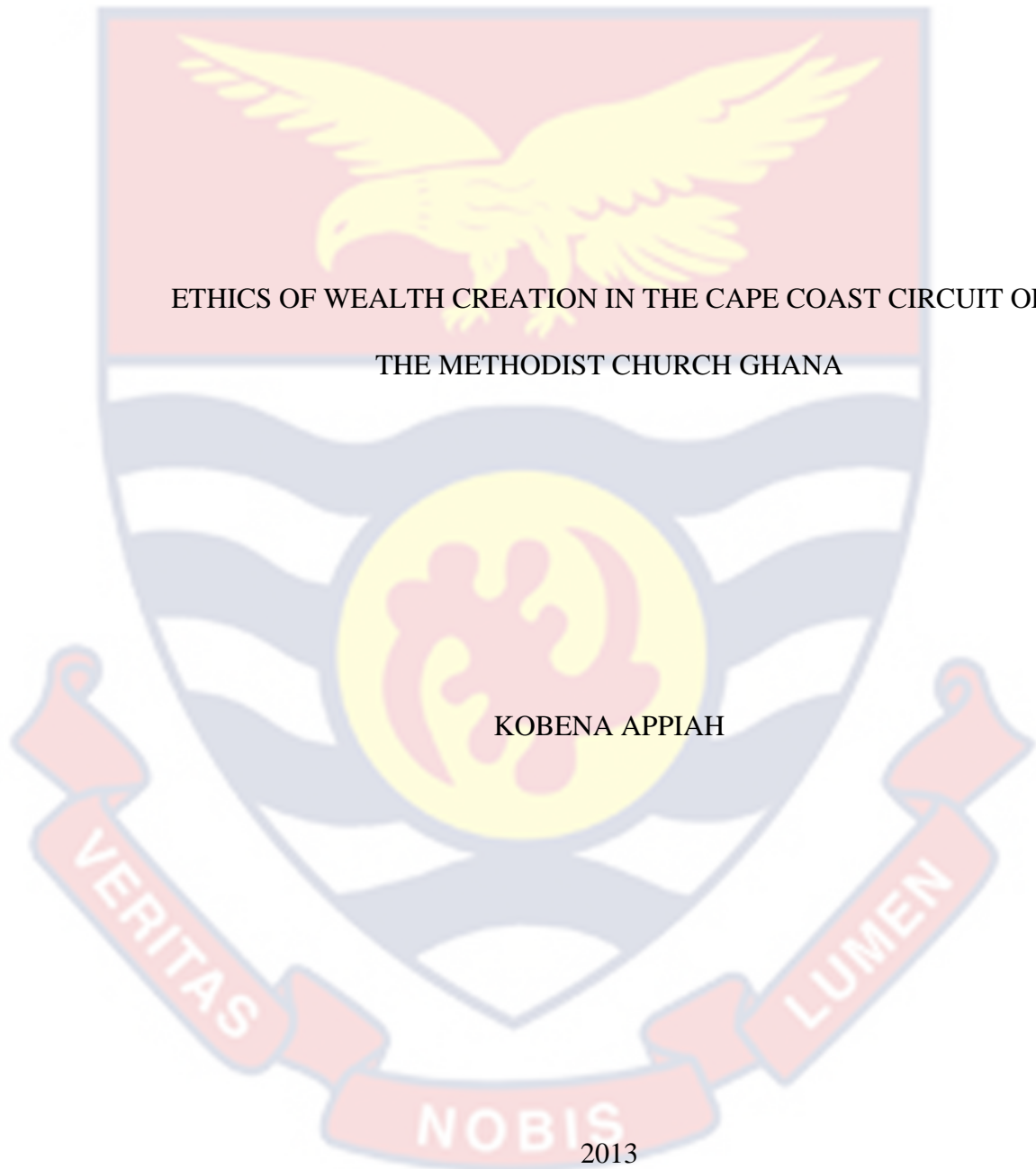


UNIVERSITY OF CAPE COAST



ETHICS OF WEALTH CREATION IN THE CAPE COAST CIRCUIT OF
THE METHODIST CHURCH GHANA

KOBENA APPIAH

2013

UNIVERSITY OF CAPE COAST

ETHICS OF WEALTH CREATION IN THE CAPE COAST CIRCUIT OF
THE METHODIST CHURCH GHANA

BY

KOBENA APPIAH

Thesis submitted to the Department of Religion and Human Values of the
Faculty of Arts, University of Cape Coast, in partial fulfilment of the
requirements for the award of Master of Philosophy Degree in Religious
Studies.

July, 2013

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature :.....Date:

Candidate's Name: Kobena Appiah

Supervisors' Declaration

We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Principal Supervisor's Signature Date:

Name: Rev. Prof. Eric Nii Bortey Anum

Co- Supervisor's Signature Date:

Name: Rev. Fr. Dr. Joseph Oppong

ABSTRACT

This study sought to examine the biblical and moral response of the Methodist Church Ghana to the problem of wrongful means of wealth creation. Some key findings of the study included the fact that majority of people engaged in fraudulent means of acquiring wealth are within the ages of 26 and 35 who can best be described as youth. They engage in robbery, killing, fraud, prostitution and illicit trades such as human trafficking, smuggling of resources and dealing in drugs in order to create wealth. A small percentage, however, create wealth through proper planning and investments.

Data was basically collected from respondents through well structured questionnaires, and interview guides were also used to collect data from some key informants. Out of the 350 questionnaires distributed, 285 representing 81.4 percent were returned. The study revealed that people engage in the get-rich-quick menace for various reasons and that the menace affects the individuals involved, their families, the nation and the Church socially, morally and economically.

Though the Methodist Church Ghana, is playing a key role in mitigating the menace through its teachings, counselling and social services, these efforts are yet to yield the fullest benefits as not all members of the Church are aware of these efforts either because of high illiteracy rates and poor attendance at Church services and Class meetings. The government and the society at large are called upon to join hands with the Church to fight the menace of get-rich-quick.

DEDICATION

To my wife Eunice,

and our children, Osofo Ato, Junior Ato and Ewurasi.



ACKNOWLEDGEMENTS

Sir Isaac Newton once remarked, “if I have seen further, it is by standing on the shoulders of giants.” Certainly, a work like this can never be done without the help of others. I am highly indebted to a number of people whose contributions enabled me to finish this work.

I am grateful to my supervisors, Rev. Prof. Eric Anum and Rev. Fr. Dr. Joseph Oppong whose invaluable suggestions, remarks and guidance helped shape my work. I am equally indebted to all the lecturers in the Department of Religion and Human Values, especially Rev. Fr. Dr. Paul Appiah-Sekyere and Dr. Samuel Gyanfosu for their encouragement.

To my colleagues with whom I started the programme, I cherish your concern and time spent together. To Mr. Eric Kwadwo Appiah, I appreciate your critical reading and suggestions.

Finally, to Rt. Rev. Nicholas K. Asane, Bishop of the Cape Coast Diocese of the Methodist Church Ghana, I am most grateful for your understanding and encouragement. I cannot forget my wife Eunice, and our children, Osofo Ato, Junior Ato and Ewurasi for your understanding, forbearance and prayer support.

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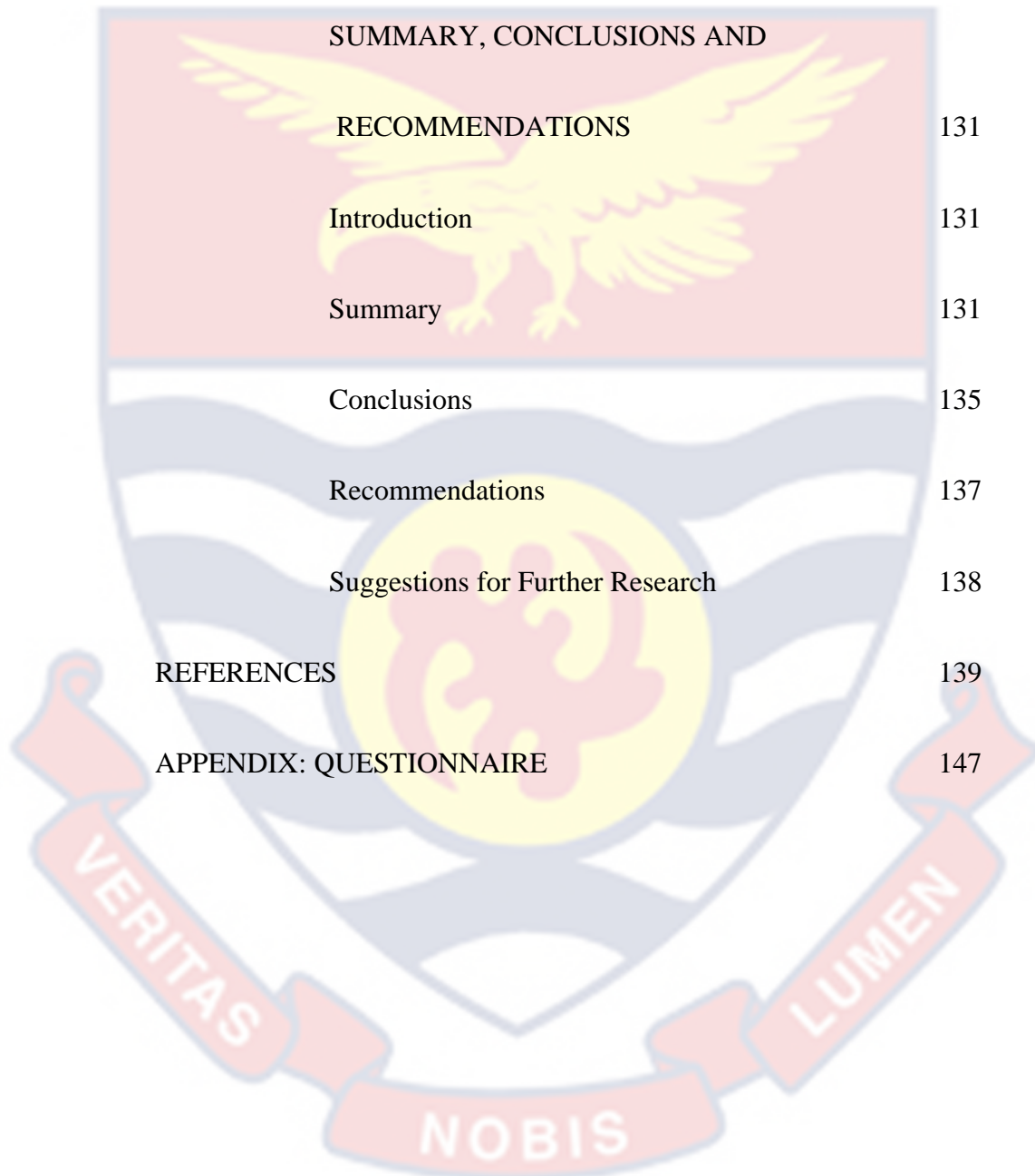
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CHAPTER ONE

INTRODUCTION

Background to the Study

The Ghanaian traditional society generally appreciates hard work that leads to the creation of wealth and eschews laziness or idleness. In other words, society generally upholds acquisition or creation of wealth through hard work and frowns on any dubious means for acquiring wealth. According to Gyekye (1996), wealth is highly valued because of the contributions the wealthy person can make or is expected to make towards the welfare of the family or the society at large. Even though this is the general expectation, when somebody who is seen and regarded as a poor person becomes rich overnight and begins to live in affluence and demonstrates some generosity and magnanimity, people will want to question the source of his or her sudden richness. Such a person is viewed with suspicious eyes.

The appreciation of hard work in acquiring wealth finds expression in numerous Ghanaian sayings, proverbs, maxims and greetings. For example among the Akans, when an individual comes upon people at work, he or she would say to them, "*Edwuma, edwuma*" (work, work). And those working would also respond, "*Edwuma ye*" (Work is good). This form of greeting is a way of extolling the virtue of hard work and encouraging people to work harder. The Ewes also have a similar saying that "nobody cultivates his farm the same way as he courts a woman." This maxim is interpreted to mean that work comes before pleasure. It may also imply that the seriousness and assiduity with which a man cultivates his farm have no parallel in his attempts

to court a woman; for after all he needs money to court a woman and that money comes from the productive activity pursued on his farm. Again, ‘the person who goes to draw water does not drink mud’. These Ewe maxims point out that only through hard work can one get what one wants and enjoy the fruits of one’s labour (Gyekye, 1996). These maxims and sayings resonate among the general African society. For example, Yoruba children are taught the following rhyme right from the cradle: Work is cure for poverty; be hard working, my friend; for one can become great only through hard work. When we have no supporter we may appear lazy but in such situation it only pays to keep on working hard (Gyekye, 1996, p.102).

Generally, to inculcate the spirit of hard work in the African, maxims, tales and songs are regularly repeated to children to give them an appreciation of personal responsibility towards hard work and to inculcate in them the habit of working hard. For example ‘nobody cracks palm kernels with his teeth for another’. This reminds the individual that a person may enjoy the results of his efforts, his hard work.

Complementing the maxims that extol hard work are many sayings pointing out that poverty is a consequence of laziness. Laziness as an attitude is frowned upon by society. Thus, as Dickson (1995) puts it, hospitality may be given to a stranger, but not indefinitely. In this connection, one is reminded of the Tanzanian tradition that a stranger may be given hospitality for two days; on the third day, however, he is given a hoe (Dickson, 1995). Poverty can lead to the degradation of the human spirit. There are sayings like “*ohia ye adambo*”, literally translated as ‘poverty is madness’ and “*ohia nnyi nyenko*”, also translated as ‘poverty has no friends’. Because of this, children are

socialized early and taught appropriate trades to ensure that they become useful members of society. Thus, a person who is lazy is looked upon with disfavour. To pronounce a person as lazy is to imply that he/she is not a worthy member of society (Dickson, 1995).

In the traditional African society, hard work is very much valued, if only to avoid the consequences of poverty and misery. The ethic of hard work is a moral obligation in traditional African society. As a moral obligation, the habit of working harder is understood and practiced in traditional Ghanaian society. There is no room for loiterers or idlers in the economy of Ghanaian traditional society. Right from childhood, the child is taught to appreciate hard work and inculcate the habit of working harder. For the traditional society, work comes before pleasure.

The traditional communal system is a social and ethical arrangement aimed at finding ways of adequately and realistically responding to the needs and well being of the individual members of the society and defining what sorts of relationships should hold between them as they function in society. The wealth by virtue of which an individual would be recognized as wealthy and that would gain him/her the greatest social appreciation would, ideally, be self acquired, not inherited; that is, it would have resulted from an individual's own exertions, outside the structure of the economic activities of the extended family or the clan (Gyekye, 1996). The ethic of wealth creation in the traditional Ghanaian society is that of personal hard work and decency. Thus, if a person goes after money regardless of the consequences, he is warned with this Akan proverb, "*sika enyiber da owu afa*", meaning "greediness and death are bed fellows." This proverb is used to warn against greediness and

inordinate pursuit of money which eventually leads to death. The moral lesson is that people should not pursue money at the expense of their lives. Another Akan proverb, “*dzinpa ye sen ahonya*”, which means “a good name is better than riches”, is often told a person who disregards all ethical considerations in acquiring wealth. The import of this proverb is to drum home the point that money cannot buy a good name.

In the same way, the Bible abounds with many references, both in the Old Testament and New Testament where laziness is condemned and hard work is extolled as a way of living. Work occupies a significant place in the Bible. Far from being a curse, work, according to scripture, is a blessing and, and it is in the Creation story (Gen. 1 & 2), not the Fall of humanity (Gen. 3), which has made humans workers. It is true that the Fall might have turned some labour into drudgery and painful, for the ground was cursed, and cultivation became possible only by toil and sweat, but according to Stott (1999, p. 187), “work itself is a consequence of our creation in God’s image”. God himself is represented in Genesis chapter one as a worker who took delight in his handiwork. He enjoyed perfect job satisfaction. His final act of creation was to create human beings, and in doing so to make them workers too. He gave them some of his own dominion over the earth and told them to exercise their creative gifts in subduing it. So from the beginning, men and women have been privileged stewards of God’s creation, commissioned to guard and develop the environment in his name.

In the second account of creation which concentrates on the human perspective, we read: “Now the Lord God had planted a garden in the east, in Eden; and there he put the man he had formed. The Lord God took the man

and put him in the Garden of Eden to work it and take care of it” (Gen. 2:8, 15, NIV). In the book of Proverbs, we are exhorted that ‘lazy hands make a man poor, but diligent hands bring wealth’ (Prov. 10:4). Again, we are exhorted in Prov. 20:4 that “a sluggard does not plough in season; so at harvest time, he looks but finds nothing” (or a lazy person who does not plough in winter and will beg during harvest and have nothing). Other exhortations to eschew laziness and embrace hard work include the following: “Do not love sleep or you will grow poor; stay awake and you will have food to spare” (Prov. 20:13). “I went past the field of the lazy person and the vineyard of the person who lacks judgment; and thorns had come up everywhere; the ground was overgrown with weeds and the stone wall was in ruins. I applied my heart to what I observed and learned a lesson from what I saw: a little sleep, a little slumber; a little folding of the hands to rest. And poverty will come on you like a bandit and scarcity like an armed man [or like a beggar]” (Prov. 24:30-34).

There are scores of other biblical references, both in the Old Testament and the New Testament, which frown on wrongful and illicit acquisition of wealth. Here are a few examples: “Ill-gotten treasures are of no value” (Prov. 10:2a, NIV). “The Lord abhors dishonest scales, but accurate weights are his delight” (Prov. 11:1, NIV). “A good name is more desirable than great riches; to be esteemed is better than silver or gold” (Prov. 22:1, NIV). “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless” (Eccl.5:10 NIV). “Like a partridge that hatches eggs it did not lay is the man who gains riches by unjust means. When his life is half gone, they will desert him, and in the end he will prove to

be a fool” (Jer.17:11 NIV). “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many grieves” (1 Tim. 6:9-10 NIV).

From all indications, both in the traditional society and in the Bible, when humans become lazy and idle instead of being productive, active and hardworking, they are denying a basic aspect of their humanity. All the references from both the traditional society and the Bible attest to the fact that even though wealth is desirable, wrongful acquisition of it is detestable. There is no short cut to wealth creation. Pope John Paul II was clear when he spoke about the fundamental place of work in human life. John Stott quoted the Pope’s encyclical *Laborem Exercens* (On Human Work). He writes, “work is one of the characteristics that distinguish man from the rest of creatures, whose activity for sustaining their lives cannot be called work” (Stott, 1999, p.188).

The Church, just as in the traditional society, believes that being rich has many blessings. A rich society can afford to provide care for the vulnerable, help cultural activities flourish, enable scientific research to be conducted, and invest in improving infrastructure and opening up greater opportunities for all. Gyekye (1999, p.99) affirms this point when he stated that “wealth is highly valued because of the contributions the wealthy person can make or is expected to make towards the welfare of the family or the society at large.” But one cannot distribute or use wealth unless one has it. It

has to be created but we do not seem to have paid as much attention to the methods of creating wealth as we have to the acquisition of wealth.

In recent past, the disturbing phenomenon of ignoring hard work and acquiring wealth through dubious means is fast gaining grounds and eating into the very fibre of our society, with the youth being the worst culprits. One way of acquiring wealth without giving due consideration to hard work is 'sakawa'. The worrisome nature of this syndrome has caught the attention of all stakeholders in the Church and the State in general. In a *Daily Graphic* front page story on Wednesday May 13, 2009, authorities of the Ghana Education Service (GES) called for an emergency national response to salvage the future of hundreds of school children who are increasingly being lured into the phenomenon of 'sakawa', the internet fraud that has gained notoriety in the country lately. Among other interventions, the authorities called on Metropolitan, Municipal and District Assemblies (MMDAs) to enact bye-laws that would bar children of school going age from visiting internet cafes to engage in 'sakawa'. Expressing his moral indignation and resentments about the development, the then Director of Basic Education of the GES, Mr. Stephen Adu, said addressing the problem transcended the scope of school authorities alone and called for a national intervention to curb the phenomenon. He stressed, "sakawa is not helping us as a country. It is a big worry to us. We need the support of religious bodies, schools, the media and everyone to address this problem" (Amoako, 2009).

There are others who are involved in other wrongful means of creating wealth. Recent reported cases in the media about stealing and armed robbery involved the youth. Sad to say, women are also involved in this heinous

activity. People, including the youth are also involved in all forms of lottery and gambling, all in their bid to make money. There are those who are also engaged in prostitution as a means of creating wealth. Bribery and perceived corruption are now everywhere, from the corridors of public and civil offices to the parishes and premises of the Church. A pastoral letter issued by the Catholic Bishops of Ghana in 1997 titled 'A Message to our Nation on Bribery and Corruption', stated that "bribery and corruption have become very common, in truth prevalent in various sectors of public and private life. It seems everybody is out to exact more than his/her rate; everyone is extorting from the other, be it from the government or private, no one seems content with his/her pay."

Another example to buttress the above assertion is a news item posted on *ghanaweb* on 14th April 2011 with a caption, 'Corruption present in all branches of Ghana government', indicated that there is corruption in all branches of government, despite a law providing penalties for official corruption. The report citing the Ghana Police and judicial officials for corruption, says "Police set up barriers to extort money from motorists, and judicial officials accepted bribes to expedite or postpone cases or to "lose" records." According to the report, the World Bank's most recent Worldwide Governance Indicators (2008) reflected that corruption was a problem. In the hearings of May and August 2010, the Public Accounts Committee (PAC) of Parliament uncovered numerous cases of embezzlement and misuse of funds by government ministries, departments, agencies and district assemblies, the report said. The committee forwarded all cases to the Attorney General, however, no prosecutions had been reported at year's end, the report said.

Besides trying to deal with these and other enormous questions, the Church has a pastoral responsibility to the people within her fold who are involved in the wealth creation process. They often have mind-boggling and heartrending decisions to make. The subject affects both the elderly and the young people who are caught in ethical dilemmas in the area of wealth creation. Poverty is one visible existential reality which poses a big challenge to the Church with grave implications for meaningful life generally and the well being of Christians.

Statement of the Problem

Wealth creation certainly is not a new subject. There have been lots of fora, seminars, workshops and symposia to educate and teach people on wealth creation or to equip them with the skill of creating wealth. It is the view of the researcher that all these attempts are not bad in themselves as they are aimed at alleviating poverty and empowering people to meet basic daily necessities. One aspect of wealth creation that seems forgotten or untouched is the ethics of it or how wealth is created. In other words, attention has not been paid to the rightness or the wrongness of wealth creation. The task of the researcher is therefore to examine the moral response of the Methodist Church Ghana to the issue or the problem of creating wealth by any possible means no matter how unacceptable it may be to society or the Church. Specifically, the study seeks to find out the response of the Methodist Church Ghana in addressing the growing phenomenon of wrongful creation of wealth.

Objectives of the Study

The main objective of the study is to examine the moral response of the Methodist Church Ghana to the issue or the problem of wrongful means of wealth creation. Specifically, it aims at achieving these objectives:

1. Identify why people, especially the youth, indulge in fraudulent means of creating and acquiring wealth such as 'sakawa', prostitution, armed robbery, gambling, lottery, bribery and corruption.
2. Examine the effects of get-rich-quick attitude on the work ethic of the Ghanaian society and the Church in general.
3. Ascertain the efforts made by the Church, especially the Methodist Church Ghana, towards the current approach to wealth creation in our society today.
4. Suggest some remedies to the get-rich-quick menace.

Significance of the Study

This study would be of significance in the following respects.

1. It will seek to fill the ethical vacuum that has been created by the lack of information on the 'how' to create wealth that has gone on over the years and especially the contribution of the Methodist Church Ghana.
2. It will help create awareness for the members of the Church with regard to acceptable means of wealth creation.
3. It will help expose and sensitize people about the dangers and harmful effects of wrongful means of wealth acquisition.
4. It will be available to counselors in helping the youth make meaningful choices in their employment careers.

5. Parents and guardians will equally benefit from it as they may use it to direct their children in their choice of honest work.
6. Finally it might be a resource document for the government and other stakeholders in formulating policies on youth employment.

Research Methodology

This section discusses the steps taken and the procedures adopted to gather data relevant to the study. Specific areas to be covered are the research design, population sample, research instruments, data collection procedure and method of data analysis, as well as the organization of the write-up.

Research Design

Sarantakos (1993) opines that a research design normally contains among other things the logical sequence in which the study is to be carried out, as well as the elements of the study, its methods of data collection and the analysis, and all administrative procedures that need to be considered for the study to be carried out without problems or delays.

The study employed the descriptive and ex-post facto research designs. These were adopted because the issue under consideration is an existential reality which is happening in our society. These methods were employed to unearth the reasons why people engage in dubious means of getting rich quick. According to Bickman and Rog (1998), a descriptive study is one in which information is collected without changing the environment (i.e., nothing is manipulated). Descriptive studies are usually the best methods for collecting information that will demonstrate relationships and describe the world as it

exists. They further suggest that descriptive studies can answer questions such as “what is” or “what was.”

Glass & Hopkins (1984) assert that descriptive research does not fit neatly into the definition of either quantitative or qualitative research methodologies, but instead it can utilize elements of both, often within the same study. In other words, descriptive research can be either quantitative or qualitative. It involves collections of quantitative information that can be tabulated along a continuum in numerical form, such as scores on a test or the number of times a person chooses to use a certain feature of a multimedia programme, or it can describe categories of information such as gender or patterns of interaction when using technology in a group situation. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection.

McMillan and Schmacher (2006) describe ‘ex post facto’ as a term used to designate action taken to change the effect given to a set of circumstances. This action relates back to a prior time, and imposes this new effect upon the same set of circumstances that existed at the time of the occurrence. Ex-post facto research is systematic empirical inquiry in which the scientist does not have direct control of independent variables because their manifestations have already occurred or because they are inherently not manipulated. Independent variables are studied in retrospect for seeking possible and plausible relations and the likely effects that the changes in independent variables produce on a single or a set of dependent variables.

Population Sample

The population sample that was used is the Cape Coast Circuit of the Methodist Church. The Church in Cape Coast Circuit comprises nine societies, namely Wesley Cathedral, Ebenezer (Siwdo), Emmanuel (OLA Estates), Trinity (Amanful) and Dunwell (Apewosika). The rest are St. Paul (Amamoma), Mt. Olivet (Greenhill), Good Shepherd (Nkanfoa) and Kwaprow. The choice of Cape Coast is informed by two main reasons. The first is the fact that Cape Coast is the cradle of Methodism in Ghana. Methodism first came to Ghana (then Gold Coast) in 1835 through Cape Coast, and until 1927, was the headquarters of the Church when it was moved to Accra, its present headquarters. The second reason is the fact that the researcher resides in Cape Coast and has access to information readily in Cape Coast.

Research Instruments

The researcher used both the quantitative and the qualitative methods. The reason was that the researcher could obtain a variety of information on the same issue. Quantitatively, the researcher relied on questionnaires and qualitatively, he relied on interviews. The information that was to be obtained from the use of questionnaire could either be authenticated or complimented by the interviews or the interviews could give different opinions on the issue under discussion. This was meant to help the researcher achieve a relatively higher degree of validity and reliability.

According to Cohen, Manion & Morrison (2007), the quality of a piece of research stands or falls not only by the appropriateness of methodology and

instrumentation but also by the suitability of the sampling strategy that has been adopted. They further posit that in determining sample size for a probability sample one has to consider not only the population size but also the confidence level and confidence interval. The confidence level, usually expressed as a percentage (usually 95 per cent or 99 per cent), is an index of how sure we can be (95 per cent of the time or 99 per cent of the time) that the responses lie within a given variation range, a given confidence interval (e.g. ± 3 per cent). The confidence interval is that degree of variation or variation range (e.g. ± 1 per cent, or ± 2 per cent, or ± 3 per cent) that one wishes to ensure.

Krejcie and Morgan (as cited by Sarantakos, 1993) suggest that a total population size of about 4500 should have a sample size of about 350. The total population size of the Cape Coast Circuit in 2012 was 4700 (Synod Agenda, 2012).

One of the most important qualities of using quantitative method is the requirement that the sample employed reflects the attributes of the target population, the findings it produces relates to the whole population and the conclusions drawn through the study are pertinent to the whole population (Sarantakos, 1993). The choice of Cape Coast Circuit is expected to execute this task. Presumably, members of the Church in Cape Coast Circuit reflect the attributes of the entire Church and the nation as a whole in terms of their age, gender, experiences and perceptions.

The members would be randomly selected. The researcher chose the random sampling method because of its relatively fair, even and unbiased nature. Osuala (1993) opines that random sampling is that method of drawing

a portion or sample of a population or universe so that each member of the population or universe has equal chance of being selected. In other words, in a random sampling all possible samples of fixed size have the same probability of being selected. Sarantakos (1993) also stipulates that in random sampling, every unit of the population has an equal, calculable and non-zero probability of being selected for the sample. It allows computation of accuracy of selection and offers a high degree of representativeness. Simple random sampling gives all units of the target population an equal chance of being selected.

In the words of Kumekpor (2002), the simple random sample is selected in such a way that each unit in the universe stands an equal chance or probability of being included or excluded in the final sample. Thus in the simple random sample, each unit selected has the same or an equal chance of inclusion or exclusion as those units actually excluded. A sample drawn at random is unbiased in the sense that no member of the population has any more chance of being selected than any other member. Again, in random sampling, no one choice forces or determines another choice of being included in the sample and that no choice is predetermined by another (Osuala, 1993). In random sampling, the selections are independent of each other (Sarantakos, 1993). Stated differently, when random sampling is used, each element of the population has an equal and independent chance of being included in the sample (Engelhart, 1972). The selection of those who answered the questionnaires was done such that the researcher could not influence the selection by way of knowing them personally or the way they answered the questions. Thus their responses were independent, unbiased and fair responses.

Qualitatively, the researcher interviewed a cross section of twenty six (26) members of the Church in Cape Coast. The selection was done at three levels: the ministerial, the laity and the youth. The breakdown was as follows: 3 clergy (made up of the Bishop, two other ministers in the Circuit). These provided the official administrative dimensions of the position of the Church regarding the topic under consideration. There was 5 laity (made up of one member who signed the deed of foundation in 1961, a past lay chairperson who is also a woman [the researcher is sensitive to gender balance], two other women and the administrator at Wesley Cathedral because of his in-depth knowledge about the church's history). The last group was the youth, 18 of them were selected, 2 from each of the nine societies to give a fair representation to every society.

The method of selecting the persons for the interview was purposive sampling. Basically, a purposive sampling is where the researcher used his judgment to select a sample that he believes, based on prior information, will provide the needed information. In other words, a purposive sample is a sample selected because the individuals have special qualifications of some sort, or because of prior evidence of representativeness (Fraenkel & Wallen, 2000). Sarantakos (1993) opines that in purposive sampling technique, the researchers purposively choose subjects who in their opinion, are thought to be relevant to the research topic. In this case, the judgment of the investigator is more important than obtaining a probability sample. The process of sampling will involve identification of the informants and arranging times for meeting them. Adding his voice, Kumekpor (2002) posits that in purposive sampling, the units of the sample are selected not by a random procedure but they are

intentionally picked for the study because of their characteristics or because they satisfy certain qualities which are not randomly distributed in the universe but they are typical or they exhibit most of the characteristics of interest to the study. Thus, in purposive sampling, judgment and knowledge of the characteristics of the units of the universe as the object of the study is important. A major disadvantage with this method is that the researcher's judgment may be in error in that he may not be correct in estimating the representatives of a sample or their expertise regarding the information needed (Fraenkel & Wallen, 2000).

The researcher chose the purposive sampling method because the people to be interviewed would be specifically chosen based on some qualities they have which in the opinion of the researcher would serve the purpose of this study. The qualities would include their in-depth knowledge, their status and standing in the Church and because of gender specificity.

Limitations of the study

The study, as with all other research works, is saddled with lots of limitations. For example, the collection of the questionnaire was delayed. Besides, not all the questionnaires were returned. Again, respondents were economical with their views on the get-rich-quick menace because they felt giving certain information may implicate them as being involved in the matter in question. In addition, some of the key informants were not available on the appointed dates for the interview.

Organization of the Study

The study was organized under five chapters. Chapter one was about the general introduction which included the statement of the problem, the objectives and significance of the study, the research methodology and a review of relevant literature. Chapter two dealt with the concepts of work and work ethic in the Methodist Church Ghana and the bases upon which these concepts were formed. Chapter three focused on the theoretical framework on the concept of wealth and its creation. Chapter four was about the analysis of the data gathered and chapter five drew conclusions on the findings and made recommendations.

Literature Review

This section looks at some relevant literature related to the study. Hart (1998) indicated that a literature review enables the researcher to distinguish what has been done from what needs to be done. Randolph (2009) mentioned that literature review informs the student of the influential researchers and research groups in the field. Randolph also stated that reviewing literature is a means of demonstrating an author's knowledge about a particular field of study and this includes theories, methods and history. Topics to be discussed under this section include 'kalabule' in Ghana, 'sakawa' and prosperity Gospel Preaching. Others include, ritual murder (also known as 'sikaduro'), bribery and corruption and other forms of gambling.

The desire to acquire wealth is not bad at all. According to Kudadjie and Aboagye-Mensah (1992), human beings have the natural desire to acquire and accumulate things, one of which is wealth and riches. In fact, it is part of

the reason for human existence. This natural instinct is meant for the good of the individual and the entire society. They cite examples such as the natural desire to preserve life makes one eat and drink, and seek medication when one is sick. The natural wish to have children helps the human race to continue to perpetuate. It is the natural wish for better standard of living that people find themselves in one occupation or institution of learning or another. These are not bad in themselves. It is when this natural instinct is misdirected, misplaced and misused that the well intentioned means become harmful and injurious not only to oneself but the society in general.

In recent past, there has been an upsurge in this get-rich-quick-attitude among the Ghanaian populace with the youth being the worse culprits. This natural desire and urge to acquire wealth and riches has turned into an almost uncontrollable situation. Often the wealth and riches acquired in these inordinate means are immoral and criminal, bringing harm to the people involved and others. The following sections will deal with the various topics mentioned earlier on.

‘Kalabule’ in Ghana

Ghana experienced some unusual events in her economic and commercial arrangements during the period 1974-1985 (Kudadjie & Aboagye-Mensah, 1992). So peculiar was the phenomenon that a new word had to be coined to describe the situation, and that word is ‘Kalabule’. It is unclear what the root of the word is, even though many have been suggested. This is what Kudadjie and Aboagye-Mensah, (1992) wrote about the genealogy of the phenomenon:

Some say it was a corruption of ‘corner bully’, that is to put someone in a tight corner and in his or her weak position exploit and cheat him/her. The other suggestion is that ‘kalabule’ comes from the Hausa expression

“Kere kabure”, meaning ‘to keep it quiet’, indicating that something fishy has to be done on the quiet and under cover.

Thus, ‘kalabule’ as a term, was used to describe a range of unethical, unacceptable and criminal transactions. It meant organized and premeditated con-artistry. The term also alluded to blatant trickery committed for personal economic gain, and the illegal buying and selling of controlled goods (<http://www.urbandictionary.com/define.php?term=kalabule>).

‘Kalabule’ as a practice also involved many middle men and women that handled goods and services, and in the course of scarcity, costs and prices of goods were very high. As Kudadjie and Aboagye-Mensah, (1992, p. 80) put it, “virtually everything cost between three and ten times the official or controlled price.” This immoral practice permeated throughout every corner of the country. Drugs of all kinds including essential and scheduled drugs not available in top hospitals and pharmacies were sold in the open market at exorbitant prices by people who knew nothing about drugs. Engine oil and petrol were sold at private homes while the filling stations run short of supply. Engine oil was adulterated with coconut oil. Grinded pepper sellers mixed the pepper with ground cola nuts or avocado pear stone; ground-nut paste was mixed with *kokonte* (dried cassava flour).

Those outside commercial activities found their own way of carrying on *kalabule*. Taxi drivers and other transport operators charged what they

pleased, usually higher fares than the approved ones. Travellers without luggage were not allowed to board cars. Sometimes to qualify as a passenger, travellers had to buy paper bags into which they removed and put in their footwear which were charged as luggage. Messengers and office clerks “could not find” or locate files and documents unless they were given money. Those seeking jobs had to bribe their way through with cash or if females, succumb to sexual pressures. Some medical doctors employed in government hospitals told their patients to meet them at their private clinics. Those involved in the ‘kalabule’ business had in mind one aim, and that is to cheat or defraud the other. In fact ‘kalabule’ became a household term that was used to apply to any backdoor, crooked transaction, and untrustworthy person.

A number of disastrous consequences followed the corrupt practices of *kalabule*. Those engaged in it deeply wounded their own personalities. They spoiled their character and conduct. They took to a life of defrauding, cheating and exploiting their neighbours instead of showing love and sympathy to them. They were overcome by the passion to become rich so much so that they became greedy and selfish. Consequently, they became wicked and had no feelings whatsoever for their fellow human beings, as long as they got what they wanted. Their conscience became dead and they could no longer feel its promptings. Because of their ill-gotten wealth, they became discourteous and treated others with contempt.

The end result of those who engaged in *kalabule* in their bid to create wealth was that they were never liked by the other members of society. They had the money but because they had it through dubious means, they were never liked.

The 'Sakawa' Syndrome

Another disturbing phenomenon that is fast gaining grounds of notoriety and eating into the fibre of our society is 'sakawa'. To many, 'sakawa' is a cyber fraud because it actually started as such. Boateng, Olumide, Isabalija & Budu (2011) conceptualized cyber crime or cyber fraud as criminal activities or crimes in which computing devices or other forms of ICTs are the target source. 'Sakawa' was a way of defrauding many people especially foreigners on the internet. In their dire lust for Ghanaian or any other black women who pose nude in search of husbands and other forms of relationship on the internet, the victims could do anything, including the doling out of gifts and large sums of money to win the internet suitors. Overtime, the reality became manifest and the foreigners became aware that many of the attractive nude ladies were fronting for their husbands, boyfriends or other male friends. Any major benefits from the illicit business therefore went to the males with the women only acting as pawns in the larger business plan of their male partners. The foreigners thus became wise. They refused to send large sums of money which hitherto they had anticipated will help them win over the ladies. The male counterparts had to change their plans in order to maintain the ostentatious lifestyles that they have acquired earlier from the internet business. They then resorted to occultism. This included abduction of babies and children for ritual purposes. Some have to sleep in coffins with corpses, or carry empty coffins and parade them through principal streets. Others walk bare footed, eat from the refuse dumps and desist from bathing. The picture painted might seem strange and weird to believe. However, the reality remains that the practice is stock in trade of some Ghanaian people

especially the youth whose insatiable lust for wealth is driving them to such levels.

‘Sakawa’ as a term encompasses various fraudulent means and ways to acquire wealth. It is an unorthodox, wicked and weird means of achieving fame and wealth overnight. It includes cyber fraud (internet fraud), use of spiritually fortified rings, sleeping in caskets or coffins, carrying coffins at night, and consulting spirits at the cemetery or the sea shore. All of these come with some conditionalities.

Sources including oral tradition has it that the ‘sakawa’ menace started at Agona Swedru in the Central Region in the early part of the year 2000. According to Boateng, Olumide, Isabalija & Budu (2011), there is a growing awareness of this cyber crime but the crimes mostly go unreported. This is basically because people do not want to offend their neighbours. According to Abbey (2009) practitioners of ‘sakawa’ meet at Woraba Estate at Agona Swedru to do their nefarious activity.

Media reports in the recent past have stories of ‘sakawa’ activities and their deadly consequences. On 27th March 2009, Joy FM, an Accra based radio station carried a story on its website, *myjoyonline.com*. It was captioned ‘*Sakawa rituals paralyses Student*’. The story has it that the aspiration of a young former student of St. Augustine's College in Cape Coast to use rituals to succeed in internet fraud, popularly called ‘sakawa’ to enrich himself as his numerous friends have done, has left him crippled and dumb for disobeying the strict demands of the rituals. Narrating his sad story, the boy said that his friend initiated him into the internet fraud (‘sakawa’) and advised that in order to succeed to become rich like him, they had to consult a native doctor

(Mallam) at Antoa-Boma in Kwahu for some rituals. The boy submitted that he readily agreed to his friend's directive and followed him like an 'obedient sacrificial lamb' to the Mallam who prepared some substances for them and gave strict instructions on how to apply them. Part of the ritual was that he was to go to the cemetery at midnight, sprinkle some powdered concoction on his body, some on the floor and sleep in it for about an hour. Failing to do this, the boy got paralyzed.

The 'sakawa' menace has many repercussions not only on the people involved but their immediate families and the nation at large. Socially, the menace can affect the educational performance of students who engage in it. Abbey (2009) observed that it is very easy to see children of school going age hopping from one internet cafe to the other, wasting instructional hours all in the name of finding friends on the internet. Abbey worriedly stated that the canker would affect Ghana's image as a gateway to Africa. In addition, 'sakawa' has the potential of scaring away foreign investors. Boateng, Olumide, Isabalija & Budu (2011) have observed that cyber crimes have the potential to stall the developmental contributions accruable from a well-harnessed information communication technology (ICT) adoption, diffusion and usage in Sub-Saharan Africa. Cyber fraud has a potential to widen the digital divide, crumble the information infrastructure and affect consumer confidence in online transactions. Some perpetrators have gone mad as a result of being involved in 'sakawa'; some have even died because of their involvement in it.

Ritual Murder

Another syndrome that is also closely related to 'sakawa' is ritual murder. Ritual murder has persisted in Ghana for quite a long time. It is a practice in which people are murdered for ritual purposes. Even though the practice may have many underpinning reasons, the most common one is for money, hence its popular Akan name 'sikaduro'. This is the practice in which people kill others with the view of getting money. The *Daily Graphic* of Wednesday May 11, 2011 carried a front page story about how the police captured the ritual killers of a twelve year old boy. The story said that Bompaa, a farming community in the Atebubu-Amantin District in the Brong Ahafo Region, was thrown into a state of mourning when the headless body of Kwame Amoah, 12, who was beheaded for ritual purposes at Techiman on Friday (6th May 2011) afternoon, was found in a bush on the outskirts of the community. The decomposed body, which had been covered with leaves, was found by a police investigation team, led by the Kintampo Municipal Police Commander. The police team was accompanied by some elders and opinion leaders of the community to the location where the body had been buried. The headless body was found when Sumalia Yahaya, 32, who is alleged to have beheaded the boy for ritual purposes to become rich (popularly called "Sika Aduro"), led the police investigation team to the place where he buried it. The police also arrested one of the two accomplices mentioned by the suspect, Namitor Koula, 45, while the other accomplice, Kwadwo Fosu, was on the run. According to the police, the suspect was arrested with the boy's head at the residence of a spiritualist in Techiman where he had gone to present the

head for rituals last Friday afternoon. The police were said to have been alerted by the spiritualist who had been contacted by the suspect for the rituals.

The incident narrated is just one of the numerous ritual murder cases that have happened in the country with the sole aim to get rich overnight. In some cases the victims turn out to be close relatives of the perpetrators. The moral issue here is must people get money at the expense of other people's lives? If everybody decides to engage in this kind of business, what kind of society would we be living in or what kind of society would we be building for ourselves and posterity?

Prosperity Gospel Preaching

Prosperity gospel (also known as prosperity doctrine, the health and wealth gospel, or the prosperity theology) is a Christian religious belief whose proponents claim has tens of millions of adherents, primarily in the United States, centred on the notion that God provides material prosperity for those he favours (http://en.wikipedia.org/wiki/Prosperity_theology). It has been defined as the belief that God blesses believers with riches or more specifically as the teaching that believers have a right to the blessings of health and wealth and that they can obtain these blessings through positive confessions of faith and the 'sowing of seeds' through the faithful payments of tithes and offerings.

The prosperity movement originated with the Word of Faith movement of North America after World War II and championed by televangelists like Kenneth and Gloria Copeland, Mike Murdock, Kenneth Hagin and Oral Roberts, and became particularly popular in the decade of the 1990s. More recently, the theology has been exported to less prosperous areas of the world,

with mixed results (http://en.wikipedia.org/wiki/Prosperity_theology). On the African continent, Bishop David Oyedepo, founder and leader of Living Faith Ministries, also known as Winners Chapel, is one of such preachers (http://www.christianitytoday.com/globalconversation/templates/article_print.html?id=85349). The Church with its headquarters in Nigeria has many branches in Ghana. Members identify themselves as winners, insinuating their triumph over poverty, demons and ailments. Oyedepo teaches that, the word of faith is the key to triumphant living, and lists prosperity as one of the 12 pillars of his ministry (Oyedepo, 2005).

The prosperity gospel movement teaches that Christians should be prosperous, being children of God, since their God owns everything, and they have no reason to remain deprived or wretched. These persons and Churches emphasize prosperity with explicit swell in material possessions. Thus poverty is inimical to Christianity. This understanding which is identifiable with modern day theology of wealth and prosperity has actually transcended the boundaries of Pentecostal and Charismatic groups. It is quietly but forcefully permeating the teachings of many mainline protestant Churches including the Methodist Church Ghana, such that it has become a phenomenon rather than a denominational tag or a preserve of a particular Christian group.

For the prosperity preachers, poverty is one visible existential challenge of the Church with grave implications for meaningful life generally and the well being of Christians. In his editorial remarks of *Trinity Journal of Church and Theology*, Asamoah-Gyadu commented, among other things about the prosperity gospel that, the materialistic orientation of this gospel gives serious concern, especially when preached within an African context of

poverty, squalor and deprivation. According to him, the prosperity gospel has affected every aspect of African Christian life (Asamoah-Gyadu, 2009). Again, Asamoah-Gyadu (2011) remarked that the New Pentecostal Churches (NPCs) of Africa emphasize prosperity of all kinds. Wealth, health, success, and ever-soaring profits in business are coveted, cherished, and publicly flaunted as signs of God's favour. In this new type of Christianity, success and wealth are the only genuine marks of faith.

The New Pentecostal Churches find support from some selected Bible passages. For example, they quote 3 John 2, "*Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well*", to support their argument. The wish for general well-being is interpreted to mean not only that God will give believers their basic needs but also that they will live in comfort and luxury. Abraham, who was rich in cattle, sheep, and gold (Gen. 13:2), is commonly cited, with special emphasis on his willingness to pay tithes to Melchizedek, a model for the "sowing of seed" that prosperity churches encourage. They argue that since the apostle Paul tells us that the blessing of Abraham has come to the Gentiles (Gal. 3:14), why should Christians not enjoy similar wealth and influence? For the prosperity gospel preachers, poverty humiliates a person and makes him/her a victim, susceptible to sickness and disease... Poverty has no friend. It is an orphan, and no one wants to identify with it. In fact, no one in his/her right mind wishes to be poor. Poverty is a killer disease and so it has to be treated (Oyedepo, 2005).

The prosperity movement also taps into deep roots in traditional African religions. The prayer vigils and healing camps are the Christian

equivalent of traditional shrines where people go to have their destinies revealed and spiritual problems solved. The prosperity message resonates with African religious ideas because of the traditional belief in mystical causality. Tithes, like prayers, are ritual actions that are supposed to make things happen. African traditions strongly believe in the existence of invisible forces, especially malevolent powers, and in the efficacy of ritual action to fight the forces of evil. When prosperity is lacking, African Church leaders most commonly explain it by pointing to demonic forces, curses, and witchcraft and to an individual's sin. Churches offer "anointing for vengeance" to help dismantle spiritual traps set by envious family members and relations. Many charismatic church services include prayers of imprecation of sometimes alarming vengefulness.

(http://img.modernghana.com/images/content/report_content/youthforgoodgovernance.pdf).

Bribery and Corruption

Another quick means of getting wealth without due consideration to ethics is through bribery and corruption. The World Bank defines corruption as the misuse or abuse of public office for private gain (World Bank, 1997). The report further suggest that corruption can come in various forms and a wide array of illicit behaviour, such as bribery, extortion, fraud, nepotism, cronyism, graft, speed money, pilferage, theft, and embezzlement, falsification of records, kickbacks, influence peddling, campaign contributions, and appropriation of public assets and property for private use. According to Sen (1999, as cited by Dike 2010), corruption or corrupt behaviour involves the

violation of established rules for personal gain and profit. Dike (2010) again cited (Lipset & Lenz, 2000) who stated that corruption is efforts to secure wealth or power through illegal means private gain at public expense; or a misuse of public power for private benefit. Dike adds that corruption is an anti-social behaviour conferring improper benefits contrary to legal and moral norms, and which undermine the authorities to improve the living conditions of the people.

In a survey conducted by the Transparency International, corruption in the public sector takes the same form, whether one is dealing with a developed or developing country. The areas of government activities most vulnerable to corruption are public procurement, rezoning of land, revenue collection, government appointments and local government.

(http://www.apec.org.au/docs/06ASCC_HCMC/06_9_1_Balboa.pdf).

Gharajedaghi (1982) also described corruption as a social system. This means that corruption involves a structured set of objects and or attributes that operate together through relationships that exist between them (Wilson, 1993). Corruption is also described as a disease, a cancer that eats into the cultural, political and economic fibre of the society and destroys the functioning of vital organs.

Corruption has serious negative impact on the individual and the nation at large. According to the World Bank report, corruption reduces the overall wealth in a country since it discourages business from operating in such a corrupt setting. It also reduces the amount of money the government has for developmental projects. Furthermore, it allows those with money or connections to bend the law or government rules in their favour (World Bank,

1997). Myint (2000) argued that corruption does not need to be on grand scale to inflict serious damages on a country. Myint indicated that underground economy is found in every country but becomes more pervasive where corruption is widespread and this has the potential of causing inflation and currency depreciation. He continues that under corrupt systems, the privileged and the well connected enjoy economic rent which means that there can be abnormal or monopoly profits that can bestow large benefits. This implies that in the wake of grand corruption, wealth is concentrated in the hands of a tiny minority of population. On social cost, Myint maintains that corruption can lead to shoddy work in the execution of infrastructural projects such as roads, school blocks, and dams among others. Thus corruption can be a major obstacle in the process of economic development and in modernizing a country.

In addition, Al-Sadig (2009) provided a quantitative effect of corruption and stated that one point increase in corruption level leads to a reduction in per capita Foreign Direct Investment (FDI) inflows by 11 percent. He also stated that corruption is generally viewed as an additional cost of doing business or a tax on profits. As a result corruption can be expected to decrease the expected profitability of investment projects. Investors will therefore take the level of corruption in a host country into account in making decisions to invest abroad. He however, added that when the problem is controlled through the quality of institutions, the negative effects of corruption disappear and sometimes it becomes positive but statistically insignificant. In the words of Coetzee (2013), corruption represents a breakdown in integrity.

Dike (2010) collaborated the above assertions that the effects of corruption on a nation's socio-political and economic development are myriad. The negative effects impact economic growth as it, among other things, reduces public spending on education. According to Lipset and Lenz (2000) as cited by Dike (2010) the effect of corruption on growth, is in part, a result of reduced level of investment, as it adds to investment risk. The effect of corruption on education comes from the fact that the government spends relatively more on items to make room for graft. And corrupt government officials would shift government expenditures to areas in which they can collect bribes easily. Large and hard-to-manage projects, such as airports or highways, make fraud easy. In addition, poverty and income inequalities are tied to corruption.

A pastoral letter by the Ghana Catholic Bishops' Conference in 1997 on 'Bribery and Corruption' also listed some negative effects of bribery and corruption. The letter stated among other things that in Ghana today, bribery and corruption may be found in our courts and tribunals leading to the perversion of justice at times. Bribery and corruption on our roads also results in gross disregard for traffic rules and regulations and consequently cause the loss of precious lives through accidents that could have been averted. The letter further stated that the canker is found in our hospitals and health delivery centres, where fellow Ghanaians have been left unattended and some have even died because they could not afford the extra money being demanded for treatment. There is bribery and corruption in our schools and educational institutions right from admission to kindergarten, through basic, junior and senior secondary schooling, to qualifying examinations in tertiary institutions.

It is distressing to hear how many of our young ones, especially girls, have to suffer various forms of ignominy in order to obtain what is their due, be it in the pursuit of education, academic or professional qualifications, or jobs. In Ghana today, hardly anyone believes in the integrity of officials in government, in private or public employ. Very few believe in the true value of a certificate or a qualification, or in the honesty of an interviewing panel. This state of affairs is very dangerous because it undermines the integrity and credibility of civil society. The poor and the weak are often exposed to exploitation by the powerful and the rich, and are therefore losing hope in the State's ability to protect them and their rights.

The pastoral letter further stated that when, in a nation, law and order are subverted by monetary considerations, there is nothing but anarchy and a state of lawlessness. People tend to disrespect the law and carry out unlawful acts with bravado. After all they can buy justice or pay for their lawless behaviour and walk away. The law is held in ridicule, if not in contempt. The law enforcement agents and security officers lose their moral authority where bribery and corruption is the order of the day. This is a recipe for moral decay and violence. Hardly anyone respects the common good anymore. In fact, each one is out to exploit it for his/her own private gains, and not in the service of the State. Finally, the pastoral letter indicated that bribery and corruption invariably encourages and condones incompetence, mediocrity at work and disrespect for higher authority and unnecessary bureaucracy. These in turn drive away investment from the country and erode confidence the State.

Gambling

Another short-cut means to create wealth without sweat is gambling. In the words of Asante, “to gamble is to play games of chance for money, to take great risks for the chance of winning something or making profit. Gambling makes luck or chance the determining factor of human decisions and endeavours” (1999, p.64). According to the Centre for addiction and mental health (Camh, 2012), you are gambling whenever you take the chance of losing money or belongings, and when winning or losing is decided mostly by chance. Gambling thus rests primarily on chance, and chance is at the mercy of fate. This points to the absence of design or discoverable cause in the world. This mentality is at variance with Christian doctrine of creation where order, purpose and planning are key ingredients for human existence and survival. Chance is unreliable. It is something accidental. As Asante (1999) rightly pointed out, gambling contradicts what has been the basic principle of life, and that principle is that humans should work for a living. Purposeful and planned occupation is the basic need of every human being if the human being is to lead a meaningful, useful and productive life.

There are many different ways to gamble, including casino games, bingo, keno, slot machines, lottery tickets, scratch cards, Nevada or pull-tab tickets, betting on card, games, mah-jong or dominoes, betting on horse racing, other sports betting, betting on games of skill, such as golf or pool, tombola and similar games, Internet gambling and stock market speculation

Not all people who gamble too much are alike, nor are the problems they face. People with gambling problems are found in all age groups, income groups, cultures and jobs. Some people develop gambling problems suddenly,

others over many years. There are many reasons why a gambling problem may develop. For example, some people develop problems when they try to win back money they have lost, or because they like to “zone out.” Others have many life stresses that make gambling a welcome relief.

From the biblical point of view, honest work and income are inseparable. Paul gave a clear instruction on this: whoever refuses to work is not allowed to eat (2 Thess. 3:10). For Asante, gambling replaces this basic principle of life, namely the link between work and income with chance and income. But human existence cannot be defined in terms of chance. Chalmer (1966) says that chance leads to anarchy. Gambling also feeds into the spirit of acquisitive greed in humans. It thrives on the desire to get a very great deal for very little outlay at the expense of others. Chalmer (1966) wrote that the appeal of gambling is the hope of getting much as we can for ourselves at as little cost as possible.

The justification of gambling on the basis that proceeds from it are given to charity is untenable in the face of ethics and morality. The end does not justify the means. Again, Chalmer (1966) makes the point that it is morally wrong to try to raise funds for good purposes by methods which contradict love of one's neighbour. What it means is that wrong can never be righted by doing good with the proceeds of that which is wrong.

Conclusion

The concern of this study is the stress and over emphasis on material wealth unaccompanied by moral rightness in acquiring this wealth. This has resulted in increasing acquisitiveness, crave for material success and veneration, communal and Church's seeming approval of ill-gotten wealth.

Consequently, many members of society who are incidentally members of the Church engage in dubious dealings to get rich.

This chapter was basically about the introduction to the study, the statement of the problem, the objectives and significance of the study, the methodology used, limitation to the study, chapter organization of the study and a review of related literature.



CHAPTER TWO

THE CONCEPTS OF WORK AND WORK ETHIC IN THE METHODIST CHURCH GHANA

Introduction

This chapter is primarily about the concepts of work and work ethic in the Methodist Church Ghana and the bases upon which these concepts are formed. The Methodist Church, with its founder John Wesley, belongs to the protestant family. It also exists within the larger Ghanaian society. Attempts will therefore be made to see how the work ethics of Protestantism, John Wesley and the traditional Ghanaian society have impinged on the concepts of work and work ethic of the Methodist Church Ghana. In sum, the chapter will look at the concepts of work and work ethic, the Protestant Work Ethic, John Wesley and work ethic, traditional Ghanaian society and work ethic and the Methodist Church Ghana's work ethic.

The Concept of Work

Economic activity is vital in every society. However, different societies think of work in different ways. What is work? Considering the central and enormous importance of work to the individual, the family and society at large, a simple definition of work is surprisingly difficult to find. At the aggregate level, work is the productive output of the society, the way it maintains itself and provides the goods and services desired (Friedson, 1990). At the individual level, work is defined as the economic activity by which a person earns a living (England & Whitely, 1990). Some economists have

reduced the definition of work to the lowest common denominator—whatever we do to live or survive. This definition, in the view of the researcher, is too simplistic. After all, running away from an oncoming attacker or swerving to avoid a car accident is something one does to survive but certainly, these will not be called work. In the same vein, eating and sleeping are not work even though we do them in order to survive and thrive.

Dorr (1985) defines work as the exercise of the human power of making, shaping, inventing, creating, of coming into touch with and tapping the life giving powers of the earth, of cooperating with others in the tasks involved in building a more humane world—or some minor one which becomes significant because it embodies a person's labour. Work is also seen as an active engagement in performing a task or producing a product. Jensen settles for a definition of work as any activity undertaken with a sense of obligation to self, others, one's community or one's God (Jensen, 2006). Another attempt at defining work is made by Volf. He suggests that "work is honest, purposeful, and methodologically specified social activity whose primary goal is the creation of products or states of affairs that can satisfy the needs of working individuals or their co-creatures, or (if primarily an end in itself) activity that is necessary in order for acting individuals to satisfy their needs apart from the activity itself" (Volf, 2001, pp.10-11). In this definition, work is seen as a means to an end, namely the meeting of human needs. Witherington (2001) offers a definition of work as any necessary and meaningful task that God calls and gifts a person to do and which can be undertaken to the glory of God and for the edification and aid of human beings, being inspired by the Spirit and foreshadowing the realities of the new

creation. Bender (2000) also defines work as an active process by which creative and productive persons gain dominion over the earth and achieve fullness as human beings. The human person takes the many resources of the world and fashions them into useful and beautiful objects in the meeting of human needs.

These definitions of work portray that the concept of work is not necessarily religious. Indeed, the concept of work cuts across all boundaries and it has moral implications for us as humans. As Kudadjie and Aboagye-Mensah (1992) noted, work is an important dimension of our human experience. According to them, to work is to be human. Bender (2000) suggests that work plays a significant and necessary role in our universal call to become human persons. Work, as a dimension of life, absorbs much time and has a strong psychological impact. Nord and colleagues also suggest that much of Organizational Theory and Organizational Development research is based on the premise that work is noble, and that psychologically engaging work is a necessary condition for human development (Nord, 1990).

Researchers have found no universal perspective on work. Instead, perceptions about the psychological states of work appear to be a function of culture, gender, class, occupation, personality, or age, among other things (Gahan & Abeysekera, 2009). For example, as early as 1955, Morse and Weiss found that American men in middle-class and farming occupations emphasized the Protestant Work Ethic (PWE) and the intrinsic significance of their work, while those in lower-class jobs saw work as a necessary evil (Morse and Weiss, 1955). Subsequent research found increasingly nuanced perceptions about the value of work.

Work occupies such a significant place in most people's lives that it becomes imperative for the Church to incorporate the value of work in her teachings. It is envisaged that the average worker divides his or her day into three more or less equal periods—eight hours of sleep, eight hours of work and eight hours of leisure. So that work occupies a third of our day, indeed a half of our waking hours (Stott, 1999, p.185). According to John Calvin, as quoted by Smith and Smith, hard work was a means of gaining wealth for God's glory as well as a means of salvation. This ennobled work and made it necessary for human development (Smith & Smith, 2011).

Many people, including some who profess to be Christians, have negative attitudes to work (Kudadjie & Aboagye-Mensah, 2004). There are some people who view work as a necessary evil. For such people, they work because work cannot be escaped. If people keep away from work, they will be regarded by society as lazy people. Because they do not want to be referred to as such, they would go to work grudgingly. Such people adopt a casual attitude to work. The result is that when such people get to their work places, they virtually do not work. Again, those who see work as a necessary evil would go to work because they want to be paid at the end of the month even if they do not work. For such people, work is there for people to earn a living whether the job is done or not.

For some people also, work is something to be avoided or at best something to be tolerated as a necessary nuisance. Yet others see it as an unfortunate consequence of the Fall. They see physical labour as the result of the curse on man as a punishment for his sins.

There is another attitude towards work which holds that work is simply a useful sphere of witness. This school of thought posits that the Christian should be a witness to Christ in every situation but it is very inadequate to see the workplace as having no Christian significance in itself, but only as a well-stocked lake to fish in (Stott, 1999, p.187). John Stott further asserts that "...according to scriptures, work is a blessing not a curse, and it is the creation, not the Fall which has made humans as workers." He goes on to say that,

Those who are trying to develop a Christian mind on work, however look first to creation. The Fall (Gen. 3) turned some labour into drudgery, for the ground was cursed, and cultivation became possible only by toil and sweat, but work itself is a consequence of our creation in God's image. God himself is represented in Genesis chapter 1 as a worker... so from the beginning men and women have been privileged stewards of God's creation, commissioned to guard and develop the environment on his behalf (Stott, 1999, p. 187).

Witherington (2011, p.1) collaborated with this view when he stated that "the Bible is by no means just about working; it is also about God's people working, and about their participation in work that God sees good, endorses, and indeed participates in."

It is important to note that work is intended by God to give human beings fulfillment in life. In our work, we participate in sustaining God's creation. In the words of Asante (1999), work was not originally intended just for earning a living but for the actualization of our human potential as human

beings created to participate in God's creativity. This is primarily because we have been made as creative creatures after the image of our creator who himself is a worker. Bender (2000) collaborates this assertion by stating that work is inextricably bound up with the mystery of God's creative activity.

Each person shares in the wonder of creation through work. That is the essence of what God meant when he said to man, 'be fruitful and increase in number; fill the earth and subdue it' (Gen. 1:28). Even those who may read this text to mean procreation cannot fail to see that children bring fulfillment in life. We cannot subdue the earth without getting involved in creative and meaningful work.

It is equally important to note that ultimately work is not intended to benefit only the worker, but also the larger community. That is to say work is not an end in itself but a means to an end. For example it would have been a little strange if the injunction to 'be fruitful and multiply' was only meant for the first couple (Adam and Eve). After all, how much would the two eat and wear? The Bible constantly relates the tillage and productivity of the soil to the needs of the society and posterity. Therefore God gave the Israelites "a good land flowing with milk and honey" (Ex. 3:8) for their good and upliftment and sustenance of their poor, the widows and the orphans as well as the aliens (Lev. 19:9-10). The apostle Paul instructed the Ephesians that instead of stealing, one should work with his own hands in order that he may have something to share with those in need (Eph. 4:28). Work should therefore be regarded as a communal activity carried out by the community for the good of the community. All work needs to be seen as being, at least to some degree,

a public service. Work, through the use of natural and personal resources, is an essential force to achieve the common good.

By our work we affirm that we are truly human. If a person does not want to work when he has the energy and a job, then he ceases to be truly human (Kudadjie & Aboagye-Mensah, 2004). Asante (1999) agrees to this when he states that when we work, we affirm our humanity, and that work is inherent in humanity. By work human beings endeavour to preserve themselves. Among other things, they work in order to prolong their lives and that of their relatives. This is evidenced in man's strong desire to create wealth to maintain him/herself and that of the family. Such creation of wealth must aim at making people more human. (Kudadjie & Aboagye-Mensah, 2004). Work and wealth creation should not be seen as ends in themselves but a means to an end. Work is a means of sustaining the individual and the family; and a means of serving the community (Kudadjie & Aboagye-Mensah, 2004). Bender (2000) agrees to this by stating that work involves three spheres of values: (1) a personal value bringing dignity to the individual; (2) a family value forming the foundation of communal life; and (3) a societal value enriching the common good.

To define work solely in terms of material ends is to deny the human being the opportunity to actualize his/her creative potentials. Working solely with material ends in view leads to frustration, dissatisfaction and hopelessness (Asante, 1999). The worth of human work is judged not by how much it makes a few people in the community rich and powerful but by how much it serves the cause of all humanity (Kudadjie & Aboagye-Mensah, 2004). Each person's work must be seen to be an integral part of the whole.

The point is that when people get to know that the products of their labour are serving the needs of the larger community, they have a sense of fulfillment and satisfaction which keeps them working harder even under odd hours and conditions

The Concept of Work Ethic

There is a direct relationship between creation of wealth and our attitude to work. What therefore should be our attitude to work and wealth creation? In other words, what ethic should underpin our attitude to creation of wealth? The subject of work ethic assumes a higher importance at this time of inordinate desire for wealth. A poor work ethic or deterioration in work ethic, it is believed, would probably lead to economic decline (Ali, Falcone, & Azim, 1995). A case in point was a comment made by the Japanese Prime Minister, Kiichi Mitazawa, on 3rd February 1992. He indicated that some of the American economic ills came about because the U.S.A. lacked a work ethic (Ali, Falcone, & Azim, 1995).

A work ethic is usually understood to embody the values, beliefs and principles an individual has in relation to work. It is a set of values based on hard work, honesty and diligence. It is also a belief in the moral benefit of work and its ability to enhance character. A work ethic may also include being reliable, being honest, having initiative, or maintaining social skills. All of this is to say that work ethic embodies values or high moral standards that human beings place on work, the intrinsic and extrinsic interpretations and preferences that individuals or groups associate with economic performance. For example, some people see work as a valuable part of life, others see it as a

necessary evil, and still others identify so closely with their job that it becomes a part of their self-image. For example, the ancient Greeks despised work because it coarsened the mind for the acquiring of virtue. The ancient Hebrews considered work to be a result of the fall of Adam and Eve in the Biblical Book of Genesis, and thus thought work was necessary to expiate them before God. Karl Marx, according to Sayers, referred to work as an externally imposed, coercive activity (Sayers, 2005). Engels (1895) argued that the early Hebrews thought mankind was doomed to work as a penalty for the fall of Adam and Eve. That rationale is found in Genesis 3:17, “Cursed is the ground because of you; in toil you shall eat of it” (Erikson, 1990; Nord, 1990). However, earlier in Genesis, the Hebrew writer discusses God working in the act of creation, and says that He “placed the man into the garden of Eden to cultivate it” (Gen. 2:15).

The divine instruction to do the work of cultivation took place before the fall of humankind. The indication is that the Hebrew writer did not see work itself as the consequence of the Fall, but rather wearisome toil as the consequence, which is a very different thing. Nor can evidence be found in the other Hebrew writings that work is necessary to expiate humans before God. On the contrary, Hebrew poetry and wisdom literature discuss work as a natural part of life, one that a wise man will do well as he does other things well. For example, Proverbs 12:14 says, “from the fruit of his lips a man is filled with good things as surely as the work of his hands rewards him.” Likewise, Proverbs 27: 18 says “he who tends a fig tree will eat its fruit, and he who looks after his master will be honoured.”

The subject of work values or work ethic is of practical and theoretical interest, in no small part because of its strong correlations with job commitment and organizational performance (Smith and Smith, 2011). Work values have been found to directly influence employee behaviour and act as significant moderators of job well-being and commitment. There are many theories on work ethics, notable among them are the Catholic Work Ethic (Furnham (1990), Islamic Work Ethic (Ali, 1999), Chinese Work Ethic (Zhang, 2007) and the Protestant Work Ethic. The Protestant Work Ethic (PWE) is a famous theory on work ethic. The PWE will be briefly discussed because of its Christian bias and significance.

The Protestant Work Ethic

The Protestant Work Ethic (PWE) is, arguably, one of the best known of the work ethics. This is not to say that perspectives about work from other cultures or religions are not important (Ali, 1995; Zhang, 2007). However, the PWE has become part of the religious and social fabric of the Church. In their article in the *Journal of Management Development*, Virgil O. Smith and Yvonne S. Smith (2011) posit that the concept of the Protestant Work Ethic (PWE) has various roots but is commonly associated with Max Weber, particularly his essay *Die Protestantische Ethik und der Geist des Kapitalism*, translated as “The Protestant Ethic and the Spirit of Capitalism”. The essay was originally published in 1904-1905 and was greatly expanded and reprinted in 1920. In the book, Weber wrote that capitalism in Northern Europe evolved when the Protestant (particularly Calvinist) ethic influenced large numbers of people to engage in work in the secular world, developing their

own enterprises and engaging in trade and the accumulation of wealth for investment. In other words, the Protestant work ethic was an important force behind the unplanned and uncoordinated mass action that influenced the development of capitalism. The Reformation profoundly affected the view of work, dignifying even the most mundane professions as adding to the common good and thus blessed by God, as much as any "sacred" calling.

According to Weber, the PWE embodies the notion that man is dominated by the making of money, by acquisition as the ultimate purpose of his life (Weber, 1920), that hard work is ennobling and valuable for its own sake, that labor is a central part of life, and that self-reliance and delayed gratification are virtues (Miller, 2002; Weber, 1920). It further incorporates the idea that an individual's value and integrity can be judged by that person's willingness to work hard (Nord, 1990; Weber, 1920). The deserving person can achieve a sense of accomplishment, personal development, wealth and even salvation (Cherrington, 1980).

Weber argued that this notion was an economic legacy of the social spirit created by the Protestant reformation (Weber, 1920). According to Weber, the PWE was a construct of Luther, Calvin, and the Protestant Reformation. That is to say the origin of PWE was traced to the Reformation, though acknowledgement was made in some respect for secular everyday labour as early as the Middle Ages. As Weber frames it, part of Luther and Calvin's theology was that hard work for its own sake was the core of moral life, a measure of worth and virtue, and a way to give glory to God. Labour was a means of salvation and wealth was a sign of God's favour (Weber, 1920). Laziness is morally wrong, even reprehensible, because not only is one

not doing one's share of the work but also living off the hard work of others, and for that reason oppose development, progress and welfare programmes. What Weber found, in simple terms were that according to the new Protestant religions, an individual was religiously compelled to follow a secular vocation with as much zeal as possible. A person living according to this world view was more likely to accumulate money. Secondly, the Protestants effectively forbade wastefully using hard earned money and identified the purchase of luxuries as a sin. Donations to an individual's Church or congregation were limited, and donation of money to the poor or to charity was generally frowned on as it was seen as furthering beggary. This social condition was perceived as laziness, burdening their fellow man, and an affront to God; by not working, one failed to glorify God.

The Protestant Churches (Churches which separated themselves from the Catholic Church) emphasize among their teachings that a Christian must actively relate his faith to his/her daily life. A Christian must regard his/her particular work as a calling or a vocation given to him/her by God. Therefore a Christian must work hard (Kudadjie and Aboagye-Mensah, 1992). There are many scriptural passages that support the protestant (Christian) ethic of hard work and industry. For example in Genesis 2:15, "The Lord God took man and put him in the Garden of Eden to work it and take care of it." (NIV). Also, St. Paul's exhortation to the church at Thessalonica is worth noting:

In the name of the Lord Jesus Christ, we command you, brothers (and sisters), to keep away from every brother (sister) who is idle and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not

idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, labouring and toiling so that we would not be a burden to any of you. We did this, not because we do not have right to such help, but in order to make ourselves a model for you to follow. For even when we were with you, we gave you this rule: if a man will not work, he shall not eat. We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat (2 Thess. 3:6-12).

The scripture passages above have some implications for Christians and society in general. In the first place, it is wrong and immoral to earn money you have not worked for, and in this case hard work, or effort that commensurate with the value of what you have earned. The Bible condemns a person who does not work hard or tries to make money through easy means. Secondly, it is wrong and immoral to acquire wealth through exploitation, cheating, stealing, robbery, fraud and dishonest practices of any kind. The Christian must also eschew corruption (Lev. 19:11, 13). Basically, the core values of the PWE include hard work, industry, planning, judicious use of time and resources, and self denial.

John Wesley on Work Ethic and Wealth Creation

The Methodist Church also derives her ethics on work from her progenitor and founder, John Wesley. The writings of John Wesley cover many subject areas including work ethics and wealth creation. This section

briefly looks at John Wesley and his teachings on work ethics and wealth creation.

John Wesley lived in the 18th century, the period the nobility in Western Europe made up two to three percent of the total population. Nonetheless, they were the major influences of economic roles and also had a hand in the politics of the society at the time. They were the chief contributors to the financial system of the West. They were also the owners of farmlands that produced the raw materials. By owning the land that produced the valuable goods, the nobility could gain much wealth by trading their goods. As a result they lived lavishly and set the social standards of the time. While the nobility enjoyed, majority of the people in Europe suffered severe poverty. It is therefore not surprising that Wesley was noted for his ethical critique on the social, economic and political problems of his day. He did not only criticize the social institutions that created the poverty, but he also sought for alternative ways of addressing the needs of the people (Aboagye-Mensah, 1992).

John Wesley had known poverty right from infancy and rightly so because of the large size of the family (his parents gave birth to 19 children but only 9 survived). His family was not exempted from the poverty situation of the time. His father worked as an Anglican priest in one of the lowest-paying parishes in England. His low income coupled with the support of the nineteen children made him rarely out of debt. At a point in time John saw his father being marched off to prison as a punishment for debt (McConnel, 1939, p. 20). McConnel's description of the siblings, especially the sisters showed the extent of poverty in the family:

The children of the household at Epworth were all of distinctive and separate quality. The daughters were fearfully pinched by poverty without much chance to get out as the sons could, and earn a little money for themselves...Kezia, the youngest of the family, probably felt the pinch of poverty most (McConnel, 1939, p. 20).

Again, John's poor background was evident in his education. The parents were so poor that they could not afford to have a teacher in the house to instruct him and his siblings. Susanna Wesley, their mother, did a good job by instructing them herself in the house. John Wesley, for example, went straight from home to Charterhouse School in London at age ten. His admission to the school was on scholarship funded by the Duke of Buckingham. He recorded in his diary about himself thus, 'from ten to fourteen I had but little bread to eat and not great plenty of that' (McConnel, 1939, p. 21). Indeed, this was a statement that sums up the difficulty he went through during his school days.

Another area where Wesley's financial state was highly embarrassing was his early years in Christ Church, the most distinguished College in Oxford. His health during his first years at the college was far from being vigorous. He could not afford to go to the hospital for treatment when he suffered from bleeding nose. In a letter to his mother in 1723, he says that whilst walking in the country his nose bled so profusely that he was almost choked. He was only able to stop the bleeding by plunging into a river. Besides, he has a constant struggle with the payment of his fees and feeding.

His tutor told him that he would make the fees as low as possible but it was still difficult for him to make ends meet.

All these situations impacted greatly on Wesley's life and theology. He followed his father into ministry without any illusions about its financial rewards. He decided that though God had called him to follow his father's vocation, he did not believe that God had called him to be poor like his father. Consequently, Wesley and his early preachers ministered among people who were religiously, economically and politically marginalized. Thus, most of the early Methodists of the time were poor. It is upon this basis that John Wesley practiced and strived to help his contemporaries through scriptures to remove poverty from their lives and to lead moderately dignified lives. As a result, he became one of the wealthiest people in England in the 18th century. At the time when the average income for most British citizens was £20, Wesley was earning more than a million pounds per year (Burkett, 1998).

John Wesley based his teaching on money and wealth creation on Jesus' words recorded in Matthew 6:24 thus, "no one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money" (NIV). Expounding this passage, John Wesley commented that Jesus was entreating his listeners to avoid the wrong ways by which they obtained and used money and that the invention of money is just one example of God's wisdom and the gracious providence to mankind. In other words, he was concerned not only about wealth creation (money) and its uses but the morality or ethics of its creation and usage. For John Wesley, the assumption that money is evil is erroneous and unbiblical. For him, the evilness of money lies not in the commodity itself

but how the people use it. It is the love of money that is the root of evil, and not the commodity itself (1 Tim. 6:10). It is the view of the researcher that the evilness of money also lies in the mode of acquiring it and not just the usage of it. It is not always the case that love of money breeds evil but the lack of it.

When people have no money, they resort to all ways and means to get some including armed robbery, prostitution, bribery and corruption, 'sakawa' and others.

John Wesley termed money 'the mammon of unrighteousness' because of the unrighteous manner wherein it is frequently procured and wherein even that which was honestly procured is generally employed. It is true that money has the power to do great harm to an individual and the larger society when it is not acquired and used in the right way. For instance in the United States, it is estimated that 75% of all murder cases are related in some way to illegal drug trafficking, which is the largest money making business in the world (Donavan, 2000). Ghana is no different from this situation. The high rate of armed robbery, drug trafficking and its abuse, prostitution, the incidence of 'sakawa' menace and other forms of crimes are indications that some Ghanaians acquire and use money wrongly. A pastoral letter issued by the Catholic Bishops of Ghana in 1995 titled, 'Message to our Nation and Especially our Youth on Drug-Trafficking and Prostitution', seems to give credence to the above assertion. In that letter, they indicated that "about 70% of our womenfolk in one particular European city have been or are directly involved in prostitution for a living". The letter continued that "rumours have it that even our young men are also beginning to enter into that trade."

The ethical issue here is that some people consider prostitution as a profession or trade they are engaged in not only to make a living but also to profit. The Bishops' pastoral letter went on to give reasons why some people engage in this and other unethical trades. Among the reasons were the state of economic hardships in the country at that time, poor character training and lack of moral guidance, excessive love for and pursuit of money and affluence, a drive to make it quickly regardless of where it comes from, and sometimes undue parental and peer pressure. Coupled with these is the fact that those who seemingly have made it abroad do not tell the whole truth about what they did there to achieve such 'success' and within such a short time. These questions are begging for answers: Was it through honest toil, sweat and tears? Was it at the expense of conscience and moral integrity? Or was it at the cost of peddling through the corridors of death?

John Wesley also described money as a medium of exchange—a commodity that is indispensable to every life of civilized nations. For him, money is a gift from God for us to use as a means of exchange. It provides the needy with food and drink, clothing and shelter. Christians can use money to help widows and orphans, the sick and the oppressed, the blind and the lame. Money can bring people back from earth's sick door to health and strength again (Holway, 1987). Based on this assumption, he stressed on the right mode of acquiring and use of money and reduced the many words of advice on the subject to three main principles, which are, 'Earn all you can', 'Save all you can' and 'Give all you can'. The researcher refers to these as the ESG principles of John Wesley. In his sermon titled 'The use of money', John Wesley expounded his ESG principles of wealth creation as follows:

Earn All You Can

The first of the principle is 'gain all you can.' John Wesley exhorted Christians to gain all that is humanly possible through decency and hard work. He gave some precautions and restrictions in gaining all we can. Gaining all we can should not be done at the expense of one's life or one's health. Therefore, no gain whatsoever, should induce us to enter into, or to continue in, any employment which is of such a kind, or is attended with so hard or so long labour, as to impair our body. Neither should we begin or continue in any business which necessarily deprives us of proper seasons for food and sleep, in such a proportion as our nature requires. Indeed, there is a great difference here. Some employments are absolutely and totally unhealthy as those which imply the dealing much with arsenic, or other equally hurtful minerals, or the breathing an air tainted with steams of melting lead, which must at length destroy the firmest constitution. Others may not be absolutely unhealthy, but only to persons of a weak constitution. Such are those which require many hours to be spent in writing especially if a person writes sitting, and lean upon his stomach, or remain long in an uneasy posture. In short, we should not engage in whatever employment that puts our life and health at risk, for life is more valuable than anything else.

The second consideration is to gain all we can without hurting our mind any more than our body. We must preserve, at all times, the spirit of a healthy mind. Therefore we should not engage or continue in any sinful trade that is contrary to the laws of God, or of our country. Simply put, we should not engage in any dishonest employment, cheating, robbing or defrauding the State by not paying taxes.

We are also to gain all we can without hurting our neighbour. What it means is that we should not defraud our neighbour, steal or cheat on our neighbour. We cannot, consistent with brotherly love, sell our goods below and/or above the approved market price; we cannot study to ruin our neighbour's trade in order to advance our own much less can we entice away or receive any of his servants or workmen whom he has need of. No one can and should gain by swallowing up his neighbour's substance, without gaining the damnation of hell.

Furthermore, John Wesley explained that gaining all we can should not be done by hurting our neighbour in his health or body. He explained this to mean that we are not to earn our living by injuring our neighbour's health through environmental pollution. Example, putting chemicals on consumable products like vegetables and putting chemicals into the sea for fishing. Other examples of jobs that can destroy one's neighbour's health include the sale of strong drinks and dealing in hard drugs.

It is a factual truth that some drinks and drugs may have a place in medicine and may be of use in treating some bodily disorders. For example, opiates or prescribed painkillers such as codeine, heroin, Demerol, methadone and morphine have medically proven calming effects and used as a cure for gastrointestinal illnesses (Boss, 1999). A celebrated 19th century American physician, George Wood, wrote that "opium produces an exaltation of our better mental qualities, a warmer glow of benevolence, a disposition to do great things, but nobly and beneficially, a higher devotional spirit, and withal a stronger self-reliance, and consciousness of power" (Boss, 1999). Nonetheless,

Wesley described those who manufacture these drugs that destroy the human person as accursed murderers whose memorial shall perish even in hell.

Finally, gaining all we can should not be done at the peril of one's neighbour's soul. We injure our neighbour's soul if our jobs directly or indirectly provide them with the opportunity to indulge in immorality and intemperance. Such jobs included hiring of public places and theatres for immoral activities and sewing of clothes that expose people's nudity. To this end, Bender (2000) writes that work becomes dehumanizing and is robbed of the Christian meaning of work if its focus is too singularly on productivity. Work, which is meant to humanize and develop persons, can become destructive when means become ends.

These precautions and restrictions being observed, Wesley encouraged his audience to gain all they can by honest industry. They were to be diligent and time conscious in their chosen profession. Wesley abhorred procrastinating what can be done today to tomorrow. He admonished, 'Put your whole strength to the work. Spare no pains. Let nothing be done by halves, or in a slight and careless manner. Let nothing in your business be left undone if it can be done by labour or patience'.

Wesley also encouraged people to gain all they can by common sense by using and employing new business techniques. Businessmen and women should not be reluctant to adapt to change and moving with new technological advancement. He admonished: "You should be continually learning, from the experience of others, or from your own experience, reading, and reflection, to do everything you have to do better today than you did yesterday. And see that

you practice whatever you learn, that you may make the best of all that is in your hands”.

The following point is worth reiterating. There is nothing wrong in being rich and there is nothing wrong in working harder to be rich. However, we should not make that the goal in life. In other words, wealth should not be seen as an end in itself. There is nothing wrong in a person becoming wealthy. It becomes wrong when there is presumptuous desire of the heart for money. That is greediness. And greediness is not a moral virtue. As has been said already, money is not evil in itself. It is the inordinate desire for it that leads to all sorts of evil. In the quest for wealth, we are encouraged to remember that the first priority in life is not work but life. After all, we live to work and not just work to live. This is not speaking against industriousness and hard work but rather warning against overwork for the sake of accumulating riches. Several examples exist of people who leave home at dawn while the children are yet to wake up from sleep and return late in the night when the children have already gone to bed, all in pursuit of wealth. Such people occupy themselves with business more than they can grasp, so that their life is both drudgery and a continuous hurry. They fill their hands with projects more than they can handle, so that their life is a constant toss of care and fear.

Desiring to be rich leads many people into temptation. In order to achieve their goal, they are enticed to use dishonest and often violent methods. The desire becomes so strong that they cannot deliver themselves from it. Perhaps, they promise themselves that when they obtain a certain figure in their bank account they would stop acquiring money or work only to realize that they cannot because there is an insatiable quest to desire for more. In their

desire to maintain a certain social status in the community, they are often driven to sacrifice some of the really time tested worthwhile moral values in life. The greed for wealth causes some people to endanger their health and put their lives at risk. Indeed that is the end toward which they are drifting. They become so preoccupied with material things that they become drowned in complete ruin of reputation, of virtue, of happiness and of life itself. Many families have thus disintegrated and destroyed as a result of this.

Wealth does not end temptations but attracts different forms of enticement (Oladejo, 2009). Wealth-creators, no more or less than anyone else, are compromised and compromising. Ever present to those who generate wealth are the moral temptations and/or dangers of greed, covetousness, and lust for power, fraud and corruption, oppression and arrogance. Ever present to those who enjoy living in a wealth market economy are the moral temptations of corruption and accumulating wealth for its own sake, of living in smug indifference to the needs of the poor, and of seeking personal pleasure, personal gratification and personal excitement at any cost. Consumerism and hedonism are alive and well. Ever present to those who manage large corporations is the temptation to accumulate such huge concentrations of power that checks and balances from market competition and from social legislation are treated dismissively. Ever present to those who invest large sums in the development of new technologies is the attractiveness of deceit, of exploiting the vulnerable, of cutting corners, of making quick and handsome returns with no thought for long-term consequences in society. The Christian community does not stand in splendid isolation from these moral ambiguities and ethical dilemmas; we share them.

Save All You Can

It is not enough to earn all one can by honest and decent means and stop there. In other words, it is inadequate to earn all one can without developing a culture of savings among the people. Having gained all you can, by honest wisdom and unwearied diligence, John Wesley gave the second rule of wealth creation and that is 'save all you can'. A critical look into Wesley's lifestyle revealed that he saved all he could through certain changes he made in his lifestyle. He as much as possible avoided impulse buying, extravagant lifestyle, gluttony and drunkenness, expensive furniture and buying status symbols (things that will arouse the envy of others). He advised people to be careful with the use of their wealth. For him, money is a precious talent that must not be wasted on idle expenses which is the same as throwing it into the sea. Idle expenses included gratifying the desires of the flesh, the desires of the eye and the pride of life. These included what he termed 'superfluous or expensive apparel, or needless ornaments'. Examples of such expenditure are expensive furniture, costly pictures, painting, embellishment, elegant rather than useful gardens. Gratifying these desires would lead to increase in acquisitiveness.

According to Wesley, having earned all we can by honest toil, we should not waste them on worthless luxuries or on an extravagant lifestyle or throw away on impulse spending. Wesley mentioned gluttony, drunkenness, expensive clothing, ornaments, expensive furniture or paintings as of the areas in which one can waste one's money. He thus urged Christians not to waste precious money on bodily luxuries or cultivate expensive lifestyles but to cut down on unnecessary expenses and be content with a simple way of life. He

urged parents to educate their children on how to use money. He admonished them, for instance, not to bequeath money to their children unless they knew how to use it wisely. He would therefore not support pampering of children. He also admonished Christians not to spend money to gain admiration or praise or buy applause.

Give All You Can

Wesley's third rule was 'give all you can'. Having earned all we can and saved all we can, we must give away as much as we can. Wesley intimated that we must give away all we can because we are not the owners of what we have. We are only stewards for the good of our fellow human beings and we must use what we have as God wants us to. He explains how God wants us to use what he has given us in the following manner:

- First, we must provide for our basic necessities of life which include food, clothing and shelter that is enough to keep us healthy.
- Secondly, we must provide for the needs of our spouses, children and other dependants.
- After providing for the above mentioned people and there is any left, then do good to those who belong to the family of the faithful and if still there is something left, then do good to everyone.

Wesley pointed out that 'earning all you can' and 'saving all you can' are meaningless if the third rule, 'giving all you can' is ignored. He admonished his parishioners that if their income exceeded what they needed for their personal life, they should give the excess to meet the needs of others. He

exemplified this teaching as indicated in what happened to him while at Oxford. He recorded that one year his income was £30 and his living expenses was £28, so he had £2 to give away. The next year his income doubled, but he still lived on £28, giving away £32. In the third year, his income jumped to £90. Again he lived on £28 and gave away £62. The fourth year, he made £120, lived on £28 and gave £92 to the poor. Obviously such consistent income and expenditure pattern would be possible only in a stabilized economy. In our present day economy where the prices of goods and services keep soaring up day after day and one can hardly tell the price of a commodity in the near future, such a living pattern would be near to impossibility. However, one cannot gross over the principle and the rationale for living a simple, disciplined and moderate lifestyle.

The Methodist Church Ghana and the Concepts of Work and Work Ethic

The position of the Methodist Church Ghana regarding wealth and its creation stems from the teachings of John Wesley on work ethic and the vision of the early missionaries who introduced the Wesleyan faith on the shores of Gold Coast in 1835. These missionaries, Reverends Joseph Rhodes Dunwell, George Wrigley, Peter Harrop and Thomas Birch Freeman, among others (Bartels, 1965), did not only come with the Bible in hand, and their activities were not confined to only the chapels. They made significant contributions in other areas such as education, health and agriculture. Freeman, for instance, believed that the Church should be both Christian and industrious, and that its members, young and old, should develop a sense of the value of a steady and vigorous industry, and for this purpose they should be introduced to large

scale agriculture on well organized plantations. This would drive out of the life of members of the Church in particular and ultimately out of the community in general the indifference and laziness which the insignificant demands of the small holdings and subsistence economy tended to induce (Bartels, 1965). As late as the middle of the twentieth century, the visitor to the Freeman Churches at Abura Dunkwa, Beulah and Dominase would be shown where 'the church's plantation' used to be, not far away from the Methodist chapel (Bartels, 1965).

Freeman was also convinced that the school should be associated with such large scale agriculture, not only because it must give a lead, but because of the inescapable need of the country. For him, unless Christian education taught habits of steady industry through training in manual work, civilization could never be healthy and progressive (Bartels, 1965). The early missionaries actually took the plough with them. For them, the Bible and the plough go together. Tilling the soil by organized labour on a big scale and selling its products was placed alongside Christianity as an instrument of civilization (Bartels, 1965).

The Methodist Church Ghana's concept of work is not different from the one espoused in the Bible as earlier stated. For the purpose of emphasis, some of the notions about work contained in the Bible include the fact that humans were created in the image of God and since humans were created in the image of God, we share in God's creative work by adding value to God's creation. It is therefore imperative for humans to work. Again, the Church agrees with the fact that work is intended to benefit not only the worker but the larger community. Thus, work has a communal dimension. Work should be seen as

public service, serving the needs and advancing the course of society. Through work we share in God's creative nature and by it we sustain creation.

As has been said earlier, the early missionaries introduced hard work and industry as part of their missionary enterprise. These are in consonance with John Wesley's ethical teachings on work. The Church still cherishes and holds to the values of hard work and industry, dedication to work, honesty, decency and planning in the creation of wealth.

Having been declared autonomous on 28th July, 1961, The Methodist Church Ghana has sought to imprint this industrial and hard work mentality started by the early missionaries among her members by codifying it in her statutory books. The Standing Orders (S.O.s) of the Constitution of the Church give clear directions as to how members should approach work and wealth creation. (S.O. 750)

- Teaching on Christian stewardship of money shall be given in all societies.
- Members shall avoid all forms of gambling, including betting sweepstakes, pools and raffles, as incompatible with the Christian stewardship of money.
- Members shall not lend money at usurious rates of interest.

The Church also entreats her members that in their bid to create wealth, they should not do so at the expense of other people's life and health. The provisions in the Constitution and Standing Orders of the Church forbid members to engage in any business that is injurious to other people lives. For example, SO 748 and 750 are partly quoted as follows:

Members shall be urged to avoid as far as possible all participation in the manufacture and sale of intoxicating liquors and narcotic drugs, and such participation shall be regarded as tending to disqualify a member from holding office.

Members shall avoid all forms of gambling including betting, sweepstakes, pools and raffles, as incompatible with the Christian stewardship of money. Members shall not also lend money at usurious rates of interest.

To give practical meaning to this statutory provision with regard to work and wealth creation, and as part of her commitment to teach members of the Church about the subject matter, the Church has included some topics in her bi-annual production of her Weekly Bible Lessons. The Weekly Bible Lessons (WBL) is the official Bible Study material for use at the Church's weekly Bible Classes. These materials are produced bi-annually, that is, from January to June, and from July to December every year, by the Educational Resource Development Department of the Freeman Centre for Missions and Leadership Development (FCMLD) of the Church, under the supervision and oversight of the Church's General Directorate for Ministries (GDM), formerly Board of Ministries (BOM).

Since the production of these materials, the various editions of the WBL have contained topics aimed at educating or creating awareness among members on proper work ethics for the members of the Church. Some of the topics from 2008 to 2012 have included the following:

2008: “Causes of Bribery and Corruption”; “What is poverty?”; “Spirituality and work”; “Gathering wealth in bits and pieces”.

2009: “Gambling and the Christian”; “John Wesley’s teaching on money”.

2010: “The Christian work ethic”; “The dangers of get-rich-quick attitude”;

“The simple lifestyle and the Christian”; “I give you the ability to create wealth”; “Do not wear yourself out to become rich”; “What is the money market?”

2011: “The love of money”; “Developing the culture of savings”; “Budgeting: The first step to savings”; “Lifestyle changes and savings”; “How to manage from your savings”.

2012: “Stewardship, the basis of generosity”, “Generosity: Lessons from John Wesley’s life”.

All these topics were treated bearing in mind the Wesleyan ESG principles and the values espoused by the early missionaries. They were meant to contextualize the ESG principles as they apply in this modern era. Some of the topics are repeated in some editions of the WBL for emphasis and also as reminders. To all intent and purposes, these studies are meant to educate members of the Church on the right attitude to wealth and wealth creation. Undoubtedly, some of the topics are not just relevant to our day but are a demonstration of the fact that the Church has added to what was bequeathed to her by the early missionaries.

The Concepts of Work and Work Ethic in the Traditional Society

The Methodist Church Ghana is situated within the traditional Ghanaian society. In other words, it is the members of the society who make up members of the Church. These members carry with them their notions and ideas about work from the primal setting to the Church.

Work from the traditional Ghanaian society is anything that a person does to earn a living if only it does not endanger the lives of other members of the society. It involves effort and exerting of energy. Work is an ennobling dignifying activity. It enhances character. It gives one a public image and promotes corporate welfare. Work receives public acceptance. This concept of work is well expressed in the Akan sayings, “*edwuma biara yɛ edwuma; ne nyina ne sɛ wobɛyɛ no yie*”, literally translated as “every work is work; you only have to do it well”, and “*edwuma bɔne ntesɛ krɔno*” also translated as “a bad work is better than stealing”. The point is that even though work involves putting in effort or exerting energy, armed-robbery and stealing will not constitute work because they endanger the lives of other members of the society, and they do not enhance the corporate welfare of the people. In the traditional society, people who were into works like palm wine tapping, hunting and ‘*ɔyɛɛ adɛe yie*’ (clothe mending) were not despised because they contributed to establishing and maintaining the social cohesiveness and harmony.

Again, in traditional society, a person is identified by his/her name and work. In an instance where people wanted to identify who did something, they would first ask the name of the person who did it. Because there might be more than one person who bears a particular name, they would want to

identify the particular person by his/her work. For example there might be two or more persons with the name Kofi Mensah. If the question is asked which of the Kofi Mensahs, they would associate the particular Kofi Mensah with his work. For example, they would say 'Kofi Mensah, the teacher', 'Kofi Mensah, the driver' or 'Kofi Mensah, the hunter'. Work thus becomes a means of identification, recognition and respect. A person is therefore known by his/her work. Work gives one a social standing in the community. Work is thus a status symbol in society.

Work also leads a person to many places, even where money cannot. For example, if a person is looking for a loan, the lender, be it a private individual or a corporate institution, would want to know the type of work the person does before the loan is granted or otherwise. The lender would want to know how the loan would be repaid and whether the person can repay the loan, and if one is not working, how could he/she repay the loan? Work thus becomes a means of surety and sustenance.

It was also easier for a man to be given a woman's hand in marriage if the man was working. Some women loved to marry hardworking men and not people who had already made wealth. Hardwork was a mark of responsibility, and parents were not willing to give their daughter's hands in marriage to a man they could not trust he could take care of them. People were suspicious of men who had made money but could not tell the source of their money. But if they could see and tell the source of a person's wealth, things were made easier. Work, which is a mark of responsibility, could earn a man many wives.

According to Gyekye (2006), the wealth by virtue of which an individual would be recognized as wealthy and that would gain him/her the

greatest social appreciation in a traditional society would, ideally, be self acquired, not inherited; that is it would have resulted from an individual's own exertions, outside the structure of the economic activities of the extended family or the clan. The ethic of wealth creation in the traditional society is that of personal hard work and decency.

In traditional society wealth is sought after for its own sake. In other words, wealth is not just an end in itself. Wealth was sought after not only because of what it could do for the individual, but also the members of the family and the state as a whole. The importance of wealth is noted by Ackah when he wrote thus:

A person having for his motive the acquisition of wealth (*ahonya*) considers it to be of value as a means of ensuring protection against hunger, cold and other privations. The realization that I would not be in need if I acquired *ahonya* gives the feeling that acquisition of wealth is a desirable thing (Ackah, 1998).

Wealth and its benefits in the African traditional society are not only for the individual. They are supposed to benefit the larger community. Wealth in traditional Ghanaian society is considered a common good that must be shared. To accumulate wealth for only private use, however, is seen as deprivation of someone else of his/her share of the common good. Therefore, conspicuous or hedonistic consumption attracts not only the envy, but also "the suspicion, the enmity, the gossip, the character assassination and perhaps, the witchcraft and physical attack of his fellows" (Foster, 1973). All of this is to stress that economic individualism is usually greeted with suspicion and

hatred as they are seen as conflicting with the kinship obligations and values of the family. In the Akan culture for example, if the actions of an individual who clearly is in a position to contribute to the welfare of the group fall short of the expectations of him or her as a member of the group, he/she would be described as a worthless person for having failed to demonstrate a sense of community and to display the communal virtues of compassion, generosity and helpfulness, which are essential for the flourishing of the group as a whole.

Traditional work ethic therefore includes values such as hard work, dedication, contentment, honesty, initiative, creativity and diligence. The ethic that hard work is a moral obligation and that human beings should acquire the habit of working harder is understood and practiced in traditional Ghanaian society.

It is worthy to mention that there is a common thread that runs through the work ethic of the Church and the traditional society, namely hard work, dedication, decency, honesty, self initiative and cooperation. And members of the Church are encouraged to imbibe and practice these traditional work ethics as they are not incompatible with the teachings of the Church.

There seems to have been a drastic shift from these traditional notions on work and work ethic in these modern days. For example the hunter, the palm wine tapper, the clothe mender do not seem to enjoy the popularity and public acceptance they used to enjoy in the olden days. Now everybody wants the white collar job regardless of his/her qualifications. In the olden days people worked not only for monetary gains but for the love of it. For example the kenkey producer in the traditional society was enthused about her

contribution to members of the society that she wants to prepare her kenkey with distinction. Her well prepared kenkey would earn her good reputation in the community. These days, monetary gains have become the first consideration for why people work. The kenkey producer today would cover the kenkey with plenty of husks only to be discovered after peeling it that it contains a small ball of kenkey. They do this to get more money at the expense of communal service and good reputation.

Again, in the days gone by, words that depict moral evils were used to discourage people from engaging in certain types of work. It is well known in Akan traditional society how people with questionable characters were branded names. For example, a thief is called 'ewi', murderer is called 'owudzinyi', and a liar is called 'kohwinyi'. These name-calls were enough deterrent for people to engage in evil deeds especially in their attempts to create wealth. These helped to control and checked and molded moral behaviour especially when it came to wealth creation. These days, the trend has changed under the guise of modernity and social advancement. Theft is now regarded as 'professional smartness', and murderers and armed-robbers are defended in the law court as having human rights, even when they have taken other people's lives by killing them. Selfishness and greediness are now touted. Sources of one's wealth are no more questioned. What is needed is one's ability to donate huge sums of money at social and religious functions. All of these tend to encourage people to engage in dubious means to get wealth.

Conclusion

This chapter has sought to look at the concept of work and work ethic from the Christian and traditional Ghanaian points of view and especially the Methodist Church's teaching on the subject matter. In the foregoing discussion, the point has been made that our right attitude to work is impinged on our right understanding of the concept of work ethic and that there is a direct relationship between the creation of wealth and our attitude to work. It has also been made clear that the benefit of work and wealth are not intended for individual and private consumption and use only but also are intended to benefit the larger community. The attitudes of hard work, diligence, decency are emphasized. John Wesley's ESG principles of wealth creation were also considered with practical implication for the present generation. The position of the Methodist Church Ghana with regards to work and work ethics is also stated, from the historical point of view, the constitutional point of view and the teaching on the subject matter. Work and work ethic from the traditional perspective were also considered and a common ground was identified between the Christian and the traditional views on work ethic. Finally, an attempt was made to see how things have changed from the olden days in these modern days.

CHAPTER THREE

THEORETICAL FRAMEWORK OF WEALTH AND ITS CREATION

Introduction

This chapter would focus on the theoretical framework on the concept of wealth and its creation. This theoretical framework would act as a catalyst as we assess and evaluate the mode of wealth acquisition among members of the Cape Coast Circuit of the Methodist Church. We would also consider whether wealth is as an end in itself or a means to an end. One would agree that how a person perceives wealth would influence the way it is acquired.

Theoretical Framework

A theory is a conceptual framework for explaining a set of facts or concepts. In moral philosophy, theory explains why a certain action is right or wrong and why we ought to act in certain ways and be certain type of persons (Boss, 1999). In the words of Williams (1985, p. 72), “an ethical theory is a theoretical account of what ethical thought and practices are, which account either implies a general test for the correctness of basic ethical beliefs and principles or else implies that there cannot be such a test.” Moral theory thus helps to clarify, critically analyze and rank the moral concerns raised by particular moral issues (Boss, 1999). Again, Boss (1999, p. 3), points out that “moral theories can be compared to road maps which make it more likely for us to reach our destination with the least amount of wrong turns and aggravation.” A good theory thus offers guidance or sign posts for thinking about and resolving moral issues. And by providing guidelines, moral theories

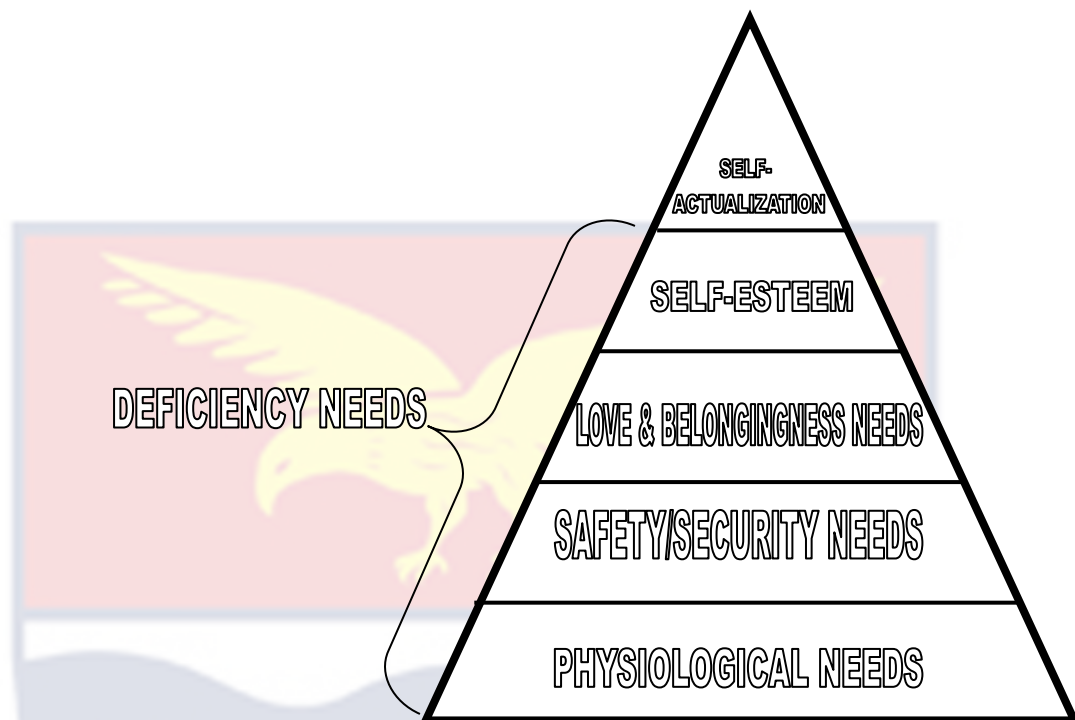
help us to identify conflicts and contradictions in our thinking and make more satisfactory moral decisions. A good theory should also be able to explain the whole range or scope of morality, not just particular types of actions. In addition, a theory should take into account what we, upon reflection, believe to be right (Boss, 1999). Theories also provide us with a framework for discussing real life moral issues. They also shape our world views or interpretations of our experience. As Williams (1985, p. 72) puts it, “ethical theories make substantive claims about what one should do, how one should live, and or what is worthwhile.” Ethical theories also combine views on what ethical thought is and how it should be conducted with substantive consequences of conducting it in that way (positive theory).

This study thus explores how people of all ages, and especially the people called Methodists in the Cape Coast Circuit are creating and using wealth grounded in theories of ethics and needs. There are many and different types of ethical and needs theories that underpin moral behaviours. In other words, the creation of wealth could be driven by people’s needs and dispositions. One of such needs theory that would be discussed briefly in this work is Abraham Maslow’s theory of needs. The ethical theories that would be treated would include deontology, teleology, utilitarianism, and hedonism, among others. Let us begin with Maslow’s theory of needs.

Abraham Maslow’s Theory of Needs

Abraham Maslow’s theory of needs has often been represented in a hierarchical pyramid with five levels as shown in the diagram in the next page.

Abraham Maslow's Theory of Needs



The diagram shows the different types of needs that could motivate people to create wealth. The lower level needs must be satisfied before the higher-order needs can influence behaviour. The first four levels are considered deficiency or deprivation needs because their lack of satisfaction creates a tension within us and causes a deficiency that motivates people to meet these needs (Maslow, 1970).

These five levels are explained briefly below. The physiological needs are very basic and they include body crave for food, liquid, sleep, oxygen, sex, freedom of movement, and a moderate temperature. When any of these is in short supply, the human person feels the distressing tension of hunger, thirst, fatigue, shortness of breath, sexual frustration, confinement or the discomfort of being too hot or cold. These irritants compel the human person to seek the missing commodity so that the human person body can return to

homeostasis. A person can only satisfy these needs when he or she has created enough wealth, and in doing so, may involve in unethical means to create wealth.

The safety needs operate mainly on a psychological level. Naturally a person would try to avoid a poke in the eye with a sharp stick. But once a certain level of physical comfort has been managed, the person would seek to establish stability and consistency in a chaotic world. They include security of environment, employment, resources, health and property. To be able to satisfy these needs also require a certain amount of wealth which has to be created either ethically or unethically. The love and belongingness needs come into play after the physiological and security drives are satisfied. They include love, friendship, intimacy and family. Satisfying these needs also require wealth creation. The esteem needs are of two types. There's self-esteem, which is the result of competence or mastery of tasks. McClelland (1961) calls this "need for achievement." There's also the attention and recognition that come from others. Wanting this admiration is part of what McClelland labels "need for power" (McClelland, 1961), and they also come with it the pressure to create wealth.

The highest level is self-actualization or self-fulfillment. Behavior in this case is not driven or motivated by deficiency but rather one's desire for personal growth and the need to become all things that a person is capable of becoming (Maslow, 1970). Maslow further posited that a self-actualized person finds fulfillment in doing the best that he or she is capable of, not in competition with others but in an effort to become "the best me I can be" (Maslow, 1970). Self-actualization includes not just excelling at one's life

work but devoting oneself to higher social goals such as bringing about justice or stopping cruelty and exploitation. The self-actualized person does not seek fame and glory or universal love and approval. Instead, he or she finds peace and contentment in the inner satisfaction that comes with being the best that one can be (Maslow, 1970). It could be seen that it is only when a person gets to the self-actualization that he or she is not under much pressure to acquire wealth to satisfy him or herself. Rather, he or she is motivated to give back to society. He or she finds more fulfillments in being than in getting.

Having discussed Maslow's needs of hierarchy, it is the candid opinion of the of the researcher that though the different levels of needs as presented by Maslow could push people into wealth creation, a careful study would reveal that it is the deficiency needs which could largely push people into all kinds of unethical means of wealth creation. The deficiency needs, in the view of the researcher, are needs for survival, and many people seem to be caught up in that bracket. It is the view of the researcher that it is the desire to satisfy the deficiency needs that largely drives people into all kinds of unethical means to create wealth. For example those involved in ritual in murder (*sikaduro*) or *sakawa* do so by killing someone else, all in their bid to create wealth to satisfy their deficiency needs. As Maslow himself admits, the deficiency or deprivation needs create a tension within us and motivate people to create wealth to meet these needs. It is only when people get to the self-actualization zone that they do not feel compelled to get wealth at all cost but instead, try to give back to society.

The ethical concepts are also discussed briefly beginning with a general overview of the discipline of ethics.

Ethics

Ethics is “an area of philosophy that presents age old truths, arguments and critical analysis of the nature and origin of the field of right and wrong, good and bad, justice and injustice” (Thomas, 1993, p. 2). Also known as moral philosophy, “ethics is the study of the values and guidelines by which we live, as well as the justification of these values and guidelines” (Boss, 1999, p. 2). Etymologically, ethics is derived from the Greek word ‘ethikos’, meaning ‘arising out of’, or ‘ethos’, meaning ‘habits or customary’ (Ozumba, 2004). Its Latin derivative, ‘mores’, also means ‘morality’ or ‘morals’. Ethics and morality therefore have the same organic root which can mean the same thing. They are therefore sometimes used interchangeably. However, ethics is defined as the philosophical investigation of morality or moral behaviour. According to Ozumba (2004, p. 4), “ethics is that branch of philosophy that deals with domain concepts such as good, bad, beauty, right, justice, kind, etc. It is that branch of philosophy which is known as moral philosophy or philosophical thinking about morality.” It deals with judgments as to the rightness or wrongness, virtuous or vicious, desirability or undesirability, approval or disapproval of our actions. It does not mean moralizing but it embraces moralizing. Ethics relates to the philosophy behind a moral outcome. In order to spotlight acceptable and unacceptable behaviour within a specific situation, ethical behaviour is defined. Ethics is traditionally concerned with analyzing, evaluating and developing of criteria for dealing with moral problems (Ozumba, 2004, p. 4).

As a branch of philosophy, ethics looks at moral issues from the platform of their reasonableness and in view of how they conduce to good

earthly existence. It serves as a philosophical ladder for attaining the good life. It scrutinizes all moral questions and offers rational and objective answers to them. In the words of Wolff (1998, p. 43),

Ethics is the systematic study of how we ought to act, both toward ourselves and to others, and also the study of what things, character traits, or types of persons are good, estimable, admirable, and what kinds are bad, reprehensible, worthy of being condemned. ... Ethics deals with general rules or principles and also with particular cases. Simply put, ethics is the rules for deciding correct conduct.

This section explores the relationship between ethics and wealth creation in Ghana. The concept of integrating ethics in wealth creation has been traditionally closely linked with State compliance and regulation. There has been less focus on people to employ ethics in their creation of wealth. Over the past years, the escalation of unethical conduct in wealth creation has been a worry not only for the Church but also for the entire society. This has resulted in an ethical crisis in the country and continues to plague the nation and the Church. People's unethical decisions, lack of integrity and abuse of power in the creation of wealth are a worry to the Church and the State. These have impacted negatively not only on the people involved but also their immediate families and the society at large.

As an attempt to address this ethical challenge in the country, various governments and State institutions have sought to institute measures to mitigate the situation. For example, the New Patriotic Party (NPP) under

President John Agyekum Kuffour came up with the Office of Accountability at the Presidency to check corrupt practices of government officials. The National Democratic Congress (NDC) under the late Prof. John Evans Atta Mills established the Economic and Organized Crime Unit (EOCO) with the same intent as the former. The Parliament of Ghana also has the Public Accounts Committee (PAC) which seeks to investigate the ethical principles by which people and corporate institutions create and disburse public funds. Even though these may have political motivations, it cannot also be denied that they have ethical dimensions and the researcher's interest is in the ethical dimensions in the establishment of these institutions.

Deontology

Deontology has its root from the Greek word '*deon*' meaning duty. It is the ethical view that the assessment of a moral action must be based on the motive behind the action. By this, to say of a particular action as a moral one, we look at the motivating factor of the action. It proceeds from the background that every action has a motivation. In other words, moral agents have a cause for acting and the examination of this course is what determines the morality or otherwise of the action. It is important to note that deontologists prescribe that the motive behind an action with a moral content must be the motive of duty and obligation. In other words, deontological theories regard duty as the basis of morality. Duty or doing what is right for its own sake is the foundation of morality.

This is in line with Kant's ethical position regarding the morality of human acts. It should be noted here that deontologists reject any empirical

assessment of morality. In other words, considerations such as consequences and desired end do not play any role in morality. Thus, it is the motive of duty or obligation that justifies an action and not the end or the consequential effect of the act. Thus, for deontologists, the rightness or wrongness of an act should be judged based on whether or not it conforms to a moral principle or rule, not on whether it leads to good or bad consequences.

As already hinted on, the primary exponent of this theory is Immanuel Kant. He was born in 1724 and died in 1804. He said that there is an ultimate norm, or supreme duty, which he called the moral law. He held that an act is moral only if it springs from a good will, the only thing that is good without qualification. He believed that we should do our duty purely out of good will, not because of rewards or punishment or other consequences. A person of goodwill can be depended upon to do what is right even when other motives are absent. An action that is done out of sympathy or because one enjoys helping others, rather than out of a sense of duty, may be praiseworthy but will have no moral value (Boss, 1999). Kant constructed a formal categorical imperative which is put forth like this: *Act only on the maxim through which you can at the same time will that it should become a universal law* (Schick & Vaughn, 1998, p. 294, Rachels, 1999, p. 124, Wolff, 1998, p. 52). That is, only those rules are moral that we, as their agents, are willing to make applicable to all persons, including ourselves, in all circumstances (Nolan & Kirkpatrick, 2000). For example if I am tempted to steal some bread, am I willing to make the rule “steal when tempted” universal? If not, then it is clearly immoral for me to steal.

Thus, Kant's Categorical Imperative, in the words of Wolff (1998), was nothing more than a philosophically more precise statement of the Golden Rule "do unto others as you would have others do unto you." The basic notion here is that we ought to put aside our own private interests, and act instead on the basis of rules that would be equally reasonable for all moral agents to adopt as their own. It should be stated clearly at this point that "do unto others as you would have others do unto you" does not mean "go ahead and steal from your neighbour so long as you do not squawk when he/she steals from you." It means something more like, "treat other people with the same respect and dignity that you expect to be treated with."

At the heart of the categorical imperative theory is the notion of human dignity. According to Wolff (1998, p. 53), there are three basic ideas that lie at the heart of Kant's ethics. First, that persons are rational creatures capable of thinking about the choices they face and selecting among them on the basis of reasons; second, that persons have an infinite worth or dignity which sets them above all merely conditionally valuable things in this world, that they are ends-in-themselves; and third, that persons as rational ends in themselves, are the authors of the moral law, so that their obedience to duty is not an act of slavish submission but an act of dignified autonomy. In its simplest terms, the imperative says that all persons have equal moral worth and that no rule can be moral unless all people can apply it autonomously to all other human beings.

The moral implication of the deontological ethical theory is that it treats and permits people to treat each other as ends in themselves and not solely as means to another's end (Schick & Vaughn, 1998). Human beings,

and in general every rational being, exist as an end in him/herself, not merely as a means for arbitrary use by this or that will. A person must in all his/her actions, whether they are directed to him/herself or to other rational beings, always be viewed at the same time as an end in itself.

While the concept of duty lies at the heart of deontology and that it is the motive of duty that justifies an action, this is not so with teleology, an ethical theory that is concerned with the consequential effect of an action. The following section looks at the theory of teleology in detail.

Teleology

Teleology is derived from the Greek word ‘teleos’, meaning ‘end’ (Ozumba, 2004). Teleological ethics is therefore the ethical theories that consider the end result of actions (Ozumba, 2004). It is based on the idea that the end or the purpose of an action determines its rightness or wrongness. By definition, teleology is a species of axiological ethics which makes the determination of the rightness or wrongness of an action wholly dependent on the estimate of its actual or probable conduciveness or otherwise to some end. In other words, teleological ethics seeks to determine what action is right by reference to the goodness or value of the said action (Ozumba, 2004). Teleology is an ethical theory that is chiefly concerned with the need for all our actions to be tailored along the lines of end achievement. It strives to bring about the need to put utility in perspective when we are choosing our moral actions. Martineau is one of the exponents of this theory. In presenting his position, Ozumba maintains that for Martineau, “it is the comparative amount of good which an action brings into being that should determine a right action.

An action is therefore right if and only if the rule under which it is carried out produces an overwhelming good or value over evil. An action is wrong if the reverse is true” (Ozumba, 2004, p. 28).

Synonymous to teleological ethics is consequentialism.

Consequentialism, according to Schick and Vaughn (1998), is an ethical theory which claims that the rightness of an action is determined by its consequences. In other words, it is an ethical theory that judges the rightness or wrongness of an action in terms of its consequences. They further posit that consequentialist ethical theories usually define the right in terms of the good. Goodness comes in two forms: moral and non moral. When we judge a person’s character, or a person’s motives to be good, we are making a moral judgment. When we judge a physical object like a car or an experience like happiness to be good, we are not making a moral judgment (Schick & Vaughn, 1998). They also maintain that right actions are those that produce the most non-moral good. The theory seeks to maximize intrinsic value, that is, value for its own sake. Schick and Vaughn (1998) say that things that are good for their own good sake are said to be intrinsically valuable, for they serve as ends in themselves.

The common feature of all teleological theories of ethics is the subordination of the concept of duty, right conduct or moral obligation to the concept of the good or the humanly desirable. Duty is defined as that which conduces to the good, and any statement enjoining a particular course of conduct as a duty or as moral obligation is regarded as acceptable only if it can be shown that such conduct tends to produce a greater balance of good than do possible alternatives (Edwards,1967).

Teleological ethics, as an ethical theory, has many variants. Some of them are ethical egoism, utilitarianism, and hedonism (Schick & Vaughn, 1998; Ozumba, 2004). These are explained briefly.

Ethical Egoism

Ethical egoism claims that our only duty is to do what is good for ourselves. As long as we have done what is in our best interest, we have done the right thing, even if we have made a lot of other people miserable in the process. Ethical egoism is therefore the doctrine that what makes an action right is that it promotes one's own best interest (Schick & Vaughn, 1998)

In the mind of the researcher, this concept seeks to promote individualism and selfishness. If everybody were to promote his/her interest without any consideration of other people's interests, it would lead to chaos and confusion in society. It would make society ungovernable. One must always bear in mind that one is not an island on his/her own. Everybody needs somebody at one point or another. This calls for consideration of other people's interest in pursuit of one's interest. Again, the concept of ethical egoism is alien to the African culture and for that matter Ghanaian culture where communalism is the key to human survival. In the African context, everybody is someone's keeper. To look at one's personal interest in total exclusion of all others is therefore not Ghanaian. To use ethical egoism to create wealth is unacceptable in the African and Ghanaian culture.

Utilitarianism

Utilitarianism is a teleological theory which holds that the morality of an act consists in its utility to serve as a means to some end (Ozumba, 2004). Put differently, utilitarianism is seen as an ethical view which sees the ultimate standard of right, wrong and obligation as that which is dependent on the principle of utility (Ozumba, 2004). It admonishes that our moral end should ensure the greatest possible balance of good over evil. Edwards (1967) posits that utilitarianism is the doctrine which states that the rightness or wrongness of actions is determined by the goodness and badness of their consequences.

In the words of Boss (1999), according to utilitarian theory, the morality of an action is determined solely by its consequence. Simply put, “utilitarianism is the rule that we should always try to make as many people as possible happy” (Wolff, 1998, p. 57). For this reason, Wolff calls this theory “The Greatest Happiness Principle” (Wolff, 1998, p. 57).

Utilitarians maintain that the desire for happiness is universal and that we intuitively recognize it as the greatest good. Happiness, they argue, is synonymous with pleasure; unhappiness with pain. Actions are right, therefore, to the extent that they tend to promote overall happiness, and wrong to the extent that they tend to promote overall unhappiness. What counts is not just individual or even human happiness, but the sum or aggregate of the happiness of the whole community of sentient beings, that is those beings who are capable of feeling pleasure and pain.

In determining which action has the greatest utility, thus, produces the greatest amount of happiness, we need a rational principle which will guide our actions and choices. This principle is the principle of utility, or the greatest

happiness principle (Boss, 1999). It states that “actions are right in proportion as they tend to promote happiness, wrong as they tend to produce the reverse of happiness.” (Boss, 1999, p. 21). In deciding which action is the most morally compelling, we need to measure the total amount of pleasure and the total amount of pain involved in the alternatives, and choose the alternative with the greatest net pleasure. In other words, a morally acceptable action maximizes the total amount of happiness in the world.

According to Rachels (1999, p. 107), utilitarianism, a theory espoused and defended by the eighteenth century English jurist, philosopher and social reformer Jeremy Bentham (1748-1832) and John Stuart Mill (1806-1873), can be summarized in three propositions:

First, actions are to be judged right or wrong solely by virtue of their consequences. Nothing else matters. Right actions are simply those that have the best consequences. Second, in assessing consequences, the only thing that matters is the amount of happiness or unhappiness that is caused. Everything else is irrelevant. Thus right actions are those that produce the greatest balance of happiness over unhappiness. Third, in calculating the happiness or unhappiness that will be caused, no one’s happiness is to be counted as more important than anyone else’s. Each person’s welfare is equally important.

The doctrine of utilitarianism has two main divisions, act utilitarianism and rule utilitarianism. Act utilitarianism assesses the rightness or wrongness of each individual action directly by its consequences (Edwards, 1967). In the words of Schick and Vaughn, (1998, p. 279) “act utilitarianism does not allow people to do something simply because it makes them happy. The happiness

of the other people involved must also be taken into account.” Thus in determining which action will produce happiness, everyone’s happiness must be counted equally. Act utilitarianism is therefore the doctrine that what makes an action right is that it maximizes happiness, everyone considered.

The rule utilitarian does not consider the consequences of each particular action but considers the consequences of adopting some general rule, such as “keep promises.” A person adopts the rule if the consequences of its general adoption are better than those of the adoption of some alternative rule (Edwards, 1967). In the words of Schick and Vaughn (1998, p. 286), “rule utilitarianism maintains that the rightness of an action is determined not by its consequences, but by the consequences of the rules it falls under. If an action falls under a rule that would maximize happiness if it were generally followed, then the action is right.” Thus, under rule utilitarianism, what makes an action right is that it falls under a rule that, if generally followed, would maximize happiness, everyone considered. Under this doctrine, a morally correct action is one that falls under a morally correct rule. And a morally correct rule is one which, if generally followed, would maximize happiness. Because rules with the most exceptions seem to produce the most happiness, they seem to be the most morally correct (Schick & Vaughn, 1998).

According to act utilitarianism, the procedure for deciding whether an action is right is a two-step process:

- a) identify the alternative courses of action and
- b) determine which action would produce the most happiness.

Under rule utilitarianism, the procedure is somewhat different:

- a) identify the rule that the action falls under, and
- b) determine whether that rule, if generally followed, would maximize happiness.

In the opinion of the researcher, utilitarianism is a better teleological option than ethical egoism as it seeks to maximize total happiness of all agents involved in a particular act. It drifts away from individualism, selfishness and self-centredness to a consideration of other people's interest in pursuit of one's interest. The exception here is that the application of theory is somewhat cumbersome as one has to calculate and weigh the overall consequences of one's action in terms of whether it produces a greater balance of pleasure over pain. The researcher thinks this is a plausible option but requires a careful and critical evaluation of one's action.

Hedonism

Hedonism is an ethical view that pleasure is intrinsically good (Ozumba, 2004). The good is synonymous to pleasure. The hedonist holds that pleasure should guide all our actions. To them only actions that are conducive to the production of more pleasure against pain should be carried out. Pleasure is the end and should therefore be the object of our desire. Pain must be seen as that which perverts our struggle to attain the good, that is pleasure. Pain should therefore be the object of our aversion (Ozumba, 2004).

The researcher is of the opinion that hedonism does not recognize the reality of life. Life is not only about production of pleasure and elimination of

pain. Pleasure and pain are two sides of the same coin, and together they make life meaningful. To live with a hedonistic mindset is to live in a fanciful unreal world. This is not to suggest that every hedonistic person is immoral, especially when it comes to wealth creation. There may be hedonists who indulge in sexual pleasure and other pleasures but are not pervert in the area of wealth creation. They create their wealth genuinely and consume it genuinely. This notwithstanding, the researcher believes that adopting a hedonistic attitude to life in all spheres and especially in wealth creation has many unpleasant consequences.

To conclude on utilitarian theories, suffice it to say that they all hold that actions are obligatory if they promote, intend to promote or are capable of bringing about what is good. As Ozumba (2004) puts it, in teleology, there are many ends that people strive to attain. The most important thing is that there should always be an end in view. Thus, according to teleological ethics, the end justifies the means. As long as an action achieves the desired goals of maximizing happiness, it is morally correct, no matter how it was accomplished.

The Position of the Researcher

Having discussed the concepts as outlined above, the researcher is inclined to accept the deontological ethical theory and especially Kant's Categorical Imperative as the guiding principle that should underpin wealth creation. This is because of its human person centered nature. The Categorical Imperative provides a principle by which the agent can test whether an action is truly moral. The imperative seeks to put human beings first in its

considerations instead of objects or experiences, no matter their form. Thus, the doctrine treats human beings as ends in themselves rather than a means to an end. In this light, whatever will make the human person suffer is rejected. Human life is and should be valued and treasured above all else. This is in sharp contrast to the teleological theory which seeks to determine the goodness of an action not by the person doing it but by the amount or value attached to the experience. In the opinion of the researcher, the latter theory treats human beings as means to an end while the former treats humans as ends in themselves. For example, ethical egoism, a variance of teleology, in its simplest form, states that what makes an action right is that which satisfies a person's interest. This personal interest could be selfish and parochial in nature. This is in sharp contrast with the Categorical Imperative which recognizes and emphasizes the self worth of every human person. Sad to say, even though it is the truth, those creating wealth through armed robbery can be said to be ethical egoists. Again, hedonism seeks to maximize one's pleasure and minimize pain. This theory down plays hard work because hard work carries with it some amount of pain and unpleasantness. But hedonism would endorse short cuts to creating wealth because the pain and the unpleasantness associated with hard work are taken away. Hence people engaging in 'sakawa', bribery and corruption, and lottery are probably and unknowingly living by the hedonistic ethical persuasion.

The argument that people engage in 'sakawa' and other 'short cuts' means to create wealth because of an obligation to take care of poor family members is not tenable. This is because one would like to find out the cause(s) of their poverty, and whether 'sakawa' and the likes are the only means of

getting out of poverty. Again, if everybody were to engage in 'sakawa' and other 'short cuts' means to create wealth because of poverty, what would society be like? No one would like to live in a loosed and brutish society where its members are only interested in their selfish and parochial welfare at the expense of human life. In the opinion of the researcher, life is to be treasured above all else. This is supported by the Akan saying, "*wo wo nkwa a, nna wo wo ade*", meaning, "if you have life, you have a treasured possession". Human life should be regarded as the most precious possession one can ever have.

In discussing these theories in relation to wealth creation, the researcher is of the opinion that people are creating wealth using one of these theories without probably knowing it.

Wealth as an End or A Means to an End

Even though the topic under discussion is specifically not about wealth, but its creation, it is the view of the researcher that people's perception of wealth determines its creation, and subsequently its usage. In other words, creation of wealth is informed by the ethical value placed on wealth.

Wealth is defined variously and differently by various people. Economically, wealth is created when we are able to produce a surplus over and above what we need to survive. With that surplus we are able to acquire further resources that enable us to become more productive and so produce more of a surplus and so on.

(<http://www.millionairemindsetsecrets.com/wealth-creation.html>. retrieved 14/03/12). Wealth is thus the surplus of one's resources. For an individual,

wealth could signify the well being resulting from outward rather than inward causes such as contentment or health. Thus, for an individual, wealth could signify one's money, buildings, farming projects, the number of cars one has, among other things. Communally, wealth could also signify the material well-being produced and consumed in the community.

A wealthy community therefore is one in which its members have more than to eat and to spare. Still, there are others who consider being wealthy not in terms of just having money or physical material possessions but rather one's health and mental capabilities and inner contentment resulting in peace of mind. Thus, the general perception that wealth connotes physical and material possessions including money, huge buildings, and large farms may not be wholly true. Undoubtedly, these may constitute part of wealth but not all of wealth. In other words, wealth is much bigger and broader than those things and may include things like knowledge, good health, peace of mind, good character, among other things. This is particularly true in a traditional Akan culture and for that matter the Ghanaian culture. This is supported by numerous Ghanaian sayings such as *'dzinpa ye sen ahonya'*, which literally means 'good name is better than riches', *'asomdwee wɔnntɔ'*, meaning, 'peace is not a commodity that can be bought.' Indeed, evidence exists where in spite of a person's physical wealth, he/she is unable to sleep. Such a person does not have peace of mind. On the contrary, a person with so little to eat may sleep well and wake up refreshed. This is not to suggest that every person who has physical wealth is unable to sleep, and that a person with so little wealth sleeps better than the former. Rather, the point being made is that even

though wealth is good and desirable, money alone cannot and does not necessarily guarantee wealthy and healthy life.

To live a happier, fulfilled and comfortable life is not in accumulation of physical wealth alone. Indeed, life itself is the greatest wealth ever. This position is supported by the Bible, portions of which state that “better a little with the fear of the Lord than great wealth with turmoil” and “better a little with righteousness than much gain with injustice” (Prov. 15:16 and 16:8). Perhaps, Jesus’ admonition to the rich young ruler is equally beneficial to the greedy mindset of our time: “...a person’s life does not consist in the abundance of his/her possessions” (Luke 12:15).

A work ethic, as has been defined in chapter two of this work, embodies the values, beliefs and principles that an individual has in relation to work. It is a set of values based on hard work and diligence. It is also a belief in the moral benefit of work and its ability to enhance character. A work ethic may also include being reliable, being honest, having initiative, or maintaining social skills. All of this is to say that work ethic embodies values or high standards that human beings place on work, the intrinsic and extrinsic interpretations and preferences that individuals or groups associate with economic performance.

Wealth creation, thus, in the opinion of the researcher, is the act of acquiring resources for the benefit of the individual and the society at large. There are different means of creating wealth. They include armed robbery, pen robbery, prostitution, lotto-staking, ‘sakawa’, farming, fishing, fishmongering, office work, teaching, driving, fitting, carpentry, masonry, petty trading, among others. There are ethical and moral implications for these means of

wealth creation. While some of these means inure to the benefit of the entire society, there are others that are purely selfish in nature. Still, while there are others that require application and exertion of reasonable effort, others require little or no effort at all. There are those who also inherit large sums of money and invest them, and by so doing gain more or create wealth.

People who are engaged in works such as farming, fishing and fishmongering, driving, fitting, masonry, carpentry, petty trading, office work and teaching are known to be serving not only themselves but the society at large. These means of creating wealth also require application and exertion of reasonable effort on the part of whoever is doing it. These are morally acceptable, whichever way one looks at it, either from the religious point of view or societal point of view. On the other hand, both society and religion will not accept nor approve of stealing, armed-robbery, prostitution and the likes as proper means of wealth creation because these means are considered unethical or immoral. These means are also not in consonance with Kant's Categorical Imperative which emphasizes the dignity and the self worth of the individual person.

Should wealth be regarded as an end in itself or a means to an end? This question is a multifaceted one with multifaceted answers and it falls right within the ethical theories we have just discussed above, that is deontology and teleology with its various strands.

For some people, wealth is an end in itself. For such people once they get wealth, all other things become secondary. If in their bid to get wealth, they injure others and even themselves, that would not matter so much once the end desire (acquisition of wealth) is met. Such people construe wealth to

mean only money and acquisition of physical properties and possessions. For such people, wealth is the ultimate in life.

To live and view wealth as an end in itself has some dangerous and far reaching consequences not only for the person involved, but for others around him/her. Viewing wealth as an end in itself can lead to feelings of inadequacy, despondency, selfishness and wickedness with irreversible regrets. People who are engaged in 'businesses' like armed-robbery, pen-robbery, 'sakawa', and prostitution see and consider wealth as an end in itself. These means of wealth creation are embedded in teleological ethical theories (i.e. hedonism, utilitarianism, and egoism) which seek to justify the end by the means. Here, some people would argue that there are people in 'businesses' like prostitution and armed-robbery not because they want to make money for money sake, but such 'businesses' actually are their source of livelihood. They further argue that such people use money accrued from 'the business' to fend for themselves and their dependants. Furthermore, such people are ready to quit the 'prostitution and armed-robbery business' if they can get alternative sources of livelihood that are more ethically and socially acceptable. There are others too, it does not matter what you do for them, they will continue to be in such businesses. Such arguments notwithstanding, the general societal notion is that prostitution and armed-robbery are mainly teleological in nature. The kind of effort and energy that is supposed to be exerted for an acceptable work is missed out.

There are some people who also view wealth as a means to an end. Viewing wealth as a means to an end means one is not overly preoccupied with acquiring wealth at all cost. It means one wants to acquire wealth not for

the sake of it but that it enables one to live meaningfully and to contribute to the well being of others. Such people use wealth to further and advance the cause of humanity. Such people use their wealth to help the sick, the poor and the needy; others use their wealth to build social amenities such as schools, market places, recreational centers, among others. Such people are willing and ready to sacrifice their wealth for something more precious. Even though some people who peddle in drugs, those engaged in armed-robbery and those engaged in 'sakawa' may also use their monies for the betterment of society and people in society, their 'businesses' cannot be morally acceptable because the end of their 'businesses' cannot justify their means of getting wealth. Such 'businesses' dehumanize the people involved and bring unpleasant consequences to their immediate families and sometimes, the society at large.

In sum, let it be said that the perception of wealth as a means to an end or an end in itself is not dependent so much on whether a person is gainfully employed or not. For there are people who are gainfully employed yet, their attitude towards wealth is that of 'wealth as an end in itself.' For such people, relationships among co-workers do not matter; corporate image matter less to such a person. What matters most is the money. There are those also who may not be so gainfully employed, yet they are satisfied and content with the little they have. The point is that for some people, whether wealth is seen as an end or a means to an end, is not because of their job but their disposition in life.

The Value of Wealth in Traditional African Society

That wealth is not an end in itself but a means to an end is better appreciated in African communal life and thought. In the traditional African

society, each and every person finds his/her identity and purpose within social reality. What it means is that once the Church is situated within the community, its members cannot live in complete isolation from the rest of the members of the society. In other words, the members of the Church are not living on a separate island of their own. The implication is that the ethos of the traditional society with regards to wealth creation is equally binding on the members of the Church. In most cases, these traditional ethos are not in conflict with Christian principles of wealth creation. For example, traditional Akan society admonishes its members not to soil their name in pursuit of wealth and its acquisition. They will for instance say, '*dzin pa ye sen ahonya*', meaning 'good name is better than riches.' Behind this admonition is the thought that people should not spoil their names just because they want to become rich at all cost. Ancestral and family names should be jealously guarded and protected. In pursuit of wealth creation, people should be mindful of preserving the dignity of ancestral and family names.

In the African traditional society, we are responsible for one another. We belong to a body where mutuality, cordiality and interdependence allow the individual being to flourish in giving and receiving. As Gyekye (1996, p. 35) puts it, "the practice of morality emerges only in human society in which there is an overriding concern for harmonious and cooperative living and consideration for the interests of others, and hence a sense of duty to others." Thus in African morality, there is an unrelenting preoccupation with human welfare. This means that the traditional society appreciates and thrives on harmonious social relationships, and that what is morally good is what promotes social welfare, solidarity, and harmony in human relationships.

Members of the society are therefore expected to demonstrate a concern for the well being of others, to do what they can to advance the common good, and generally to participate in the community life (Gyekye, 1996). An action or a pattern of behaviour is considered good only if it promotes human and social well being. The good is thus identical to the welfare of the society which is expected to include the welfare of the individual members (Gyekye 1996). The traditional communal system is thus a social and ethical arrangement aimed at finding ways of adequately and realistically responding to the needs and well being of the individual members of the society and defining what sorts of relationships should hold between them as they function in society. This resonates with the Akan concept of the human being as a social being and his/her attempts to create wealth should be seen to promote the social well being of the society and not vice versa.

The importance of wealth is noted by Ackah when he wrote thus:

A person having for his motive the acquisition of wealth (*ahonya*) considers it to be of value as a means of ensuring protection against hunger, cold and other privations. The realization that I would not be in need if I acquired *ahonya* gives the feeling that acquisition of wealth is a desirable thing (Ackah, 1998, p. 106).

As has been stated earlier, wealth was sought after not only because of what it could do for the individual, but also the members of the family and the State as a whole. This introduces another important dimension of African ethics of wealth creation; that is creation of wealth should be done with

communal interest in mind. African society places a great deal of emphasis on communal values. The communal structure of African society has created a sense of community that characterizes social relations among individual members of the African society. These communal values express appreciation of the worth and importance of the community, those values that underpin and guide the type of social relations, attitudes and behaviour that ought to exist between individuals who live together in a community, sharing a social life and having a sense of the common good. Examples of such communal values are sharing, mutual aid, caring for others, interdependency, solidarity, reciprocal obligation and social harmony. Members of the community are not necessarily related or bonded by blood relations, but are people who share common values, interests and goals. In the social context of the community, each member acknowledges the existence of common values, obligations and understandings, and feels a loyalty and commitment to the community that is expressed through the desire and willingness to advance its interests (Gyekye, 1996).

Members of the community/society are expected to demonstrate a concern for the well-being of others, to do what they can to advance the common good, and generally to participate in the community life. This idea places emphasis on the activity and the success of the wider society, not necessarily to the detriment of the individual, but rather to the well-being of every individual member of the society. Communalism thus, appreciates and espouses values that in African cultures are seen as intrinsically essential to the human society of which membership is considered natural. What is being stressed here is that in the African life and thought, no individual member is

an island of his/her or own and that whatever the individual does affects not only the individual but the larger society, and vice versa. This idea is well articulated in various African maxims and proverbs. Consider the following Akan proverbs: *'Benkum guar nyimfa na nyimfa so guar benkum'*, literally translated as 'the left arm washes the right arm and the right arm washes the left arm'. For the Akan, life is worth living if it is characterized by members of the society helping each other out their difficulty. The proverb suggests that just as one hand cannot wash itself, so it is impossible for an individual to provide for him/herself all that he/she may need. People depend on one another in the home, in the village and in the city, and in every situation in life. Even countries depend on each other for much that they require in order to be able to survive. As Ackah (1998) suggests, it would be an impossible world to live in if people did not accept the spirit of cooperation implied by this proverb.

Another Akan maxim states that 'a person is not a palm tree that he should be self complete or self-sufficient'. Other maxims include the following: 'one finger cannot lift up a thing'; 'it is one person who kills the elephant for the whole community to share'; 'the reason why two deer walk together is that one has to take the mote from the other's eye'. These maxims and many others similar in content and meaning, underscore the need to appreciate communal values such as cooperation, mutual aid and interdependency. From everyday experience we know that to lift up something requires the use of all five fingers, not just one. In the same vein, everyday experience indicates that the left hand alone cannot wash itself. It is when the two arms wash each other that both become clean, again stressing the need for

interdependency. That the individual human person lacks self-sufficiency is clear from the fact that our capacities and talents, as human beings, are plainly limited and not adequate for the realization of individual potential and fulfillment of basic needs. All of this is to drum home the point that in a traditional Ghanaian society, mutual aid, collective responsibility, cooperation and interdependency are moral obligations.

In such a social context, everyone is required to work for the good of all which of course includes his or her own good. To ensure that each individual is committed to the social or common good of the community, every African child is given moral instruction during the process of socialization to inculcate in him/her a sense of community. The individual is taught to identify with the group if he/she is to have a meaning for his/her life; the individual is taught to appreciate his/her obligation to the members of the group and to think about and act for the survival as a whole. The point being made is that work and its benefits in the African traditional society are not only for the individual. They are supposed to benefit the larger community. Wealth in traditional Ghanaian society is considered a common good that must be shared. To accumulate wealth only for private use, however, is seen as deprivation of someone else of his/her share of the common good. Therefore, conspicuous or hedonistic consumption attracts not only the envy, but also “the suspicion, the enmity, the gossip, the character assassination and perhaps, the witchcraft and physical attack of his fellows” (Foster, 1973).

All of this is to stress that economic individualism is usually greeted with suspicion and hatred as they are seen as conflicting with the kinship obligations and values of the family. That is to say the capitalist economic

mentality in which trade, industry, and the means of production are controlled by private owners with the goal of making profit is an affront to African traditional ethics of wealth creation. In the Akan culture for example, if the actions of an individual who clearly is in a position to contribute to the welfare of the group fall short of the expectations of him or her as a member of the group, he/she would be described as a worthless person for having failed to demonstrate a sense of community and to display the communal virtues of compassion, generosity and helpfulness, which are essential for the flourishing of the group as a whole. This thought is aptly expressed in the Zulu proverb ‘umuntu, ugumuntu ngabantu’ meaning ‘a person is a person through other persons’. This Zulu proverb expresses a profound truth embedded deep within the core of traditional African values, that is, personhood is understood as a process and the product of interconnectedness experienced and or achieved in the context of the community. The spirit of reciprocal living that luminously envelops a community in healing energy radiating from the hearts of interdependent human spirits sharing, loving and observing. John S. Mbiti puts it like this, ‘I am because we are, and because we are therefore I am’ (Mbiti, 1991).

Those who see wealth as a means to an end live for society and the general welfare of people around them. They use their wealth to serve people. They are never greedy and self seeking, in stark contrast to the selfish and the greedy mindset of those who consider wealth as simply an end in itself. Selfishness and greed are the roots and sources of most moral evils. Thus wealth becomes a tool to build relationships and create opportunities. The end result is making the world a better place to live.

Conclusion

This chapter has sought to look at the Maslow theory of needs and its ethical implications in wealth creation. It also looked at some ethical theories that underpin the creation of wealth. There was first an attempt to look at Abraham Maslow's theory of needs and how it influences people to create wealth. There was also an attempt in looking at a general understanding of ethical theories as they form the framework of discussing the issues. There was a discussion on ethics as a branch of philosophy. Specific ethical theories such as deontology and teleology, all with their strands were also discussed in detail. Here, the researcher opted for the deontological ethical theory because of the value it places on the human person rather than the consequences of human actions. The deontological ethical theory considers human beings as ends in themselves. It puts much premium on the self worth and dignity of every human person, and by so doing consider wealth as a means to an end, in this case serving the end of human beings. This is in sharp contrast to the teleological ethical theories which focus on consequences of human actions and not the human person. These theories see human persons as means to an end, and wealth as an end in itself. What it means is that people can use other persons as their means to create wealth which they see as an end in itself. So that if even in the course of creating wealth, others are killed or injured, that would not matter so long as the end result is achieved, that is the creation of wealth. The chapter also looked at whether wealth should be regarded as an end in itself or a means to an end and the moral implications of each of such views. Finally, the value of wealth from the traditional African point of view was discussed with the conclusion that wealth was sought after not only

because of what it could do for the individual, but also the members of the family and the society as a whole.



CHAPTER FOUR

COLLECTION AND ANALYSIS OF DATA

Introduction

This chapter presents the collection and analysis of our research data and a discussion on it. The chapter looks at the background information of respondents; reasons for which people want to get rich quickly; effects of 'get rich quick' menace and the efforts made by the Church and the society in fighting against the menace. Out of the 350 questionnaires distributed, 285 representing 81.4 percent were returned. Some of the responses were reported based on simple frequency tables and their percentages, others were reported based on multiple responses, and so their percentages were calculated based on the multiple responses.

Background Information of Respondents

This section describes the background of respondents. It looks at the gender of respondents as well as their age range. The data in Table 1 present the gender distribution of respondents

Table 1: Gender Distribution of Respondents

| Gender | Frequency | Percentage (%) |
|--------------|------------|----------------|
| Male | 163 | 57.1 |
| Female | 122 | 42.9 |
| Total | 285 | 100 |

Source: Fieldwork, 2012

From the table, it can be realized that the male respondents were more than the female respondents.

The age ranges of the respondents are shown in Table 2.

Table 2: The Age Range of Respondents

| Age Range | Frequency | Percentage |
|--------------|------------|------------|
| 15-24years | 49 | 17.2 |
| 25-40years | 192 | 67.5 |
| 41-50years | 33 | 11.7 |
| 51-60+ years | 11 | 3.7 |
| Total | 285 | 100 |

Source: Field work, 2012

It can be observed from the table that majority of the respondents (67.5%) fell within ages 25-40. Almost 17 percent of the respondents were also within the age bracket of 15 and 24. The reason why those in the age brackets of 25-40 and 15-24 are in the majority could be attributed to the fact that people in those age brackets are in their prime life and fall within the working group. What this means is that people in these groups could be engaged in wealth creation themselves, either using ethical means or unethical means as outlined in the earlier chapters.

Table 3: Respondents' Understanding of Wealth Creation

| Meaning of wealth creation | Frequency | Percentage | Cumulative percentage |
|--|------------|------------|-----------------------|
| Using our natural resources to the benefit of all people | 220 | 77.3 | 33.0 |
| Harnessing our human resources for national development | 150 | 52.8 | 22.5 |
| Value addition of primary resources | 137 | 47.9 | 20.4 |
| Fair and equitable distribution of national resources | 161 | 56.4 | 25.1 |
| Total | 668 | | 100 |

Source: Field survey 2012

The table looked at respondents' understanding of wealth creation; age ranges of people who desire to get rich quickly, and respondents' assessment of whether or not the menace has reached an alarming rate. A look at the table reveals that 77 percent of respondents understood wealth creation to be a situation where the resources of the state are managed to benefit the people. A

total of 52.8 percent of them indicated that wealth creation was an act of harnessing human resource and capabilities towards national development. The data further revealed the thoughts of 56.4 percent of respondents who mentioned that there could be no wealth creation without fair and equitable distribution of resources.

The opinions of respondents were sought on the assertion that most people of our generation are pleasure seekers. In all, 263 respondents representing 94.5 percent agreed that people in this generation are pleasure seekers.

The table below indicates the respondents' responses on the age range of people who are worse culprits of pleasure seeking.

Table 4: The age range

| Age range | Frequency | Percentage |
|--------------|------------|------------|
| 10-25 | 25 | 8.6 |
| 26-35 | 199 | 69.9 |
| 36-45 | 61 | 21.5 |
| Total | 285 | 100 |

Source: Field survey, 2012

An observation of Table 4 indicates that people who fall within the ages of 26 and 35 are the worst culprits of the get rich quick menace. These are young people who may have just finished school and may be looking for non-existing white collar jobs. They get themselves involved in many ways to

get-rich-quickly. There may be others who dropped out of school but who, like their schooled counterparts, must survive. A lot of these young people may not be able or ready to start their own businesses. Some of them, having seen others living in mansions and riding in posh cars, would want to 'be like them'. And without recourse to finding out how they made their wealth to acquire those properties, these people would try to get them at all cost, even at the peril of their own lives or that of others. This has led a lot of young people into armed robbery, drug peddling, prostitution, 'sakawa' and the likes.

Another revelation from the responses is that even the other age ranges, that is, 10-25 and 36-45, though comparatively smaller in number and percentage, give a cause to worry. From Table 4, respondents believed that 21.5 and 8.6 percent of people in the age brackets above have an immeasurable desire to get rich quickly. This finding confirms the statement by Abbey (2009) that people who are mostly engaged in the activities of the get-rich-quick are youth. Those in the age bracket of 36-45 are adults who may be frustrated because of their failure in life. They compare themselves with their peers 'who have made it', and in order to 'be like them', get themselves involved in foul means of creating wealth.

How people get-rich-quickly

Respondents were asked to mention some of the sources from where people get-rich-quickly. Table 5 reveals various sources that make people rich.

Table 5: Sources or fastest means of getting money

| Source | Frequency | Percentage | Cumulative percent |
|--------------------------|------------|------------|--------------------|
| Armed-robbery/stealing | 165 | 57.7 | 25.7 |
| Fraud | 138 | 48.5 | 21.6 |
| Killing, juju and sakawa | 117 | 41.1 | 18.3 |
| Prostitution | 108 | 38.0 | 16.9 |
| Bribery and corruption | 35 | 12.3 | 5.5 |
| Illicit trade | 26 | 8.6 | 3.8 |
| Bank/saving | 16 | 5.5 | 2.5 |
| Good planning | 16 | 5.5 | 2.5 |
| Cheating | 14 | 4.9 | 2.1 |
| Church establishment | 7 | 2.45 | 1.1 |
| Total | 642 | | 100 |

Sources: Field work, 2012

From the table above, 57.7 percent of respondents believed that most of the people involved in the menace either rob others at gun point or they steal from other people. They believed that armed robbery and stealing have been so rampant these days simply because people want to be rich over night.

Some respondents (48.5 percent) thought that many people defraud innocent people to be rich. Never a day passes without the media reporting of a fraud case. Some of these culprits post fraudulent adverts in the media just to dupe unsuspecting Ghanaians. They engage in impersonation to catch their prey. Most of the cases of fraud occur during security and other recruitment exercises, visa collection and school admissions. They collect huge sums of money from their victims but are unable to fulfil their part of the contracts. This supports the assertion by Kudadjie and Aboagye-Mensah (1992) that many people use fraudulent means to acquire wealth.

That is not all, 117 respondents representing almost 41 percent mentioned that people who desire to get-rich-quick kill people for ritual purposes, use juju which may have the potency of attracting customers or spiritually manipulating their competitors or their customers. This confirms the report by the *Daily Graphic* that some people kill to make wealth (Daily Graphic, 2011). Others in this category believed that some young persons also use what we call in our local parlance as 'sakawa'. They thought that most of the people who drive in posh cars might be involved in the infamous 'sakawa' business.

A total of 38 percent indicated that prostitution happens to be a familiar or common source of riches for people especially students in the tertiary institutions. They expressed their perplexity with regard to how this particular source is creeping into the second cycle institutions.

The respondents further stated that this does not involve only unbelievers but some supposed Christians as well. A 12.3 percent of respondents also thought that people who desire to get rich in most cases are

involved in bribery and corruption. This occurs when people want to gain contracts, admission to schools or have some favour done to them. They were of the opinion that this problem is prevalent in various spheres of our life including our political landscape, the judiciary, our security forces and the business and building sectors. It is glaring to see politicians doling cash to the electorate, and politicians acquiring and displaying some unimaginable wealth within few months after assuming offices of leadership. They also cited some police officers who take money from drivers in full view of the public. This confirms the Ghana Catholic Bishop's pastoral letter in 1997 which stated that there is bribery and corruption in our schools and institutions of learning and our security agencies. The letter further said that in politics, this disease seems well rooted.

It would have been an exercise in futility if illicit trade had not been mentioned. Some 8.6 percent of respondents believed that many people make money through human trafficking and drug trade. Some people have been arrested and prosecuted for their involvement in such illegal trades. The respondents were however unhappy because the security personnel of the State have not dealt decisively with this problem. Again, Kudadjie and Aboagye-Mensah, (1992) stated that people acquire wealth through dubious means, therefore, making them enemies in their own communities.

One particular observation that was made which seems an affront to the work of God is the perception that some supposed men of God establish churches mainly for riches. For instance, almost 3 percent respondents indicated that some people establish churches with the sole aim of extorting

monies from unsuspecting members of the public under the pretence of spiritual revelations.

In spite of these worrying revelations, some respondents were of the opinion that some other people make it in life due to proper planning, savings and right investments. They believed that not all who have made it used unorthodox means. Rather a sizeable number of the affluent class made use of opportunities that came their way or made proper investments.

Reasons for getting rich quickly

People who get involved in the get-rich-quick menace have reasons for doing so. Respondents were asked why many youths desire to get rich quickly and their responses are provided in Table 6.

Table 6: Reasons for getting rich quick

| Reasons | Frequency | Percentage | Cumulative percentage |
|-----------------------------|-----------|------------|-----------------------|
| Laziness | 180 | 63.2 | 7.2 |
| Non acceptance of hard work | 213 | 74.8 | 8.6 |
| Non acceptance of suffering | 201 | 70.6 | 8.1 |

| | | | |
|----------------------------------|--------------|------|------------|
| Easy way of life | 238 | 83.4 | 9.6 |
| Peer influence | 222 | 77.9 | 8.9 |
| Unemployment | 194 | 68.1 | 7.8 |
| Fulfilling of dreams | 192 | 67.5 | 7.7 |
| Curiosity | 164 | 57.7 | 6.6 |
| Fear of failure | 157 | 55.2 | 6.3 |
| Prosperity preaching | 148 | 52.1 | 6.0 |
| Satisfying psychological demands | 198 | 69.3 | 7.9 |
| Societal acceptance | 201 | 70.6 | 8.1 |
| Alleviate suffering | 180 | 63.2 | 7.2 |
| Total | 2,488 | | 100 |

Source: Fieldwork, 2012

Some respondents (83.4 of respondents) thought that people engaged in the act of get-rich-quick menace because they wanted an easy way of life. Again, almost 80 percent of respondents of the total responses were of the

view that people who desire to get rich quickly are under the influence of their peers. It can be observed from the table that 74.8 percent of respondents think that the get-rich-quick issue has been influenced by people's refusal to accept hard work as the only way to make it in life. This reveals non-adherence of people to the financial management principles taught by John Wesley.

Majority of the respondents (95.7%) agreed that the menace was a source of great worry to the individuals, families, the Church and the nation at large. People are indeed worried about the problem and the effects it has on society. The remaining 4.3 percent however disagreed with the assertion that the get-rich-quick menace was assuming a worrying trend.

Effects of get-rich-quick

This section reports the results and discusses the possible effects of the get-rich-quick menace. It discusses the social, moral and economic effects of get-rich-quick.

Table 7: Social effects of get-rich-quick

| Effect | Frequency | Percentage | Cumulative percentage |
|---------------------|-----------|------------|-----------------------|
| Individual's family | 269 | 94.5 | 17.5 |
| Health implications | 264 | 92.6 | 17.1 |
| Education | 260 | 91.4 | 16.9 |

| | | | |
|--------------------------|--------------|------|------------|
| Individual's personality | 257 | 90.2 | 16.7 |
| Society as a whole | 247 | 86.5 | 16.0 |
| The Church's image | 243 | 85.3 | 15.8 |
| Total | 1,540 | | 100 |

Source: Field work, 2012

From the table above, the menace of get-rich-quick in no doubt affects the social fibre of the country. Respondents gave a host of responses and these are presented in Table 6 above. The data in the table indicate that the menace affects the Church, the individuals involved in the act and their family and the society as a whole. Other social effects mentioned included education, health, respect for the elderly and the law as well as national development. For instance, 94.5 percent of respondents indicated that the menace affects the family of the people involved. This happens when the family is disgraced or stigmatized as a result of a member's involvement in this menace or when the entire family would have to contribute to take care of the member whose involvement in the menace resulted in his/her injury or death.

Additionally, 92.6 percent of the respondents mentioned that get-rich-quick menace has some health implications. They stated that some of the actions taken by those involved in the problem were prostitution, a major cause of the deadly Human Immunodeficiency Virus (HIV). Those engaged in prostitution to make money stand the chance of contracting the virus and subsequently the Acquired Immune Deficiency Syndrome (AIDS). This disease would eventually erode all the gains and the wealth one has acquired.

Moreover, 91.4 percent of respondents responded that people who engage in the act, especially, those in school can lose their educational prospects or opportunities. For instance, students who get sick, injured or even die out of prostitution, armed robbery and sakawa cannot continue their education and would have to drop out of school. This finding confirms the point made by Abbey (2009) that students who get involved in get-rich-quick menace have their education untimely terminated or at best drop in their performance.

The table further reveals that 90.2 percent of respondents thought the get-rich-quick menace affects the individual personality. Those who engage in it get disgraced, go mad, get injured or die. This confirms the finding by Kudadjie and Aboagye-Mensah (1992) that people who engage in get-rich-quick deeply wound their own personalities.

On the whole, it could be deduced from the responses that the effects of the get-rich-quick menace are enormous as they permeate through every facet of life. The individual is affected negatively, the family is affected negatively and the larger society is also affected negatively.

Table 8: Moral effects of get-rich-quick

The table below indicates the moral effects of the menace of get rich quick.

| Effect | Frequency | Percentage | Cumulative percent |
|-----------------------|-----------|------------|--------------------|
| Disrespect of the law | 268 | 93.9 | 36.3 |

| | | | |
|---------------------------|-----|------|------|
| Disrespect of the elderly | 260 | 91.4 | 35.2 |
|---------------------------|-----|------|------|

| | | | |
|--|-----|------|------|
| Members disregard for Christian principles | 210 | 73.6 | 28.5 |
|--|-----|------|------|

| | | | |
|--------------|------------|--|------------|
| Total | 738 | | 100 |
|--------------|------------|--|------------|

Source: Field work, 2012

The table presents the perception of respondents on the moral effects of get-rich-quick menace. The moral effect of get-rich-quick even though is silent as compared to the other effects could be very dangerous because it seems to cause the greatest harm to the society as it affect the moral fibre of society. The reason is that the moral impact of get-rich-quick menace can be transferred to generations to come and that can corrupt society for a very long time. The Ghana Catholic Bishop's pastoral letter in 1997 supports this finding when it stated that the prevalence of the twin moral evils of bribery and corruption is destroying our beautiful country and the moral fibre of our nation.

From the table, 93.9 of the respondents believed that people who engage in this act have gross disrespect for the laws of the land. They intimated that the culprits do not adhere to laws because of their money. Also, 91.4 percent of respondents thought that people engaged in get-rich-quick do not respect the elderly. In Ghana, one uncompromised value in our society is respect for the elderly. It is expected that every young person would respect any person who is advanced in age. However, it is an undeniable fact that

people who use unorthodox means of acquiring riches do not respect the elderly for the simple reason that they (the rich) have more honour and dignity and command a lot of respect in their societies than those who call themselves the elderly and are not well to do.

In addition, the menace of get-rich-quick makes Church members disregard worthy Christian principles, some of which are respect for the elderly, hard work, moral integrity and honest work. These Christian principles are in consonance with some traditional values. Some respondents (73.6 percent) believed that people who get rich quickly have no regard for Christian principles. They indicated that because everybody wants to be rich, there is the tendency for Christians to ignore the right approaches to wealth creation as taught by leaders such as John Wesley.

Economic effects of get-rich-quick

The problem of get-rich-quick does not have only social effects but has economic effects as well. The table below presents the economic effects as given by the respondents.

Table 9: Economic effects of get-rich-quick

| Effects | Frequency | Percent | Cumulative percent |
|-----------------------------|------------------|----------------|---------------------------|
| National development agenda | 262 | 92.0 | 28.9 |
| Income inequality | 248 | 87.1 | 27.3 |

| | | | |
|----------------------|------------|------|------------|
| Property acquisition | 213 | 74.8 | 23.5 |
| Remittances | 184 | 64.4 | 20.3 |
| Total | 907 | | 100 |

Source: Fieldwork 2012

From the table, 92 percent of respondents indicated that the get-rich-quick menace affects national development agenda. They explained that people who engage in embezzlement, bribery and corruption deprive the nation of the necessary funds for development. The nation needs funds for infrastructural development but if the funds end in the pockets of individuals, then the nation loses. Funds for the construction of school blocks, roads, dams and extension of electricity to rural areas are siphoned into individual pockets and the nation has nothing to show for its much talked about natural and human resources. The findings were in line with the statement by Myint (2000) who stated that corruption inflicts serious damages on a country. Al-Sadig (2009) also collaborated the findings by stating that corruption reduces the national development drive by reducing per capita foreign direct investment.

Also, a total of 248 respondents representing 87.1 percent indicated that the menace of get-rich-quick leads to income inequality in the country. Many people were worried about the gap between the rich and the poor and the fact that many Ghanaians cannot afford two square meals a day while some others live affluently in the country. In addition, 74.8 percent of respondents stated that get-rich-quick menace enable people to acquire

property. They however mentioned that in spite of some positivity associated with get-rich-quick, it cannot be justified.

Lastly, 184 of the respondent, representing 64.4 percent indicated that people involved in get-rich-quick make some remittances to their families, people around them and even to the Church. Some of them help the poor and the needy, some of them also build Churches and assist tremendously in various Church projects and programmes. However, the respondents added that the ill-gotten wealth cannot be endorsed just because some of the culprits are philanthropists. The respondents opined that philanthropic acts cannot be justified if the source of funding is questionable. This was collaborated by Chalmer (1996) when he made the point that it is morally wrong to try to raise funds for good purposes by methods which contradict love of one's neighbour. What it means is that wrong can never be righted by doing good with the proceeds of that which is wrong.

Efforts at mitigating get-rich-quick menace

The get-rich-quick menace cannot be left unattended to. However, the respondents were asked whether the Church was culpable in the problem of get-rich-quick. The data in Table 10 indicates respondents' beliefs regarding how the Church encourages get-rich-quick among her members.

Table 10: The Church's culpability

| Culpability | Frequency | Percentage | Cumulative percentage |
|---|------------------|-------------------|------------------------------|
| Through its preaching | 275 | 75.5 | 27.9 |
| Inviting the rich to its programmes | 173 | 60.7 | 22.4 |
| Giving the rich preferential treatment when they go wrong | 161 | 56.4 | 20.9 |
| Special recognition to the rich in the Church | 152 | 53.4 | 19.7 |
| Giving the rich posts in the church | 70 | 24.5 | 9.1 |
| Total | 771 | | 100 |

Source: Fieldwork, 2012

In all, 190 respondents representing 66.6 percent indicated the Church was aiding the miscreants through its actions and inactions. From the table, 75.5 percent of respondents thought that the Churches indoctrinate their members into the get-rich-quick menace through their preaching. They stated that some 'Churches' have become riches oriented and have succeeded in making members believe that Christianity is equivalent to success and riches, and that Christians are not supposed to go through economic hardships. This confirms Asamoah-Gyedu's (2009) assertion that prosperity gospel preaching mostly emphasize prosperity of all kinds; wealth, health, success, and ever-

soaring profits in business are coveted, cherished, and publicly flaunted as signs of God's favour. In this new type of Christianity, success and wealth are the only genuine marks of faith.

In addition, almost 61 percent of respondents believed that the 'Church' has been encouraging members to seek riches by inviting only the rich to their programmes. The 'Church' organizes programmes such as annual harvests, chapel dedications, foundation stone laying and other fund raising activities, and in all such programmes, rich persons are invited to chair the programmes and this makes the 'poor' members feel unimportant hence their resolve to go all out to get rich regardless of the consequences so that they could also be recognized and invited. This assertion was however counteracted by Mrs. Mercy Sackey, one of the interview respondents. She drew attention to the fact that once fund raising activities were being organized by the Church, it will certainly invite people who can give and not the 'poor who do not have the money.' In that case the 'poor people' should not be seen as being sidelined or the Church is endorsing the get-rich-quick menace. However, she stressed that the Church should be wary about inviting people whose source of wealth is suspicious (Sackey, interviewed on 16th May, 2012).

Also, almost 56 percent of respondents indicated that the rich have been given preferential treatment whenever they went wrong. The leadership of the Church are reluctant to crack the whip when these culprits do something untoward. They believed the rich are untouchable in today's Christian settings because the leadership fear they would lose their (culprits) assistance. All the findings on the Church's complicity confirm the concerns raised by Asamoah-

Gyadu (2009) that the prosperity gospel has affected every aspect of the African Christian life.

Efforts of the Church to curb the menace

It is believed the 'Church' and more specifically the Methodist Church is making frantic efforts to reduce this menace if not completely eradicate it. The study therefore wanted to know whether members of the Methodist Church were aware of the measures the Church is taking to fight the menace of get-rich-quick. Out of the 285 questionnaires that were returned, it came to light that only 77 of them, representing 27 percent of the respondents knew about the Methodist Church's measures to curb the problem of get-rich-quick. The remaining 73 percent were unaware of any such measures. Further investigations revealed that the unawareness of the efforts by the Church to mitigate the menace was attributed to a number of factors. An interview of some members revealed low patronage of the class meetings where some of John Wesley's principles are taught, high illiteracy rates among members and inadequate teaching sessions on the measures.

Respondents were specifically asked whether they were aware of the three financial principles taught by John Wesley, the founder of Methodism. Responses to this question revealed that 65 percent of the respondents were aware of the principles while 35 percent were unaware. Those who were aware of the principles mentioned them as 'Earn as much as you can, Save as much as you can and Give as much as you can'. Almost 78 percent of the respondents indicated the financial principles were beneficial to the members of the Methodist community and that they were applying them in their daily

lives. According to them the principles encouraged members to work hard, save more and give more.

Knowledge of measures taking by the Church to curb get-rich-quick

The table below indicates knowledge of the measures taken by the Church to curb the menace.

Table 11: Knowledge of measures taking by the Church to curb get-rich-quick

| Measure | Frequency | Percentage |
|-------------------------|-----------|------------|
| Counseling | 23 | 30.0 |
| Teaching | 21 | 26.7 |
| Encouragement | 10 | 13.3 |
| Understanding of gospel | 10 | 13.3 |
| Good planning | 8 | 10.0 |
| Helping the poor | 5 | 6.7 |
| Total | 77 | 100 |

Source: Field Work 2012

Out of the 77 respondents who were aware of the measures put in place by the Methodist Church to curb this problem, 30 percent said the Church was counseling her members on wealth acquisition. This was done sometimes on

one-on-one basis but largely at the group level during Class Meetings, organizational meetings and special Church programmes.

Another 27 percent indicated that the Church had been using its teaching services to educate her members. The data revealed that 6.7 percent of the respondents believed the Church was helping the poor through its own initiatives such as instituting endowment funds for needy but brilliant students, establishment of Credit Unions to give soft loans to her members and the general public, assisting rural communities to build chapels, and adopting some orphanages.

Remedies to get-rich-quick menace

The get-rich-quick menace is a health, religious and developmental problem. The nature and trend of the menace demands a concerted effort to tackle it head on. Table 12 shows suggestions made by respondents as a way forward to mitigate the problem and its impacts.

Table 12: Remedies to fight get-rich-quick

| Recommendation | Frequency | Percentage | Cumulative percentage |
|---------------------------------------|------------------|-------------------|------------------------------|
| Moral education | 201 | 70.6 | 28.7 |
| Preaching of holiness | 191 | 66.9 | 27.2 |
| Change of societal perception towards | | | |

| | | | |
|--------|-----|------|------|
| riches | 180 | 63.2 | 25.7 |
|--------|-----|------|------|

| | | | |
|----------------------|-----|------|------|
| Enactment of laws to | 129 | 45.4 | 18.4 |
|----------------------|-----|------|------|

| | | | |
|--------------------------|--|--|--|
| protect the public purse | | | |
|--------------------------|--|--|--|

| | | | |
|--------------|--|--|--|
| Total | | | |
|--------------|--|--|--|

| | | | |
|--|------------|--|--|
| | 701 | | |
|--|------------|--|--|

| | | | |
|--|--|--|------------|
| | | | 100 |
|--|--|--|------------|

Source: Field work, 2012

An examination of the table reveals that moral education in Ghanaian basic schools, preaching of holiness, changing of societal perception on riches and enactment of laws can help deal with the get-rich-quick menace. For example, almost 70 percent and 29 cumulative percent of respondents suggested that moral education should be intensified in order to inculcate civility, honesty and integrity in our children. This was collaborated by Dr. Bondzi Simpson and Mrs. Kate Amartey, who were interview respondents. They recounted how they benefitted from the moral education during their school days. They reiterated how the ‘younger people’ in their days applied themselves to hard work and honesty (Amartey, interviewed on 6th August, Simpson, interviewed 7th August, 2012). Again, almost 67 percent suggested that the Church should preach holiness; they should preach Christ and let the members know that Christianity is not all about good living and success. This assertion was also collaborated by Rt. Rev. Nicholas Asane, the Bishop of the Cape Coast Diocese, who said that the Church should not only preach about the crown but also the cross (Asane, interviewed on 16th May, 2012). They

thought that when members received Christ, all other things including riches would be added to them.

Moreover, almost 63 percent recommended an orientation that would change society's perception on what riches mean. They observed that society thinks life is all about riches and the poor do not deserve a place in it. In some cases, the poor are disregarded and disrespected even in their own families. In some instances, the rich takes the poor as slaves and the poor are sometimes denied justice. This has been the cause of people wanting to get rich in order to be 'included' in the society. Last but not the least, 45.4 percent of respondents recommended that available laws that protect the national purse must be enforced without fear or favour. This was also collaborated by Mr. Michael Essandoh who intimated that State institutions responsible for enforcing law and order should be strengthened to perform their duties (Essandoh, interviewed on 30th July, 2012). They mentioned again that new and strict laws must be enacted to make bribery and corruption as well as illicit trade unattractive to those who engage in them.

The study finally wanted to find out respondents' perception of wealth and the responses are presented in Table 13.

Table 13: Perception of wealth

| Perception | Frequency | Percentage |
|-----------------------------|------------|------------|
| Wealth is a means to an end | 211 | 74.2 |
| Wealth is an end in itself | 74 | 25.8 |
| Total | 285 | 100 |

Source: Fieldwork 2012.

An examination of the table revealed that majority of respondents (74.2 percent) believed that wealth is a means to an end but not the end in itself. The philosophy behind the statement is that acquisition of wealth should be that it enables one to be relevant not only to oneself but to others around one and the society at large. Bender (2000) collaborated this by stating that Work and wealth involve three spheres of values: (1) a personal value bringing dignity to the individual; (2) a family value forming the foundation of communal life; and (3) a societal value enriching the common good.

Conclusion

This chapter has sought to discuss and analyse the results of the data of the research. Some of the issues looked at were background information of respondents, how people get rich quickly, reasons why people want to get rich quick and the effects of the get-rich-quick menace on our society. The study also looked at some of the efforts to mitigate the menace. What the study has done is to analyse the data collected and confirm them with existing literature and other opinions. The next chapter would provide the summary, conclusions and recommendations of the study.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter provides the summary of the study, conclusions arrived at based on findings from the study, as well as recommendations, also based on the conclusions of the study. The summary comprises an overview of the entire study and key findings based on the specific objectives of the study. The overview and key findings are followed by conclusions and recommendations. The section also presents limitations of the study as well as suggestions for further research.

Summary

The summary section looks at the overview of the study as well as key findings. The study basically sought to find out the ethics of wealth creation in the Methodist Church Ghana, using Cape Coast Circuit as the population sample. The study was specifically intended to find out why people indulge in fraudulent means of acquiring wealth. It found out why people would throw all cautions to the wind and struggle at all cost to acquire wealth dubiously. The study again examined the impact of get-rich-quick attitude on the work ethic of the Ghanaian society. Many people informally talk about the effects of get-rich-quick menace without any research evidence so the study empirically found out how the menace is affecting the Church and the society in general. In addition, the study found out the efforts made by the Church, especially the

Methodist Church Ghana, to fight the menace and it also suggested some remedies that can be employed to deal with the get-rich-quick menace.

The study employed the stratified sampling under the simple random sampling method and the purposive sampling also under non-probability sampling technique. The sampling methods employed were used to seek primary data for the study. Detailed questionnaires and interview guide were used to illicit information from respondents. In all, 350 questionnaires were distributed but 285 representing 81.4 percent were returned. The data collected were carefully edited and coded to ensure accuracy and for easy analysis. Some of the data were analyzed using the simple frequency tables and their percentages while others were analyzed using the multiple response approach, and so their percentages are calculated based on the multiple responses.

Key findings

The first specific objective of the study was to identify why people, especially the youth, indulge in fraudulent means of getting rich or acquiring wealth and the following key findings were made according to the respondents:

- Majority of people engaged in fraudulent means of acquiring wealth were within the ages of 26 and 35 who can best be described as youth.

- Not all who get rich quickly are involved in dubious means. There are some who plan their lives well and take opportunities as they come in life. However, according to the respondents, majority are those who get involved in dubious and unacceptable means to

acquire wealth. They engage in robbery, killing, fraud, prostitution and illicit trades such as human trafficking, smuggling of resources and dealing in drugs.

- People engaged in get-rich-quick menace because society seems to adore rich people and disregard the poor. Others also engaged in it because they were unemployed, influenced by their peers, fear of failure and curiosity. Some other reasons given were that people who were involved in the menace wanted an easy way of life, and also as a response to the prosperity preaching by ministers of God.

The second specific objective of the study looked at how the get-rich-quick has affected the Church and the society at large. The main issues found according to the respondents included the following:

- The get-rich-quick menace could lead to the death of the people involved.
- It could lead to physical harm and injuries as well as emotional and psychological traumas of the people involved.
- The menace also leads to stigmatization of the individuals involved in it as well as their immediate families.
- It can jeopardize the future prospects of the people involved.
- People engaged in get-rich-quick menace disrespect the elderly and the laws governing the nation.
- The menace corrupts the moral fibre of the Church, hence members disregard for Christian principles.

- Get-rich-quick menace encourages people to be self-centred and self-seeking without considering societal and national interests.
- The problem in a form of corruption and embezzlement deprive other people of their fair share of the national cake and also leads to income inequality.

Efforts aimed at mitigating the get-rich-quick menace was the third specific objective and the following key findings according to the respondents emerged:

- The Church is culpable in the upsurge of fraudulent means of acquiring wealth. This has emanated through prosperity preaching, appointment of the rich to leadership positions in the Church, and invitation of only the rich to Church's programmes, especially fundraising programmes.
- A greater number of the members of the Methodist Church in Cape Coast Circuit do not know about the general measures the Church is taking to curb the menace. Quite a number of members of the Church also do not know about the financial principles espoused by John Wesley. However, those who know about John Wesley's financial principles are applying them in their daily lives.
- The Church teaches and counsels its members on how to make it in life even though this is inadequate.
- The Church is practically involved in assisting the poor such as orphans, the needy and the very poor in the Church and the society in general.

The final objective of the study was to find out the remedies to avert the perplexing problem of get-rich-quick. The key findings that emerged were as follows:

- Moral education should be intensified at the various levels of education to instill morality and civility into the young ones.
- The Church should intensify her preaching of practical Christianity and holiness instead of the preaching of 'prosperity gospel'.
- Laws that are intended to protect the public purse should be strictly applied without fear or favour.
- The rich and elderly in society must live exemplary lives.

Conclusions

It can be deduced from the findings of the study that some people engage in get-rich-quick menace in order that they would be accepted and adored in the society. Some other people rob and steal from others, defraud other people to acquire wealth, and even establish Churches to make money; they see church establishment as money making avenue; some do it because they are unemployed; others are influenced by their peers; some do it for fear of failure, and still others engage in it out of sheer curiosity. The above mentioned reasons given as the rationale for getting-rich-quick undoubtedly affect the ethic of work in the society.

The menace of get-rich-quick affects individuals, the Church and the society. It also impacts on the people socially, morally and economically. The problem leads to stigmatization on the people involved in it. Others also suffer

physical abuse, meaning that the problem is a health threat. The problem again cuts short the future prospects of those involved in it. For instance, students who engage in this activity eventually drop out of school. Besides, people who engage in get-rich-quick have gross disrespect for the elderly and the laws of the land. Christianity also suffers some challenges because members who want to get rich quickly disregard the biblical principles of wealth creation. Economically, the nation is deprived of infrastructural facilities and employment facilities because national resources are controlled by the minority to the detriment of the majority.

In order to fight the menace of get-rich-quick in society, the Methodist Church Ghana has resolved to tackle the problem head on. The measures being taken include teaching her members on the right attitude towards wealth creation. This is done during her weekly class meetings using the Weekly Bible Lessons. Apart from this, members who have difficulties and challenges in life are counseled and helped in any way possible. They also help the disadvantaged in the society directly. This is done through the adoption of orphanages and visiting of leprosarium and prisons to visit inmates.

In spite of these measures taken by the Methodist Church Ghana, some general suggestions are made in order to reduce the effects of get-rich-quick menace on the society. It is suggested that moral education especially in the lower educational levels should be intensified in order to instill integrity into the children who are the leaders of tomorrow. Again, the Church must preach holiness rather than prosperity; the religious groups as well as civil society groups must take steps to educate people on how to succeed in life and finally, laws on bribery and corruption must be enforced without fear or favour.

Recommendations

This section presents recommendations based on the findings emanated from the study. The section also presents the limitations of the study and suggests areas for further research. With reference to the study findings and conclusions, the following policy recommendations have been prescribed:

- The curriculum Research Division of the Ghana Education Service as well as the Universities should design their curricular such that they will be development and employment oriented. Graduates from the universities should not be scholarly brilliant but be able to use their scholarly knowledge to create their own jobs rather than waiting to be employed.
- Moral and civic education in the basic schools should be intensified to create a sense of patriotism and sound moral principles in the future leaders.
- The Government of Ghana, must as a matter of urgency, create jobs that would absorb the youth, both the educated and uneducated. The government can do this by partnering the private sector to establish the needed industries which would create more jobs for the youth. Solving youth unemployment will curtail a larger percentage of the get-rich-quick menace.
- Guidance and counseling units must be created in all schools and qualified people must be employed to offer the counseling services to students in order to shape the lives of the growing ones. This can be done by a collaboration between the Church and the State. Special

funds could be set aside by the Church and the State to be given as soft loans to people to start their own businesses.

- The Church, other religious groups and the State institutions should shepherd the youth, appreciate their difficulties and challenges and guide them to offer acceptable solutions to their problems.
- The Christian Council of Churches (CCC), The Ghana Pentecostal Council (GPC) and other church organizations should adopt a strategy to regulate their leaders and members against extortions and prosperity preaching.
- Church appointments must strictly be based on biblical guidelines, one's level of spirituality and maturity, and not monetary or material accumulations. The poor among the congregation must be made to feel at home in the Church community.
- The Methodist Church Ghana must intensify her teaching ministry.
- Members of the Church must take the Class Meetings seriously since it is there that they learn about the Wesleyan ethical principles of creation and other related issues.
- Members of the Church must live out their faith by allowing what they believe to influence their daily lives.

Suggestions for further research

The study sought to investigate the ethics of wealth creation in the Cape Coast Circuit of the Methodist Church Ghana. Though the findings of the study are expected to reflect the larger society, it is suggested that further studies be conducted in other circuits and even in other Churches so the Church can provide a united front in combating the get-rich quick menace.

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APPENDIX: QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

DEPARTMENT OF RELIGION AND HUMAN VALUES

QUESTIONNAIRE

This is a research project being carried out to find out the ethics of wealth creation among our people. The researcher will be grateful if you could spend a little of your time to answer the questionnaire below. This is purely an academic exercise. You are therefore assured of complete anonymity.

Please tick where necessary. Thank you.

SECTION A**Background information of respondents**

- | | | |
|--------|---------------------|----------------|
| 1. Sex | i. Male [] | ii. Female [] |
| 2. Age | 15-24yrs [] | |
| | 25-40yrs [] | |
| | 41-50yrs [] | |
| | 51-60yrs [] | |
| | 61yrs and above [] | |

SECTION B**Why people want to get rich quickly**

3. What is your opinion about wealth creation in our country today? (Please tick as many as applicable).

- i. Making people rich []

- ii. Getting people employed []
- iii. Using our natural resources to the benefit of the people []
- iv. Harnessing our human resources for national development []
- v. Value addition of primary resources []
- vi. Fair and equitable distribution of national wealth []
- vii. Others (Please specify).
.....

4. What is your opinion about the assertion that people in this generation are pleasure seekers?

- i. I agree []
- ii. I disagree []
- iii. I don't know []

5. People of late want to get rich quickly

- i. I agree []
- ii. I disagree []
- iii. I don't know []

6. Which age group falls between your choice in Q.5?

- i. 10 – 25 []
- ii. 26 - 35 []
- iii. 36 – 45 []
- iv. 46 – 55 []
- iv. 56 + []

7. Why do you think people in your chosen age group (Q.6) are the worst culprits in this get-rich syndrome? (Please tick as many as applicable)

- i. They are lazy []
- ii. They don't accept hard work as part of life []
- iii. They don't accept suffering as part of life []
- iv. They want the easy way of life []
- v. Peer influence []
- vi. Unemployment after school []
- vii. To fulfil one's dreams and ambitions []
- viii. Curiosity and ignorance []

- ix. Fear of failure []
- x. Prosperity gospel preaching influence []
- xi. To satisfy psychological and emotional demands []
- xii. To be accepted in society []
- xiii. To alleviate long suffering []
- xiv. Others.....

8. What are some of the sources of the fastest means of getting money?

- i.
- ii.
- iii.
- iv.

9. Is this craze for money worrisome? i. Yes [] ii. No []

10. If yes, how worrisome is this problem

- i. Can lead to death []
- ii. Can lead to people getting mad []
- iii. Brings disgrace to people []
- iv. Others.....

SECTION C

Effects of 'get-rich-quick'

11. Indicate how the 'get-rich-quick' syndrome has affected the following aspects of human endeavour.

| ASPECTS | OPINION (Positively, Negatively, |
|---------|----------------------------------|
|---------|----------------------------------|

| | No effect at all) |
|--|---|
| <p>1. Social effects (how does the menace affect the following?)</p> <ul style="list-style-type: none"> i. The church, its image and societal acceptance of its object of worship. ii. The individual's family iii. Individual's personality and salvation iv. Society as a whole v. Health implications (in case of prostitution and robbery) vi. Education vii. Marriage as an institution viii. Others | <p>i.....</p> <p>ii.....</p> <p>iii.....</p> <p>iv.....</p> <p>v.....</p> <p>vi.....</p> <p>vii.....</p> <p>viii.....</p> |
| <p>2. Moral effects (indicate how the menace has affected the following)</p> <ul style="list-style-type: none"> i. Respect for the elderly ii. Respect for the laws iii. Church members adherence to Christian principles | <p>i.....</p> <p>ii.....</p> <p>iii.....</p> <p>.....</p> |

ii. By recognising only the rich in the church/By not recognising only the rich in the church I agree [] I disagree []

iii. By inviting only the rich to its programmes. I agree [] I disagree []

iv. By giving only the rich positions in the church. I agree [] I disagree []

v. By giving the rich special places to sit in the church. I agree [] I disagree []

vi. By giving the rich preferential treatment when they go wrong. I agree [] I disagree []

vii. Others (specify).
.....
.....
.....

14. Do you know of the measures the Methodist Church has put in place to curb 'get-rich-quick' menace? i. Yes [] ii. No []

15. If yes, mention some of the measures?
i.....
ii.....
iii.....

16. As a Methodist, do you know of John Wesley's financial principles? i. Yes [] ii. No []

17. If yes, name them

i.....

ii.....

iii.....

18. Do you think these principles are beneficial? i. Yes [] ii. No []

19. How beneficial are the principles?

i.....

ii.....

iii.....

SECTION E

Fighting 'get-rich-quick' Menace

20. How can society discourage people from pursuing needless wealth?

i. Moral education in school []

ii. Change of societal perception towards riches []

iii. Enactment of laws to protect the public purse []

iv. Others (Please specify).....
.....
.....

21. Choose the one that befits your perception about wealth.

i. Wealth is a means to an end []

ii. Wealth is an end in itself []

26. Can you explain your position?

.....
.....
.....

27. What is your recommendation for the Church?

- i.....
- ii.....
- iii.....

