Perceptions and Reflections of Islamic Development Initiatives in Northern Ghana

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This research was conducted as a part of the Participatory Assessment of Development (PADEV). In the PADEV project, the University of Amsterdam works together with the University for Development Studies (Ghana), Expertise pour le Développement du Sahel (Burkina Faso) and Dutch development organisations ICCO, Woord en Daad and Prisma. The aim of the project is to devise and test a new methodology for evaluating development interventions.

The new methodology implements a holistic and participatory approach. Instead of looking at the interventions of only one external actor, it first studies the changes in a region over the past twenty to thirty years, and then tries to find out which interventions contributed to which changes. This way valuable information in the area is gathered about development and development initiatives. They learn about their own impact vis-à-vis other actors. Moreover, they find out which types of projects are perceived to be most effective in that particular geographic and cultural setting. This can be an important lesson for future interventions.

Information about changes and the impact of interventions is gathered in three-day workshops in which all layers of the local society participate. Women and men, elderly and youngsters, poor and rich, illiterates and university graduates, and farmers and officials.[1]

Image 2: ranking development interventions

After carrying out three rounds of these workshops and visiting nine different areas of which four can be regarded as predominantly Muslim[2], a noteworthy conclusion had been drawn: Very few Islamic interventions were mentioned by the participants. During the workshops, one of the exercises that is carried out, is the listing of development interventions that are recalled by the participants. From these lists less than 2% were mentioned as being Islamic interventions. The bulk of these were mosques and *madrassas*[3]. This outcome is rather interesting, especially since the participants were acquainted with nationally operating Islamic NGOs such as the Islamic Council for Development and Humanitarian Services, who also contribute to the construction of mosques and *madrassas*, yet are active in other spheres as well.

The question of whether this finding was correct thus arose. Was it indeed that the Islamic NGOs are somewhat passive or was PADEV not able to fully elicit the impact of Islamic development initiatives? And if the former, what is the cause of this contraposition in comparison to Christian development initiatives? In this research, these questions and other related issues will be discussed. During this discussion perceptions on Islamic development initiatives of Muslims in Ghana and the Northern region in particular will be central.

The Muslim population in Ghana

According to the 2000 National Population Census, there are three million Muslims in Ghana, which means that they comprise about 16% percent of the total population. However, this number has been highly contested by members of the Muslim population. They believe that the percentage of sixteen should actually be around thirty. Some regard this percentage to be too low as well, they would state that the correct percentage is around forty. The reason to challenge this census is given by a spokesperson of the

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[1] For more details on the methodology, visit
www.padev.nl

[2] To, Wulensi, Daboya, Niabouri
[3] Madrassas are Islamic Schools

Coalition of Muslim Organisations Ghana[4]:

"The coalition considers the 2.9 million Muslim population as an understatement of the strength of Islam in the country."[5]
"When it suits our adversaries, they accuse us of giving birth indiscriminately, but they turn around to short-charge and defraud us when our increasing numbers have the potential of turning into a seeming advantage."[6]

The above quote reflects the emotions around the perceived disadvantaged position of Muslims in Ghana. There is a feeling that voices of the Muslims are hushed by the government because they are a minority. There will be a further elaboration of these perceptions later on, yet it is important to mention that the outcry for more attention was mainly heard in the north.

In a working paper of UNHCHR[7], the northern part of Ghana is defined as poor and disadvantaged, in contrast to the southern part, which is more wealthy and developed. In this working paper, the spatial division of wealth is attached to religion. The northern and poorer part of Ghana is said to be predominantly inhabited by Muslims, whereas the majority of Christians reside in the developed south. This disseverance is also made by the Muslims themselves. They feel victimized by the so called ruling Christian elite who put all their efforts into further enhancing the development of the south or as one of the respondents states:

"The leadership in Ghana is Christian and so it is more likely that they will provide aid to the Christians."[8]

Weiss[9] places a remark to the assertion that the north is predominantly Muslim. According to him the north can only be regarded as such when the Muslim population is brought into comparison with the total population of the Northern region. When carefully reading the 2000 Census, he writes, the conclusion can be drawn that when the Muslim population in each region is put into relation to the total number of Muslims, 53% are living in the seven southern regions. However, he does not argue the fact that spatial lines between the north and south can be drawn along religion, i.e. the Islamic poor and disadvantaged north[10] and the Christian wealthy and more developed south.

The underdeveloped north

"The Muslims are poor and they do not receive any assistance from outside and we lack education, we need more schools."

This quote of a respondent sums up the main arguments that were presented during the interviews, to explain the disadvantaged position of Muslims in the north. Lack of aid and education are to blame for the difficulties that Muslims are facing. The aid argument, both foreign and internal, is especially brought up to highlight the success of Christians. They are successful and much more developed due to foreign aid from the west. Foreign aid is primarily provided by missionaries and other Christian organisations. Internal aid is said to come from *"Christians in the south in high positions"*. This aid is invested amongst other things

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[4] The Coalition of Muslim Organisations Ghana is an umbrella advocacy organisation for Muslims in Ghana.
[5] Safo, A. *Muslims cry foul over population figures.* Africanews 71: February 2002, http://web.peacelink.it/afrinews/71_issue/p8.html (23-2-2010).
[6] Safo, A. *Muslims cry foul over population figures.* Africanews 71: February 2002, http://web.peacelink.it/afrinews/71_issue/p8.html (23-2-2010).
[7] Gyimah-Boadi, E. and Asante, R. UNHCHR, Sub-Commission on Promotion and Protection of Human Rights, Working Group on Minorities, Ninth session 12-16 May 2003.

[8] This quote and the following quotes without sources are taken from interviews that were held in the Northern region and in Accra. Interviews were conducted with both villagers, urban dwellers, NGO employees and other key informants. Knowing that the interviews will be anonymous allowed the interviewees to speak their minds freely.
[9] Weiss, H. (2007) *Begging and Almsgiving in Ghana Muslim: Positions towards Poverty and Distress.*
[10] It should be noted that only the Northern region is predominantly Muslim (56% Muslim), on the contrary to the Upper East (23% Muslim) and Upper West (32% Muslim) regions (2000 Census).

in education and therefore the often heard argument is that Muslims failed to receive education, as they were missing the infrastructure for it. This argument is opposed by educated Muslims, who would lay the blame of illiteracy on Muslims themselves.

"Before these schools (English-Arabic schools)[11] were put in place, many Muslim parents, refused to send their children to schools. They feared that their children would convert to Christianity if they received secular education or would learn bad behaviour."

Moreover, the underprivileged situation of the north is said to be the remnant of the colonial past.

"When the colonizers came, they were focused on the south, all the resources like gold, mines and plantations were there and so there was no need for them to pay attention to the north. The north only received military protection to stop the French from invading. Meanwhile, the south was being developed more and more, with schools, health centres etcetera. This is where the gap between the north and the south came into place."

Atingdui[12] adds that through the British colonial rule, Christianity became preeminent. Christian charity organizations gained influence in the Gold Coast and remained this after the independence, as religious organizations became distributers for foreign aid.

Efforts to close the gap

To bridge the gap between the north and the south and especially to uplift the Muslim population in the north, development initiatives have been undertaken by Muslims, both within and outside of Ghana. Although there is a need and call for educational, health, water and many other facilities, the focus of initiatives seems to be on religious ones, i.e. mosques and *madrassas*. This focus has mostly been driven by external donors coming for a large part from the Middle-East. Countries such as Qatar, Kuwait, Lebanon and Saudi-Arabia donate money and means. Apart from the Middle-East, donations are allocated from all over the world, e.g. Egypt, Libya, Iran, Pakistan, the United Kingdom and the United States. Funding can be transferred through different channels, either directly from government to government, from government to NGOs or from foreign NGOs and individuals to Ghanaian NGOs and individuals.

Notwithstanding that Islamic aid is more than welcomed, recipients experience it as somewhat restrictive, as projects related to religious activities are more likely to be funded. In most cases where individuals make a donation, the project to be implemented is predetermined. Mosques are customarily the outcome of these foreordained donations. The raison d'être behind this is the belief of materializing the highest form of *sadaqa[13]* and eventually being rewarded eternal life. This view is shared by some Ghanaian donors as well.

It is not to say that recipients do not appreciate the building of mosques. On the contrary, mosques serve as more than infrastructure for prayers, they are regarded as community centres and support systems for the poor. This is especially the case during the *Jumuah[14]* prayers.

[11]According to the Ghana Education Service (English-Arabic unit) these English-Arabic schools were introduced by the GES to discard the concerns of Muslims parents and cope with the issue of illiteracy. From 7.30 to 12.30 children receive secular education, this is obligatory. Usually from 13.00 to 15.00 they are taught Islamic education, but this differs per school. Some schools only teach Islamic education on Saturdays or Sundays, while others decide to teach less than 2 hours per day. The 2010 statistics of GES show that there are 568 English-Arabic schools in the northern region. This includes Kindergartens, Primary education and Junior High Schools.
[12] Atingdui, L. (1995) *Defining the Nonprofit Sector: Ghana*

[13]Sadaqa is the Islamic term for charity. There are different forms of sadaqa, one of them is sadaqa jariah. Sadaqa jariah is continuous charity, meaning that the charity can be used over a long period. Mosques, schools, wells and the distribution of knowledge are examples of sadaqa jariah. This form of sadaqa is considered to be one of the best forms of sadaqa.
[14]The congregational prayer held every Friday is called the Jumuah and is one of the most important prayers for Muslims.

"Whenever a traveller or a beggar is in need, they know they can come to the mosque and ask the people present for help. Sometimes the Imam[15] introduces the person after the prayer has ended and he or she can then ask for whatever is needed. If someone amongst those present for the prayer are able to help, they will."

Moreover, the mosque is seen as a starting point for further developing a community, following the example of the prophet Mohammed in Medina[16]. Development and poverty eradication are thus very much approached from an Islamic perspective.

Zakat

There is a belief that Muslims in Ghana can achieve poverty alleviation through the implementation of an Islamic framework of development, including the *zakat*[17]. Although the institutionalization of *zakat* seems a perfect solution, it is in fact rather problematic. Two things are to blame for this, both summarized in the quote: "*Islam is poor here*". This quote should be taken literally and figuratively. The former, as Muslims in the north are not always in a state to provide the *zakat* due to poverty. The latter, as there are many complaints about the way *zakat* is treated by the Muslims in Ghana, the implementation of Islam and *zakat* in particular are said to be poor.

One of the main discontents is that *zakat* is not collectively organised and collected. The reason for this is twofold. On the one hand, there seems to be an inability to unite the different schisms within the Muslims population and cooperate. Moreover, there is no umbrella organisation with comprehensive support from the Muslim community to tackle these kinds of matters. This to the disappointment of many. The second part of the discontent can be attributed to the distrust within the Muslim community concerning the management of *zakat*.

There is fear of embezzlement and poor management when *zakat* is collected[18].

Another reason given for the disorganisation of *zakat* is the lack of education to youngsters on this topic. According to some Imams, the Muslim youth is not sufficiently aware that *zakat* is *fard*[19].

Weiss[20] writes that perhaps the main reason for the failure of institutionalising *zakat* is that the majority of Muslims in the north are content with the prevailing system of almsgiving, which means that alms are provided on a private and voluntary basis.

Hence, people who are in a position to give out *zakat* prefer to do so directly themselves. This direct *zakat* can vary from giving away harvest surplus to the building of a mosque or a school for instance. Small mosques in communities are often the result of a combination of private donations, usually in the form of *zakat* and communal labour. Sporadic contributions (during the *Jumuah*) are used for the maintenance of these mosques.

"This mosque was built by me (chief Imam). The community helped in providing labour and the building materials were donated by my father. Currently the maintenance is done through small contributions by community members. This is done sporadically, there is no system in place to collect money for the maintenance. Apart from these contributions, the mosque will receive praying mats from time to time from traders in the community."

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[15] An Imam is the spiritual leader of a mosque and its community
[16] The First mosque was built by the prophet Mohammed in Medina. In the course of time it functioned as a community centre, an educational centre and as a court.
[17] Zakat is the yearly Islamic tax of 2,5% of one's surplus wealth to be provided to the poor.

[18] E.g. cash that is stashed at homes instead of in central bank accounts is easier to embezzle.
[19] Fard is used to indicate religious duties that are obligatory.
[20] Weiss, H. (2002) *Reorganising Social Welfare among Muslims: Islamic Voluntarism and Other Forms of Communal Support in Northern Ghana.*
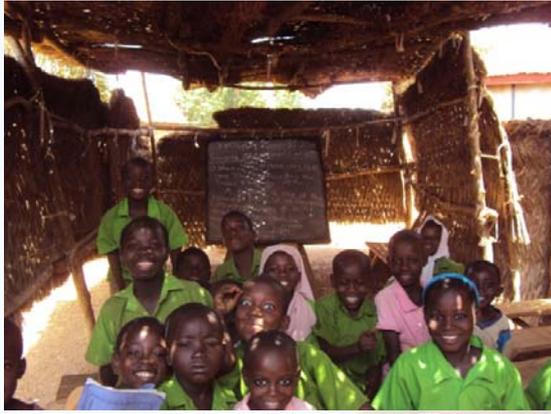
Image 3: privately funded classroom in Wulensi, Northern Ghana

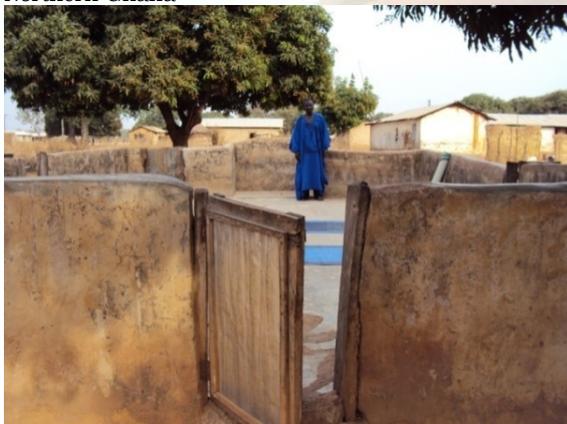Image 4: privately funded school in Wulensi, Northern Ghana

Image 5: mosque built by the community in Wulensi

These small scale projects are partly executed out of malcontentedness with the existing aid provided by Islamic development organisations. Besides the fact that most of the initiatives carried out by Islamic NGOs are Islam oriented projects, (even though there is a clear need for other projects as well) villagers find it hard to get aid, sometimes even for mosques.

"Even if assistance is asked at the headquarters in Accra, it gets blocked somewhere on the way, because the NGOs do not monitor if the money actually ends up where it is supposed to."

In addition to the inadequate monitoring, evaluation is also mentioned to have fallen short. Where money is believed to be poorly monitored, projects are said to be poorly evaluated.

"The people from Accra never come down to visit the area and see the needs. At times they come to see the mosque which is funded, but not to assess the needs."

Image 6: borehole in Wulensi, Northern Ghana, built by an NGO, but no longer functioning

The NGO perspective

The first Islamic NGOs were constructed during the colonial period to advocate the cause of Muslims and Islam in Ghana. Muslims witnessed the positive effect of Christian NGOs at Christians and were also triggered by this. Currently, there are quite a number of Islamic development organizations active in Ghana. Mumuni[21] writes that a survey conducted at the Deeds Registry in Accra, showed more than sixty registrations of Islamic organizations. These are solely the registered organisations; it is hard to pinpoint the exact number of Islamic NGOs currently active in Ghana. All the more, as new NGOs are popping up like mushrooms. Mumuni[22] also states that these organizations have been focusing their socio-religious activities primarily on Accra. According to Atingdui[23], these organizations are mainly active in the

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[21] Mumuni, S. (2002) Chapter VII: A Survey of Islamic Non-Governmental Organisations in Accra. In: Social Welfare in Muslim Societies in Africa, edited by Weiss, H.
[22] Idem
[23] Atingdui, L. (1995) *Defining the Nonprofit Sector: Ghana*

north. Although the need for poverty reducing projects is more urgent in the north, it seems that most projects are implemented in the south, as the headquarters of many Islamic organisations are in Accra.

In spite of the fact that many of these organisations are primarily constructing mosques and English-Arabic schools, their aspirational focus is much wider, hence they try to implement a variety of initiatives. Besides the religious oriented initiatives, there are also initiatives carried out in the areas of economics (microcredit), health (health clinics), nature (agro-forestry), water (wells and boreholes) and education (schools and scholarships).

The complaint of villagers that NGOs are merely focusing on religious projects is therefore refuted by the NGOs, as well as the allegation that monitoring and evaluation are absent. Some of the NGOs claim to have several M&E officers. When an application for a project is received, these M&E field officers are sent to the area and report back whether the application should be taken into consideration. Moreover, during the implementation of a project they are said to monitor the progress. Perhaps this explains why the villagers, in spite of these officers, remain unsatisfied. For the NGOs M&E is mainly limited to the initiation of a project until its commissioning, while villagers would very much welcome visits after the commissioning.

As aforesaid, the Islamic NGOs are very much dependent on external funding with its locus in the Middle-East (Saudi Arabia, and the Gulf States, and Iran). The NGOs express their complaints in the same way the villagers do. They too would like to effectuate other projects than merely constructing mosques and *Madrassas*, however they feel restrained by the donors. And acquiring funds for Islamic NGOs outside the Islamic world is considered to be a vain effort. Ellis & Ter Haar[24] comprehend this belief, they note that Western governments often get nervous around Islamic NGOs, as these may be related to terrorism.

There are some exceptions in Ghana concerning the funding structure, such as the Ahmadiyya Muslim Mission in Ghana, who are self sufficient. The funding for their projects is entirely collected from their own members. Some of their members are said to provide a tenth of their incomes. However, the money that is collected, formally belongs to the international headquarters in the United Kingdom and they decide which projects are to be funded.

Another exception is the Agricultural and Rural Development (ARD) NGO from Iran. ARD is funded by the Iranian government, focussing on agriculture and rural development. By evolving their projects around knowledge transfer in this area[25], they have tried to incorporate more than merely religious activities. Nevertheless, ARD has been non-functional for the last one and half year, due to difficulty in transferring money because of the international sanctions on Iran. ARD is currently trying to find a way to become self sufficient.

One very important thing that Iran has been able to do, is opening up an Islamic university in Accra in 2001. When speaking to NGOs, many of them mention another Islamic university, preferably in Tamale, as an urgent project that they would like to get involved in. According to them, it is essential to have a separate university as currently *"Christians are trying to sabotage the enrollment of Muslim youth into universities. High positions are taken by Christians, so they have the power to do that. Most of the universities are in the hands of Christians. The solution is an Islamic university."*. This project has been in the pipeline for a while, but there are no concrete actions as yet. Appeals to donate money are done, in the hope that wealthy philanthropists might answer the call.

The latter is quite a realistic possibility, as there are a number of philanthropists

[24] Ellis, S. & Ter Haar, G. (2004) *Religion and Development in Africa*

[25] ARD in cooperation with the Ministry of Food and Agriculture has been training farmers in agro-forestry, dealing with fertilizers and beekeeping. They have also provided the University of Development Studies in Tamale with an agricultural workshop.

from different countries, but again mostly from the Middle-East, who wish to do good and donate sums of money. One of the spokesperson of an NGO explained it as follows:

"You will not find many NGOs, as many do not have offices, like the Egyptians, they built a lot of mosques, but they do not have an office. A few weeks ago I met a lady who got a bag of money from the Emirates to do something with it in Ghana. Sometimes there are very rich people in the Middle East who just respond to individual requests, they get like a blank cheque. Those people over there sometimes don't know what to do with their money, they have so much.".

Nevertheless, it is difficult to trace these individuals, as well as how much money they donate.

Conclusion

The playground of Islamic development NGOs in Ghana is a dynamic and sometimes controversial one, where players are defending themselves and trying to keep their heads above the water. Currently, Islamic development aid is still far from perfect and it is to remain this way unless the different players succeed to team up instead of pointing the finger of blame at each other.

First and foremost there is an urgent need to start a strong lobby and convince donors that there are other needs apart from mosques. The more unified the schismatical NGOs will be in their lobby, the bigger the chances are that their clamour will be heard.

Islamic donors on the other hand should be convinced by the fact that *sadaqa* cannot be solely confined to the building of mosques and if the intention is to build a mosque that will function as a community centre, then there must be a realisation that this idea will require more than mere infrastructure for performing prayers.

Moreover, cooperation with non-Islamic donors should be sought to clear the prejudice towards Islamic NGOs,

stimulate knowledge sharing and obviously to enlarge the pool of possible donors.

Furthermore, NGOs will have to start exploring ways to be either fully or partly self sufficient, if they wish to take ownership of projects and be freed from the dependent and often insecure position that they find themselves in. *Zakat* may play an essential role in this, but here too, the disunity amongst Ghanaian Muslims may jeopardize this attempt.

This means that the Islamic principles and framework for development that are held so dear by all are still valuable and applicable, but will certainly demand some critical self reflexion.

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Images:
- Front page: Tamale Central Mosque: Anika Altaf
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