the distribution of monthly stipends to orphans in Seyikrom, Eastern Region (July 8th) and Nyakpala, Northern Region (July 17th), cash stipends at Eid al-Adha

^{788 &}quot;A million Ummah 60 pesewas a month fundraiser Update," https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697, 19.7.2019, accessed 26.1.2022.

⁷⁸⁹ Financial report for the month ending 31st September 2019 (delivered on 6th Oct, 2019@7:00pm), 7.10.2019, https://www.facebook.com/One-Million-Muslims-60-Pesewas-a-Month-Project-1112423655551697, accessed 26.1.2022.

⁷⁹⁰ https://www.facebook.com/One-Million-Muslims-6o-Pesewas-a-Month-Project-1112423655551697/, 22.5.2021, accessed 7.8.2021.

for elders with orphans in Nyakpala (18.7.), for orphans in Greater Accra Region (July 19th), Eid gifts to family heads at Buayinny, North East Region, and Kagbali, Northern Region (July 20th), Zenu community/Accra (July 21st), Botiano community (July 22nd), Chashegu, Northern Region (July 23rd), the completion of a masjid project at Tampion community (July 25th) as well as reminded its followers that "we are still in the month of Dhul Hijjah and multiple folds of good deeds are still recommended" (July 30th).

In August, it reported about the distribution of stipends to orphans (August 5th and 12th), made a plea to mitigate climate change and water scarcity ("Plant a tree, be inspired by activities that are environment free. Together, we restored back quality underground water", August 6th), announced the completion of an Islamic school project in Adenta Commandos (August 13th) alongside the commissioning of water projects in Buayinny, North East Region (August 23rd) and at Gomoa Mpota, Central Region (August 30th). The almost daily updates on its orphan sponsorship, water and masjid continued in September, in addition to the launching of its National Health Insurance Service project in Agona Swedru District, Central Region (September 9th).⁷⁹¹

3.3 Local Initiatives in Kumasi, Tamale and Wa

The Day Break Da'wah and Development Centre Charity Fund is an initiative of a Kumasi-based MFBO. Established by Akurugu Iddrisu Yakubu in 2015, the organisation focuses on da'wa and "developing people." The latter objective includes a vision to generate funds for the investment in educational and social infrastructure facilities, including schools, hospitals and orphanages. On its signpost, it calls for donation, i.e., sadaqa, "to support the needy in society." However, the organisation was relaunched or someone reformulated its objectives in 2018 and initiated

⁷⁹¹ See postings on https://www.facebook.com/race4aid/, accessed 29.9.2021.

⁷⁹² https://www.facebook.com/Day-Break-Dawah-and-Development-Centre-398038943695853/?hc_ref=ARTH-yrtifloYkQbvZKbqlTMttDDHHzFGS11X4175nDpLqhRApg9cBjzgD77lKMVS5E&fref=tag, accessed 13.5.2019. The Facebook account was created in 2015 but has not been updated since then. Instead, further information about the organisation, including its activities until 2018, is found on the Facebook account of its president Akurugu Iddrisu Yakubu.

⁷⁹³ Signpost photographed by author in Kumasi, 16.9.2018, author's archive.

a three-part donation call on its new Facebook account. Presenting its four focus areas as 1) charity, 2) food aid, 3) education, and 4) women empowerment, the organisation issued an open call to make donations either through mobile money transfer, or through making a payment into its bank account or by buying its coupons. The latter form can be defined as an innovative non-digital initiative: issuing so-called Food Aid and Education Fund coupons valued GHS 5, 10 or 20 (USD 0.8/1.6/3.2), the donor becomes part of a halal investment.⁷⁹⁴

The Sayfudeen Fund, in turn, operates in the Northern Region. The instigator of the charity is Sheikh Khalid Abdul Mumin (born in 1981), who formed the organisation together with Haji Shaibu Abiru in 2017. The latter has since then served as the chair of the fund. The headquarters of the fund is located in Tamale. Its main locations of activities are in Tamale and Bimbila.

The Fund presents itself is a regional self-help initiative, being the outcome of a team of Muslim youth "who came together to pull resources in cash, kind and materials to get them to the needy in societies for the sake of Allah." It is among the few Muslim faith-based organisations that list its members on its homepage, giving an indication of its outreach in 2017. Nineteen of the 48 named members reside in Tamale, others in Bimbila (18), Chereponi (1), Janga (1), Kpandai (1), Kumasi (1), Nalerigu (1), Pusaga (2), and Zabzugu (3), and one of its members is listed as residing in Iran."

The Fund lists da'wa, education and humanitarian projects as its main areas of activities, including mosques construction and outreach programmes to non-Muslim communities, sponsorship of brilliant but needy students, support to orphans and abandoned children, help to needy in deprived communities as well as help to Muslims or persons who are critically ill and need funds to undergo complex surgeries.⁷⁹⁷ In

⁷⁹⁴ https://www.facebook.com/daybreakdawahdc/, 15.8.2018, accessed 13.5.2019.

⁷⁹⁵ https://www.facebook.com/sayfudeenfund/, 3.7.2021, accessed 3.7.2021.

[&]quot;Current List of Members," sayfudeenfund.simplesite.com/433852373, accessed 3.7.2021. The homepage was established in 2017 and has not been updated since then.

^{797 &}quot;General List and Targeted Projects," sayfudeenfund.simplesite.com/433950535, accessed 3.7.2021.

line with its focus on da'wa, the fund's first project was the construction of a masjid at Tampei Kukuo in the Tamale Metropolitan District⁷⁹⁸ and a call for donating hijabs, zalabias and clothes for poor people so that they could celebrate the Eid al-Fitr festival in 2017.⁷⁹⁹

Similar to other Muslim FBOs, the Sayfudeen Fund uses Facebook as its main channel for informing about its activities. In July 2021, the Facebook account of the fund listed 2,272 followers, ranking it among the larger Muslim organisations in Ghana. 800 A comparison between the postings on the homepage and Facebook indicates the outreach of the organisation. While the call for donations during Ramadan 2017 was successful, and the organisation donated clothes, food and other items to needy families in Nanumba North and South District, the collection for the mosque project at Tampei Kukuo extended until 2018, and the mosque was only completed in December 2018. In October 2019, the fund started its second mosque project by calling for donations for reroofing the Jummah mosque in Kukuo, Nanbuma South District. This project was completed in May 2020. In December 2020, the fund started a campaign for roofing and completion of a three-unit classroom block at Ansuarudeen E/A Primary School in Bimbila, resulting in the donation of 12 packets of roofing sheets and nails to assist roofing of the three classroom blocks in March 2021.801

The postings of the Sayfundeen Fund on Facebook seem to indicate that the campaign during Ramadan 2017 was not followed up, or at least did successive Eid campaigns not result in any postings. However, in May 2021, the Fund organised Iftar parties at selected senior high schools in the Northern Region, 802 indicating that similar activities had also existed in previous years but have left no traces on Facebook or that the organisation opened a new field of activity.

^{798 &}quot;Construction of a masjid at Tampei Kukuo," 12.5.2017, sayfdeenfund.simplesite.com/433952461, accessed 3.7.2021.

^{799 &}quot;Celebrating This year's Eidul Fitr with the poor," 14.6.2017, sayfudeenfund.simplesite. com/433852303, accessed 3.7.2021.

⁸⁰⁰ https://www.facebook.com/sayfudeenfund/.

⁸⁰¹ https://www.facebook.com/sayfudeenfund/, 22.6.2017; 23.12.2018; 14.5.2020, 22.5.2020, 30.12.2020; 8.3.2021, 22.3.2021, accessed 12.7.2021.

⁸⁰² https://www.facebook.com/sayfudeenfund/, 15.5.2021, accessed 12.7.2021.

The photographs and information provided on Facebook and the homepage of Sayfudeen Fund reveals that the organisation is an initiative by young Muslims. The organisation depends solely, it seems, on the contributions of its members and has so far not established any visible links to national or international Muslim organisations or funding agencies. So far, the organisation has assisted in the building of two mosques and one primary school as well as organised (at least once) a Ramadan collection. This is rather impressive by a regional self-help organisation without external financial assistance. However, the realisation of many of its aims, such as sponsorship of students and support to orphans, would require either a substantial larger membership who could support such campaigns or the support of national/foreign Muslim philanthropists or charities.

Aris Social Center is an example of a local Muslim NGO that receives donations identified as sadaqa. Established in 2009, it uses locally collected sadaqa to build mosques and drill boreholes in Tamale and the surrounding countryside. "People are willing to support the building of mosques as it counts in the hereafter," Sheikh Jamal Deen Omar Muhammad explained and emphasised that these donations are sadaqa garin or "sadaqa that will remain." The Anbariya Relief Project (ARP), on the other hand, is an ad hoc initiative of the Anbariya Sunni Community in Tamale. It organised its first campaign in the aftermath of the 1989 floodings and another one in 2003/04 in the Northern Region. In comparison to its third campaign after the heavy floodings in 2018, the two earlier ones had been organised without any collaboration with the National Disaster Management Organisation (NADMO), and it took a long time for the group to gather and distribute the relief goods. 804

The 2018 relief campaign of the Anbariya Sunni Community made national headlines. Directly after the floodings, the head of the community, Sheikh Saeed Abubakar Zakaria, called the Anbariya imams, and they decided to launch a support initiative. This time, the ARP collaborated with

⁸⁰³ Interview with Sheikh Jamal Deen Omar Muhammad, Imam at Tamale Central Mosque and President of Aris Social Center, Tamale, 10.4.2019.

⁸⁰⁴ Interview with Sheikh Dr. Tamin, General Secretary and Headmaster of Anbariya Educational Complex, Tamale, 10.12.2019.

the NADMO; its sorted relief goods at the premises of the Anbariyya were distributed by the NADMO according to a written list. 805 The ARP presented relief items such as clothing, food, building materials, utensils and mats valued at GHS 3,854,000 (ca. 786,000 USD) for onward distribution. 806 The positive experience of the 2018 campaign propelled the Anbariya Sunni Community to consider transforming the ad hoc relief committee into a permanent relief body and transforming the ARP into a Relief Services Fund. The Fund, the plan foresees, is to receive both zakat and sadaqa donations to be used for emergency intervention. 807

The Tamale Charity Association, in turn, invited on its 2019-homepage potential donors to invest in their sadaqa jariya projects, namely mosques, water and sanitation, schools, orphan sponsorship and feeding the poor (i.e., Iftar and Qurban). However, the whereabouts of the Association are unclear as its homepage is identical to that of the Imam Dawa Islamic Center and has (so far) not left any identifiable traces on Google. ⁸⁰⁸ Presumably, the latter Centre is linked to the Imam Dawah Organization, an NGO founded by Sheikh Hussein Khalid Jimah in 2003. The organisation runs similar projects as those of the Tamale Charity Association and the Imam Dawa Islamic Center and raises part of its funds from its members, part being donations from Saudi, Qatari and UAE philanthropists. ⁸⁰⁹

The Muslim Youth Association (MYA) is a Muslim da'wa group with headquarters in Wa, Upper West Region. The impetus for forming the group came from former senior secondary school students who had been members of the Ghana Muslim Students Association. MYA has been active since January 2010, initially known under the name Organisation

⁸⁰⁵ Interview with Sheikh Dr. Tamin, General Secretary and Headmaster of Anbariya Educational Complex, Tamale, 10.12.2019.

⁸⁰⁶ Tim Afrik, "Anbariya Islamic Institute donates to NADMO," 4.11.2018, https://tamaleonline.net/2018/11/04/anbariya-islamic-institute-donates-to-nadmo/, accessed 17.5.2019; https://www.facebook.com/932806910109094/photos/anbariya_relief_project-arpthe-anbariya-islamic-institute-in-tamale-has-presente/2023678127688628/, accessed 17.5.2019.

⁸⁰⁷ Interview with Sheikh Dr. Tamin, General Secretary and Headmaster of Anbariya Educational Complex, Tamale, 10.12.2019.

⁸⁰⁸ Tamale Charity Association: https://tamalecharityassociation.online/; Imam Dawa Islamic Center: https://imamdawaislamiccenter.org/.

⁸⁰⁹ Interview with Sheikh Abdul Majeed, Secretary of Imam Dawah Organization, and Sheikh Abdul Falah, member of Imam Dawah Organization, Tamale 10.4.2019.

for the Development of Muslim Youth and the abbreviation EDUFUND. However, as EDUFUND was perceived as a group for the elderly, the name was changed to MYA after consultations with various stakeholders in Wa municipality, including the Regional Chief Imam, the Municipal Chief Imam, the Yerinaa, as well as various imams of the Ahlus-Sunna.⁸¹⁰

MYA's mission is to provide a platform for Muslim youth in Wa "towards a more sustainable understanding and appreciation of Islam," and to evolve into an "organised body of excellence in the pursuit of discipline, high moral standards and religious responsibility among Muslim youth towards the development and appreciation of Islam." The association concentrates on three focal areas. Its first objective, to popularise the study of the Qur'an by supporting and, ultimately, establishing Islamic teaching and learning centres, has been met by occasional donations of Islamic learning and teaching material, such as whiteboards, markers, benches and Qurans, to Islamic studying centres.811 To achieve the second objective, to spread the true message of Islam to eliminate religious misconceptions, media myths and anti-Islamic prejudices, the Association has organised annual seminars for the youth on topical issues.812 The Association is keen on highlighting its third objective, to encourage the study of Islam among Muslim ladies as they will become the teachers of future generations "with a vision for multiculturalism and peaceful coexistence." Therefore, it arranges the Annual Ramadan Ladies Seminar to address contemporary challenges, especially relating to women, and has taken an interest in establishing separate madrasas (or rather weekend courses) for ladies only.813

The Muslim Youth Association collects monthly membership dues to finance its activities. Whether or not MYA defines these donations and dues as *sadaqa* is not farfetched as it has posted a quote by Imam

⁸¹⁰ A BRIEF HISTORY OF MYA, 10.3.2019; THE GENESIS OF MYA, 22.9.2019, https://www.facebook.com/ MYAUWR/, accessed 10.8.2021.

⁸¹¹ CONTINUATION: Muslim Youth Association, 7.8.2019; [donation of teaching materials], https://www.facebook.com/MYAUWR/, 20.6.2019, accessed 10.8.2021.

⁸¹² CONTINUATION: Objective No. 2, https://www.facebook.com/MYAUWR/, 26.8.2019, accessed 10.8.2021.

⁸¹³ CONTINUATION, https://www.facebook.com/MYAUWR/, 11.1.2020, accessed 10.8.2021.

al-Tirmidhi, "Sadaqah wipes out sins like water extinguishes fire." By mobilising monthly donations, MYA set as its goal in 2019 to purchase a vehicle for medical emergency services, ⁸¹⁴ and to establish a modern centre for Islamic learning with boarding facilities and a health centre. The kick-off for the latter project was in June 2019, when MYA acquired 50 plots of land at Sing. ⁸¹⁵

Another local initiative in Wa is the campaign by the *Islamic Brotherhood* for Bayt al Mal Foundation to establish Limaniya Radio Station. The Foundation is a da'wa organisation and was registered in 2019. It launched the Islamic radio project in 2021 with calls to support the construction of the premises of the radio station posted on facebook.⁸¹⁶

⁸¹⁴ https://www.facebook.com/MYAUWR/, 28.8.2019, accessed 10.8.2021.

⁸¹⁵ https://www.facebook.com/MYAUWR/, 23.6.2019 (acquisition of land), 16.6.2020 (construction of borehole), both accessed 10.8.2021.

⁸¹⁶ Islamic Brotherhood for Bayt al Mal Foundation Ghana, https://www.facebook.com/baytulmalgh/?ref=py_c, 16.10.2021, 25.10.2021, accessed 16.12.2021.



4. REACHING OUT TO THE DESTITUTE AND NEEDY

Contemporary Ghanaian society has witnessed a wide range of technological, economic and political changes since the 1990s. While they have generated political and economic stability on a macro level, some of them even resulting in a drop in the relative number of poor households during the last decades, the vulnerability of distinct groups in society remains unresolved due to the limited capacity and outreach of the state-funded social welfare system. Major challenges are child protection, rural-urban drift, persons with disabilities (PWDs), conjugal violence and care of the elderly. The absence of a clearly-defined child welfare practice system is symptomatic. According to the Ghana National HIV and AIDS Report from 2010, there were about 1.4 million orphans and vulnerable children in 2009, while the Multiple Indicator Cluster Survey of 2006 concluded that about 15 per cent of Ghanaian children were not living with their biological parents and 8 per cent of them had one or both parents dead at the time of the survey. The majority of children and youth in poor rural households, Baffoe and Dako-Gyeke noted, migrate to urban regional centres and metropoles where they end up as street beggars. Although there are a few public and private orphanages, they further highlighted that these institutions and homes are not adequately resourced, face indaquate funding, lack professional staff, and most of them are overcrowded with children. 817

⁸¹⁷ Michael Baffoe and Mavis Dako-Gyeke, "Social problems and social work in Ghana: Implications for sustainable development," International Journal of Development and Sustainability 2, no. 1 (2013): 349–350. Figures taken from the 2006 Multiple Indicator Cluster Survey and the 2010 Ghana National HIV and AIDS Report are taken from Baffoe and Dako-Gyeke.

Persons with disabilities (PWDs) face similar challenges. For long stigmatised and largely marginalised in both society and academic research, the 2006 United Nations Convention on the Rights of Persons With Disabilities propelled the passing of the 2006 Persons With Disabilities Act in Ghana and, as recent critical overviews indicate, promoted a surge of research into stigma and disability rights in Ghana. Based on figures from the 2010 census, the Ghana Statistical Service estimated that 3 per cent of the total population of almost 740,000 individuals were classified as PWDs, including persons with visual, physical, speech, hearing, emotional/behavioural and intellectual disabilities.

The largest segment among PWDs is those with visual impairment. Based on WHO data, the Ghana Health Service estimated about one per cent or 240,000 persons to be blind and three per cent of the population to suffer from visual impairment. Based Blindness, especially when caused by onchocerciasis or river blindness, has been historically a vice of many rural communities, although effective control programmes have substantially reduced its endemic prevalence and confined the disease to the Lake Volta and Black Volta river area. Further, there is a great urban-rural variation in the number of blind persons, as indicated by a study comparing the prevalence of blindness in Wenchi (bilateral blindness among persons above 30 years is 1.7 per cent) and a village near the Black Volta river (percentage of bilateral blindness as high as 8.1 per cent).

⁸¹⁸ Jeff Grischow, Magnus Mfoafo-M'Carthy, Ann Vermeyden and Jessica Cammaert, "Physical disability, rights and stigma in Ghana: A review of literature," Disability, CBR & Inclusive Development 29, no. 4 (2018): 5–24; Magnus Mfoafo-M'Carthy, Jeff Grischow, and Nicole Stocco, "Cloak of invisibility: A literature review of physical disability in Ghana," SAGE Open January – March 2020: 1–8, https://doi.org/10.1177/2158244019900567.

⁸¹⁹ Ghana Statistical Service, Disability in Ghana (Accra: Ghana Statistical Service, 2014), 28.

⁸²⁰ A. Potter, O. Debrah, J. Ashun, K.J. Blanchet, *Eye Health Systems Assesstment (EHSA): Ghana Country Report* (Accra: Ghana Health Services and International Centre for Eye Health, Lightsavers, 2013).

⁸²¹ Nana-Kwadwo Biritwum, Dziedzom K. de Souza, Odeme Asiedu, Benjamin Marfo, Uche Veronica Amazigo & John Owusu Gyapong, "Onchocerciasis control in Ghana (1974–2016)," *Parasites & Vectors* 14, no. 3 (2021). https://doi.org/10.1186/s13071-020-04507-2

⁸²² Annette C. Moll, A.J. van der Linden, M. Hogeweg & W.E. Schader, "Prevalence of blindness and low vision of people over 30 years in the Wenchi district, Ghana, in relation to eye care programmes," *British Journal of Ophtalmology* 78, no. 4 (1994): 275–279.

Targeted interventions for educating and training blind persons started in the 1940s. Starting as private institutes, most if not all of them tied to Christian initiatives, there are five publicly recognised schools for the blind who receive government subsidies or are monitored by the Ministry of Education. They all face several challenges and constraints, not least a chronic lack of funding, equipment and material for education alongside professional instructors. The regional imbalance is striking, only one of the schools is located in the northern parts of the country, and calls by the Ghana Blind Union to establish a blind school in Tamale resulted in sympathy but little action. The initiative of the Ali Amir Foundation, a Ghanaian Muslim NGO, in 2021 to build a school for the blind outside Tamale ranks among the few targeted projects by a Muslim NGO to address the plight of PWDs see Chapter 4.4.

About 0.4 per cent of the Ghanaian population are estimated to be individuals with hearing impairments. ⁸²⁶ This group, too, has become a special target group of Muslim NGOs. The first school for the deaf was established in 1957; today, there are about 16 schools for the deaf. ⁸²⁷ One of them is the Savelugu School for the Deaf in the Northern Region, the only special providing Islamic tutorials and education to Muslim children with hearing impairments. A few specialised Muslim NGOs assist the school, among others the *Muslim Deaf Development*, see Chapter 4.4.

According to estimates of the Ghana Statistical Service, individuals with physical and speech impairments constitute large segments among PWDs, in total 1.2 per cent of the total population. 828 However, none of these two

⁸²³ Akrongpong School for the Blind, New Horizon Special School (Accra), Dzorwulu Special School (Accra), Cape Coast School for the Blind and Deaf, Asebu School for the Deaf and Blind, Wa Methodist Bind School.

⁸²⁴ Louis Dogbe, "The consequences of being blind in Ghana," https://www.medicusmundi.ch/de/advocacy/publikationen/mms-bulletin/vernachlaessigte-krankheiten/versteckt,-verdraengt,-vernachlaessigt/the-consequences-of-being-blind-in-ghana, accessed 19.9.2021

^{825 &}quot;We need integrated schools for the blind in Tamale – Ghana Bind Union," 30.1.2014, https://www.graphic.com.gh/news/education/we-need-integrated-schools-for-the-blind-in-tamale-ghana-blind-union.html, accessed 19.9.2021.

⁸²⁶ Ghana Statistical Service, Disability in Ghana, Table 7.1.

⁸²⁷ Mama Adobea Nii Owoo, "Sign language needs policy protection in Ghana," 21.1.2019, https://theconversation.com/sign-language-needs-policy-protection-in-ghana-109774, accessed 19.9.2021.

⁸²⁸ Ghana Statistical Service, Disability in Ghana, Table 5.1 and Table 8.1.

clusters has attracted much, if any, special attention from Muslim NGOs but is usually lumped among "the needy" and "the destitute", 829 although the Accra-based NGO *Islamic Bureau for the Disabled and Service to Islamic Institutions* has occasionally provided wheelchairs and monthly support to persons with physical impairments. 830

Individuals with emotional or intellectual disabilities, in turn, belong to the most stigmatised persons in Ghanaian society. Many are treated by faith-based and traditional healers, 831 including Muslim healers. 832 Few of Muslim healers are organised, some of them are members of the *Ghana Muslims Traditional Healers Association* (GHAMTHA), 833 and even fewer of them are registered by government health authorities, the Traditional Medicine Practice Council, TMPC. 834

A recurring feature is ad hoc calls for donations to assist needy persons. This is a kind of modernised version of informal and traditional almsgiving where a donor renders support in cash or kind to a person in the community. While the traditional way was usually connected to wealthy Muslims doling out alms to "their" beggars after the Friday

- 829 The Social Welfare Service Directory lists the Maktab Nuur Foundation, an Accra-based NGO specialized in training and teaching persons woith autism and speech problems (http://directory.mogcsp.gov.gh/listings/maktab-nuur-foundation-cjko, accessed 27.9.2021). According to information provided by the Directory, the NGO was registered in 2015, perhaps indicating that its funcionaries either have not bothered to renew the registration or that it is defunct. However, I have not been able to find any further information about the organisation on the Internet.
- 830 Dr. Hashim M. Ali Mahdi, "A Journey Through Islam: Muslims have come up well in Ghana," 1.3.2013, https://www.arabnews.com/islam-perspective/journey-through-islam-muslims-have-come-well-ghana, accessed 23.9.2021.
- 831 Jessica E. Lambert et alii, "The treatment of mental illness in faith-based and traditional healing centres in Ghana: Perspectives of service users and healers," *Global Mental Health* 7 (2020), e28: 1–7, https://doi.org/10.1017/gmh.2020.21.
- 832 Lily N.A. Kpobi and Leslie Swartz, "Muslim traditional healers in Accra, Ghana: Beliefs about and treatment of mental disorders," *Journal of Religion and Health* 58 (2019): 833–846. For a critical commentary on Muslim healers, see Samuel Adu-Gyamfi et alii, "Muslim Healers and Healing: An Ethnographic Study of Aboabo Community of Ghana," *International Journal of Modern Anthropology* 2, no. 14 (2020): 291–316.
- 833 GHAMTHA lists 64 followers on its Facebook account (https://www.facebook.com/Ghamtha-Ghana-Muslims-Traditional-Healers-Association-274765932626782/, accessed 22.9.2021). Its membership constitutes of Muslim herbal medical practitioners, spiritual healers, 'Wanzams', bone setters, traditional birth attendances, and traditional dentists. The headquarters of the association is at Ahwerase in Eastern Region, indicating it to be an association of predominantly southern-based Muslim healers. GHAMTHA is affiliated member of the Ghana Federation of Traditional Medicine Practitioners Association, GHAFTRAM, see https://ghaftram.org/membership/, accessed 22.9.2021.

prayers, Muslim associations and NGOs identify poor persons in the communities, usually widows and elderly, and adopt them as "their" clients. For example, Ghana Islamic Youth Sadaqa Association (GIYSA) has effectively made use of social media to solicit donations for "our old blind woman" in Wassa Nkran village near Tarkwa, **35 "our old granny and her sister" in Peki village in Volta Region, **36 a widow in Tamale, **37 widows and their children in Accra, **38 or street-beggar boys and girls. **39 Sometimes the sums are very small, as was the case when GIYSA wanted to assist an old blind woman in Peki village to pay her transportation costs to join the Friday prayers in the local mosque. **40 Sometimes the group tries to raise sums as large as GHS 12,000 to pay the cost for surgery of an older woman. **841

The main difference between the traditional and modern ways of ad hoc almsgiving is the translocal, transnational, if not global outreach of the calls for donations on social media. Like other organisations, GIYSA can rely on a network of followers living in Ghana and abroad and at least once, it received a donation from an anonymous private donor in the USA to be used to assist local poor people during the COVID-19 lockdown. 842 Sunna Hausa Relief Organisation, to give another example, received donations in 2019 to cover the cost of one Sheikh Abdul Karim's treatment, among

⁸³⁵ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 26.10.2020, 2.11.2020, accessed 15.9.2021.

⁸³⁶ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 30.3.2020, 13.8.2020, 14.8.2020, 22.4.2021 (video of donation: 18.7.2021), accessed 15.9.2021.

⁸³⁷ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 10.12.2020, 19.12.2020, accessed 15.9.2021.

⁸³⁸ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 31.3.2020, 4.4.2020, 6.4.2020 and 20.7.2020, accessed 15.9.2021; video 19.8.2021 (https://www.facebook.com/109699093960381/videos/1947810462063106), accessed 15.9.2021.

⁸³⁹ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 28.6.2020, 6.5.2021, accessed 15.9.2021.

⁸⁴⁰ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 12.8.2020, accessed 15.9.2021.

⁸⁴¹ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 20.8.2020, 20.10.2020, accessed 15.9.2021.

⁸⁴² https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 17.4.2020, accessed 15.9.2021.

others GHS 6,050 (ca. 980 USD) from Nurul Islam, GHS 4,000 (ca. 650 USD) from Darul Hadith and USD 50 from "one Malama in Aboabo No.1".⁸⁴³

Another novelty not connected with the traditional form of almsgiving is the impetus, especially of Muslim youth associations, to turn ad hoc doles into funding for self-help as is demonstrated by a Facebook posting by GIYSA in early 2021:

Assalam alaikum warahmatullah wabarakatuhu. Today we embarked on a street survey to interact with one of the street beggars to make some enquires.

There is a woman with 4 children around the traffic light of 3rd gate (Ashaley Botwe) road. We went to her and asked her why she is begging instead of working, and she replied due to no other job alternative, whereas the kids too 3 of them are her grandchildren too as well. Our conversation got to a point where she even began to tell us much about how she would be happy if we can set up a small scale business for her, she would be happy because life has been unbearable for her

However we asked her what type of business can she run. She gave us a lot of business ideas, especially she attest[sic] kokoo with koose is one of the best she is good at and she will be happy if we can help her up with that. She is not asking for money. All she need is for us to help her get work to do and she would be extremely happy.

However we have looked for a site along the roadside for her; now we are only left with capital to set up a kooko and koose business for her.

However we cannot do this on our own. Therefore we are calling out to brothers and sisters in Islam. Walahi, this woman is from our own. Let's contribute and support her to make her dreams come true. No matter what, she is our

⁸⁴³ https://www.facebook.com/SUNNA-HAUSA-Relief-Organization-122639568466788/, 15.10.2019, accesed 15.9.2021.

sister in Deen and we share the same faith with her. Let's reach out to her before people from other faith help her and later luring her away from Islam because she didn't feel the sense of belonginess. *The haddith says, poverty is almost disbelief*

Let's reach out to her so she can take care of her 4 kids as life is indeed a great struggle. Donate via 0249530504 [...] and let's reach out to this beautiful sister of ours, remember tables do turn.844

GIYSA terms its outreach campaigns as 'Jihad tours'. Like other Muslim youth organisations inspired by or linked to Salafi groups, such as Sadaqa Train, humanitarian assistance closely connects to their da'wa mission. The effect of social media has been a profound one, as is demonstrated by the numerous videos the Muslim youth organisation have posted on Facebook showing, for example, the amount of food stuff and material goods that its members already have donated (and making calls for further donations).⁸⁴⁵

4.1 The Essence of Muslim Faith-Based Humanitarian Relief

Religiously motivated by faith-based humanitarian relief, i.e., donations to the poor and needy during Muslim festivals, is the essence of and core element marking almost all Muslim NGOs in Ghana. Such annual donations are part and parcel of both horizontal and vertical forms of philanthropy and have in recent decades been orchestrated through numerous local, regional and national organisations. Informal associations and groups, too, engage in ad hoc outreach campaigns, collecting cash, food and clothes for specific target groups. Numerous Muslim charities organise local Ramadan food donations/Iftar meals as well as Qurban donations and Udhiya projects mainly in urban locations and Zongo communities,

⁸⁴⁴ https://www.facebook.com/GIYSA-Ghana-Islamic-youth-sadaqqa-Association-109699093960381/, 12.1.2021, accessed 15.9.2021.

⁸⁴⁵ See, e.g., the GIYSA video posted 3.6.2020 ("these are items we received so far...), https://www.facebook.com/109699093960381/videos/2680447485504348, accessed 15.9.2021.

among others in Accra (for example, Ghana Society for Islamic Education and Reform, Islamic Ummah of Ghana, and Grain of Hope Foundation), 846 Kumasi (for example, Al-Sidiq Foundation for Care and Charity, Ansar al-Din Association, Muslim Ummah of Ghana, Muslim Access Movement, and Sunna Hausa Relief Organization), 847 Obuasi (Deen Al-Haqq Islamic Foundation), 848 Tamale and Bimbilla (Sayfudeen Fund).

A few of them also target rural communities, for example, the Accra-based Grain of Hope Foundation, 849 the Tamale-based Awakening Muslimah, 850 or the Takoradi-based Al-Salaam Charitable Foundation. 851

Several Ghanaian Muslim NGOs serve as intermediaries for foreign Muslim donors and international Muslim charities. The *Ghana Academy of Muslim Professionals*, for example, has been running its Annual Relief Service programme through donations by Muslim philanthropists and international Muslim charities since 2009, ⁸⁵² among others, the Turkish IHH and the German WEFA (from 2011 to 2016). The beneficiaries are identified by the imams of the Ghana Muslim Academy and the local Muslim Chiefs; the prime target group are the so-called "forgotten orphans", or children who do not receive any regular care from orphanages and who have been registered with the Academy before the food distribution day.⁸⁵³

- 848 https://www.facebook.com/Deenalhaqq18/, 29.4.2020 and 21.5.2020, accessed 23.10.2020.
- 849 Grain of Hope distribution of food items in Nanumba North District, posted on FB 24.10.2016

- 851 https://www.facebook.com/Alsalaam-foundation-107009491576251, 18.6.2021, accesed 16.1.2022.
- 852 "The GMA Annual Relief Services, 2015," https://www.facebook.com/Ghana Academy OfMuslim Professionals/, accessed 15.1.2022.

⁸⁴⁶ https://giser.org.gh/charity-sector/, accessed 22.11.2020; Grain of Hope Donation in Nima, posted on FB 7.2.2016;, 14.5.2020, 1.6.2020; Ramadan Ifar 2019, posted on FB 3.6.2019, Ramadan Iftar, posted on FB 4.5.2020. The call for "Ramadan Iftar – Food for the needy" by the IUG as well as video clips are posted on the Facebook account of Islamic Ummah of Ghana, see https://www.facebook.com/islamicummahofghana/posts/iug-&-gmd-ramadan-iftar/1721415427937870/, and https://www.facebook.com/islamicummahofghana/videos/3rd-phase-ramadan-iftar-project-street-iftar/1726941774051902/, accessed 29.4.2019.

⁸⁴⁷ https://ansarudeen.org/index.php/ar/constructive-projects-2/seasonal-projects, accessed 17.11.2020; Video on FB, 7.9.2017, posting on FB 4.7.2018; video for the Ramadan Iftar project 2018 by MUG and MAM, https://www.launchgood.com/project/ramadan_iftar_1#!/, accessed 26.2.2019.

⁸⁵⁰ Adnan Abdul-Hamid, "Awakening Muslimah Zakat ul-Fitr'20," https://www.awakeningmuslimah.org/zakat-ul-fitr/zakat-ul-fitr-2020/; Adnan Abdul-Hamid, "Awakening Muslimah Zakat ul-fitr'21," https://www.awakeningmuslimah.org/zakat-ul-fitr/zakat-ul-fitr-2021/, both accessed 16.7.2021.

^{853 &}quot;The Annual Relief Services 2012," "GMA Annual Relief Services, 2015," 30.5.2015, Ramadan posting 28.1.2016, "Preparing for Ramadan 2020," 2.3.2021, https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/, accessed 15.11.2017 and 15.1.2022.

The Kumasi-based *Muslim Access Movement*, in turn, has coordinated similar donations by the US-charity Salaam Ul Muslimiyn Foundation Ghana, while the *Ummah Foundation*, active in the Old Tafo Zongo, delivered donations from the Hamburg-based German Charity and Orphan Foundation during Ramadan 2020, 854 whereas the Accra-based *Islamic Council for Development and Humanitarian Services* carried out the Iftar programme of the Dubai-based Mohammed Bin Rashid al Maktoum Humanitarian and Charity Foundation in 2016, 855 and that of Qatar Charity in 2017.856

Several international Muslim NGOs and charities run their own Iftar and Qurban programmes without any local intermediaries, including the US-charity Zakat Foundation of America, 857 the UK-based Human Relief Foundation, 858 and the UK-based Global Welfare Relief, 859 the US-charity Islamic Ummah Relief, 860 and the US-charity Al-Fadl People Organisation. Their numbers have multiplied from but a few in the early 2010s to manifold in the early 2020s, showing an increased interest by international Muslim NGOs to work in Ghana. The Forgotten People Organisation serves as an example. The US charity initiated a combined orphans and Ramadan donation project in 2019, and extended it to Iftar and Ourban distributions to Ensima District in 2020.861

Some of them run programmes in several locations. In 2016, for example, the Zakat Foundation of America assisted over 1,000 Muslim families

⁸⁵⁴ Facebook.com/UMMAH-Foundation-122337079156638, 1,5.2020, 22.5.2-020, accessed 15.1.2022...

^{855 &}quot;Iftar campaign in Ghana," http://mbrch.gov.ae/en/node/305, accessed 25.2.2019.

⁸⁵⁶ https://reliefweb.int/report/syrian-arab-republic/qatar-charity-distributes-ramadan-food-baskets-inside-syria, accessed 25.2.2019.

^{857 &}quot;Zakat Foundation of America distributes meat to poor Muslims," 15.9.2016, https://www.modernghana.com/news/719755/zakat-foundation-of-america-distributes-meat-to.html, accessed 13.7.2021.

⁸⁵⁸ https://www.hrf.org.uk/galleries/ghana-meals-for-the-fasting/, https://www.hrf.org.uk/galleries/ghana-distribution-of-ramadan-food-parcels/, https://www.hrf.org.uk/galleries/ghana-zakat-ul-fitr-distribution/, https://www.hrf.org.uk/galleries/ghana-qurbani-preparation-2017/, accessed 28.4.2019.

^{859 &}quot;Ghana (Africa) – Poor x3 Villages," https://mydonate.bt.com/events/2018ghanavillages/466785, accessed 26.2.2019.

⁸⁶⁰ http://islamicummahrelief.org/2018/09/25/ramadan-project/, accessed 13.5.2019.

⁸⁶¹ See https://www.fpoworldwide.org/ramadan--qurbani.html, and notes on Iftar and Qurban distribution in Ensima District, 24.5.2020 and 3.8.2020, https://www.facebook.com/aishahassan64, accessed 15.1.2022.

throughout the country with food packages during Ramadan; one year later, it supported 400 Muslim households in deprived communities in Kumasi, Bole, Bawku and Sunyani, in addition to serving free Iftar meals to 4,000 fasting in the same areas as well as handing over gifts to 50 orphans.⁸⁶²

Qatar Charity, in turn, distributed food items worth about GHS 10 million (ca. 1.7 million USD) to 4,500 needy Muslim families via 15 distribution centres in Greater Accra, Kasoa and Tamale during Ramadan 2020. ⁸⁶³ In addition, it provided 8,750 packages of food and water to several schools and mosques in Ashanti Region. ⁸⁶⁴ In 2021, Qatar Charity operated 26 project centres in Great Accra, Ashanti, Northern, and Volta Regions, targeting to feed about 50,000 people nationwide during Ramadan. ⁸⁶⁵ Apart from Ramadan packages, Qatar Charity also provides support to needy families during the Eid al-Adha festival; for example, in 2018, it collaborated with the Ministry of Inner-City and Zongo Development when it provided meat to 200 families in three Zongo communities of the Greater Accra Region. ⁸⁶⁶

The Kuwaiti Direct Aid features (almost) annually in the national news during Ramadan and Muslim festivals. In 2013, it distributed food packages to 670 families, 867 the year after to 720 families. Food donations valued at GHS 312,000 (ca. 135,000 USD) were distributed to

^{862 &}quot;Zakat Foundation support needy Muslim communities," 2.6.2017, https://www.modernghana.com/news/779623/zakat-foundation-supports-needy-muslim-communities.html, accessed 13.7.2021.

^{863 &}quot;Qatar Charity supports needy families in Ghana," 3.5.2020, https://newsghana.com.gh/qatar-charity-supports-needy-families-in-ghana/, accessed 13.7.2021.

⁸⁶⁴ Hafiz Tijani, "A/R: Islamic charity group supports Muslim students during Ramadan," 1.5.2021, https://citinewsroom.com/2021/05/a-r-islamic-charity-group-supports-muslim-students-during-ramadan/, accessed 13.7.2021.

⁸⁶⁵ Augustus Acquaye, "Qatar Charity supports Muslims during Ramadan," 4.5.2021, https://www.gbcghanaonline.com/general/qatar-charity-supports-muslims-during-ramadan/2021/, accessed 13.7.2021.

^{866 &}quot;Zongo Ministry, Qatar Charity support needy families," 27.8.2018, https://ghananewspage.com/zongo-ministry-qatar-charity-supports-needy-families/, accessed 13.7.2021.

⁸⁶⁷ Alhassan Abdulai, "DirectAid: Ghana Office Supports Less Privileged As Revealed In Its 2013 Annual Report," 11.6.2014, https://www.modernghana.com/news/548388/diredct-aid-ghana-office-supports-less-privileged.html, accessed 14.7.2021.

⁸⁶⁸ Alhaji Alhasan Abdulai, "Direct Aid-Ghana begins food donation for the Ramadan," 11.7.2014, https://www.ghanaweb.com/GhanaHomePage/features/Direct-Aid-Ghana-begins-food-donation-for-the-Ramadan-316463, accessed 26.2.2019.

500 families in Accra, the rest to about 200 families in the Western and Central Regions. 869 Since then, Ramadan donations by the Kuwaiti charity have increased manifold. In 2018, more than 1,000 needy Muslims in various Zongo communities in Kumasi Metropolis alone benefitted from the food aid.870 In 2021, Direct Aid informed the press that it supported over 25,000 Muslims throughout the country. Food packages were doled out at its headquarters at the Lakeside Estate in Adenta, Greater Accra, and at its regional offices in Cape Coast, Kumasi and Tamale as well as "in a number of Zongos, towns and villages," including Accra Central, Ashaiman, Aflao, Kasoa and Swedru. 871 The organisation reported similar increases for its meat distribution programme during Eid al-Adha. In 2013, Direct Aid distributed 100 bulls, the total cost being GHS 351,942 (ca. 176,000 USD).872 In 2019, it offered 170 bulls at the cost of GHS 101,000 (ca. 18,000 USD), distributed via its four regional centres as well as in Nsawam and Ho.873 In 2021, it slaughtered 250 bulls to provide meat for over 2,500 families across Ghana, the total expenditure amounting to USD 177,000. Interestingly, Direct Aid also offers meat rations to non-Muslims.874

Turkish organisations have been newcomers as providers of Ramadan and Eid food packages. Starting in 2011, the Güllen-inspired Ghana-Turkey Co-operation and Development Association (TUDEC) made donations

^{869 &}quot;Direct Aid gives to Muslims," 9.7.2014, https://www.graphic.com.gh/news/general-news/direct-aid-gives-to-muslims.html, accessed 14.7.2021; Nana Acquah, "Muslim Charged to Show Concern For The Needy," 9.7.2014, https://www.modernghana.com/news/554889/muslims-charged-to-show-concern-for-the-needy.html, accessed 14.7.2021.

⁸⁷⁰ Felix A. Baidoo, "1,000 needy Muslims in Kumasi get support during Ramadan," 22.5.2018, https://www.graphic.com.gh/news/general-news/1-000-needy-muslims-in-kumasi-get-support-during-ramadan.html, accessed 14.7.2021.

⁸⁷¹ David Paa Kwesi Able, "Ramadan: DirectAid supports over 25,000 Muslims," 20.4.2021, https://www.graphic.com.gh/news/general-news/ramadan-directaid-supports-over-25-000-muslims-2.html, accessed 14.7.2021.

⁸⁷² Alhassan Abdulai, "DirectAid: Ghana Office Supports Less Privileged As Revealed In Its 2013 Annual Report," 11.6.2014, https://www.modernghana.com/news/548388/diredct-aid-ghana-office-supports-less-privileged.html, accessed 14.7.2021.

⁸⁷³ Isaac Yeboah, "DirectAid Ghana serves 170 bulls to aid Eid celebrations," 13.8.2019, https://www.graphic.com.gh/news/general-news/directaid-ghana-serves-170-bulls-to-aid-eid-celebrations. html, accessed 14.7.2021.

⁸⁷⁴ David Paa Kwesi Able, "DirectAid supports Eid celebrations with 250 bulls, serves free meat to 2,500 families," 2.8.2020, https://www.graphic.com.gh/news/general-news/directaid-supports-eid-celebrations-with-250-bulls-serves-free-meat-to-2-500-families.html, accessed 14.7.2021

at the two Muslim festivals and, by the inter-religious dialogue based on the philosophy of Fetullah Güllen, on Christmas. ⁸⁷⁵ In 2016, TUDEC distributed 10,000 Iftar and food packages, feeding 700 people a day. In 2019, it slaughtered about 100 cattle and distributed Eid al-Adha meat packages to 1,400 needy families in Accra, Kumasi and Tamale. In 2020 together with the Galaxy International School, it distributed Eid al-Adha meat packages to 4,200 families, Muslim and non-Muslim, in Accra, Cape Coast, Kumasi and Tamale. ⁸⁷⁶ In 2017, the religious wing of Turkish diplomacy, Human Development Association International (HUDAI), started its Iftar programme by supporting Muslims in deprived communities in the Northern Region. ⁸⁷⁷

Facebook has become the main tool for Muslim NGOs to disseminate calls for donations and run Ramadan and Eid campaigns during the 2010s. The *Ghana Academy of Muslim Professionals* (GAMP, formerly Ghana Muslim Academy) posted in April 2019 information about the Ramadan Food Package Project of the US organisation Islamic Ummah Relief. As part of its own Ramadan call, the GAMP called its members to support the project by making online donations. ⁸⁷⁸ The *Ummil Mu-Mineen Aishatu Siddiqa Foundation*, a Muslim charity with headquarters in Kumasi, launched its Ramadan Charity Project on Facebook in May 2019 with the slogan "Making orphans and needy people smile in the blessed month of Ramadan" and called for Momo donations. ⁸⁷⁹ One month later, the organisation posted a note on Facebook that it had received a donation from Daarul Qur'an Islamic Aid International and had used it to sponsor

⁸⁷⁵ Musah Yahaya Jafaru, "Fighting poverty, ignorance and disunity in Ghana – TUDEC's experience," 19.5.2016, https://www.graphic.com.gh/news/general-news/fighting-poverty-ignorance-and-disunity-in-ghana-tudec-s-experience.html, accessed 15.7.2021.

⁸⁷⁶ Michael Ansah, "Galaxy International School reaches out to thousands on Eid day," 4.8.2020, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Galaxy-International-School-reaches-out-to-thousands-on-Eid-day-1025329, accessed 15.7.2021.

^{877 &}quot;Turkish NGO support Muslim communities in Northern Region," 7.6.2017, http://citifmonline.com/2017/06/07/turkish-ngo-supports-muslim-communities-in-northern-region, accessed 17.9.2018.

⁸⁷⁸ https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/photos/a.483772608350207/2389938067733642/?type=3&theater, accessed 13.5.2019.

⁸⁷⁹ https://www.facebook.com/Clamstart/photos/a.412950692890074/412950639556746/?type=3&t heater, posted 11.5.2019, accessed 23.10.2020.

the distribution of clothing to orphans during Eid al-Fitr. 880 The *Islamic Research Association Ghana*, in turn, issued calls for its Ramadan 2019 Iftar Project to sponsor 200 orphans, widows and less privileged by making donations through its Mobile Money Account, 881 renewing it in 2020.882

The use of social media gained momentum during Ramadan 2020 and 2021. The fasting period and the following Eid al-Fitr festival occurred when the country was gripped by the Sars-Cov-2 virus. Ghanaian Muslim NGOs extensively used Facebook and mobilised their efforts to alleviate the sufferings of vulnerable members of local Muslim communities. *The Light Foundation*, among others, donated as part of its Ramadan 2020 campaign 2,000 food package items worth over GHS 7,000 to local mosque communities in the Greater Accra region. ⁸⁸³ The *Emmoa Foundation* carried out a five-day food drive in Accra, feeding more than 2,100 persons from March-April 2020. ⁸⁸⁴

The ASWAJ Ashanti Region Zakat, Sadaqah and Waqf Committee, in turn, posted a video plea for donations on Facebook in April 2020. 885 As part of its Ramadan COVID-19 Campaign, the organisation distributed flyers via social media and the ASWAJ Ashanti Regional Imam posted a sermon on Facebook in March 2020. 886 The call—or the connections of Sheikh Ismael Adam Sakafia—were successful as the community could announce on Facebook that the Office of the ASAWJ Regional Imam had received USD 360 from the Yi Domin Allah Platform in the USA as charity to the needy in its fight against the COVID-19 lockdown. 887

⁸⁸⁰ https://www.facebook.com/Clamstart/photos/a.412982966220180/425832628268547/?type=3&t heater, posted 1.6.2019, accessed 23.10.2020.

⁸⁸¹ https://www.facebook.com/GIRA4ALL/, 12.5.2019, accessed 23.10.2020.

⁸⁸² https://www.facebook.com/GIRA4ALL/, 4.5.2020, accessed 15.1.2022.

^{883 &}quot;Light Foundation donates food package to Muslim communities in Accra," https://www.tlfghana.org/light-foundation-donates-food-package-to-muslim-communities-in-accra/, 7.5.2020, accessed 16.11.2020. The food package included a bag of rice, oil, sugar, canned fish, tin tomatoes, noodles and a nose mask.

⁸⁸⁴ https://www.facebook.com/EmmoaF/, 26.3.2020, 27.3.2020, 29.3.2020, 26.4.2020, 30.4.2020, accessed 29.9.2021.

⁸⁸⁵ https://www.facebook.com/aswajashanti1/videos/245742459798076, posted 7.4.2020, accessed 23.10.2020.

⁸⁸⁶ https://www.facebook.com/aswajashanti1/photos/a.239240292771837/32712463309554156/?type=3&theater, posted 7.4.2020, accessed 22.10.2020.

⁸⁸⁷ https://www.facebook.com/aswajashanti1/photos/a.2392402920771837/3326630800682373, https://www.facebook.com/aswajashanti1/videos/224639101971798, both posted 25.4.2020,

The Ummil Mu-Mineen Aishatu Siddeeqa Foundation addressed COVID-19 in its 2020 Ramadan Charity Project:

What about the orphans and needy? As the world is faced with the COVID-19 Pandemic UMAFS presents its financial campaign for orphans and needy. Spending your wealth in the way of Allah is a good way of attaining Jannah. Spending your wealth to support the orphans and needy during this pandemic is a good way of gathering good deeds.⁸⁸⁸

A similar call—"Feed the Needy COVID-19"—was posted by the Kumasibased Markaz Aleawyn Alyaqin Humanitarian Services on Facebook in early April 2020.⁸⁸⁹

In May 2020, donations from the Egyptian Islamic NGO Relief Development Foundation enabled it to organise an Iftar project. The organisation also distributed millet drinks and food to blind people in Asawasi, a suburb of Kumasi but issued a call for additional donations when it turned out that there was not enough prepared food to also cater for disabled persons.⁸⁹⁰

4.2 Orphans

There is little information on orphans in Ghana, and even less is known about their numbers in the Muslim communities. Traditionally, local Muslim scholars and imams would take care of at least some of them by feeding and providing shelter in their homes and makarantas. The number of orphans a scholar or imam would be capable of taking care of depended on the funds he received from his local community through <code>zakat</code> and <code>sadaqa</code>. Usually, these funds would be irregular, and most of the time, the orphans would join scholars' students to beg for alms in the streets.

accessed 22.10.2020.

⁸⁸⁸ https://www.facebook.com/Clamstart/photos/a.412982966220180/661575538027587/?type=3&t heater, 16.4.2020, accessed 23.10.2020.

⁸⁸⁹ https://www.facebook.com/markaz.aleawn.alyaqin/, 4.4.2020, accessed 23.10.2020.

⁸⁹⁰ Video on facebook: fasting breaking, donations by a philanthropist 1441 AH; photo and comment posted on https://www.facebook.com/markaz.aleawn.alyaqin/, 6.5.2020, accessed 23.10.2020.

⁸⁹¹ See further Dorte Thorsen, Children Begging for Qur'ânic School Masters. UNICEF Breifing Paper No. 5 (Dakar: UNICEF West and Central Africa Regional Office, 2012); Tufeiru Fuseini and Marguerite

Traditional and informal caring for orphans was substituted by establishing orphanages and orphans' donation initiatives and programmes by civil society organisations, first by Chrisitan mission societies and NGOs in Ghana during the second half of the twentieth century. Muslim establishments followed, too, but were rarely recognised in public for decades.

The common trajectory for organised and formal Muslim orphan programmes usually started with an imam establishing a private orphanage and founding an NGO to generate funds for running his establishment.

The case of the Adabiyya Islamic Society in Ghana serves as an example. Established by Sheikh Alhaji Yusif Dauda Garbiah in the 1990s and officially registered in 2000, the Society operates solely on donations and has been running an orphanage, Adabiya Orphanage, since 1996. The orphanage is operated by Sheikh Garbiah and 13 volunteers, and six paid staff members. Sheikh Garbiah acquired 40 acres of land in his society in Goaso, Brong Ahafo/Ahafo Region, where the Society operates a centre consisting of a mosque department, a schools department, and departments for water provision, orphans care, widows care and care for less privileged. In 2017, he posted a call for donations on the homepage as he planned to build dormitories, additional classrooms, staff accommodations and bathrooms, a hostel for visitors, a kitchen and suitable dining rooms for the children, staff and visitors, as well as facilitate the orphanage complex with electricity, plumbing for running water, and an access road.⁸⁹²

Another case is that of the Ansari Orphanage in Accra. The orphanage existed when the NGO operating the orphanage, *Muslim Orphanage and Humanitarian Assistance*, was incorporated and commenced business in July 2013. 893 At this point, the orphanage counted 386 children and

Daniel, "Child begging, as a manifestation of child labour in Dagbon of Northern Ghana, the perspectives of *mallams* and parents," *Children and Youth Services Review* 111 (2020): 1–15, https://doi.org/10.1016/j.childyouth.2020.104836.

⁸⁹² https://www.adabiyaorphanage.com.

⁸⁹³ Copy of Certificate of Incorporation, dated 28.7.2017, https://www.facebook.com/ MuslimOrphanageGhana/photos/ms.c.eJwzMTIwMzY3MzMxNzIyM7PUM4HyDYotLl2NzQBIMgZY. bps.a.420637641389338/420637664722669/, and Centrificate to commence

had already received financial assistance amounting to USD 1,200 from (unspecified) donors in Europe and Egypt. Nevertheless, conditions at the orphanage were trying, and the NGO posted please for additional support on Facebook saying, "we need more food", "desperate need of books to teach the children". **894 International support and donations to the orphanage, termed by the group as payment of <code>zakatal-fitr</code>, were to be paid "through Bait al-Mal and not any other account" by order of "Imam Ahmad a.s.", the bank account of the Bait al-Mal being in the name of "The Savior of Mankind Association" at the Commonwealth Bank of Australia. **895 The NGO has since then posted annual calls for support and donations during Ramadan and before Eid al-Adha, **896 usually combined with pictures of some of the orphan children pleading for help and assistance:

Assalaam alaikum Ansar brothers and sister Ansar orphanage home Ghana is greeting you all and also sending their tears to you for help they have no help from others any more and they are our future Ansars here they need help Insha Allah you can help them not others jazaakumu laah. 897

There is no data on how many Muslim orphanages or orphanages operated by imams or Muslim NGOs exists in Ghana, and I have only managed to collect some preliminary data about a few of them. Apart from the above-mentioned Adabiya Orphanage in Goaso and Ansari Orphanage in Accra, the Nuuru Usmaniya Foundation for Humanitarian Services and Development (NUSMA) is an orphanage centre in Accra established by Sheikh Osman Nuhu Sharubutu. 898 Others are the Darus-Salam Orphanage

business, dated 25.7.2013, https://www.facebook.com/MuslimOrphanageGhana/photos/ms.c.eJwzMTlwMzY3MzMxNzIyM7PUM4HyDY0tLI2NzQBIMgZY.bps .a.420637641389338/420637661389336, both accessed 10.9.2021.

⁸⁹⁴ https://www.facebook.com/MuslimOrphanageGhana/, 22.7.2013 and 25.7.2013, accessed 10.9.2021.

⁸⁹⁵ https://www.facebook.com/MuslimOrphanageGhana/, 28.7.2013, accessed 10.9.2021.

⁸⁹⁶ https://www.facebook.com/MuslimOrphanageGhana/, 8.10.2013, 1.11.2013, 1.6.2014, 1.3.2015, 20.6.-20.7.2015, 19.9.2015, 13.5.2019, 17-20.7.2021, accessed 10.9.2021.

⁸⁹⁷ https://www.facebook.com/MuslimOrphanageGhana/photos/a.415781688541600/46803729664 9372, 1.11.2013, accessed 10.9.2021.

^{898 &}quot;Muslim coalition initiate establishment of Education fund," 31.7.2013, http://edition.myjoyonline.com/pages/news/201307/110459.php, accessed 12.3.2014.

in Accra,⁸⁹⁹ the *Mercy Islamic School and Orphanage* in Adenta,⁹⁰⁰ the *Taqwa Orphanage and School* in Dodowa,⁹⁰¹ and the *Daarussafaba Salam Orphanage* in Nyinahin, Kumasi.⁹⁰² The Saudi scholar and philanthropist Sheikh Mohammed Bin Fahd Rubyan funded the Ghana Muslim Mission Orphanage at Beoposo, Ashanti region, to be extended with a technical and vocational school.⁹⁰³

The Aisha Siddiqa Islamic Girls Academy (ASIGA), a school complex including an orphanage in Accra, has received donations from the UK charity Caravan of Mercy and other international sponsors to carter for 90 orphans and poor children. The Prime Need Orphanage Institution in Swedru has been a target of the US-charity Forgotten People Organisation's Orphan Program since 2019. Al-Jihad Muslimah Foundation has supported students of Ahmed Uwaisi Orphanage at Boadi, Ashanti Region, and An-Nur Orphanage in Old Tafo. The Network for Intellectual Muslims Africa (NIMA) Cares, an Accra-based NGO founded in 2014, has run in cooperation with the National Chief Imam an orphanage since 2019. In addition, it funds a monthly scholarship programme for 143 orphans.

⁸⁹⁹ https://www.facebook.com/DarusSalam-Orphanage-Home-110607740706606/, accessed 16.1.2022.

⁹⁰⁰ The Mercy Islamic schools complex is an institution established by the African Muslims Agency (Direct Aid), comprising of an orphanage and schools including an senior high school, see "Ghana: Mercy Islamic School Gets Management Committee," Accra Mail 14.3.2006, https://allafrica.com/stories/200603140663.html, accessed 15.1.2022. The orphanage has been a recipient for several ad hoc and seasonal donations, for example from the Tijani youth group Baye Do Everything in 2017, 2018 and 2019 ("Tijaniyya youth group donates to orphanage," 28.6.2017, 17.5.2018, 26.5.2019, 11.6.2019, https://www.facebook.com/Bayedoeverything/, accessed 15.1.2022), the Annisaa Foundation (https://www.annisaafoundation.org/what-we-do/#1468390618027-70b31f63-af8b, accessed 15.1.2022).

⁹⁰¹ https://www.facebook.com/Home-of-Tagwa-Orphanage-and-Sch-110085017030256/.

^{902 &}quot;Turkish students renovate schools in Ghana," 26.8.2017, https://www.aa.com.tr/en/africa/turkish-students-renovate-schools-in-ghana/894633, accesed 15.1.2022.

^{903 &}quot;Saudi philanthropist builds orphanage for Muslim Community," 15.4.2016, https://www.modernghana.com/news/686175/saudi-philanthropist-builds-orphanage-for-muslim.html, accessed 15.1.2022.

⁹⁰⁴ https://www.totalgiving.co.uk/mypage/asiga, accessed 15.1.2022. ASIGA was part of Caravan of Mercy's 2018 fundraising campaign but is not anymore part of the organisations donation programme

⁹⁰⁵ See FPO's 2021 West Africa Ramadan Food Distribution, https://www.facebook.com/aishahassan64/, 17.4.2021, accessed 15.1.2022.

⁹⁰⁶ https://www.facebook.com/pmujahi/, 7.8.2021, 31.10.2021, accessed 15.1.2022.

⁹⁰⁷ http://nimacares.org/who-we-are/, accessed 19.11.2021.

Several NGOs are engaged in funding the building of new orphanages. A recent initiative to build an orphanage in Ejura Sekeye, Ashanti Region, was launched by Peace Charity Foundation and the Al Jihad Muslimah Foundation in September 2020.908 Another one is the initiative by Sheikh Yusif Saeed Yahya to construct an orphanage education centre in Boaman, Ashanti Region, in January 2021, relying on both internal and external funding with regular updates on Facebook about the progress of the project. The complex, when finished, will comprise a classrooms block, separate dormitories for boys and girls, an administrative block and a masjid. Tellingly, the Facebook account of the project contains video clips with calls for donations in both Arabic and English.909 Some Tamale Muslims donated land to the Tamale Orphanage Project of the Salam Ul-Muslimiyn Ghana, although no further news has been posted about the project's progress;910 the Tarbiyya Foundation, supported by some Turkish NGOs, plans to build an orphanage in Accra. 911 The US-charity Islamic Ummah Relief (IUR), active in Ghana since 2019, 912 collected almost USD 43,000 in 2020 to complete Al-Amaam Orphanage at Potsin, Gomoa East District, Central Region. 913 The Techiman Muslim Youth Association (TEMYAS) launched its orphanage project in January 2020; the group has acquired three plots of land at Tuobodom and some funding from local donors to start the project.914

Operating an orphanage is expensive. Not surprisingly, therefore, not many Muslim orphanages have been established and few, if any, receive government support. Some imams who take care of orphans have made

⁹⁰⁸ Poster on Facebook, 17.9.2020, https://www.facebook.com/109402170907845/photos/a.1145040 60397656/114504037064325/?type=3&theater, accessed 23.10.2020.

⁹⁰⁹ Orphanage Centre For Education And Moral Training, Facebook account established 13.1.2021 with 661 followers, https://www.facebook.com/Orphanage-Centre-For-Education-And-Moral-Training-102223418521787/, accessed 9.9.2021.

^{910 &}quot;Tamale Muslims donate land to Salaam Ul-Muslimiyun, Ghana," http:// hungerclaimsourchildrenfirst.zohosites.com/tamale-orphanage-project.html, accessed 15.1.2022.

⁹¹¹ https://www.facebook.com/TARBIYYAGH/, 13.10.2020, accessed 15.1.2022.

⁹¹² See IUR Annual Report 2019, available at https://islamicummahrelief.org/wp-content/uploads/2020/07/IUR-2019-Report.pdf, accessed 15.1.2022.

^{913 &}quot;Help Complete the Orphanage in Ghana (Sadaqa Jariyah)," https://www.launchgood.com/campaign/help_complete_the_orphanage_in_ghana_sadaqah_jariyah#!/, 1.1.2021, accessed 15.1.2022.

^{914 &}quot;Fund raising in support of orphanage in Techiman," 15.12.2019, https://www.modernghana.com/news/973802/fund-raisingin-support-of-orphanage-project-in.html, accessed 15.1.2022.

use of social media to call for assistance, for example, the imam of Agogo central mosque, Ashanti Region, who, through his Facebook group and local NGO *Friends for the Needy*, posts calls for assistance in kind and cash for 36 orphans and needy children. The NGO combines self-help with making calls for external, local, national and international donations; among its former activities, volunteers of the NGO cultivated 9 acres of maize in 2019 to reach the NGO's objectives.

A parallel phenomenon in Muslim activism in supporting orphans is the engagements of Muslim NGOs and FBOs. Among the oldest initiatives is the Orphan's Project of the Ghana Society for Islamic Education and Reform (GSIER). Starting in 1996 in Madina, Accra, the project became the responsibility of the women-wing of GSIER. The core idea of the Orphan's Project is to take care of orphans and assist them financially and morally and give them an academic and religious education. 917 In addition, GSIER sponsors over 200 orphans in various primary, junior and senior high schools in Accra and 10 in universities. Since 2017, it has organised its annual Orphans Day.918 This seems to have sparked off several Muslim organisations to organise similar events. Islamic Ummah of Ghana, for example, supported World Orphans' Day in 2018, 919 while Zongo Inspiration Team (ZIT) arranged a big orphans' party in Accra on World Orphans' Day in 2018. 920 In 2019, ZIT collaborated with Rayuwa Foundation to celebrate World Orphans Day. 921 The Light Foundation runs an online orphans sponsor programme via its e-application found on the organisation's homepage.922

⁹¹⁵ https://www.facebook.com/Friends-for-the-needy-2323915811185564/, 28.5.2019, 15.6.2019, 12.5.2021, accessed 9.9.2021.

⁹¹⁶ https://www.facebook.com/pg/Friends-for-the-needy-2323915811185564/posts/?ref=page_internal, 14.5.2019, accessed 9.9.2021.

⁹¹⁷ https://giser.org.gh/sponsorship-programmes/, accessed 22.11.2020.

^{918 &}quot;Orphan Day 2017," https://giser.org.gh/orphan-day/, accessed 22.11.2020.

⁹¹⁹ https://www.facebook.com/islamicummahofghana/, video 20.4.2018 and posting 21.4.2018, accessed 10.9.2021.

⁹²⁰ See video about 2019 event, https://www.facebook.com/AsmauAyub/videos/10216408967830277, accessed 10.9.2021.

⁹²¹ https://www.facebook.com/ZongoRising, posting 4.5.2019, accessed 10.9.2021. The COVID-19 pandemic seems to have annulled the celebrations in 2020 and 2021.

⁹²² https://tlfghana.org/orphans-forms-page/, accessed 16.1.2022.

The Ghanaian-UK Justice Yateem Foundation (JYK, established in 2018) runs an orphans sponsorship scheme in Ejura, catering for the school fees, clothing and upkeep of 400 orphans. ⁹²³ The Salaga Islamic Research Foundation (SIRF, established in 2014) runs a monthly orphans support programme in Salaga; ⁹²⁴ the Accra-based Race 4 Aid supports 202 orphans with monthly stipends in Kumasi and Tamale. ⁹²⁵ In turn, Care Bridge Foundation (established in 2020) supports the Taqwa Orphanage and School in Accra and Kpawumo Children's Home outside Tamale, joining the IUR fundraising campaign for constructing the Al-Amaam Orphanage in Potsin. ⁹²⁶

A few Muslim organisations donate to and support Muslim children in (denominational) orphanages, including *The Light Foundation* and the *Muslim Health Workers' Association of Ghana*. 927 Some Salafi youth groups are sceptical about this approach. The *Muslim Youth Hereafter Project* (MYHP), therefore, instigated its orphans' programme in July 2020. The programme aims to focus on the capacity building of orphans rather than merely supporting them once a year. The programme is motivated by a strong belief in the necessity to infuse the orphans with the teaching of Islam. The activists of the MYHP even declare on Facebook:

Finding yourself in an orphanage in Ghana makes you a non-Muslim by default, as there are no Islamic activities or policies for Muslim orphans.⁹²⁸

This is clearly an overstatement as many shaykhs and imams take care of orphans in their schools or run orphanages. Nevertheless, the MYHP wants "to be the mouthpiece of orphans, especially Muslim orphans in Ghana," and decided to undertake four major programmes within the

⁹²³ https://www.facebook.com/JusticeYateemFoundation/, 17.4.2020, accessed 15.1.2022.

⁹²⁴ https://www.facebook.com/Salaga-Islamic-Research-Foundation-SIRF-101205651665810/, 25.2.2021, 6.3.2021, 5.5.2021, accessed 15.1.2022.

⁹²⁵ https://www.facebook.com/race4aid/.

⁹²⁶ https://www.facebook.com/careBridgeF/?ref=page_internal, 16.8.2020, 20.10.2020, 21.10.2020, 5.1.2021, accessed 15.1.2022.

⁹²⁷ https://www.facebook.com/tlfghana/, donation to Teshie Children's Home (4.8.2020) and Tamale Children's Home (2.6.2021); Muslim Health Workers' Association of Ghana, "Video of orphanage donation," 11.6.2018, https://www.facebook.com/341974059650439/videos/vb.341974059650439/425518731295971/?type=2&theater, accessed 21.10.2020.

⁹²⁸ https://www.facebook.com/helpintherightcourse/, 2.7.2020, accessed 16.1.2022.

year in addition to intermitted "mini-projects." In addition, the orphans' programme was concentrated on the Nyohini Orphanage in the (new) Northern Region, and the MYHP embarked on its first training programme for volunteers as well as launched its first support campaign for the programme ahead of Eid al-Adha in July 2020.⁹²⁹

Other Muslim NGOs run similar projects and programmes. The *Ghana Academy of Muslim Professionals* (GAMP) decided in 2008 to launch the Orphans Support Project, OSP. Based each year on the financial capacity of the project, the OSP identifies the recipients and assists them through their home guardians. GAMP pays the school fees, provides subsistence money and buys learning and teaching material for about 20 orphans.⁹³⁰

The Kumasi-based Kafilul Yateem Foundation for Social Services in Ahinsan, the Markaz Aleawyn Alyaqin Humanitarian Services in Old Tafo and the Ummah Foundation run local orphans support programmes usually on an ad hoc basis as they rely on external funding. ⁹³¹ The Sekondi-Takoradi branch of FOMWAG, in turn, has made donations to the Daboase Orphanage. ⁹³²

Several youth organisations, among others the *Ghana Islamic Youth Sadaqa Association* and the Ghana Muslim Student Association's section at KNUST, alongside NGOs run by Muslim celebrities such as *Problems Shared Problems Solved Foundation* and the *Essa Ajeman Charity Foundation*, solicit donations for assisting orphans via their networks on social media.⁹³³

⁹²⁹ https://www.facebook.com/helpintherightcourse/, 15.7.2020. The MYHP heralded the campaign as a success and stated that it donated a wide range of goods to the orphanage, including a variety of health, hygiene and food products, "Eid Adha Celebration and Donation at Nyohini Children's home," https://www.facebook.com/helpintherightcourse/, 5.8.2020. The training course for volunteers was organized in October, see https://www.facebook.com/helpintherightcourse/, 11.10.2020.

^{930 &}quot;About," https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/, accesed 16.1.2022.

⁹³¹ The Kumasi-based Ummah Foundation receives donation from a Muslim FBO in Germany, the German Charity and Orphan Foundation (unidentified!), to support orphans in the Old Tafo Zongo, https://www.facebook.com/UMMAH-Foundation-122337079156638, 23.8.2019, 1.5.2020, 13.1.20211, accessed 16.1.2022.

⁹³² Noted in https://www.facebook.com/Fomwag-Ashanti-112442813643597/, 11.7.2021, accesed 16.1.2022.

⁹³³ https://www.facebook.com/GIYSA-Ghana-Islamic-Youth-Sadaqqa-Association-109699093960381/, 6.11.2020; https://www.facebook.com/gmsaknustofficial/, 24.2.2021; https://www.facebook.com/B.B.MALTITI/, 16.7.2021; https://www.facebook.com/Essa-Ajeman-Charity-Foundation-108497807812470/, 17.12.2020, 29.5.2021, all accessed 16.1.2022.

Another common practice is the distribution of food and clothes to orphans during the Eid festivals. Some initiatives have existed for decades, including Haji Abubakar Yakubu Batalima's Society for the Assistance to the Orphans and the Disabled (SAFOAD, established in 2001).⁹³⁴ Others are recent ones, for example, the Orphans Sallah Parties organised by the Accra-based Immaa-Allah Foundation since 2018.⁹³⁵

Similarly, the Tamale-based *Kpibsi Mini Gbala Foundation* (established in 2017) has supported orphans in several locations in the northern parts of the country, including Tamale, Savelugu, Kumbungu, Bimbila, Walewale, Bolgatanga and Yendi, since 2018. 936 In recent years, these events have developed into massive celebrations, as was when the Accra branch of the *Ghana Muslim Mission* feted over a thousand orphans, widows and widowers at Eid al-Adha in 2019, a project it had launched one year earlier. 937 This practice, too, has its roots in the traditional and informal forms of local assistance but has become an institutionalised, formal and public event during the age of social media, and many local Muslim FBOs and NGOs have managed to generate both internal as well as external/foreign annual funding for these projects. Some of them earmark their Eid donations to orphans.

Starting in 2012, GAMP has been involved in the supervision of the distribution of relief items to orphans and deprived families during Ramadan (food packages) and Eid al-Adha (ritually slaughtered cow meat). The IHH of Turkey and the WEFA of Germany have mainly supported this annual relief service. GAMP's target group for its Eid Orphans Relief has been the "forgotten orphans", or those whom imams and Muslim chiefs identify as not receiving any care from an orphanage and have

^{934 &}quot;SAFOAD donates to Muslims," 26.6.2017, https://www.graphic.com.gh/news/general-news/safoad-donates-to-muslims.html, accessed 15.1.2022.

⁹³⁵ https://www.facebook.com/MUASSAIMA/, 21.9.2018, 17.5.2019, 27.5.2020, 20.5.2021, accessed 15.1.2022.

⁹³⁶ https://www.facebook.com/Kpibsi-Mini-Gbala-Foundation-106756760814410/, accessed 15.1.2022.

[&]quot;Ghana Muslim Mission fetes over thousand orphans in Eid ul-Adha celebration," 12.8.2019, https://www.ghanaweb.com/GhanaHomePage/NewsArchive/Ghana-Muslim-Mission-fetes-over-thousand-orphans-in-Eid-ul-Adha-celebration-771259, accessed 10.9.2021.

been registered by GAMP before the food distribution day. ⁹³⁸ The *Kafilul Yateem Foundation for Social Services* (probably) receives donations from Arab/Saudi philanthropists for its Eid donations to orphans. ⁹³⁹

The Save Aid Project, in turn, belongs to the NGOs launched during the age of social media and solicits donations from its members via Facebook. The Accra-based Muslim NGO started in 2018 to organise special Eid-ul Adha parties with orphans, the first in 2020 at "an orphanage in Accra", in 2021 at the Islamic Charity Centre – Children's Home and Quranic Memorisation School in Kasoa.⁹⁴⁰

Similar activities were organised by the *Islamic Ummah of Ghana* (IUG) in cooperation with the NGO *Global Muslimah Dilemma* (GMD). Starting in 2017, IUG and GMD organised their first Iftar gatherings for orphans and widows in Accra.⁹⁴¹ In April 2018, IUG posted a call to raise funds to provide iftar for over 1,000 orphans and widows; two months later, IUG and GMD were feeding orphans and widows in Accra and providing food and clothes for 100 orphans in an orphanage in Awutu Akropong, Central Region.⁹⁴² Later in the year, the Accra-based *Islamic Centre for Future Women* donated food, toiletries and other provisions to the Mercy Islamic School Orphanage.⁹⁴³ The Accra-based *Rayuwa Foundation*, in turn, organised World Orphans Day in 2018 and 2019; the latter one was held in Kanda, Accra, and gathered 500 orphans and street children and less privileged ones in Accra.⁹⁴⁴ To mitigate the negative impact of the

⁹³⁸ https://www.facebook.com/GhanaAcademyOfMuslimProfessionals/, 16.7.2013, 30.5.2015, 28.1.2016, accessed 16.1.2022.

⁹³⁹ Project of Eid Cover for Orphans and Needy People; posted photo, 16.9.2019: donation of money (ca 40 GHS each), pencils and note book to orphans, https://www.facebook.com/%D9%85%D 8%A4\%D8\%B3\%D8\%B3\%D8\%B3\%D8\%A7\%D9\%81\%D9\%84\%D8\%A4\%D8\%A4\%D9\%84\%D9\%85\%D8\%A7\%D9\%84\%D9\%84\%D8\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%AF\%D9\%B\%D8\%AF\%D9\%B\%AF

⁹⁴⁰ https://www.facebook.com/SaveAidProject/, 25.8.2018, 23.7.2020, 29.7.2021, accessed 16.1.2022.

⁹⁴¹ https://www.facebook.com/islamicummahofghana/, 29.5.2017, accessed 16.1.2022.

⁹⁴² https://www.facebook.com/islamicummahofghana/, 20.4.2018, 21.4.2018, 26.4.2018, 4.6.2018, 10.6.2018, 28.6.2018.

⁹⁴³ Islamic Centre for Future Women donation, 31.8.2018, https://www.facebook.com/permalink.php?story_fbid=2220773621471578&id=1763674863848125, accessed 27.9.2021.

^{944 &}quot;World Orphans Day: Rayuwa Foundation hosts 500 children," 4.5.2019, https://www.rayuwafoundation.org/news-and-events/world-orphans-day-rayuwa-foundation-hosts-500-

COVID-19 pandemic, members of the Rayuwa Foundation organised an outreach event and donated clothes, toys and stationery to the Chosen Children's Center Orphanage in Darkuman, Accra, in November 2020. 945

During the age of social media, a common feature is video calls on YouTube and Facebook to support local (ad hoc) outreach programmes for orphans. Hajia Wasila Mohammed's NGO Nuur Fauka Nuur, also known by its Hausa name Haske Bisa Kan Haske (both meaning Light upon Light), among others, generates funds for its orphan Ramadan/Eid al-Fitr/Eid al-Adha programmes through local donations generated by calls for sadaqa in Hausa in its video postings on Facebook. 946 Hajia Wasila Mohammed, also known as Queen Lucky, is a public TV celebrity, hosts her own show on Hijrah TV, Taimaka Min, and operates an orphan's home in Accra. 947

NIMA Cares, in turn, solicited funds for its COVID-19 Food Distribution for Orphans and Street Children Project in September 2020.948 The Chief Alhaji Sulley Issah Foundation (established in 2019) raises funds for the Darus Salam Orphanage,949 the Fadil Islamic Foundation for the Taqwa Orphanage,950 Ar-Rahman Foundation solicits funds for its 2020-initiated orphans and street children project in Accra as well as in support of the Darus Salam Orphanage,951 whereas Peace Charity Foundation (established

children/, checked 22.11.2020.

⁹⁴⁵ https://www.facebook.com/Rayuwafoundation/, 28.11.2020, accessed 16.1.2022.

⁹⁴⁶ https://www.facebook.com/105221041258834/videos/1932881250180474, 15.7.2021; https://www.facebook.com/105221041258834/videos/2578813445691449, 6.11.2020; https://www.facebook.com/105221041258834/videos/765356910858699, 6.11.2020, all accessed 9.9.2021.

Also notification of Sallah meat donation, https://www.facebook.com/wasila.lukman.3, 24.7.2021, accessed 9.9.2021.

⁹⁴⁷ See further video clip "Haske Bisa kan Haske Queen Luky," https://www.facebook.com/wasila. lukman.3/videos/5949863498371971, 7.6.2021, and distribution of clothes and Ghana healthy insurance cards to orphans by Hajia Wasila Mohammed, https://www.facebook.com/wasila. lukman.3/videos/1436958233328317, 25.7.2021, both accessed 9.9.2021.

⁹⁴⁸ https://www.facebook.com/NIMACares/, 24.9.2020, accessed 15.1.2022.

⁹⁴⁹ https://www.facebook.com/sulley.issa.35, 25.6.2021; "Chief Alhaji Sulley Issah Foundation provides support to vulnerable groups," 30.7.2021, https://newsghana.com.gh/chief-alhaji-sulley-issah-foundation-provides-support-to-vulnerable-groups/, accessed 15.1.2022.

⁹⁵⁰ https://www.facebook.com/Fadil-Islamic-Foundation-FIF-2096199234038627/, 25.10.2020, accessed 15.1.2022.

⁹⁵¹ https://www.facebook.com/Ar-Rahman-Foundation-842801265769837/?hc_ref=ARQhsDN9I-V-4zVsWTFyjvqCVwtnGts2TLfrilWGjoC12zkL6vZyOPsBOShzumExkwk&fref=nf, 27.9.2020, 18.12.2020, accessed 15.1.2022.

2019) raises funds in support for orphans in Ejura. 952 Other organisations, for example, *Help Orphans Tamale* and the orphan relief and sponsorship of *Islamic Welfare Aid Ghana*, use social media merely as an open call for support, hoping to attract the attention of an international donor and have left few other traces about their activities on the internet. 953

4.3 Prison inmates

A previously ad hoc form of humanitarian assistance transformed into recurrent annual events is targeted donations to Muslim prison inmates. An eyeopener was perhaps the visit of the Ghana Muslim Academy to James Fort Prisons in Accra in 2003. The members were astonished to know that about two-thirds of 700 inmates were Muslims. Very much touched by the situation, the Academy decided to embark on the Prisons Reformation Project in 2003. (However, the project's outcome is unknown, nor if it continued with the programme over the years to follow.)

Little is known about ad hoc donations to Muslim prison inmates before they started to be announced in public. Unnoticed in public for fifteen years, the annual donations to Nsawam Medium Security Prisons by a group of Muslims coordinated by Alhaji Sibaway Zakariya aka Paapa Angola and Malam Faatullahi at the Eid al-Mawlid al-Nawabi, the birthday of Prophet Muhammad, only hit the headlines in 2016.954

Further, it is likely that similar donations were made during Ramadan and the Eid festivals, as was noted by Ghanaian media when a local Kumasi-based Muslim NGO, the *Islamic Library for Reading and Recording Centre*, donated clothes, shoes, food and toiletries to inmates of the Central and Manhyia Prisons in Kumasi in 2009, 955 or when the Muslim community

⁹⁵² https://www.facebook.com/Peace-Charity-Foundation-594177327732659/, 17.9.2019, 19.9.2019, 23.9.2019, 11.12.2019, 3.1.2020, accessed 15.1.2022.

⁹⁵³ https://www.facebook.com/Help-orphans-tamale-104404448138332/ contains nothing else but two pictures with no further information provided. http://iwaghana.blogspot.com/2015/07/the-islamic-welfare-aid-i.html, in turn, contains information only for 2015.

^{954 &}quot;Muslim Inmates Receive Relief," 22.2.2016, https://www.modernghana.com/news/676390/muslim-inmates-receive-relief.html, accessed 16.9.2021.

⁹⁵⁵ Issah Alhassan, "Ghana: Muslims Clothe Prison Inmates," 28.9.2009, https://allafrica.com/stories/200909281669.html, accessed 16.9.2021.

at Agona Swedru donated items worth GHS 1,000 (ca. 160 USD) to the Gomoa Osamkrom Prison Camp in fulfilment of *zakat al-fitr* and as part of the celebration of Eid al-Fitr in 2013. Since then, and assumably correlating with the expansion of Muslim NGOs and their excessive use of social media, donations to Muslim prison inmates during the Eid festivals have become an annual affair.

Nsawam Prison has been one of the prime targets for Eid donations. In 2015, it received rice, Islamic books, clothes, and toiletries valued at GHS 3,000 (ca. 485 USD) from Sadaqa Train as part of the organisation's outreach campaign. In 2016, when the prison counted close to 900 Muslims among its 3,350 inmates, Islam for Ghana organised a donation campaign with Al-Mumin Foundation – Ghana for its Muslim inmates. Al-Mumin Foundation continued its Iftar programme for Nsawam Prisons in 2017 and 2018; the latter year is intended to feed 1,000 men and 20 women inmates and planned to start a rehabilitation project to teach the inmates tailoring, weaving and craft. In 2019, Nsawam Prisons received items worth GHS 15,000 (ca. 2,500 USD) from Kabore Oil Limited (KOL) as an Eid donation.

A few weeks earlier, Crime Creek Foundation (CCF) directed a Ramadan donation it had received from the US Muslim charity Amaana Foundation to the prison. ⁹⁶² In 2020, Crime Creek Foundation repeated its Ramadan donation to the prison, funded by an anonymous donor and Hajia Barikisu

⁹⁵⁶ The items included 200 packed food, 12 cartons of soft drinks and 15 bags of sachet water, see Gilbert Mawuli Agbey, "Swedru Muslims support Osamkrom Prisons," 14.8.2013, https://www.modernghana.com/news/481962/swedru-muslims-support-osamkrom-prisons-camp.html, accessed 13.7.2021.

⁹⁵⁷ Nadima Umar Uthman, "Sadaqa Train donates to Nsawam Prisons," 9.7.2015, https://www.graphic.com.gh/news/general-news/sadaqa-train-donates-to-nsawam-prisons.html, accessed 26.5.2021.

⁹⁵⁸ Figures quoted in "Muslim Inmates Receive Relief," 22.2.2016, https://www.modernghana.com/news/676390/muslim-inmates-receive-relief.html, accessed 16.9.2021.

⁹⁵⁹ https://www.facebook.com/ISLAMFORGHANA/, 11.6.2016, accessed 16.1.2022.

⁹⁶⁰ https://www.facebook.com/Al-Mumin-foundation-Ghana-410983056040597/, 27.5.2018, accessed23.10.2020.

⁹⁶¹ Raissa Sambou, "Ghana: Muslim Inmates of Nsawam Prisons Receive Food Items," Ghanaian Times, 31.5.2019 https://allafrica.com/stories/201905310429.html, accessed 15.9.2021.

⁹⁶² https://crimecheckfoundation.org/2019/05/24/ccf-donates-to-muslim-inmates-at-sekondicentral-prison/, accessed 15.9.2021.

based in the USA.963 KOL and CCF are neither Muslim run enterprises nor especially targeting Muslims in ordinary activities but stand out as non-Muslim initiatives addressing the needs of a distinctive section of the Muslim community. Moreover, CCF's donation must have been ad hoc, as there is no note about it on its Facebook account. However, a local Muslim initiative resurfaced in 2021 when the *Problems Shared Problems Solved Foundation* launched a fundraising campaign to collect clothes, food and money for Muslim inmates at Nsawam Prisons964

Other prisons in Ghana's southern parts have occasionally received ad hoc Eid donations for its Muslim inmates. In 2017, Ar-Rahman Ar-Rahim Foundation posted a call and coupon for its Ramadan feeding programme 2017 for Muslim inmates at Kumasi Prisons; 965 in 2019, Eid Feast Ghana donated to the prison. 966 Al-Mumin Foundation organised Ramadan Iftar for Muslim inmates in Cape Coast's Ankaful Prisons in May 2018. 967 In 2020, the Ghana Academy of Muslim Professionals donated food and assorted items to inmates and officers at James Camp Prison in Accra, 968 while the Munsam foundation provided Iftar and Eid meals for Muslim prisoners in Amanfrom Prisons. 969 The Cape Coast Circuit of the Ahmadiyya Muslim Mission, in turn, made headlines with its Ramadan donation to Ankaful Prisons in April 2021. 970

Public donations to Tamale Prisons started during Ramadan 2017 when The Bamba Islamic Institute, Ghana, donated items worth GHS 270,000

^{963 &}quot;Muslim inmates at Nsawam prisons gets CCF support during Ramadan," 12.5.2020, https:// crimecheckfoundation.org/2020/05/12/muslim-inmates-at-nsawam-prisons-gets-ccf-supportduring-ramadan/, accessed 15.9.2021.

⁹⁶⁴ Fundraising video by Ibrahim Baba Maltiti, https://www.facebook.com/B.B.MALTITI/videos/158712896382166, 14.8.2021, accessed 15.9.2021.

⁹⁶⁵ Photo of coupon, https://business.facebook.com/Ar-Rahman-Foundation-842801265769837/photos/a.845904902126140/1267663309950295, 3.5.2017, accessed 15.9.2021.

⁹⁶⁶ https://www.facebook.com/Eid-Feast-Ghana-454901921910937/, 26.6.2019, accessed 3.2.2022.

⁹⁶⁷ https://www.facebook.com/Al-Mumin-foundation-Ghana-410983056040597/, 30.5.2018, accessed 23.10.2020.

^{968 &}quot;Ghana Academy of Muslim Professionals donates to James Camp Prisons," 31.5.2020, https://newsghana.com.gh/ghana-academy-of-muslim-professionals-donates-to-james-camp-prisons/, accessed 15.9.2021.

⁹⁶⁹ https://www.facebook.com/MunSam-Foundation-583631862100641/, 29.5.2020, 4.6.2020, accessed 3.2.2022.

⁹⁷⁰ Afedzi Abdullah, "Ahmadiyya Muslim Mission donates to inmates at Ankaful Maximum Prisons," 30.4.2021, https://www.gna.org.gh/1.20651617, accessed 15.9.2021.

(ca. 44,0000 USD) as part of its social welfare programme to its inmates. In a press release, Sheikh Amin Bamba, CEO of Bamba Islamic Institute, urged other Muslim NGOs and philanthropists to assist prison inmates, as the government was incapable of meeting their needs. 971 Likewise, and perhaps encouraged by Sheikh Amin Bamba, the Muslim Youth Hereafter Project launched a campaign to provide Iftar for 100 Muslim inmates at Tamale Prisons. 972 Another organisation that responded to Sheikh Amin Bamba's call was Awakening Muslimah. Since 2018, the organisation has provided Suhur and Iftar meals for Muslim inmates at Tamale Prisons during Ramadan. 973 It launched the Ramadan Prison Feeding Campaign on Facebook for donations in cash and kind, and at least in 2020, Awakening Muslimah managed to provide 2,520 Suhur and Iftar packets.⁹⁷⁴ In 2021, it moved the Ramadan prison feeding campaign to its newly designed homepage, managing to reach 90 per cent of its targeted GHS 6,000 (ca. 970 USD) budget.⁹⁷⁵ As a result, Awakening Muslimah provided meals for 220 Muslim inmates in April 2021, 976 increasing it to 320 one month later.977

Muslim inmates in other northern prisons have rather seldom been the target for public fundraising campaigns of Muslim NGOs. Nevertheless, the Eid donation by *Sadaqa Train* in May 2019, ⁹⁷⁸ alongside the combined effort of two southern Zongo youth groups, *Zongo First International* and Youth Connect Ghana, to raise funds for Eid donations to Navrongo

^{971 &}quot;Bamba Islamic Institute donates to prison inmates," 6.6.2017, http://www.ghananewsagency. org/social/bamba-islamic-institute-donates-to-prison-inmates-117885, accessed 17.5.2019; https://www.facebook.com/biighana/12.6.2017, accessed 17.5.2019.

⁹⁷² Call for Prisons Iftar 2017, retrieved from https://www.facebook.com/Hayat-The-Muslim-lifestyle-Magazine-in-Ghana-251499241558283/, 20.5.2017, accessed 12.8.2021.

⁹⁷³ Insert by Adnan Abdul-Hamid, https://www.awakeningmuslimah.org/about-us/who-we-are/, accessed 16.7.2021.

⁹⁷⁴ https://www.facebook.com/awakeningmuslimmah/, 30.5.2019, 16.4.2020, 9.5.2020, accessed 16.7.2021..

^{975 &}quot;Annual Ramadan feeding," https://www.awakeningmuslimah.org/ramadan/, accessed 16.7.2021.

^{976 &}quot;Awakening Muslimah Serves Meals for 220 Muslim Inmates," 21.4.2021, https://www.awakeningmuslimah.org/ramadan-eid-outreach/awakening-muslimah-serves-meals-for-220-muslim-inmates/, accessed 16.7.2021.

^{977 &}quot;Awakening Muslimah Serves meals for 320+ Inmates," 20.5.2021, https://www.awakeningmuslimah.org/eid-celebration/awakening-muslimah-serves-meals-for-320-inmates/, accessed 16.7.2021

^{978 &}quot;Sadaqa Train Pays Ramadhan Visit to Ghana Prisons," 19.5.2019, https://www.sadaqatrain.org/sadaqa-train-pays-ramadhan-visit-to-ghana-prisons/, accessed 3.2.2022.

Prisons in May 2021,⁹⁷⁹ indicates perhaps a new trend in the annual 'Eid for prisoners' campaigns. In Wa, the 2019-established local NGO *HealthWay Foundation* celebrated Eid al-Fitr with the inmates at Wa Central Prisons, arranged health screening for them in 2019,⁹⁸⁰ and repeated its Eid outreach in 2020 and 2021.⁹⁸¹

Not only Muslim NGOs, celebrities and philanthropists but also public persons, political associations and volunteer groups have started to address the plight of Muslim inmates. For example, Hajia Samira Bawumira, the wife of Vice-President Mahamudu Bawumira, initiated Eid al-Fitr donations to Nsawam Prisons as part of her corporate social responsibility in 2017, 982 the Alpha Patriots, a volunteer group in the New Patriotic Party (NPP), donated food to Muslim inmates of Bawku Central Prisons in April 2021, 983 whereas NDC politician Hajia Zuweiru Ibrahimah made Eid donations to Salaga Prisons in 2020 and 2021. 984 This seems to correlate with the increased visibility of politicians and political parties during Ramadan and the Eid festivals.

A new chapter in mobilising assistance for Muslim prison inmates opened in 2019 when Alhaji Inusah Salley, a Muslim entrepreneur in Accra, sponsored a borehole project as *sadaqa jariya* in Kumasi Prisons. The project had been initiated by Ashanti Regional Prisons Commander together with Alhaji Papa Angola and was commissioned by the National Chief Imam Sheikh Osman Nuhu Sharubutu.⁹⁸⁵

⁹⁷⁹ https://www.facebook.com/youthconnectg/, 13.5.2021, accessed 3.2.2022.

⁹⁸⁰ https://m.facebook.com/Healthway-Foundation-452031622267357/, 11.6.2019, accessed 3.2.2022.

⁹⁸¹ https://www.facebook.com/Healthway-Foundation-107995270549152/, 22.8.2020; Sanni Abacha, "UWR: HealthWay Foundation Celebrates Eid ul-Fitr with Prison inmates," 16.5.2021, https://homeradionews.com/2021/05/16/uwr-healthway-foundation-celebrates-eid-ul-fitr-with-prison-inmates/, accessed 3.2.2022.

^{982 &}quot;2nd Lady Fetes Muslim Inmates At Nsawam Prison," 27.6.2017, https://www.ghanastar.com/news/2nd-lady-fetes-muslim-inmates-at-nsawam-prison/, accessed 16.9.2021.

⁹⁸³ Rita Avoka, "Muslim inmates of Bawku Prison receive food," 22.4.2021, https://www.gna.org. gh/1.20599442, accessed 16.9.2021.

^{984 &}quot;Salaga South: Hajia Zuweira Donates Items To Aged Constituents To Mark Eid Al-Fitr," 23.5.2020, https://nkilgifmonline.com/2020/05/23/salaga-south-hajia-zuweira-donates-items-to-aged-constituents-to-mark-eid-al-fitr/; "Eid-ul Fitr: Salaga South MP makes donations to the poor, prison inmates and the aged," 12.5.2021, https://www.modernghana.com/news/1080841/eid-ul-fitr-salaga-south-mp-makes-donations-to.html, accessed 3.2.2022.

^{985 &}quot;Chief Imam Provides Water For Prisoners," 11.3.2019, https://dailyguidenetwork.com/chief-imam-provides-water-for-prisoners/, accessed 16.9.2021.

4.4 Persons with Disabilities

The founding of the *Muslim Deaf Development* (MDD) marked perhaps the first step toward a coordinated attempt to address the plight of a discriminated and marginalised group of Muslims in Ghana. Speaking at the launching event of the organisation in Tamale in 2012, MDD Director Iddrisu Mukhtar⁹⁸⁶ informed that the organisation was affiliated with the US-based Global Deaf Muslims (GDM),⁹⁸⁷ and was committed to working with parents, Islamic scholars, and organisations to advance Islamic education of deaf Muslims. In addition, MDD would facilitate dialogue between deaf and hearing Muslims, promote awareness of deaf rights, and enhance the provision of sign language interpreters at mosques and other Islamic events.⁹⁸⁸ Since its inception, MDD has annually organised Iftar, Eid al-Fitr and Eid al-Adha celebrations at its centre in Tamale,⁹⁸⁹ largely (if not solely?) enabled by donations from Global Deaf Muslims.⁹⁹⁰

MDD, through financial assistance from GDM, has launched several programmes at its centre in Tamale.⁹⁹¹ In April 2013, it started a free ICT training programme in sign language and Islamic classes in sign language. Five months later, it started Friday sermon interpretations in sign language⁹⁹² and collaborated with the National Road Safety Commission, a road safety campaign for the deaf in November 2013.⁹⁹³

⁹⁸⁶ Iddrisu Mukhtar passed away in 2019, see https://www.facebook.com/GlobalDeafMuslim/posts/2122822234452083, accessed 23.9.2021.

⁹⁸⁷ The parent organization Global Deaf Muslim (GDM) was established by Nashiru Abdulai from Ghana in 2005 (https://www.facebook.com/GlobalDeafMuslim/posts/2778973838836916, accessed 23.9.2021). The objective of the organization is to advocate for an accessible and inclusive Muslim community for all members. Special focus has been to advance sign language interpretation services at mosques. According to the GDM homepage, https://globaldeafmuslim.org/, the MDD was its first international chapter.

^{988 &}quot;NGO to champion rights of deaf Muslim inaugurate," 17.9.2012, https://www.modernghana.com/news/418248/ngo-to-champion-rights-of-deaf-muslim-inaugurated.html, accessed 25.7.2021.

⁹⁸⁹ https://www.facebook.com/MDDGhana/, 22.7.2012, 11.8.2013, 23.10.2013. 24.7.2014, 18.7.2015, accessed 25.7.2021.

⁹⁹⁰ GDM claims to run the only Zakat Fund dedicated to the needs of deaf Muslims exclusively. Although the MDD Facebook does not list any lftar or Eid postings after 2015, annual calls for zakat al-fitr donations for Ghana are found on the GDM Facebook, the latest one posted 15 July 2021. (https://www.facebook.com/GlobalDeafMuslim/posts/4169888843078735, accessed 23.9.2021).

⁹⁹¹ See GDM call for supporting activities of MDD, https://www.facebook.com/GlobalDeafMuslim/posts/630653253668996, 3.1.2014, accessed 23.9.2021.

⁹⁹² https://www.facebook.com/MDDGhana/, posting 14.8.2013, accessed 23.9.2021.

⁹⁹³ https://www.facebook.com/MDDGhana/, posting 6.11.2013, accessed 23.9.2021.

Moreover, MDD, through funds received from the GDM Zakat Fund, has been able to assist individual deaf Muslims. 994

A recurring topic of MDD and GMD has been to solicit support for the Savelugu School of the Deaf (SAVEDEAF) and its 250+ students. A first donation was made in April 2013 to support the SAVEDEAF water project, 995 namely installing a water tank. In 2019, GMD initiated a new campaign on the global fundraising platform LaunchGood, the Masjid for the Deaf, to raise USD 25,000 to renovate and modernise the school mosque and build bathrooms and washrooms for males and female students, dig water well, hire an imam and two sign interpreters. When the campaign closed in early August 2020, it had raised USD 5,630; enough funds to pay for a water well and to start the renovation of the masjid. 996

MDD stands out as the only Ghanaian Muslim NGO exclusively focussing on empowering deaf Muslims. A few other Ghanaian Muslim NGOs have organised ad hoc campaigns to assist such persons with hearing impairments. For example, *The Light Foundation* donated to the Mampong-Akuapem Demonstration School for the Deaf as part of its Ebola Campaign in September 2014. In contrast, the *Muslim Youth Hereafter Project* provided food items to the Association of the Deaf for distribution among 40 deaf "brothers and sisters" as part of its COVID-19 campaign in July 2020. The *Islamic Centre for Future Women* assisted the School of Deaf and Dumb in the Eastern Region in 2021. 1997

The second segment of PWD targeted by some Ghanaian Muslim NGOs are visually impaired persons. Alongside its support of deaf Muslims during its 2014 Ebola Campaign, *The Light Foundation* also donated to the Akropong School for the Blind in September 2014.⁹⁹⁸ Two months

⁹⁹⁴ See, for example, https://www.facebook.com/GlobalDeafMuslim/posts/4357741767626774, 16.9.2021, accessed 23.9.2021, with a link to the GDM Zakat Fund and its Zakat for the deaf Muslims in Ghana-call, see https://mailchi.mp/globaldeafmuslim/thank-you-from-gdm-for-the-deaf-zakat?f bclid=lwAR0jzDOGvShufrDnh7yKawngP1t-FfNdIsVYZz2Dn7uF7hAUiZror8KIvXE, accessed 23.9.2021.

⁹⁹⁵ https://www.facebook.com/MDDGhana/, 22.4.2013, accessed 23.9.2021.

⁹⁹⁶ LaunchGood, Masjid for the Deaf, https://www.launchgood.com/campaign/masjid_for_the_deaf#!/, accessed 23.9.2021.

 ⁹⁹⁷ https://www.facebook.com/1763674863848125/posts/a-donation-made-by-the-islamic-center-for-future-women-to-the-school-of-deaf-and/2943925012489765/, 26.7.2021, accessed 16.1.2022.
 998 https://www.facebook.com/tlfghana/, 25.9.2014, accessed 16.1.2022.

later, the Foundation delivered meat packages to the school as part of its Udhiya donations. However, these donations were ad hoc rather than recurrent events, as there are no further postings about such campaigns on the Foundation's Facebook account. Likewise, the Iftar donation to Muslim inmates at Akropong School for the Blind by Al-Mumin Foundation in May 2017 stands out as an ad hoc event compared to the annual visits to the school by Sadaqa Train. The Islamic Centre for Future Women, in turn, donated to the School of the Blind in Aburi in 2019. The Hikmatullah Research Foundation, in turn, had targeted the Wa School for the death and blind for its Ramadan donation and Iftar campaigns in 2016 and 2017.

None of the Muslim NGOs had initiated any intervention programmes to address the educational needs of visually impaired Muslims. This was highlighted by Ayisha Frimpong, the director for the Accra (?) – based 'Disable Muslim Network', ¹⁰⁰³ at a meeting organised by the Istanbulbased International Union of Braille Quran Services in November 2019 to promote Braille Qur'an literacy in sub-Saharan Africa. Out of 35 special schools in Ghana, she noted, none took account of the special needs of Muslim children not speak about providing classes in Islamic studies. ¹⁰⁰⁴

Concurrent with Ayisha Frimpong's urge to address the special needs of blind Muslim children and students in 2019 was the emergence of Mustapha Ibrahim as their national spokesperson. Being the National Co-ordinator of Blind Muslim Students, a blogger since 2018, and the founder (or at least its public voice) of Janat-ul-Firdause Charity Foundation since 2019, he and his foundation, as well as his 2021-established company Kausar Drilling Services, have become a major facilitator for empowering Muslim PWDs and orphans within the last few years. Starting with

⁹⁹⁹ https://www.facebook.com/tlfghana/, 21.11.2014, accessed 16.1.2022.

¹⁰⁰⁰ https://www.facebook.com/SadaqaTrainGh/, 13.8.2020, accessed 16.1.2022.

¹⁰⁰¹ Donations to the School of the Blind @ Aburi, 28.7.2019, https://www.facebook.com/Islamic-Centre-For-Future-Women-1763674863848125, accessed 27.9.2021.

¹⁰⁰² https://www.facebook.com/Hikmatullah-Research-Foundation-668552963239832/, 27.6.2016, 14.7.2017, 19.7.2017, accessed 30.12.2021.

¹⁰⁰³ I have not found any traces of this organisation, perhaps to be spelled 'Disabled Muslims Network' (?), on the Internet.

¹⁰⁰⁴ Nilay Kar, "African Muslims seek aid for education of sight-impaired children," 9.11.2019, https://www.aa.com.tr/en/africa/african-muslims-seek-aid-for-education-of-sight-impaired-children/1639991, accessed 23.9.2021.

donations from Sadaqa Train and Al-Huda WhatsApp group Canada in 2019, the US charity Wal Jamaha Alliance Charity Foundation has since 2020 funded his monthly sponsorship packages and schemes for blind and deaf Muslim students at various schools throughout the country, among others, Koforidua School for the Deaf, Akropong School for the Blind, Wa Senior High School, Wenchi Methodist Senior High School, and Wa School for the Blind. 1005

Several years after Ayisha Frimpong's appeal, a Ghanaian Muslim NGO finally launched the first special target project for empowering visually impaired Muslims. In 2021, Peace Dawah Media and its charity branch, the Ali Amin Foundation, launched an ambitious project on social media to build the first Islamic School for Blind Muslims. 1006 Managing to raise USD 15,000 as a starting capital, the organisation purchased land at Barekese, Ashanti Region, and Oyibi, Greater Accra Region, for the two projects. Construction at Oyibi started with an initial capital of USD 10,000; total cost of the project amounting to GHS 1.3 million. Work at Barekese was scheduled to start later in 2021.1007 Both centres are outlined as a modern educational complex and is to include a masjid, a Qur'an memorisation centre, classroom blocks, a vocational training centre, a Western education centre, a dormitory, a teachers' hall and a health clinic.1008 Mustapha Ibrahim joined the campaign in May 2021 and started to share the fundraising calls via his network on social media. 1009 In June 2021, the campaign was joined by by Muslim influencer and media

¹⁰⁰⁵ See further https://www.facebook.com/National-Co-ordinator-Of-Blind-Muslim-Students-Ghana-531121180699074/, https://www.facebook.com/profile.php?id=100013518911572 (Mustapha Ibrahim's Facebook account), https://www.facebook.com/waljamaha/, and https://www.facebook.com/Janat-Ul-Firdause-Charity-Foundation-105968990816648/. All of them share Mustapha Ibrahim's videos.

¹⁰⁰⁶ https://www.facebook.com/PeaceDawahMedia/, 11.3.2021...30.5.2021...28.8.2021...11.1.2022, 13.1.2022, 14.1.2022, accessed 16.1.2022.

¹⁰⁰⁷ Mahmud Mohammed-Nurudeen, "Islamic school for the blind under construction in Accra and Kumasi, Myjoy Online 5.8.2021, https://www.myjoyonline.com/islamic-school-for-the-blind-under-construction-in-accra-and-kumasi/amp/?param=, accessed 7.8.2021. Aslo Islamic school for the blind under construction in Accra and Kumasi – The Sun Ghana

¹⁰⁰⁸ https://www.facebook.com/PeaceDawahMedia/photos/a.1852141355092024/2613266578979494/, 30.5.2021, accessed 16.1.2022.

¹⁰⁰⁹ E.g., https://www.facebook.com/photo.php?fbid=1172851373175482&set=pb.100013518911572.-2207520000..&type=3, 22.5.2021, accessed 3.2.2022.

celebrity Ibrahim Baba Maltiti and his NGO Problems Shared Problems Solved, 1010 alongside Al-Mannan Charity Foundation. 1011

The fundraising campaign itself is a prime example of a younger generation of Muslim activists such as Khalifa Faith and Ibrahim Baba Maltiti using social media with continuous postings of promotion videos by Muslim celebrities and videos showing the progress of the construction work as well as crowdsourcing to solicit donations nationally and from abroad. A project account exists at gofundme.com, its target being to collect in total USD 10,000, of which USD 4,255 was raised by mid-August 2021. 1012 As part of its campaigns for visually impaired persons, the Ali Amin Foundation started to donate digital Qur'ans to blind children as well as arranged Iftar dinners and inaugurated Eid al-Fitr and Eid al-Adha donations for blind Muslim children and students at Akropong School for the Blind as well as in Kumasi, Tamale and Wa since 2017. 1013

¹⁰¹⁰ https://www.facebook.com/B.B.MALTITI/, 3.6.2021, 28.8.2021, 8.9.2021, accessed 29.9.2021.

¹⁰¹¹ https://www.facebook.com/Al-Mannan-Charity-Foundation-107006511569208/.

^{1012 &}quot;First Islamic School for Blind Muslims in Ghana," https://www.gofundme.com/f/help-peace-dawah-media-build-islamic-school?utm_campaign=p_cp+share-sheet&utm_medium=copy_link_all&utm_source=customer, accessed 23.9.2021.

¹⁰¹³ Abdul-Saatar, "Help the blind celebrate Eid al-Adha. – Ali Amir Foundation," https://zongorepublic.com/help-the-blind-celebrate-eid-al-adha-ali-amir-foundation/, 29.7.2019, accessed 23.9.2021.



5. INTRODUCING ISLAMIC SOCIAL FINANCE IN GHANA: PROSPECTS AND CHALLENGES

Muslim non-governmental organisations (NGOs) have become important providers of humanitarian relief in contemporary Ghana. Many of them engage in various infrastructural projects, including a wide range of educational, health, and water projects throughout the country. Nevertheless, a major challenge that any NGO faces is securing sustainable funding over a longer period, especially for educational and health projects. Notably, Muslim NGOs and civil society organisations (CSOs) are crucial for members' self-empowerment as they mobilise and engage members and volunteers, though with limited capacity, to propel structural changes that uplift Muslim communities in Ghana. Arguably, the provision of social welfare and the promotion of economic empowerment among Ghanaian citizens should be a central obligation of the Ghanaian government.

The establishment of the Zongo Development Fund is a significant milestone marking the government's structural interventions in resuscitating Zongo communities, although its impact may be restricted to urban areas. ¹⁰¹⁴ Some Muslim academics and scholars hailed the initiative

¹⁰¹⁴ The Zongo Development Fund (ZoDF) was established by President Akufo-Addo with over USD 50 million in seed funding to support the Ministry of Inner Cities and Zongo Development Ministry, both established in 2017. The objective of the ZoDF is to support critical infrastructure in education and training, health and sanitation, local businesses and centres of culture, as well as improve security in the Zongo communities. See further http://www.miczd.gov.gh/fund, accessed 22.2.2022. As part of government reshufflings in 2021, the Ministry became defunct and the ZoDF was transferred to the Zongo and Inner-Cities Development Secretariat directly under the Office of the President. For an analysis of the developmental agenda of the Ministry, see Colleen Brady and

as a step in the right direction to address marginalised (Muslim) urban communities and called on Muslim NGOs to seek avenues of cooperation with government agencies. Others have raised concerns about the capacity of the Zongo Development Fund to contribute to empowerment at the micro-level or to address the special needs of those engaged in the informal sector, arguing that the introduction of Islamic financial instruments could rather best serve as antidotes to marginalisation. Other A few of them even critically remarked that the Zongo Development Fund and the efforts of Muslim NGOs miss the most downtrodden part of the Ghanaian population—the rural smallholders in the northern savannah regions, most of whom are Muslims. They further identify Islamic social finance schemes as key to the socio-economic development of and poverty alleviation among Muslim marginalised groups.

The above discourse reflects ongoing academic debate about the desire for and feasibility of introducing Islamic social financial tools in sub-Saharan Africa.¹⁰¹⁸ Islamic financial services, such as various forms of risk-sharing and cost-plus financing partnerships alongside Islamic bonds (sukuk) and Islamic cooperative insurance (takaful),¹⁰¹⁹ are projected to

Michael Hooper, "Redefining Engagement with Socio-spatially Marginalised Populations: Learning from Ghana's Ministry of Inner City and Zongo Development," *Urbanisation 4*, no. 1 (2019): 9–28.

¹⁰¹⁵ Fusheini Hudu, "The Role of Muslim NGOs in Sustaining the Zongo Development Agenda," *The Baraka*, Third edition (February 2018): 42–47.

¹⁰¹⁶ Mustapha Abdul-Hamid and Mohammad 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, eds. George Ossom-Batsa, Nicoletta Gatti, and Rabiatu Deinyo Ammah (Cittá del Vaticano: Urbaniana University Press, 2018), 132, 142.

¹⁰¹⁷ Abdul-Jalil Ibrahim and Mohd Ma'Sum Billah, "Poverty alleviation through Islamic social finance in agro-sectors – an experience of northern Ghana," in Awqaf-led Islamic Social Finance: Innovative Solutions to Modern Applications, ed. Mohd Ma'Sum Billah (Abingdon, Oxon and New York: Routledge, 2021), 137–154. For a similar argument on introducing Islamic financial institutions to empower rural smallholders in northern Nigeria, see Ibrahim Mohammed Lawal, "The Role of Cash Waqf in Achieving a Mechanized Agriculture in Nigeria," Journal of Islamic Banking and Finance 36, no. 2 (2019): 68–79.

¹⁰¹⁸ Issa Faye, Thouraya Triki, and Thierry Kangoye, "The Islamic finance promise: evidence from Africa," *Review of Development Finance* 3, no. 3 (2013): 136–151; A. Maghbul and R. Hassan, "Microcredit supply under Islamic banking in Khartoum State, Sudan," *Southern African Business Review* 21 (2017): 409–410.

¹⁰¹⁹ Islamic finance rests on the principle of prohibiting interest (riba), avoiding gambling (maysir) and uncertainty (gharar) coupled with the concept of profit and loss sharing. In addition, Islamic finance stipulates that financial 1<<tramsactions must be directly or indirectly linked to a real economic transaction. Its main instruments are various forms of partnership financing, including mudaraba (trust financing or provision of capital in partial equity partnership), murabaha (cost-plus-mark up),</p>

have grown from USD 200 billion in 2003 to USD 2.7 trillion in 2021, while its global assets are expected to surpass USD 3 trillion by 2020. Alongside Islamic microfinance institutions and crowdfunding, Islamic social finance tools have essentially been marked as key instruments for financing the Sustainable Development Goals.¹⁰²⁰

A recent comparison between conventional and Islamic microfinance suggests that the market for Islamic microfinance has won more credibility now than in previous times. Nevertheless, the limitations of microfinance and its social impact have been lesser than earlier predictions, and neither conventional nor Islamic microfinance can change the economic status of the majority of low-income populations for the better.¹⁰²¹

The public debate about introducing Islamic social finance tools in Ghana, first and foremost in the form of Islamic banking to complement the conventional banking sector, gained momentum during the 2010s. The debate correlated with expansions in Muslim activism coupled with increased engagement in public debates about macro and microeconomic development in Ghana. Some Muslim activists introduce Islamic risk-sharing/non-interest-based financial instruments as a tool for diversifying

musharaka (profit and loss sharing; full equity partnership), alongside ijara (lease financing), salam/bai salam (advance sale purchase), istisna (manufacturing contract) and qard hassan (benevolent loan). See further Joseph Mbawuni and Simon Nimako, "Introduction of Islamic Banking and Finance in Ghana: Opportunities and Challenges," Journal of Islamic Banking and Finance 4, no. 1 (2016): 61; Abdul-Hamid and Amadu, "Islam and Ghana's Sustainable Development Agenda:" 138–140.

¹⁰²⁰ United Nations Development Programme, Istanbul International Center for Private Sector Development and Islamic Research and Training Institute, I For Impact: Blending Islamic Finance and Investing for the Global Goals, March 2017, http://www.irti.org/English/News/Documents/IRTI UN Islamic Financial Report.pdf, accessed 6.8.2019.

¹⁰²¹ Syedah Ahmad, Robert Lensink, and Annika Mueller, "The double bottom line of microfinance: A global comparison between conventional and Islamic microfinance," *World Development* 136, no 5 (2020), online 25.8.2020, https://doi.org/10.1016/j.worlddev.2020.105130.

Mbawuni and Nimako, "Introduction of Islamic Banking and Finance in Ghana;" Joseph Mbawuni and Simon Nimako, "Determinants of Islamic banking adoption in Ghana," International Journal of Islamic and Middle Eastern Finance and Management 10, no. 2 (2017): 264–288; Joseph Mbawuni and Simon Gyasi Niamko, "Muslim and non-Muslim consumers' perception towards introduction of Islamic banking in Ghana," Journal of Islamic Accounting and Business Research 9, no. 3 (2018): 353–377; Su'un, Bayu Taufiq Possumah, Michael Karikari Appiah and Nurul Hilmiyah, "Determinants of Islamic banking adoption across different religious groups in Ghana: A panoptic perspective," Journal of International Studies 11, no. 4 (2018): 138–154; Abdul-Hamid and Amadu, "Islam and Ghana's Sustainable Development Agenda."

the Ghanaian economy.¹⁰²³ Others call for Ghana to join the Islamic Development Bank and push for the introduction of Islamic banking as a solution to the post-COVID-19 debt crisis.¹⁰²⁴

Notwithstanding the public debate, Islamic banking is yet to be introduced in Ghana. However, somewhat unnoticed by the public have been the attempts to introduce other tools of Islamic social finance such as Islamic microfinance, Islamic investment and waqf or pious/religious endowments (pl. awqaf). Although these attempts have not (yet) resulted in any scholarly outputs, they reflect the call by some contemporary Muslim economists to shift from zakat to waqf and Islamic microfinance as effective tools for poverty alleviation. Peccognising the inflexibility and limitations of zakat, they present waqf as an Islamic open-ended pooling system employed to achieve structural changes and meet the UN Sustainable Development Goals. Poze In recent years, the discussion

¹⁰²³ Baba Yunus Muhammad, "Why Ghana must embrace Islamic Finance," Africa Islamic Finance Report 1, no. 2 (April–June 2016): 25–27; Mustapha Sarbeng, "Islamic Finance and Food Security in Ghana," 20.3.2017, https://www.graphic.com.gh/features/opinion/islamic-finance-and-food-security-in-ghana.html, accessed 16.2.2022; Alhassan Yusif Trawule, "Islamic finance: principles and types of products," 26.5.2020, https://www.graphic.com.gh/business/business-news/islamic-finance-principles-and-types-of-products.html, accessed 16.2.2022; Yusif Geoffrey, "Islamic finance is a tool to promote equitable economic transformation in Ghana," 15.5.2021, https://www.ghanaweb.com/GhanaHomePage/features/Islamic-finance-is-a-tool-to-promote-equitable-economic-transformation-in-Ghana-1262260, accessed 7.2.2022.

¹⁰²⁴ Abdul-Jalil Ibrahim, "The push for Islamic finance development in Ghana," Islamic Finance News 22.12.2020, https://www.islamicfinancenews.com/the-push-for-islamic-finance-development-inghana.html, accessed 10.2.2022.

¹⁰²⁵ Mohamed Aslam Haneef et al, "Integration of waqf-Islamic microfinance model for poverty reduction: The case of Bangladesh," International Journal of Islamic and Middle Eastern Finance and Management 8, no. 2 (2015): 246–270; Niaz Ahmed Khan and Sultana Jareen, "The Waqf and Human Security in Muslim Majority Countries: Traditions, Modern Practices, and Challenges," in Human Security and Philanthropy: Islamic Perspectives and Muslim Majority Country Practices, ed. Samiul Hasan (New York: Springer, 2015), 183–204; Fatima Rasheed, "Microfinance Institutions and Human Security in Muslim Majority Countries: Achievements and Challenges," in Human Security and Philanthropy: Islamic Perspectives and Muslim Majority Country Practices, ed. Samiul Hasan (New York: Springer, 2015): 205–230; Ajaz Ahmed Khan, Bridget Kustin, and Khalid Khan, "Islamic financing principles and their application to microfinance," in Islamic Microfinance: Shari'ah Compliant and Sustainable?, eds. Malcolm Harper, and Ajaz Ahmed Khan (Burton on Dunsmore, Rugby, Warwickshire: Practical Action Publishing, 2017), 1–13.

¹⁰²⁶ Nur Atikah Atan and Fuadah Binti Johari, "A Review on literature of Waqf for poverty alleviation between 2006 – 2016," Library Philosophy and Practice 1486 (e-journal; June 2017) http://digitalcommons.unl.edu/libphilprac/1486, accessed 26.3.2019; Abubakar Yusuf Sanyinna and Muhammad Farihal Osman, "Analytical Overview of the Role Played By Waqf in Poverty Alleviation: A Case Study of Sokoto State, Nigeria," Asian Journal of Multidisciplinary Studies 5, no. 9 (2017): 18–30. On waqf and Sustainable Development Goals, see further Mohammad Abdullah, "Waqf, Sustainable Development Goals (SDGs) and maqasid al-shariah," International Journal of Social Economics 45, no. 1 (2018): 158–172.

on using Islamic microfinance and waqf as tools for poverty alleviation also reached Ghana,¹⁰²⁷ although the usage of zakat funds as cash waqf or qard hassan is contested.¹⁰²⁸

5.1 Envisioning a Dual Fiscal System for Ghana

The advocacy to modernise traditional forms of Islamic social welfare tools and introduce modern Islamic finance instruments started perhaps in October 2009 at the National Muslim Summit organised by Al-Furqan Foundation in Tamale. At the event, the Nigerian Islamic economist Ahmed Bello Dogarawa presented the concept of an Islamic way of poverty alleviation using the capacities and potentials of zakat and waqf. Neither of them existed as institutions in Ghana at the time of the summit, although his ideas concerning zakat were in tune with those propounded by Muslim scholars calling for thorough reforms in the collection and distribution of zakat in Ghana. While these debates resulted in the establishment of the Zakat and Sadaqa Trust Fund in 2010, public discussions about introducing and operating waqf in Ghana were more or less absent over the next decade.

Above all, the 2009 National Muslim Summit introduced a novel idea in the Ghanaian public debate, namely the call to establish Islamic banks in Ghana. Being at this point a mere theoretical concept, Al-Furqan Foundation emerged as the first spearhead for propagating the introduction of Islamic banks and Islamic non-interest bearing instruments as a complementary option for Muslims or at least for conventional banks to open so-called Shari'a-complement windows. The Foundation's Nigerian connections proved vital for furthering the introduction of Islamic banking and promoting Islamic economics in Ghana. Al-Furqan

^{1027 &}quot;Islamic microfinance a key tool for financial inclusion, poverty alleviation – Prof Binta," 14.3.2021, https://www.ghanaweb.com/GhanaHomePage/business/Islamic-microfinance-a-key-tool-for-financial-inclusion-poverty-alleviation-Prof-Binta-1204219, accessed 27.12.2021.

¹⁰²⁸ Alhaji Alhasan Abdulai and Muhammad Zubair Mughal, "The future of Islamic microfinance institutions," 11.7.2015, https://www.newsghana.com.gh/the-future-of-islamic-microfinance-institutions/, accessed 13.11.2017.

¹⁰²⁹ Ahmed Bello Dogarawa, Poverty Alleviation through Zakah and Waqf Institutions: A Case for the Muslim Ummah in Ghana, 2009, available at mpra.uni-muenchen.de/23191.

¹⁰³⁰ See further Weiss, Zakat in Ghana.

Foundation, in the aftermath of the 2009 summit, established an auxiliary organisation, the Ghana Islamic Chamber of Commerce and Industry (GICCI), with its headquarters in Accra, 1031 and the representatives of both bodies participated in the First West African Investment Forum, held in Kano, Nigeria, in February/March 2011. Several organisations collaborated in organising the Forum, among others, the Islamic Chambers of Commerce, Industry and Agriculture (ICCA), an affiliate of the Organisation of Islamic Cooperation (OIC), the Islamic Development Bank, the Dangote Group of Companies, and the GICCI. One key outcome of the Forum was the idea to establish a regional body for promoting Islamic economics and finance. Following a series of negotiations and the active engagement of the Al-Furgan Foundation and GICC, the Africa Islamic Economic Foundation (AFRIEF) was formally incorporated and registered as an NPO in Ghana in 2013, with headquarters in Tamale and regional offices in Kano and Dubai. 1032 In the same year, the Global Institute of Islamic Banking, Insurance and Consulting (GIIBIC), a Muslim policy institute for promoting Islamic economics and finance in Ghana, was founded in Accra. 1033

Al-Furqan Foundation was the brainchild of Ghanaian Muslim scholar and journalist Baba Yunus Muhammad. After completing his studies at the London School of Journalism in the UK and the Fuld-Gilad-Herring Academy of Competitive Intelligence in the USA, he started his career as an Arabic Instructor in Ghana and Nigeria alongside practising journalism in the UK in the 1980s before he joined as a senior research fellow at the Muslim Institute for Research and Planning in London for two years in the late 1980s. Moving thereafter to Nigeria, he became Managing Director at Open Press Nigeria Ltd. In 2004, he founded Al-Furqan Foundation with headquarters in Tamale. In October 2008, he became chairman and

¹⁰³¹ https://gh.linkedin.com/in/ghanaislamicchamber; https://www.businessghana.com/site/directory/business-consultants/9636/Ghana-Islamic-Chamber-of-Commerce-and-Industry, accessed

^{1032 &}quot;History of AFRIEF," https://www.facebook.com/Africa-Islamic-Economic-Foundation-282592351896879/, accessed 15.2.2022.

¹⁰³³ It is unlikely that the launching of two Muslim stakeholders more or less at the same time was an outcome of a planned and coordinated combined effort. Both organisations established Facebook accounts soon after their formal registration but any signs or notes about coordination or cooperation between the two units was (and has been) absent on social media. One reason for this could be the different outlook and linkages of the two units and their founding members.

CEO of Green Oasis Associates Ltd, a Nigerian company. 1034 Combining his leadership positions in the Ghanaian foundation and the Nigerian company, Baba Yunus Muhammad was the key organiser of the 2011 Forum in Kano and subsequently became President of AFRIEF in 2014.

The Global Institute of Islamic Banking, Insurance and Consulting (GIIBIC), established in 2014, is an initiative of Ghanaian Muslim business development manager Saeed Abdul-Muumin.¹⁰³⁵ He returned to Ghana in 2013 after pursuing an international managerial career with a Syrian confectionary company, Katakit, and the Sudanese DAL Group. He had finished his diploma and postgraduate studies in Islamic banking and finance at the Institute of Islamic Banking and Insurance (IIBI) in London.¹⁰³⁶ Thus, while AFRIEF is in close connection with Nigerian stakeholders, GIIBIC advertises its link to IIBI and the Dubai-based Pakistani (Salafi) Muslim policy institution Al-Huda Center of Islamic Banking and Islamic Economics (AlHuda CIBE).¹⁰³⁷ Interestingly, AlHuda CIBE also lists the 2019-established Accra-based Islamic Finance Research Institute of Ghana (IFRIG) as its strategic partner.¹⁰³⁸ IFRIG is the third Muslim policy institute spearheading the establishment of a dual financial system, i.e.,, a conventional and an Islamic one, in Ghana.

5.1.1 Initial Thrusts for Introducing Islamic Finance in Ghana

Although the objective of both AFRIEF and GIIBIC was to promote Islamic economics, their initial activities differed markedly in scope and direction. Baba Yunus Muhammad's AFRIEF envisioned engagement on a continental scale while Saeed Abdul-Muumin's GIIBIC had a national focus. The latter organisation declared itself to be the "first ever company in Ghana" to provide Islamic banking and finance education and

¹⁰³⁴ Information retrieved from Baba Yunus Muhammad, LinkedIn.

¹⁰³⁵ Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

¹⁰³⁶ https://www.linkedin.com/in/giibic11/details/education/. Saeed Abdul-Muumin earned a PhD in Islamic Finance and Economics from EUCLID university in 2022.

¹⁰³⁷ https://www.facebook.com/giibic1?_rdc=1&_rdr, accessed 16.2.2022.

¹⁰³⁸ http://www.alhudacibe.com/partners.php, accessed 16.2.2022.

announced postgraduate and masters diploma programs on the Islamic finance sector (Islamic banking, Islamic finance, Islamic insurance, Halal industry) being provided by the London-based IIBI.¹⁰³⁹

None of the two bodies (AFFRIEF or GIIBIC) chose a public media campaign as their strategy. Instead, both focussed on convincing stakeholders in the banking and finance sector. GIIBIC took the lead when it organised a joint seminar in February 2014, with representatives of the Bank of Ghana, followed by a two-day specialised training workshop on Islamic banking, Islamic small and medium enterprises, and Islamic microfinance, jointly organised by GIIBIC and AlHuda CIBE in June 2014. Enthusiastically the organisers announced after the February seminar that the Bank of Ghana was about to review the Banking Act of 2004 to incorporate the concept and governance of Islamic banking and finance. This was a pressing need as applications from Access Bank Ghana and Wenchi Rural Bank to establish Islamic banks in Ghana were pending. Like other commercial banks, the challenge for them was the requirement to keep some of their deposits with the Bank of Ghana, which usually attracts interest that Islamic banks forbid. 1040

Baba Yunus Muhammad and the AFRIEF, in turn, envisioned a continental outreach. "Every day, Islamic finance is breaking new boundaries and new frontiers," he enthusiastically declared in an interview in 2014. However, its full implementation was hampered in many African countries by the absence of regulatory frameworks. Especially in Christian-majority countries, he noted, African governments found it difficult to convince

¹⁰³⁹ https://www.ghanayello.com/company/44137/GLOBAL_INSTITUTE_OF_ISLAMIC_BANKING_ GIIBIC; https://www.giibic.com/about-us/#, accessed 16.2.2022.

^{1040 &}quot;Interest-free Islamic banks to heighten competition in Ghana's banking sector," 25.3.2014, https://www.myjoyonline.com/interest-free-islamic-banks-to-heighten-competition-in-ghanas-banking-sector/, accessed 16.2.2022. Note: this article is duplicated on the GIIBIC homepage as "Banking rivalry set to heighten as BoG reviews banking act to include Islamic banking," posted 10.9.2021. "Regularise Islamic banking in Ghana," 16.6.2014, https://www.graphic.com.gh/news/general-news/regularise-islamic-banking-in-ghana.html?fb_comment_id=940736956029558_1054276154 675637, accessed 16.2.2022. Note: this article is duplicated on the GIIBIC homepage as "Regularise Islamic banking in Ghana," posted 10.9.2021. "Communiqe? Issued On Islamic Banking," 3.7.2014, https://newsghana.com.gh/communique-issued-islamic-banking/, accessed 16.2.2022. See further Ramatu Ussif and Umar Yussif, "Establishing Islamic Banking and Financing (IBF) in Ghana: Issues, Challenges and Prospects," Global Scientific Journal 8, no. 5 (2020): 1810–1811.

the population of the rationale for using public funds to hire Muslim consultants, or for the AFRIEF to develop Shari'a-compliant frameworks and roadmaps for the implementation of an Islamic finance system.¹⁰⁴¹

As a follow up to the positive experience from previous workshops, Baba Yunus Muhammed's main agenda was to call for a conference on Islamic finance to be organised in Accra in April 2015. Obviously not linked with the activities of GIIBIC, he outlined the Africa Islamic Economic Forum (AIEF) to promote more critical and informal discussions on Islamic economics. The conference was to be structured around six thematic pillars: faith-based instruments and social responsibility, Islamic banking and finance, agriculture, the Halal industry, the development of an investment environment, and renewable energy with a focus on biofuels. 1042

For reasons not (yet) known, the Africa Islamic Economic Forum was cancelled. Perhaps it collided with two similar topical conferences scheduled for 2015, the Second African Islamic Finance Summit (AIFS) organised by Al-Huda CIBE in Dar es-Salaam, Tanzania, Add and the (First) Africa Islamic Finance Forum (AIFF) organised by the Islamic Corporation for the Development of the Private Sector, a member of the Islamic Development Bank Group. Interestingly, none of the two conferences listed any Ghanaian speakers or Ghanaian institutions as partners.

^{1041 &}quot;Reaching One Billion," Banker Africa, 30.6.2014, available at https://www.thefreelibrary.com/ Reaching+one+billion-a0376418396, accessed 16.2.2022.

^{1042 &}quot;Reaching One Billion," Banker Africa, 30.6.2014, available at https://www.thefreelibrary.com/Reaching+one+billion-a0376418396, accessed 16.2.2022.

^{1043 &}quot;Africa Islamic Economic Forum," https://10times.com/africa-islamic-economic-forum, accessed 16.2.2022.

¹⁰⁴⁴ I have not yet been able to establish when and where the first and second African Islamic Finance Summit took place. All summits from the third until the seventh convened in Dar es-Salaam in 2016, 2017, 2018, 2019, and 2021. (The COVID-19 pandemic cancelled the summit in 2020.) The eight summit is scheduled for 23 March 2022, and is to convene in Banjul, The Gambia. I therefore assume that the 2015 summit, too, was held in Dar es-Salaam.

¹⁰⁴⁵ The inaugural Africa Islamic Finance Forum was held in Abidjan in October 2015, see https://icd-ps. org/fr/events/africa-islamic-finance-conference-abidjan-2015. The second edition took place in Abidjan, La Cote d'Ivoire, in October 2016, see Onyekachi Wambu, "Africa Islamic Finance Forum 2016," 18.10.2016, https://newafricanmagazine.com/12499/, accessed 16.2.2022. The third edition of the AIFF convened in Lagos in March 2018, see "3rd Africa Islamic Finance Forum," https://islamicmarkets.com/events/3rd-africa-islamic-finance-forum-1, accessed 16.2.2022.

¹⁰⁴⁶ For the list of confirmed speakers attending the 2015 AIFF, see "The Inaugural Africa Islamic Finance Forum by the Cote d-Ivoire Government and the Islamic Corporation for the Development of the Private Sector," 18.9.2015, https://allafrica.com/stories/201509181929.html, accessed 16.2.2022.

The promising openings of 2014 had ran out of steam a few years later. While some Muslim entrepreneurs backed the establishment of Islamic banks in public, 1048 and the Bank of Ghana informed about processing one application for an Islamic bank in 2015 (instead of two in 2014), 1049 Muslim civil society organisations, notably the Coalition of Muslim Organisations—Ghana (COMOG), published calls for incorporating Islamic banking and Islamic finance to complement the existing banking and finance system in Ghana. 1050 The GIIBIC, in turn, learnt about national regulations for Islamic banking from Malaysia, Dubai and the UK, and drafted a proposal to the Bank of Ghana in late 2015. In addition, GIIBIC and Al-Huda CIBE organised another workshop that year on Islamic banking for representatives of the Bank of Ghana, the Ministry of Finance, and commercial banks. However, the government's interest in introducing Islamic banking abated one year after the elections. 1051

Much to the dismay of all Muslim stakeholders, not much was heard from the Bank of Ghana either. In response to queries on the application process for operating an Islamic bank, in January 2017, the Governor of the Bank of Ghana noted that the new bank law provided an opportunity to trade in Islamic banking products. "You can have a universal banking license and just deal in Islamic financial products, and that makes you an Islamic bank," he declared. However, in practice, the Governor was not referring to pure Islamic banks but Islamic financial windows operated by conventional banks. He highlighted the possibility of a bank nominating

^{1047 &}quot;Promising future for Islamic banking in Ghana," 15.10.2015, https://oxfordbusinessgroup.com/ news/promising-future-islamic-banking-ghana, accessed 24.5.2019; Felix Dela Klutse, "Ghana: Islamic Finance Gaining Momentum," 28.8.2017, https://allafrica.com/stories/201708280872.html, accessed 24.5.2019.

^{1048 &}quot;Time for Ghana to have Islamic banks – Entrepreneur," 1.4.2015, https://www.modernghana.com/news/608679/time-for-ghana-to-have-islamic-banks-entrepreneur.html, accessed 19.11.2021.

^{1049 &}quot;Entry to universal banking still open," 31.8.2015, https://www.graphic.com.gh/business/business-news/entry-to-universal-banking-still-open.html, accessed 16.2.2022.

¹⁰⁵⁰ Haji Abdel-Manan Abdel-Rahman, General Secretary COMOG, "Press Conference by the Coalition of Muslim Organisations, Ghana, on Political Parties' Position on Permanent Issues Affecting the Muslim Community in Ghana, 9th November, 2016," http://www.mytawheedonline.com/2016/11/09/press-conference-by-the-coalition-of-muslim-organisations-ghana-on-political-parties-position-on-pertinent-issues-affecting-the-muslim-community-in-ghana-9th-november-2016/, accessed 16.11.2017.

¹⁰⁵¹ Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

a Shari'a Advisory Council "to provide the bank's informed operational opinion and advice. Referring to the Bank of Ghana's application some two years ago, the institution at first received a provisional license. Although the license was initially extended, the Bank of Ghana decided to revoke it as the applying institution could not fulfil all of the conditions required to obtain a full license. ¹⁰⁵² As there were no further applications pending, preparations for drafting a regulatory framework for introducing Islamic banks in Ghana ranked low on the agenda of the Bank of Ghana. "Islamic banking gathers dust," declared the *Daily Graphic* in early May 2018. ¹⁰⁵³

5.1.2 Popularising Islamic Banking through Advocacy Campaigns

Any observer would, in 2018, have reached the same conclusion as Mohammed Yaw Broni: The attempts to introduce a dual banking and fiscal system in Ghana seems to have ended in a cul-de-sac. Broni, in his analysis, blamed the lack of devoted Muslim businessmen, governments' indifference toward Islamic finance and inertia of Muslim groups as the main reasons for the non-existence of an Islamic banking and finance system in Ghana.¹⁰⁵⁴ Similarly, Dr. Ramatu Ussif's and Umar Yussif's overview of the promises and challenges echoe Mohammed Yaw Broni's critical assessment.¹⁰⁵⁵ While their claim of the non-existence of laws regulating Islamic finance institutions and Shari'a regulating frameworks is valid, that of the non-existence of Islamic finance professionals and Shari'a scholars and informed stakeholders is an overstatement. Tellingly, Ussif's and Yusif's study relies heavily on Saeed Abdul-Muumin's positive outlines and positions already presented in 2014. Clearly, as outlined

¹⁰⁵² Bank of Ghana, Transcript of the Press Conference of the Monetary Policy Committee held on January 23, 2017, https://www.bog.gov.gh/privatecontent/MPC_Press_Releases/TRANSCRIPT%20 -%20MPC%20PRESS%20CONFERENCE%2023RD%20JANUARY%202017-74th%20Meeting.pdf, accessed 24.5.2019.

[&]quot;Islamic banking gathers dust – Regulatory framework still absent," 5.6.2018, https://www.graphic.com.gh/business/business-news/islamic-banking-gathers-dust-regulatory-framework-still-absent. html, accessed 16.2.2022.

¹⁰⁵⁴ Mohammed Yaw Broni, Challenges in Establishing an Islamic Banking and Finance System: Evidence from Ghana, MPRA Paper No. 90451, posted 12 Dec 2018 at https://mpra.ub.uni-muenchen. de/90451/, accessed 16.2.2022.

¹⁰⁵⁵ Ussif and Yussif, "Establishing Islamic Banking and Financing (IBF) in Ghana."

in the previous sections, experts on Islamic banking in Ghana exist. Moreover, new stakeholders were to enter the arena to advocate and sensitise the Muslim and non-Muslim populations about the benefits of a dual financial system. Interestingly, the focus on public outreach and mobilisation echoes the recommendations forwarded in several academic studies, ¹⁰⁵⁶ among others Amina Sammo's conclusion that "...religion, awareness, networking and reputation are significantly correlated with adopting Islamic banking in Ghana." One year later, she had turned her advice into practice when she joined the Islamic Finance Research Institute of Ghana (see the discussion below).

The first new stakeholder was the *Tamale Institute of Islamic Banking and Finance* (TIIFE). Not much is known about the institute as it has left few traces. The only documentation indicating the formation of a new platform is a declaration of its vision, mission and objectives, posted on the Facebook account of the institute in early September 2018. This could indicate that it had been founded a few weeks earlier. Whether or not the TIIFE ever occupied any physical space is uncertain as no further information is provided on Facebook. Similar to the two earlier thinktanks, AFRIEF and GIIBIC, the activists behind TIIFE envisioned the platform to contribute to the development of Islamic finance in Ghana and Africa through research, advocacy, policy analysis, training and general Islamic banking and finance literacy.

In contrast to the AFRIEF and GIIBIC, the TIIFE had distinct Northern and Zongo perspectives, particularly to provide cutting edge evidence-based policy briefs to support various stakeholders such as the Northern Development Authority, Zongo Development Authority and largely to support the Government of Ghana's development agenda. In addition, collecting and processing relevant data of targeted areas in Ghana, such

¹⁰⁵⁶ Abdul-Hamid Abdul-Wahab and Dzuljastri Bin Abdul Razak, "Islamic Banking Adoption in Ghana," International Journal of Business, Economics and Law 19, no. 2 (2019): 14–21; Hafiz Ismail Saeed, Enhancing financial inclusion in Ghana through Islamic finance, MSc (Islamic Finance), College of Islamic Studies, Hamad bin Khalifa University, Qatar, 2019.

¹⁰⁵⁷ Amina Sammo, "Factors Affecting the Adopting of Islamic banking in Ghana," Scholarly *Journal of Arts & Humanities* 4, no. 6 (2019): 43–49.

as Northern Ghana and Zongo communities, contributes to policymaking and intervention works by government and NGOs.¹⁰⁵⁸

The next attempt to institutionalise an advocacy group occurred one year later. After a series of discussions, the Ghana Islamic Bank Ideas (GIBI) WhatsApp group transformed and reorganised itself into the *Islamic Finance Research Institute of Ghana* (IFRIG) in early September 2019. At first, the staff members concentrated on research, and managed to get its study on the prospects and challenges of Islamic banking in Ghana published in an international journal. The take-off for IFRIG's activities was the COVID-19 lockdown during spring 2020 when IFRIG – like multiple other Muslim NGOs and CSOs – started to organise all of its activities as online Zoom webinars and via Facebook. Starting in May 2020, IFRIG organised monthly Live Zoom Webinars on Islamic banking and finance with guest lecturers or lectures by its staff members. IFRIG caught at an early stage the interest of al-Huda CIBE, and from July 2020, members of the latter organisation regularly featured in the Live Zoom Webinars.

Apart from its Islamic Finance Zoom Webinars, IFRIG initially planned to organise weekly topical training sessions. However, after the first training session on waqf as an effective tool in the social finance sector for social development and economic development projects in late June 2020, IFRIG seems to have dropped the idea. Instead, it started to collaborate with other Muslim stakeholders to expand its activities. Together with the

¹⁰⁵⁸ Objectives of TIIFE, https://www.facebook.com/Tamale-Institute-of-Islamic-Banking-and-Finance-201567417124855/, 4.9.2018, accessed 16.2.2022. The TIIFE was perhaps an ambitious project launched by a group of likeminded in Tamale. Obviously they had no links to external funding bodies or organisations that could have supported its activities. Neither was it a registered NPO. After posting its objectives on Facebook, the TIIFE disappeared from the public arena – if it ever had entered it.

¹⁰⁵⁹ Shaibu Ali, Sherif Heiman Shaban, Musah Ismaila, Imoro Alhassan, and Yusif Ali, "Islamic banking in Ghana: prospects and challenges," *International Journal of Multidisciplinary Research and Development* 7, no. 8 (2020): 157–166.

¹⁰⁶⁰ Since its first Zoom Live Webinar on 'The Impact of COVID-19 on Ghana's economy and why Islamic finance is still the best way forward' on 17 May 2020, IFRIG has presented eighteen webinars, the last one on 31 January 2022 (status: 16 February 2022).

¹⁰⁶¹ Al-Huda CIBE also signed a memorandum of Understanding with the Ghana Islamic Research Association (IRAG) to globally promote Islamic banking and finance. However, apart from calling the Office of the National Chief Imam and all Muslims in Ghana to activate the public discussions, IRAG no further postings on Islamic finance are found on IRAG's Facebook account (https://www. facebook.com/GIRA4ALL/, 4.7.2019, accessed 16.2.2022).

Islamic University College Ghana and the Madina Institute of Science and Technology (MIST), IFRIG organised the Islamic Finance Forum in early November 2020. In terms of publicity, the Islamic Finance Forum was a success as it was noted in Ghanaian news media and put Islamic finance back on the public agenda. ¹⁰⁶² In February 2021, IFRIG organised a specialised training for *ulama* on Islamic finance in Accra, and another in Takoradi in early April 2021, followed by a two-day specialised training for graduate students and professionals at MIST in Accra in mid-April 2021. ¹⁰⁶³

IFRIG further extended its partnership drive, joining hands with the International Centre for Islamic Culture and Education, the Zakat and Sadaqa Trust Fund of Ghana, the International Institute of Islamic Banking and Finance and MIST, and organised the Second Annual Forum on Islamic Finance, renamed as the *Islamic Finance International Conference* 2021, in Accra in early November 2021. ¹⁰⁶⁴ After the previous conference, IFRIG had managed to publish several articles or interviews summarising some of the topics presented on its Zoom Webinars, among others the feasibility of opening Islamic finance windows in conventional banks alongside highlighting the potential of a dual system to unlock investments from the Middle East. ¹⁰⁶⁵

Therefore, it was not surprising that the announcement of the Islamic Finance International Conference made headlines, especially as it was expected to bring together Islamic finance experts from Ghana, West Africa, and the Arab world and feature keynote speakers from Nigeria, Malaysia, and the UAE.¹⁰⁶⁶ The conference was a success, and some

^{1062 &}quot;Islamic finance requires multi-stakeholder push – experts," 13.11.2020, https://citinewsroom. com/2020/11/islamic-finance-in-ghana-requires-multi-stakeholder-push-experts/, accessed 16.2.2022.

¹⁰⁶³ https://www.facebook.com/ifrigh/, 13.2.2021, 3.4.2021, 11.4.2021, accessed 16.2.2022.

¹⁰⁶⁴ https://www.facebook.com/ifrigh/, 6.11.2021, accessed 16.2.2022.

^{1065 &}quot;Use banking 'windows' to kick-start Islamic finance in Ghana – Researcher," 18.2.2021, https://www.ghanaweb.com/GhanaHomePage/business/Use-banking-windows-to-kick-start-Islamic-finance-in-Ghana-Researcher-1183153; "Islamic Finance will help govt unlock investments from Middle East – IFRIG Chairman," 8.5.2021, https://www.ghanaweb.com/GhanaHomePage/business/Islamic-Finance-will-help-govt-unlock-investments-from-Middle-East-IFRIG-Chairman-1255027, accessed 16.2.2022.

^{1066 &}quot;IFRIG launches annual Islamic finance conference, IFIC 2021," 2.10.2021, https://www.ghanaweb.com/GhanaHomePage/business/IFRIG-launches-annual-Islamic-finance-conference-IFIC-2021-1370740, accessed 16.2.2022.

experts even declared Islamic finance a solution to Ghana's rising public debt. 1067 Even the Governor of the Bank of Ghana, Dr. Ernest Addison, was positive about Islamic finance although he cautioned the dangers of overlooking the potential challenges of the Islamic finance system, such as transparency, disclosure and legal frameworks, still being unresolved in Ghana. 1068

5.2 Islamic Investment and Microfinance

Islamic investment and microfinance institutions have been hailed as effective tools for poverty reduction, although recent investigations have outlined a more nuanced analysis of their potential for achieving their objectives. Although no full-fledged Islamic banks received any licence to operate in Ghana by 2019, Joseph Mbawuni noted the existence of two licensed Islamic microfinance institution, Ghana Islamic Microfinance and Salam Capital. Joseph Mbawumi, "Influence of Demography on Banker's Intention to Adopt Islamic Banking and Switch Conventional Banking in Ghana," Journal of Islamic Banking and finance 7, no.2 (2019): 17. In addition, there were at least two Islamic halal (ethical) investment initiatives, Islamic Investment Ltd and MUDI Halal Co-operative Society.

The penetration of Islamic microfinance into mainstream financing is very shallow, and its share in the global Islamic finance industry falls below one per cent. 1069 In sub-Saharan countries with well established Islamic banking sectors, such as Nigeria, Islamic microfinance constitutes but a minor part of the total lending portfolio of banks except for a few ones that specialised in microcredit lending. The Apex Bank has shut down about one-fourth of the 900 Nigerian microfinance banks due to

[&]quot;Islamic Finance can be gamechanger in tackling Ghana's rising public debt – Experts," 13.11.2021, https://www.ghanaweb.com/GhanaHomePage/business/Islamic-Finance-can-be-gamechanger-in-tackling-Ghana-s-rising-public-debt-Experts-1401040, accessed 16.2.2022.

^{1068 &}quot;IFRIG holds confab on rising debt in Ghana," 9.11.2021, https://www.businessghana.com/site/news/business/250070/IFRIG-holds-confab-on-rising-debt-in-Ghana, accessed 16.2.2022.

¹⁰⁶⁹ M. Kabir Hassan, Muneer M. Alshater, Rashedul Hasan, and Abul Bashar Bhuiyan, "Islamic microfinance: A bibliometric review," Global Finance Journal 49 (2021), online 12.6.2021, https://doi. org/10.1016/j.gfj.2021.100651.

misappropriation of deposits and violation of guidelines.¹⁰⁷⁰ Ghanaian investment and microcredit institutions face similar challenges, not least their restricted access to capital and the uncertainty of long-term investments.

Ghana Islamic Microfinance (GIMF) was the first of its kind to provide Shari'a compliant microfinance service in Ghana. Starting as a project of the NGO Edikanfo Progressive Foundation with seed money of USD 5 million, GIMF's rationale was to receive a return on its investments from profit-sharing arrangements with its clients. Initially, it planned to offer such products as loans for education or medical services, loans for customers to repay other microloans with high interest rates and Hajj savings accounts to support religious pilgrimages. GIMF commenced operations in September 2010, with headquarters located in Accra and branch offices in Kumasi and Tamale.¹⁰⁷¹ The organisation was run by a three-person management team and supervised by a five-person Board of Directors. 1072 Its initial Shari'a supervisory board consisted of four renowned Muslim scholars on Shari'a and Islamic jurisprudence, chaired by the National Chief Imam of the Ahlus-Sunna Wal Jama'a Sheikh Umar Ibrahim Iman.¹⁰⁷³ In 2011, GIMF and Islamic microfinance organisations in Iraq, Jordan, Yemen, Mauritius and Kazakhstan formed the Islamic Microfinance Network (IMFN), with head office in Lahore, Pakistan, and regional offices projected in Ghana, Mauritius and the Middle East. 1074

¹⁰⁷⁰ Mohammed Aslam Haneef, Aliyu Dahiru Mohammad, Mustafa Omar, Ataul Huq Pramanik, and Fouad Amin, "Integration of Waqf and Islamic Microfinance for Poverty Reduction in OIC Member Countries: A Case Study of Nigeria," in *Equitable Islamic Finance*, eds. Muhammad Khaleequzzaman, Nasim Shah Shirazi, Abdul Rashid, and Mohammed Obaidullah (Jeddah: Islamic Research and Training Institute, 2016), 1–24.

^{1071 &}quot;MICROCAPITAL BRIEF: Ghana Islamic Microfinance Plans to Commence Operations in September, Provide Shariah-Compliant Loans," (https://www.microcapital.org/microcapital-brief-ghana-islamic-microfinance-plans-to-commence-operations-in-september-provide-shariah-compliant-loans/, accessed 23.02.2022.

^{1072 &}quot;Ghana Islamic Microfinance," http://www.afrimoneyfinance.com/entreprise/1428, accessed

^{1073 &}quot;Situation of Islamic Microfinance – One established in Ghana so far," Farz Foundation, Establishment and Expansion of Islamic Microfinance Institutions (MFIs) in Africa (2012), 30–31, available at https://www.findevgateway.org/sites/default/files/publications/files/mfg-en-paper-establishment-and-expansion-of-islamic-microfinance-instituitions-mfis-in-africa-by-farz-foundation-jul-2012.pdf.

^{1074 &}quot;Islamic micro lenders set up global network," 23.1.2011, https://www.thenews.com.pk/archive/print/281447-islamic-micro-lenders-set-up-global-network, accessed 24.5.2019.

GIMF outlined its key objectives to assist the poor, raise awareness about Islamic microfinance, discourage predatory loan practices in Ghana, and promote innovation and integrity in microfinancing in Ghana.¹⁰⁷⁵ During its first years of operation, the institution offered microfinance products to Muslims and non-Muslims and structured its savings and account products on wadiah (safekeeping) contract.¹⁰⁷⁶ Its investment products included, among others, Halal Livestock Mudarabaha intended for goat and sheep farming, Asset Salam for purchasing maise and groundnut at affordable prices, Ijarah for the rent of farmlands and repayment in the form of cultivated crops, and Istisna to support smallholders in training, production and marketing of their farm products.¹⁰⁷⁷ A special focus group of GIMF has been smallholder women farmers who have received interest free loans for the provision of inputs, extension services, tractor services, and marketing against a guaranteed purchase price for their crops. This scheme was recognised by the Islamic Development Bank, which awarded GIMF the Women's For Development Award in 2014.1078 However, for unknown reasons, GIMF became defunct soon after having received the Saudi award. 1079

The second Islamic microfinance institution in Ghana is Salam Capital Microfinance, which began as a start-up venture to provide alternative banking and microfinance solutions in 2013; it was transformed one year later into an institution to provide Islamic solutions for the modern and emerging markets.¹⁰⁸⁰ However, information on its operations had not been gathered at the time of this publication. It was not listed among

¹⁰⁷⁵ Mbawuni and Nimako, "Introduction of Islamic Banking and Finance in Ghana," 62.

¹⁰⁷⁶ Muhammad Al Bashir Muhammad al Amine, Islamic Finance and Africa's Economic Resurgence: Promoting Diverse and Localized Investment (New York: Palgrave MacMillan, 2016), 107.

¹⁰⁷⁷ Mbawuni and Nimako, "Introduction of Islamic Banking and Finance in Ghana," 62.

^{1078 &}quot;Ghana Islamic Microfinance wins award," 21.6.2014, https://www.ghanaweb.com/
GhanaHomePage/business/Ghana-Islamic-Microfinance-wins-award-313738, accessed 24.5.2019;
"Ghana Islamic Microfinance Wins Prestigious Islamic Development Bank Award," http://www.
alhudacibe.com/imf/story01.php, accessed 24.5.2019; al Amine, Islamic Finance and Africa's
Economic Resurgence, 107. The Islamic Development Bank established the IDB Prize for Women's
Contribution to Development in 2006.

¹⁰⁷⁹ Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

^{1080 &}quot;Islamic banking gains root in Ghana," 1.9.2015, https://newsghana.com.gh/islamic-banking-gains-root-in-ghana/, accessed 22.2.2022. Also LinkedIn account of its founder and CEO Ismail Awudu, https://gh.linkedin.com/in/ismail-awudu-5b522790, accessed 22.2.2022.

existing Shari'a-compliant financial institutions as of 2015,¹⁰⁸¹ although there were claims of it still being operational as of 2019.¹⁰⁸² In February 2022, the homepage of Salam Capital, http://www.salamcapital.net/, was not functional.

Other local NGO-initiated Islamic investment programmes had hitherto received scant interest. Some of them investments in small-scale agricultural cultivation, such as the 'Farming for the Needy' initiative of the Kumasi-based *Muslim Access Movement*, ¹⁰⁸³ and the 9-acre 'Maize Farm for Charity' of the Agogo-based *Friends of the needy* to assist the needy and vulnerable in the community, depend on volunteered time and effort to cultivate the farms, ¹⁰⁸⁴ and distribute the produce to needy, poor and aged persons. The *Justice Yateem Foundation*, a UK-Ghanaian Muslim NGO founded in 2019 and based in Ejura, generates funds for its local orphans support scheme by investing in farming and transport ventures ¹⁰⁸⁵

ICODEHS announces on its homepage to hand out interest-free loans to women to engage in income-generating activities. ¹⁰⁸⁶ The programme is a community-led loan scheme for women to undertake small-scale projects, including palm oil plantation, bakery, sewing, dyeing, tree planting, and mushroom and snail farming. ¹⁰⁸⁷ However, the funds available for microfinance depend on the amount earmarked for this

^{1081 &}quot;Promising future for Islamic banking in Ghana," 15.10.2015, https://oxfordbusinessgroup.com/news/promising-future-islamic-banking-ghana, accessed 23.2.2022.

¹⁰⁸² Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi 14.12.2019.

¹⁰⁸³ https://www.facebook.com/Mam-GreenLand-1504216166285663/, 5.6.2018, 28.6.2018, accessed 28.2.2022. Group interview with members of the Muslim Access Movement – Umar Muhammed, Abdul-Aziz Ishaq, Yunus Muhammad and Imam Mahmood Afari Yeobah – in Kumasi, 15.9.2018. However, I suspect the project has been ended; no updates on it are found on Facebook or on the MAM-homepage, https://www.mamghonline.org/farming/, accessed 28.2.2022.

¹⁰⁸⁴ https://www.facebook.com/Friends-for-the-needy-2323915811185564/14.5.2019, 16.5.2019, accessed 9.9.2021

^{1085 &}quot;Funding," https://justiceyateemfoundation.org/background/; Video of farmland to be harvested, 13.7.2021 https://www.facebook.com/JusticeYateemFoundation/, accessed 28.2.2022.

¹⁰⁸⁶ https://icodehs.org/services/, accessed 24.2.2022.

^{1087 &}quot;ICODEHS' social protection interventions transforming lives," https://www.ghanaiantimes.com. gh/icodehs-social-protection-interventions-transforming-lives/; "ICODEHS supports women with fridges in poverty alleviation program," 23.7.2016, https://newsghana.com.gh/icodehs-supportswomen-with-fridges-in-poverty-alleviation-program/, accessed 24.2.2022.

charity by its external donors (at least Qatar Charity has been funding this programme since 2005). 1088 Al-Mumin Foundation, in turn, launched a micro-level enterprise scheme for widows in February 2019, and started by donating seven commercial kiosks fully furnished alongside cash donations to start their businesses. 1089 GIIBIC also runs a Shari'a-compliant microfinance scheme based on a profit-loss basis. In 2019, the scheme supported five farming committees in Ashanti and Northern Regions, donating some 150 sheep as investment for an animal committee in the Northern Region, alongside supporting five hundred small and medium women enterprises. 1090

The Kumasi-based *Islamic Investment Fund Ltd* has made headlines since its inception in October 2015 by Sheikh Dr. Ismail Saeed, the ASWAJ Ashanti Regional Imam. It is a Shari'a compliant financial system aimed at mobilising funds from the Muslim community toward communal development and youth employment. For instance, in an initial public offering of 200 shares at a share value of GHS 500 (ca. USD 81) per share, the Fund raised GHS 100,000 (ca. USD 16,000), with which it established an investment plan comprising three minimum-risk tools in its protfolio. The first component of its investment portfolio relates to short term businesses such as cattle rearing, a car washing bay and cash-crop farming. The second is medium-term investment, especially in transportation and commodity trading. The third one is long term investment in real estate development, Islamic microfinance, project financing and venture capital.¹⁰⁹¹

The objective of the Islamic Investment Fund, Sheikh Dr. Ismail Saeed underlined in a newspaper interview, was to provide an option for Muslims

^{1088 &}quot;Qatari NGO funds social projects," 17.8.2005, https://www.modernghana.com/news/84328/qatari-ngo-funds-social-projects.html, accessed 24.2.2022.

¹⁰⁸⁹ https://www.facebook.com/Al-Mumin-foundation-Ghana-410983056040597/, 28.2.2019, accessed 28.2.2022.

¹⁰⁹⁰ Interview with Abdul-Muumin Saeed, CEO of Global Institute of Islamic Banking, Insurance and Consultancy, Kumasi, 14.12.2019.

¹⁰⁹¹ Felix Dela Klutse, "Ghana: Islamic Finance Gaining Momentum," Business Day Africa (Accra), 28.8.2017, http://allafrica.com/stories/201708280872.html, accessed 13.11.2017); "Ghana's first Islamic Investment Fund launched in Kumasi," 17.10.2015, http://www.myjoyonline.com/ business/2015/October-17th/ghanas-first-islamic-investment-fund-launched-in-kumasi.php, accessed 2.5.2019.

to go into "ethical investment" and to mobilise funds from the local Muslim community, channelled at creating jobs for the unemployed youth:

We are using it as a starter to pull all our resources together, and when they start getting something, then in future when it becomes a bank it will be an encouragement for them [members of the ASWAJ community] to invest.¹⁰⁹²

The objective is to raise funds from the Muslim community in Kumasi to establish a Halal business. Ishaq Kantier, the secretary of the Islamic Investment Fund, explained that these donations are either zakat or sadaga as, "zakat comes out automatically as it is donated by a Muslim for a Muslim purpose."1093 So far, the initiative is still in its pilot phase and is concentrated in Kumasi. In the next phase, similar initiatives will be replicated and launched by ASWAJ groups throughout the country. Its first and hitherto only project was the Kumasi Bakery, established in October 2016, which was largely financed via financial support from the Kuwaiti international charity *Direct Aid*. 1094 The project was initially successful but ran into trouble when one of its tricycles was stolen in March 2017.¹⁰⁹⁵ Lack of investments forced its closure by 2019. The fate of the bakery is illustrative of the structural challenges that small-scale community-based projects are facing. The bakery faced two bottlenecks, namely rising wage costs and lacking infrastructure for the distribution of its products. The latter of the bottlenecks especially proved an unsolvable challenge: the bakery needed a vehicle to distribute its bread, but the Islamic Investment Fund lacked the funds to buy one. Finally, the board of the Fund ended the project, although the bakery project has not been abandoned as such; it has been redrafted and planned to be launched as a "shared investment project". 1096

^{1092 &}quot;Ghana's first Islamic Investment Fund launched in Kumasi," 17.10.2015, http://www.myjoyonline.com/business/2015/October-17th/ghanas-first-islamic-investment-fund-launched-in-kumasi.php, accessed 2.5.2019.

¹⁰⁹³ Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 15.8.2018.

¹⁰⁹⁴ Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 15.8.2018.

^{1095 &}quot;STOLEN TRICYCLE!! (ABOBOYAA)," 20.5.2017, https://www.facebook.com/pg/sakafiyagovshs/posts/, accessed 13.5.2019.

¹⁰⁹⁶ Interview with Ahmed Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi, 5.4.2019.

Consequently, as of December 2019, Islamic Investment was still working on restarting the bakery project and making it a profitable venture. At this point, they had established an investment committee and embarked on a new project. An Arab philanthropist had invested in drilling three wells and handed them over to the organisation as *waqf*; the plan was to produce bottled water for sale from the wells.¹⁰⁹⁷

The most recent halal (ethical) investment programme inaugurated by a Muslim NGO is that of the *Muslim Ummah Development Initiative* (MUDI) Group. Starting by introducing various investment models such as MUDI Farms (cashew, soya beans, livestock farming), 1098 MUDI Kiddie Invest and MUDI HajiUmra Services Ltd, it launched the MUDI Multi-Purpose Cooperative Society Ltd operating in Accra, Kumasi and Tamale since 2019, to pool the contributions of its members and enable them to get funds from the pool without having to pay interest on the loan. 1099 Participation in MUDI Group is either by joining as a shareholder or an investor; the former becomes a part-owner of MUDI Farms Ltd and MUDI HajjUmra Services Ltd. The latter acquires one or more acres of cashew farms, and MUDI manages it; the profits after three years are shared with MUDI proportionally after all deductions, including taxes and *zakat*. 1100

The modus operandi of a MUDI cooperative is that a minimum of ten like-minded people come together to float a cooperative society, which is registered with the Department of Cooperatives. The members elect the cooperative leaders, and each member is committed to a fixed or variable monthly contribution. The funds collected are administered by the society and invested in halal ventures. Return from the investments are used to run the day-to-day activities of the society, and at the end of the

¹⁰⁹⁷ Interview with Ishaq Kantier, Secretary of Islamic Investment Ltd, Kumasi, 12.12.2019. Interestingly, Sheikh Umar Ibrahim Imam had initiated a similar bottled water project in 2003 that lasted for a few years, see Weiss, Begging and Almsgiving in Ghana, 143.

¹⁰⁹⁸ MUDI has acquired a 2,195-acre piece of land in Atebutu, Bono east Region for cashew plantation, soya beans, rice and livestock rearing.

¹⁰⁹⁹ Poster and call for event: Introduction to Muslim Cooperative Concept, 8.7.2020; Poster: MUDI Ghana: Agric Investment, HajjUmra ad Muslim Cooperative Concept, 27.12.2020, https://www.facebook.com/MUDIGHANA/?ref=page_internal, accessed 22.2.2022.

^{1100 &}quot;How to invest in MUDI," https://mudighana.com/how-to-invest-in-mudi/, accessed 22.2.2022. (2022 homepage.)

year, dividends are paid to members based on their shareholding. Apart from providing interest-free loans, the society can help members help make household purchases and engage in the joint purchase of landed property for resale to a member. It further has a Hajj investment plan to assist members in accumulating money through regular instalments for the performance of Hajj or Umrah, alongside Kiddie Invest, a fund to cater to children's future and inculcate savings and investment culture in members' children. Finally, in July 2021, MUDI launched the MUDI Halal Investment Expo to sensitise Muslim investors to start interest-free and ethical investments. Scheduled to take place in January 2022, the Expo seeks to create a platform for Muslim entrepreneurs to exhibit ethical products and services to both Muslims and non-Muslims.

5.3 Waqfand sadaqa jariya

The waqf (pl. awqaf) or religious endowment is rare in sub-Saharan Africa, remarked John Hunwick more than twenty years ago in his overview of Islamic financial institutions. "To the best of my knowledge, no study of the waqf institution in sub-Saharan Africa exists, either from a general perspective or of a particular instance of its operation," he further noted. Two decades later, the situation has more or less changed, and awaqf have been established to support public institutions such as clinics and orphanages in several countries and as a tool for poverty alleviation and the meeting of the Sustainable Development Goals.

¹¹⁰¹ Haji Abdel-Manan Abdel-Raman, "Halal Co-operative Society: an Alternative to Conventional Financial Systems," 16.4.2021, https://mudighana.com/news-room/mudi-news/halal-co-operative-society-an-alternative-to-conventional-financial-systems/, accessed 9.2.2022.

^{1102 &}quot;MUDI Group launches Halal investment expo," 3.7.2021, http://www.faapa.info/en/2021/07/03/mudi-group-launches-halal-investment-expo/, accessed 22.2.2022.

¹¹⁰³ John Hunwick, "Islamic Financial Institutions: Theoretical Structures and Aspects of Their Application in Sub-Saharan Africa," in Credit, Currencies, and Culture: African Financial Institutions in Historical Perspective, eds. Endre Stiansen and Jane I. Guyer (Uppsala: Nordiska Afrikainstitutet, 1999), 72–96.

¹¹⁰⁴ Mustafa Omar Mohammed, and Umar Ahmad, "Relationship between intention and actual support toward the construction of modern waqf-based hospital in Uganda," in Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments, eds. Muhamed Zulkhibri, and Abdul Ghafar Ismail (Cham: Palgrave MacMillan/Springer International Publishing, 2017), 285–305; Sanyinna and Osman, "Analytical Overview of the Role Played By Waqf in Poverty Alleviation;" Abdullah, "Waqf, Sustainable Development Goals (SDGs)."

The recent interest in the establishment of awaaf reflects a global trend. Existing as permanent private endowments either as a family waqf (waqf ahli) or a charitable or public waqf (waqf khayri) for centuries in Muslim, it generally consisted of a piece of property capable of producing financial benefit, typically a piece of land, a house or a shop that might be rented to generate income. While the proceeds of a waqfahli are restricted for family members, those of a wagfkhayri went to the upkeep of mosques, madrasas, public fountains, or hospitals. The waqfinstitution declined during the nineteenth century, in part due to mismanagement of individual awgaf, and in part as a consequence of the modernisation (Westernisation) of jurisprudence as well as changes in land and property rights in Muslim countries. 1105 However, the upsurge of Islamic economics during the last decades of the twentieth century resulted in its revival and became an integral part of mainstream Islamic finance discourse, hailed to be an alternative in solving the socio-economic problems in contemporary Muslim societies.1106

Its resurface on a global scale was the establishment of the World Waqf Foundation by the Islamic Development Bank in 2001.¹¹⁰⁷ Since then, research on waqf has increased tremendously, introducing new innovations such as cash waqf,¹¹⁰⁸ waqf crowdfunding models,¹¹⁰⁹ and even proposals for a global cash waqf.¹¹¹⁰

¹¹⁰⁵ Muhammad Tariq Khan, "Historical role of Islamic waqf in poverty reduction in Muslim society," The Pakistan Development Review 54, no. 4 (2015): 979–996; Muhamed Zulkibri, "The Nature of Waqf Land and Properties Development in Muslim Countries," in Financial Inclusion and Poverty Alleviation: Perspectives from Islamic Institutions and Instruments, eds. Muhamed Zulkhibri, and Abdul Ghafar Ismail (Cham: Palgrave MacMillan/Springer International Publishing, 2017), 271–283; S. Atuman Chembea, "Negotiating Muslim-Christian Relations in Kenya through Waqfs, 1900– 2010," Islam and Christian-Muslim Relations 28, no 4 (2017): 431–451.

¹¹⁰⁶ Atan and Johari, "A Review on literature of Wagf."

¹¹⁰⁷ https://www.isdb.org/isdb-group

¹¹⁰⁸ Etsuaki Yashida, "Fin Tech-Enabled Cash Waqf: Effective Intermediary of Social Finance," Revitalization of Waqf for Socio-Economic Development, Volume I, eds. Khalifa Mohamed Ali, M. Kabir Hassan, and Adb Elrahman Elzahi Saaid Ali (Cham: Palgrave MacMillan, 2019), 43–58. See also: "Waqf in cash," https://www.globalwakaf.com/en#wakaf-tunai, accessed 28.2.2022.

¹¹⁰⁹ Hassan Azganin, Salima Kassim, and Anwal Adam Sa'ad, "Proposed waqf crowfunding models for small farmers and the required parameters for their application," *Islamic Economic Studies* 29, no. 1 (2021): 2–17.

¹¹¹⁰ Buerhan Saiti, Adama Dembele, and Mehmet Bulut, "The global cash waqf: A tool against poverty in Muslim societies," *Qualitative Research in Financial Markets* 13, no. 3 (2021): 277–294.

The resurgence of wagf is also a noted phenomenon in Muslim-minority countries. An interesting case is the Myint Myat Phu Zin clinic, established in 2009 in Mandalay, Myanmar, and could serve as a model for the various ongoing Islamic hospital projects in Ghana outlined in the previous chapters. It is the first Islamic clinic in the country, funded by zakat and sadaga donations from Muslims and charity donations from non-Muslims; the land upon which the clinic is built was donated as wagf by its founders.¹¹¹¹ This parallels the strategies of various international Muslim NGOs, both Western and non-Western, who call on their members and donors to invest in sadaga jariya, defined as endless, ongoing or recurring charity. "Technically, Sadaqah Jariyah comes under the Islamic legal category of wagf, or endowment," the Zakat Foundation of America notes on its homepage.1112 "Sadaqah Jariyah projects are those projects that support the recipients and future generations for a long time, and thus giving the donor ongoing reward," underscores the UK NGO Muslim Charity.1113 "Sadaqah Jariyah will benefit the recipients more than once and that good deed will continue rewarding you even after your death," assures UK NGO Muslim Hands.1114

Ultimately, the concept of *sadaqa jariya* rests in the tradition of the Prophet Muhammad ("make it an endowment and give its produce as charity [alternatively: In the cause of Allah]"), and is outlined in several hadiths in canonical collections, such as those of Sahih al-Bukhari, "115 Bulugh al-Maram," and Ibn Majah." Based on these hadiths, Muslim scholars have declared that donating money for building mosques,

¹¹¹¹ Sheila Nu Nu Htay, Syed Ahmed Salaman, and Soe Myint @ Haji Ilyas, "Integrating Zakat, Waqf and Sadaqa: Myint Myat Phy Zin Clinic Model in Myanmar," *Tazkia Islamic Finance and Business Review* 8, no. 2 (2013): 170–186.

[&]quot;What is sadaqah jariyah?," https://www.zakat.org/what-is-sadaqah-jariyah-charity-ever-flowing.

^{1113 &}quot;Sadaqah Jariyah," https://muslimcharity.org.uk/sadaqah-jariyah/?gclid=EAlalQobChMI8e3Jw-ih9 gIVFHAYCh1mkwyvEAAYASAAEgJuOvD_BwE, accessed 28.2.2022.

^{1114 &}quot;Sadaqah Jariyah," https://muslimhands.org.uk/latest/2018/09/what-is-sadaqah-jariyah, accessed 28.2.2022.

¹¹¹⁵ Salih al-Bukhari, Book 54, Hadith 54 (https://sunnah.com/bukhari:2737); Book 55, Hadith 27 (https://sunnah.com/bukhari:2764), Hadith 35 (https://sunnah.com/bukhari:2772), Hadith 36 (https://sunnah.com/bukhari:2773.

¹¹¹⁶ Bulugh al-Maram, Book 7, Hadith 179 (https://sunnah.com/bulugh/7/179).

^{1117 &}quot;On who establishes a waqf," Sunan Iban Majah, Vol. 3, Book 15, Hadith 2396, https://sunnah.com/ibnmajah/15.

hospitals, and orphanages, drilling wells or planting trees merit as sadaqa jariya, as does designing a house or place as waqf so that its income is spent on the poor, orphans, relatives (in case of a family waqf), and seekers of knowledge. 1118

From a Muslim donor's perspective, any mosque, educational, health or water project initiated by a Muslim NGO is potential *sadaqa jariya*. Technically, as noted above, they resemble religious endowments or *awqaf*, although few NGOs advertise on their homepages to have established outright religious endowments. This most likely has to do with modern national codes of law, private property rights, (colonial and post-colonial) state interference with normative practices of *awqaf*, and the establishment of permanent endowments in Muslim and non-Muslim countries. In Ghana, at least none of the numerous mosques or wells funded by external Muslim donors has been described as *waqf* projects until the arrival of the Indonesian Global Waqaf-ACT when it declared to build so-called Waqf Wells in Ashanti Region in 2021.¹¹¹⁹

The engagement of the Indonesian NGO parallels that of the Az-Zaituna Academy in the USA who held eight webinars in Hausa on Waqf Management directed to Ghanaian participants during autumn 2021. Together with its local collaborators, the Ummah Waqf Fund and the Nuriyah Waqf Agribusiness, it launched an orientation program titled "The institutions of waqf and its potential to the socio-economic development of the Ghanaian Ummah" via Zoom in early January 2022.

Obviously, the activities of the two organisations are coincidental, and at least the local organisers of the Waqf Management Webinars were not

¹¹¹⁸ See, for example, "What is Sadaqah Jariyah (Ongoing Charity)?," https://islamqa.info/en/answers/122361/what-is-sadaqah-jariyah-ongoing-charity, accessed 28.2.2022.

[&]quot;Waqf Well Construction Aims to Prevent Water-Borne Diseases in Ghana," 12.7.2021, https://
news.act.id/en/berita/waqf-well-construction-aims-to-prevent-water-borne-diseases-in-ghana;
"Indonesian Donors Build Well in Ghana to Provide Water for 2,000 Residents," 18.1.2022, https://
news.act.id/en/berita/indonesian-waqf-donors-build-well-in-ghana-to-provide-water-for-2-000residents, both accessed 28.2.2022.

¹¹²⁰ Waqf Management Series, Webinars 18.9.-19.12.2021, https://www.facebook.com/Taammulaat-by-AZAC-103922594610897/, accessed 28.2.2022.

¹¹²¹ Orientation Program for the Ummah Waqf Fund on ABCs of a waqf institution, 8.1.2022, https://www.facebook.com/Taammulaat-by-AZAC-103922594610897/, accessed 28.2.2022.

aware of any other existing waqf organisations in Ghana apart from the Waqf Fund of the Ahlus-Sunna Wal-Jama'a (ASWAJ), see below. However, although the ASWAJ project at times made headlines, it is not the only existing waqf project. The Ghana Islamic Society for Education and Reformation (GISER) Endowment Fund built twenty stores in Madina (Accra) in 2006 and 2011; the income generated from the rents of these awqaf is used to financially support the Madina Islamic School (MIS) in Accra.¹¹²² The Ghana Muslim Mission (GMM) has four so-called social intervention programmes, including an Endowment Fund, a Widows and Orphans Fund, an Education and Health Fund and an Entrepreneurship Fund. The various programmes may be largely or mainly funded through internally generated donations and monthly membership fees.¹¹²³ At least the GMM hospital in Beposo and the Asumpa Bakery in Kumasi have been established as waqf.¹¹²⁴

The National Imam of the Ahlus-Sunna Sheikh Umar Ibrahim Imam, has been one of the most ardent propagators of introducing waqfin Ghana. In 2005, he established an endowment fund, the Al-Waqf Endowment Fund, alongside the 'You Too Can Build Company Ltd', the latter concentrating on real estate development in the Zongos. 1125 As these plans were slow to mature, he (re-)launched the Ahlussunna Wal Jama'a Waqf (Endowment) Fund in December 2009. In early 2010, a branch of the Waqf Foundation was set up in Takoradi by Sheikh Suleman Ahmed Mozu, ASWAJ Regional Imam Western Region, who made a plea to Muslims to invest one Ghana cedi in the Fund for five years. 1126 Other branches were established in Kumasi and Bolgatanga simultaneously, 1127 indicating a decentralised and regional structure of the Waqf Fund.

¹¹²² http://gsier.org.gh/madina-islamic-school-mis/, accessed 22.5.2019.

¹¹²³ http://www.ghanamuslimmission.com/projects.html, accessed 22.5.2019.

¹¹²⁴ Interview with Sheikh Dr. Amin Bonsu, GMM National Chairman, Kumasi, 10.12.2017.

¹¹²⁵ See further Weiss, Begging and Almsgiving in Ghana, 142–143.

^{1126 &}quot;Muslim Endowment Fund launched at Takoradi," 28.2.2010, https://www.ghanaweb.com/ GhanaHomePage/NewsArchive/Muslim-Endowment-Fund-launched-at-Takoradi-177584, accessed 20.5.2019.

[&]quot;Foundation to promote education among Ashanti youth," 16.2.2010, https://www.businessghana.com/site/news/general/104599/Foundation-to-promote-education-among-Ashanti-youth, accessed 20.5.2019; "ASWAJ Moslems launches endowment fund in Upper East," 9.2.2010, https://www.google.com/search?client=safari&rls=en&q=%27ASWAJ+Moslems+launches+endowment+fund+in+Upper+East%27&ie=UTF-8&oe=UTF-8, accessed 20.5.2019.

Sheikh Umar Ibrahim Imam's vision was to create a mutual charitable waqf; 1128 80 per cent of its collected funds were to be earmarked for future investments, 15 per cent for commissioning collectors and 5 per cent for administrative costs. 1129 In a call to the Ahlus-Sunna community, he opined that the three major enemies of human beings are ignorance, poverty and disease. "So we must come together [...] to create a permanent fund for development," he declared and outlined his vision for his Waqf Fund:

Because we cannot use the seed money to develop Inner cities and Zongo, but we can use the seed money to build an endowment within one and half years, and then the amount that will generate from the endowment will be used for development of Inner Cities and Zongo forever, and this can be based in two major cities in Ghana, that is Accra and Kumasi because of high cost of rent. Kumasi will be attached to four other regions, and the same to Greater Accra region and we will name it endowment for Inner Cities and Zongo Development Fund and this can be supported by the government and not to be changed by any succeeding government. Those of us who live in the Inner Cities and Zongo are poor because we can sell our land as properties, but unfortunately, we do not invest on it. Allah said (Quran 77:25-26): Have we not made the earth a container of the living and the dead. So we must invest on our lands and in our children.1130

To further his vision of Muslim self-help and empowerment, he relaunched the 'You Too Can Build' initiative to inspire and motivate local Muslim communities to invest in their housing infrastructure.¹¹³¹

¹¹²⁸ https://www.facebook.com/aswajwaqffoundation.garghana, 31.3.2011, accessed 3.2.2022.

¹¹²⁹ https://www.facebook.com/aswaiwaqffoundation.garghana, 1.4.2011, accessed 3.2.2022.

¹¹³⁰ Mimeographed Call by the Ahlus-Sunna Wal-Jama'a National Imam, personal copy of HW, received 2.3.2017.

¹¹³¹ Abdul-Rahim Naa Abdul-Lahie, "A Chat with Hajj Umar Ibrahim, National Imam of Ahlul Sunna Wal Jama's (ASWAJ)," 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.

Initially, Sheikh Umar Ibrahim Imam's Wagf Fund raised GHS 40,000 (ca. USD 6,500) during the first year. 1132 However, it took several years for the Fund to develop into a concrete project. Finally, in 2012 he managed to procure a parcel of land at the cost of GHS 33,000 (ca. USD 5,300) to construct a student hostel near the Accra campus of the University of Winneba. 1133 He earmarked this piece of land as a wagf. The aims and objectives of the endowment were, first, to build houses for rentals and use the income to help Muslim scholars further their knowledge and raise the living standards in the Zongo communities by building schools, mosques, wells and health clinics. However, not much happened, and for years it looked as if the whole project had been shelved.¹¹³⁴ Some years later, one commentator was utterly critical of the whole initiative and asked what had happened to the money that ordinary Muslims had monthly donated to the Fund. In his view, the Wagf Fund had failed its aims and objectives; no hostels, schools, mosques or wells had ever been built. His main critique, however, was the Waqf Fund's lack of transparency, synergy and accountability, blaming it on mismanagement of resources: "This system of Waqf is nothing but a disguised hyena placed in a flock of sheep."1135

Sheikh Umar Ibrahim, in turn, had not lost hope in his project. ¹¹³⁶ In May 2018, the Islamic Centre For Community Affairs in Accra launched a fundraising campaign for the *Islamic Endowment & Education Project*

^{1132 &}quot;Government determined to support Muslims," 10.9.2010, https://www.ghanaweb.com/ GhanaHomePage/NewsArchive/Government-determined-to-support-Muslims-190160, accessed 21.5.2019.

^{1133 &}quot;Ahlussunna Wal Jama'a Waqf Fund – Hope for the Ummah," 11.8.2013, http://shaaninzongo.org/features/, accessed 12.3.2014; "Ahlussunna to build hostel," 7.1.2014, https://www.newsghana.com.gh/ahlussunna-to-build-hostel/, accessed 20.5.2019.

¹¹³⁴ Ahmed Alhassan, "Where is the Ahlussunna Wal-jama'a endowment fund?" 15.6.2016, https://www.ghanaweb.com/GhanaHomePage/features/Where-is-the-Ahlussunna-Wal-jama-a-endowment-fund-455108, accessed 8.11.2017.

¹¹³⁵ Ahmed Alhassan, "Where is the Ahlussunna Wal-jama'a endowment fund?" 15.7.2016, https://www.ghanaweb.com/GhanaHomePage/features/Where-is-the-Ahlussunna-Wal-jama-a-endowment-fund-455108, accessed 20.5.2019.

¹¹³⁶ Interview with Sheikh Umar Ibrahim Imam, Accra February and December 2017. See also Abdul-Rahim Naa Abdul-Lahie, "A Chat with Hajj Umar Ibrahim, National Imam of Ahlul Sunna Wal Jama's (ASWAJ)," 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.

(IEEP).¹¹³⁷ As a result, the hostel project started to materialise and was planned to be commissioned in late 2020.¹¹³⁸

The ASWAJ Ashanti Region Waqf Fund faced similar challenges as Sheikh Umar Ibrahim's initiative in Accra. After a promising start, donations to the ASWAJ Ashanti Region Waqf Fund dwindled, and it soon ceased to operate completely. However, instead of finally terminating the project, the Regional Imam tasked the Waqf Committee to revive it. The Waqf Committee, in turn, made a thorough investigation of the financial assets and accounts of the Waqf Fund in 2013. The investigation report must have been shocking: whereas the Waqf Committee identified 480 receipt booklets, only 335 were submitted for verification and assessment. The total number of contributors could not be verified as some of the collectors had not submitted all booklets to the Waqf Committee for verification. Further, the number of certificates issued to those who had completed the cycle could not be verified because the certificates had been printed and issued at the Regional Imam's office, and no records were available. Even worse, not all collectors had paid their total collections into the Waqf Account. Its total balance stood at GHS 43,834.55 (ca. USD 7,100) as of 31 May 2013.1139

The report of the Waqf Committee's Investigation pointed toward several shortcomings of the initiative. First, it lacked policies and guidelines to regulate the proper implementation of the project. Second, there were no controls for issuing documents and accounting for the collections. Consequently, auditing the collectors was difficult, if not impossible. Third, the project had been launched, the account had been opened, and the collectors had been selected before nominating an overseeing and monitoring Committee. Fourth, no budget was available for the

¹¹³⁷ https://www.facebook.com/ICCAHadinkai/photos/201331380479244, 12.5.2018, accessed 6.2.2022.

¹¹³⁸ Peace Dawah Media video on Hostel Building Project, Support Islam Waqf TV, 24.10.2020, accessed 3.2.2022. "ASWAJ Ghana used waqf money to build hostel project and money will be going to take care of orphans in the country... Haji Umar ready to commission the building now!"

¹¹³⁹ Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, no date [ca May 2013], 2–3. The report was available on the ASWAJ Ashanti Region homepage in 2017 when I downloaded it. The homepage has ceased to exist since then.

Committee to conduct its operations. Some collectors had not deposited their collections into the bank account; neither had they presented their completed receipt booklets and other materials to the Waqf Secretary for verification. Not surprisingly, rumours started to spread about suspicions of malfeasance and misapplication of the waqf funds. As an outcome, the ASWAJ imams stopped propagating the project in their sermons. 1140

Nevertheless, the Waqf Committee propagated for the relaunching of the project. To correct the structural shortcomings of the initial project, the Waqf Committee called for a policy document and code of conduct for officeholders, which should be adopted by the National Imam of the ASWAJ as the guiding principle nationwide. In addition, it called for a national database and website to ensure the project's credibility.¹¹⁴¹ The ASWAJ Ashanti Region Waqf Fund, in turn, was to be thoroughly reorganised. Each of the eleven Sector Mosques in the region should nominate only one collector who was to be supervised by the Zonal Imam or the Zonal Imam's Financial Secretary. All collectors and supervisors were to be trained to understand the processes before commencing the project. Collectors outside Kumasi were to submit their weekly collections to the Zonal Imam and his Financial Secretary for assessment and approval, while those in Kumasi were to pay their weekly collections to the ASWAJ Regional Secretariat for assessment and approval. The collectors were to be paid 15 per cent of their collections after submitting their reports and collections to the Zonal Imam and his Financial Secretary. The Zonal Imam and his Financial Secretary would deduct 5 per cent of the contributions and pay the remaining 80 per cent into the Waqf bank account. Finally, the Waqf Committee was obliged to submit Quarterly Reports to the Advisory Council and the Da'awah Committee through the Regional Imam.1142

¹¹⁴⁰ Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, no date [ca May 2013], 3–4, 15.

¹¹⁴¹ Ahl Sunnah Wal-Jama'ah Ashanti Region, Interim Operational Report by Regional Finance Committee, no date [ca May 2013], 15–16.

¹¹⁴² Re-Organisation of ASWAJ Waqf Project, Report by the Waqf Committee, no date [ca 2013?]. The report was available on the ASWAJ Ashanti Region homepage in 2017 when I downloaded it. The homepage has ceased to exist since then.

The original objective of the ASWAJ Ashanti Region Waqf Fund was to invest its assets in a piece of land in Kumasi, build a student hostel, and establish structures for social development. However, nothing came out of these plans due to the high land prices in Kumasi, and the money remained unused in the bank account. In turn, the plan for the reorganised waqf was less ambitious. The idea was to invest its assets in agricultural land in Wa or in Tamale. 1143 Nevertheless, Sheikh Isma'il Said, Regional Imam of ASWAJ and the Sakafiya Community in Kumasi, succeeded to established a waqf fund for the Sakafiya Senior Secondary School; the main part of the funding comes from Saudi Arabian philanthropists. 1144

However, the reorganised ASWAJ Ashanti Region Waqf Fund failed to develop into a successful project. By 2018, the leadership of the ASWAJ Ashanti Region, therefore, decided to restructure its social development programmes and invited an expert from Sokoto, Nigeria. The outcome of the discussions was the merger of the previous projects into the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund. Existing waqf endowments in South Africa and Malaysia were used as models to redraft the regulations of the new waqf programme. The new ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund have a decentralised structure. The long-term plans for waqf investments are threefold: 1) to build a clinic in Kumasi (land has already been bought); 2) to build a conference centre, and 3) to establish vocational training centres for women. In addition, the Fund plans to relaunch its homepage as an attempt to increase the transparency and outreach of its activities.

¹¹⁴³ Interview with Sheikh Kamil Muhammad, Deputy Chief Imam of ASWAJ Ashanti Region, Kumasi, 10.12.2017.

¹¹⁴⁴ Interview with Sheikh Dr. Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi, 27.2.2017.

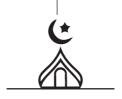
¹¹⁴⁵ Interview with Sheikh Dr. Ismail Saeed Adam, Regional Chief Imam of ASWAJ Ashanti Region, Kumasi, 5.4.2019; Interview with Ahmed Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 5.4.2019. For a general discussion on feasibility of merging various Islamic social development schemes, see Mohamed Yusri bin Yusuf, "Trust Fund: A Product Combining Waqf, Zakah and Sadaqah for Socio-Economic Agenda," Journal of King Abdulaziz University: Islamic Economics, King Abdulaziz University, Islamic Economics Institute 27, no.1 (2014): 101–121.

¹¹⁴⁶ See further Weiss, Zakat in Ghana

¹¹⁴⁷ Interview with Ahmed Musa, coordinator of the ASWAJ Ashanti Region Zakat, Waqf and Sadaqa Fund, Kumasi 6.4.2019.

The long decadal propagation by ASWAJ scholars and imams for using waqf as an additional tool for Muslim empowerment underscores the challenges for generating a broad acceptance for Islamic social finance even among its their own followers. As late as June 2021, Sheikh Salman Mohammed Alhanssan, ASWAJ Chief Imam of Madina-West, called on his community to register on the Waqf Fund and pay monthly contributions to it as a way to secure a better future for them. The above-mentioned Webinar series on waqf management by the Az-Zaituna Academy, alongside the campaigns to introduce Islamic banking in Ghana in 2021, constitute interesting openings in the contemporary drive for self-empowerment of the Muslim community in Ghana. Their impact and outcome will be the objective of future investigations.

^{1148 &}quot;Muslims urged to register on to Waqf fund," 21.7.2021, https://newsghana.com.gh/muslims-urged-to-register-on-to-waqf-fund/, accessed 28.2.2022.



6. CONCLUDING REFLECTIONS

Muslim non-governmental organisations form a vital segment of Ghanaian civil society. Although less noted in public in comparison to Christian or secular ones, the virtual explosion of their numbers during the last decades has positively affected the empowerment of Muslim communities in Ghana. If local Muslim NGOs were exceptional and numbered but a handful during the latter part of the twentieth century, their numbers have swelled manifold during the first decades of the twenty-first century. This process reflects the 'NGO-isation' of Muslim activism witnessed throughout sub-Saharan Africa.

Muslim NGOs form an integral part of the third sector in contemporary Ghana. Their upsurge during the 2010s is a direct consequence of the almost unlimited access to the internet and the global explosion of social media. They have become a tool for local Muslim activists and philanthropists, youth and women associations, clubs, groups and networks to gather funding for their social, socio-economic, cultural, educational and religious (da'wa) empowerment projects in their communities. While such projects per se are not novel ones within the Muslim sphere, the NGO as an instrument and a vehicle is an effect of various processes of globalisation and constitutes a new phase of Muslim activism. What is new are not transnational networks of Muslim scholars or local Muslim activism and community engagements but the possibility of any activist, group, or community connecting with any potential donor, supporter, sympathiser, or volunteer anywhere.

Social media has changed the Muslim NGO landscape in Ghana. For an outside spectator or a historian trying to map their activities, social media

has revolutionised their visibility. Whereas only a few of their activities previously had made the headlines in national newspapers and news reporting, any NGO active on social media has become its own channel for public communication. More than this, social media has revolutionised local activism as networking and campaigning have the potential to reach out to hundreds if not thousands of followers. An NGO can have members and volunteers in Ghana and branches outside the country, enabling it to solicit resources both internally and externally.

Social media provides other new means for accountability and transparency. Many NGOs publish updates and notifications on the progress and the completion of a specific project; some post plans, certificates and statements on monthly collections on social media. This data is more than mere information; it is part of a dialogue and communication with members and donors, existing and potential future ones.

Ghanaian Muslim NGOs have opened new terrains of their activities during the last decade. Initially, their main domain of operation concentrated on four segments, namely the building of 1) mosques, 2) madrasas and educational facilities, 3) the drilling of wells and boreholes, and 4) humanitarian aid in the form of Ramadan and Eid feeding programmes. These four segments still constitute the core markers of any Muslim NGO, be it a da'wa organisation or a solidarity-based one.

However, a clear shift can be detected in some specific cases, most notably from planning to establish Islamic universities about a decade ago to the recent focus on advanced healthcare projects in the form of Muslim hospital projects. A few Muslim hospitals and Islamic clinics already exist in the country, most notably those operated by the Ahmadiyya in various locations, the Iranian clinic in Accra and the Islamic clinic in Wa; the (at least) six new Muslim hospital projects are novel expressions of (Sunni) Muslim empowerment. All of the hospital projects have been initiated by local Muslim NGOs who extensively use social media to collect monthly donations from their members for their projects. Realistically, however,

the sheer costs of building and eventually operating a hospital will need external donors committed to long-term investments.

Another new terrain of Muslim NGOs is orphans and persons with disabilities. Both groups have traditionally found relief and support from their extended family and Muslim scholars and imams. What is new during the 'age of the internet' is Muslim NGOs running monthly scholarship schemes for orphans and persons with disabilities. The visibility of Muslim orphanages, in turn, has increased manifold when Muslim NGOs have started their needs. Interesting and novel initiatives are the special schools for Muslim deaf and blind children.

Perhaps the most visible activity of Muslim NGOs has been their annual humanitarian aid campaigns and outreach programmes. Iftar meals, Eid al-Fitr celebrations and the slaughtering of cattle at Eid al-Adha for poor and needy members form an integral part of Islamic religious obligations and constitute an integral part of the Muslim sphere in Ghana (as well as elsewhere in the Muslim world). However, with the recognition of the two Muslim festivals by the Ghanaian state in the early 1990s, the fasting month of Ramadan and the two Eid festivals have become part of the public sphere. Although there exists no investigation on the activities connected to Ramadan and the Eid festivals in Ghana, this study hints that a change has occurred during the 2010s and correlates with the explosion of Muslim NGOs in Ghana during the decade. Future systematic research will validate or refute my hypothesis, although the qualitative data presented in the previous chapters seem to indicate that this change already started in the late 2010s and expanded during the COVID-19 pandemic in 2020 and 2021.

Muslim NGOs is an urban phenomenon in Ghana. The majority of them are located in Accra, Kumasi and Tamale and direct their attention to urban and Zongo communities. A few of them run rural outreach programmes, either in the form of rural da'wa and madrasa projects or humanitarian aid programmes. None of them has so far developed a concept or programme addressing the special socio-economic and environmental

needs of rural agricultural communities. This is a lacuna of all Muslim NGOs, be they local, national, or international. Apart from drilling wells and building mechanised boreholes in rural communities, any incomegenerating activities addressing their special needs have been absent. This is remarkable as more than half of the Muslim population live in rural communities and most of them in the savannah regions in the northern parts of the country. The future challenge of Muslim NGOs will be to include the rural communities in their ambition to empower the Muslim communities in Ghana or help Muslim rural communities form their own NGOs and connect with national and international donors.

Muslim NGOs are moving mountains in their ambition to empower Muslim communities and fight against poverty and marginalisation. Their main challenge is their weak institutional foundation; few of them can rely on long-term income. They are most efficient and effective when carrying out ad hoc programmes and projects but are vulnerable themselves as they depend on external funding for their activities. They are ideal tools for generating short-term but weak ones for initiating and maintaining long-term structural changes. The Islamic solution for the latter problem is Islamic micro-finance and waqf, or the pious endowment.

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Appendix I Propagating Islam and da'wa on social media: Muslim internet TV and FM stations

Name	Location	Facebook, est.	FB, last update	Facebook, followers
			(per 2.2.2022)	(per 2.2.2022)
Al-Fiqh TV	n.a.	2018	2021	3,243
Arisaal TV	Accra	2016	2021	4,017
Attawheed TV	Accra	2019	2021	5,212
AZ Nation TV	Kumasi	2018	2021	3,236
Daaular Zango TV	Sekondi	2019	2022	7,800
Darul Hadith Media	Kumasi	2020	2021	5,530
Deen Gh TV	Takoradi	2017	2021	30,291
Falaki TV	Sekondi	2020	2022	5,694
Fosma TV	n.a.	2019	2022	72,441
Ghanaian Muslim	Accra	2018	2021	1,175
Guidance Gh TV ¹	n.a.	2020	2022	1,657
Hamza TV	Kumasi	2019	2022	31,072
Hijra TV	Kumasi	2018	2020	1,983
Hope Islamic News	n.a.	2018	2021	1,399
Imam Abass TV	n.a.	2020	2021	1,659
Islamic Embassy Gh	Takoradi	2020	2022	3,100
Jallo TV	Prang	2018	2022	9,118
Jamal Baba TV	Accra	2013	2021	16,000
Kandala TV	Prang	2019	2021	5,815
Khadimu Faidaty Cisse TV	n.a.	2020	2021	7,011
Millatul al-Islam Media	Kumasi	2020	2022	4,100

Name	Location	Facebook,	FB, last	Facebook, followers
			(per 2.2.2022)	(per 2.2.2022)
MMPA TV	Kumasi	2019	2022	1,108
Nima TV	Accra	2019	2022	18,027
Nurul Wadudiyyah TV	Kumasi	2020	2021	2,712
Peace Dawah Media	n.a.	2018	2022	975,803
Prang TV	Prang	2020	2022	3,846
Salaga Zongo FM Online	Salaga	2019	2022	1,932
Sharubutu TV	Accra	2018	2022	137,692
Shabaniyya TV	n.a.	2019	2022	19,000
Sheikh Alhaji Umar Karki TV	Tema	2019	2022	8,170
Sunnah TV	Accra	2020	2022	4,527
Sunnah Online TV	Accra	2019	2021	3,792
Tawheed Media Concept	Takoradi	2012	2021	2,421
Tawheed TV	Takoradi	2019	2022	7,612
The Muslim Express	Accra	2015	2018	1,041
The Punchline Gh	Kumawu	2020	2022	33,865
The Today's Muslim	Accra	2016	2020	73,097
Tijaniyyah TV	Kumasi	2015	2022	29,930
Ustaz TV	Accra	2021	2021	1,272
Zongo Times	Accra	2016	2019	6,418
Zongo TV	Accra	2016	2022	47,461
Zuria FM 88.7	Kumasi	2014	2022	120,184

Appendix II The 2021 Ghana Muslim NGO (GMNGO) Database (status: 31.12.2021)

Abbreviations: HQs = headquarters; FB:est = Facebook established (year); FB:lud = Facebook last update (year); FB:f = Facebook followers; n.a. = not available

Source/identification: NPO Secretariat Online Directory [**]

Name	HQs	FB:est	FB:lud	FB:f
Abdul-Aziz Charitable Foundation**2	Accra	n.a.	n.a.	n.a.
Accra-Tudu Faila Youth	Accra	2019	2019	355
Achievers Ghana**	Accra	2012	2021	4632
Act Right Foundation**	Weija	2018	2018	19
Adabiyya Islamic Society	Goaso	2014	2020	503
Adansi Islamic Institute	Adansi	2014	2020	1224
ADIL for Development	Kumasi	2015	2017	250
Advanced Ladies in Faith Foundation	Kumasi	2020	2021	484
Advocates for Community Development	Tamale	2017	2021	982
Aflao Muslims Women Educational Association**	Aflao	n.a.	n.a.	n.a.
Africa Center for the Advancement of Islamic Law and Policy	Accra (?)	2020	2020	191
Africa Islamic Economic Foundation	Tamale	2016	2021	559
African Islamic Heritage Foundation**3	Tamale	n.a.	n.a.	n.a.
Ahkwaat G Foundation	Accra	2020	2021	560
Ahwiaa Zongo Development	Kumasi	2018	2020	780

Name	HQs	FB:est	FB:lud	FB:f
Aid Global Organization	Tamale	2019	2020	529
Aishaman Sadaqatul Jariya	Accra	2019	2020	78
Al-Abrar Foundation for Education and General Contracting	Ashaiman	2017	2021	1025
Al-Ain Foundation	Kasoa	2017	2020	626
Al-Amal Charity Foundation**	Tamale	n.a.	n.a.	n.a.
Al-Aman Humanitarian Development**	Tema	2017	2021	244
Al-Asr International Islamic Women's Organization	Accra	2014	2018	1450
Al Aziz Humanitarian Projects (AAHP)**	Kumasi	2019	2021	1947
Al-Fadl Organisation for Humanitarian Services	Kumasi	2020	683	2021
Al-Fathu Charitable Association for Community Care**	Accra	n.a.	n.a.	n.a.
Al-Furqan Foundation for Education and Development**	Accra	2019	2021	4415
Al-Haq Baitulmal Foundation	Tamale	2016	2016	37
Al-Haqq Dawah	Accra	2018	2021	2369
Al-Hawariyyun Organisation	n.a.	2018	2021	2630
Al-Hayat Foundation**	Accra	2011	2017	1415
Al-Huda Educational and Dawa Centre**	Kumasi	n.a.	n.a.	n.a.
Al-Huda Islamic Society**	Accra	n.a.	n.a.	n.a.
Al-Huda Scout Group Moshe Zongo	Kumaasi	2016	2021	1536

Name	HQs	FB:est	FB:lud	FB:f
Al-Hudaibiyya Relief Services	Accra	n.a.	n.a.	n.a.
Al-Imam Charity Foundation	Kumasi	2020	2021	904
Al-Islah Humanitarian Foundation-Ghana	Sunyani	2019	2021	782
Al Jihad Muslimah Foundation	Kumasi	2020	2021	923
Al-Kauthar Foundation**	Accra	n.a.	n.a.	n.a.
Al-Khareenij Foundation of Ghana**	Accra	n.a.	n.a.	n.a.
Al-Maktoum Foundation**4	Tamale	n.a.	n.a.	n.a.
Al-Manar Foundation for Educational and Humanitarian Services	Kumasi	2017	2021	538
Al-Mannan Charity Foundation	Kumasi	2021	2021	309
Al-Mumin Foundation	Konongo	2018	2019	637
Al-Muslim Foundation Ghana	n.a.	2019	2019	570
Al-Noor Ghana Foundation	Accra (?)	2017	2021	637
Al-Qalam Institute	Accra	2015	2021	5124
Al-Qimmah Foundation**5	Kumasi	n.a.	n.a.	n.a.
Al-Rayaan International School**6	Accra	2015	2021	35107
Al-Salaam Charitable Foundation	Takoradi	2021	2021	679
Al-Waiz Charity Foundation**	Kumasi	n.a.	n.a.	n.a.
Al-Yaseen Foundation	Nsawam	n.a.	n.a.	n.a.
Alattaa Society for Development of the African**	Kumasi	n.a.	n.a.	n.a.
Aldiaa Society**	Accra	n.a.	n.a.	n.a.
Ali Amir Foundation for the Blind	Accra	n.a.	n.a.	n.a.

Name	HQs	FB:est	FB:lud	FB:f
Aliu Mahama Foundation**	Walewale	2013	2013	2323
All Rise Initiative	Accra	2019	2020	308
Aludiba Foundation	Accra	2019	2021	683
AMAL initiative	Accra	2015	2017	674
Anglogold Ashanti Muslim Workers' Association	Obuasi	n.a.	n.a.	n.a.
An-Nisa Foundation	Accra	2015	2021	410
An-Nur al-Islamiyya	Accra	2009	2021	1350
An-Nur Foundation	Kumasi	2019	2021	543
Annissa Foundation	Accra	2016	2017	511
Annur Organisation for Humanitarian Services**	Accra	n.a.	n.a.	n.a.
Ansaar International Ghana**7	Accra	2013	2013	112
Ansar Al-Khairiya Organization**	Kumasi	n.a.	n.a.	n.a.
Ansar-ud-Deen society of Ghana	Accra	2015	2017	198
Ansarudeenul Islamieya**	Accra	n.a.	n.a.	n.a.
Ansuarudeen Islamic Youth Association Tarqwa	Tarqwa	2020	2021	917
Answarul Islam Organization	Kasoa	2017	2021	649
Anyigba Muslim Youth Development Association	n.a.	2019	2020	278
Ar-Rahman Trust Foundation**8	Accra	2020	2021	390
Aris Social Center	Tamale	n.a.	n.a.	n.a.
As-Samad Hope Foundation (Assamad)**	Accra	2019	2021	1049

Name	HQs	FB:est	FB:lud	FB:f
Asamankese Muslim Youth Association for Development	Asamankese	2018	2018	512
Asante Mampong Zongo Youth	Mampong	2014	2021	1276
Asante Zongo Youth Union	Kumasi	2017	2021	949
Ash-Shuruq Benevolent Foundation**	Tamale	n.a.	n.a.	n.a.
Association of Muslim Youth for Dawah	Akyem Oda	2020	2020	1187
Association of Muslims in Salaga	Salaga	2015	2021	500
Association of the Servant of the Most Gracious (Ibaadurrahman)	Kumasi	2016	2021	527
Awake Islamic Foundation**	Accra	n.a.	n.a.	n.a.
Awakening Muslimah	Tamale	2016	2021	1088
Ayekyere Muslim Youth Association	Akyekyere	2021	2021	190
Baamayi Sai Allah**	Koforidua	n.a.	n.a.	n.a.
Bachey Jiwa Foundation**	Accra	n.a.	n.a.	n.a.
Back to the Community	Accra	2017	2021	506
Bait African Charity Ghana**	Nsawam	n.a.	n.a.	n.a.
Bamba Islamic Institute	Tamale	2017	2019	970
Baobab Sankofa Foundation**	Accra	2016	2021	242
Baraka Policy Institute (BPI)**	Accra	2015	2020	521
Baye Do Everything	Accra	2016	2021	22841
Beacon of Knowledge Society**	Tamale	n.a.	n.a.	n.a.
Bekwai Zongo Youth Development Association	Bekwai	2020	2021	300

Name	HQs	FB:est	FB:lud	FB:f
Birim Charity Organisation	Accra	2020	2020	130
Bissa Zekala Islamic Relief	Accra	2020	2021	684
Brand Islam Ghana	n.a.	2015	2016	2262
Bridge Institute**	Tamale	2018	2021	553
Bureau of Social Services	Accra	n.a.	n.a.	n.a.
Cansuyu Charity and Solidarity Association**9	Accra	n.a.	n.a.	n.a.
Caravan of Mercy**10	Tema	n.a.	n.a.	n.a.
Care and Social Development Organisation**11	Accra	n.a.	n.a.	n.a.
Care Bridge Foundation	Accra (?) + Tamale	2020	2021	731
Center for Islamic Thought and Civilization**	Accra	n.a.	n.a.	n.a.
Center For Muslim Youth	Kumasi	2016	2019	691
Centre for Islamic Research and Propagation	Savelugu	2015	2021	4551
Centre for Islamic Worldview and Development	Accra	2016	2021	3403
Centre for Muslim Youth in Peace and Development	Accra	2020	2021	508
Change for Zongo Youth	Accra	2016	2021	3370
Charitable Islamic Media Foundation**	Ejisu	2017	2017	100
Charitable Society for Mercy and Compassion**	Accra	n.a.	n.a.	n.a.
Charity and Da'wah Foundation**	Accra	2016	2021	11254
Charity Hand Foundation	Kumasi	2021	2021	292
Charity Partners International	Kumasi	2018	2021	1236

Name	HQs	FB:est	FB:lud	FB:f
Chief Alhaji Sulley Issah Foundation**	Accra	n.a.	n.a.	n.a.
Co-operative Centre for Education and Relief Service (CCERS)**	Accra	n.a.	n.a.	n.a.
Coalition of Muslim Organizations, Ghana	Accra	2015	2021	1517
Coalition of Zongo Youth	Accra	2012	2012	108
College of Islamic Studies**	Accra	n.a.	n.a.	n.a.
Community Redemption Foundation	Kumasi	2011	2021	1260
Concern Asante Akim Muslim Youth	Juoaso	2018	2021	686
Concern Muslim Youth Wa	Wa	2019	2021	9211
Concern Society for Muslim Environment**	Accra	n.a.	n.a.	n.a.
Concern Solidarity Association of Ghana**	Tamale	n.a.	n.a.	n.a.
Concern Zongo Youth	Accra	2018	2021	544
Concerned Muslem Youth Movement for Development	Kumasi	2014	2021	572
Concerned Muslim Youth Association	Walewale	2016	2021	770
Concerned Muslim Youth Association of Tunga	Tunga	2017	2018	630
Concerned Muslim Youth Ejura	Ejura	2018	2021	1154
Concerned Youth of Ejura	Ejura	2018	2021	1051
Concerned Zongo Youth Group	Accra	2018	2019	721
D.Line Youth Association Bolga	Bolgatanga	2019	2021	562

Name	HQs	FB:est	FB:lud	FB:f
Danbaki Foundation**	Accra	n.a.	n.a.	n.a.
Dansaba Foundation	Kumasi	2020	2020	716
Dar Al Haq Charitable Society**	Bawku	n.a.	n.a.	n.a.
Darus Salaam Humanitarian Foundation	Nsawam	2019	2020	123
DarusSalam Orphanage Home	Accra	2020	2021	587
Dawah Academy**	Tamale	2018	2020	945
Dawate Islami Ghana**12	Accra	2019	2019	10
Daybreak Da'wah and Development Centre Charity Fund	Kumasi	2018	2021	258
Deen Al-Haqq Islamic Foundation	Takoradi	2017	2020	942
Direct Aid Society**13	Accra	2020	2021	1062
Distance Education Muslim Students' Association	Accra	2018	2019	725
Documenting Oppressions Against Muslims in Ghana	n.a.	2020	2020	335
Dr. Sheikh Osuman Nuhu Sharubutu Education Trust	Accra	2010	2020	16168
East Legon Muslim Youth	Accra	2019	2021	1013
Education Development Fund of Kumasi Sabon Zongo Community**	Kumasi	2018	2018	133
Eid Feast Ghana	Kumasi	2019	2021	672
Ejura Zongo Youth Forum	Ejura	2018	2019	1404
El-Ehsan Charitable Relief Foundation**	Bawku	2015	2021	61
El-Mamun Centre**	Kumasi	2013	2013	43
Emmoa Foundation**	Accra	2019	2020	293

Name	HQs	FB:est	FB:lud	FB:f
Essa Ajeman Charity Foundation	n.a.	2020	2021	807
Eyes of Light Foundation (ELF GH)**14	Kumasi	2020	2021	612
Fadil Islamic Foundation	n.a.	2018	2021	541
Faith Dawah Foundation**	Akropong- Akwapem	2018	2021	242
Fakhrul Islam Foundation	Sunyani	2016	2019	1578
Federation of Muslim Youth Groups – Ghana	Cape Coast	2011	2021	3492
Federation of Responsible Muslim Youth – Ghana	Kumasi	2015	2016	2313
Firdaus Foundation for Social Services**	Accra	2015	2020	585
Firdaus Youth Association F.D.Y	Accra	2016	2018	58
FMF Charity Foundation**	Kumasi	n.a.	n.a.	n.a.
Forever Islam Foundation	Accra	2016	2021	5378
Foundation for Islamic Research	n.a.	2020	2020	1282
Friends for the Needy	Agogo	2019	2021	631
Ga-Mashie Muslim Youth Organisation	Accra	2009	2018	518
Generation Wealthy, Unity & Faith Ghana Chapter	Accra	2019	n.a.	2202
Ghana Academy of Muslim Professionals	Accra	2012	2021	12078
Ghana Association of Muslim Accountants	Accra	2020	2021	555
Ghana Association of Muslims Youth**	Tamale	n.a.	n.a.	n.a.

Name	HQs	FB:est	FB:lud	FB:f
Ghana Charity Association for Development	Tamale	n.a.	n.a.	n.a.
Ghana Da'wah Movement	n.a.	2014	2020	1634
Ghana International Hajj Research Foundation	Accra	2017	2020	4804
Ghana Islamic Counselling and Altruistic Services	n.a.	2020	2020	456
Ghana Islamic Forum	Accra (?)	2016	2016	893
Ghana Islamic Health Foundation	Accra	2017	2021	3819
Ghana Islamic Muslim Students Association	Accra	2015	2019	5601
Ghana Islamic Research Association	n.a.	2019	2021	6187
Ghana Islamic Society for Education and Reformation (GISER)**	Accra	n.a.	n.a.	n.a.
Ghana Islamic Youth Foundation	Accra	2013	2014	4187
Ghana Islamic Youth Sadaqa Association	Accra	2020	2021	36818
Ghana Muslim Child Fund for Education and Welfare Works	Accra	2018	2018	283
Ghana Muslim Mission**15	Accra			
Ghana Muslim Nurses and Midwives Association	n.a.	2012	2017	3999
Ghana Muslim Students' Association	Accra	2013	2021	5690
Ghana Muslim Women Association	Accra	2019	2019	26
Ghana Muslim Youth Alliance	Accra (?)	2012	2013	115

Name	HQs	FB:est	FB:lud	FB:f
Ghana Muslim Youth Council	Accra	2015	2018	2317
Ghana Muslim Youth Movement	n.a.	2017	2017	6
Ghana Muslim Youth Research	Techiman	2019	2019	600
Ghana Muslims Development Initiative	n.a.	2017	2021	633
Ghana Muslims Education Concern**	Accra	n.a.	n.a.	n.a.
Ghana Muslims Traditional Healers Association	Juaso	2012	2012	65
Ghana-Turkey Co-operation and Development Association (TUDEC)**16	Accra	n.a.	n.a.	n.a.
Global Muslimah Dilemma	Accra	2014	2021	2922
Grain of Hope Foundation	Tema	2015	2021	1368
Hajia Saratu Sidi Ali Foundation	Obuasi	2016	2021	149
Hajj Abdulai Yaro Memorial Clinic and Maternity**	Accra	n.a.	n.a.	n.a.
Hand to Hold Foundation	Accra	2017	2020	1436
Haske Bisa Kan Haske - Nuur Fauka Nuur	Accra	2020	2021	544
Hayat Mission	Accra	2015	2015	304
HealthWay Foundation	Wa	2019	2021	220
Help Orphans**	Tamale	2020	2020	102
Hikmah Charitable Foundation (HCF)**	Accra	n.a.	n.a.	n.a.
Hikmatullah Research Foundation	Wa	2014	2018	1028
Hizmet Foundation	Accra	2016	2017	940

Name	HQs	FB:est	FB:lud	FB:f
Holy Green Foundation	Accra	2012	2015	29
Holy Qur'an Custody Society	n.a.	2016	2020	989
Holy Qur'an Heritage Society**17	Accra	2016	2019	976
Hope Foundation	Accra	2016	2021	7059
Hope Road	Accra	2020	2021	219
Human Development Assistance International (HUDAI)**18	Accra	2020	2021	680
Human Relief Foundation**19	Accra	n.a.	n.a.	n.a.
Humanity Charitable Foundation**	Agona Swedru	n.a.	n.a.	n.a.
Humanity First Ghana	Accra	2018	2021	1942
Ibadul Hanan Humanitarian Organisation**	Nsawam	2020	2020	220
Ibbadul Rahma Da'awa Assocaition	Kumasi	2017	2018	1207
Ibn Memunatu Foundatiuon for the Needy Ghana	n.a.	2014	2017	222
Ideal Muslimah Network/ Village Connect Africa Foundation	Kumasi	2020	2021	620
IERA Ghana	Accra	2020	2021	1434
Ihyaawu Sunnah Daawah - Ghana	Kumasi	2020	2021	1062
Ihyau'deen Foundation	n.a.	2017	2017	513
Imaa-Allah Foundation for Da'wa and Training	Accra	2015	2021	3048
Imaam Shaatiby's Foundation for the Services of the Holy Quran and Development**	Tamale	n.a.	n.a.	n.a.

Name	HQs	FB:est	FB:lud	FB:f
Imam Abdul Wadud Foundation**	Kumasi	n.a.	n.a.	n.a.
Imam Hussein as Foundation	Accra	2018	2019	84
Imamiya Charity Foundation	Kumasi	2019	2021	553
Initiative for Youth Development	Accra	2013	2021	3177
Insana Deger Veren Dernekler Federasyonu (IDDEF)** ²⁰	Accra	n.a.	n.a.	n.a.
International Islamic Relief Organisation of Saudi Arabia (IIRO)**21	Accra	n.a.	n.a.	n.a.
International Islamic Youth League (IIYL)**22	Accra	n.a.	n.a.	n.a.
International Unique Human Welfare Institution (IUHWI)**	Accra	n.a.	n.a.	n.a.
International Voice of Islam**23	Tema	n.a.	2013	619
Iqra Foundation For Education and Development**	Kumasi	n.a.	n.a.	n.a.
IQRA Ghana	Accra	2016	2016	2173
Islam for All Organisation	Tamale	2017	2019	3927
Islam for Ghana	Accra	2016	2016	3097
Islamic Advocacy Foundation	Tamale	2013	2021	6950
Islamic Aid Ghana	Atebubu	2014	2021	2899
Islamic Brotherhood for Bayt Al Mal Foundation	Wa	2021	2021	1012
Islamic Bureau for the Disabled and Service to Islamic Institutions	Accra	n.a.	n.a.	n.a.
Islamic Care Society	n.a.	2014	2014	505
Islamic Centre for Community Affairs	Accra	2017	2021	1386

Name	HQs	FB:est	FB:lud	FB:f
Islamic Centre for Future Women	Accra	2016	2020	3973
Islamic Centre for Peace democracy and Human Rights	n.a.	2012	2012	4
Islamic Charity Centre for Women Orientation	Accra	2020	2021	780
Islamic Community Association	Kumasi	2017	2021	3413
Islamic Council For Development and Humanitarian Services (ICODEHS)**	Accra	2020	2021	572
Islamic Daawa And Education And Development Services Centre**	Dormaa Ahenkro	n.a.	n.a.	n.a.
Islamic Finance Research Institute of Ghana	Accra	2019	2021	879
Islamic Foundation Centre Ghana	Tamale	2019	2021	1075
Islamic Human Right Foundation Ghana	Accra	2017	2020	452
Islamic Humanitarian Foundation International	Accra	2019	2019	135
Islamic Institute For Knowledge And Work**	Accra	n.a.	n.a.	n.a.
Islamic Medical Association of Ghana**	Accra	2017	2019	524
Islamic Nursing Training School	n.a.	2019	2021	881
Islamic Organization For Humanity and Development**	Kasoa	2019	2021	655

Name	HQs	FB:est	FB:lud	FB:f
Islamic Propaganda and Research Centre	Tamale	2016	2021	3046
Islamic Research Association Ghana	Accra (?)	2019	2021	6011
Islamic Sadaqa Foundation	Kumasi	2018	2021	5239
Islamic Supreme Council of Ghana	n.a.	2020	2021	1244
Islamic Tournament Association	Accra	2012	2021	4242
Islamic Ummah of Ghana	Accra	2014	2021	13950
Islamic Ummah Relief**24	Kasoa	n.a.	n.a.	n.a.
Islamic Voluntary Service**	Accra	2017	2017	17
Islamic Way Association of Ghana	Walewale	2020	2021	651
Islamic Welfare Aid Ghana (IWAG)**	Accra	n.a.	n.a.	n.a.
Islamic Youth for Development	Bolgatanga	2015	2018	19
Islamic Youth Project	Accra	2016	2017	783
Jallo Youth Khidma Organisation	Prang	2019	2021	3641
Jallowahili Charity Foundation (Jallo Charity)**	Accra	n.a.	n.a.	n.a.
Jamatul-huda Adabraka	Kumasi	2013	2018	8789
Jamia Centre for Islamic Affairs** ²⁵	Tamale	n.a.	n.a.	n.a.
Jamiyatu Assohaba (PBU) Ligami Alfukaraa Wadagwatu Ilallah**	Tamale	2020	2020	11
Janat-ul-Firdause Charity Foundation	Accra	2019	2022	183
Jihad Foundation Ghana	Kumasi	2020	2021	3574
Justice Yateem Foundation	Ejura	2020	2020	155

Name	HQs	FB:est	FB:lud	FB:f
Kalimatullah Foundation	Tamale	2017	2021	2799
Karima Charity Foundation	Kumasi	2012	2021	16888
Kasoa Muslim Jihad Youth	Kasoa	2020	2021	764
Kisseman Muslim Youth Association	Accra	2011	2021	518
KO-OHO Charity Foundation**	Accra	2018	2021	109
Kpibsi Mini Gbala Foundation (KMGF)**	Tamale	2019	2021	159
KR Foundation	Accra	2019	2021	366
Kuburah Diamonds Foundation	Accra	2021	2021	667
Kumasi Zango Youth for Accelerated Development	Kumasi	2017	2018	2598
Lawra Zongo Youth Association	Lawra	2015	2016	179
Lean On Me Foundation (LOMEF)**	Kumasi	2016	2021	752
Life Ally Ghana**	Tamale	2017	2017	27
Life for Relief and Development**26	Accra	n.a.	n.a.	n.a.
Light of Islam Youth Organisation	Accra	2016	2021	3200
Lights of Guidance and Humanity Foundation	Tamale	2021	2021	75
Maarif Foundation Ghana**27	Tema	2019	2021	36
Madina Foundation For Science and Technology**	Accra	n.a.	n.a.	n.a.
Madina Islamic Centre**	Accra	n.a.	n.a.	n.a.
Madina Muslim Women Organization	Accra	2016	2016	23

Name	HQs	FB:est	FB:lud	FB:f
Madina West Muslim Youth Organization	Accra	n.a.	n.a.	n.a.
Majma' Ahlil Bait (Shia Ghana)	Accra	2010	2021	9712
Maktab Nuur Foundation**	Accra	n.a.	n.a.	n.a.
Mallam Atta Muslim Youth Association	n.a.	2010	2012	262
Mallam Tijani Koforidua Foundation	Koforidua	2020	2021	1066
Mariam Foundation (Meryam Zakariya Yahaya Foundation)	Accra	2021	2021	753
Markaz Aleawn Alyaqin Humanitarian Services**28	Kumasi	2018	2021	1731
Masaakin Organisation**	Accra	n.a.	n.a.	n.a.
Mercy Center for Family Development	n.a.	2017	2021	2672
Mercy for Mankind**29	Nsawam	n.a.	n.a.	n.a.
Mercy Without Limits**30	Accra	n.a.	n.a.	n.a.
Mohammad VI Foundation for African Oulama**31	Accra	2020	2021	719
Moshe Zongo Project	Kumasi	2019	2021	1433
Moshie Zongo for Peace	Kumasi	2012	2021	1174
Moslem Youth Association Nkawkaw Branch	Nkawkaw	2019	2021	2412
MUFSENetwork	Accra	2019	2021	725
Munazamat Al-Da'wa Al- Islamiyya**³²	Accra	n.a.	n.a.	n.a.
Munsam foundation	Accra	2019	2021	551
Muslim Access Movement	Kumasi	2012	2021	2747
Muslim Deaf Development	Tamale	2012	2015	1423

Name	HQs	FB:est	FB:lud	FB:f
Muslim Development Organization**	Suhum	n.a.	n.a.	n.a.
Muslim Entrepreneurs Network	Accra	2011	2016	321
Muslim Executive Foundation**	Kumasi	2012	2019	605
Muslim Family Counceling Services**	Kumasi	2015	2021	475
Muslim Health Workers Association**	Kumasi	2018	2021	1874
Muslim Mobile Preachers Association	Kumasi	2012	2012	189
Muslim Students Dawah Association	Accra	2019	2021	1424
Muslim Teachers Training Institute**	Kumasi	n.a.	n.a.	n.a.
Muslim Ummah Development Initiative	Accra	2018	2021	134
Muslim Women in Teaching	Accra	2020	2020	4
Muslim Youth Alliance for Development	Accra	2011	2021	1722
Muslim Youth Association Upper West	Wa	2019	2021	1916
Muslim Youth Da'wah Foundation	n.a.	2015	2018	488
Muslim Youth for Human Rights	n.a.	2010	2010	642
Muslim Youth Hereafter Project	Tamale	2016	2021	3839
Muslimah Mentorship Network	Accra	2018	2021	3478

Name	HQs	FB:est	FB:lud	FB:f
Muslims Nextdoor	Accra	2017	2021	1674
Muslims Orphanage and Humanitarian Assistance	Accra	2013	2021	528
Muslims Women in Ghana	n.a.	2015	2021	1849
Nalerigu Muslim Youth Awareness Association	Nalerigu	2012	2021	704
Naqshbandi Foundation Ghana**	Accra	n.a.	n.a.	n.a.
National Union of Ghana Muslim Scout	n.a.	2013	2013	675
Network for Muslim Youth Organizations in Ghana	Accra (?)	n.a.	n.a.	n.a.
Network for Zongo Transformation	n.a.	2010	2013	827
NIMA (Network for Intellectual Muslims Africa) Cares Foundation**	Accra	2018	2021	954
Nima Star Rangers Humanitarian Foundation**	Accra	2020	2020	512
Nkawkaw Zongo Youth	Nkawkaw	2012	2021	1405
Nkosuo Youth Association Ahwiaa Zongo Kumasi	Kumasi	2019	2020	120
Noor Al-Huda Foundation	Accra	2020	2021	1740
Noor Islam Institute for Development	Wa	n.a.	n.a.	n.a.
Noorur Rahma Social Organization**	Kumasi	n.a.	n.a.	n.a.
Northern Childcare Voluntary Organisation (NOCVO)**	Accra	n.a.	n.a.	n.a.

Name	HQs	FB:est	FB:lud	FB:f
Northern Needy Child Foundation (NNCI)**	Tamale	n.a.	n.a.	n.a.
Northerners and Zongos Concerned Youth Association of Ghana	Accra	n.a.	n.a.	n.a.
Nsoatre Zongo Youth Association	Nsuatre	2020	2021	743
Ntonso Zongo Youth Association	Kumasi	2012	2021	507
Nur Al-Huda Islamic Foundation	Bimbilla	2020	2021	2107
Nurul Bayaan	Accra	2020	2020	967
Nuuru Usmaniyyah Foundation For Humanitarian Services**	Accra	2018	2021	585
Oda Zongo Youth Initiative	Akyem Oda	2021	2021	2
Organization of Islamic Education	Tamale	2018	2021	496
Organization for Muslim Unity Ghana	Tamale	n.a.	n.a.	n.a.
Orphanage Centre for Education and Moral Training	Kumasi	2021	2021	899
Orphans and Needy Helpline**	Amasaman	n.a.	n.a.	n.a.
Paragon Foundation	Kumasi	2015	2021	4793
Partnership for Poverty Reduction	n.a.	2019	2020	543
Peace Charity Foundation	Ejura	2019	2020	543
Peace Project Foundation (PPF)**	Mankessim	2017	2018	349

Name	HQs	FB:est	FB:lud	FB:f
Princess Umul Hatiyya Foundation**	Accra	n.a.	n.a.	n.a.
Problem Shared Problem Solved Foundation	Kumasi	2019	2021	18877
Professional Muslimah's Network	Accra (?)	2017	2021	7623
Qatar Charity	Accra	n.a.	n.a.	n.a.
Race 4 Aid**	Accra	2015	2021	866
Raidatul Mustaqbal	Kumasi	2017	2021	738
RareSardia Foundation**	Savelugu	n.a.	n.a.	n.a.
Rawdatul Rijaal Foundation**	Takoradi	2019	2021	628
Rayhan Yaqub Foundation	Accra	2011	2021	1330
Rayuwa Foundation	Accra	2015	2021	3845
Real Zango Connect	Kumasi	2919	2020	1939
Relief Hand Africa Foundation (RHAF)**	Sunyani	2016	2018	36
Renaissance Zongo Youth Aid	n.a.	2021	2021	643
Sadaqa Train Foundation**	Tamale	2014	2021	2290
Sadaqouat Ghana	n.a.	2019	2021	1650
Salaam ul-Muslimiyun Foundation Ghana	Kumasi	2015	2020	781
Salaga Islamic Research Foundation	Salaga	2020	2021	767
Salawatia Islamic Propagation Center	Accra	2013	2021	17789
Sautul-Haqq Dawah Organization**	Kumasi	2018	2021	2352
Save Aid Project	Accra	2017	2021	3103
Sawrah Foundation	Accra	2019	2020	504

Name	HQs	FB:est	FB:lud	FB:f
Sayfudeen Fund	Tamale	2017	2021	2750
Sekondi Zongo Youth Movement	Sekondi	2020	2021	554
Serve Humanity Foundation Ghana**	Kumasi	2019	2020	516
Shaanin Zongo	n.a.	2011	2011	39
Shafa Zongo Youth Foundation	Kwame Danso	2020	2021	1463
Shaikh Hussain Zachariah Foundation Ghana	Accra	2021	2021	589
Sheikh Abdullah Maikano Charity Foundation	Prang	2014	2018	3976
Sheikh Alhaji Umar Kraki Memorial Foundation	Tema	2020	2021	1077
Sherifiya Society**	Tamale	n.a.	n.a.	n.a.
Shi'a Mission**	Tamale	2015	2021	7759
Sisters of Heart**	Accra	n.a.	n.a.	n.a.
Smile Life Foundation**	Tamale	2016	2018	354
Social Solidarity Association**	Kumasi	n.a.	n.a.	n.a.
Society for the Assistance of Orphans and Disabled (SAFOD)**	Accra	n.a.	n.a.	n.a.
Society of Muslim Intellectuals**	Accra	n.a.	n.a.	n.a.
Sodaqa Online.com	n.a.	2021	2021	1309
Startup Zongo	Accra	2018	2018	601
Sung Foundation (SUFOD)**	Tamale	2015	2021	207
Sung Maana Youth Association	Tamale	2019	2019	377

Name	HQs	FB:est	FB:lud	FB:f
Sunna Hausa Relief Organization	Takoradi	2017	2021	717
Suraj Al-Munir Association For The Revival Of The Society**	Kumasi	n.a.	n.a.	n.a.
Tabarma Youth Association of Madina Zongo	Accra	2016	2016	130
Tafsiliyya Aid Foundation	Accra	2021	2021	434
Tamale Muslim Youth	Tamale	2014	2021	521
Taqwa Da'awa and Development Foundation	Kumasi	2014	2021	2769
Tarbiyya Foundation	Kumasi	2018	2021	1881
Taskar Zango	Kumasi	2011	2021	1508
Tawheed Development Foundation	Takoradi	2014	2021	1786
Techiman Muslim Youth Association	Techiman	n.a.	n.a.	n.a.
The Ideal Muslimah	Cape Coast	2021	2021	74
The Light Foundation (TLF)**	Accra	2014	2021	31318
The Muslim Society	Accra	2020	2022	1070
The Preamble Foundation**	Tamale	2014	2020	759
The Voice of Zongo International	Kumasi	2019	2021	1232
The Zongo Nation	Accra (?)	2017	2018	1,412
Tijaniya Muslim Council of Ghana Youth Association	n.a.	2016	2021	33653
Tijaniyya Youth	n.a.	2014	2021	3364
Tiyumba Hope Foundation**	Tamale	2018	2021	541
Tuba Islamic Charity Center for Women and Children	Accra	2015	2021	1058

Name	HQs	FB:est	FB:lud	FB:f
Ummah Foundation	Kumasi	2019	2021	583
Ummah Initiative	Accra	2020	2021	544
Ummu Fulera Orphanage and Charity Foundation	Accra + Koforidua	2019	2021	544
Ummul-Al-Khair Foundation**	Accra	2019	2020	552
Union of Muslim Professionals – Ghana	Accra	2016	2021	3375
United Ansah Islamic Almuttahida Society**33	Kumasi	n.a.	n.a.	n.a.
United Front for Muslim Youth- Ghana	n.a.	2016	2020	221
Urbanhive Charity Foundation	Obuasi	2017	2020	776
Voice of Isstiqaama Muslims Organization Ghana West Africa Radio	n.a.	2019	2021	6224
Voice of Zongo Communities	Koforidua	2019	2021	155
Voice of Zongo Youth Foundation	Kumasi	2019	2021	3541
Volunteers for Muslim Youth Empowerment and Development	Kumasi	2012	2022	796
Vuieleem-Hayat Foundation**	Accra	n.a.	n.a.	n.a.
Wash 4 all Foundation**	Accra	n.a.	n.a.	n.a.
Wifaq Foundation for Development and Community	Tamale	2020	2020	158
Windows of Hope Empowerment Foundation	Kumasi	2019	2022	1285
Women and Children Foundation	Accra	2020	2021	466
Women Relief Alliance Foundation	Accra	2019	2020	3310

Name	HQs	FB:est	FB:lud	FB:f
Yamboni Foundation for Zongo Women	Kumasi	2018	2021	580
Yendi Moslem Youth Research Foundation	Yendi	2011	2021	1761
Yendi Youth Connect	Yendi	2020	2021	2804
Young Muslim Entrepreneurs in Ghana	Accra	2018	2021	1266
Young Women Leaders Network	Accra	2016	2021	4180
Youth Alliance for Zongo Development Foundation Ghana	Wa	2019	2021	411
Youth Connect Ghana	Accra (?)	2019	2021	531
Youth Education and Awareness Society**	Gomoa Akroful	2020	2021	7
Youth Empowerment Project for Muslims in Ghana	n.a.	2017	2017	25
Youth Foundation for Development and Orphanage Service**	Accra	n.a.	n.a.	n.a.
Zabrama Youth Association	Accra	2019	2019	451
Zahra Ladies Association of Ghana	Accra	2018	2020	1
Zaitun Center for Education and Charitable Services	Tamale	2019	2019	16
Zakat and Sadaqa Fund of Ghana**	Accra	2015	2021	5575
Zakat Foundation**34	Kumasi	n.a.	n.a.	n.a.
Zango Empowerment Foundation**	Accra	n.a.	n.a.	n.a.
Zango Research Institute	Nsawam	2020	2021	514

Name	HQs	FB:est	FB:lud	FB:f
Zango Social Media	n.a.	2020	2021	203
Zango United	Accra	2020	2021	834
Zenu Zongo Youth Association	Ashaiman	2020	2021	336
Zongo Civic Foundation	n.a.	2019	2021	316
Zongo Diaspora Outreach Foundation	n.a.	2018	2021	257
Zongo Empowerment Initiative	Kumasi	2020	2021	620
Zongo Focus	Accra	2017	2021	7996
Zongo Girls for Education	Accra	2016	2020	1981
Zongo Hausa Youth Association of Ghana	Kumasi	2017	2021	1564
Zongo Insight	Accra	2018	2021	623
Zongo Inspiration Team (ZIT)**	Accra	2014	2021	4790
Zongo Mothers' Hope Foundation	Accra (?)	2018	2021	800
Zongo Republic	Accra	2017	2021	4755
Zongo Women Achievers Network	Accra	n.a.	n.a.	n.a.
Zongo Youth for Development	Accra	2018	2018	527
Zongo Youth for Development and Peace	Kpando	2012	2015	502
Zongo Youth For Development Association	Sunyani	2013	2014	106
Zongo Youth for Positive Image	Kumasi	2014	2015	370
Zongo Youth for Unity and Sustainable Development	Kumasi	2017	2017	559
Zongo Youth Foundation**	Nsawam	n.a.	n.a.	n.a.

Name	HQs	FB:est	FB:lud	FB:f
Zumunchi Muslims Youth Association	Accra	2016	2016	147
Zurak Cancer Foundation	Accra	2014	2021	5563

(Footnotes)

- 1 Previous Facebook: Guidance Television Ghana, FB est. 16.2.2017 (1,932 followers), Guidance TV FB est. 24.10.2019 (2,503 followers).
- 2 Ghana office of KSA charity.
- 3 Ghana branch of US Muslim charity.
- 4 Ghana branch of UAE charity.
- 5 Ghana office of Saudi charity.
- 6 SHS funded by GISER.
- 7 Ghana branch of German Muslim charity.
- 8 Refers either to Ar-Rahman Foundation (FB est. 2015/ 1,932 followers) or Ar-Rahman Foundation for Women (FB est. 2015/ 3,485 followers)
- 9 Ghana office of Turkish Muslim charity.
- 10 Ghana office of UK Muslim charity.
- 11 Ghana office of Kuwaiti organisation.
- 12 Ghana chapter of Pakistani charity.
- 13 Ghana office of Kuwaiti charity.
- 14 Ghana chapter of German Muslim NGO.
- 15 The GMM and its branches operates several Facebook accounts, see Figure 12.
- 16 Ghana office of Turkish organization.
- 17 Ghana chapter of KSA organization.
- 18 Ghana office of Turkish international Muslim charity HUDAI.
- 19 Ghana office of UK Muslim charity.
- 20 Ghana office of Turkish organization.
- 21 Ghana office of IIRO.
- 22 Ghana office of IIYL, headquarters in Freetown, Sierra Leone.
- 23 Ghana branch of New Zealand Muslim NGO.
- 24 Ghana office of US Muslim charity.
- 25 Ahmadi NGO.
- 26 Ghana office of US Muslim charity.
- 27 Ghana office of Turkish charity
- 28 Also: Al-Awn Al-Yageen Centre for Humanitarian Services.
- 29 Ghana chapter of US Ahmadi Muslim charity.
- 30 Ghana office of US Muslim charity.
- 31 Ghana branch of Moroccan royal foundation.
- 32 Either referring to the Islamic Call Society, a Sudanese NGO, or the Libyan World Islamic Call Society (WICS).
- 33 Also known as United Ansaru al-Islam al-Muttadidah.
- 34 Ghana office of US Muslim charity.