

Islamic NGOs in Education in Ghana

Analysis of the Scope, Activities, and Revenue Portfolios

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In Ghana, religious organizations have a long history of both direct and collaborative approaches to education provision, ranging from school administration to consulting services, training educators, scholarships, and capital projects. As such, there are a variety of religious-based NGOs in Ghana working in education. First, this article explores the history and scope of Islamic NGOs in Ghana. Drawing from that analysis, the focus is narrowed to education-focused Islamic NGOs. Data on all NGOs registered with the government of Ghana during the years 2013–2015 are used to identify 63 Islamic NGOs—that is, NGOs adhering to Islamic principles in their mission or programmatic offerings. From this population, analysis examines the Islamic NGOs engaged in education, the scope of services, and revenue portfolios. Findings demonstrate the diversity of services and revenue sources for education-focused Islamic NGOs in Ghana.

Keywords: Ghana, education finance, nongovernmental organization, religion, Islam

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INTRODUCTION

In Ghana, tracing back to the introduction of Islam in the 11th century and Christianity in the 17th century, imams and missionaries began establishing small community-organized religious-based schools (Akyeampong, 2009; Olivier and Wodon, 2014). Indeed, Islam and Christianity are broadly credited as providing the roots for Ghana's current education system (Akyeampong, 2009; Olivier and Wodon, 2014; Iddrisu, 2002; 2005; Owusu-Ansah, 2002). This is exemplified by the 1961 Education Act, outlining 16 tenets of Ghanaian education, including, "Religious teaching should form part of school life" (Akyeampong et al., 2007, p. 5). More recently, the strategic pillars of the Ministry of Education's 2003–2015 Education Strategic Plan acknowledged the role of nongovernmental organizations (NGOs) in coproduction of educational services with the government (Hartwell, 2004). Today, this focus and spirit of partnership in the delivery of education is reflected by the variety of religious and secular NGOs in Ghana working to deliver educational services, build schools, train teachers, and assist students with access to educational resources. As a result of Ghana's rich precolonial, colonial, and postcolonial history, the administration of Ghana's education system is embedded in a complex system of delivery that includes government and NGOs—both religious and secular.

Research addressing the role of religion and education in Ghana—and sub-Saharan Africa more broadly—contains a noted focus on Christianity and dearth of research on the role of Islam and Islamic NGOs (Dotsey and Kumi, 2020; Hefferan et al., 2009; Kobo, 2016; Pontzen, 2018; Weiss, 2007). Despite this gap, faith-based NGOs (FBOs) have a long history of providing and supporting educational services in Ghana and sub-Saharan Africa as well as globally. We examine the historical and contemporary role of Islam and Islamic NGOs in Ghana, examining their role in service delivery and the funding mechanisms used to provide those services.

As stated, a fundamental challenge to building data from the Global South is the lack of compiled data available from Global South-based sources. To combat this, we created a dataset by drawing on registration documents of NGOs that registered with the government of Ghana during the years 2013–2015, including scope of activity (i.e., international, national, regional, local), types of education-focused activities (i.e., scholarships, direct service provision, building schools), and the revenue portfolio composition. That is, what are the scopes, areas of activities, and financial

resources engaged by government registered Islamic NGOs in Ghana? What are the scopes, areas of activities, and revenue portfolio compositions among these NGOs?

The next section of the article provides an overview of the history of Islam in Ghana—with a focus on Ghana's postcolonial education system. We then identify three propositions of Islamic NGOs for examination. This is followed by an analysis of the Islamic NGOs identified from the Ghanaian government NGO registration records. Findings demonstrate a robust and diverse NGO sector, with traditional Muslim financial supports, including zakat and sadaqa, as well as international- and domestic-based resources. While most Islamic NGOs have an education focus, many pair that emphasis with other areas of activity, particularly religious development and public infrastructure development, such as building schools, roads, wells, and boreholes.

BACKGROUND: RELIGION AND EDUCATION IN GHANA

Islam was introduced to what is now Ghana around the 11th century through trade routes from Northern Africa (Idrissu, 2005; Olivier and Wodon, 2014). These early Islamic groups predominantly settled in northern Ghana, establishing small Quranic schools across the region (Olivier and Wodon, 2014). The small schools were prevalent through most settlements of Muslim traders, especially due to the importance of education in the religion. While Islam was introduced from North Africa, southern Ghana was introduced to Christianity by Western Europeans in the 17th century. Similar to the Muslim traders instituting Quranic schools, Western Europeans instituted European-style educational systems—often with a Christian focus—throughout the southern coastal region (Akyeampong, 2009).

During colonization, Britain greatly extended the infrastructure, including building and institutionalizing educational systems in southern Ghana, often in concert with the Christian missionaries (McWilliam & Kwamena-Poh, 1975; Olivier & Wodon, 2014; Owusu-Ansah, & Iddrisu, 2008). Unlike in the South, the colonial government was less engaged in building infrastructure and implementing the colonial education system in northern Ghana, partially due to northern resistance of an education system viewed as foreign and promulgating Christianity (Olivier and Wodon, 2014).

The difference in colonial assistance meant northern Ghana received limited access to British funding and infrastructure development for

education, such as the building of schools and placement of teachers (Olivier and Wodon, 2014; Skinner, 2013; Thomas, 1974). This tension was also reflected and reinforced in the economic systems. In southern Ghana, a Western-style Christian education was viewed as important for advancement and finding work; in the North, however, mining and agriculture remained the primary economic activity (Olivier and Wodon, 2014). Together, this contributed to a marginalization of Muslims within the colonial government and increased differences between northern and southern Ghana that persist to this day (Iddrisu, 2002; 2005; Owusu-Ansah & Iddrisu, 2008; Skinner, 2013).

Following the end of colonial rule in Ghana and the beginning of independence in 1957, a strong division between Islamic and Christian education persisted. Many of the Christian missionary schools were incorporated into the new Ghanaian government's education system. Although secular Islamic schools also predated independence, the progression and integration of these schools into the Ghanaian education system was slow and limited until the 1970s (Iddrisu, 2005; Skinner, 2013). The Christian roots of many schools—even secular schools—caused initial skepticism among Ghanaian Muslims toward secular education (Olivier and Wodon, 2014). In 1974, four northern schools joined to create an Islamic Schools Unit (ISU), with several more schools joining in subsequent years (Iddrisu, 2005). ISU is credited as the precursor to the Islamic Education Unit (IEU), formed by the Ghanaian Ministry of Education in 1987 (Dumbe, 2013; Iddrisu, 2005; Skinner, 2013). IEU signaled the formalization of efforts by the Ghanaian government and Muslim community to oversee the Islamic schools and continue integration of Islamic schools into the public system.

Together, the focus on religion within the education system and the encouragement of third parties, including NGOs, to deliver education resulted in an education sector in Ghana that is diverse and complex. As in much of the Global South, there exists much pressure—both internally and internationally—for the provision of education as a mechanism for continued economic development. The historical context of education delivery by religious organizations and the inability of the government to cover the demand for education of all citizens has led to the current environment, where a variety of actors are engaged in the development and delivery of Ghana's education system (Berger, 1974; Dilger and Shulz, 2013; Wodon and Lomas, 2015).

Funding Education in Ghana

Globally, education is recognized and prioritized for governments to achieve economic growth and development, as touted in the Sustainable Development Goals and by multinational institutions, including the World Bank, International Monetary Fund, and United Nations Development Programme. Despite the recognized role of FBOs in the provision of education, there is a dearth of research in Ghana—and sub-Saharan Africa, more broadly—examining the types of activities Islamic NGOs engage in and the funding mechanisms used to provide those services (Pontzen, 2018; Kobo, 2016; Weiss, 2007). Thus, linking examinations of FBO educational activities to funding is important within the context of the Global South.

Throughout the 21st century, Ghana has adhered to—even exceeded—international standards on education finance, contributing over 6% of GDP and 20% of the government budget (Ministry of Education, Science and Sports [MOESS], 2018). Approximately two-thirds of expenditures on education are salaries and wages for teachers and administrators. These are fully funded through value-added taxes (VATs) and annual government budgetary allocations, including foreign assistance (MOESS, 2018). The other two expenditure categories by government are goods and services and capital projects. Each are largely funded through the Ghanaian government, but also incorporate donor funds (MOESS, 2018). Evaluating government spending trends highlights notable gaps—namely, teacher and pedagogical training; scholarships; ancillary educational costs—uniforms, books, school supplies, meals, etc.; and public infrastructure to support schools—roads, wells, and boreholes (Akyeampong, 2009; DeStefano & Moore, 2010).

A secondary challenge is that despite funding levels, there are populations—particularly within northern Ghana—who do not have a public school within five kilometers of home, or for whom extreme poverty disrupts access to school for all or part of the year (Akaguri, 2014; Akyeampong, 2009; Casely-Hayford et al., 2003). This is linked to the colonial history of education and infrastructure investment in Ghana, as noted. Thus, NGOs fill gaps in access by building schools and infrastructure, providing financial support to students and direct provision of traditional and nontraditional educational services (Akyeampong, 2009; Casely-Hayford et al., 2003; De Kemp, 2008; DeStefano & Moore, 2010).

CONCEPTUAL FRAME: THREE PROPOSITIONS

We identify three propositions of Islamic NGOs from the extant literature. These propositions frame our research questions and analysis. The dearth of research on Islamic NGOs in sub-Saharan Africa is traditionally attributed to colonial control that emphasized Christianity in education, as well as a lack of compiled historical data available (Dotsey and Kumi, 2020; Hefferan et al., 2009; Kobo, 2016; Pontzen, 2018; Weiss, 2007). These limitations lead to the first two propositions of Islamic NGOs that emerge from the literature:

Proposition 1. Islamic organizations and institutions are less pervasive than their Christian counterparts;

Proposition 2. Islamic NGOs have a narrow focus in the scope of services provided—though some contend this is relative to their Christian counterparts (Atingui, 1995; Heist & Cnaan, 2016; Weiss, 2007).

These propositions are used to validate inclusion/exclusion criteria of different religions in FBO analyses, as well as perpetuate a focus on Christian FBOs.

Emergent research in the 21st century, however, has broadened definitions of religious NGOs—typifying the term FBO or FBNGO—to be more inclusive of other religious traditions. This is not in attempts to close gaps, but as Chowdhury et al. (2019) assert, 9/11 shifted global attention to an interest in Islamic faith and institutions, in turn broadening public policy and research considerations for the number, variety, and activities of FBOs. Despite this broadening, emergent research is weighted toward the prevalence of Global North actors in international development and the North-South flows of resources—i.e., funding, information, knowledge—as well as preventing the flow of resources connected to terrorist activities (Chowdhury et al., 2019; Ter Haar & Ellis, 2006). As a result, findings are less concerned with testing earlier assumptions of Islamic NGOs and building data from the Global South. Instead, they emphasize the dominance of Global North actors in setting agendas and controlling the flow of resources, thus relegating the role of FBOs based in the Global South to that of small-scale, resource constrained, community-embedded actors dependent on northern donors (see De Cordier, 2009; Heist and Cnaan, 2016; Paras, 2014; Simensen, 2006). This leads to our third proposition:

Proposition 3. Islamic NGOs in the Global South are dependent on Global North institutions and organizations for funding.

Data used to support these assertions either relies on surveys of Global South NGOs or draw on surveys or financial statements of Global North

institutions. Given the dearth of research on the financial statements of NGOs in the Global South, we take an exploratory approach to examine the composition of the available NGO revenue portfolios in our sample. More broadly, we use the data from Ghana's NGO registrations to examine each of these propositions and provide recommendations for future research.

DATA AND METHOD

The data was drawn from the Ghanaian Ministry of Gender, Children and Social Protection (“Ministry”) registration files for the years 2013–2015. All documents submitted by an NGO for the purpose of registration with the ministry constitutes an NGO's registration file. Not all NGOs submit every document for registration, so each NGO file may include the following:

1. Ministry's NGO registration form. Responses by NGOs are handwritten on the form, which requires hand coding to extract the data. Questions include basic identifying information: name, address, contact information and primary officers, aims/objectives of the organization. It also includes structured, multiple choice questions:
 - Scope of Service—Local; Regional; National; International
 - Area of Activity—Health/Population; Education; Vocational Training; Women & Children Affair; Street Children; Youth Development; Human Rights; Advocacy/Research; Community/Rural Development; Agriculture & Food Security; Water & Sanitation; Environmental Protection; Income Generating/Finance Service; Religious Development.
2. Annual Report/Report of Activities—unstructured data, meaning the contents varied across NGOs. Also, not all NGOs had annual reports in their registration file. Reports ranged in length from multi to annual to partial year. Some reports linked activities with outputs, such as numbers served and financial data, some reports provided locations of the activities, and others contained only broad overviews of activities.
3. Financial Statement—unstructured data, because contents varied across NGOs. Not all NGOs submitted financial data. Financial reports ranged from audited financial statements, spreadsheets or lists of revenue and expenditures (or only revenue, or only expenditures), or copies of bank statements. Thus, not all financial statements submitted contained the detail needed to analyze revenue portfolios of the NGOs.
4. Additional documents certifying the NGOs existence, such as constitution, support letters from the regional or local government jurisdiction in which the NGO has a physical location or a previous certificate of recognition issued by the ministry.

Over 2,000 unique NGO registration files exist for the period 2013–2015. The Ghana NGO registrations are not available digitally; to access this data, we manually collected and digitized the 2013–2015 paper archives, in partnership with the government of Ghana. In order to identify Islamic NGOs, the initial step required enabling optical character recognition (OCR) and hand-coding NGO registration forms (item number one above), then using NVIVO to search registration files for Islamic words or phrases in the NGO's name, as well as Islamic terms within the documents—e.g., *Islam*, *Muslim*, *Allah*, *Mosque*, *Quran*, *Madrasa*, *Zakat*, and *Sadaqa*. This process narrowed the number of NGOs to approximately one-third of the total batch.

Next, we hand-coded each NGO document for an explicit acknowledgment of Islamic principles in the mission, values, or other NGO registration documents, including websites or Facebook pages. Organizations that served Muslim populations but did not have an explicit or demonstrable commitment to Islamic principles were not included in this analysis. For example, an NGO that financed building Islamic mosques and schools was excluded if the mission was to support education, religious development, or community development without reference to Islam or community demographics. This protocol also eliminated several NGOs serving Muslim populations. This was a necessary inclusion/exclusion criterion because many faith-based NGOs identified as working across religious boundaries, building both Christian and Muslim schools and religious centers, without adhering to an identifiable religious doctrine.

Similarly, organizations with a Muslim founder or Muslim leadership were eliminated if the NGO did not provide evidence of adhering to Islamic principles in the mission or organizational documents. For example, a well-known Muslim politician in Ghana founded an NGO, but the mission of the foundation is to serve all Ghanaians and has no evidence of adherence to Islamic principles in the structure or mission of the foundation. Therefore, that NGO was eliminated from the sample.

Of the approximately 650 NGOs that used Islamic words or phrases in their submitted documents, 63 (approximately 1%) were identified as Islamic NGOs. We recognize this restrictive inclusion criteria eliminated hundreds of NGOs that may be Islamic NGOs, and/or serving Muslim or predominantly Muslim beneficiaries, as well as NGOs with Muslim founders and leaders. It is, however, appropriate to the research questions and provides a focused scope to examine NGOs guided by Islamic principles in the selection of their activities, scope of work, and revenue strategies employed.

Two additional limitations to note are that (a) not every NGO registers with government or registers each year, and (b) in Ghana, there are separate registration requirements for childcare centers and/or schools, meaning some NGOs may register with the ministry as an educational institution, but not as an NGO. To mitigate the first limitation, we pulled multiple years of registration documents to increase the number of unique NGOs registered. Regarding the second challenge, while there are Islamic NGOs that exclusively administer childcare centers or schools in our analysis, there are some notable Islamic NGOs missing because we could not access necessary data. This analysis, however, does provide a comprehensive look at the Islamic NGOs registered as NGOs with the Ghanaian government during the years 2013–2015.

FINDINGS

Today, Ghana is a Christian majority country. According to the most recent Census from 2010, approximately 70% of the population is Christian, and almost 20% Muslim. Regionally, tracing back to the precolonial and colonial roots, the northern regions of Ghana (Northern, Upper East, and Upper West administrative divisions) are less densely populated than the coastal South but have higher proportions of Muslim populations (Table 1). In southern Ghana, the Ashanti and Greater Accra regions are the most populous regions and have the second and third highest total population of Muslims, respectively.

Table 1. Ghana Population, Percent Muslim, and Islamic NGOs by Region

	Population	Percent Muslim	Number of Islamic NGOs	Percent Islamic NGOs
Ashanti	4,780,380	15.2	10	15.9
Greater Accra	4,010,054	11.9	43	68.3
Eastern	2,633,154	6.7	4	6.4
<i>Northern</i>	<i>2,419,461</i>	<i>60.0</i>	<i>2</i>	<i>3.2</i>
Western	2,376,021	9.4	0	0.0
Brong Ahafo	2,310,983	17.0	1	1.6
Central	2,201,863	8.7	2	3.2
Volta	2,118,252	5.7	0	0.0
<i>Upper East</i>	<i>1,046,545</i>	<i>27.1</i>	<i>1</i>	<i>1.6</i>
<i>Upper West</i>	<i>702,110</i>	<i>38.1</i>	<i>0</i>	<i>0.0</i>
TOTAL	24,658,823	17.6	63	100.0

Despite the large proportion of Muslims in the northern regions (Northern, Upper East and Upper West), only 4.8% of the NGOs in our sample are headquartered in these regions. Most Islamic NGOs are located in Greater Accra, as highlighted in Table 1, followed by the Ashanti region and Eastern region. Content analysis of the NGO documents identified three primary reasons for this. First, several NGOs working in northern Ghana selected to locate in more densely populated metropolitan areas, such as Accra or Kumasi. As stated in the NGO documents, this location choice was attributed to greater access to capital and resources in these areas, or access to airports for international NGOs. Indeed, NGOs choose to headquarter in Ghana's largest cities.

Second, many NGOs have an office in one region but do work across multiple regions. The lack of NGOs headquartered in the northern regions does not mean that NGOs are not active in those regions but simply that the head office is located elsewhere. Third, several northern NGOs serving Muslim populations, or with Muslim leadership, did not have an explicit Islamic mission. This could be a weakness of the exclusion criteria for the study. Muslim-serving NGOs embedded in Muslim communities may not explicitly state their religious principles in their mission and values because the Islamic values are assumed or considered inherent within the context of the work and community.

Areas of Activity

The ministry identifies 14 areas of activity (Table 2) and asks NGOs to select up to three on the registration form; thus Table 2 does not sum to 100%. One challenge with the ministry defined areas of activity are that the categories mix beneficiary groups (i.e., "Women & Children Affairs," "Street Children," etc.) and broad categories of activity (i.e., education, water and sanitation, environmental protection, etc.). Moreover, some categories, such as "Women & Children Affairs," "Youth Development," and "Street Children" could potentially overlap, causing NGOs with similar programs to select a different combination of categories. Despite this limitation, the categories are self-selected by the NGOs and represent what an NGO perceives as most relevant to their mission.

Table 2. Areas of Activity by Islamic NGOs

	N=	Percent
Education	50	79.4
Religious Development	36	57.1
Water & Sanitation	31	49.2
Youth Development	27	42.9
Community/Rural Development	25	39.7
Women & Children	24	38.1
Vocational Training	23	36.5
Health/Population	14	22.2
Advocacy/Research	6	9.5
Human Rights	5	7.9
Environmental Protection	5	7.9
Street Children	2	3.2
Agriculture/Food Security	2	3.2
Income Generating Activities	1	1.6
TOTAL	63	

Education is the most selected category—almost 80% of Islamic NGOs in the sample. This is followed by religious development (57%) and water and sanitation (49%). The least selected categories include Street Children (3.2%, n=2), Agriculture/Food Security (3.2%, n=2), and Income Generating Activity (1.6%, n=1). The one NGO that selected income generating activities provided microfinance services and there was no evidence of other NGOs carrying out similar programs; thus, microfinance services were not prominent in our sample of Islamic NGOs. There is, however, evidence that activities undertaken by the NGOs could fit the categories of Street Children and Agriculture/Food Security. For example, many of the NGOs build or provide orphanages, subsidize cost of living and education for orphans to live with extended family in order to reduce the number of children living on the street, or work to extract children engaged in exploitive child labor schemes. Similarly, NGOs report providing monetary subsidies and food to low-income families to mitigate challenges around food insecurity, as well as provide agricultural supports and trainings to agricultural workers. It could be that Street Children and Agriculture/Food Security activities are accounted for in similar categories, such as “Youth Development,” “Women & Children Affairs,” “Vocational Training,” and/or “Community/Rural Development.”

In order to analyze variations across educational and non-educational NGOs, we examined the clustering of areas of activity by whether or not the NGO selected an educational focus (Table 3). Educational NGOs generally align with the most popular areas of activity in the sample—Religious Development is the most paired activity with Education. Moreover, approximately one-third of education-focused NGOs selected Religious Development, Youth Development, or Women & Children Affairs. Non-education focused NGOs generally follow a similar pattern, except that Environmental Protection (23.1%) is more likely, and Vocational Training (7.7%) is less likely, to be selected. This finding is not unexpected for non-education NGOs, as Vocational Training could be strongly tied to education. Absent of an education focus, Islamic NGOs predominantly engage in Water & Sanitation (53.8%).

Table 3. Area of Activity by Education and Non-Education Islamic NGOs

Area of Activity	Educational (n=50) Percent	Non-Educational (n=13) Percent
Education	-	-
Religious Development	60.0	46.2
Water & Sanitation	48.0	53.8
Vocational Training	44.0	7.7
Youth Development	42.0	46.2
Community/Rural Development	42.0	30.8
Women & Children Affairs	36.0	46.2
Health/Population	20.0	30.8
Advocacy/Research	10.0	7.7
Human Rights	8.0	7.7
Environmental Protection	4.0	23.1
Street Children	2.0	7.8
Agriculture/Food Security	2.0	7.7
Income Generating Activities	2.0	0.0

Projects and Programs

Next, we conducted content analysis of annual reports on the specific activities education-focused NGOs reported. We find Islamic NGOs engage in a variety of activities, including building schools, operating school(s), recruiting and training teachers, providing food to low-income students, and/or providing scholarships or subsidies for low-income families to afford school fees and costs associated with school attendance—books, supplies, uniforms, etc. We organized these activities into five key categories as shown in Table 4: direct provision, educational supports to institutions, educational supports to individuals, capital projects, and non-education activities.

Direct provision of an educational facility included the administration of and day-to-day running of a school or educational program. The next two categories are educational supports to institutions or individuals. The

Table 4. Activities Associated with Education Focus

Activity	Examples	Percent of Education NGOs (N=50)
Direct Provision	Administration of: Primary schools, tertiary schools & universities, technical/vocational training, religious education	54% (n=27)
Educational Supports—Institutions	Training teachers; After school programs, clubs and student groups; Special education programs (religious, sex education, general health & hygiene, etc.) Earmarked funding (i.e., books, tables, chairs, equipment); In Kind Support (i.e., Food, school supplies, uniforms and donation of material: desks, tables, chairs, etc.)	40% (n=20)
Educational Supports—Individuals	Scholarships/Funding: Tuition, uniforms, food, school supplies, etc. In Kind Support: Food, school supplies, uniforms, textbooks, etc.	74% (n=37)
Capital Projects	Building primary and tertiary schools, technical or vocational training centers; Building public infrastructure (i.e., wells & boreholes, sanitation systems, roads)	90% (n=45)
Non-Education Activities	Poverty reduction, health, building mosques, environmental protection, etc.	92% (n=46)

differentiation is the individual or entity that directly received the good or funding from the NGO. For example, food donated to a school was educational support to an institution, whereas food donated to a student was educational support to an individual. Capital projects include building schools and spaces to support education as well as public infrastructure that specifically support access to or use of the educational facility—wells, boreholes, sanitation systems, roads, etc. Our fifth category, non-educational activities, captured activities by education-focused NGOs that did not fall within the educational mission—capital projects not associated with educational activities and other health and human services. As noted in Tables 2 and 3, NGOs may select more than one area of activity, thus this category illustrates the diversity of activities NGOs engage in.

Based on this analysis, educational supports to individuals (74%) are preferred to supports to institutions (40%). Indeed, when combined, NGOs reported far more direct provision and support to individuals than to other institutions (i.e., government, NGOs, religious entities).

Table 4 highlights the diversity of educational and non-educational activities undertaken by Islamic NGOs in Ghana. This finding contradicts Proposition 2, that Islamic NGOs are narrowly focused (Atingdui, 1995; Kobo, 2016; Pontzen, 2018; Weiss, 2007) and instead highlights a diverse and robust sample of Islamic NGOs active in Ghana. Almost every NGO engages in capital projects and non-educational activities. The most cited capital project was building wells and boreholes to provide water access, typically in rural communities.

Scope of Services

The scope of the NGO services, derived from the ministry registration form, is a multiple-choice question: What is the scope of your organization? Responses include *local*, *regional*, *national*, and *international*. The numbers in Table 5 do not sum to 100% because some NGOs selected more than one scope, for example, national and regional. Ghana is arranged as a central government, and during the registration period (2013–2015) was organized with 10 regions and 110 districts. Thus, a regional scope indicates an NGO does work within at least one of the 10 regions of the country but does not have a national scope.

In order to examine the differences between NGOs that are involved in education and those that are not, the NGOs were divided into two groups: (a) education NGOs—selected education as a focus on their registration form, and (b) non-education NGOs—did not select education. In

Table 5. Percent Islamic NGOs by Educational Focus and Scope

	TOTAL (in%)	Education (in%)	Non-Education (in%)
Local	52.4	52.0	53.8
Regional	19.0	18.0	23.1
National	25.4	28.0	15.4
International	9.5	8.0	15.4
INGO	34.9	36.0	30.8
	N=63	n=50	n=13

the sample, 52% of all Islamic NGOs claim a local scope; as highlighted in Table 5, this percentage was similar for both education (52%) and non-education (54%) NGOs.

Additional analysis identified international NGOs, labeled INGO, in Table 5. INGOs were coded separately from the scope of service question above, meaning it sums to 100%. To be an INGO, organizations must meet one of two criteria: (a) be legally registered in a country other than Ghana, and/or (b) identify the headquarters or home office as located outside Ghana. Using this protocol, approximately 35% were INGOs and 65% are domestic NGOs. This demonstrates a robust domestic environment for Islamic NGOs.

Interestingly, many INGOs did not acknowledge an international scope on the government registration form. Indeed, 36% of education-focused NGOs were identified as INGOs, but only 8% selected an international focus. From additional document review of the NGO files and consideration of the wording of the question, this may be attributed to a country-level officer completing the government registration form. Although an NGO operates internationally or has a headquarters in another country, the officer completing the registration form is operating a country office that only provides services in Ghana, thus may perceive the scope as local, regional, or national but not international.

Domestic NGOs

Utilizing the registration documents to identify NGO founders, of the 41 domestic NGOs identified, 31 disclosed information on the founder(s). Of those, approximately 90% (n=28) were founded by a single Ghanaian, a group of Ghanaians, or another Ghanaian NGO. Of these,

13 NGOs (42%) were founded by a single Ghanaian and 13 (42%) by a group of Ghanaians. Two of the NGOs were created by other domestic NGOs—one by an Islamic Foundation specifically set up to fund the creation of Islamic tertiary education centers, the other by an Islamic NGO. Two of the NGOs resulted from a collaboration of Ghanaians and internationals living in Ghana, while one domestic NGO had international founders.

Several of the registration documents included stories of the NGO's founder. More than 75% of the NGOs formed by Ghanaian(s) identified the founder(s) as acting informally at first, providing money to low-income members of the community or supporting children in their community to access education. Eventually, the founder(s) formalized their giving by forming an NGO or collaborating with others to form an NGO and develop strategies to tackle the entrenched social challenges observed in their communities.

Breaking down the domestic NGOs by region and education focus (Table 6) indicates that most of the 41 domestic NGOs are located in Greater Accra (38.1) and approximately three-fourths (78%) have an education focus. Domestic NGOs, unlike their INGO counterparts, are more dispersed, reporting at least one domestic NGO in each of the seven regions identified as having at least one Islamic NGO.

Table 6. Education-Focused Domestic and International NGOs by Region

Region	DOMESTIC		INGO	
	n=	Percent Education-Focus in the Region	n=	Percent with Education-Focus in the Region
Greater Accra	43	83.3	19	89.5
Ashanti	10	50.0	3	33.3
Eastern	4	50.0	0	—
Central	2	100.0	0	—
Northern	2	50.0	0	—
Brong Ahafo	1	100.0	0	—
Upper East	1	100.0	0	—
Total with Education Focus	41	78.0	22	81.8

INGOs

As shown in Table 6, only the Greater Accra (19 NGOs) and Ashanti (three NGOs) regions have Islamic INGOs headquartered there. This reinforces the breakdown of NGOs by region, and that NGOs and INGOs behave similarly, predominantly choosing to locate their headquarters in or around larger cities, in this case Accra. Domestic NGOs, however, may also headquarter within smaller communities.

From the registration documents, all of the INGOs identified a head office, three of which are headquartered in Ghana, the other 19 headquartered outside of Ghana. A Ghanaian, conducting philanthropic work across West Africa, founded one of the INGOs headquartered in Ghana. The other two INGOs headquartered in Ghana operate in Ghana but are registered in at least one other country outside of sub-Saharan Africa for fundraising purposes. Most INGOs had headquarters in the Middle East and North Africa (n=13), while six were headquartered in non-Muslim-majority countries in the Global North (North America and Europe).

Revenue Portfolio Analysis

Analysis of the revenue portfolios required detailed information about sources of revenue so that it could be broken down into categories. While the ministry requires disclosure of financial documents to complete the NGO registration process, not every NGO file contains a financial document. We identified 24 NGOs that disclosed some type of financial information, either revenue, expenditures, or both. In order to be included in the analysis, the financial documents had to include revenue, such that the revenue collected could be separated into the four categories: donations/grants, fee for service, government funding and other income. This eliminated five NGOs that only listed their total revenue and four others that only disclosed expenditure information, leaving 15 NGOs (approximately 25% of the sample) for analysis.

Comparing the regional representation, scope and areas of activity to the full sample there is some alignment, but a few significant differences to note. First, regionally the sub-sample of NGOs with financial documents roughly mirrors the full dataset, as shown in Table 7. Most NGOs are from the Greater Accra and Ashanti regions. An examination by scope, however,

Table 7. NGOs With Financial Documents by Region

	n=	Percent
Greater Accra	10	66.7
Ashanti	3	20.0
Eastern	1	6.7
Upper East	1	6.7
TOTAL	15	100.0

Table 8. Scope of NGOs With Financial Documents (n=15)

	Percent
Local	13.3
Regional	26.7
National	46.7
International	26.7
INGO	60.0

demonstrates that the financials oversample INGOs, skewing the scope toward national, rather than local (Table 8).

Finally, Table 9 highlights the areas of activity in the sub-sample. Overall, the sub-sample is similar, but with a few notable differences. Education remains the most selected area of activity, followed by Religious Development and Water & Sanitation, though the sub-sample of financial reporting NGOs has a higher proportion of all three categories compared to the full sample. Youth Development, Community/Rural Development and Women & Children Affairs are represented similarly in the sub-sample as the full sample. Finally, several categories are missing, but compared to the full sample these were categories selected by less than 10% (six or fewer) of the Islamic NGOs. The most glaring difference is the reversal of Health/Population and Vocational Training, thus oversampling Health/Population and under-sampling Vocational Training.

Table 9. Areas of Activity by NGOs With Financial Documents (n=15)

	Financial Sample		Full Islamic NGO Sample	
	n=	Percent	n=	Percent
Education	13	86.7	50	79.4
Religious Development	10	66.7	36	57.1
Water & Sanitation	10	66.7	31	48.2
Health/Population	7	46.7	14	22.2
Youth Development	6	40.0	27	42.9
Community/Rural Development	6	40.0	25	39.7
Women & Children Affairs	6	40.0	24	38.1
Vocational Training	3	20.0	23	36.5
Environmental Protection	1	6.7	5	7.9
Income Generating/Finance Service	1	6.7	1	1.6
Advocacy/Research	0	0.0	6	9.5
Human Rights	0	0.0	5	7.9
Street Children	0	0.0	2	3.2
Agriculture & Food Security	0	0.0	2	3.2

Table 10 illustrates the diversity in NGO total revenue within the sample. All NGOs reported revenue in Ghana Cedis, which was then converted to USD, utilizing a conversion rate based on the year of the financial statement. The smallest NGO in the sample had a total revenue of \$3,709, while the largest NGO reported total revenue at \$1.8 million. Examining the INGOs and domestic NGOs, highlighted in Table 10, INGOs report larger total revenue, but the largest domestic NGO also reported revenue over \$1 million.

Table 10. Total Revenue

	Obs	Mean	Standard Deviation	Min	Median	Max
Islamic NGOs	15	\$429,490	534849	\$3,709	\$247,176	\$1,831,773
Education Islamic NGOs	13	\$484,851	555081	\$7,859	\$357,170	\$1,831,773
INGO	9	\$538,601	685146	\$24,677	\$357,170	\$1,831,773
Domestic NGOs	6	\$265,823	446311	\$3,709	\$44,654	\$1,132,697

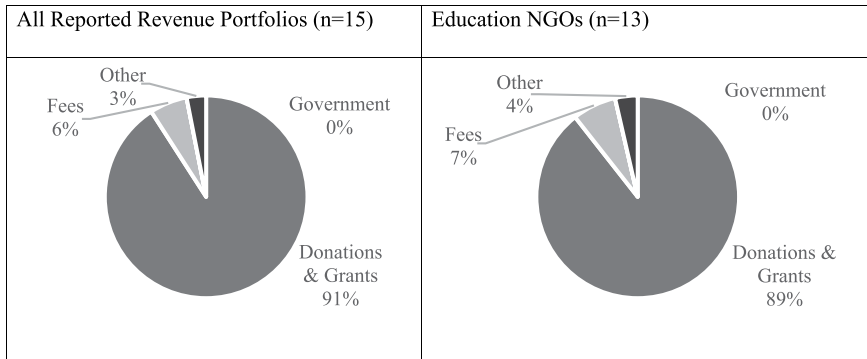


Figure 1. Islamic NGO Revenue Portfolio Composition.

Overall, revenue portfolios are dominated by grants and donations. Only one NGO did not receive any donations or grants by operating a private education center entirely funded through a fee for service model (see Figure 1).

Although most of the financial statements did not provide a level of detail to separate institutional donors from individual donors, 60% (n=9) of the sample identified names of institutional funders—allowing us to trace the revenue portfolios of these entities as well. Three NGOs reported relying on only one institutional funder for their entire revenue, but each of the institutional donors rely on different mixes of revenue. One institutional donor was a corporate foundation, one specializes in collecting zakat for redistribution to NGOs throughout the Global South, and the third is a macro-institutional NGO that acts as a pass-through agent for foreign governments. Thus, the reliance on institutional donors could be deceiving because institutional donors act as a pass-through for a variety of other donor types—individual donors, other institutions (i.e., NGOs and foundations), macro-institutions (i.e., the World Bank and United Nations), and governments (both foreign and domestic).

Three NGOs—all domestic NGOs—identified individual donors, and several other NGOs identified the founder or board members as significant fiscal contributors to the organization. Half of the NGOs (n=5) receiving funds from institutional donors reported international donors as a portion of their funding, three reported domestic institutional donors, and two included sub-Saharan African institutions as a part of their donor pool. Despite the concentration of revenue in grants and donations, these findings point to a broad array of philanthropic networks and strategies employed by Islamic NGOs in the cultivation of their revenue portfolios.

These findings both contradict and affirm our Proposition 3—that Global South NGOs are dependent on Global North institutions for revenue. Indeed, revenue was predominantly tied to Global North institutional funders. Most NGOs in our sample, however, rely on multiple funders or multiple sources of revenue, including domestic funders as well as Global South institutional funders.

CONCLUSION

Overall, Ghana represents an institutional context—from precolonial, colonial, and postcolonial eras—that engages religious organizations in educational service delivery. Both researchers and NGOs operating in Ghana, and other similar institutional contexts, who lack financial systems of support from government will find this analysis useful. We contribute to the call for datasets cultivated in Global South contexts. As such, our data includes both international and domestic Islamic NGOs.

This research sought to examine three primary propositions found in the literature about Islamic NGOs regarding their scope, activities, and reliance on Global North institutions for resources. While the inclusion criteria limited the sample size, it satisfied the requirements for the research questions. Broadening the sample to examine these same questions, or even adding comparative pieces with secular and Christian NGOs, is a worthy line of research and recommended for future studies. Moreover, continuing to cultivate a longitudinal dataset of NGOs in Ghana introduces the potential for more causal research questions within the Ghanaian context. However, including that data here would have overshadowed the importance of cultivating rich datasets on Islamic NGOs across institutional contexts and made it more difficult for future research to draw on the Islamic NGO data for comparative cases.

The link between revenue portfolios and NGO services among NGOs operating in the Global South is not well established. We hope this data can be used to continue to probe these lines of inquiry in other NGO sectors and to build comparative analyses that provide useful insights and opportunities to further test the propositions listed here.

We provide a baseline to build for further testing of Proposition 1 in the Ghanaian context—that Islamic NGOs are not as prevalent as their Christian counterparts. Additional access to Ghanaian NGO registration data, however, is required. Moreover, drawing on typologies of FBOs could provide fruitful classification avenues.

Regarding Proposition 2—that Islamic NGOs have a narrow focus in their mission and activities, we do not find support for this proposition. Islamic NGOs in our sample were predominantly focused on education but engaged in the delivery of a variety of programs and services. Overall, findings demonstrate that Muslim, education-focused NGOs operate across K-12, vocational, and tertiary institutions. Moreover, domestic and international NGOs fill gaps not covered by government, funding teacher trainings, capital projects to build schools and public infrastructure that support the school (i.e., roads, wells and boreholes) as well as supporting ancillary costs of schools (i.e., tuition, books, uniforms, food, desks, tables). Importantly, NGOs prefer to either administer their own school or provide supports directly to individuals, rather than giving funding or in kind to other institutions. When giving to other institutions, activities typically consisted of goods (i.e., books, school supplies, meals), services (i.e., teacher trainings), or capital projects (i.e., wells and boreholes) but not monetary donations. There is opportunity for additional qualitative research on what drives this observed behavior.

Proposition 3 addressed a focus in the literature of Global North institutions as resource providers and Global South institutions as reliant on resources from the Global North. The revenue portfolios were overwhelmingly concentrated in donations and grants; however, this masked a diversity of funders supporting these NGOs. Donations and grants included foreign and domestic individuals, NGOs, and other grant-making institutions. Further tracing revenue sources of the institutional donors revealed diverse revenue portfolios comprised of domestic and international individuals, NGOs, and governments. Specifically, some NGOs derive their funding entirely from Ghanaian and/or sub-Saharan Africa funding sources. Analysis of revenue portfolios for southern NGOs often overlooks the role of South-based funders, in favor of northern actors (i.e., governments, individuals, macroinstitutions, INGOs headquartered in the Global North). Future research should consider comparative research of other countries and other institutional contexts, particularly as data availability around revenue portfolios continues to improve.

Regarding domestic and INGO location decisions, the study identified a clear preference for locating in densely populated metropolitan areas. Location decisions were tied to ease of access and proximity to human (i.e., employees and volunteers) and capital resources (i.e., funders, buildings, technology). Though no INGO was headquartered outside of Greater

Accra or the Ashanti region, 10 domestic NGOs were headquartered in five additional regions. While headquarters are not indicative of all the regions NGOs are providing programs and services in, the geographical distribution of domestic NGOs versus INGOs is noteworthy.

In addition to a larger proportion of domestic NGOs in the sample, Ghanaian founders and executive directors engaged in creating and managing both domestic and international NGOs. Some founders operated solo, but others worked in groups or through existing institutions to generate new NGO ventures. A growing body of research exists examining macroinstitutional—or systems change—perspectives of Islamic thought leaders linking to international communities, building advocacy networks, educational institutions, systems, and support for Muslim education in sub-Saharan Africa (Dilger & Schultz, 2013; Iddrisu, 2002; 2005). Less focus is on microinstitutional motivations—founders' stories and motivations for creating the individual institutions that make up these domestic networks and supplementary systems of support for education. This could be an interesting avenue for future work.

Overall, this exploratory analysis provides evidence that the propositions associated with Islamic NGOs are worth additional investigation and may be more nuanced than previously addressed. Particularly, we find diversity in the missions and activities Islamic NGOs engage in and more nuanced diversity in their revenue portfolios. This extends to Global South Islamic NGO founder motivations, including the organizational structures, focus, and activities. This dataset lays a foundation for future research as well as opportunities for future comparative work.

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