

Reinterpreting *zakāt* or not:  
Poverty and almsgiving in the  
religious discourse in contemporary  
Ghana

Holger Weiss

Åbo Akademi University, Finland



## MUSLIMS AND ISLAM IN AFRICA

“Muslims and Islam in Africa” is an online publication of Bayreuth University, Germany. It is a result of a research project on sharia debates in selected African countries, funded by Volkswagen Foundation see: [www.sharia-in-africa.net](http://www.sharia-in-africa.net). It has a multi-disciplinary approach and covers current research in the field of Muslims and Islam in Africa. There are no specific requirements as to the language of publication and to the length of the contributions.

Contributions to this series may be submitted directly to the editors. Acceptance is decided upon by the editors and the academic advisory board.

“Muslims and Islam in Africa” is hosted by the private website [www.sharia-in-africa.net](http://www.sharia-in-africa.net)

### EDITORS

Dr John Chesworth

The Centre for Muslim-Christian Studies, Oxford,  
UK

[j.chesworth@cmcsoxford.org.uk](mailto:j.chesworth@cmcsoxford.org.uk)

Dr Franz Kogelmann

Bayreuth University, Germany

[franz.kogelmann@uni-bayreuth.de](mailto:franz.kogelmann@uni-bayreuth.de)

### BOARD OF REFERENCE

Dr Ulrich Berner, Professor of Religious Studies, Chair Religious Studies I, Bayreuth University, Germany  
[ulrich.berner@uni-bayreuth.de](mailto:ulrich.berner@uni-bayreuth.de)

Dr Liazzat Bonate, Professora Auxiliar, Centro de Estudos Africanos, Universidade Eduardo Mondlane, Maputo, Mozambique  
[liazbonate@hotmail.com](mailto:liazbonate@hotmail.com)

Dr Muhammad Haron, Department of Theology and Religious Studies, University of Botswana, Botswana  
[haronm@mopipi.ub.bw](mailto:haronm@mopipi.ub.bw)

Dr Bernadin Mfumbusa, Deputy Vice Chancellor (Academics), St. Augustine University of Tanzania (SAUT), Mwanza, Tanzania  
[mfumbusa@yahoo.com](mailto:mfumbusa@yahoo.com)

Dr Esther Mombo, Associate Professor in Theology, Deputy Vice Chancellor (Academics), St. Paul's University, Limuru, Nairobi  
[dvcacademics@spu.ac.ke](mailto:dvcacademics@spu.ac.ke)

Dr Jamila Nasir, Professor of Law, Dean, Faculty of Law, University of Jos, Plateau State, Nigeria  
[nasirjamila@yahoo.co.uk](mailto:nasirjamila@yahoo.co.uk)

Dr Philip A. Ostien formerly lecturer in law at the University of Jos, Plateau State, Nigeria, since 2008 independent scholar based in Madison, Wisconsin, USA  
[ostienp@yahoo.com](mailto:ostienp@yahoo.com)

Dr Ruediger Seesemann, Assistant Professor of Religion, Department of Religion, Northwestern University, Evanston, USA  
[seesemann@northwestern.edu](mailto:seesemann@northwestern.edu)

Dr Abdulkader Tayob, Professor of Religious Studies, University of Cape Town, South Africa  
[abdulkader.tayob@uct.ac.za](mailto:abdulkader.tayob@uct.ac.za)

## Introduction

In a recent study on the religious discourse among Muslims in Africa on poverty, Ian Linden notes that the vast majority of Muslims in Africa generally do not 'objectify' concepts such as poverty and religion in discussion. His arguments reflect much the same situation that I have come across in Ghana, namely that poverty is a situation for 'ordinary' poor people in rural or urban poor areas where people seek to make marginal gains in income to avoid ever-threatening destitution and social disintegration. In Linden's case, as in mine in Ghana,<sup>1</sup> most people will identify themselves as 'the poor', *miskīn*, if asked by an outsider, but they are aware of the fact that only those on the brink of destitution, the *faqīrī*, would fall into a target group category for mandatory religious almsgiving, i.e. *zakāt*. Most of these 'ordinary' poor people, especially poor and illiterate women, do not really believe that things can change. On the other hand, most of them are aware of corruption and injustice in practice, talk about it and criticize the authorities. However, for the rural as well as urban poor, it is the reality of local injustices and structures rather than a reflection on a general condition called 'poverty' that angers and mobilizes people, as Linden underlines.<sup>2</sup>

There exists, however, in all Muslim societies and communities in Africa a minority that criticize social and political conditions in society with the stated aim of striving for an Islamic solution to poverty and injustice. The common denominator for this group is that they are urban educated Muslims, having both a traditional educational background and, usually but not always, a modern, secular one, too. For them, the concept of poverty more readily forms part of a religious discourse involving feasible strategies for change.<sup>3</sup> Such a position is echoed, for example, in many of the public addresses by the National Imam of the Ahlus-Sunna, Shaykh Ibrahim Umar Imam. According to him, Ghana's

---

<sup>1</sup> See further Weiss, 2007.

<sup>2</sup> Linden 2004, 7-8.

<sup>3</sup> Linden 2004, 8.

Muslim population has to take a critical look at its own perceptions and expectations. Criticizing the 'God will provide for us'-mentality of both Muslim poor and rich, he argues that such a position has too long hindered Muslims for striving to change their lot and improve the situation of their communities. "Ironically, we expect to progress in the mess [...]. We have made no provisions for our youth, yet we expect them to rise up to expectation," he comments on the situation in the *zongos*. His solution to the miserable conditions is for Muslims and their communities to address themselves their problems and to start to mobilize resources within the communities.<sup>4</sup> For him, as for so many other Ghanaian scholars with whom I have been able to discuss Islamic solutions of poverty alleviation, the basic idea is to highlight the possibilities of generating new forms of financial resources by combining Islamic ethics and norms with a modern development-oriented outlook. In short, his vision as well as that of many other Ghanaian Muslim scholars is the usability of obligatory almsgiving in a modern context, namely that, instead of the traditional individual-centred 'person-to-person' charities, *zakāt* should be directed to become the source of communal and collective societal improvement.<sup>5</sup>

The background for the debate among Muslim scholars, not only in Ghana but throughout the Muslim world, about the need for a Muslim agenda in providing social welfare stems from the poor performance of the postcolonial state and the frustration with Western capitalist or socialist concepts of economic development. While there have been increased efforts by politicians and economists to provide a variety of solutions to the economic, political and social crisis in the non-Western world, ranging from the neo-liberal Structural Adjustment Programmes of the World Bank and the IMF to socialist concepts of state planning during the Cold War period, Muslim scholars and Islamic

---

<sup>4</sup> "Make some effort! ... Sheikh Umar urges Ghanaian Muslims," *Accra Daily Mail* 21.11.2005, <http://www.accra-mail.com/mailnews.asp?ID=14811> (11.4.2006).

<sup>5</sup> Interview with Shaykh Ibrahim Umar Imam, 22.10.2003.

economists have tried to explain and address societal and economic problems as well as to provide an 'Islamic' solution to poverty in predominantly Muslim countries. The general line of argumentation by the various Islamic economists has been to provide scope for individual economic initiative and markets, just as proponents of liberalization do, but without losing sight of the responsibilities of the state and the public sector.<sup>6</sup> The key focus is on the redistribution of wealth, which, religiously articulated, is closely linked to obligatory almsgiving (*zakāt*). From an Islamic standpoint, the core concept is that *zakāt* purifies wealth and narrows the gap between the rich and the poor in an Islamic society and ultimately rehabilitates the poor.<sup>7</sup> For example, the Ghanaian Muslim scholar Dr. Rabiathu Ammah articulates such a standpoint in one of her presentations:

According to the Islamic understanding of wealth and its distribution, although it is the primary right of those who participated directly in production, the wealth is also the secondary right of those who do have not taken a direct part in the process of production. These become co-sharers of the wealth. This aims at circulating the wealth in the society so that it is not concentrated in few hands.<sup>8</sup>

Therefore, *zakāt* evolves as the perfect solution and remedy to poverty as it – ideally – generates a transfer of income from the rich to the poor, it fosters and reinforces cooperation, improves the material welfare and constitutes the backbone of a social security net for the poor. As Dr. A.O. Abudu, another Ghanaian Muslim academic, argues in his book on Islamic economics, *zakāt* is disinterested charity and it is the responsibility of an Islamic state to guarantee minimum levels of welfare for the poor and the unemployed. However, he also notes that voluntary organizations or NGOs can undertake specific tasks that improve the living conditions within a community or a country. Thus, although Abudu is in favour of an Islamic economic system, he is also

---

<sup>6</sup> For a full discussion, see Tripp 2006 and Weiss 2007.

<sup>7</sup> Qardawi 1999.

<sup>8</sup> Ammah 2003, 21.

painfully aware of the poor performance of most contemporary Muslim states, arguing that Muslims have spent much more effort in rhetorical praises of the virtues of *zakāt* than in its actual public and institutional application.<sup>9</sup>

In most African Muslim communities, and even states, *zakāt* is distributed 'privately' for a variety of reasons. Private distribution means that the sums are given directly to the recipients and do not pass through any public body such as a Mosque Committee. This habit is heavily criticized by Muslim scholars, who highlight the desirability of collecting and distributing *zakāt* through the mosque – at least.<sup>10</sup> However, the situation in Ghana is even more complicated as there are few structures in place for a more organized collection and distribution of *zakāt*, not to speak about institutions. Thus, the Ghanaian Muslim scholar Dr. M. Sey once lamented:

The absence of an Islamic Treasury into which donations could be paid and distributed to the poor and needy is also a big issue which ought to be tackled. Suggestions are made from time to time by some concerned Muslims but it does not take off. This is chiefly due to suspicion on part of many Muslims that somebody wants to use the idea to collect money and "chop it".<sup>11</sup>

The inability of Ghanaian Muslim NGOs to generate internal sources of funds for their projects raises the question why the Muslim community in Ghana is not able to provide funds through the collection of *zakāt*. One problem, it seems, has been the lack of an institutionalization of the collection and distribution of *zakāt*. There are no *zakāt* committees and *zakāt* funds to educate people about *zakāt* and enforce the collection of *zakāt* in Ghana. On the other hand, voluntary almsgiving or *sadaqa* is well established among the Muslim community in Ghana, in fact, some scholars even argue that the

---

<sup>9</sup> Adubu 1996, 49, 70-71, 129.

<sup>10</sup> Linden 2004, 9.

<sup>11</sup> Sey 1997a, 255.

open-handedness of Muslims after the Friday prayers has created an image among non-Muslims that Islam institutionalizes begging.<sup>12</sup>

## 1. *Zakāt* and Poverty Alleviation: Voluntary or Organized?

One might ask oneself why there is such a tremendous emphasis on and debate about *zakāt*. One reason for this is that a common factor of all Ghanaian Muslim NGOs has been their inability to generate funding within Ghana for their projects.<sup>13</sup> This inability is seen by many Ghanaian Muslim scholars as highly problematic. In their view, the end effect is that one either becomes dependent on foreign assistance or that the funding is earmarked and is thus not at the full disposal of the implementing organization. However, as seen above, the discussion is much more complex. Not all scholars and intellectuals focus on the needs of the NGOs, but rather on the spiritual and religious aspects of giving and receiving: in their articulation, the provision for social welfare is part and parcel of an Islamic discourse about the fulfilment of religious norms and duties. One finds as many positions as there are interpretations about how to collect and distribute the obligatory alms as well as who has the right to collect and who has the right to receive. However, the most recent – and in many way the most difficult – debate among Muslim scholars in Ghana has been the issue whether or not *zakāt* should be made a public affair or not, i.e. is it to be collected by Muslim institutions and NGOs as a way to generate funds for communal development? As will be argued below, although *zakāt* is so far not a public affair and neither its collection nor its distribution is institutionalized, almsgiving as such has been and is an integral part of the Muslim sphere in Ghana. With the realization of the Muslim leadership that Muslim communities in post-colonial Ghana are, with each passing decade, lagging behind the rest of the

---

<sup>12</sup> Dretke 1968, 76; Mumuni 1994, 19.

<sup>13</sup> On the history of Islam and Muslim activities in Ghana, see further Weiss 2006 and Weiss 2008.

society in societal and economic development, traditional ways of mutual and communal assistance and person-oriented poverty relief through charity are not enough to cope with structural problems that affect the lot of the Muslim population.

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

However, one could also argue that one reason for the non-institutionalization of *zakāt* is the fact that there never existed any Islamic order in pre-colonial Ghana on which the collection and distribution of *zakāt*, and by extension a kind of public social welfare, could be built upon. Whatever existed was based on non-Islamic models and perceptions. Yet, though there were no Islamic institutions, this did not mean that there existed no traditional support system. Interestingly, all of my Muslim informants in Dagbon noted the fact that there is, after all, not much difference between the moral obligation of Islam to support the poor and needy and the traditional, pre-Islamic ways of support.<sup>14</sup>

Although Ghanaian Muslims are trying to fulfil their obligation of paying *zakāt*, most Muslim scholars claim that the collection and distribution of *zakāt* is not handled in the proper way. Some scholars, such as Shaykh Yacoub Abban, General Secretary of the Ahlus-Sunna, Editor of the *Muslim Searchlight* and Imam of Ekumfi, criticizes the

---

<sup>14</sup> See further Weiss 2002.



collectors of donations, be they foreign or local ones, for misusing, even embezzling, the funds they receive. What is needed, he argues, is for these people to move from a culture he defines as 'collect and keep' to a 'collect and share' one:

What they collect in the name of religion must be used to promote the work of God and to relieve the sufferings of the people. The sharing of what is collected in the name of God among religious leaders for their personal use is a sin.<sup>15</sup>

According to Alhaji Mumuni Sulemana, *zakāt* is not strictly observed or practised in Muslim communities in Ghana, and by only a few on a personal level. Another critique of the Muslim scholars is that *zakāt* is believed to be only a duty for Muslim millionaires. In Accra, for example, the payment of *zakāt* is not regularly practised by the Muslim community. According to Mumuni, this is due to several factors, among which is the mistaken notion that *zakāt* should be paid only by Muslims who are fabulously rich.<sup>16</sup> Such 'assistance' cannot produce any structural change because, as Mumuni states; such alms are but doles that are randomly distributed and thus only have an effect on a particular person – if that, as the amount that is distributed is barely sufficient for the recipient to stay alive for a couple of days.<sup>17</sup>

Many of the scholars I interviewed in the North stated that the main reason for not paying *zakāt* is due to ignorance. As a result, *zakāt* is given in a haphazard way and has an uneven impact. According to the Ambariyya scholars in Tamale, the wealthy do not consult the local imams and scholars about the rules of *zakāt* and much of what actually should be spent is held back.<sup>18</sup> Similar criticism is voiced by the Chief Imam of Tamale, Alhaji Adam Abdullah, who further complained that those who give *zakāt* give such a

---

<sup>15</sup> "Ekumfi Muslim community raises fund for SSS," *GRI Newsreel* 15.1.2005, <http://ghanareview.com/review/index.php?date=2005-01-15&id=9386> (9.11.2005).

<sup>16</sup> Mumuni 1994, 18.

<sup>17</sup> Mumuni 2004, 91-92.

<sup>18</sup> ZNGFN 1/2001 Interview 2. See also Seidu 1989.

small sum that the receiver cannot even get a shirt for that amount.<sup>19</sup> Other scholars state that people who are willing to give *zakāt* investigate potential recipients:

What I have observed is that rich Muslims who pay *zakāt* do some investigations either through friends or Afanema [the Muslim scholars and the imams, HW] to ascertain either Afanema or needy people who qualify to receive *zakāt* and give their *zakāt* to those identified. In some cases it is done through trusted friends and Afanema.<sup>20</sup>

However, Alhaji Tamīn Ibrahim identifies two kinds of problematic cases: the general problem of those who do not give enough *zakāt*, and the special problem of those who give *zakāt* to someone who does not deserve it. "In most cases it is not given to those who should receive it but it is given to boost neighbour relations."<sup>21</sup> A similar criticism was put forward by Shaykh Abdallah Jabir:

There was a situation when a man said that he begins his *zakāt* from his house. The wives were the first to receive *zakāt* before any other person. But you know, you cannot give *zakāt* to your dependants.<sup>22</sup>

Similar critical observations on the functioning of *zakāt* have been made by Adamu Awudu. Studying almsgiving in Aboabo, a suburb of Kumasi, he illustrated several problems in connection with *zakāt*. According to him, the unwillingness, if not neglect, to pay for the upkeep of the destitute in the community, the lack of discipline in its collection, and the lack of integrity of the collectors are mainly due to no relevant knowledge of the rules of *zakāt* and no properly constituted body for collection. Thus, there is little trust in both collectors and distributors in addition to the ignorance of the payers. As a result, therefore, alms are haphazardly distributed: instead of donating the due sum in total to a destitute person, it is divided among many recipients each of whom receives a small token. Consequently but not unexpectedly, the community lacks basic

---

<sup>19</sup> HW Fieldnotes, 20 May 1999.

<sup>20</sup> ZNGFN 1/2001 Interview 3.

<sup>21</sup> ZNGFN 1/2001 Interview 3.

<sup>22</sup> ZNGFN 1/2001 Interview 7

amenities. According to Awudu, *zakāt* revenues could have been used to develop and maintain basic infrastructure and buildings, such as public toilets, mosques and water taps.<sup>23</sup>

Although an imam is supposed to monitor the calculation and distribution of *zakāt* in his community, in many cases he is unable to do so. As *zakāt* is due on wealth one year after of its acquisition, the sum that is due cannot be collected on one fixed day each year but depends on when the one-year period has elapsed and if the person is still in possession of that particular income. Thus, pooling *zakāt* is more or less impossible as there are no funds where the collected sums could be invested, as Shaykh Abdur-Rahman Abu Bakar notes. Instead, whenever the imams receive *zakāt*, they immediately distribute it to those members in their community whom they know to be needy or poor.<sup>24</sup>

Shaykh Abdur-Rahman Abu Bakar also raised another problem connected with *zakāt*, namely the lack of trust and confidence in the *afanema*: “Some will just think that the Afanema want the money for their own selfish needs and not to address social problems.”<sup>25</sup> Afa Razaq said that a common accusation is that a Muslim scholar or imam ‘eats the *sadaqa* and *zakāt* he receives’, if the scholar or imam seems to live in affluence, dresses in fancy clothes or lives in a rich house.<sup>26</sup> As a consequence, most of the Muslim scholars and imams I met in Tamale, Yendi and Salaga live in rather poor conditions: their houses might not be the most dilapidated, and they are not living in total poverty, but their living standard is no higher than that of their neighbours’. None of the imams or the *afanema* are in fact able to enforce the collection and distribution of *zakāt*, it seems rather that whether or not someone pays his *zakāt* is on his own decision. The

---

<sup>23</sup> Awudu 2003, 39-41, 47-48.

<sup>24</sup> Interview with Shaykh Abdur-Rahman Abu-Bakr, 25.11.2001.

<sup>25</sup> ZNGFN 1/2001 Interview 6.

<sup>26</sup> HW Fieldnotes, 1 February 2000.

Ambariyya scholars told me about a case some years ago when a Muslim had visited a particular *afa* (Muslim scholar) one morning. The *afa* had been eating breakfast – tea, bread and fried eggs. However, although such a breakfast is common in Tamale today, the Muslim argued that it was a clear sign of the lavish lifestyle of the *afa*. As a consequence, he decided never again to give alms to this particular *afa*.<sup>27</sup>

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

What *zakāt* means to many Muslims in this area is to give cash to the *Afanema* as contributions towards mosque and school projects, but to all interests and purposes, *zakāt* means more than that.<sup>28</sup>

However, it is questionable to what extent the imams and *afanema* have to urge their followers to contribute to the building projects. It should be stressed that there is a deeply rooted religious mentality where the act of participation in a building project is understood as a pious act. This is at least the view of a certain Imam Alhaji Yūsuf in Yendi, who told Phyllis Stewens that “... when you build a mosque you build it for the glory of God. [...] Everyone rushes to sponsor a mosque before they die.”<sup>29</sup>

---

<sup>27</sup> ZNGFN 1/2001 Interview 4. However, as Alhaji Mumuni Sulemana informed me, such a breakfast had not been common in former days. Tea, white bread and eggs were regarded by the local people as a sign of affluence as their breakfast would consist of locally produced staples.

<sup>28</sup> Seidu 1989, 181-182.

<sup>29</sup> Stewens 1968, ZNGFN 1/2001 Interview 4.

Similar critical considerations have been raised by Ahmad Kwame Boakye. According to him, not all so-called poor are qualified as recipients of *zakāt* and he calls for a revision and re-examination of the position of those who usually receive alms and assistance. In his opinion, one should make a difference between the 'really' poor, either persons and families who are hit by a natural disaster or calamity as well as poor widows, orphans, aged and destitute persons, and those "who are pretending" to be poor, i.e. able-bodied persons who beg. Whereas the first category should be supported, the second one should not as, according to him, *zakāt* will stop them working and make them idle. He therefore calls for a change in attitude among the givers and urges for a more effective way to help the poor and needy. He therefore argues for indirect assistance, namely that any poor person, able-bodied or not, should first and foremost receive proper training at educational institutions so that they are capable of earning a living by a vocation and not by begging.<sup>30</sup>

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

Imam Shafi'i has supported that you should give it in bulk to a hard working person. Why? Because if you give it to him you have removed that person from poverty and due to his

---

<sup>30</sup> Boakye 1975, 20-21.

hard working he will also work and next year he will be okay for himself and also give out *zakāt* to other persons.<sup>31</sup>

## 2. Institutionalizing *zakāt*: many local and regional funds or a national *zakāt* fund?

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

However, the lack of a national *zakāt* fund has been perceived as a major problem by many Muslim scholars. Thus, Ahmad Kwame Boakye noted that the Ahmadiyya Movement was able to collect and distribute both *sadaqa* (called 'contributions') and *zakāt* – thus implicitly criticizing the Sunni Muslim community for not being able to do so – and in 1975 urged the then main Muslim body, the Ghana Muslim Representative

---

<sup>31</sup> Interview with Shaykh Abdur-Rahman Abu-Bakr, 25.11.2001.

Council, to place the issue on its agenda.<sup>32</sup> Not much happened, though. In 1996, many of the scholars interviewed by Sey, including Shaykh Mustapha Ibrahim and the Chief Imam of Wa, Alhaji Yakubu Ishaq, were in favour of a more effective collection of *zakāt* and the establishment of a compulsory or central *zakāt* fund.<sup>33</sup> In the same year, A.O. Abudu, a well-known Ghanaian Muslim economist, even published a book on Islamic economics, outlining the concept of and propagation of an understanding of Islamic economics as well as arguing for the proper collection and distribution of *zakāt*.<sup>34</sup> In 1999, there were at least two calls for the establishment of such a fund - one by the National Chief Imam of the Ahlus-Sunna and another by the Chargé d'affaires of the Kingdom of Saudi Arabia,<sup>35</sup> but there is still no consensus on the subject. Thus no central *zakāt* fund, no central collection and no central distribution of *zakāt*, and, according to the National Chief Imam, Shaykh Uthman Nuhu Sharubutu, the lack of unity and trust among the Muslims is to be blamed for this.<sup>36</sup>

## 2.1. Local initiatives

One of the early local *zakāt* funds was established by the Muslim community of Kamgbunli in 1979.<sup>37</sup> The decision to institute such a fund was based on the idea of the

---

<sup>32</sup> Boakye 1975, 25; ZNGFN 1/2001 Interview 8. See further Weiss 2008.

<sup>33</sup> Sey 1997b, 152, 154.

<sup>34</sup> Abudu 1996.

<sup>35</sup> 'Speech of the National Imam,' *The Muslim Searchlight* 1: 3 (24.9.-7.10.1999), 6; 'Muslim Central Fund Proposed,' *The Fountain*, November/December 1999.

<sup>36</sup> Interview with National Chief Imam Shaykh Uthman Nuhu Sharubutu, 24.10.2003.

<sup>37</sup> Kamgbunli is located in Nzima East District, Western Region. Islam was introduced into the settlement by its chief, Nana Akruo Ababio I. (died 1942), later known as Kramo Dauda, in 1901. (Sey 2000, 139-142).

local imam that the whole community consisted of a single nuclear family where wealth is evenly distributed and mutual help is given through planning and organization.<sup>38</sup>

Although there were initial problems in the collection of *zakāt*, these were overcome through the efforts made by the local Muslim leadership to educate the members of the community on their responsibilities and duties as Muslims. Their main argument was that *zakāt* is a moral duty incumbent upon all adult Muslims who have an annual income and wealth above the *nisāb*. Furthermore, they highlighted the potentials of a collective fund in comparison with private, uncontrolled acts of almsgiving. Under the guidance of Chief Imam Alhaji Zakariah, sums that are collected are pooled for the benefit of the whole community. The organization and structure of the fund are kept simple but seemingly effective. All Muslims in the community who are capable of paying *zakāt* hand over their share to the fund. Payment is made both in cash and in kind as most of the inhabitants are farmers. Alhaji Zakariah appoints the officials who collect *zakāt* upon the recommendation of other sub-heads in the community and after scrutinizing of the candidates himself. He is also the chief planner of development projects and is assisted by a planning committee. Another Muslim scholar, Alhaji Abdulla Muhammad, is responsible for keeping records of expenditure in relation to the fund.<sup>39</sup>

So far, the Kambungli Zakat Fund has been able to commission a respectable number of community projects: a day care centre, a junior secondary school, a mosque, a library, a clinic and a rural bank. The day care centre was established during the 1990s. The origin of the school dates back to 1961 when a private Islamic school (*makaranta*) was established. With funds made available from the local Muslim community, the

---

<sup>38</sup> The background for the establishment of the fund goes back before the 1970s. In 1957, when the Nkrumah government started to enforce policies of social development, the then local imam, Alhaji Nuhu, made some efforts to rally his community behind communal projects such as the building of a new mosque and educational facilities (Sey 2000, 145).

<sup>39</sup> Sey 2000, 144-146.



school expanded and was upgraded to an English/Arabic school, including a Primary and a Junior Secondary School. The mosque project was completed in 1981, and during the same year the Islamic library was built. The clinic started as a small project to cater for first aid cases but was later upgraded to the level of a district hospital. The most recent initiative is the plan to establish a rural bank in Kamgbunli. Consequently, the *zakāt* fund evolved as a means of empowerment for the local community. Although the sums that are collected are small, the *zakāt* fund itself is a laudable expression of a community that tries to be self-sufficient and not to be dependent on others and outside/foreign assistance.<sup>40</sup>

Another example of local initiatives to establish a *zakāt* fund was the decision in 2005 of the National Imam of the Ahlus-Sunna, Shaykh Ibrahim Umar Imam, to establish an endowment fund, the Al-Waqf Endowment Fund. His aim is to target some 60,000 contributors, each of whom is expected to donate GHC 100 on a daily basis. The amount collected on this basis within the first five years is to constitute a revolving fund which is planned to be invested in a business and the profit realized is to be used for developmental projects.<sup>41</sup> Part of the structure was already in place when I met Shaykh Ibrahim Umar Imam in 2003: some of the members of his congregation had already started to donate their *zakāt* to a common fund, the National Imam's Bait-ul-Zakat Fund, which was then invested in a company that 'bottles' drinking water in plastic bags.<sup>42</sup>

---

<sup>40</sup> Sey 2000, 147-148.

<sup>41</sup> "Make some effort!... Sheikh Umar urges Ghanaian Muslims," *Accra Daily Mail* 21.11.2005, <http://www.accra-mail.com/mailnews.asp?ID=14811> (8.2.2006). In my interview with him, Shaykh Ibrahim Umar Imam revealed that his plan was to leave the invested sum untouched for ten years (Interview 22.10.2003).

<sup>42</sup> Interview with Shaykh Ibrahim Umar Imam, 22.10.2003. Another of Shaykh Ibrahim Umar Imam's social welfare initiatives is the 'You Too Can Build Company Ltd', which is concentrating on real estate development in the *zongos* as a kind of Islamic banking and investment. The idea is to finance (interest-free) and supervise the construction of houses after which a certain percentage is added to the total cost.

## 2.2. Visions about a *zakāt* fund

Many contemporary Sunni Muslim scholars and leaders are painfully aware of the problems their communities and the Ghanaian Muslim population at large are facing. After many decades of calls for raising the issue of the collection and distribution of *zakāt*, several national Muslim bodies have started to discuss the issue at national conferences in recent years. The National Chief Imam, Shaykh Uthman Nuhu Sharubutu, told me in 2003 about his plans to put the issue on the agenda at the upcoming National Ramadan Conference<sup>43</sup>. Although he and his aide pointed out that there were still many obstacles to be overcome, he was confident that by openly addressing the need for the mobilization of the Ghanaian Muslims, the outcome of the discussions might lead to the realization of a national fund.<sup>44</sup> In fact, the plan was discussed at the conference and the National Islamic Trust Fund was instituted. In a resolution, the conference urged all concerned Muslims to contribute to the fund.<sup>45</sup> However, despite the hopes of the National Chief Imam, the initiative has been slow to develop and some years later it is still in its initial stage.<sup>46</sup> Therefore, the 2005 initiative of the National Imam of the Ahlus-Sunna to establish another trust fund can be seen as both a critique of and a frustration at the inability of the Sunni Muslim community to mobilize funds among themselves.

---

After recovering the total cost, the houses are officially handed over to their owners (information from leaflet handed over to me by Shaykh Ibrahim Umar Imam).

<sup>43</sup> The National Ramadan Conference is annually organized by the Office of the National Chief Imam and brings together the leadership of the Muslim communities in advance of the Ramadan fast. Regional and district delegates from across the country, in addition to Regional Imams, Chief Imams and Regional Hilal (Crescent Sighting) Committees participate in the conference. The Ninth Ramadan Conference was held in Koforidua in October 2003.

<sup>44</sup> Interview with National Chief Imam Shaykh Uthman Nuhu Sharubutu, 24.10.2003.

<sup>45</sup> "Muslims in Ghana to begin fasting," *GRI* 22.10.2003,

<http://ghanareview.com/review/index.php?date=2003-10-22&id=1413> (9.11.2005).

<sup>46</sup> Interview with Alhaji Mumuni Sulemana 11.3.2005.

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

Although *zakāt* funds exist elsewhere, such a fund does not really exist in this community or in this country. The lack of it is due to lack of unity among Muslims in this country. If they were united, they should have set up a fund to alleviate poverty in the country. A *zakāt* fund would facilitate the collection and distribution of *zakāt* and help *zakāt* have a direct impact on the society. It would make *zakāt* a public affair. I am praying and hoping that in the not too distant future Muslims in this country will see the need to establish such a fund in all the Muslim communities of the country.<sup>47</sup>

Further, Shaykh Abdur-Rahman Abu Bakar suggested that if all Muslims in Tamale paid only ten cedis per person into a central fund, within a year there would be at least a million cedis, which would be sufficient to address social issues in the municipality. He had already proposed this idea to the community of scholars in the town, but owing to a lack of 'unity and trust' the idea could not be realized.<sup>48</sup> However, several other scholars expressed similar hopes and ideas, including Alhaji Baba Abdallah Duah, who stated that such a fund could provide the financial means to support the heavily underpaid and understaffed educational sector in the region.<sup>49</sup>

A similar argument was put forward by Alhaji Dawda Mustapha. According to him, it is the responsibility of the government to assist the poor, and if the government is not

---

<sup>47</sup> ZNGFN 1/2001 Interview 3.

<sup>48</sup> ZNGFN 1/2001 Interview 6.

<sup>49</sup> ZNGFN 1/2001 Interview 9.

doing so, it should be the task of the members of the (Muslim) community to unite and to establish collective forms of assistance:

The best people to assist are those in the government since the Hadīth says that the leaders are in the shadows of Allah. Although the rich help the beggars, their impact is not felt because there are more beggars than there are those who help. We do not like to see beggars but what can we do? We can only assist them if we unite and establish a bank to help them. Assistance on an individual basis is not enough. Instead, we should respond and take initiatives collectively.<sup>50</sup>

Some scholars argue that the establishment of a regional *zakāt* fund is made difficult because of a deficiency of trustworthy Muslims who could supervise such funds. However, another common complaint is that the Muslim scholars and clerics, who receive *zakāt* and *sadaqa*, do not distribute it to those in need but keep it for their own benefit, although such actions are played down by some scholars, who argue that the main problem is due to the poverty of the *Afanema*: “You know, most often it is difficult to deal with public funds if [you] are hungry. This situation has stemmed the flow of public funds in Muslim communities.”<sup>51</sup>

Thus, the realization of any kind of *zakāt* fund will have to deal with many challenges. One is to reach a consensus among the scholars and the Muslim leaders about what kind of plan is to be implemented. Another and even greater one is to reassure the local Muslim population that the funds collected are not embezzled and misused but that whatever fund will be established is free of corruption and fraud. In this respect, the local initiatives and *zakāt* committees have a clear advantage: monitoring and supervising their activities is a local affair and their agents can relatively easily be checked as they will be made up of trustworthy members of a local community. The role of the local Chief

---

<sup>50</sup> ZNGFN 1/2001 Interview 5.

<sup>51</sup> ZNGFN 1/2001 Interview 13.

Imam is crucial as seen in the case of the local *zakāt* fund of Kambungli. Such a system is basically a modernization of the old existing structures of *zakāt*.

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

As seen above, the discussion among Muslim scholars on changing the system of monitoring *zakāt* income has oscillated between the idea of establishing *zakāt* funds and special committees on a municipal and regional basis and the idea of establishing a national *zakāt* fund. Most of the scholars I spoke with in Tamale are in favour of a

municipal or regional fund. For Alhaji Ali Husein Zakariya, the ideal situation would be a consensus among the Muslim community to establish a central authority for the collection and distribution of *zakāt* in the Northern Region. This authority could, according to Alhaji Ali Hussein Zakariya, be the Regional Chief Imam's office, which would manage *zakāt* for the region. Structures could be established that would respond to all aspects of the collection and the distribution of *zakāt*. "This could work very well," says Alhaji Ali Husein Zakariya, "because we would know those assigned to collect, to which account it would go and for what purpose it would be distributed."<sup>52</sup>

Others, such as Alhaji Mumuni Sulemana, argue that the National Chief Imam of Ghana should enforce the practice of *zakāt* and *zakāt* should be placed in a National Trust Fund.<sup>53</sup> This vision is based on a national perspective and puts emphasize on allocating funds for societal and economic development. Mumuni identifies *zakāt* as a possible basis for improving the conditions of the farmers in northern Ghana. He suggests helping indebted farmers by relieving their debt burden through assistance from *zakāt*. He also subscribes to the usage of *zakāt* to provide and finance general social services for the local community as a way of promoting the 'cause of God'. *Zakāt* funds could be used to render services to improve the social conditions of the community such as clinics, potable water, and other amenities ensuring environmental cleanliness, as well as building schools and mosques. According to him, Islamic preachers, teachers and imams who are not paid for their services could be assisted with the proceeds from the *zakāt*.<sup>54</sup> Similar arguments for the need for the institutionalization of *zakāt* have been put forward by Alhaji Hussein Zakariya, but he acknowledges the fact that it is a rather complicated question:

---

<sup>52</sup> ZNGFN 1/2001 Interview 16.

<sup>53</sup> Mumuni 2004, 88.

<sup>54</sup> Mumuni 2004, 87.

People are now looking critically at the system. Some see that the old, traditional system of paying from one person to another without any records and institutions for monitoring and evaluation of the performance of the *zakāt* system is not enough, but many are not aware of this. So nobody seems to be interested in the question of institutionalizing *zakāt* in our area.<sup>55</sup>

Another argument in favour of a national *zakāt* fund was expressed by Alhaji Dawda Mustapha. In his vision, a *Bayt al-māl* or 'united bank' could evolve into the key financial institution of the Ghanaian Muslims. He envisions an institution similar to an Islamic bank. The first task is to select sincere and trustworthy people who are to be nominated as the trustees of the faithful and the assets that will be collected. When these people are in place, then the *zakāt* should be deposited in that institution or bank in the name of that community or society. Collection would be organized on a local level, but the distribution of it would be directed by both the trustees and the members of the local committee. Thus, in Alhaji Dawda Mustapha's view, the interaction between the local community and the national fund would make a pooling of resources possible without losing the capacity for local initiatives and the empowerment of local communities.<sup>56</sup>

So far, however, *zakāt* is not a public affair in Ghanaian Muslim society. Although the issue of establishing regional or national *zakāt* funds is sometimes put on the agenda at meetings and national conferences, an institutionalization of *zakāt* among the Sunni Muslim communities has so far not been achieved. On the other hand, the desirability and need to accomplish an institutionalization is stressed by the imams and scholars I have interviewed and it is also reflected in the public debate among the Muslim leadership at their various conferences. However, for *zakāt* to become part of the public sphere of Ghanaian Muslims, two main obstacles still have to be overcome. First and foremost, there is the need for the scholars to mobilize their followers. One main hurdle

---

<sup>55</sup> ZNGFN 1/2001 Interview 16.

<sup>56</sup> Interview with Alhaji Dawda Mustapha, 26.11.2001.

for the establishment of a regional or even a national *zakāt* fund is the mistrust by most Ghanaian Muslims of the integrity of those in charge of collecting, monitoring and distributing *zakāt*. According to the scholars, the lack of trust must be overcome through the display of a religious discourse, i.e., to highlight the moral imperative of obligatory almsgiving and the legal sanction by the Shari'a for its collection and distribution by the religious leadership or their deputies.<sup>57</sup>

However, the scholars are at the same time aware of their problematic position: if their integrity is not trusted by the members of their community, then they have little means of enforcing an institutionalization of *zakāt*. An extreme position is taken by Alhaji Uthman Kassim who calls for the help of the government to establish *zakāt* funds and to organize its collection.<sup>58</sup> However, most of those scholars I interviewed are sceptical, if not hostile, towards such an idea. Instead, they reject an outright interference in the Muslim sphere by the government, calling on the Muslim community to achieve the goal by themselves. Although this position reflects the integrity and autonomy of the Muslim sphere, it poses the second obstacle for the institutionalization of *zakāt*, namely the explicit need to achieve a consensus among the scholars and the Muslims about the issue.

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

---

<sup>57</sup> ZNGFN 1/2001 Interviews 4 and 10.

<sup>58</sup> ZNGFN 1/2001 Interview 15.



comes from within the community itself since *zakāt* is first and foremost perceived by the givers as a private act.

### 3. Almsgiving in a global age

Hitherto much of the debate concerning *zakāt* and almsgiving in Ghana has dwelled upon sensitizing the Ghanaian Muslim community about the need to institutionalize *zakāt* and to make it a public affair. Starting with the realization among Muslims that they constitute a marginalized minority in the country, the efforts of the Muslim leadership have been directed at finding ways to alleviate the suffering of their communities. As it is evident that the Ghanaian state has little ability to address the specific problems and challenges of the Muslim community – or at least this is the general perception and claim (if not critique) by the Muslim leadership – local Muslim intellectuals have started to push for an ‘Islamic’ solution to combat begging and poverty. Using religious discourse, their model rests on the moral imperative of the duty of every Muslim to pay *zakāt* which should be handled as a public affair instead of privately. Such a discourse rests on the general concept of the local nature of *zakāt*: according to Islamic legal principles, the mandatory alms should first and foremost be collected by and distributed in the local community.

However, with the increasing international contacts of local Muslim intellectuals, new concepts of how to operate and monitor *zakāt* are being discussed among Ghanaian Muslims. Influenced by the example of both Western and Middle Eastern developmental activities, several Ghanaian Muslim NGOs have been established. Most of these NGOs make use of *zakāt* funds, although the financial assistance they receive is not collected through local *zakāt* but comes from abroad. Many Muslim intellectuals regard the transfer of *zakāt* from Zakat Houses and similar institutions in the Gulf States as needed

but problematic. The willingness of other Muslims to assist their organizations is religiously articulated: sums that are collected in these foreign *zakāt* funds is transferred to the Ghanaian Muslim community as a form of *zakāt*, thus they are the recipients. However, at the same time they are critical about the inability of their own communities to engage themselves in similar activities.

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

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

The urge to establish a positive self-identification is also noted in the recent discussion on almsgiving. On two occasions, the Muslim leadership has urged their followers to engage in the suffering of other members in the greater Muslim world: after the

earthquake that hit the Bam region in Iran in 2003 and after the 2005 Boxing Day tsunami.<sup>59</sup> The calls by the Muslim leadership to donate in cash and kind to help the victims differ from earlier calls on similar occasions when the followers were urged only to pray for the victims. Although one might assume that the goods collected by the Ghanaian Muslim community cannot have been substantial from an international perspective, it was an important gesture that can have far-reaching consequences. By engaging itself in collecting alms for foreign communities, the Ghanaian Muslim community opened a new chapter in its history and entered the age of global almsgiving as an equal partner, not only as a recipient but also as a giver.

---

<sup>59</sup> “Chief Imam consoles victims of Iran earthquake,” *GNA* 31.12.2003, [www.ghanaweb.com/GhanaHomePage/NewsArchive/printnews.php?ID=49118](http://www.ghanaweb.com/GhanaHomePage/NewsArchive/printnews.php?ID=49118) (11.4.2006); “Ekumfi Muslim community raises fund for SSS,” *GRI Newsreel* 15.1.2005, <http://ghanareview.com/review/index.php?date=2005-01-15&id=9386> (9.11.2005); “Tsunami Relief Fund website launched”, *Accra Daily Mail* 7.2.3005, <http://www.accra-mail.com/mailnews.asp?ID=12007> (29.5.2006).

## Bibliography

### Interviews

a. published

Zakāt in Northern Ghana. Field Notes 1. Interviews conducted during January and February 2000, ed. Holger Weiss, Hajj Mumuni Sulemana, Afa Razaq Taufeeq Abdallah, Helsinki: Department for African Studies 2001, [=ZNGFN 2001] includes:

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

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

Interview No. 2: Imam Rashīd (29.1.2000, Tamale).

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

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

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

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

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

Interview No.8: Interview with the Regional Missionary of the Ahmadiyya, Abdul Hamid Tahir (1.2.2000, Tamale).

Interview No. 9: Shaikh Baba Abdallah Duah, district chairman of the Islamic council, educational unit; operator of Anwar Duah Islamic school; member of the dawa of the Central Mosque (2.2.2000, Tamale).

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

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

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

Interview No. 13: Interview with Haji Abdul-Rahman Abdullah, Chief Imam of the Central Mosque of Yendi (6.2.2000, Yendi).

Interview No. 15: Interview with Haji Asimana Kassim, Chief and Imam of Kushegu, Shaikh of the dawa and Tijanī community in Yendi (6.2.2000, Yendi). Interview No. 16: Hajj Ali Hussein Zakkariyya, Executive director, Community Development and Youth Center; Assistant Development Manager, Islamic Education Unit, National Headquarters, Tamale, (7.2.2000, Tamale).

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

b. unpublished

Shaykh Uthman Nuhu Sharubutu, National Chief Imam of Ghana, Accra, 24.10.2003.

Shaykh Umar Ibrahim Imam, National Imam of the Ahlus-Sunnah wa-Jama'ah, Accra, 22.10.2003.

Shaykh Abdul-Rahman Abu-Bakr, Tamale, 25.11.2001.

Shaykh Baba Abd-Duah, Tamale, 25.11.2001.

Alhaji Dawda Mustapha, Tamale, 26.11.2001.

Afa Razaq Tafueeq Abdalla, Tamale, 28.1.2000, 24.11.2001.

Interview with Wangara Chief Alhaji Baba Issa, Accra, 24.10.2003.

Alhaji Mumuni Sulemana, Lecturer in Islamic Studies, University of Ghana, Accra, 11.3.2005.

## Published works

Adubu, A.O., *Islamic Economics for the Layperson*, Accra: Dyno-Media 1996.

Ammah, Rabiatu, "Islam and Poverty Reduction Strategies," paper presented at a workshop in Accra arranged by Religious Bodies Forum of Ghana and World Faiths Development Dialogue to explore the relation between the Islamic and Christian faiths and development, 28-29 October 2003, 21, <http://wfdd.org.uk/programmes/ghana.pdf> (19.4.2005).

Awudu, Adamu, *The Practice of Islam in Zongo Communities. A Case Study of Aboabo No I & II*, Kumasi, unpubl. BA thesis, Department for the Study of Religions, University of Cape Coast, 2003.

Boakye, Ahmad Kwame, *Zakat – Almsgiving in Islam*. B.A. thesis, Department of the Study of Religions, University of Ghana 1975.

Dretke, James P., *The Muslim Community in Accra. An Historical Survey*, MA thesis, University of Ghana, Legon, 1968.

Linden, Ian, 'Christianity, Islam and Poverty Reduction in Africa', School of Oriental and African Studies, London, October 2004, <http://www.st-edmunds.cam.ac.uk/vhi/fis/cipra.doc> (17.10.2005)

Mumuni Sulemana, *Islamic Organisations in Accra: Their Structure, Role and Impact in the Proselytization of Islam*, M.Phil. thesis, University of Ghana, Legon, 1994.

Alhaji Mumuni Sulemana, *Islamic Studies*, Accra: Kapital Publishing 2004.

- Al-Qardawi, Yusuf, *Fiqh az-Zakat. A Comparative Study. The Rules, Regulations and Philosophy of Zakat in the Light of the Qur'an and Sunna*, London: Dar Al Taqwa 1999.
- Salih, M.A. Mohamed, *Islamic NGOs in Africa: The Promise and Peril of Islamic Voluntarism*, Occasional Paper, centre of African studies, University of Copenhagen, October 2001. (A revised version – March 2002 – is available at [http://www.teol.ku.dk/CAS/NYHOMEPAGE/mapper/Occasional%20Papers/Occ\\_Salih.doc](http://www.teol.ku.dk/CAS/NYHOMEPAGE/mapper/Occasional%20Papers/Occ_Salih.doc))
- Seidu, Salifu Abdel, *The Influence of Islam on the Dagbamba in the Twentieth Century*, unpubl. M.Phil. thesis, Department for the Studies of Religions, University of Ghana, Legon, 1989.
- Sey, M., "Muslim Community in Ghana: The Contemporary Scene," *Jurnal Syariah – Shariah Journal*, 5: 2, 1997, 249-258. (=1997a.)
- Sey, M., "Approach to the Twenty First Century: The Ghanaian Ulama Speak Out," *Jurnal Usuluddin*, 6, 1997, 149-156. (=1997b.)
- Sey, M., "The Development of Muslim Settlement in Ghana: The Kambugli Experience Since 1901," *Jurnal Usuluddin* 12, 2000, 137-148.
- Stewens, Phyllis, *The Organization of Islam in Yendi*, Field Notes: Yendi Project, Report No. 10, Institute of African Studies, University of Ghana and Program of African Studies, Northwestern University, Legon 1968.
- Tripp, Charles, *Islam and the Moral Economy. The Challenge of Capitalism*, Cambridge: Cambridge University Press 2006.
- Weiss, Holger, "Reorganising Social Welfare among Muslims - Islamic Voluntarism and Other Forms of Communal Support in Northern Ghana," *Journal of Religion in Africa* 32:1, 83-109.
- Weiss, Holger, "Political Islam in Ghana: Muslims and their Position in a Secular West African State," in: *Politischer Islam in Westafrika. Eine Bestandsaufnahme*, eds. Michael Bröning & Holger Weiss, Berlin: LIT-Verlag 2006, 47-80.
- Weiss, Holger, *Begging and Almsgiving in Ghana: Muslim Positions towards Poverty and Distress*, Uppsala: Nordiska Afrikainstitutet 2007.
- Weiss, Holger, *Between Accommodation and Revivalism: Muslims, the State and Society in Ghana From the Precolonial to the Postcolonial Era*, Helsinki: Finnish Oriental Society 2008.