

ISLAM AND POVERTY REDUCTION STRATEGIES: ATTEMPTS AT DEALING WITH POVERTY IN THE GHANAIAN MUSLIM COMMUNITY

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Abstract There seems to be an assumption or perception that Muslims in Ghana are poor, though this is a debatable issue. For some, it is a perception and must remain as such since poverty is not peculiar to Muslims alone. On the contrary, it has also been suggested that though, relatively there may be underdevelopment in predominantly Muslim areas, the community is not pulling its weight in the fight against poverty. Muslims may even be perpetuating it unconsciously by their general life styles and attitudes. Granted that it is real, the fundamental question remains: What efforts are Muslims making to improve their lot through the implementation of the resources in the Qur'an and Sunna?

Introduction

Poverty has been defined basically as that level of living that lies below a healthy subsistence level. Therefore it implies a state in which the individual lacks the basic needs of food, clothing and shelter that are necessary not only for continued survival but also for a healthy and productive survival.¹ The question of poverty is one that is characteristic of the so-called developing or Third World countries. How can poverty be reduced? What does the faith say of the problem and what are the resources therein to tackle it?

In this paper, I will give a brief background to the problem of hunger and poverty in Africa within the global economic system. Then I shall proceed to discuss Islam's understanding of development and the ethical bases for it. To appreciate Islam's attitude to poverty and strategies to alleviate it, I will highlight briefly its position on work, wealth acquisition and redistribution with emphasis on the social responsibility of the Muslim

¹ Irfan ul Haqq, *Economic Doctrines of Islam* (Herndon: International Institute of Islamic Thought, 1996), p.209.

individual and bodies or civil societies to implement humane policies on welfare. The importance of the institutions of *zakat* and *sadaqah* and others will be highlighted for their role in the fight against poverty. In the Ghanaian situation, I shall refer to the Islamic Council for Development and Humanitarian Services (ICODEHS), an NGO in Ghana, to illustrate where possible. It is important to reiterate my awareness of the twentieth century debate by Muslim economists on the basis of an Islamic welfare policy and the place of the Islamic state or NGO in its implementation, and whether the rules of *zakat* should be reviewed or not. This paper will not engage in these debates but rather focus on the attempt being made to utilize the religious resources, their impact and challenges in Ghana.

Economic problem

The scope and magnitude of the problem of hunger and poverty in the underdeveloped countries especially in Africa, has gained worldwide attention and continues to be debated. In Africa, globalization of the world's economy, the Structural Adjustment Programmes and the attendant social costs have created need and want for the ordinary person in the street. Thus the question of poverty and its alleviation has become a serious concern for governments and non-governmental organizations alike. Ghana and most African countries have over the years taken refuge in so many World Bank and IMF programmes to help improve the socio-economic condition of the lives of their people. This simple aim and objective are yet to be achieved.

Suzanne Torton has argued strongly that the capitalist or free market system is inherently expansionist and therefore requires a constant supply of raw materials, cheap labour and outlets to survive and prosper.² This they got and still get from the underdeveloped countries. Consequently, they have been able to exclude products from the underdeveloped countries that might compete with them. The developed world has done everything in its power to integrate the economies of the underdeveloped countries into the free market systems and keep them in a state of dependency. The alleviation of poverty in the developing world depends very much on whether those in the developed world change the systems and values so that they can respond to human good rather than devote themselves to the accumulation of material goods. But this is a million

²Suzanne C. Torton *World Hunger; The Responsibility of Christian Education* (New York: Orbis 1982), pp. 36-37

dollar question. It is against this background of economics that Muslims have argued that the prevailing system does not have a human face. Abudu has suggested that the Islamic economic system is more humane and can do more to alleviate poverty.³

Muslims like Abudu⁴ have challenged the notion that the practice of capitalism is the most effective system for creating the most material prosperity for most of the people anywhere in the world. He argues that the system thrives on survival of the fittest by fair or foul means. It also thrives on usury,⁵ which indirectly perpetuates the poverty of the debtor. According to Behechti and Bahonar, usury is prohibited because it is harmful to the moral and economic life of the individual and the society. He suggests that it is wastage of a part of the property of the person who pays interest and its transfer is to the pocket of the usurer for nothing. It is a sort of plundering the people and stealing the produce of their labour. It makes the rich richer and the poor poorer. For him, the consequences of this system are disastrous.⁶

Fazlur Rahman has emphasized that there is no doubt that the central aim of the Qur'an is to establish a viable social order that will be just and ethically based. According to him the Qur'an's goal of an ethical, egalitarian social order is announced with a severe denunciation of the economic disequilibrium and social inequalities prevalent in the contemporary Makka. Even though it was a prosperous commercial town, it had a subterranean world of exploitation of the weak⁷. In his view, the Qur'an bears testimony to a situation characterised by selfishness and reacts to it. In his view, however, the prohibition should be seen in its context and not seen as Islam being anti wealth accumulation.

Muslim scholars like Afzalur Rahman have argued that this problem has come about generally because of the economic system being operated globally. They have suggested that the distribution of wealth is one of the most important and most controversial subjects concerning the economic

³ A. O. Abudu, *Islamic Economics for the Lay Person* (Accra: Dyno Media Ltd 1996), Chapter 5.

⁴ A.O Abudu, *Islamic Economics*, Chapter 5.

⁵ Cf. Qur'an 4:161, 3:30, 2:278.

⁶ Behechti and Bahonar, *Philospphy of Islam* (Tehran: Ansariyan Publication 1990), pp. 445-446.

⁷ Falur Rahman, "Islam and Interest" *Islamic Studies* vol. 3, (1964), pp .37-39.

life of man.⁸ According to Muhammad Shafi, whatever has been said on the subject without seeking guidance from God, and relying merely on human reason has had the sole and inevitable result of making the confusion more confounded. For him, the answer lies both in the proper understanding of what wealth is, how it must be created and redistributed and the why of its redistribution in the Muslim society.⁹ To appreciate how Islam deals with this critical issue, it is important to understand some basic ethical and moral teachings of Islam.

Ethical Basis Of Islamic Development

Islam is fundamentally concerned with the welfare of human beings who are central in God's scheme of things and aims at establishing peace and harmony on earth. This way, human beings, who are both social and moral beings, can find fulfilment in life. By declaring the *shahada* or testimony of faith Muslims resign themselves completely to the will of Allah and accept that all humanity is one and that Allah does not discriminate, except on the basis of piety. The Qur'an sees humanity to be one community (*ummah*). This *ummah* is the best created by Allah and enjoined social responsibility to call people to what is good and forbid indecency. Islam calls Muslims to action in all aspects of life. It is therefore important for Muslims to establish the Islamic state or community based on divine principles and to put the necessary institutions in place to achieve the ultimate peace and harmony. The community is of paramount importance and its welfare is a priority. As Olger Weiss indicates, 'there is the general agreement among Muslim economists that the precondition for Islamic economy is the existence of the ideal Islamic state based on the model of the Madinan caliphate.'¹⁰

Essentially the human being is an *abd* (servant) and a *khalifa* (vicegerent) of God on earth who has been created to serve and worship Allah. Muslims have been given divine guidance through revelation in order to live a life of fullness and be successful both in this world and in the hereafter. Human beings are subsequently accountable to Allah and constantly

⁸ Afzalur Rahman, *Economic Doctrines of Islam Vol 3* (Lahore: Islamic Publications Ltd 1976), Introduction.

⁹ Muhammad Shafi Mufti, *Distribution of Wealth in Islam* (Karachi: Ashraf Publication, e-5 1975), p.1.

¹⁰ Olger Weiss, "The Concept of Islamic Economics as Articulated in Sokoto: Social Justice and State Responsibility," in *Olger Weiss (ed.) Social Welfare in Muslim Societies in Africa.* (Nordiska Africainstitute, 2002)p. 163.

reminded of their actions, which must be geared towards pleasing the creator. Because of the dignity and honour (which must be maintained at all times), the human being has a special place on earth. Therefore, nothing should be done to dehumanize or remove it. Subsequently, all development in the society must be holistic and with a human face, taking both the individual and public welfare into consideration.

Humans are multi-dimensional and have basic needs, (such as physical, emotional and spiritual) which must be met and satisfied. These are inter-related and intricately interwoven as the satisfaction of the physical needs can help enhance one's spiritual life. Ismail Faruqi asserts that the economy of the *ummah* and its good health are of the essence in Islam, just as Islam's spirituality is in-existent without just economic action.¹¹ In the same vein Felix Pomeranz explains that because Islam aims to establish a just and moral social order through the agency of man and rooted in justice, it is the duty of the state to ensure that the right policies are put in place.¹² Therefore, privatization, which has become the order of the day, should only be done if it will not adversely affect the poor. Muhammad Khan contends strongly that the Islamic government cannot remain passive to the ethical condition of the people as to a large extent it depends on their voluntary ethical behaviour.¹³ For him, the Qur'an obliges the Islamic state to enforce proper behaviour and restrain people from improper behaviour and therefore its duty is to constantly ask the following questions as and when it formulates policies or intervenes, because the welfare of the public must be paramount: whose rights, whose welfare, whose wants and whose ends? Again, it is the duty of the state to ensure that adequate physical infrastructure is put in place. Evidently, Islam points to creating the institutional, legal and operational framework that will ensure the eradication of poverty and which will help perpetuate growth with equity and justice.

At the same time, Islam emphasizes the moral dimension and human responsibility and enjoins society to develop social responsibility, commitment and concern, as it is by these standards, i.e. (translation of

¹¹ Ismail Faruqi Raji, *Tawheed: Its Implication for Thought and Life* (Herndon: I I I T 1982), p.187.

¹² Felix Pomeranz, "Privatization and the Ethics of Islam," in *The America Journal of Islamic Social Sciences*, 14, (1997),p. 267.

¹³ Muhammad Khan Akram, "The Role of Government in the Economy" *American Journal of Islamic Social Sciences*, 14, (1997) pp. 155 – 171 .

belief into action and the operationalisation of its teachings), that the society is judged. Numerous traditions of the Prophet for social commitment and actionalism emphasise the need for collective action for the preservation of the welfare of the society. Irfan ul Haqq argues that unless the members strive to ameliorate the moral, economic, and socio-political conditions, remove vices and co-operate in society-building activities, there will be little room for human and social development and happiness.¹⁴

Islamic teachings suggest that the creator of all resources has provided humans with the means necessary for their sustenance. Therefore, human beings must apply their faculties rationally and utilize the resources to produce enough to meet their needs and wants. From a theological standpoint, wealth belongs to Allah and by implication to all in the community, and not the monopoly of one person, or group of people. Human beings must work hard to acquire it through proper means and then, use it judiciously as instructed by its owner.

Islam embodies the mechanisms which serve to meet these needs, if properly understood and applied.¹⁵ From inception, humans have been divinely assured of the availability and sufficiency of means to satisfy the basic needs.¹⁶ This means acting economically i.e. to produce what the subject can and to do in excess of his needs so that the excess may be traded for other commodities and services. Islam expects human beings not only to meet personal and familial needs but also to prove one's moral worth.¹⁷ Work, whether manual and intellectual or a combination of both, is the primary means of earning and acquiring income, property and wealth. The earning and creation of wealth is God's bounty. To this extent, Islam even permits the combination of work with religious duties such as the pilgrimage.¹⁸

Hadith literature is full of instances where economic endeavour is praised and economic resignation condemned. The Prophet taught the dignity of labour and the indignity of depending on others. He said, for instance, that it is better for a man to take the rope and cut the wood from the forest and

¹⁴ Irfan ul Haqq, *Economic Doctrines*, p.50.

¹⁵ Irfan ul Haqq, *Economic Doctrines*, p. 208.

¹⁶ Cf Qur'an 20v 11 8-9.

¹⁷ Ismail Faruqi Raji, *Tawheed*, pp. 166-169.

¹⁸ Qur'an (Q 62 v 10).

carry it over his back and sell it as a means of earning his livelihood, than for him to ask a person for something and that person may give him or not. All types of work are praised and considered honourable except those that are considered to be unlawful. Islam requires that humans earn their living and not live on charity. Islamic ethical system counsels against being a parasite living on the labour of others. The Prophet warned against it when he said that asking without need is equivalent to eating fire. Therefore, begging as a habitual profession is abhorred in no uncertain terms. It is against this background of the dignity of labour that the prophet once remarked that economic struggle for one's family is similar to fighting a war in the way of Allah. Work is a religious duty and an obligation. Consequently, Muslims must work hard and apply all the Islamic values to make them productive to enable them meet their basic needs and live up to their religious and spiritual obligations.¹⁹

Islam And Poverty

The premium placed on work and acquisition of wealth to cater for one's needs cannot be underestimated. Muslims are bound by faith to harness all the resources to achieve economic independence, and not to live in a state of need and want. Caliph Ali sees an intricate relationship between poverty, morality and dignity. According to him, poverty dehumanizes, takes away human dignity and makes human beings refugees in their own homes.²⁰ Hence the duty of Islamic society is to facilitate and maximise the development and utilization of resources, both human and material, to meet its economic requirements and human needs. In the Quranic understanding, poverty is not a consequence of lack of material resources, which have always been enough to meet human needs, but rather a human-made problem and therefore within the reach of society to solve.

It is not the intention of this paper to account for poverty, except to establish that the factors are many, cumulative and cut across societies. Islam does not take a dogmatic position on the causes of poverty, which can be viewed on the individual and societal level (not mutually exclusive but discernible).²¹ Different reasons account for poverty, but depending on

¹⁹ Q, 20 118 – 9, 29:60

²⁰ George Jordac, *The Voice of Human Justice* (Tehran: Ansariyan Publications 1990), p.90.

²¹ Irfan ul Haqq, *Economic Doctrines*, p.210.

how it manifests its alleviation is different. It highlights certain important issues such as:

- It evolves over time;
- It is not directly linked to lack of resources;
- It persists in spite of the availability of tremendous resources.

Whatever the cause, poverty is abhorred as a phenomenon and not condoned in the Islamic society. To this end, Islam has put in place several mechanisms to alleviate it.

Poverty Reduction Strategies

Islam acknowledges that from human history the rich and the poor have co-existed in the same society. Sometimes due to some natural human conditions and human responsibilities sections of the population can be rendered poor.²² For some scholars, the Qur'an does not justify poverty as the natural result of vulnerability but rather as a reflection of the irresponsibility of the relatively well-off. It sees no society as 'resource poor' to a degree not to be able to take care of its basic needs.²³ To address poverty at the societal level several factors have to be taken into consideration:

- Is it a political or ideological factor?
- Is it one of power concentration?
- Is it a result of civil strife such a war/displacement?
- Is it one of attitude?

Depending on the causes of poverty, the response differs. But to forestall this Islam has put in place both voluntary and involuntary mechanisms such as the *zakat* and *sadaqat*.²⁴ These alert Muslims of their social responsibility to the marginalized and needy and appeal to the conscience of Muslims to share their God-given wealth with other members of the community. The Qur'an in several chapters warns Muslims who claim such

²² Q 107: 1-7.

²³ Irfan ul Haqq, *Economic Doctrines*, p.212.

²⁴ According to the institution of *zakat*, which is a pillar of Islam, Muslims, must contribute a specified portion of their excess wealth to a common fund for the benefit of the poor and needy. *Sadaqa* is voluntary alms giving.

but do not feed the indigent.²⁵ On the basis of this call to action, Muslims usually devote part of their wealth to help the poor and needy through means such as feeding, giving out of money and sponsorship. Unfortunately, the call to give alms to the genuinely needy has been abused by a cross section of Muslims who have taken it to mean sustenance on alms and not work: if there is no hand to receive how can the hand above give and receive reward and blessing from Allah?

In African countries, it is not uncommon to see both able and physically challenged sit around streets, mosques and everywhere begging for and literally living on alms.²⁶ Mosques are crowded on Fridays especially with beggars because they are certain their needs will be met. It is debatable whether all these people are genuinely in need and whether they have not become professional beggars. Muslims would normally give out as a result of what they may call *fisahbilillahi*,²⁷ or as 'social responsibility'. But out of sympathy they have condoned begging.

Conscious of the fact that it cannot leave the welfare of the vulnerable to the individual's conscience, Islam institutes involuntary and alternative measures to ensure that the poor and the needy can be catered for. One such is the institution of *zakat*, which aims at circulating the wealth in the society so that it is not concentrated in a few hands. Inter alia, the *zakat* is aimed, at among other things at:

- Transferring income from the relatively rich to the poor
- Fostering and reinforce co-operation
- Improving the material welfare and circumstances of the poor.

According to the Islamic understanding of wealth and its distribution, although it is the primary right of those who participated directly in production, the wealth is also the secondary right of those who have not taken a direct part in the process of production. These become automatic

²⁵ Cf Q: 107. Again it suggests that it is not righteousness to pray facing the East or the West. Rather righteousness is achieved when Muslims take it upon themselves to help the marginalized and vulnerable in the society. The Prophet also said that the 'hand that gives is better than the hand that receives.'

²⁶ For some in-depth understanding of the phenomenon of begging in the Ghanaian Muslim community cf Adamu Osman, "The Phenomenon of Begging in Islam: A case study of Nima" (A long essay presented to the Department for the study of Religions, University of Ghana).

²⁷ This which literally means, 'in the way of Allah', is the slogan of most beggars.

co-sharers of the wealth. Through this process, i.e. redistribution of the wealth, the basic needs such as food, health, education of the poor and needy are catered for as Islam places responsibility for providing these at the doorstep of the state. Therefore, an “elaborate social security based upon *zakat* must form an integral part of the Islamic economy”.²⁸ The role and importance of social responsibility and *zakat* in the Muslim community in alleviating poverty cannot be over emphasized and the seriousness that Muslims attach to these institutions is especially manifested in the way the Arab world supports projects and programmes in some African countries.

It is against this background of Islam’s position on poverty and its alleviation that the Ghanaian situation is discussed. What accounts for the Ghanaian Muslims poverty, and what efforts if any, are being made to alleviate it through the teachings of Islam? Who are the implementing agencies and how effective are they?

An Overview Of The Ghanaian Situation²⁹

The causes of poverty in the community are both structural and self-inflicted. Muslims live within a country which, for several reasons, was declared a Highly Indebted and Poor Country (HIPC) in 2001. Subsequently, poverty is not akin to Muslims but cuts across different strata of society. It may be more prevalent in Muslim communities due to certain factors. First, as a result of the colonial policy on secular/Western education, where Muslims lagged behind in formal education due to several reasons, one of which was the fear of proselytization. Muslims simply equated colonialism and its education to Christianity. The inability or refusal to access this secular/Western education, where they could learn skills, professions and critical thinking, cost them dearly and has contributed to the situation of poverty. Unable to compete on the market introduced by the colonialists, the Muslims were automatically pushed to the fringes and marginalized in almost all sectors of Ghanaian life.

Secondly, this marginalization is more felt in the Northern Region, which does not only have a high concentration of Muslims but is also rural. The

²⁸ Olgar Weiss, ‘*Zakat* and the question of Social Welfare’ p.16

²⁹ Rabiatu Ammah, ‘Poverty in the Ghana Muslim Community: Imam Ali’s Response’ in *Imam Ali and Governance* (Accra: Cultural Consulate of the Islamic Republic of Ghana, 2002), pp. 14-28

predominantly Muslim Northern Region is dry with its attendant livelihood consequences. Rural areas are mainly characterized by lack of infrastructure, social amenities and basic things to make life enjoyable, comfortable and dignifying. If a large chunk of the Muslim community is in the rural areas, deprived and least developed, then Muslims can be said to be poor. Even in large towns and cities where there are Muslim quarters, known as Zongos, the Muslim community is still perceived as backward, illiterate and poverty stricken. It is these areas that Ghanaians use to judge the general situation of Muslims. Therefore, if poverty is judged on the basis of poor sanitary conditions, lack of good habitation etc., then the community is poor; a condition that is not acceptable in Islam and the duty of the community to see to its refinement as a social responsibility.

Misplacement of Priorities

Muslims are associated with particular vocations such as trade in cola, salt, and livestock, money changing, traditional security services (watchmen) and general merchandise³⁰. The women also involve themselves in all sorts of petty trading: selling rice and stew, *fula*, *lamuji waakye*³¹ and hawking groundnuts and other items. Therefore, Muslims are mainly in the informal sector and contribute their quota to the development of the nation. A number of Muslim men and women are known to be rich and own very successful businesses in the community. This cuts across the country, ethnic groups and educational background. Therefore, as in other parts of the country, there are those who have made it in the community, even without formal education. There are even signs of affluence as manifested in the number of forex bureaux and economic activities that take place in Muslim communities, especially Accra.

Paradoxically, the general lifestyle in the community does not reflect the conditions of poverty. General observation of the community reveals certain things such as *awure*,³² *suuna*³³, *adua*³⁴ *yaayi* and Saudia

³⁰ It is interesting to observe that gradually, the traditional security services associated with Muslims have been taken over as big businesses and have become more professional. It needs a certain minimum academic qualification. Hitherto anyone could provide the services. Muslim communities could have formalized it by harnessing the human resource for employment purposes. Also, the abattoirs also being mechanized gradually. This in itself could curtail the job opportunities for the already deprived Muslim communities.

³¹ These are traditional foods and drinks

³² This is the marriage ceremony.

syndromes. It is an open secret that the main aim of most youngsters is to travel to the Middle East, especially Saudi Arabia or to Europe in search of greener pastures. They therefore spend the little resources and energies trying to do 'connections' to get the necessary papers to travel and hope against hope that once they travel life will become better. For most of these energetic youth, it may take several years and sometimes their plans to do so do not even go through.³⁵ Closely related to this is the idea of 'bases' that seem to be one of the factors that breed poverty in Muslim communities.³⁶

Social functions, especially the *awure* or marriage ceremonies, are characterized by glamour, pomp and wastage. Also associated with these functions is the phenomenon known as *yaayi*, where women decide to wear a particular attire for an occasion.³⁷ This has financial implication for the woman as an individual and the husband who is the 'provider' in the home.³⁸

We noted in the foregoing the historical process and its contribution to the slow pace of development/poverty in the community; be they real or

³³ Out-dooring of children.

³⁴ Funeral rites.

³⁵ There is the instance of one Ahmed who completed his 'A' level in 1995 with grades that could easily get him into a tertiary institution. He, however, refused to apply to the University of Ghana because, according to him, his aunt was arranging for him to go abroad. Much as I personally tried to convince him that he could easily make it in Ghana, his mind had been made up. Unfortunately, Ahmed was still around in Ghana in 2001 because the plan did not materialize. However, the sad fact is that there are many of these who do nothing to look for jobs to do because they want to travel abroad. Even if they have written exams and have not done too well, they make no effort to improve themselves. Consequently, they waste a lot of time and become dependent on other members of the family.

³⁶ This is the phenomenon of youngsters, especially male, sit around particular spots and do nothing in particular. Cf. Fulera Issaka, "The Islamic Solution to the Problem of Indiscipline with special reference to Nima, Accra". A Long essay submitted to the Religious Studies Department, Islamic University College, Ghana, 2005.

³⁷ It is important to do this, as it is a mark of identifying with the group. Sometimes those who do not buy the chosen material are not well entertained at the reception. The practice which pervades the community and is characteristic of women is not only expensive but also wasteful. It implies that for every occasion that demands *yaayi* a woman must expend. Again, the wastage is manifested in the marriage paraphernalia such as items that are engraved with the names of the couple.

³⁸ In many instances, he borrows the money to pay the *leefe*, which is made up of large quantities of Holland wax prints and other items. Ultimately, it also affects the next generation because after the marriage, the couple is indebted and sometimes it even leads to domestic violence.

perceived. But Muslim women, like most women, suffered the brunt of this process. This, coupled with the general attitude to the female in traditional cultures, placed her in a more precarious situation. One of the effects of this accidental poverty, coupled with the problems of development in the rural Muslim community, is a phenomenon³⁹ dubbed the 'kayayoyization of the Muslim girl child',⁴⁰ and its consequences for the feminization of poverty.⁴¹ Several reasons account for this phenomenon that presents as socio-economic,⁴² but in some cases, is deeply rooted in culture that needs to be critically reviewed.⁴³ Thus, poverty has bred poverty and raises the

³⁹ This is the practice of children of varying ages trekking to the main cities, especially Accra and Kumasi, to become porters in order to earn a living. The interesting thing about this phenomenon is that most of these children who have come down from the northern parts of Ghana bear Muslim names like Rabi, Amina, Fati which suggests that they are either Muslims or come from Muslim homes and therefore their situation should be of interest to the Muslim community and especially the women organizations within it. There is no doubt that these children offer valuable services to the working women and they must be commended.

⁴⁰ Issaka Abdullai A. 'Challenges Facing Muslim Leadership in Ghana' Paper presented at a Seminar on 'Islam and Traditional Leadership,' at the Institute of African Studies, University of Ghana in 2001.

⁴¹ Rabiatu Ammah 'The 'Kayayoyization of the Muslim the Muslim Girl Child' in Elizabeth Amoah (ed.) *When Silence is No Longer an Option* (Accra: Sam Woode 2002) pp. 74-80

⁴² Whilst some have very little education, others have none. The underlying reason why these children are on the street is poverty, for, according to most of them, they have been forced to come down to the cities because their 'parents' are not able to cater for their basic needs simply because they are poor.

⁴³ According to Alhaj Suleman Mumuni, a lecturer in the Department for the Study of Religions, University of Ghana, there is a traditional custom among the Dagbon whereby the female children of a man are adopted and catered for by his sister. The female child is sent to this aunt as soon as she is weaned and thereafter, the father has very little control, if any, over her daughter. The sister is fully responsible for her until she marries. According to Alhaj Suleman, the nieces are used as domestic servants who do all the household chores. In view of this, they are not allowed to go to school or learn any skills or trade. If and when they engage in any trading activities, it is for the benefit of the aunt and children and hardly any benefit goes to her. Therefore, she works to make money for the aunt though she does not enjoy the fruits of her labour. To all intents and purposes, she is an economic resource which is harnessed in the family. The niece, therefore, becomes more or less enslaved; she is not properly catered for; as even the basics in life are not adequately provided, she is denied education and to some extent loses her freedom and human dignity. Consequently, for some of the girls, the best way of gaining their freedom is to run away from the aunts. Therefore, some trek down to the cities to fend for themselves and to improve their

critical issue of gender-based violence, which is also intricately linked to HIV/AIDS.

It is the contention of this paper that the lifestyle and attitude of the general Muslim community add to the poverty rather than alleviate it. Is the poverty real or apparent especially, as there are signs of affluence in the community? How is this affluence translated into the lives of the people so that their standard of living improves? For some, therefore, Muslims are rich but do not have their priorities right.⁴⁴ Whether poverty is structural or not, is not the issue. The critical question is whether the community must continue to blame this legacy and what efforts are being made to interrogate the past and move forward. But to what extent are Muslims themselves perpetuating poverty in subtle ways?

Muslim Response To Poverty And Development

Fisabilillah and giving of *sadaqa* in the mosques, on the streets and everywhere is one thing Muslims practise. Several Muslim individuals and organizations provide formal and informal social services in various forms, including help to the poor.⁴⁵ But one NGO championing the cause of social responsibility, with a bias towards human and rural development, to alleviate poverty, is the Islamic Council for Development and Humanitarian Services (ICODEHS) founded by Sheikh Mustapha Ibrahim in 1991.⁴⁶ Relative to other NGOs, it is structured, open and visible on the ground and not shrouded in mystery. Among its objectives are: to generate action towards social change through education and organize programmes and projects at the grassroots. This it does through the building of mosques, self-help projects, seminars, rural development workshop and

socio-economic status in life. This cultural enslavement of the girl is, in my view, a form of violence against women and children and must be reviewed.

⁴⁴ It is generally believed that Muslims have menial jobs, are unskilled, live in squatters and unhygienic conditions, and have many children and not paying heed to the call for family planning. These images come up very often in my class on Islamic Ethics. However hard I try to explain that Islam teaches cleanliness and hard work non-Muslims react that 'It's not true; look at Nima and the Zongos they live in filth,' 'They do not like work; they are always idling and are always begging near the mosque and on the streets.' The mentality of some Muslims is that Muslim areas have been left deprived for so many years and this is deliberate because it is mainly inhabited by Muslims..

⁴⁵ NGOs such as al Muntada, ARD, Al Huda, Direct Aid, and Ghana Muslim Mission.

⁴⁶ It has offices in all the ten regional capitals except Central Region as at 2006.

funding related programmes⁴⁷. ICODEHS provides social services to alleviate poverty through donations that come mainly from the Kuwait Zakat Fund, Qatar Charity Project,⁴⁸ Dubai Charity Association⁴⁹ and other donors from Muslims in the Arab world⁵⁰.

According to the Chairman of ICODEHS, Sheikh Mustafa Ibrahim, the donors always give specific instructions as to what their donations should be used for. Usually they prefer to build mosques because of some *ahadith*, which suggest that a person who builds one has more reward. With this mentality of the donors in view, many beautiful mosques (sometimes with schools attached) have been built all over the country by ICODEHS. Though the proliferation of mosques in Ghana in itself is a sign of Islamic awakening and consciousness, as it contributes towards morality and development,⁵¹ the impact may be minimal in the lives of the community, as it does not provide the needed jobs for the Muslim community. The chairman, therefore, impressed upon the donors to shift the emphasis to schools and other more relevant and beneficial projects.

Subsequently, as part of its programmes, the outfit digs wells to give communities potable water,⁵² builds schools to provide education, clinics, medical caravan and takes care of orphans and needy students. It is also into agriculture⁵³ and income generating activities. According to Sheikh Mustapha Ibrahim, ICODEHS is very aware of the plight of women,⁵⁴

⁴⁷ Cf Profile of ICODEHS, Islamic Council for Development and Humanitarian Services (nd).

⁴⁷ Cf Qatar Charity Activities in Ghana Through Islamic Council for Development and Humanitarian Services (nd).

⁴⁹ Cf UAE Dubai Charity Activities in Ghana Through Islamic Council for Development and Humanitarian Services.

⁵⁰ International Islamic Charitable Foundation and Islamic Call Society and Red Crescent Society are other examples.

⁵¹ According to the Chairman, he has gradually convinced the donors to shift the emphasis on mosques to schools and other projects and therefore the trend is changing.

⁵² It has dug over 1000 wells, constructed 2000, mosques built 3 orphanages and sponsored over 3000 orphans as at 2006.

⁵³ The Council has acquired a 200-acre farm at Ayikuma in the Dangbe District in Greater Accra Region and planted mangoes and cashews together with other food crops. Additionally, it has a kraal at Dodowa. It is considering going into poultry farming.

⁵⁴ Apart from the loans, there is a programme to sensitize women in business management and entrepreneurship, which, according to the Chairman, is to

especially the mothers of the orphans and has, therefore, established a revolving fund to grant soft loans to them to engage in income generating activities to help support the children. This is a scheme instituted to complement the Poverty Alleviation Programme of the government. For instance, in 2005, the Council granted loans of some one hundred million (100,000,000 million) cedis 'to small-scale traders of the Association of Care Takers of Orphans under the sponsorship of the Orphans Department of the Council in Accra and its surrounding areas.'⁵⁵ The traders received "amounts ranging between 500,000 and 10,000,000 cedis depending on the type of business undertaken by each trader."⁵⁶ Some women explained that this scheme has made them happy because they have been relieved of the burden (as the Council sponsors the education of the orphans) and also empowered financially through acquisition of skills.

ICODEHS has become a household name in the Ghanaian Muslim community and is synonymous with generosity. A visit to the Head Office in Accra usually shows scores of people who need assistance. During Ramadan and the two *Eids* especially, one only needs to walk into the premises and would be assured of some food or stipend or both. Indeed, it is interesting to see beneficiaries line up before the Chairman who partakes in the distribution of the items or money.

These activities and programmes have contributed to the improvement of lives in the community, through the provision of water, education and health services. In spite of the modest gains made, the critical issue still remains the extent to which the programmes and projects of ICODEHS have led to the effective alleviation of poverty in the community. The answer to this question is echoed in the oft-repeated statement of the Chairman of the Council, Sheikh Mustafa: 'The requests are too many but we shall help you with something.' Obviously there is a limit to which the resources of ICODEHS can be stretched. But this statement is an indication that more needs to be done and in a holistic manner.

conscientize them to engage in sound business practices. They are also taught trades like sewing, tree planting, poultry farming, tie-and-dye, and production of mushroom and snails. ICODEHS is considering instituting regular training of school drop outs, foster mothers of orphans, and needy women in income generating activities on commercial scale in the near future.

⁵⁵ Cf. "Islamic Council in Poverty Alleviation" *The Humanitarian* 1/ 8 (2005) , p.17.

⁵⁶ Ibid.

Conclusion

The paper has examined the situation of poverty in the Ghanaian Muslim community against the backdrop of Islam's position on development and poverty. The religion views human beings as dignified creatures of God and expects them to do everything possible to maintain this dignity by leading decent lives. This is achieved through hard work that leads to production and wealth creation which, in turn, is redistributed in the Muslim community through voluntary and involuntary forms of charity such as *sadaqa* and *zakat* to help alleviate poverty and suffering. Thus, the mobilization and accumulation of the community's wealth becomes imperative. This duty has been taken seriously by individuals in the Arab countries who create wealth and redistribute it as *zakat*, which has impacted somewhat on communities in Ghana. NGO's such as ICODEHS are sustained by *zakat* funds from outside and are therefore able to provide some social and support services to the community.

Reasons for poverty in the community are multi-faceted, structural and self-inflicted. It is a fact that colonial legacy and historical processes impacted negatively on the community. But worthy of note is the fact that internal factors have also tended to perpetuate poverty and underdevelopment. An assessment of the Ghanaian situation seems to suggest that, generally, the Muslim community has not been sufficiently productive. Since Ghana is not an Islamic state, the collection and disbursement of the *zakat* is not the duty of the state, but deferred to civil society. However, without production, there will be no wealth creation and efficient redistribution. Hence the inability of the several organizations that access *zakat* to impact sufficiently in the community as a whole. Therefore if Muslims wish to reverse the trend, as they must, and see a marked improvement in their lives, it demands a total paradigm shift in attitudes, mentality and behavioural change for 'Allah does not change the condition of a people until they change themselves.'⁵⁷ To achieve this, the community must address the problem of education with emphasis on vocational and technical skills. Affluent Muslims, both within and from outside, should be encouraged to establish businesses and invest in the communities and Zongos to provide employment to community members. Muslim leadership should create or institutionalise a *zakat* fund to be managed by technocrats. But more importantly, Muslims should prioritize and women, especially, should eliminate waste in the system. If these are

⁵⁷ Cf Q13,11

done, they may help improve the condition of the Muslim community and push them from the fringes towards the centre.

The paper has examined the backdrop of Islam's position on development and community against the backdrop of Islam's position on development and poverty. The religion views human beings as dignified creatures of God and expects them to do everything possible to maintain this dignity by leading decent lives. This is achieved through hard work that leads to production and wealth creation which in turn is redistributed in the Muslim community through voluntary and involuntary forms of charity such as *zakaat* and *sadaqah* to help alleviate poverty and suffering. Thus, the modernization and accumulation of the community's wealth becomes imperative. This duty has been taken seriously by individuals in the Arab countries who create wealth and redistribute it as *zakaat* which has impacted somewhat on communities in Ghana. NGOs such as ICODERS are sustained by *zakaat* funds from outside and are therefore able to provide some social and support services to the community.

Reasons for poverty in the community are multi-faceted, structural and self-inflicted. It is a fact that colonial legacy and historical processes impacted negatively on the community but worthy of note is the fact that internal factors have also tended to perpetuate poverty and underdevelopment. An assessment of the Ghanaian situation seems to suggest that generally, the Muslim community has not been sufficiently productive. Since Ghana is not an Islamic state, the collection and disbursement of the *zakaat* is not the duty of the state, but deferred to civil society. However, without guidance, there will be no redistribution and efficient redistribution hence the inability of the several organizations that access *zakaat* to impact sufficiently in the community as a whole. Therefore if Muslims wish to reverse the trend, as they must, and see marked improvement in their lives, it requires a total paradigm shift in attitudes, mentality and behaviour change. *Al-Falah* does not change the condition of a people until they change themselves. To achieve this, the community must address the problem of education with emphasis on vocational and technical skills. *Al-Falah* Muslims, both within and from outside, should be encouraged to establish businesses and invest in the communities and *Zakaat* to provide employment to community members. Muslim leadership should create or institutionalise a *zakaat* fund to be managed by technocrats, but more importantly, Muslims should provide and women, especially, should eliminate waste in the system. If these are