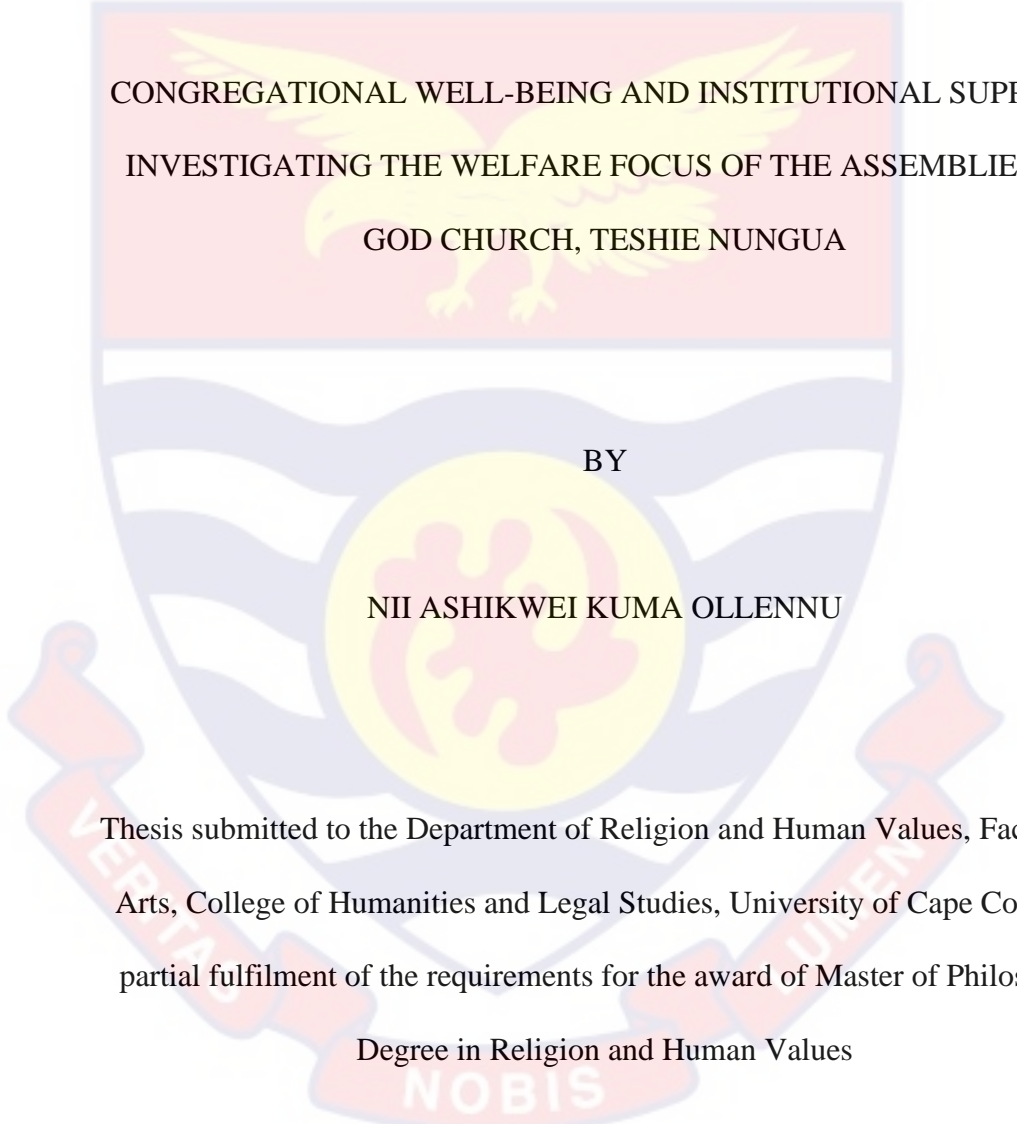


UNIVERSITY OF CAPE COAST



CONGREGATIONAL WELL-BEING AND INSTITUTIONAL SUPPORT:
INVESTIGATING THE WELFARE FOCUS OF THE ASSEMBLIES OF
GOD CHURCH, TESHIE NUNGUA

BY

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

MARCH 2024

DECLARATION

Candidate's Declaration

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

Candidate's Signature Date

Candidate's Name: Nii Ashikwei Kuma Ollennu

Supervisors' Declaration

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

Supervisor's Signature Date

Supervisor's Name: Dr. Shaibu Adams

ABSTRACT

The activities of churches in relation to the welfare of their congregants have been a concern in recent times. Churches are seen as having a divine duty of ensuring their congregants and the people in the communities they operate in are well-catered for, especially in times of dire need. This proposition is even more pronounced when the financial wherewithal of churches and their leaders are put in perspective. To many people, churches must be seen at the forefront in addressing the needs of society, starting from their congregations. This study thus set out to investigate the role of the church in the welfare of its members. The objectives of the study were to identify the welfare needs of congregants, ascertain the role churches play in improving the welfare of the congregation and examine the challenges the church faces in efforts to improve the welfare of congregants. The study was set in the Assemblies of God in Accra, Ghana, with a sample size of 76 church members as participants. The study used a quantitative approach, through a survey design and gathered data using questionnaires. Analysis of data revealed that the congregants do not see their basic needs as a welfare concern of the church. However, they indicated that emotional support, disaster relief, educational support and economic progress were some concerns for which the church was expected to help. Also, the study revealed that the church was playing a role by providing scholarships, SME assistance through credit facilities as well as needy and elderly care. Further, some challenges were identified as hindrances in the church's quest to provide welfare support to congregants. These challenges included financial constraints, negative cultural ideologies, faulty biblical doctrine and misuse of church funds. The study recommended that Ghana's Ministry of Gender, Children and Social Protection should provide policies to integrate government and church-led welfare programmes. Also, it was recommended that churches should engage in prudent financial management practices to ensure accountability of church funds. For future studies, it is suggested that larger sample sizes of congregants should be used to make the generalization of findings more plausible.

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I thank all my colleagues and study partners for their encouragement and help. God bless you all. I really appreciate your friendship and care.

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DEDICATION

To my family



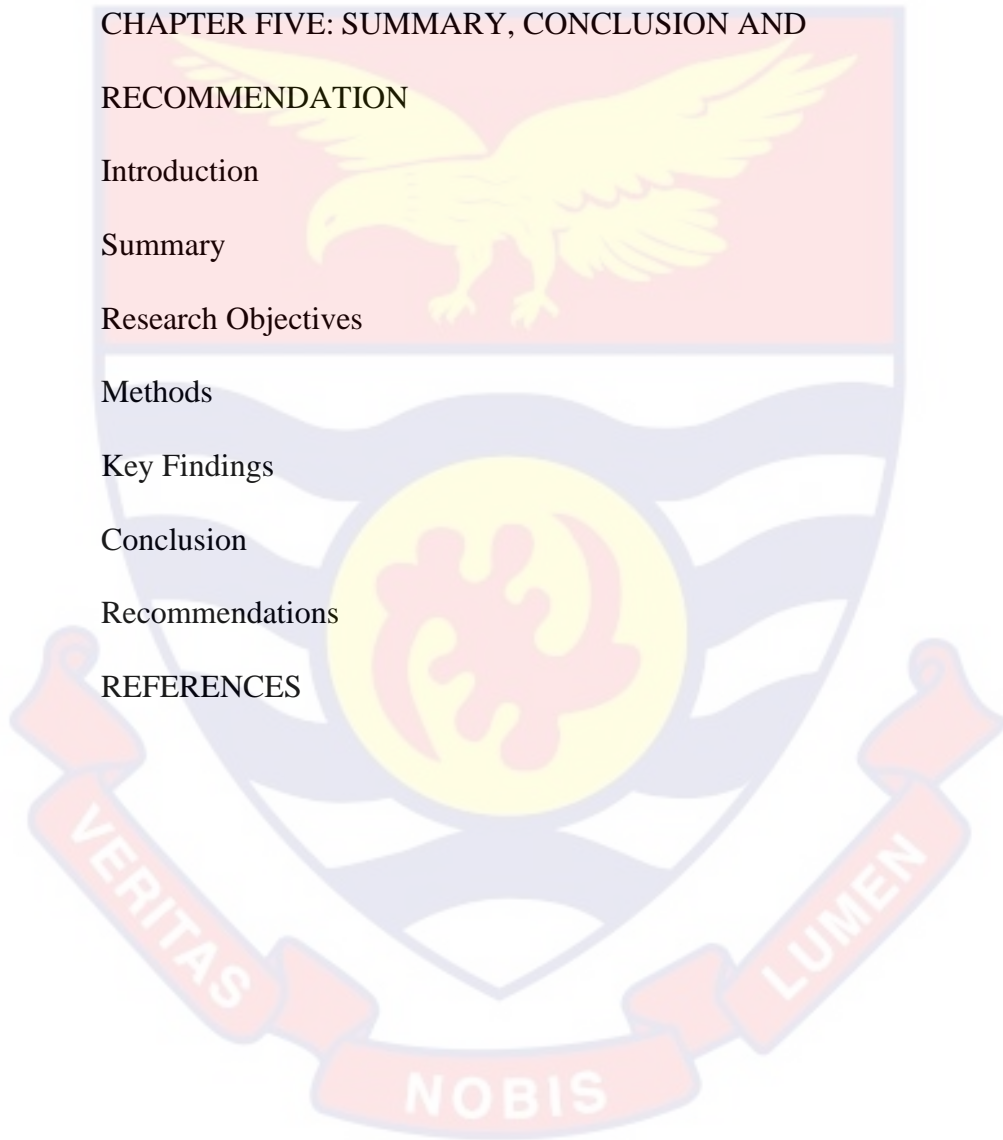
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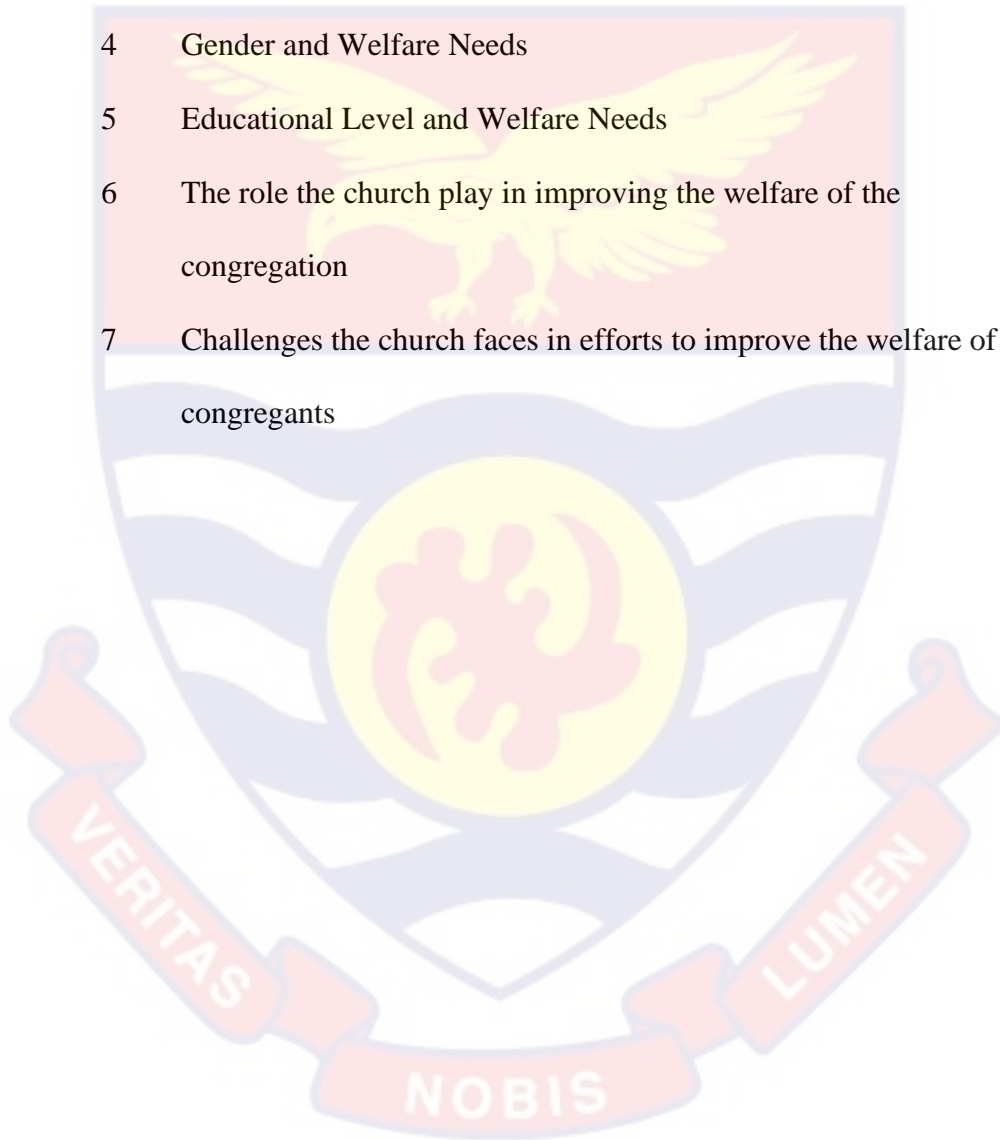
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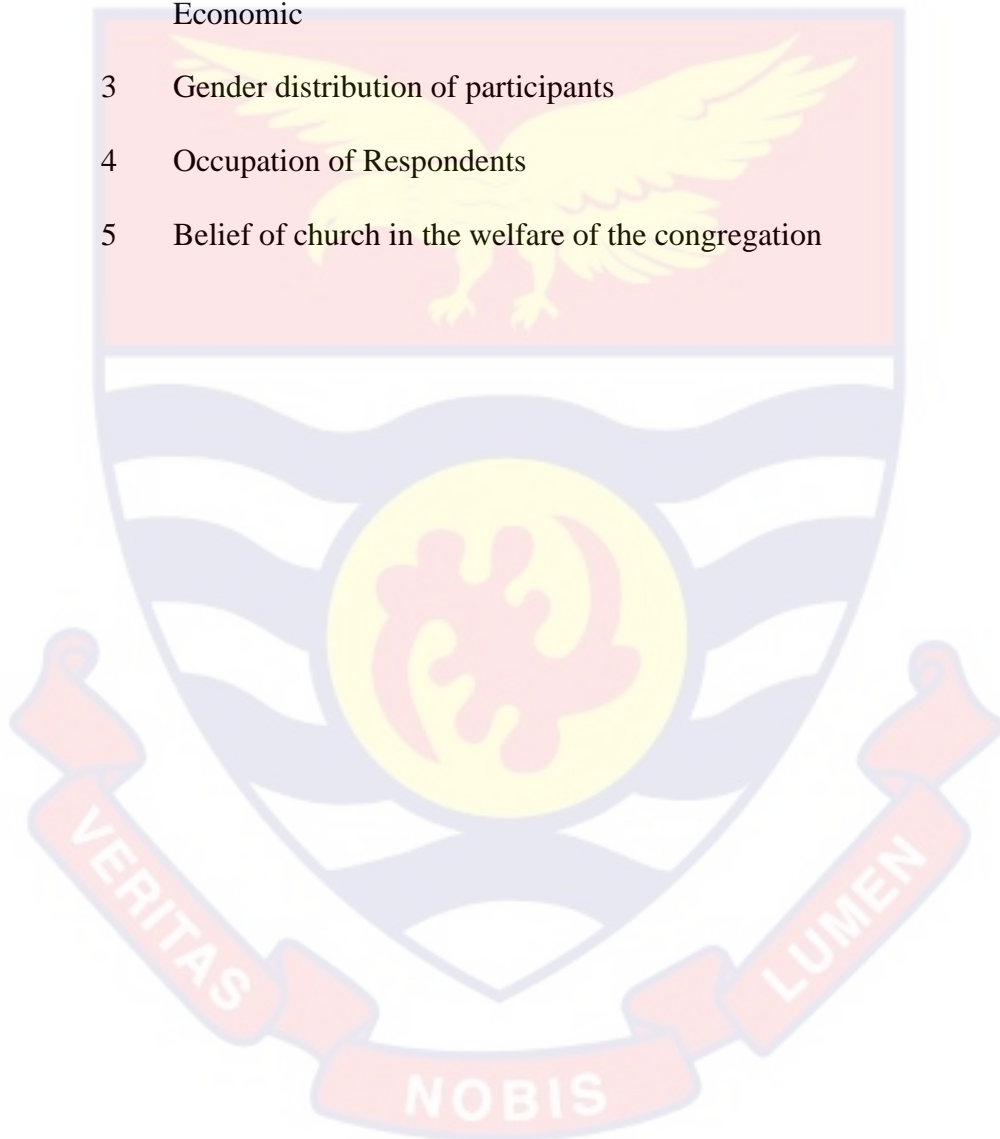
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CHAPTER ONE

INTRODUCTION

This chapter provides an overview of the study's context and introduces the problem statement. The chapter also presents the study's aims and research questions, discusses the significance of the investigation, and outlines the scope of the research. The chapter additionally encompasses the literature review and methods employed in the investigation.

Background to the Study

Ghana is often touted as a predominantly Christian society. Statistics indicate that Ghana has about 71% of the population professing the Christian faith (Dei & Dowouna, 2016). This is an overwhelming majority of the population; most of whom frequent various Christian religious services on Sundays. By extension, this number also represents a large portion of the labour force in Ghana. Gundersen (2018) noted that in recent decades there seems to be a rise in the number of Pentecostal churches in Ghana. Indeed, the church, therefore, forms an integral part of the Ghanaian society and there is often concern about the impact such an important institution play in the nation's quest to reduce poverty.

In recent times, the church has come under scrutiny with regard to its finances and affluence of the leaders. Globally, churches and the leadership thereof have become some of the wealthiest institutions and individuals. According to Segun (2023), Nigerian pastor David Oyedepo is the wealthiest individual pastor in the world, with an estimated net worth of \$150 million. Also, captured are the net worth of pastors T. D. Jakes, Chris Oyakhilome,

Benny Hinn and E. A. Adeboye with \$147 million, \$50 million, \$42 million and \$39 million respectively. These are the world's richest Christian leaders, with 3 amongst the top 5 being Nigerians (David Oyedepo, Chris Oyakhilome and E. A. Adeboye). Though Ghanaian pastors are not listed, one can tell they are wealthy, and to some extent, amongst the wealthiest people in the Ghanaian society based on their opulent lifestyles and boastfulness. Mention can be made of 'Angel' Bishop Daniel Obinim, Rev. Obofour and Archbishop Duncan Williams, who ride in expensive high-end luxurious vehicles like Rolls Royce and attend church services and events with a convoy of a large fleet of luxurious vehicles. The way these individuals flaunt their wealth and boast about it leaves much to be desired. It is therefore not surprising that some section of the populace perceives the church as becoming a means by which leaders enrich themselves. In some instances, it has been argued that the church should be made to contribute directly to nation-building by paying taxes, a point that the Christian Council of Ghana leadership supports (Dzakpasu, 2021).

With this wealth excesses and the number of people these churches command, it is worth understanding their impact in the fight against poverty in Ghana. It is quite ironic that though these churches seem wealthy, the nation wallows in poverty (Dzakpasu, 2021). It looks like the wealth of the churches and church leaders has had minimal impact on the welfare of its congregations (Salifu Yendork et al., 2020). Many Christians troop to church to give offering in various degrees as a duty, while their lives are characterised by several forms of hardship and levels of poverty. Christianity has the largest religious following in Ghana. Therefore, it is logical to note that most of Ghana's poor are part of large, multinational churches, which churn out millions of cedis. This raises

eyebrows about the efforts of the church towards the welfare of its members. With the level of wealth and financial status of many churches in Ghana, there is the expectation that the welfare of the members of the church should also be a prime concern to the church. This notion is more so because of the extent to which poverty deprives many of appropriate well-being. Poverty retards human development makes survival and well-being a mirage for those affected. Due to poverty, some people find it difficult feeding or having a roof over their heads. Also, individuals are deprived of quality basic education, safe drinking water and even lack of access to quality basic healthcare (Barnes et al., 2019). Ghana Statistical Service (2014) notes that Ghana had attained the prime target of the Millennium Development Goal (MDG). Though poverty rates are said to have decreased, about 6.4 million people are still deemed poor as of 2013, down from 7 million in 1992 (Ghana Statistical Service, 2014). In Nigeria, UNDP (2015) reports that about 62%, which is an overwhelming majority, still live in poverty. Though the development of a nation is often presumed to be in the hands of politically-elected leaders, many believe religious institutions and their leaders must also play a role. Indeed, many bemoan the fact that though churches generate so much money, their members struggle to make ends meet. Deffor (2017) suggested that Jesus Christ, the originator of the Christian faith devoted his life to the service of humanity, and therefore, church leaders of today must emulate his lifestyle. This view is supported by Asamoah-Gyadu (2018), who believes that with the integral role the church plays in the lives of Ghanaians, it behoves on it to contribute to national development. Certainly, the dire consequences of poverty on individuals' welfare and the nation at large cannot be underestimated. Understanding the causes of poverty, therefore, is very

necessary as it helps fashion out ways to deal with it, and the role of the church in that quest. Simply, addressing the welfare of congregants will entail a look into the deprivations of individuals, which may be as a result of certain levels of poverty.

Hiilamo (2012) defines welfare as a comprehensive approach that addresses the well-being of both individuals and the broader community. Church welfare, derived from Catholic principles of social justice and compassion, extends beyond monetary assistance. It comprises the provision of emotional support, spiritual guidance, and the fostering of community (Wells et al., 2017). It must be mentioned also that not all the welfare needs of individuals are a result of poverty. Individuals may have certain issues which may be affecting their well-being not because of poverty, but other reasons. One scenario is mental health. Mental illness, which occurs in many forms affects the welfare of individuals, irrespective of financial status or wealth. Such conditions may require communal support. However, the state of the mentally ill is characterised by stigmatization. Quite often, people with mental illness are seen by religious people (including the Church) as having been struck by evil spirits, ostensibly as a punishment or curse. As a result, people do shun people with mental illness. Patients also fear to open up or report their predicament, even in the church. Sadly, this worsens their condition, impacting negatively on their well-being, as well as their families. Efforts of the church towards welfare in such situations are expected. If duly executed, the church would be improving the welfare of individuals in many ways.

The role therefore of the church in the welfare of her members, and hence, in tackling all forms of hardships members face is the underlying trigger

for this study. The study looks at the church's efforts in ensuring that members of the church and society at large have improved welfare.

Statement of the Problem

Ghana is naturally endowed: diamond, gold, timber, bauxite and good arable land. Ordinarily, one would believe that Ghana, one of the world's top producers of cash crops like cocoa, with its large mineral deposits, would be a rich country. It could therefore be deducible that the livelihood of Ghanaians would be improved with reduced poverty rates among citizens. However, this is not the case, as poverty rates are high. Basic welfare remains a challenge for millions of people in Ghana, as there are fewer livelihood opportunities. Governments have always been key in the developmental pursuits of every nation. Nevertheless, the private sector has often been urged to assist the government's efforts, and the church is seen as one crucial player. The church is vital in improving the welfare of the populace in the light of poverty which has endangered the welfare of many. Many churches emphasize wealth creation through prosperity sermons, but ironically, have many members are struggling to access the basic needs. Instead of booming businesses, churches keep springing up at every nook and cranny of the country. Adjei (2012) observes that the business of churches keeps flourishing in Ghana so much that there have been calls for the state to tax churches.

The research takes a critical perspective on the issue of welfare within the context of Ghana, particularly within the church community. Several literature (Asante, 2014; Benyah, 2021; Hiilamo, 2012) have discussed how the church directly caters for the welfare of their members. The study by Hiilamo (2012) explored the evolving role of the church in Finland's social welfare

provision, highlighting its historical role, the evolving relationship with the state, and the challenges it faces in adapting to a socio-democratic welfare state. Benyah (2021) examined the social services provided by Pentecostal/Charismatic churches in Ghana, focusing on four churches and their motivations, challenges, impact on communities, and their role in promoting social development. Asante (2014) study explored the role of the Presbyterian Church of Ghana and Christ Reformed Church in Ghana's social welfare programs, highlighting their significant contribution to citizenship and social development. However, these studies failed to observe the welfare needs of the Assemblies of God congregation and challenges the Assemblies of God face in meeting those welfare needs. The present study, therefore, endeavors to examine the welfare strategies put in place by the Assemblies of God, Ghana for its congregants.

Research Questions

- i What are the welfare needs of the congregation of the Assemblies of God in Ghana?
- ii What is the role of the Assemblies of God in improving the welfare of the congregation?
- iii What are the challenges the Assemblies of God faces in efforts to improve the welfare of its congregants?

Research Objectives

This thesis seeks to examine the role the churches in Ghana play in ensuring the welfare of congregation. The specific objectives of the study are therefore to:

- i Identify the welfare needs of the congregation of the Assemblies of God in Ghana.
- ii Ascertain the role the Assemblies of God play in improving the welfare of the congregation.
- iii Examine the challenges the Assemblies of God faces in efforts to improve the welfare of its congregants.

Justification of the Study

Throughout history, the church has exerted a substantial influence on the social structure of various societies, particularly in nations such as Ghana where religious beliefs hold major sway. Gaining insight into the church's role in promoting the well-being of its members is of paramount importance in tackling societal challenges and enhancing the overall standard of living for individuals within the congregation.

There is an increasing apprehension regarding the issue of income inequality and gaps in wellbeing among various cultures, including the nation of Ghana. An analysis of the church's involvement in the well-being of its members can provide insight into whether religious establishments are actively working towards reducing these inequalities or inadvertently worsening them. In light of the prevailing public perception that certain ecclesiastical leaders accumulate wealth while their followers face financial hardships, it is imperative to evaluate the transparency and accountability frameworks operative inside religious institutions. This research has the potential to make valuable contributions to scholarly conversations surrounding the ethical and responsible management of resources within religious organisations.

Gaining a comprehensive understanding of the church's involvement in welfare holds significant practical consequences for politicians. In the event that it is determined that churches make a substantial contribution to the well-being of their congregants, policymakers may endeavour to establish partnerships with religious organisations in order to optimise social welfare initiatives and effectively address the needs of the community.

Scope

This thesis focuses on the role of churches in Ghana in promoting the welfare of their congregation members and addressing poverty. It aims to identify the welfare needs of Christians in Ghana, assess the initiatives undertaken by churches to improve welfare, and examine the challenges faced by these churches in these efforts. The study employs a mixed-methods approach, including surveys, interviews, and document analysis, to comprehensively explore these objectives.

Definition of Concept

Welfare - Welfare refers to a complete strategy for attending to the welfare of both the members and the larger community. Church welfare, which has its roots in Catholic beliefs of social justice and compassion, encompasses more than just financial aid; it also involves providing emotional support, spiritual direction, and community building.

Emotional support – Emotional support refers to the actions taken to foster the emotional well-being of church members. Emotional support entails offering compassionate and sensitive aid to persons who are experiencing emotional difficulties or stress. This may entail providing pastoral counselling, offering prayer support, engaging with the community, and fostering a friendly

environment that encourages persons to freely express their emotions, cultivating a feeling of inclusion, and enhancing the ability to bounce back within the religious community.

Poverty - Poverty is a condition marked by a scarcity of necessary resources, frequently including insufficient earnings, inadequate access to fundamental necessities, and restricted prospects for economic advancement. The church contributes to poverty alleviation through the provision of material aid, financial counselling, and educational resources, which empower individuals and families.

Methodology

This research method used for this study is the quantitative method. Quantitative research refers to the systematic collection and analysis of numerical data in order to provide an explanatory understanding of a certain phenomenon (Askarzai & Unhelkar, 2017). Quantitative research encompasses the gathering of data, quantifying and analysing the data statistically to confirm or reject a preposition (Williams, 2011). By using this approach, large groups of people can be studied, by selecting a representative group out of the whole population. Many experts recommend the use of a quantitative method in social science research because the capacity to be used in studying a wide range of phenomena and flexibility (Al-Flaiti, 2013). According to Eyisi (2015), the quantitative method allows the generation of numerical data which can be analysed with modern statistical tools. It is argued that the use of statistical data in exploring and analysing data saves time and requires limited effort (Eyisi, 2016). However, this numerical dexterity of quantitative methods also presents a certain limitation in its extensive use in social science research. This is because

many social phenomena are naturally not quantifiable, hence, making it less likely to have numerical values for them. Nevertheless, this limitation can be overcome by assigning numerical values to naturally unquantifiable social phenomena such as perception and belief. This involves the use of response scales, such as the Likert scale in questionnaires to assess phenomena (Sukamolson, 2007).

The quantitative method can be deployed in several ways. This study adopts a survey approach. A survey is a way of collecting in-depth information which talks about respondent attitudes and beliefs (Hair, 2010). The survey is defined as “a research method used for collecting data from a pre-defined group of respondents to gain information and insights on various topics of interest” (Bhat, 2019).

Population

Creswell and Creswell (2017) defines a population as a group of people who have the same characteristics. A research population is generally a large collection of individuals or objects that is the focus of a scientific query (O'Leary, 2017). The target population was made up of members of the men and women's fellowship units of the Assemblies of God Accra.

Sampling Technique

This study used the simple random sampling as a tool for selecting participants. This technique is employed to select a representative subset of churches and their congregation members for research purposes (Sharma, 2017). The present study compiled a comprehensive list of Assemblies of God churches in Accra. The list encompassed a diverse range of churches in terms of denomination, size, and other relevant factors. Each church on the list was

assigned a unique identification number. Lots was drawn to select the church the study was to be taken in. The critical advantage of this approach is that every church had an equal chance of being included in the study, which minimizes the risk of selection bias (Acharya et al., 2013). A random sample of congregation members was then selected from the chosen church. As with the selection of churches, random sampling at the individual level guarantees that each congregation member has an equal opportunity to participate in the study.

Simple random sampling offers several advantages. Bhardwaj (2019) notes that the selected sample is representative of the entire population, enhancing the generalizability of research findings. Furthermore, it is a transparent and straightforward method, which promotes the credibility and reliability of the research process. However, the technique can be resource-intensive, demanding time and manpower as noted by Etikan and Bala (2017).

Sample Size

The sample size refers to the number of elements to be included in the study (Elfil & Negida, 2017). It is a group of a relatively smaller number of people selected from a population for investigation purpose (Alvi, 2016). Mulisa (2022) argues that achieving satisfactory outcomes is unattainable when employing sampling sizes that are either excessively large or inadequately small. A consensus among statisticians exists, indicating that a minimum sample size of 100 is necessary to obtain statistically significant outcomes. According to Ghasemi and Zahediasl (2012), it is recommended that the sample size should exceed 100. The present study therefore selected 100 participants to form the sample size.

Data Collection Instruments

The main mode of data collection was a questionnaire. A questionnaire is defined as a set of questions administered to individuals to gather useful information (Harlacher, 2016). A questionnaire affords the researcher a relatively simpler, quicker, cheaper and efficient means of acquiring a large amount of information from a relatively larger sample of people (Etikan & Bala, 2017). Researchers are cautioned to consider their aims and objectives, as well as the duration to be used in answering the questionnaire when designing it. A questionnaire may have contingency questions, matrix questions, closed-ended questions and open-ended questions (Roopa & Satya, 2012). This study used a mix of closed-ended questions and open-ended questions. In open-ended questionnaires, participants express their thoughts in their own words. In close-ended questionnaires, participants are limited to selecting responses from a range of options or scales.

The questionnaire for this study was designed in line with the objectives of the study. The questionnaire comprised two parts (Part I and Part II). Part I gathered demographic from participants, while Part II was further divided into 3 sections (Sections A, Section B and Section C), with each section gathering data concerning each of the 3 objectives. Section A analysed participants' views on the welfare needs of Christians in Ghana. Participants' views were examined using a five-point Likert scale as follows: Strongly disagree (SD), Disagree (DA), Not sure (NS), Agree (A) and Strongly Agree (SA).

The second section (B) also analysed the role of the church in improving the welfare of the congregation, based on participants' level of agreement with the statements which are the final section (C) required participants to rate their

agreement with the statements on how the challenges of the church faces in efforts to improve the congregation's welfare. The choices were rated with a five-point Likert scale statement on a scale as follows: Strongly disagree (SD), Disagree (DA), Not sure (NS), Agree (A) and Strongly Agree (SA)

Source of Data

The study makes use of both primary and secondary data. The primary data is the data collected directly by the researchers from research participants. The questionnaire was the main tool for primary data collection. The secondary data consisted of literature by well-known writers in the field of concern and other related topics. Information was also gathered from published sources, (books, journal articles and course literature with useful information for the study), the internet and some information from the church. Information about the church was drawn from the church's website.

Administration Procedure

Congregants were approached, and their consent sought for the study. Upon agreement and signing of the consent form, questionnaires were distributed to the participants of the study in the church and were encouraged to spare some few minutes to fill out.

Data Analysis

The data collected in the field were entered, coded and cleaned using Microsoft Excel. This was then analyzed using Statistical Product and Service Solutions (SPSS) 25 software, which afforded the researchers the ability to perform a wide variety of descriptive analysis, such as frequencies. The

analyzed data were discussed in the context of the research objectives. Data are presented in tables and bar charts

Ethical Considerations

To research ethically, certain considerations were made. Permission was sought from the head of the congregation, as well as informants. The church was informed of the dynamics of the study and as well as an assurance of confidentiality. The study was conducted with no forms of deception or deliberate concealment. In order not to invade the privacy of participants, the church provided a convenient time for data collection. The anonymity of informants was protected, as there will be no need using the informants' real identity. An informed consent form was provided to participants to read and understand what the study entails and append their signatures to signal agreement to participate. Ethical clearance was sought from the appropriate authorities (university, Assemblies of God Headquarters and selected church in Accra).

Literature Review

Theoretical Review

The theoretical underpinning of this study is the hierarchy of needs theory proposed by Abraham Maslow as well as theories of helping behaviour, specifically the empathy-altruism hypotheses and kin selection theory (Piliavin & Charng, 1990). Grant and Osanloo (2014) defined theoretical framework as the blueprint or guide for a research study. The empathy-altruism hypothesis and kin selection theory seeks to explain the helping behaviour of the church. These theories explain the basis for the setting up of welfare schemes and programmes in the church aimed at helping members of the congregation.

Maslow's needs theory also explains the nature of human needs and the essence of fulfilling these needs.

Maslow's Hierarchy of Needs

Maslow (1943) argues that humans are motivated by their needs, and not by external motives such as reward and punishment but by the internal needs program. Simply, the need for something is what propels humans into action. By identifying and satisfying their needs, humans are motivated (to act). Maslow (1943) opines that human needs are unlimited, and after a need is satisfied, another need will arise. He believed that needs could be placed in a hierarchy, with the most pressing needs starting at the bottom of this order, and the least pressing at the top. Nevertheless, these needs and the satisfaction thereof are inter-linked. The endpoint of one need leads to the start of another. The needs in ascending order of importance are discussed as follows:

- Biological and Physiological needs: These include air, food, drink, shelter, warmth, sex and sleep. As the human being depends on these needs for life, health and survival, they are the basic needs. Meeting these needs means well-being physiologically and biologically (Uysal, Aldemir & Genc, 2017; Maslow, 1948). By deduction, Maslow (1948) suggests that humans first strive to satisfy their basic biological needs, before any other higher need becomes of concern.
- Safety needs: Satisfying basic needs makes a person have the urge to pursue another set of needs, higher than what they needed biologically (Nyameh, 2013, Maslow, 1948). The desire to feel safe makes elements such as security, order, law, stability and freedom from fear the needs at this point.

- Love and belongingness need: After feeling safe, the need for friendship, intimacy, affection and love from family, friends and romantic relationships arises. Maslow (1948) notes that this need is the third most pressing that an individual will seek to satisfy. These needs are often satisfied by hanging out with friends and family on picnics and seeking romantic partners.
- Esteem needs: these needs are activated and pursued when the need for love and belonging has been dealt with. Individuals tend to seek self-respect and approval of others. As a result, they seek to satisfy the need for achievement, independence, status, dominance, prestige, self-respect, and respect from others.
- Self-Actualization needs: Maslow (1948) contends that at the peak of the needs pyramid is the need to self-actualise. The goal at this point is to achieve one's highest personal potential. Individuals at this point have achieved all there is in life, and would, therefore, pursue needs that offer them 'peak experience' (Maslow, 1948).
- Figure below gives a presentation of Maslow's theory.



Figure 1: Maslow’s Hierarchy of Needs Pyramid

Source: (Ozoglu, 2009).

Maslow opines that the satisfaction of one level of a need motivates the individual to pursue other higher-level unsatisfied needs. These hierarchy of needs, according to Maslow, are not mutually exclusive. This means that none of these levels acts independently, as the satisfaction or unsatisfaction of other levels of needs depends on whether a lower level of needs have been satisfied or not (Maslow, 1948; Maslow, 1970; Uysal, Aydemir, & Genc, 2017). Similarly, the satisfaction of the needs at a level, and subsequent progress from that level to a higher level of needs is not cast in stone. Maslow notes that progression is not based on hard-core, 100% satisfaction of all the needs. Rather, the satisfaction of a higher portion of the basic needs (85%), is enough to propel a desire to achieve higher needs (Maslow, 1954).

Critics contend that the rigid hierarchical framework of Maslow's theory fails to acknowledge the potential occurrence of persons concurrently feeling numerous wants or prioritising different needs at different junctures. Real-world experiences frequently entail intricate interactions among many demands. However, Maslow's ideas tie into the nature of the welfare needs of church members and citizens at large. The church and the nation both seek human development. Though both institutions may pursue this aim differently, human welfare is a common feature. Churches require their members to develop their potentials and become of benefit to the church, and society. Welfare needs, as outlined earlier are mostly made up of basic needs which need to be fulfilled to help individuals progress and pursue higher needs, and therefore higher goals. The setting up of church welfare schemes can, therefore, be explained as the quest of the church to ensure the satisfaction of essential human needs. By Maslow's perspective, ensuring the welfare of church members also means motivating them for higher pursuits.

Empathy-altruism hypothesis

The church as an institution is based on the life and teachings of Jesus of Nazareth, through whom Christians believe they can get access to the Almighty God. The Bible, the Holy Book or Scriptures of Christians contains the teachings and basic tenets of the Christian faith. Christ taught his followers to love their neighbours as themselves (Mark 12:31, New King James Version). This requires the Christian to be empathetic; putting themselves into the shoes of others, to better understand their feelings, experiences and actions. Christ's teaching implies that having this empathetic attitude towards others means treating them the same way an individual treats or loves himself.

Additionally, among the teachings of Christ is the duty of Christians to lend helping hand to anyone in need, whether they are Christian or not. The Bible entreats Christians to help without expecting anything in return (Luke 6:35, New International Version). Technically, this implies assisting the poor and the needy, who have virtually nothing to offer in return to reciprocate the help they have received. This also means that sacrificing one's urges to assist another person in need. This is the basic idea of the concept of altruism. Altruistic behaviours are defined as behaviours that provide a positive response for others' needs and welfare to help and bring benefits to others (Mujcic & Frijters, 2011)

The discussion so far culminates in the empathy-altruism hypothesis as an appropriate perspective to explain and understand the actions of the church towards the welfare of her members. The empathy-altruism hypothesis states that empathic concern produces altruistic motivation (Batson, 2002; Batson et al., 2009). Empathy is the capacity to express feelings of sympathy, compassion, softheartedness, tenderness, sorrow, sadness, upset, distress, concern, and grief concerning the state of wellbeing of someone else (Batson, Lishner, & Stocks, 2015). Empathy is seen as an emotional state triggered by the formation of an internally generated replica of the emotional state of another person combined with the feeling of goodwill. Indeed, empathy has been attributed as one key feature underlying altruistic behaviour (Batson, Lishner, & Stocks, 2015). Empathic concern refers to the emotional response that individuals exhibit when exposed to the suffering or predicament of other people.

The empathy-altruism theory posits that humans have the capacity to genuinely experience empathy and compassion for fellow community members

who are undergoing adversity or encountering difficulties. In the ecclesiastical setting, individuals frequently exhibit a shared religious conviction and ethical principles, so cultivating a profound sense of compassion and affective affiliation. The presence of empathy within religious communities might motivate individuals to extend aid to others experiencing many forms of adversity, including but not limited to unemployment, illness, and financial instability. The teachings and values of the church have the potential to augment the development of empathy, thereby inspiring congregational members to provide assistance to their fellow believers.

The empathy-altruism hypothesis posits that participating in acts of compassion and aid has the potential to enhance social bonds and relationships. Within the ecclesiastical framework, the congregation's collective efforts to assist one another engender a profound sense of cohesion and interdependence. Through active engagement in philanthropic initiatives within the ecclesiastical community, individuals have the opportunity to cultivate stronger interpersonal connections and experience an enhanced feeling of affiliation. Consequently, this phenomenon serves to strengthen the general perception of the congregation's state of prosperity and contentment. The church may deliberately orchestrate outreach initiatives and support networks, which serve as platforms for engaging in sympathetic actions, ultimately fostering a sense of unity and fortitude within the membership.

Empirical Review

Poverty as a welfare issue

It has been emphasized that with economic hardship being the top concern of Ghanaians, financial needs remain the basic need of Christians since

they are a subset of the major population. In that sense, poverty, and its effects are deemed as the welfare concerns churches are supposed to attend to. In Ghana, poverty is seen by some preachers and Christians as a spiritual incident (Bonsu & Belk, 2010). Preachers seem to presuppose that to eradicate poverty, one must attack spiritual or supernatural demons or seek the blessing of God.

According to Heward-Mills (2009), poverty is the result of a specific curse for people who do not pay tithes. The leader of the Lighthouse Chapel in Ghana argues that poverty is one of the 25 curses that has been rained on mankind, and an individual's failure to pay tithe makes poverty take hold. He draws parallels between non-payment of tax and theft. He is of the view that not paying tithe is like a thief, who steals from a place he has not sown, steals what belongs to someone else. Therefore, not paying tithe means stealing from God, thereby, unleashing the wrath of God on the individual.

Indeed, being one of the notable figures in Ghanaian Christianity, it is certain that the view of Pastor Heward-Mills is very vital to the spirit of this study. His view does not only deem poverty as a spiritual issue but also expands the popular notion that financial difficulties have spiritual underpinnings. Such was the thought behind the actions of Archbishop Nicholas Duncan-Williams who attributed the fall in the value of Ghana's cedi to spiritual forces and as such prayed for the rise of the currency in his church auditorium with his congregation. This discussion about the cause of poverty is very vital to this study as it gives the view of the church concerning the origins of poverty.

On the other hand, this spiritual-root cause of poverty has been debunked by Asamoah-Gyadu (2018) cited in Atuahene (2018) who contends that poverty is a result of laziness and ignorance on the part of African. Explaining, Asamoah-

Gyadu (2018) observed that most Africans are illiterate in the aspect of financial management. The study draws parallels with the view of the church leaders spelt out above, in attributing the involvement of the Supernatural in wealth creation but observes that human financial ineptitude depletes God's financial blessing. Asamoah-Gyadu (2018) bemoans the observation that Africans have poor saving habits and tend to spend almost every money that they make. Further, Asamoah-Gyadu highlighted the biblical proclamation of God's love for humanity, and therefore, availing humans with all that may be needed. Asamoah-Gyadu (2018) therefore agreed with the biblical King Solomon in attributing poverty to laziness and recommends the culture of saving and investment.

Ojo (2006) however blames poverty on inequalities in the world, specifically poor socioeconomic situations. Ojo further admonished the church to lead the fight for solving the problems of the poor. He, therefore, expected of the church, as a responsibility, to provide the needs of the poor in society. Ojo (2006) believes that poverty should not be blamed on the individual, but rather the church is expected to preach against tough socio-economic inequalities that stifle individuals quest to make wealth. That notwithstanding, the present study recognized that certain individuals may be poor because of laziness, thereby agreeing with Asamoah-Gyadu (2018). Yet, as an expectation and responsibility, the church should continue to preach messages that do away with laziness and encourage the affluent to assist the needy.

Nyerere (1997) believes that social stratification accounts the rich or poor labels on humans. He contends that the label of poverty is un-Christian, and therefore must not be accepted by the church, because of the belief that

humans are created in the image of God. Nyerere (1997) asserts that Christians cannot believe God is all-powerful and provides for their needs, and at the same time created some people in his image to be poor. Rather, he points out that certain social and economic systems perpetuate the disparity between the poor and the rich. The role of the church, therefore, is to bridge this gap and phase out the poor and rich labels and rather see humanity as one, created by one God, who provides for all. Indeed, he observes that this expectation of the church by society is not being met, and as such, the church is not playing her role in reducing poverty.

Asante (2014) somewhat re-echoes the view of Nyerere (1997) by linking the perpetuation of poverty to socio-economic variables. He adds that the poor lack alternatives in terms of economic opportunities. The observation is that society is imbalanced in terms of economic structure and spread of economic opportunities; much of these resources are tilted to favour the rich and powerful in society. In effect, the rich have access to quality health care, better education, provision of social amenities, adequate food supply and proper accommodation. On the other hand, the poor find it difficult tilt the scale in their favour, therefore having to deal with escalating rates of poverty, characterised by lack of opportunities to develop one's potential, to control one's own life resulting in economic deprivation, illiteracy, political injustice, poor health systems and disorientation of lives. To create a solution, the structural imbalances in society must be checked, to provide a level ground for all.

Antyo (2012) findings acknowledge that the church cannot be secluded when in the discussion of poverty. Antyo (2012) advises that the church must not take part in the blame game of the origins of poverty. Rather, the church

must imbibe poverty eradication as an essential core of its purpose. Antyo's study encouraged the church to lead the fight in helping the poor as Christ expected of his followers. He bemoans the fact that churches are getting wealthier by the day, though their members and the larger community languishes in poverty. He likens the act of churches stacking away billions of cash in banks to feeding the congregation with just spiritual aspects of God's work, neglecting the material needs of humans. The role of the church, therefore, is to be generous to the poor and assist them to be independent.

Nwagwu (2009) believes that the church must be commended in the fight against poverty, though there is still much to be done. Indeed, the study stipulates that the Church has the responsibility of attending to the poor and improving their fate, in the way Christ, the foundation of the church did. Hence, the study agrees with many other studies that pinned the alleviation of poverty as a responsibility of the church. According to Nwagwu (2009), Africa seems to exist in a culture of poverty; a system of traditions and practices that perpetuate the impoverished status of the continent. The study, however, introduces a new element as the root of the poverty that engulfs Africa. It is mentioned that Africa's dependency situation is the remnant of the colonization by the Europeans centuries ago. This has led the continent in unfavourable economic situations, characterised by hunger, illiteracy, unemployment, high infant mortality and low life expectancy. The church must, therefore, work to eliminate these poverty variables.

The church must not be seen to be favouring the either the rich or the poor in society. However, it must be acknowledged that the rich are the most influential in society and can, therefore, influence the church in ways that

benefits them and serve their interest. Dissociating the church from the influence of the rich and powerful allows the church to make informed decisions concerning the poor. By that, the church will not be coerced to do the bidding of the rich, but rather, attend to the poor without fear. An independent church becomes bold in speaking and acting in the interest of the poor; speaking against the inequalities in the society that seems to perpetuate the fate of the poor, while strengthening the affluent status of the wealthy in society.

By the reneging on her duties, the church cannot be said to be godly, as that goes against the teachings of Jesus Christ, who entreated humanity to love one another (Matthew 22:39). In her view, if the Church keeps quiet or fails to speak vehemently against the injustices meted out to the poor, then they could be collaborating with the oppressors. The Bible implores all Christians to endeavour to challenge the demeaning treatment of less-endowed individuals in society. Nwagwu (2009) notes that Christians must effect change in the existing systems of the society that perpetuate hardships, hunger, economic imbalances, diseases and unemployment.

Oduyoye (1997) agrees with the assertion that the church cannot alienate herself from the larger society and the evils in society. The study acknowledges that the church is part of the socio-economic system in the community and must, therefore, define its role in the transformation process of the society. It is expected of the church to collaborate with the poor and needy, understand their problems and satisfy the needs.

Adjei (2012) corroborates the view of Martey (1995) that the church must open its doors to the poor and welcome them as a way of helping them identify with Jesus Christ. Going on, the study observes that certain structures

exist that impede the do not allow them to associate with Christ, and the church opening to the poor allows the poor to break this barrier and establish a firmer relationship with Christ. Adjei (2012) notes that by not getting what they believe they deserve the poor get frustrated and emotions escalate into violent acts. Violence is borne out of the injustices that are meted out to the poor in the society due to their impoverished situation.

By way of recommendation, the church must aim at creating a balanced environment, devoid of favouritism for the rich. Oduyoye (1997) recommends that there should be a transformation of the theology of the church to suit the context of the poor. The study opines that this transformation is propelled by the faith of the poor. The church must make the development of their communities, which includes assistance for the poor, the core of their responsibility and theology. The church must immerse itself in the cultural systems of poverty, to restructure the roots of the culture and emerge with a theology that frees the poor and oppressed. The essence of worship for the disadvantaged then becomes meaningful. Transformation of the cultural systems into the context of Christian theology must, therefore, liberate and transform the poor by bringing down all oppressive systems through faith in Christ. The writer notes that church must reiterate and focus the contents of Christ's gospel, thereby being prompted to be productive, fair and firm. The church's relevance lies her ability to reflect the gospel and its relevance in alleviating the struggles of the poor in society. By this, the church will be espousing the values of compassion, empathy, justice, love and care as prescribed and exhibited by Jesus Christ.

Yeboa-Mensa (2012) entrusts the church the responsibility of catering for the poor and vulnerable in society. The study observes that Africa seems to be in perpetual poverty due to the incompetence of her political leaders, as well as the unfavourable consequences of the modernisation. The study noted that the affluent in society exploits the poor continually, thereby widening the gap between the poor rural people and the high class. The study attributes the corruption and exploitation that leaves Africa in poverty to sheer human greed and selfishness which are responsible for the death and pain of the poor. The few financially-endowed use their economic power as an advantage, suppressing the growth of the others, and forcefully taking away what is meant for the poor (Yeboa-Mensa, 2012).

Prosperity gospel and poverty

Kwateng-Yeboah and Holmes (2017) speaks of prosperity gospel as the principle that God wants people to be financially prosperous. To the proponents of this religious doctrine, financial prosperity is a sign of answered prayers, dedication to the service of God and an indication of the immense blessings of God Almighty. It is believed that God rewards loyal believers who honour God through the payment of tithe and other charity work. By deduction, it is logical therefore to argue that the rich are rich because God has blessed due to their faith and works. The rich are those who respect and fear God and pay tithe as well as give alms frequently. The more faithful one is to God, the wealthier they are. On the other hand, the prosperity approach will argue that the poor are poor because of their lack of faith in God, inability to pay tithe and therefore dishonouring God. The poor, by this principle, will remain poor until they honour God in faith and respect and spend extra in church activities. Boamah

(2019) agrees with this understanding, mentioning that the theoretical basis of the prosperity gospel is the notion that God rewards faithful Christians with wealth, financial success and good health.

Bowler (2013) argues prosperity gospel centres on four unified themes. These are

- i. Faith: a power that unleashes spiritual forces and turns the spoken word into reality
- ii. wealth: a product of potent faith in God
- iii. health: a product of potent faith in God
- iv. total victory: resistance of any political, social and economic challenges that may threaten their faith (Bowler, 2013).

Adherents of prosperity gospel contend that they must live a luxurious style (Quayesi-Amakye, 2011). The idea is that the financial well-being of individual believers is of concern to God, as it depicts His blessings. Therefore, by living according to high standards is an honour to God. The problem with this ideology is that it contradicts the views of conventional interpretations of the Gospels (Koch, 2014). In this sense, adherents believe God to be very interested in their financial status. Since the view is based on faith in God, and its rewards being the favour of God, leading to wealth and financial prosperity, poverty is seen as God's disfavour. Koch (2014) was of the view that the alleviation of poverty is by tackling the faith of the poor. The poor must be encouraged to exhibit faith in God (through tithes, offering) so that God's favour will make them escape the clutches of poverty (Koch, 2014).

Boamah (2019) observed that the practice of the doctrine in Ghana is often concerning the biblical text, which says "Beloved, I pray that in every way

you may prosper and enjoy good health, as your soul also prospers” (3 John 1:2). The interpretation of this text by leaders of the modern churches have been questioned in certain quarters.

Salinas (2017) noted that the doctrine of the prosperity gospel attracts the youth because of the juicy promises and hope it gives. However, it is also problematic in some respect. Though the prosperity movement creates an attraction, some of its tenets and interpretation by various church leaders create a challenge for the modern Christian, because they seem to contradict the teachings of Christ. The issues concerning the doctrine are the emphasis on materialism and financial wealth as the basis of human faith and worship. Salinas (2017) rather sees the current situation as one where leaders formulate theories and put it in the context of certain bible passages as confirmation. However, this practice may not reflect the meanings the Bible sought to espouse, thereby diluting the true essence of the gospel.

Salinas (2017) notes that though the teachings of these new-age preachers instil the can-do spirit in many youths, there are two sides to this. This teaching has in Africa inspired many young people to have faith in themselves and their abilities. Some people even quit their day jobs to start their businesses (Salinas, 2017).

Nevertheless, the ills of the prosperity doctrine seem to inflame passions whenever the issue is being discussed. According to Wright (2012), the basic theological ideology is problematic as it is not in tandem with the conventional knowledge the bible teaches. For instance, it is espoused by paying tithes, the financial or economic status of the payer can transform dramatically. Proponents of the prosperity gospel, in the observation of Wright (2012) value

materialism, power, popularism and success, with a lifestyle dominated by traits such as greed and pride and a desire for popularity.

One problem of prosperity gospels that Dada (2010) identifies is the quest to get rich at all cost too. This leads to various acts of corruption and other dishonest practices that people engage in while ignoring the consequences of such actions concerning their Christian faith. Due to its abhorrence of poverty, and view of poverty as evil, proponents of this view strive to confirm their blessings through several means, which may be delusional (Dada, 2010).

In another view, the Lausanne Theology Working Group (2010) observes that prosperity theology may have also exposed some people to duping, false teaching, false faith, false expectations and even loss of faith when they feel God has not honoured their faith. For instance, false teaching may be seen in a situation where people are encouraged to pay huge sums of money as a way of invoking God to bless them. It is seen in the faith of people who spends days and nights in the church house praying for instant miraculous transformation other than going out to begin working on something small and grow it. Olagunju (2012) therefore sees prosperity gospel as breeding laziness amongst believers of that gospel. It leaves believers to have delusional thoughts about their economic status though they may not be engaged in any money-making venture.

Some studies note that prosperity sermons are gradually depleting the level of the sacredness of the church and her doctrine. The spirituality of the gospel has become so mundane that people expect prayers and miracles to repair defective cars, money to buy cars, luck for visa acquisition and rise of currency just as it is expected to heal the sick and provide for the poor (Nwaomah, 2012).

Furthermore, Rotimi, Nwadiakor and Ugwuja (2016) aver that the idea of the prosperity as espoused by modern churches heavily creates a social imbalance that values the rich, while demeaning the poor. This puts the poor in more distress, contrary to the acts of Jesus, who availed himself for the relief of the poor. Asamoah-Gyadu (2014) observes that some believers, going by the prosperity, deem anyone who competes with them in their bid to get rich as enemies and therefore calls on God to destroy them. This, however, goes against the core teachings of Christ, who rather opened his arms to all humans, irrespective of their economic status. Asamoah-Gyadu notes that cursing or asking God to destroy actual human enemies, as those looking for prosperity are taught to do, amounts to a search for vengeance that both Jesus Christ and Paul warned against (Rom 12:1-21).

Salinas (2017) notes that the attraction of this doctrine has not waned despite the defects discussed. Rather the ideology seems to be spreading across various sectors of Christianity, with evangelical churches buying into it, oblivious of the contradiction with the traditional tenets of Christianity.

The welfare of church members

It is common to see welfare bodies or associations for certain professional bodies or any group of people with certain shared characteristics and values. Such bodies have the aim of coming to the aid of members in times of need and difficulty. The church, as a social entity, is no exception, and as such is expected to pay attention to the welfare of her members. Seeing to the welfare of the members of the church indeed has beneficial repercussions on the larger society.

Finch (2017) indicates that in difficult economic times, churches are beseeched with many requests for financial assistance. In some instances, the church is expected to open its arms to people (who may not necessarily be members of the church) during emergencies. Failure to do this question the essence of the church and draws public criticism. In August 2017, Joel Osteen and his Lakewood Church came under fire from the public when he lied that his church has been flooded, ostensibly to shelve the responsibility of having to use the church as a shelter for flood victims in Houston Texas (Stalker, 2007). Though he later allowed victims in, many attributed his change in mind to pressure from social media, especially Twitter (CNN, 2017).

For these and other reasons, churches must set up welfare systems that will cater for such situations. According to Finch (2017), some churches are indeed making efforts towards the welfare of their congregants, mostly by setting up special funds for the purpose. Much of the funds are generated from regular offering by the members themselves or funds donated by certain individuals. Finch suggested that churches must assign individuals to manage the funds, identify the needy, evaluate requests for assistance and connect inquirers with resources in the community. Further, Finch (2017) provides a roadmap by which churches create and sustain a welfare programme for the church community. These are discussed as follows

- i. Setting up a financial counselling service
- ii. Instituting strict and elaborate criteria to establish who needs help, the sort of help and the urgency thereof. This way casual church attendees are differentiated from real members of the church and the needs attended to as such.

- iii. Offer food and supplies other than cash benefits.
- iv. Prioritise the needs of single parents, widows, orphans, and prisoners and their families.
- v. Create an outreach to needy people in other countries or partner with an existing independent ministry that feeds and cares for hungry people.
- vi. Engage professionals like lawyers, accountants, engineers and the like to offer their services to the underprivileged in the church community, pro bono, or at reduced costs, which the church bears.
- vii. Creating resources bank, where people can donate for the caring of the poor and needy in society.

Nababan (2017) also prescribes that in terms of welfare, churches can involve members of the church (and the community) in economic activities. Aryeh (2019) agrees with this assertion, noting that the purpose of the church does not end at winning souls for Christ, and accepting the offering and tithes of congregants. He bemoans the observation that instead of helping the poor with the monies they receive, churches are rather involved in ostentation, with their leaders at the forefront, flaunting wealth they gained from their ministry.

Syahza (2001) earlier prescribed that churches must empower individuals in their congregation and the larger community as a way of assisting their economic welfare, a view that vindicates later writers (Nababan, 2017; Finch 2017). Syahza (2001) therefore suggested the business partnership model that addresses the collaborative efforts of the church and the people. The writer noted several factors that support the quest of churches to realise the economic empowerment of the community as a way of addressing their welfare. These are

- i the role of higher education (university or college)

- ii the businessmen,
- iii credit institutions
- iv the economic business of the congregation (farmers, entrepreneurs)
- v the government agencies
- vi church-owned cooperatives (Syahza, 2001).

These factors can be operated in a series of work which shows the interaction of business partnership as presented in Figure 2.

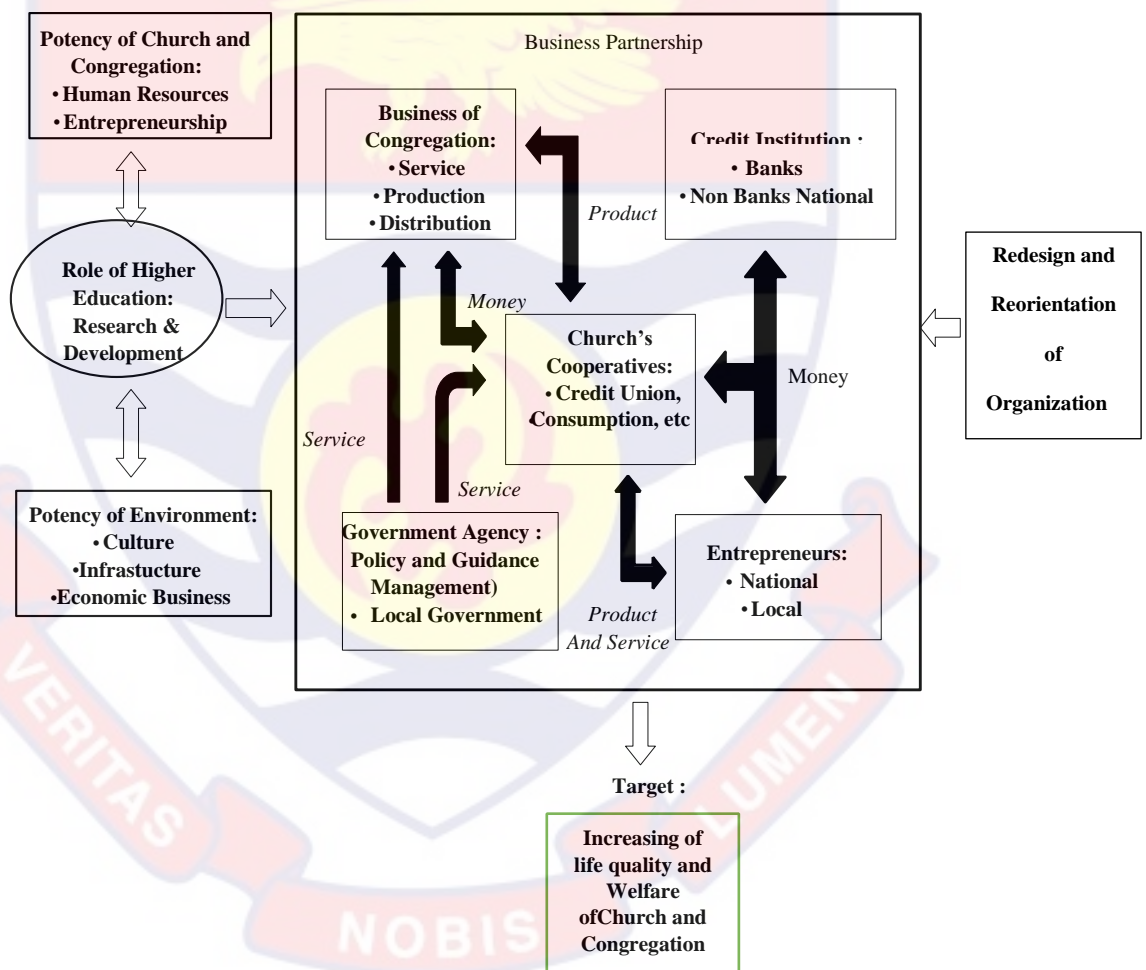


Figure 2: Model of Empowerment of Congregation-Based Community Economic.

Source: Adapted from Syahza (2001).

According to the model in Figure 1.0, universities are research and development centres. The higher education centres perform four functions (which also signifies the strength), namely,

- to explore the potency of the Church and the congregation
- to understand the potency of a community environment
- to give the formulation of recommendation from a blend of the first and second dimension to the group of business partnership.
- It also supervises the activities of the church.

The model also presents five mutually-interactive groups which signify the unity in the economic activities of the Church. Syahza (2001) breaks down the five units as follows:

The Church's economic endeavors are supported by five business partnership groups, including cooperatives that serve as market data sources and support for the congregation's business units. Government agencies, including policy makers and guidance management, are involved in the congregation economic empowerment concept, which focuses on reciprocal benefit rules and regulations. Credit institutions work directly with cooperatives and entrepreneurs, and the congregation's company receives credit through the Church's cooperative. Cooperatives suggest loans for operating capital for both the cooperatives and the congregation's company. Entrepreneurs, such as traders and capital owners, can receive recognition for their contributions through the growth of their businesses. They collaborate with the Church's cooperatives to provide necessary infrastructures for production and disseminate market knowledge, including purchasing power and opportunities. The Church's cooperatives also provide supervision and management to these groups, with

external experts from universities or professional organizations providing advice and management. Kasali (2011) advises that there must be flexibility in the empowerment models that are prescribed. The reason is that society is not mechanical as these models presuppose, rather, the church exists in an ever-evolving community and therefore any model of empowerment must address the dynamism to be optimally effective.

Organisation of the Study

This thesis is divided into five main chapters.

The first chapter which is a general introduction to the work produced a broad idea of what the work is about. The background of the study, problem statement, aims, and objectives of the study. This chapter also outlines reasons why it was important to undertake the research. The scope of the study and methodology of the research work was considered.

The second chapter looks at the Assemblies of God establishment, its origin, introduction into Ghana. The chapter also investigates the history of the Assemblies of God which is the focus of this study and the efforts the church has made towards the welfare of her members.

The third chapter addressed the concept of welfare, concerning the Church and Christians in Ghanaian. This chapter gives a better understanding of the difficulties of Christians and how the church is attending to them. Specific activities by some churches with regards to the welfare of members are also discussed in this chapter.

The fourth chapter will deal with the presentation, interpretation and analysis of data collected on the field of study.

The chapter fifth of the research work will include the summary, recommendations and conclusion of the work.

Chapter Summary

This chapter looked at the introduction of this study. It began with the background of the study and the problem statement. The objectives of the study, research questions and the justification of the study were also presented in the chapter. Additionally, the chapter discussed the methodology of this study. The study adopted a quantitative approach deployed a case study research design, using questions from a questionnaire to gather data from participants. Participants were sampled using a convenience sampling technique. Necessary ethical issues were addressed and participants assured accordingly. The chapter also contains the description of the data collection tools as well as management of data acquired with the questionnaire and the data analysis method. Lastly, the literature review, which includes the conceptual framework, theoretical review and empirical review were also discussed.

CHAPTER TWO

HISTORY OF THE ASSEMBLIES OF GOD

Introduction

This chapter focuses on the origins of the church in Ghana, narrowing on the history of the Assemblies of God in Ghana, which is the setting of this study. The chapter presents a detailed account of how the Assemblies of God started in Ghana. Also, the chapter looks at the efforts of the Assemblies of God towards the welfare of congregants and citizens of Ghana in general.

History of Christianity in Ghana

In the 15th century, Christianity was introduced to Ghana (then Gold Coast), by Portuguese sailors. Some historians specify that the sailors arrived in 1482, led by Don Diego d'Azambuja (French, 2021; Wilson Jr, 2012). Wilson Jr notes that there was evidence to suggest that the Portuguese might have arrived at the Gold Coast earlier in 1471. They entered Ghana through Sharma, being led by Pedro Escobar and Joao de Santarem (Sanneh, 2015). They introduced Christianity to the natives by erecting a cross. The dominant religion at the time was the traditional religion. The Portuguese introduced their form of religion to the natives of Edina or Elmina. This is the initial encounter Ghanaians had with Christianity, specifically Catholicism, in the latter part of the 15th century.

Kleist (1957) documented that in 1482, King Joao I of Portugal ordered an expedition of another set of merchants to the Gold Coast. Consisting of about 600 people, the ships set sail and docked at the coastal fishing town of Elmina in January 1482. Leading the team was Don Diego d'Azambuja. The sailors had religious and trade motives, just like previous seafarers who had explored the

continent in previous centuries. Through negotiations with the leader of the people, known as Nana Kwamena Ansah and his elders, the Portuguese were given a site for the building of their castle, called São Jorge da Mina (St. George's Castle). With this, the Portuguese had come to stay and had the chance to propagate their Catholic Christian doctrine, as well as engage in economic activities. Catholicism, therefore, became the de facto religion of the natives in the Elmina and neighbouring coastal towns. Nevertheless, the native religions were also practised.

Due to constant advances by European merchants to take over colonies of their rivals, the Portuguese were in constant battles to protect their colony. In one such battle, the Portuguese were defeated by the Dutch, who took over the castle from the Portuguese on August 29, 1637 (Birmingham, 2016). The change also affected the religion and Christianity in the state, as the Dutch replaced the Roman Catholic teachings with Dutch Reformed Tradition. This act signifies the role that the religion, and for that matter, Christianity played in the colonization and conquest of then-independent African states by the Europeans. Historians believe that religion was used as a medium to commit many atrocities and to gain the support of the native African (Ellis, 2006). This development reflects the ideas of Karl Marx, who opined that religion is the opium of the people (Pederson, 2015).

The fall of the Portuguese meant that they had lost their grip of the power they held over the people. Maintaining the longevity of the Catholic religious establishments created in these regions of the Gold Coast posed a formidable challenge, given the prevailing Calvinist culture introduced by the Dutch. Like the collapse of the Portuguese dominance elsewhere on the continent, the

Christianity that the Portuguese introduced also faded off after half a century. Rather, the Portuguese attention seemed to have shifted their attention to mining, slavery and other trading opportunities that they deemed viable. The initial Catholic Christianity, which flourished in Elmina and other coastal towns, therefore, disappeared gradually as the years went by (Ross, 2017). After the Portuguese defeat, the Danes introduced a new religion, Danish Calvinism. This system was done away with when the Dutch merchants ousted the Danes who in turn had to give way to Reformed Dutch who vacated subsequently, leaving the evangelism baton to Anglican and Methodist British.

In the 19th century, another era of Christianity dawned on the Gold Coast. This was a very chaotic era, because of misinterpretation of doctrine. The local people were dazed by the depth of atrocities and hardship being meted out to them by the same Europeans who professed Christianity. History has it that due to the prior experience of having Europeans introduce them to the relief Christianity offers, the native Gold Coast people seemed to generalize that every European sailor who docked at their beaches was Christian. Unfortunately, this was not the case, as subsequent sailors were not necessarily missionaries nor Christian per se. As a result, sensing how religion can be used to manipulate the people, slavery and colonialism thrived. Jenkins (2011) noted that subsequent Europeans forced the people to accept Christianity, by literally aiming guns at them whilst commanding them to profess their faith in the Christian God with the Bible. This time it was a very created an uneven and aggressive Christianity, characterised by conflicts and oppression of the local people (Cooper, 1994). Indeed, the quest and act of proselytization were aggressive and fierce. The natives were bewildered. They sought to understand what changed from an era

of European believers to this current crop, who were there to colonize and exploit the state of natural resources. Certainly, evangelization was not the aim anymore. They were, therefore, entangled in the supreme contradiction of preaching the freedom of all the children of God, while at the same time they imposed heavy burdens such as the slave trade on the people.

The Europeans preached a variety of doctrines that did not align with the worldview of the natives of the Gold Coast. Also, the colonialists were selective now in the message they shared with the people. Bible verses and statements that suited their whims and caprices were often repeated to the new converts. Further, the preaching of the gospel was characterised by forms of Christianity that were popular and trendy in the various European countries that the proselytizers hailed from. These served the colonial and economic interest of the colonisers and led to confusion. The different Christian sects, by their rivalry, ended up dividing the locals of Gold Coast, in contradiction to the principle of unity that all nations seek and the cardinal virtue of being one, according to the Lord Jesus Christ's own words. Each of them was in a fight to secure certain parts of the country as their own.

By the middle of the 20th century, these denominations had taken shape, and new religious movements began to spring up. The early churches that appeared in Ghana were the Roman Catholic Church, followed by the Anglican church and later the Presbyterian, the Methodist and then other Pentecostal churches. These Orthodox Christian churches led the evangelization crusade in Ghana in the 19th century onwards. The different denominations scattered across the country, adopting certain regions where they operated from. The Methodists, therefore, became the dominant force in the

Western and Central Regions. The Eastern region became the reserve of the Presbyterians. The Catholic Church was able to spread its evangelism across all the regions in the country, while the Anglican Church focused on the urban areas. Accra, which became the national capital of Ghana after Cape Coast became the citadel of both the Presbyterian and Methodist.

In the latter half of the 20th century, there was a notable change in the Christian landscape in Ghana. This change was characterised by the rise and widespread growth of charismatic churches, in addition to the traditional orthodox ones. This charismatic movement, known for its focus on miraculous healing and deliverance sessions, evolved from established mother-churches, many of which have origins in the United States and other African countries, notably Nigeria (Agbeti, 1986). The charismatic churches in Ghana frequently attribute their origins to splinter groups from established churches, demonstrating a dynamic transformation within the religious milieu. As noted by Asamoah-Gyadu (2006), the charismatic churches focused on certain central topics in their teachings and activities. The focus was on evangelism, demonstrating a passionate dedication to disseminating the Christian word. The doctrinal focus on human transformation and spiritual renewal is highlighted by the emphasis on man's depravity and the need to repentance. The charismatic churches set themselves apart by placing great importance on the healing of both bodily and spiritual ailments, as well as resolving the practical difficulties encountered in daily life (Agbeti, 1986).

An outstanding characteristic of these charismatic churches was their scholarly analysis of biblical texts (Soothill, 2007). They actively participated in a dynamic and frequently inventive analysis of religious scriptures,

modifying them to suit the socio-cultural environment of Ghana. This hermeneutical approach facilitated a more relevant and practical comprehension of the scriptures in the everyday existence of the devout. The liturgical practices of charismatic churches were distinguished by their vibrant and dynamic nature, as well as the enthusiastic involvement of the participants (Agbeti, 1986). The worship experiences were characterised by lively music, fervent prayers, and a feeling of active participation from the community. The inclusion of this interactive aspect enhanced the level of engagement and intensified the emotional impact of the religious experience for the devotees.

In addition, the charismatic churches in Ghana showcased a distinctive methodology by integrating African mindset into their religious rituals. This entailed incorporating indigenous cultural components, beliefs, and practices into the Christian framework, promoting a contextualised manifestation of the faith (Sarbah, 2020). This syncretic approach facilitated a more comprehensive and culturally relevant manifestation of Christianity. Although there are various operational doctrines among charismatic churches in Ghana, they all have a common belief in recognising Jesus as the divine son of God and the saviour of humanity (Sarbah, 2020). The fundamental principle acted as a unifying element that linked these varied Christian movements, highlighting a mutual basis in the Christian belief system.

The spread of Christianity in Ghana

As mentioned earlier, Christianity has spread so much in Ghana that many churches are existing in Ghana now. Kaledzi (2016) estimates that as of 2014, Ghana had about ten thousand churches. Indeed, this reflects the widespread nature of Christianity, reflects the strength of the foundation that led

to this spread. The road to the spread and dominance has not been exactly straight as it may seem due to the ease of the formation of churches every nook and cranny in Ghana. This study has already discussed the initial days of Christianity in Ghana, and understanding the dominance of the faith cannot be complete without a look at the activities of the 19th century denominations.

Finding their footing in their initial places of abode, the Methodist and Catholic denominations realised the need to spread the gospel beyond Cape Coast and Elmina respectively. Because the initial missionaries had settled and mingled with the inhabitants of many of the coastal towns, accepting Christianity as presented by either of these denominations was not much of a problem. The natives were already familiar with the gospel. The challenge, therefore, was to get into the northern parts of the Gold Coast, where the dreaded Ashanti and other tribes were. Because this was going to be new to them the dilemma was in convincing the natives to accept a religion other than what they had known since time immemorial.

In November 1838, a barely four-year-old Methodist Church, led by Rev. Thomas Birch Freeman entered the Ashanti territory. As expected, the Methodists encountered stiff opposition, as the dominant religious dispensation in Asanteman was mainly traditional religion. This contrasted the Christian way of life in the coastal areas in the Gold Coast. The Ashanti, however, resisted the moves by the Methodist to 'Christianise' them. The Methodists were disturbed by the growing trend of Islam and societal vices, which they believed could be curtailed with their evangelism (Ahiable-Addo, 1997 cited in Antwi, 2011). Nevertheless, the missionaries failed to win over the Asante people on this first attempt. Subsequently, Rev. Freeman returned to the Asante king, who this time

accepted him, and gave a place for the establishment of a mission house. The Asante overlord and his officials saw to the establishment of the Methodist Church and even attended some of the gatherings of the mission. This wind of positivity was deemed by the missionaries as an opportunity as a means of expanding their reach, for which reason they proposed to establish formal education centre in Kumasi. Though vehemently opposed by the Asante, Reverend Freeman and his missionaries were approved, and they established the Kumasi Wesleyan Methodist Junior School, the first of its kind in Asante, in 1842 (Ahiable-Addo, 1997). Methodism had gained more converts and continued to spread.

Catholicism, unlike Methodism, had quite a smoother take off in Asanteman. By the time the Catholic missionaries had ventured into Kumasi, Christianity was a known tradition in the city. Therefore, the reaction that countered the introduction of a new religion was not as pronounced as it was in the time of the Methodist missionaries. Like the Methodist, the Catholics failed on the first try to evangelize in the Ashanti in 1882, though the opposition was not that much. After the failed attempt by Rev. Frs Moreau and Jean-Marie Michon, the Catholics returned. In 1910, the Catholic Church was formally accepted in Ashanti, and the Rev. Fr. Simeon Albeniz celebrated a Holy Mass on Christmas Day, December 25, 1910, in Kumasi for the first time. Subsequently, the Ashanti became more receptive of the Catholic mission, and upon the permission of the then leader, Nana Osei Agyemang Prempeh II (1931-1970) the Catholics began establishing schools to cater for formal education of the people. Indeed, Nana Prempeh, thrilled by the activities of the Catholic

mission so far in Kumasi personally encouraged the Church to lead the quest to make formal education accessible to all of Asante.

Due to the incursion of Arab Islam clerics from the Sahara downwards towards the south of the Sahara, many Ghanaians loosely believe the northern part of Ghana are mostly Muslims. Catholicism is, however, a dominant Christian tradition in northern Ghana. Tengan (2013) writes that the activities of Christian missions, notably that of Catholic missions began on Monday, 23rd April, 1906. Known as the Missionaries of Africa, and nicknamed the White Fathers (due to their white robe), they arrived in Navrongo from Upper Volta (present-day Burkina Faso). Numbering twenty-three (three European missionaries and twenty Africans), this small group began preaching about the Catholic Christianity in the villages and towns. They established the first Catholic mission in Navrongo in 1906. Over two decades later, they opened another Catholic mission house in Jirapa, which is in the north-west part. Their activities continued down south, towards mainland Tamale. Tamale, the largest city in the north became the citadel of the Catholic church in the north, leading to the establishment of the Catholic Archdiocese and has a major seminary. It must be mentioned that the work of the catholic missionaries was not without opposition. Their main opposers were the British colonialists and some of the chiefs and tribes in the north. Also, Islam had been introduced to the north, and it was difficult trying to convert people who had just held unto another form of religious tradition. That notwithstanding, the activities of the White Fathers had yielded fruits, and Christianity had a place in the northern part of Ghana.

Pentecostal Christianity in Ghana

Unlike the orthodox churches that were started as a result of the advent of Europeans, as discussed already, Pentecostalism began domestically (Daswani, 2011). According to Larbi (2001), it is important to distinguish between the origin of Pentecostalism from religious traditions began by the missionary activities of the West, through colonization and trade. Indeed, it is mention that the activities of adherents of Pentecostalism were vital in the spread and growth of orthodox Christianity from Europe (Sallah, 2015).

The Roots of Pentecostalism in Ghana

Amanor (2018) notes that the formation of Pentecostal churches in Ghana began in prophetism. The assertion is that there is no clear definition of what is deemed Pentecostal, though many Christians claim to be of Pentecostal tradition. It is however common to note that churches that fall under the Pentecostal tradition are known as ‘spiritual churches’, a literal translation of the popular Akan term ‘Sunsum Nsore’ (Amanor, 2018). Most of the churches formed within this Pentecostal era started when people began prophesying. These individuals began breaking away from mainstream, orthodox churches or, began their movements to propagate their gospel. Though there is an ongoing debate as to the reasons that began the prophetic drive, the phenomenon was spreading, and becoming attractive to people of different Christian traditions. Some school of thought hold that the reason for this drive was the renewed energy in the African to take hold of their affairs, at the twilight of the colonial era. It is believed that the feeling of independence allowed the indigenous Ghanaian to blend their ‘African-ness’ into Christianity, resulting in the evolution of different traditions (Akowuah, 2013). Ghanaians believed therefore

that they can control their affairs, including their belief systems and practices. Some analysts claim that this realisation came up as a result of the failure of the orthodox churches to encourage the expression of faith and practice thereof in the culture of the Ghanaian

Over the years, Pentecostalism has come to be associated with the belief in the New Testament concept, which describes the gifts of the Holy Spirit being available to believers (Amanor, 2018). Pentecostalism is therefore technically the descent of the Holy Spirit onto believers, about the occurrence in the Acts of the Apostles in the Bible. Therefore, Pentecostal churches are characterised by the belief in the baptism in the Holy Spirit. By baptism, the holy spirit descends on humans, making them spirit-filled and empowered. Being 'Pentecostal' therefore involves the ability to speak in tongues and divine healing ability, as a result of the being consumed by the Holy Spirit. The ability to perform these activities, which are the gifts of Pentecostalism indicates the presence of the Holy, which is a manifestation of God's Power.

Experts warn that Pentecostal churches must not be confused with African Indigenous Churches (AIC). Though both categories have a meeting point where they seem similar, it has been observed that AIC's have been criticised as exhibiting occultic and other unorthodox features (Amanor, 2018; Akowuah, 2013). In practice and belief, Pentecostal churches are seen as being more like the mainstream orthodox churches and based on the principles in the Bible. Nevertheless, the formation of Pentecostal churches received so much opposition from mainstream orthodox churches. Over time, the line between orthodox churches and Pentecostal churches has been thinning out. This is because people refused to leave the orthodox churches when the Holy Spirit

came upon them. Though not clear, this may be due to criticism of those who have left the churches to join or form other churches. Therefore, staying in their respective churches despite the Pentecost made the differentiation between the two movements very grey. This was responsible for the birth of Charismatic Churches.

The regulating body of Pentecostal churches in Ghana is the Ghana Pentecostal Council (GPC). This body includes traditional Pentecostal churches, as well as Charismatic Churches. Notable member churches include Perez Chapel, the Winners Chapel, International Central Gospel Church and the Assemblies of God of Ghana, which is the setting of this study.

The Assemblies of God of Ghana

The Assemblies of God denomination is one of the many denominations that originated as a result of the religious revival that occurred between the period of late 1800 and early 1900s. The massive experience of diverse spiritual manifestations during the revival birthed the Pentecostal movement. This also raised prominent individuals who laboured for the cause of the church.

Charles Parham, like many other religious scholars, placed significant emphasis on the role of Holy Spirit Baptism in an individual's spiritual journey with Christ (Jacobsen, 2003). He established an educational institution dedicated to the study of biblical teachings in Topeka, Kansas. Following an extensive examination of biblical texts, his pupils reached a collective consensus during a prayer gathering on 1st January 1901, asserting that the act of speaking in tongues serves as a definitive manifestation and substantiation of the Holy Spirit's Baptism. The belief continues to be shared by the Assemblies of God denomination to the present day.

The revival continued to spread rapidly to Missouri, Texas even to California and beyond accompanied by a rise in religious gatherings. At a meeting in Hot Springs, Arkansas in 1914 one preacher named Eudorus N. Bell saw the need to pursue the establishment of an organized assembly. Three hundred Pentecostal ministers with laymen met after which a General Council of Assemblies of God was formed. This brought about unity among the assemblies in ministry while ensuring that each congregation remained as independent as possible. A Statement of Fundamental Truths was also endorsed and enforced by all in the year 1916. These experiences, beliefs, doctrines and structures have remained and still form the basis of the Assemblies of God denomination. One may say, they have contributed to the growth of the church from the initial 300 to the current growing 2.6 million in the USA and over 60 million in other parts of the world.

History of Assemblies of God, Ghana

The Assemblies of God in Ghana may be traced back to the early 20th century, a time when Pentecostalism gained significant traction worldwide. Ghana proved to be a favourable environment for the Pentecostal movement, which is distinguished by its focus on the encounter with the Holy Spirit, the manifestation of spiritual abilities, and the practice of enthusiastic worship. The arrival of the Assemblies of God to Ghana can be attributed to the endeavours of missionaries who were motivated by the Pentecostal movement.

Representatives of the Assemblies of God denomination, hailing from the United States, journeyed to Ghana with the purpose of disseminating the Pentecostal gospel. The church was started in 1931 by Rev. Lloyd and Margaret Shirer, American missionaries of the Assemblies of God (Frimpong-Manso,

2018). It is said that Lloyd and Shirer, then based in Burkina Faso decided to venture into the then Gold Coast on horseback, through the the northern boundary. As their activities became notable, they were boosted by the efforts of new converts – Miss Beulah Bushwalker and Mr Guy Hickok – which enabled them to spread their proselytizing activity. As time went on, more missionaries joined the growing group, notably Rody Johnson and Ozella Reid. They established other branches in Tamale, Walewale and Bawku (Frimpong-Manso, 2018). The early missionaries actively participated in evangelism, placing great emphasis on the profound impact of the Holy Spirit and the importance of spiritual abilities, such as the ability to speak in tongues. The message had a profound impact on numerous Ghanaians, resulting in conversions and the formation of Pentecostal groups.

The Assemblies of God in Ghana was formally established through the development of churches in prominent urban areas (Avorgah, 2010). The year 1944 witnessed the establishment of Assemblies of God congregations in Accra and Kumasi, which marked a significant and formative phase for the denomination in Ghana. In the same year, a church was founded in Takoradi, so consolidating the Assemblies of God's influence in several areas of Ghana (Avorgah, 2010).

In response to the growth of the Assemblies of God, administrative frameworks were established to oversee the rising church congregation. The Southern Ghana District Council was officially inaugurated in 1950, marking a significant milestone. This administrative growth enhanced the efficiency of coordination and pastoral supervision in the southern region of the country. The 1964 General Council meeting between the North and South District Councils

was a pivotal event in the organisational history of the Assemblies of God in Ghana. The collective endeavour bolstered the cohesion of the religious group and nurtured a feeling of mutual objective and shared perspective. A pharmacist who became a Pastor called Reverend Edward Adutwum is said to be the first to receive the Baptism of the Holy Spirit becoming the General Secretary of the church. (Frimpong-Manso, 2018).

Spreading the gospel was a challenge because the people were plagued by poverty, illiteracy among other economic problems (Manala, 2013). The missionaries began to exemplify the biblical teaching of showing care to the needy. They needed to help improve the conditions of the people. Rev. Lloyd took on leadership roles for the community of Tamale. About three clinics were built for the Northern people. In 1950 the first Assemblies of God Bible School was started at Kumbungu with Reverend Thomas as its leader (Frimpong-Manso, 2018). A second one was opened Saltpond as well as another one in the year 1988 in Kumasi.

Over time, the Assemblies of God in Ghana has consistently developed, adjusting to dynamic social, cultural, and theological environments. The denomination has significantly influenced education, healthcare, and community development, making a substantial contribution to the overall socio-economic structure of Ghana.

Role of the Assemblies of God Ghana in the economic and social welfare of congregants

Like many churches and Christian-based institutions, the Assemblies of God Church of Ghana sees the welfare of the community and people they serve as a paramount. Indeed, in poverty-stricken areas, much is expected of churches

and other faith-based institutions to contribute to the efforts to ease the discomfort of poor. The Assemblies of God Church Ghana, therefore, has systems in place to assist her congregation in times of need. The church has two main schemes in place to assist members in various capacities. These are the AG Care, Welfare Scheme and the Retirement scheme. While AG Care aims at community or humanitarian service, both the welfare and retirement schemes are meant for the church leadership.

AG (Assemblies of God) Care

AG Care Ghana is the humanitarian and community service organization set up by the Assemblies of God Church. Formerly known as Assemblies of God Relief and Development Services (AGREDS), it is a non-profit organization which has so far overseen developmental projects in various capacities and areas around the country. The institution's activities benefit large numbers of individuals, groups and communities. To serve humanity better, the organization has partnered several like-minded organizations and agencies to serve communities effectively (Obeng-Amoako, 2019). Established in 1991, the institution has over the years forged relations with aid and relief agencies such as DANIDA, UNHCR, UNICEF and Christian Children's Fund of Canada (CCFC). Also, the organization works closely with the Government of Ghana in identifying areas where aid is needed and attending to the situation. Various local Assemblies of God Churches are also mediums through which AG Care reaches the people who need to be served. It must be emphasised that AG Care (and partners) do not discriminate in executing their humanitarian duties. All people are treated equal and catered for, irrespective of age, race, religion or ethnicity (Addison, 2023).

Though the Assemblies of God Church has been involved in health aid delivery since the 1940s, the establishment of the AG Care has enhanced the church's capacity provides extensive services and aid. This reiterates that the church has been involved in poverty alleviation and communal service for a long time (Smith et al., 2013). Aside from the relief activities, the church has also been in the fight to ensure women and girls are not discriminated against. The church has worked to instil in women and children confidence and encourage them to be ambitious. The church through AG Care has fought for the empowerment of women in various capacities. For example, Dzeamesi, (2008) noted that the AG Care provided skill training services to women in Buduburam refugee camp in Ghana to give them a sources of livelihood.

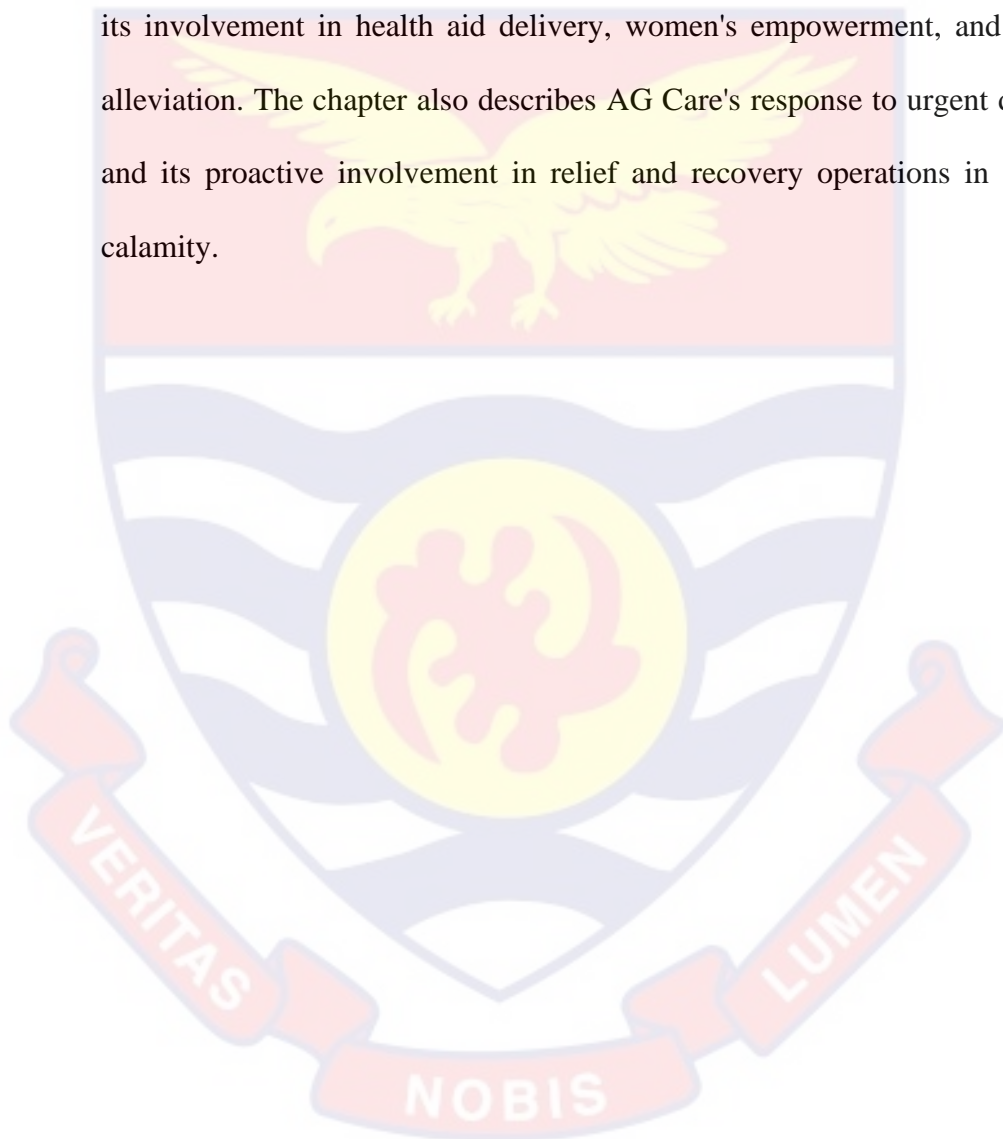
AG Care has also concentrated on attending to emergency needs of people. The organization was instrumental in the formation of a coalition of emergency relief agencies known as the Secretariat of the Inter-NGO consortium for Relief and Rehabilitation. These agencies continue to play a leading role in emergency relief and rehabilitation operations throughout the country and consequently currently hosts the umbrella of NGOs focusing on relief and rehabilitation in times of disaster. For example, in 2007, AG Care together with World Vision and Action Aid donated relief items to floods victims in Northern Ghana as part of its mandate to attend to the emergency needs of the Ghanaian people (Wuni, 2007).

Chapter Summary

This chapter covered the introduction and growth of Christianity in Ghana. Portuguese sailors brought Catholicism to Ghana in the fifteenth century. After the Dutch vanquished the Portuguese, the Dutch Reformed Tradition took hold with the founding of São Jorge da Mina. During the turbulent 19th century, the population was forcibly forced to accept an aggressive form of Christianity by European exploitation. By the middle of the 20th century, established denominations like the Methodist, Anglican, Presbyterian, and Roman Catholic churches had formed, and in the second part of the century, charismatic congregations began to grow. The unique rise of Pentecostal Christianity in Ghana, which began locally and broke from orthodox churches was due to European colonisation. Pentecostalism has its origins in prophetism, a movement in which people left the main churches at the conclusion of the colonial era, probably motivated by a desire for independence. Pentecostalism sets itself apart from African Indigenous Churches by its belief in the gifts of the Holy Spirit, which include speaking in tongues and supernatural healing. The distinction between Pentecostal and orthodox churches became less clear over time, in spite of early resistance, and charismatic groups began to appear. Notable members of the Ghana Pentecostal Council include Perez Chapel, Winners Chapel, International Central Gospel Church, and the Assemblies of God of Ghana. The council oversees Pentecostal churches, including traditional Pentecostal and Charismatic organisations.

The chapter also traces the denomination's global beginnings and its 1931 founding in Ghana by American missionaries. Notwithstanding the obstacles of poverty and illiteracy, the Assemblies of God Ghana made a

substantial contribution to the growth of Christianity, especially in the northern regions. The chapter highlights the church's dedication to social welfare via AG Care, a nonprofit that manages construction projects and works with different organisations to provide efficient community service. The Assemblies of God Church has demonstrated a persistent dedication to societal well-being through its involvement in health aid delivery, women's empowerment, and poverty alleviation. The chapter also describes AG Care's response to urgent demands and its proactive involvement in relief and recovery operations in times of calamity.



CHAPTER THREE

WELFARE OF CHRISTIANS IN GHANA

Introduction

This chapter highlights the issue of welfare of Christians, with an emphasis on the Ghanaian context. The chapter looks at welfare in general, welfare issues and problems of Christians and Ghanaian citizens. The chapter also presents the theoretical underpinnings of the study, as well as the conceptual framework.

Welfare Schemes

Every nation strives to serve the interests of its citizens. Governments all over the world strategize on how to deal with issues which affect the well-being of citizens. Welfare schemes at the national level, which is known as social welfare, therefore represents the state or governmental effort to improve the welfare and quality of life of citizens. Social welfare refers to a nation's system of policies, social security, social services and social programmes to promote human well-being (Patel, 2015). It includes the social goals and guiding principles of society about what it hopes to achieve for its citizens. Social welfare includes those provisions and processes directly concerned with the treatment and prevention of social problems, the improvement in the quality of life (Miller et al., 2017). It involves social services to individuals and families as well as efforts to strengthen or modify social institutions. The goals of the state with this type of welfare scheme are to address issues which affect the well-being of the populace. Literature seems to agree on the nature of problems social welfare system as deal with. They include poverty alleviation, hunger,

unemployment, diseases, education, health, retirement benefits, housing systems and ageing care.

It must be mentioned that though in recent times governments have established social welfare centres and seem to be leading the way, the welfare of the society was initially the responsibility of charity organizations, voluntary and religious bodies (Patel, 2015). Also, philanthropists and corporate organizations have been involved in ensuring providing the needs of the underprivileged in society with necessities.

Church Welfare

Religious organizations have often been involved in society-focused welfare activities throughout history. Christianity, for instance, has been involved in many humanitarian and social welfare activities on a global scale. Churches all over the world and other Christian organizations have been seen in the fight against hunger and food insecurity, poverty alleviation, relief services, unemployment as well as disease and other health concerns (Netting & O'Connor, 2016; Chaves & Eagle, 2016). There is evidence in the literature that spells out how impactful the church has been in social welfare (Finch, 2017; Nababan, 2018).

Indeed, the church can be seen to be affecting society through her social activities, just like many organizations. Church members are part of the larger society, and therefore, it can be said that the welfare problems or needs of the society are the welfare interests of the congregation too. The congregation mirrors the interests of the larger society. This implies that congregants, as citizens, have welfare needs. This observation has led to the debate on what the church does for her followers. Critics argue that churches must lead the way in

ensuring the wellbeing in their members first as part of dealing with wellbeing of society. On the other hand, there is also the view that since the church is already assisting the society, there will be no need for preferential treatment for congregants, since they are part of the society.

Certainly, churches have set up welfare schemes to attend to the needs of the congregation. Churches have welfare programmes and initiatives which are aimed at catering for the needs of members. Like the larger society, the welfare of church members can be improved when certain needs are addressed. This study discusses some of the pressing welfare needs the church welfare schemes deal with.

Welfare concerns of the church

The church grapples with a wide range of welfare issues daily. These issues reflect the fundamental problems in society. Church members beseech the church for assistance through the welfare programmes. Some of the dominant issues the church must deal with include poverty and its negative effects, unemployment, health assistance, education assistance, provision of food, and aged care (Baloyi, 2015; Onah, Okwuosa, & Uroko, 2018). It must be emphasized much of the welfare issues churches in Ghana centre on poverty and its effects, as many of the welfare needs of people in the church are linked to it (Nyarko, 2012). Nevertheless, many of the welfare issues of congregants may not be related to poverty per se. The following sections discuss these welfare issues.

Poverty and the Poor

Christianity is based on the life, teachings and practices of Jesus Christ, regarded by believers as the saviour of mankind. Christianity spread after Christ

had implored his followers to spread the good news all over the world. The Bible is the Holy Scripture of Christians and is believed to be the code of conduct and point of reference for every Christian. As such, everything a Christian does is measured against the Biblical standards and traditional views to ensure that the action is one that Christ would approve of.

Therefore, in understanding the role the church has played in poverty alleviation and the expectations of the church in this regard, it is important to understand what a Christian understands by poverty. Biblical references to the poor exist in many chapters and verses. Some are listed below:

- Proverbs 31:8-9: Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy.
- Proverbs 22:22-23: Do not exploit the poor because they are poor and do not crush the needy in court, for the Lord will take up their case and will exact life for life.
- Romans 12:11-13: Never be lacking in zeal, but keep your spiritual fervour, serving the Lord. Be joyful in hope, patient in affliction, faithful in prayer. Share with the Lord's people who are in need. Practice hospitality.
- 1 John 3:17: If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth.
- Proverbs 3:27-28: Do not withhold good from those to whom it is due when it is in your power to act. Do not say to your neighbour, "Come

back tomorrow and I'll give it to you"—when you already have it with you.

- Proverbs 11:25: A generous person will prosper; whoever refreshes others will be refreshed.
- Psalm 35:10: My whole being will exclaim, "Who is like you, Lord?

You rescue the poor from those too strong for them, the poor and needy from those who rob them."

- Psalm 109:30-31: With my mouth, I will greatly extol the Lord; in the great throng of worshipers I will praise him. For he stands at the right hand of the needy, to save their lives from those who would condemn them.
- Psalm 140:12: I know that the Lord secures justice for the poor and upholds the cause of the needy.
- Luke 14:14: Then Jesus said to his host, "When you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous".

A look at these biblical references reveals some salient features that explain how Christians must treat the poor. Inputting all these verses (and many others) together, one comes to an understanding that Christians must in all cases extend a helping hand to the poor. It is seen that God (or Christ) is the Ultimate Helper, who helps people in all forms of need, including finances, health and shelter. Christ does not despise the poor, but rather, treats the poor just as he treats the rich, or anybody else.

Also, helping the poor does not only benefit the poor but it benefits the helper. Jesus points out that the helpless must be invited to dine with the affluent. He notes that these groups of people will not be able to repay, but the helper has a divine reward for their gesture. This shows that helping the poor must not be done with the mindset of receiving a repayment; God will, however, honour the helper. This emphasizes the saying that there is more blessing in giving than receiving. The help and efforts targeted at improving the livelihood of the poor are therefore extended to people of all religions or faiths, ethnicities, gender and races. The foundation of the sense of equality lies in the teaching that every human being is created in the image of God (Genesis 1:26). By the knowledge and teaching that God made the first man out of His image gives the sense of family ties, since all humanity emanated from the same father. Helping one another, therefore, means helping one's, own kinsman.

The Biblical clarifications on giving and helping the destitute serve as the motivation for the efforts Christian bodies and churches make to alleviate poverty in SSA. However, there is the concern that the Church is not doing enough in her capacity to help alleviate poverty. Proponents of this view juxtapose the efforts of churches against the pervasiveness of Christianity. The thought is that with SSA having the largest number of Christians in the world, the continent should have poverty wiped out based on the efforts African Christians (Johnson, Zurlo, Hickman and Crossing, 2018). Still, many churches have been involved in a lot of poverty alleviating measures to ensure people in SSA get improved lives (Onah, Okwuosa, & Uroko, 2018).

Ordinarily, poverty has over the years been seen largely as the lack of income to acquire basic needs of life (Yeboa-Mensa, 2012). However, this

description has been expanded over the years. Studies over time refer to poverty as the absence of access to health, education, powerlessness, isolation, vulnerability, and social exclusion (Haynes, 2007; Yeboa-Mensa, 2012). Poverty as a phenomenon has therefore gradually been broadened in definition and description. Nevertheless, the concept seems complex to explain.

The complexity of the definition of poverty has been attributed to the fact that it is the product of several different dimensions and approaches (Kabuya, 2015). Kabuya notes that poverty is a worldwide problem and is responsible for the inability of some people to live life to the fullest. The Chireshe & Plattner (2010) explains that “Poverty is the denial of choices and opportunities and a violation of human dignity”. The UN report continues that poverty is characterised by the lack of basic capacity to participate effectively in society and provide security, thereby making individuals and households susceptible to violence. The implication of poverty is the inability to feed, clothes or have access to residential, educational and health facilities due to the lack of affordability because of lack of income and access to credit (Chireshe & Plattner, 2010). The World Bank (2001) also defines poverty as ‘multiply human deprivation, inclusive of economic deprivation as well as a social and political dimension. in its ‘Attacking Poverty’ report’. The inability to meet the basic household consumption needs due to low income represents the economic dimension of the World Bank’s definition. The political dimension comprises the lack of power, influence and voice that comes about due to the inability to control due to the lack of monetary authority. The low levels of education and health characterise the social dimension. With the UN and the World Bank

being two bodies dedicated to development, empowerment and poverty alleviation, these definitions serve as some of the authoritative views of poverty. Similarly, several individual definitions by some key personalities are worth mentioning. Harper (2012) cites Amartya Sen (1981) as defining poverty as the deprivation of basic capabilities not only concerning low income. Poverty has also been a condition of being poor (Gosselin, 2009). Gosselin's view of her definition as an absolute definition of poverty was criticised as lacking the ability to be measured (Yeboah-Mensa, 2012). Yet another definition of poverty says it is the lack of material well-being, insecurity, social isolation, psychological distress, lack of freedom of choice and action, unpredictability and lack of long term planning horizon (Adeyemi, Ijaiya, & Raheem, 2009). Yeboah (2008) cites some underlying elements of poverty in light of the ongoing controversies surrounding its definition and existence. These characteristics of poverty are enumerated as follows:

- Poverty impedes the achievement of developmental efforts
- Poverty implies the inability to acquire the necessities required for human survival and welfare. It is the lack of fundamental freedoms of action and choice, lack of adequate food, shelter, education and health and issues such as low incomes, malnutrition, ill-health and illiteracy. It involves the situation of being deprived of an appreciable income and therefore not being able to live according to one's wishes.
- Poverty involves several causal dimensions which are constantly interacting; this explains why it is difficult to define the concept of poverty.

- Poverty is predominantly seen as a rural challenge and has a strong relationship with the economic activities in which the households are engaged. It is important to note that poverty is more prevalent among food crop farmers and non-farm self-employed people (Yeboah, 2008).

Safo-Kantanka (2018) noted that the church in Africa and the world over must re-evaluate itself in terms of living by the words of Christ as being the salt of the world. Safo-Kantanka suggests that the church must question where it went wrong in failing to raise industrialists and entrepreneurs, as well as influence development in the world (Safo-Kantanka, 2018). Again, Safo-Kantanka noted the Christianity in Africa is noted for the enrichment of church leadership, while the congregation remains impoverished. He noted that people who walked with God as the Bible notes were not financially challenged, and so the present church must know that something is amiss if the majority of her followers are in abject poverty. The views of Safo-Kantanka re-echoes the assertions that the church can be a vehicle of economic empowerment, especially in Christian-dominated areas like SSA.

The Church and the provision of basic needs

The governments of countries in SSA are custodians of the taxes and other revenue generated in state coffers. It is therefore not out of place that citizens look up to their elected leaders to turn the economic tide. Nevertheless, for centuries, African leaders seem to be lacking in getting all the answers to the economic hardships. By virtue of their position in society and belief system, churches have stepped in to assist the efforts of the state in alleviating the negative effects of poverty on the people (Nyarko, 2012). It is important to emphasise that the church's actions and efforts do not undermine or substitute

the responsibility of the government and other aid agencies, but rather to compliment.

The key difference between the quest of the church to improve the welfare of members (citizens) and that of the state is that the state has political timelines (especially with regards to alleviation and eradication of poverty as spelt out in the UN's MDG). The church and other Christian organizations, however, do this as a moral right and divine responsibility. The church has the potential to contribute to the betterment of society as long as it remains in existence, whereas the state may be considered successful after attaining its goals outlined in the Millennium Development Goals (MDG). Nevertheless, both institutions have it at heart to combat poverty in any means possible.

The Church has focused on the provision of necessities to society. Haynes (2007) is of the view that the Church's attention on the provision of necessities of life is because it was due to the provision of some of these basic needs that many Africans converted to Christianity. Therefore, African converts became Christians to acquire spiritual nourishment as well as to seek personal development in terms of education, health and general welfare (Haynes, 2007). Since the Church joining the church meant access to a new form of lifestyle which was an elevation from their erstwhile lifestyles. As was discussed earlier, European missionaries settled amongst the citizens and built schools and other skills training centres. Similarly, the missionaries also built hospitals and introduced modern medicine to indigenous Africans. Therefore, the efforts towards poverty alleviation started earlier than the MDG's, a venture that earned the church many converts. Nevertheless, it has been debated as to whether the motivation was to attract converts or to fulfil the teachings of the Bible.

Perhaps, the actions of the early church were in direct response to the welfare needs of the people at the time. The perception of the lack of formal education and modern health services may probably have been the reason why their developmental efforts focused on the most pressing needs at the time. Therefore, during the time of colonialism in Africa, education and welfare provision were provided totally by the foreign Christian missions. Due to their influence in the society, and the reputation for introducing new lifestyles to the people, it aided in the spread of Christianity throughout every nation they settled in. Being educated or tutored by the Europeans made the local people equipped for the job market, and thereby improving the income status of the people. Also, the locals realised having education the European style came with respect and dignity.

Education

Education is basic for human development and Africa would have to do better than she is if the human resources are supposed to drive growth. The African Development Bank Group (2019) report notes that levels of illiteracy in Africa are on a decline. However, the report warns that there is still much more to be done. Though universal basic education has been achieved, it has been observed that the quality of education needs massive improvement (African Development Bank Group, 2019).

Christian missionaries, motivated by a dedication to both spiritual and societal welfare, had a crucial impact in creating educational institutions throughout Ghana in the colonial era. The church, recognising the profound impact of education, established several schools such as Mfantipim School (Wesleyan Mission), Adisadel College (Anglican Mission), St. Augustine's

College (Roman Catholic Mission), Presbyterian Boys' Secondary School (Basel Mission), Presbyterian Teacher Training (Basel Mission). Today, these have formed the foundation of Ghana's educational system. These institutions not only granted entry to structured education, but also acted as agents for societal transformation, making a substantial contribution to the literacy rates and overall advancement of Ghanaian communities (Pinto, 2019).

Churches have played a significant role in the educational system by offering crucial resources, alongside the construction of schools. Churches have provided donations of textbooks, stationery, and other educational items to help address limited resources in schools, especially those located in distant areas (Abban-Quarshie, 2020). Through the resolution of material scarcities, churches have facilitated an improved learning environment and enriched the educational experience for students, resulting in a favourable influence on the quality of education.

In addition to providing academic teaching, churches have played a crucial role in influencing the character and moral values of pupils. Georgina (2020) noted that church-affiliated schools frequently incorporate religious instruction into their educational programme, placing particular emphasis on values such as honesty, empathy, and accountability. The integration of moral and ethical principles into education seeks to cultivate persons who possess a comprehensive set of skills and knowledge, and who also actively make constructive contributions to their communities and society as a whole.

Churches have played a leading role in aiding disadvantaged and marginalised people in their efforts to get education, acknowledging the significance of inclusivity. Churches have facilitated educational opportunities

for orphans, street children, and individuals experiencing economic challenges through a range of activities, such as orphanages, sponsorship programmes, and outreach efforts. This dedication to inclusivity exemplifies a more comprehensive perspective of education as a means for social equity and empowerment, guaranteeing that no demographic is excluded in the pursuit of knowledge and personal growth. Benyah (2021) observed that Ghanaian churches proactively engaged in tackling financial obstacles to education through the establishment of scholarship programmes and the provision of financial assistance. These efforts seek to assist students from socioeconomically disadvantaged homes, allowing them to pursue academic pursuits without being impeded by financial limitations. Churches contribute to promoting equal educational opportunities and empowering individuals by providing scholarships and financial aid, therefore assisting those who may encounter difficulties in accessing higher education.

Health

The health of citizens is vital for their progress and societal development. Healthy people are a healthy nation, however, SSA may not be so healthy. People in SSA are the unhealthiest people on earth because 24% of the global disease burden emanates from there (World Bank, 2018). The World Bank notes that 50% of the cases of childhood mortality (death of a child before the age of 5) in the world emanates from SSA. This is indeed the scary and unfortunate situation. Children are more likely to die in SSA than any other part of the world. Additionally, pregnant also more likely to die in Africa than anywhere in the world. SSA is so also behind on the fight against HIV/AIDS, with the disease which continues to claim many lives on the continent. Malaria

and tuberculosis are also ailments that are still common in the sub-region. Perhaps, these statistics depict the fact that the health sector in Africa needs more skilled health personnel. Coupled with this is the observation health infrastructure in Africa is not enough to serve the growing numbers.

Aside from the non-existence of adequate healthcare infrastructure, certain ailments make the public stigmatize the patients. This is because of the traditional and religious interpretations given to such sicknesses. Various mental illnesses, HIV/AIDS, epilepsy, birth disorders, and unfamiliar infections have often incurred the wrath and displeasure of society. However, patients rather need some extra care and attention to deal with such situations. Lack of this care and the show of neglect and disaffection by society tends to worsen the fate of patients and their welfare. Individuals with having difficulty accessing healthcare facilities also rely on the church for assistance and support, which is mostly financial. In these situations, the church is expected to open her doors to such patients. Acceptance, rather than stigmatization tends to help people improve their conditions.

In recent times, many churches are making efforts to combat the stigma and hardships patients face. Sensing the danger of the disease and the cost of dealing with the diseases, churches and other Christian groups are preaching prevention. In SSA for instance, many churches recognize that diseases like HIV/AIDS are adding to the already dire economic traits of individuals. Though governments and development organizations have made a positive impact in curtailing and raising awareness of diseases such as HIV/AIDS tuberculosis (TB) and Malaria, churches have also been proactive in contributing to the global plan to curb HIV/AIDS, TB and Malaria (Awoyemi, 2008).

Like the meeting of educational goals as a welfare measure, the healthcare goals of churches have a historical basis. Before the arrival of the Europeans, the health system in Ghana was mainly about the use of plants to cure illnesses. Diagnoses were also by traditional means, and inexplicable ailments such as epilepsy were left to spiritual healers to assist. Therefore, roots of plants, leaves (herbs), tree barks and concoctions made up of a blend of these were often used to treat illnesses. The European missionaries, new to this environment, therefore, had difficulties adjusting to the African environment. As a result, many of the missionaries and sailors did not have resistance to some of these ailments, like malaria, and many of them died. Scientific advancement and medical science had not explored tropical diseases yet, so the Europeans were more likely to die since their medicine could not treat the spectrum of diseases here. The need to ensure the welfare of the European church leaders and that of the new members meant other, advanced forms of healthcare had to be found.

Therefore, the missionaries began putting up health centres in their settlements to combat the domestic ailments. Expert doctors were shipped into the Gold Coast/Ghana. Initially, these health centres only served the Europeans, their native spouses and their mixed-breed children. Nevertheless, the services of native doctors and herbalists were also included in the range of treatment in the health centres. This marked the introduction of modern health techniques into the domestic health sector. Over time, these centres became fully-fledged clinics and hospitals, where both natives and Europeans seek treatment. The Europeans began building hospitals across the country, just like they built schools and spread the gospel. Just as the mission schools produced some of the

best students, the health system bequeathed to Ghanaians by the European missionaries has become the citadel of quality healthcare in the country. Today, churches are still investing in health care infrastructure to serve the needs of their members and the general public. This serves two purposes: as these facilities serve the members or congregants, it is there for the benefit of the whole society, thereby generating funds for the church. Churches also donate cash and equipment to health centres in their communities, as a way of ensuring that members get the best of healthcare whenever they visit the hospitals.

Aside from the establishment of healthcare infrastructure to serve the needs of members and the general public for profit, the church has special healthcare initiatives to assist rural communities. Periodically, churches embark on outreach to rural areas where healthcare facilities may not be in good shape or existence at all. Inhabitants in such places are tested, diagnosed and offered medication for free. Key issues such as malnutrition (in children especially) and early childhood diseases, maternal health have often been the focus of churches, which indicates the extent the church goes to ensure the welfare of citizens in general. Additionally, churches pay attention to people with any physical disabilities. Therefore, in putting up church buildings and other church-owned facilities, special entry and exit points are created for people with physical disabilities. Also, churches provide wheelchairs and other disability-friendly equipment for the use by people who have suffered disability due to illness or injury. This is aimed at improving the welfare of individuals with physical disabilities in the church (Manala, 2013).

The impact of the church in ensuring the welfare of congregants and citizens, in general, cannot be overemphasized. Haynes (2007) stresses this

point, commenting that an average of 40% of the healthcare services in many countries in Sub-Saharan region is provided by Christian faith bodies. Quayesi-Amakye (2013) also adds that (Pentecostal) churches have shown that they have the welfare of their members and society is highly important to them owing to the institution of counselling services. Churches recognise the need of addressing the mental health needs of their members in order to promote their overall well-being. As a result, they allocate time and resources to provide support, including the involvement of professional counsellors when deemed appropriate.

Financial assistance for economic activities/economic empowerment

Quite often, church members require the church to assist them with money for their upkeep. Again, the church is expected to assist individuals with money for some economic activities. To address these welfare issues, many churches in Ghana and many parts of SSA have set up financial support systems which assist members with varying amounts of money. These monies may be in the form of loans and business assistance. The Presbyterian Church of Ghana and the Methodist Church of Ghana, for instance, has instituted savings and loans schemes to aid members' business and trading activities. These churches acknowledge that the best way to combat poverty, and therefore neediness amongst members is to assist them to engage in economically viable activities. Manala (2013) comments that one of the barriers to poverty eradication is the lack of access to financial service. Therefore, churches have boosted their welfare improvement drive by providing church members with financial aid. Stiles-Ocran (2013) wrote that the establishment of savings and loans facilities for the poor is a way of assisting the poor with loans to enable them to set up

small scale businesses or micro-businesses. The churches give borrowers a certain period for them to pay back. churches with these loan schemes engage the congregation on the various ventures they may be in or intend starting. Though some borrowers default in payment, these churches are relentless in their efforts to improve the livelihood of members by assisting with the needed finance for commercial activities.

The Church and Elderly Care

Traditional Ghanaian family system created a support system for members of families, clans and tribes. This is evident in how members of clans and even people who find others hailing from the same community or village regard each other as siblings, though technically, they were of different parentage. This system has been very helpful, especially in an event where though actual parents have passed on, kinsmen see their children as their responsibility and therefore cater to them. Similarly, aged people were deemed as the parents of all younger folks in a certain community or family. The upkeep of such older folks was, therefore, the responsibility of younger folk.

In recent times, however, modernity has changed this rather formidable communal system, for the worst, perhaps. The modern way of life has diminished the potency of this arrangement, with people becoming more concerned with what is technically related to the Parents only look out for their children, and children lookout for only their real siblings and parents. The burden of the individual is no more the burden of the community, and everyone has been left to fend for themselves and their (nuclear) families. The extended family concern is waning, giving way to the more nuclear family arrangement. Simply, everyone takes care of their own. Nantomah and Adoma (2015) put this

more succinctly, noting that this has culminated in the breaking down of traditional structures that were responsible for the care of the elderly such as the family support system.

Given this context, it became imperative to develop a contemporary approach to meeting the requirements of the senior population within the community. It must be noted that though the decadence of the traditional communal system affects both the young and the aged, the aged are more vulnerable and in need of immense care due to their high susceptibility to diseases and infections (HelpAge International, 2012). Though the nation has the social welfare system which is supposed to cater to the elderly, the Social Welfare Department itself faces immense challenges which makes honouring this obligation difficult and almost impossible. Considering this, many individual organizations and religious/faith-based organizations have joined the fight to cater to the ageing and elderly.

Churches have also assumed the responsibility of taking up the care of the elderly and aged amongst their congregation or members. Churches have specially designed pension and old-age welfare schemes which are aimed at assisting them in terms of health, finance and nursing. The church is, therefore, becoming a de facto caregiver for the aged, amongst their members and even in the larger communities in which they operate (Abamfo-Atiemo, 2018). The church's caregiving lightens the burden of elderly care on individual caregivers like spouses, which often results in negative consequences for caregivers such as including financial strain, emotional distress, social isolation, disruption in work and other family roles (Schulz & Eden, 2016). Churches organize regular visits to the homes of bedridden elderly congregants, to pray with them and

offer them the chance to be part of the holy communion (Nantomah & Adoma, 2015; Abamfo-Atiemo, 2018). Churches also support the aged with food, clothing and emotional support. Abamfo-Atiemo (2018) comments that caring for the elderly has a positive impact on the church, and it represents one of the ways churches interact with the environment. It was also found that this contributes to the growth of the church.

According to Briggs et al. (2017), the church's effort in assisting the aged goes beyond the religious or spiritual goals of the church. It is noted that the church has the obligation to take care of the aged in the church, as well as the community. Doing this offers a form of inspiration for younger folks in the church and the community to emulate. Abamfo-Atiemo (2018) adds that the welfare of the aged is the core mandate of the church as it signifies the church value and respect for human life and growth. Though the church has demonstrated goodwill in the way the elderly's welfare is of prime concern, it must be mentioned that the fate of the elderly in churches and the larger community still needs more attention. Critics argue that churches must ensure that the elderly and aged in the church do not feel isolated and left-out due to their situation. Baloyi (2015) substantiate this point, noting that some of the older adults are still faced with challenges occasionally feeling side-lined and unwelcome in the church. Again, though the efforts of the church towards the welfare of the aged and elderly are commendable, Ayete-Nyampong (2008) sees the church as not being proactive enough in dealing with issues they face in their everyday lives. Nevertheless, churches around the world have the welfare of the aged as an issue of prime concern.

Congregational Support

Churches may not be directly involved in the welfare of their members, but still are seen to support the welfare of members in other indirect ways. As Maslow (1948) notes, humans need belonging, and this needs essential for their personal growth and development. Therefore, churches offer people the medium to fulfil this need. Hayward and Krause (2013) observed that being part of a religious congregation serves as a medium through which individuals get support and provide it to others. In effect, the church is an avenue through which members of bond and bridge social gaps. Through this, people of various socioeconomic backgrounds get to know each other and their peculiar issues. This way, individuals who may be in need may get the chance to be helped by others in the church who may have the means to. Job-seekers, prospective entrepreneurs, employers, health workers and people of various backgrounds get to interact through the church's medium of congregational support. Indirectly, the welfare issues of individual members could be addressed. Congregational support has been seen to have an immensely positive influence on individuals' well-being, aside from material needs. Studies (Ohemeng et al., 2020; Saffari et al., 2019; Solaimanizadeh et al., 2020) have indicated that religious support from co-worshippers, especially in an individual's elderly age is very helpful for the mental health and emotional bonding. Indeed, congregational support is deemed very essential for ageing. Further, apart from the material, mental and overall health which is impacted positively by the support system of the church's congregation, it has also been seen to have a positive influence on mortality.

Hayward and Krause (2013) observe that congregational support affects the welfare of individuals in several ways, including namely emotional and tangible support. Emotional support regards the realisation of empathy, feelings of care and love as well as trust. On the other hand, actions such as financial assistance, provision of shelter and job opportunities are what constitute tangible support.

Congregational support creates a sense of shared identity and commonality of purpose. This implies that congregational support insulates the individual, as their issues are mitigated by virtue of them being in the group. Congregations operate as a group, making each person's issues the issue of the group other, and having collective goals to pursue. The strength of the bond between a congregation reflects the congregational cohesiveness. The more cohesive a congregation is, the more supportive and impactful it is on the welfare of individuals. The more bonded a congregation is, the higher the provision of support and assistance, due to the strong sense of common identity and collective purpose (Haslam et al., 2009). People may benefit more from church membership when these social identity needs are met by their congregations due to increased social support from others in the group (Hayward & Elliott, 2011). On the hand, when the congregation is characterised by division, animosity, in-fighting and lack of common purpose, it becomes difficult for it to have any positive impact on the welfare of the members of the church.

Welfare through humanitarian acts

Aside from the establishment of welfare schemes by churches to impact on the welfare of members directly, the church's welfare activities go beyond

the four corners of the church building. The church recognises that members of the congregation reside beyond the church, and, would have welfare issues which would need to be addressed out of the church's regular scheme. Churches have therefore been involved in humanitarian relief and development activities, in a bid to create a better living atmosphere for congregants and the world at large. It is important to acknowledge that the scope of welfare initiatives undertaken by the church broadens to encompass individuals belonging to diverse religious affiliations and orientations. This humanitarian welfare drive can be seen from several perspectives, related to the mission of the church. In one way, it may be the church's corporate social responsibility (CSR), as is expected of any organization. This CSR is embedded in the basic tenets of Christianity, which entreats all Christians to love their neighbours as themselves (Mark 12:30-31, New International Version). In another vein, it may be expanding the social welfare system in the church, to cater to members' welfare beyond the church. Because of this, churches around the throughout embark on several welfare activities in times of emergency (to provide relief). These emergency relief activities are aimed at assisting individuals, families and communities to boost their chances of survival and restore them to a healthy status.

Churches in Ghana complement the efforts of other institutions when disaster strikes, providing relief and rehabilitation programs (Syme, 2016). The programmes are aimed at building up local capacities to respond to disasters and linking relief to rehabilitation and long-term development. Churches team up with state-owned relief agencies like the National Disaster Management Organization (NADMO) to ensure the welfare people affected by unfortunate

events are attended to. (Ghana News Agency, 2015). The fate of the most affected and vulnerable groups in society are the prime concern of relief activities of the church. Therefore, churches go beyond the satisfaction of the immediate needs of their members to visit the most remote areas. In Africa for instance where tribal conflicts/wars, famine and hunger are some of the issues which affect human welfare, churches have been at the forefront to restore normal living for affected people. Welfare restoration and improvement in Ghana and many parts of Africa also entail engagement in peace and reconciliation programs in terms of political and tribal tension. Hence, aside from the provision of basic needs in times of conflict, the church strives to ensure long-term peace, as the very existence of the church itself depends on a peaceful atmosphere. Mention can be made of efforts of churches and church leaders in the dousing the flames of political tension during elections.

In Ghana, for instance, various churches and church-based institutions embark on peace messages when during election years, and even right after elections. These peace campaigns begin within the churches, amongst the congregation, and broadens to the whole society. Brown (2008) recounts the role and impact of the Southern Sudanese Church in mitigating the devastating effects of victims of the civil war. Aside from the provision of food, shelter and communal support, the church played a pivotal part in peace negotiations between warring factions. The church's work of conflict resolution and peacebuilding has been very significant promoting cease-fire, uniting warring communities and achieving social integration.

Church-state collaboration towards communal welfare

The collaboration between churches and governments and governmental agencies to expand the scope of welfare has been mentioned severally. The collaboration represents the church's acknowledgement that the welfare of congregants will be whole when it is linked to the total welfare of the community. Hence, it is popular to find that churches in SSA complement the efforts of state institutions in improving the livelihood of citizens. This study discusses two main ways in which churches are extended welfare beyond the church, in collaboration with political institutions: provision of water and sanitation as well as focus on food and nutrition.

Provision of Water and Sanitation

Political powers in SSA have certain benchmarks against which achievement of developmental goals are measured. Ghana, a party to the UN's Millennium Development Goals (MDG) also has certain goals to achieve. One notable objective is to make safe drinking water accessible to citizens. Water is life, and so the achievement of this objective is key to survival, as it removes the negative health effects brought up by consumption of unsafe water (Bain et al., 2012). The church has continually played a supportive role, augmenting the efforts of the state towards this goal.

Churches offer significant contribution by providing communities with boreholes, protection of springs and rain-water harvesting techniques, hand-dug wells and other drinking water systems. Churches are also involved in providing hygiene training for families in deprived areas especially (Oladipo, 2000). In Ghana, the guinea worm disease was one of the negative health effects of consumption of unwholesome drinking water. This is more evident in the rural

communities in Ghana, where livestock and humans share common sources of drinking water. Also, these guinea worm-prone areas have been seen to have poor toilet systems. Though political powers were aware of the situation, efforts towards eradication of water-borne diseases were going to be difficult without access to safer avenues of water (Yembilah, 2015). Through the efforts of church-based institutions like the Catholic Relief Services (CRS), the water and sanitation problems in rural Ghana have seen some alleviation. The organization, run by the Catholic Church, has used private resources to meet water and sanitation needs, especially in the three northern regions of Ghana (Benyah, 2021). The organization lessened the burden of the government and the plight of the rural folk by building household toilet systems and improving the nature of drinking-water by building water storage facilities. Indeed, Yembilah (2015) emphasised that guinea worm cases have dropped, linking this feat to the improvement of access to drinkable water and better latrine systems. This demonstrates the impact the churches in Ghana have had on the communities in which they operate.

Additionally, one latent but direct benefit of the efforts of churches in ensuring potable water is the soothing effect it has on women and children, who often labour to get water for their households. Hence, the accessibility of water as provided by churches has reduced the burden of having to travel long distances on foot for water. The church's contribution in this area is, therefore, laudable.

Food and Nutrition

Over the years, churches have acknowledged that food and nutrition are essential aspects of the welfare of the congregation and the whole nation.

Therefore, various church groups have embarked on moves to boost food supply and alleviate hunger (Lambie-Mumford & Loopstra, 2020). Though these are traditionally the responsibilities of the government, churches deem this obligation an obligation too, since taking care of others is a core teaching in Christianity.

The efforts of the church towards the adequacy of food and eradication of hunger as a welfare measure began at the introduction of Christianity. Several of the European missions which began the early churches in the Gold Coast (now Ghana) introduced improved forms of agriculture aimed at making food scarcity a thing of the past. The Basel Missionaries led this agricultural drive in the Gold Coast (Nyarko, 2012). History has it that the Presbyterians established a botanical garden at Akropong, and encouraged the cultivation of vegetables, banana, cotton, sugar cane and breadfruit trees (Asare-Danso, 2014; Sackey, 2008; Sekyi, 1975). The Basel Mission is also credited with the building of workshops and training of smiths, who built the equipment and machinery used on farms and other works. To ensure that crops cultivated can get to market centres, the Basel Mission ensured that roads were constructed, to make it easy their chariots to transport food crops (Danker, 2002; Oppong, 2023; Reinhardt, 2013). Not only did they cultivate crops, but they also were involved in animal husbandry. Similarly, the Wesleyan and Bremen missionaries also established plantations of cotton, coffee, olive trees, cinnamon, black pepper, mango and ginger in many southern towns (Agbodeka, 2002; Koonar, 2014). They also encouraged and assisted the natives to establish similar plantations. By this, the early churches began contributing immensely to the nation's food sector.

Today, churches continue to assist members with food supplies whenever necessary. Some churches provide women with vocational training in food and nutrition (catering), food storage and preparation techniques to help families become more self-reliant. Church-based institutions like the World Vision International also teach communities to cultivate the habit of growing their food and not keep buying from shops (Nelson, 2021). They support backyard and communal gardens with tools, seeds and technical training and monitoring to ensure quality products which have benefited many families. The breeding of local chickens does benefits orphans and vulnerable children (OVCs) and their guardians. In some countries in SSA, WVI led an initiative to have families and schools have received some support to grow fruit trees (Roothaert et al., 2021).

Challenges the church faces in the quest to improve the welfare of congregants and citizens

Inadequate funds

The Holy Bible stresses the importance of money and worth of impact it can have on human lives (Proverbs 11:24-25, NIV; Proverbs 22:7, NIV). This biblical fact comes to play in the quest of the church to secure funds for the welfare of her members and the community. Church funding is drawn from several avenues. Service offertory, where members of the congregation voluntarily contribute a desired amount of money to church coffers is one of them (Akotia, 2019). Also, there is the controversial tithe, which is based on scripture and requires Christians to allocate 10% of their earnings to the church (work of God). Donations from philanthropists also form part of the church's funding, as well as special fund-raising activities held for special projects.

Despite all these, the church often becomes cash-strapped due to the magnitude of work or welfare projects it pursues. Even though the church has the will to attend to the welfare of members, this financial constraint makes it nearly impossible. Consequently, the quest to establish educational centres, health centres as well as other welfare initiatives are threatened.

Corruption and Misuse of Funds

Through regular fund-raising avenues, many churches raise large amounts of money. It is expected, therefore, that churches embarking on welfare projects would have enough funds to support themselves. However, this is not always the case. Many writers have bemoaned the fact that some pastors and church leaders seem to be running self-enriching businesses through the church. For some, the funds generated from congregants become the capital they use to pursue their business ventures, at the detriment of the church (Agyei-Mensah, 2016; Akotia, 2019). Some also put these monies into long-term investment portfolios with financial institutions for their enrichment. Perhaps, what is most disturbing is how some pastors and ‘men of God’ flaunt their wealth lavishly in the face of the congregation and the general public, whilst the congregation’s welfare is hardly attended to. Again, church leaders tend to focus on the use of funds for church building projects. Though this is not bad per se, it must not be done at the expense of the welfare of the congregants, whose individual contributions form the bulk of the church’s war chest. In some situations, churches use the financial strength of the congregation to secure loans, leadership sometimes use the monies for unintended purposes, ignoring the specific welfare needs of the people.

Negative Cultural Beliefs and Practices

Ghana as a nation has people of various cultural backgrounds, and therefore, various cultural interpretations of phenomena. Churches may recognise welfare needs and set up programmes to assist members and the community, certain practices and beliefs make it difficult for people patronise.

A typical scenario is the perceptions of mental illness. Though churches have set up counselling sessions and intervention programmes aimed at treating individuals, the fear of stigmatization reduces patronage. Sufferers of mental illness would rather keep to themselves other than coming out. Though the church provides education for all, certain culture-based gender-biased ideas make people feel more comfortable in some instances to enrol male children, while confining girls to culinary activities. Widowhood rites, Witch camps, Female Genital Mutilation (FGM) and forced childhood marriages are also some of the practices which also impede the quest of the church to seek welfare for all (Tawiah, 2011; Sakeah et al., 2018).

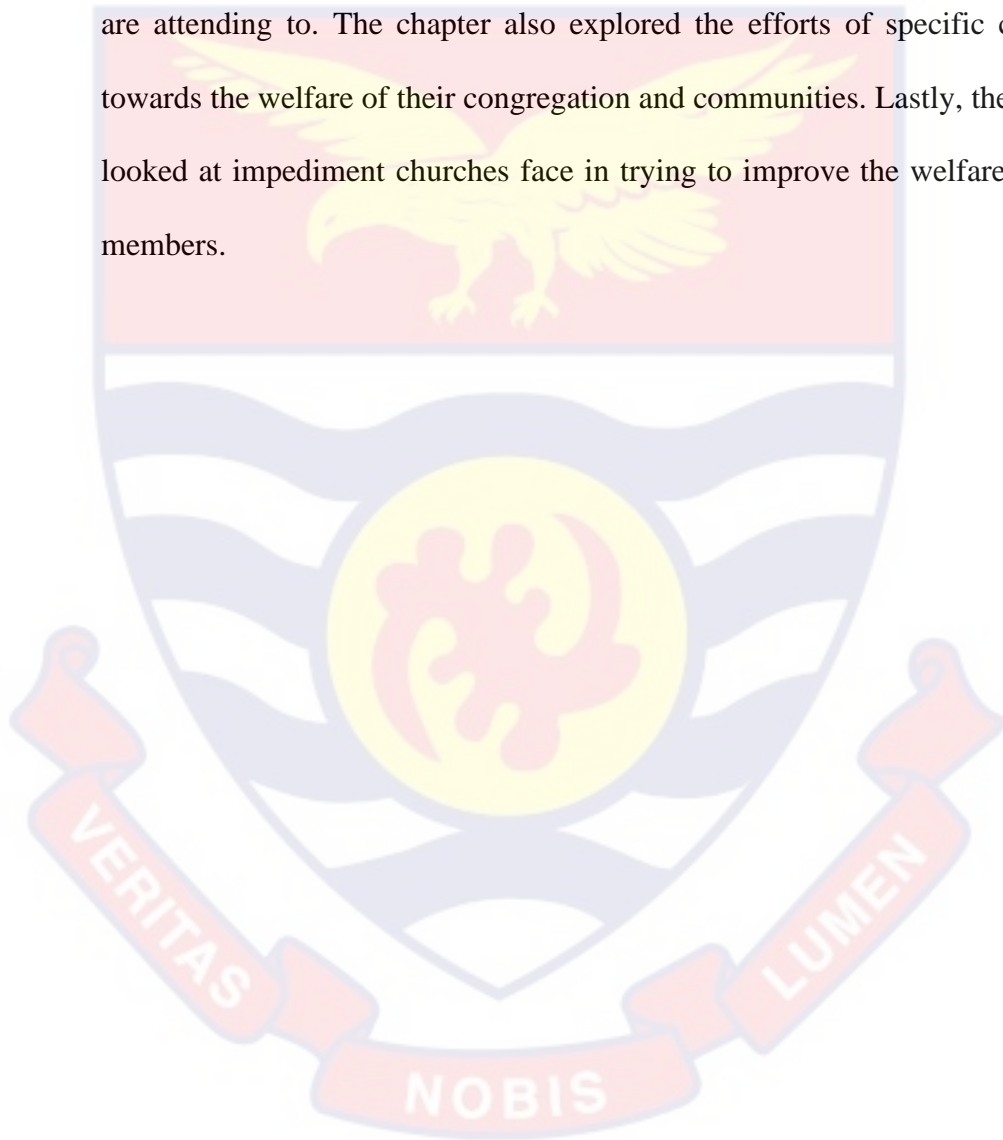
Faulty Religious Doctrine

The existence of certain religious dogma in some churches leaves the welfare of members in dire straits (Scheffler, 2013). Some of the teachings do not connote the kindness and loving care Christ taught. Nevertheless, members are hoodwinked to believe them as gospel. Interestingly, the leaders of these churches use certain biblical scriptures to back their claims making it seem authentic to the believers (Kakwata, 2016). Meanwhile, they are just twisted perspectives. For a long time, many churches were binding people with psychosis and other mental conditions in chains, under trees. The idea was that these people are possessed by evil spirits, and therefore the chaining in such

deplorable conditions formed part of the exorcism and prayers. Medical or psychiatric treatment was shunned, worsening the situations of these individuals.

Chapter Summary

This chapter looked at welfare in general and welfare issues churches are attending to. The chapter also explored the efforts of specific churches towards the welfare of their congregation and communities. Lastly, the chapter looked at impediment churches face in trying to improve the welfare of their members.



CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter presents the results of the study and discussion of the results. The results are presented in frequency tables, charts and graphs. This chapter also discusses the results in line with the reviewed literature and the objectives of this study.

Demographic Profile of Participants

The demographic data gathered includes age, gender/sex, level of education and occupation of the participant. Also, participants answered questions on whether they are members of the Assemblies of God Ghana. The data gathered are presented in the following sections in tables and charts.

Gender

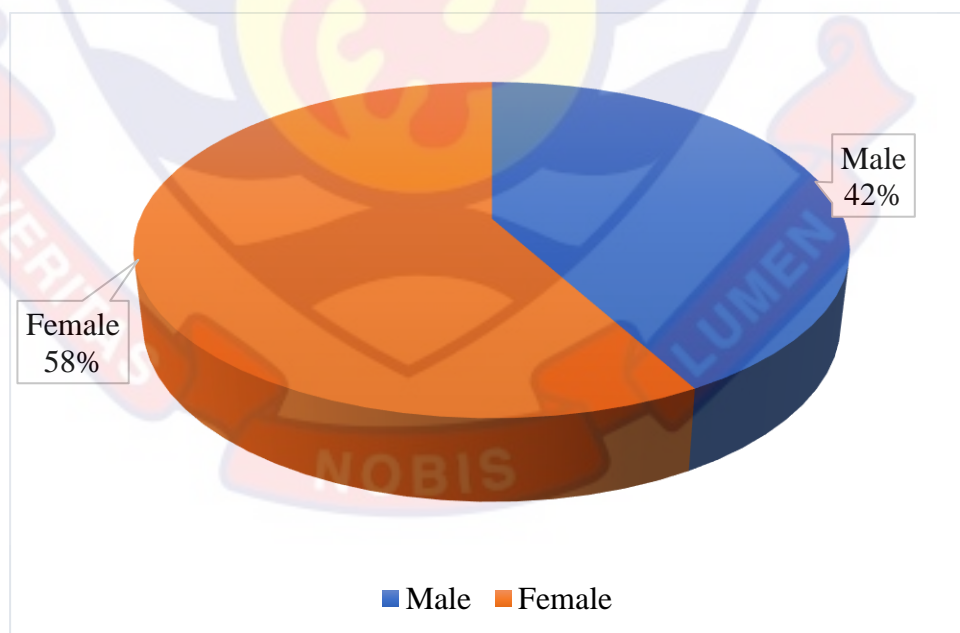


Figure 3: Gender distribution of participants

Source: Field data, (2019).

Figure 3 presents the gender/sex distribution of the participants. It is indicated that 52% of the participants are female, while 48% are male.

Age

Table 1 below presents data on the ages of participants in the study.

Table 1: Age

| Age groups | Frequency | Percentage |
|-------------|-----------|------------|
| 18-24 years | 19 | 25 |
| 25-29 years | 17 | 22 |
| 30-34 years | 14 | 19 |
| 35-39 years | 16 | 21 |
| 40 above | 10 | 13 |
| Total | 76 | 100 |

Source: Field Data (2019)

Participants indicated the age groups in which they fit. In all, the table has five age groups. Age group 18-24 had the highest number of participants, which is 19(25%). On the other hand, 40- age group recorded the least number of participants, 10(13%). 17(22%) of participants indicated that they were in the age category 25-29. The 35-39 categories had 16(21%) participants, while the 30-34 age range also had 14(19%) participants.

Occupation of Respondents

The various occupations of participants in the study were also enquired. The data is presented in Figure 4 below.

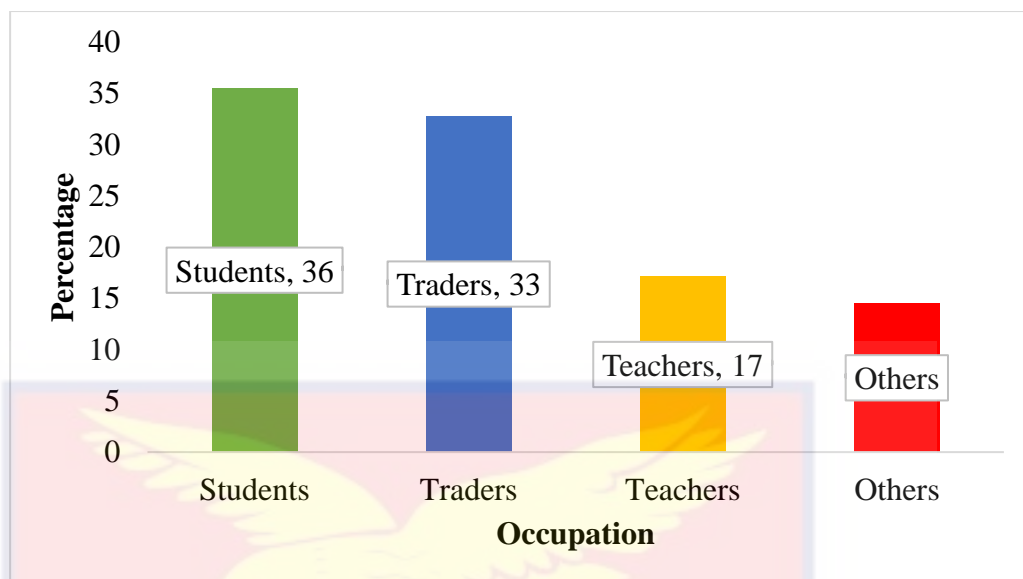


Figure 4: Occupation of Respondents

Source: Field data (2019)

Students had the highest number of participants, which is 36% of the sample. With 34% of participants, Traders came next. 17% of the participants were Teachers, while 15% of the participants indicated Other occupations.

Educational Background

Table 2: Educational Background

| Age groups | Frequency | Percentage |
|--------------|-----------|------------|
| JHS | 6 | 8 |
| SHS | 12 | 16 |
| First Degree | 25 | 33 |
| Masters | 22 | 29 |
| Others | 11 | 15 |
| Total | 76 | 100 |

Source: Field Data (2019)

According to the table, the majority of the participants are First degree holders, which is 25(33%) of the sample. Participants with Master's degree made up for 22(29%) of the sample whiles 12(16%) of the sample were SHS holders. Other forms of educational backgrounds were indicated by 11(15%) whiles JHS holders came last with 6(8%) of the participants. This implies that there is an heterogeneous mix of individuals from different educational pathways.

The belief of church in the welfare of the congregation

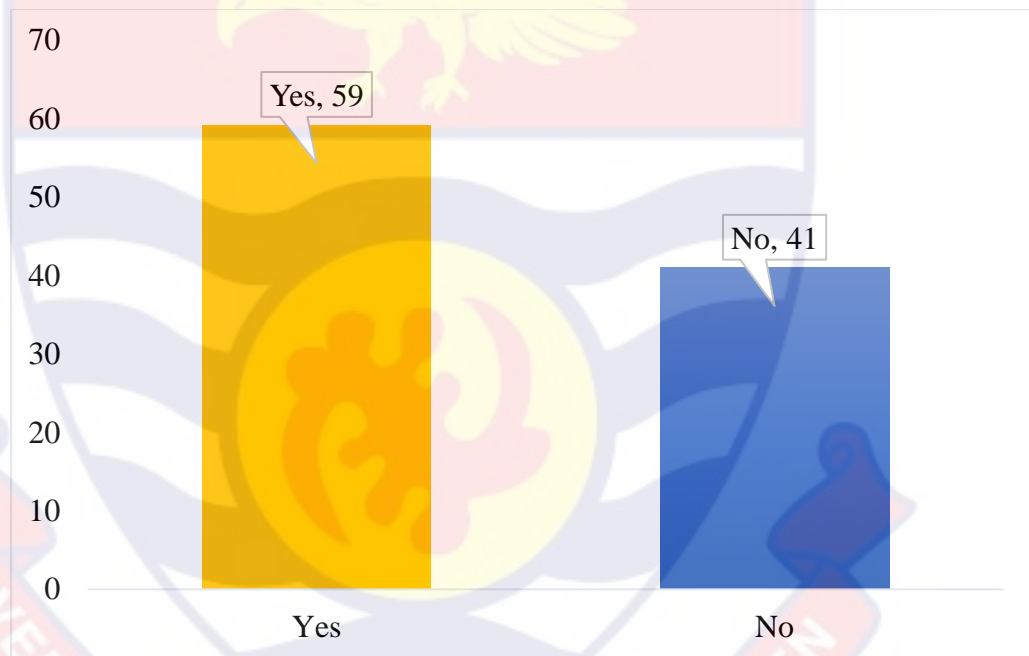


Figure 5: Belief of church in the welfare of the congregation

A greater percentage of respondents 59% indicated they are satisfied with the leadership of church whiles 41% indicated they are not satisfied with the leadership of the church. This suggests that there are differences in leadership styles and church policies which may breed tensions and conflicts and possibly affect the overall unity of the congregation.

Findings

The study had the following objectives:

- i. Identify the welfare needs of Christians in Ghana
- ii. Ascertain the role churches play in improving the welfare of the congregation
- iii. Examine the challenges the church faces in efforts to improve the welfare of congregants.

The data gathered from participants in relation to these objectives are discussed in the following sections

Welfare needs of Christians

The welfare needs of Christians in Assemblies of God was one of the objectives of the study. This was examined by enquiring from the participants, their welfare needs. The responses garnered are provided in Table 4.3.

Table 3: Welfare needs of the congregation

| | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|---|----------------|-------|---------|----------|-------------------|
| Emotional support from the congregation in bad times | 35% | 20% | 19% | 14% | 12% |
| Basic needs | 16% | 14% | 20% | 26% | 24% |
| Economic assistance in terms of career and employment | 28% | 21% | 17% | 22% | 12% |
| Educational support | 12% | 36% | 12% | 26% | 14% |
| Disaster relief | 24% | 12% | 12% | 14% | 38% |
| Elderly care or retirement packages for the elderly in the church | 26% | 24% | 16% | 22% | 12% |
| Health assistance | 32% | 26% | 12% | 8% | 22% |

Source: Field Data (2019)

The table shows that the majority of the participants believe the church should provide emotional support to the congregation in bad times, emotional support is identified as a need. Whiles 55% of the participants strongly agree, 19% reported that they were unsure. It is also indicated in the table that 26% of the participants disagreed that the church should provide emotional support in bad times.

Also, while 50% of the participants disagreed basic needs was a welfare need for members in the church, 30% agreed. 20% of the participants, however, were not sure.

The table further indicated that economic assistance in terms of career and employment was deemed a welfare need of congregants by 49% of the participants. 34% also disagreed on this being a welfare need, whiles 17% neutral. The provision of educational support was also listed as a welfare need. 48% agreed that educational support was a welfare need. 40% of the participants of this study disagreed, whiles 12% disagreed.

Furthermore, in terms of disaster relief, 36% agreed it is a welfare need. 12% disagreed that disaster relief was a welfare need. 38% of participants in this study were indecisive. Moreover, elderly care or retirement packages for the elderly in the church had agreement levels among 36% participants. On the contrary, 48% of the participants disagreed. 16% of participants were not sure about this being a welfare need.

Finally, health assistance is one important need having 42% of participants who agreed to this statement. 46% disagreed that health assistance was a welfare need. 12% of participants were indecisive about the study.

Further Analysis

Gender and Welfare Needs

An independent samples t-test was conducted to compare the composite mean scores for welfare needs between males and females (Table 4).

Table 4: Gender and Welfare Needs

| Group | M | SD | t | p |
|--------|------|------|-------|------|
| Male | 3.11 | 0.50 | -0.34 | 0.74 |
| Female | 3.15 | 0.55 | -0.34 | 0.74 |

The results indicated that there was not a significant difference in the scores for males (M = 3.11, SD = 0.50) and females (M = 3.15, SD = 0.55); $t(74) = -0.34, p = 0.74$. These results suggest that gender does not have a significant impact on the perception of welfare needs within the sample studied.

The independent samples t-test results indicate no statistically significant difference in the composite mean scores for welfare needs between male and female congregants of the Assemblies of God Church in Accra. This suggests that gender does not play a significant role in the perception of welfare needs among this specific sample. Therefore, interventions aimed at addressing the welfare needs of congregants can be designed without gender-specific modifications, allowing for a more inclusive approach that caters to the collective needs of the congregation. It is important to consider broader factors beyond gender that might influence welfare perceptions, such as economic status, age, or spiritual beliefs, in future research and program development. Consequently, policymakers and church leadership are encouraged to consider these results when planning welfare-related programs, ensuring resources are

allocated efficiently to meet the congregation's needs in a manner that transcends gender distinctions.

Educational Level and Welfare Needs

Also, a one-way ANOVA was conducted to examine the effect of educational level on the composite mean scores for welfare needs among congregants of the Assemblies of God Church in Accra.

Table 5: Educational Level and Welfare Needs

| Source | F | df | p |
|-------------------|------|-------|-------|
| Educational Level | 2.15 | 4, 71 | 0.083 |

The analysis did not reveal a statistically significant difference in welfare needs perceptions across the different educational levels, $F(4, 71) = 2.15, p = 0.083$. This suggests that educational attainment does not significantly influence how congregants perceive welfare needs within this community. The lack of significant differences in welfare needs perceptions across educational levels among the congregants suggests that factors other than educational attainment might play a more crucial role in shaping these perceptions. This finding supports the development of welfare programs that are inclusive of the entire congregation, regardless of individual educational backgrounds. It underscores the importance of fostering a community-oriented approach to welfare that addresses the collective needs and preferences of the church members. Future research could explore other demographic or psychosocial factors that may influence welfare perceptions and needs within religious communities.

The role the Church plays in improving the welfare of the congregation

Table 6: The role the church play in improving the welfare of the congregation

| | Strongly Agree | Agree | Neutral | Disagree | Strongly disagree |
|---|----------------|-------|---------|----------|-------------------|
| The church provides scholarship opportunities for pupils/students in their congregation | 34% | 20% | 10% | 19% | 17% |
| The church provides credit facilities to congregants as and when the need arises | 28% | 22% | 14% | 26% | 10% |
| The health of the congregation is a concern to the church | 24% | 29% | 11% | 17% | 19% |
| The church provides for the needy | 26% | 19% | 25% | 18% | 12% |
| In times of natural disaster (e.g. Flood) the church allocates the affected | 30% | 23% | 23% | 14% | 10% |
| The church collaborates with the state to improve communal welfare | 39% | 28% | 17% | 11% | 5% |

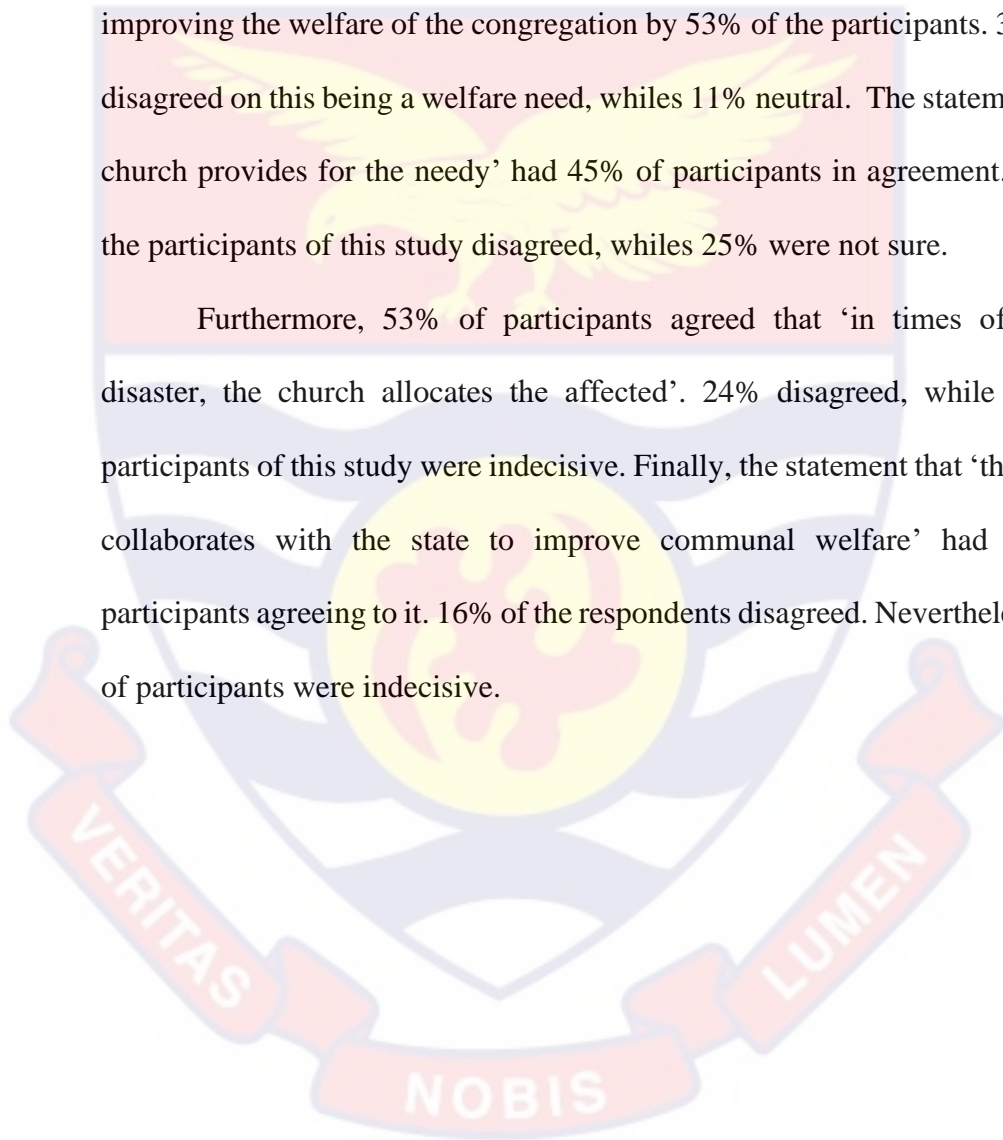
Source: Field Data (2019).

The table shows that the majority of the participants believe the church can provide scholarship opportunities for pupils/students in their congregation. While 54% of the participants strongly agreed, 10% reported that they were unsure. It is also indicated in the table that 36% of the participants disagreed that the church provides scholarship opportunities for pupils/students in their

congregation. Also, while 50% of the participants agreed that the church provides credit facilities to congregants as and when the need arises, 36% disagreed. 14% of the participants, however, were not sure.

The table further indicated that the health of the congregation is a concern to the church was deemed as one of the roles the church plays in improving the welfare of the congregation by 53% of the participants. 36% also disagreed on this being a welfare need, while 11% neutral. The statement 'The church provides for the needy' had 45% of participants in agreement. 30% of the participants of this study disagreed, while 25% were not sure.

Furthermore, 53% of participants agreed that 'in times of natural disaster, the church allocates the affected'. 24% disagreed, while 23% of participants of this study were indecisive. Finally, the statement that 'the church collaborates with the state to improve communal welfare' had 67% of participants agreeing to it. 16% of the respondents disagreed. Nevertheless, 17% of participants were indecisive.



Challenges the church faces in efforts to improve the welfare of congregants

Table 7: Challenges the church faces in efforts to improve the welfare of congregants

| | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|--|----------------|-------|---------|----------|-------------------|
| Financial constraints | 36% | 26% | 11% | 20% | 7% |
| Lack of state support | 33% | 27% | 10% | 20% | 10% |
| Misappropriation/misuse of church funds | 31% | 28% | 15% | 16% | 10% |
| Faulty doctrine / biblical interpretations | 33% | 21% | 10% | 20% | 16% |
| Negative cultural/traditional ideologies | 35% | 23% | 13% | 19% | 10% |
| Sheer lack of will to ensure the welfare of the congregation | 28% | 24% | 21% | 17% | 10% |

Source: Field Data (2019).

The table shows that the majority of the participants believe that financial constraints were a challenge the church faces in efforts to improve the welfare of congregants. Whiles 62% of the participants agreed, 11% reported that they were unsure. It is also indicated in the table that 27% of the participants disagreed that the church that financial constraint was a challenge the church faces in efforts to improve the welfare of congregants.

Also, while 60% of the participants agreed that the lack of state support is one of the challenges the church faces in efforts to improve the welfare of congregants, 30% disagreed. 10% of the participants, however, were not sure. The table further indicated that 59% of the respondents agreed that misappropriation/misuse of church funds was one of the challenges the church faces in efforts to improve the welfare of the congregation. 16% also disagreed on this being a challenge, while 15% neutral.

Furthermore, the faulty doctrine and biblical interpretations were also listed as challenges the church faces in efforts to improve the welfare of congregants. 54% of the participants agreed with this point, 36% of the participants of this study disagreed, while 10% were not sure.

Moreover, with regards to the point of 'negative cultural/traditional ideologies', 58% of the participants agreed it was a challenge the church faces in efforts to improve the welfare of congregants. 29% disagreed, with 13% of participants of this study being indecisive.

Finally, the statement 'sheer lack of will to ensure the welfare of the congregation' was indicated as challenge the church faces in efforts to improve the welfare of congregants, with 52% of participants agreeing to it. 27% disagreed, though 21% of participants were indecisive.

Discussion of Findings

This study had the general goal of seeking to examine the welfare strategies put in place by the Assemblies of God Ghana for its congregants. The specific objectives of the study are therefore to;

- i. Identify the welfare needs of Christians in Ghana,

- ii. Ascertain the role churches play in improving the welfare of the congregation,
- iii. Examine the challenges the church faces in efforts to improve the welfare of congregants.

The findings concerning these objectives are discussed in the following sections.

Welfare needs of Christians in Ghana

The primary objective of this study was to ascertain the welfare needs of the congregants. As already established in this study, congregants have certain welfare needs which they expect the church to assist them with. To know how impactful the church's welfare functions are, it is important to analyse what the congregants see as welfare needs. The welfare needs assessed in this study included congregational emotional support, economic assistance (in terms of career and employment) and basic needs. Others were educational support, disaster relief, elderly care/retirement packages for the elderly in the church and health assistance.

This study revealed that emotional support from the congregation in bad times seen as a welfare need. Indeed, getting emotional support in difficult times has been very helpful (Hayward & Krause, 2013), and it has been recommended by several writers. This finding indicates that participants do not always expect material satisfaction from the church. Again, this finding can be substantiated by claims by Sterle, Vervoort and Verhofstadt (2018), which indicate that in terms of distress, social support reflects some of the help-seeking behaviours. Further, it was seen that the participants do not see basic needs as a welfare concern. Basic needs include food and shelter, which are needed for human

survival (Maslow, 1948). Nevertheless, the congregation does not see it as need the church should consider as part of the congregation's welfare. This finding presupposes that congregants may have their own basic needs sorted out, and may not be in dire straits for food and shelter. Maslow (1948) would interpret this as a sign of fulfilment of basic needs, paving the way for congregants to pursue higher needs. The observation that congregants do not view basic needs as welfare issue for the church however contradicts the views of Spicker (2013). Spiker argued that welfare interests are needs that are essential for a person and without those needs, a person cannot fulfil their potential. Nevertheless, it is crucial to exercise prudence since the presence of a different educational environment led to a socio-economic prejudice, and the participants' non-uniform background could contribute to the neglect of fundamental necessities. Therefore, although the findings suggest a gradual development of demands, it is essential to investigate the socio-economic variation among the members of the congregation and determine if this viewpoint remains constant throughout different educational segments of the church community.

This study also found that church members see their economic progress as concern of the church. Most of the members noted that the church should have economic assistance in terms of career and employment as welfare need. This observation brings to light Maslow's theory. As seen earlier, the congregation does not see basic needs as a welfare concern. By Maslow's perspective, this may indicate satisfaction of basic needs, making it possible for congregants to pursue higher goals, in this case, career and educational progress. The finding re-echoes the suggestion by Anderson (2020) and Finch (2017) that churches need to have the empowerment and economic progress of their

members as a welfare concern. It is therefore not surprising that this concern is spelt out again in this study. Indeed, some churches have already taken steps to ensure that this concern is addressed, by setting up businesses which create employment for their members as well as outsiders (Assemblies of God and ICGC). These churches have economic empowerment programmes or initiatives, aimed at assisting the chosen career paths of individual members.

Next welfare concern identified by the congregants of the church was educational support. Again, with basic needs dealt with, the interest of education comes along. Education and educational support appear to have been a welfare concern of churches for a long time. This observation is consistent with the views of Patel (2015), who noted that the scope of welfare needs has evolved and expanded to include education. It is mentioned that since the introduction of Christianity in Ghana, many churches have led the way in establishing schools and other educational centres. The Catholic Church and Presbyterian Church are notable in the provision of education and vocational activities to their members, with the establishment of basic schools, major high schools and training colleges for their members and the larger society (Baloyi, 2015; Onah, Okwuosa, & Uroko, 2018).

Disaster relief was not seen as welfare concern by the congregation. It implies that disaster relief may not be regarded as a primary obligation of the church community in terms of taking care of the congregation's well-being. This also highlights the congregation's perception that disaster relief as a duty extends beyond their local or community sphere of attention suggesting that the congregation may have a tendency to focus more on the welfare of its own members rather than actively participating in broader societal matters. This

finding is inconsistent with the observation of Brown (2008) who realised that churches have plans to assist in times of disaster. Moreover, the Assemblies of God has a scheme in place to deal with disaster situations, and assist individuals when disaster strikes.

Congregants in this study also mentioned that elderly care and retirement packages must be considered as a welfare issue in the church. Elderly people have peculiar needs. At their age, they are vulnerable to diseases as their immune systems are not as strong as they were in younger times. As such, they require extra care and attention. Nantomah and Adoma (2015) expressed similar concerns about ageing members of the church and society. Abamfo-Atiemo (2018) shares similar views, observing that the church has become very key in elderly care. The concerns raised with regards to this finding are also supported by Schulz and Eden (2016), noting that churches' assistance in elderly care reduces the difficulties and pressure family members face in caring for their elderly members. The church, therefore, shares the responsibility of elderly care. Abamfo-Atiemo (2013) noted that it is in the church's best interest to cater to the aged, as it forms part of the essence of being Christian.

Barnes et al. (2019) realised that due to poor economic conditions, developing nations have under-developed health infrastructure, making quality healthcare a challenge. Healthcare concerns are therefore issues in many parts in Ghana, despite the pioneering efforts of missionaries who introduced more advanced systems of healthcare along with their missionary activities. Netting and O'Connor (2016) stress that health concerns remain one of the welfare concerns of churches globally. It is therefore not new that congregants in this study point out that healthcare is a welfare concern which ought to be considered

by the Assemblies of God Church. Onah et al (2018) agree with this revelation, noting that the church must have the health of the congregants as a welfare matter. Doing that means the church is assisting in reducing the incidence of ill-health in SSA, as the World Bank observes that the unhealthiest people in the world reside in developing nations like Ghana (World Bank, 2018).

The role the Church plays in improving the welfare of the congregation

With the welfare needs of congregants identified, this study looked at the role the church is playing to practically deal with the welfare concerns of the members. The specific actions the church has executed to improve the welfare of the members was, therefore, the focus of the second objective of this study. Several points were raised in this regard.

One revelation was that the church has instituted scholarship schemes, which provides students and pupils with educational scholarship. Apart from the Assemblies of God, several churches in Ghana, including the ICGC have ensured that members of their church have their educational burdens are lightened. Some churches also have schools, where fees are subsidized by significant percentages for members of the church. This action by the church is in line with the recommendations of Syahza (2001). As already mentioned, the foray of churches into educational welfare is has historical basis, as European missionaries deemed it necessary to make education a welfare issue. This action by the church is highly commendable as it helps reduce the rates of illiteracy in the nation. Patel (2015) emphasized that need for education is a modern welfare need. It is explained that education has become essential to the progress of humanity. Though it may not qualify as a basic need (like food, clothing and shelter), the fact that progress and survival depend on it to some extent makes

it an issue of concern. Haynes (2007) agrees with this angle, stating that education plays a role in personal development. Therefore, having it at the core of the church's welfare policies is praiseworthy.

In Ghana, many people bemoan the lack of credit facilities for individuals in small and medium enterprises and much of the informal sector. Churches have therefore taken much of the burden, coming up with innovative, flexible credit facilities for members who intend to pursue any economic activities. Aside that, these credit facilities are also available for members in times of need. Unlike the hugely-formal credit system in banks and other financial institutions, members of churches do not need to go through daunting bureaucratic processes to get this money; being a member of the congregation is the basic and key qualifier. The Assemblies of God is therefore in line with the suggestions of Syahza (2001). Other churches like the Livingword International Church has also been identified as having such flexible credit facilities for her members. By these financial activities of the churches, they are making efforts to break the cycle of poverty, as members would have money to pursue economic activities (Manala, 2013). Additionally, Stiles-Ocran (2013) supports the actions of the church, commenting that the establishment of savings and loans facilities for the congregation is a way of assisting the poor with loans to enable them set up small scale businesses or micro-businesses. The churches give borrowers a certain period for them to pay back. churches with these loan schemes engage the congregation on the various ventures they may be in or intend starting. Though some borrowers default in payment, these churches are relentless in their efforts to improve the livelihood of members by assisting with the needed finance for commercial activities.

The study also revealed that the church was playing a role in the provision of proper healthcare for its members. It was found that the health of members of the congregation is the concern of the church. Historically, the Assemblies of God Church has had the health of the membership of the church at heart, and therefore have assisted members. Spicker (2013) mentions that health is at the heart of the issue of welfare. This finding, therefore, implies that the church is on track in tackling the basic health issues of the congregation. It has been previously proven that Ghana, as a developing nation, significantly contributes to the global population of individuals with poor health which was attributed to poverty (Bukari et al., 2021; Fuseini et al., 2019; Kpessa-Whyte & Tsekpo, 2020). The issue of obtaining adequate healthcare services is a prevalent concern for a significant portion of the population. The church's actions, therefore, are exactly what the country needs to improve the health of the citizenry. Baloyi (2015) identified health as a welfare need, and the church's role is in order.

Furthermore, another finding in this study was the revelation that the church has special care for the needy in the church. The needy represents a section of the population who barely survive. They find it difficult making ends meet and leave in abject poverty. Their situation is virtually hopeless, as they have no means of income. The health, social and mental well-being are constantly in danger due to their situation. The church is one place such people run to. This is perhaps because of the Biblical order by Christ for the church (or Christians) to help the needy. Indeed, several Biblical references serve as a guide for the church, and helping the poor and needy is no exception. Therefore, this finding reveals that the church is acting in line with the statutes of the Bible.

Adjei (2012) opines that it is in the best interest of the church to serve and assist the poor. Adjei explains that by assisting the destitute, the church reduces cases of violent behaviour, since the poor vent their frustrations through violent acts. Bawa et al. (2022) is of the view that churches are materialistic other than assisting the needy in society. However, this finding vindicates church and extinguishes such criticisms. The church can, therefore, be said to be obeying the instructions in Proverbs 31:8-9 and Proverbs 22:22-23.

The Assemblies of God was also seen to be performing a very important emergency need, which is disaster relief. Data gathered indicated that the church assists by making an allocation for emergency situations such as flood/hurricane, drought, fire outbreak, disease epidemic and famine. It was indicated that the church is exercising its role by making provision for such cases, obviously to cater to victims in such situations. This is highly commendable, as it will mean immediate relief for members who find themselves in such situations. Unlike the case of the Lakewood Church in the United States which turned away relief/shelter seekers during the hurricane, the finding of the present finding shows that the Assemblies of God is rather preparing for such situations. Indeed, this finding gives evidence for the instrumental role of the church's AG Care in disaster relief. This observation mirrors that of Brown (2008), who recounted how churches in Sudan were helpful in alleviating the plight of victims of war who have been displaced. In such times, churches assist with the provision of food, clothing, shelter and water for refugees. Additionally, the churches also move a step further in trying to negotiate a peaceful settlement between the warring factions (Carscious, 2013).

The final role the church was seen to be performing in ensuring the welfare of its members was the collaboration with the state/government. The responsibilities of the government of every nation have been discussed, and certainly, the welfare of citizens is part of the mandate. This is quite natural, in view of the fact that the government has the capacity to generate a large pool of financial resources through taxation from the populace. Therefore, it should be relatively simpler for the government to take up the social welfare of the people. However, the national social welfare system has not been functioning optimally, with lack of funding being the key hindrance. Social support, which was strengthened by the cohesiveness of the traditional family and communal system in Ghana is also gradually waning due to modernization. As a result of these, the less-endowed (poor and needy), people with a physical disability, the mentally challenged as well as the aged find it difficult to navigate the maze of life, with little or support whatsoever. For such reasons, the church and other Christian institutions are expected to help, since it has been bestowed on it as a divine mandate. Again, with the level of wealth church leaders or founders display, many expect issues of social welfare to be a prime concern of the church, especially when the Social Welfare Department is not living up to its responsibilities. The finding therefore that the church collaborates with the government to seek the welfare of the community they operate in is a relief. Literature (Eshun, 2013; Yembilah, 2015; van der Merwe, 2020) indicate that the church and the state work together to provide food, water and shelter in deprived communities. This finding provides evidence and agrees with the observation in studies by Eshun (2013) and Yembilah (2015). The Assemblies of God Church, as seen by this study concerns itself with the community it

operates, and caters for the welfare of multitudes, apart from the members of the church.

Challenges the church faces in efforts to improve the welfare of congregants

In many cases, churches would love to have a stable welfare programme or scheme to cater to their following. However, this is basically impractical due to certain constraints. This study, therefore, sought to identify some of the challenges churches face in their attempts to improve the welfare of their members, and the communities they operate in. The challenges members of the church deliberated on are discussed in the following paragraphs.

Financial constraints were identified as one of the issues which plague the will and effectiveness of welfare by the church. Churches generate funds mainly from the congregation. This is seen in tithes, donations and offertory (Ahiabor & Mensah, 2013; Akotia, 2019). Churches do not operate as businesses and do not have profit as a motive for their operations (Akotia, 2019). Nevertheless, some churches enter certain ventures which generate some marginal profit for the church. The operations of the church, including the salaries of pastors and any other expenses emanates from the pool of cash gathered from the members and donations from philanthropists. As a result, even though the churches may have the intention of setting up welfare schemes for members, lack of excess funds for this makes it difficult for such plans to materialise. In the case of Assemblies of God, the finding shows that though the church has the schemes set up, much more could still be done with more cash. Against the odds, the church is able to cater for the welfare of the members in several ways.

Another challenge which was identified by the members of the congregation is the lack of state support. This finding implies that though the church has initiated several welfare schemes for the members as well as the community, not much support is being seen from the state. This is not surprising, owing to the fact that the state's welfare system is barely operational.

The national Social Welfare Department suffers several setbacks, making it difficult for it to be working for the welfare interest of the populace (Kuyini, 2014). There is therefore a seeming neglect of the welfare of the populace, especially those in dire need of welfare support (Agbenyo, Galaa & Abiuro, 2017). Similarly, the state does not offer churches any support whatsoever to enable them to carry out their welfare objectives appropriately. To make matters worse, there is the debate in recent times on the need for government to tax the revenue churches make, which may even worsen the plight of social welfare schemes.

The study also found that members believe misappropriation or misuse of church funds affects the welfare objectives of the church. Many churches have been seen to be using the funds they generate from their congregation for some other purposes other than welfare. Agyei-Mensah (2016) and Kuyini, (2014) made conclusions consistent with this finding. Agyei-Mensah (2016) noted that financial mismanagement is rife in churches, and there is hardly any accountability. Shaibu (2013) agreed with Agyei-Mensah and Akotia (2019), revealing that some churches in Ghana do not have appropriate cash handling and financial management practices. These poor practices make room for misuse of funds which may have been allocated for specific purposes, notably welfare. With the misuse of cash, existing and prospective donors and even the

congregation will lose confidence in the leadership of the church and their capacity to use donated monies for intended purposes. With the lifestyles and utterances of certain pastors in Ghana, many people have the perception that the church's funds are being misused by corrupt pastors and church leaders. As already established in this study, many church leaders are known for their ostentatious lifestyle. Indeed, some of these pastors in Ghana and other parts of the world are listed amongst the world's richest, though the communities in which they operate do not match the luxury they flaunt. Though Nigeria and Ghana, for instance, have communities of poor people, one wonders why the church leaders prefer to buy luxurious vehicles and expensive clothing other than seeing to the welfare of the members of their church and the community at large. This leaves doubts in the minds of donors and the ordinary church-goer, as to how the leadership of churches expend the cash contributed by the members. In the long run, the quest to improve the welfare of members will be difficult to achieve since the regular flows of income for the church might reduce.

Further, it was also found that faulty doctrine and biblical interpretations were seen as some of the hindrances to the pursuit of the welfare of church members. Though the Bible is the one source of Christian doctrine, it has been observed that throughout history, many church leaders have preached twisted doctrines while still using the Bible to support it. Scheffler (2013) observed, for instance, that certain Biblical verses impede the fight against poverty. Scheffler noted that texts like 'blessed are the poor' seem to suggest that indeed, it is better to be poor than to be rich. Reference can also be made to Christ saying "Again I tell you, it is easier for a camel to go through the eye of a needle than

for someone who is rich to enter the kingdom of God” (Matthew 19:24, NIV). Texts like these and several others in the Bible seem to make some people think of having wealth or pursuing wealth, which would improve their well-being. Kakwata (2016) adds to this point, explaining that the theological association of poverty with sin also impedes the achievement of welfare. Some people have been indoctrinated to accept that their economic status, and therefore poor welfare status is as a result of their sinful ways. So long as they were born of sin, and continue to be humans, they are not righteous and their state is a form of punishment for the sins. Beliefs like these shoot down the church’s effort to assist, as the people themselves do not value the help being offered. Beliefs that pursuing wealth is more likely to send them to hell or miss the chance to go to heaven would make them reject any offer of help. They will prefer living in poor conditions, to be in heaven after this life. Some writers lament that some (religious) leaders deliberately misconstrue these biblical references to suit their personal gains (Wells, 2015; Kakwata, 2016).

Likewise, it was seen that negative cultural ideologies are elements which are hindrances to the pursuance of welfare for members of the congregation and the community. Just as the case of the faulty doctrine, some people have certain religious beliefs and practices which do not open them up to receive help, though they might need it. To some people, elderly people are more likely to be seen as witches and wizards. Tawiah (2011) explains that in Ghana, the elderly female is more likely to be branded as witches, compared to males. This finding is also consistent with Owusu (2020), who found that basic care for the elderly, as well as economic assistance, are denied them since they are associated with witchcraft. Again, in some communities in Ghana, through

churches and other bodies have tried to improve treatment of the girl child in terms of their sexuality, the cultural acceptance of female genital mutilation as the female equivalent of male circumcision makes it difficult for such efforts to materialize (Sakeah et al., 2018). Basically, the existence of certain traditional practices and perceptions impede the quest of the church to expand welfare in terms of education (for girl-child), counselling and medical care for mentally challenged and elderly.

It was also revealed that the sheer lack of will to ensure the welfare of the congregation was a challenge for the pursuit of the welfare of the congregation. This implies that there is the belief that some churches will not assist members, despite the dire straits in which the members might find themselves. Perhaps, this explains why though some churches and their leadership are flourishing, the welfare of the ordinary members in the church seem to be retarded. Though one cannot be emphatic, this may be the case of false prophets, who may only see Christianity as a business. These charlatans hoodwink their members into contributing various amounts of money to the 'church' but ignore the well-being of these same contributors.

Chapter Summary

This chapter presented the results of the analysis of data acquired from the participants of the study. The biodata of participants was presented in charts and tables. Also, the results pertaining to the objectives of this study were presented in tables and interpreted. The chapter finally captured the discussion and analysis of the findings of the study, relating them with relevant literature.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

Introduction

The chapter presents the summary, conclusions and recommendations of the study. The conclusions were drawn and recommendations were made, based on the major findings that emerged in the analysis of the study. The chapter also considered the implications of the findings for church administration as well as suggestions for future studies.

Summary

The study aimed at examining the role the churches in Ghana play in ensuring the welfare of congregation reduction and the expectation of people on what the role of the church should be in dealing with issues of poverty using the Assemblies of God Church Accra as the setting of the study. The study recognised that, with the increasing levels of poverty among congregants, the church needs to play a role in improving the welfare of its congregation. With some church leaders being counted amongst the wealthiest people in society, many people have wondered if the lavishness reflects in the welfare of their congregation. Similarly, it has been argued in some quarters that prosperity gospel, which has become popular in recent times, must manifest in the welfare of the congregation, just as it seems to reflect in the welfare of church leadership. In a wider sense, has also been argued that churches must lead the fight in alleviating poverty in the larger community in which they operate, as this would reflect the Biblical principles the church is founded on.

This study set out, therefore, to assess the activities of the Assemblies of God Church in dealing with these expectations.

Research Objectives

In working towards achieving the main objective, the study had three objectives, which were

- i. To identify the welfare needs of Christians in Ghana.
- ii. To find out the role the church plays in improving the welfare of the congregation
- iii. To find out the challenges the church faces in efforts to improve the welfare of the congregants.

Methods

This study used a quantitative approach and participants were conveniently sampled, and their views gathered through questionnaires. Additional data was gathered from relevant journals and websites, as well as other Internet sources.

The study gathered primary data from 76 congregants of the Assemblies of God church in Accra. The participants had various levels of experience in their practice as well as educational levels. The questionnaires were coded and analysed with the SPSS 25. Data was presented in bar and pie charts as well as tables.

Key Findings

The findings indicated that the congregants expect the church to provide welfare to members of the church. The welfare needs identified include emotional support from the congregation in bad times, basic needs, economic assistance in terms of career and employment, educational support, disaster relief, elderly care or retirement packages for the elderly in the church, and health assistance. The study further found that emotional support from the

congregation in bad times and educational support were the main welfare need of the members in Assemblies of God church Accra.

It was also revealed that the church plays a role in improving the welfare needs of the congregation by providing scholarship opportunities for pupils/students in their congregation, the church provides credit facilities to congregants as and when the need arises, the health of the congregants is of concern to the church, the church provides for the needy, in times of natural disaster, the church allocates the affected, and the church collaborates with the state to improve communal welfare. Out of these, the church can provide credit facilities as and when the need arises and in times of natural disaster, the church allocates the affected

Finally, the study explored the various challenges the church faces in efforts to improve welfare of congregants. The challenges identified from the survey include; financial constraints, lack of state support, misappropriation/misuse of church funds, faulty doctrine/biblical interpretations, negative cultural/traditional ideologies, and sheer lack of will to ensure the welfare of the congregation. The study revealed that financial constraint was the topmost challenge the church faces in efforts to improve the welfare of congregants. This was followed by negative cultural/traditional ideologies, lack of state support, and faulty doctrine came third respectively, while misappropriation of funds/misuse of funds and the congregation came fourth and fifth.

Conclusion

The study aimed at examining the role the churches in Ghana play in ensuring the welfare of congregation reduction and the role of the church should be in dealing with issues of poverty. Specifically, to identify the welfare needs

of Christians in Ghana, the role of the church in improving the welfare needs of members, and the challenges faced in efforts to improve the welfare of congregants. The study made interesting revelations on the welfare needs of Christians which is emotional support and educational support. With regard to the roles played, it was revealed that the church provides credit facilities as and when the need arises, and the church makes allocation for the affected in times of natural disaster. The main challenges the church faces in its effort to improve the welfare of congregants is a financial constraint. From the findings, this study concludes that congregants know and can identify their welfare needs, the church plays a role in improving the welfare needs of congregants, and in doing so the church faces challenges. The findings also lead to the conclusion that though some church leaders are flaunting their wealth in the face of church members, some churches, in this case, the Assemblies of God Church is doing great in catering to the welfare of her members. The church, along with a few others are performing well to dispel the misconceptions held towards Christianity as being a cash cow for the leaders of the church. With the likes of Assemblies of God Church towing this commendable path, it is a good sign which restores of the confidence of many in the church and the values it espouses.

Recommendations

Based on the discussions so far and the findings, this study makes some recommendations geared towards improvement in the church's quest to improve the welfare of its congregants. The study also makes recommendations for further research.

Policy

Ghana's Ministry of Gender, Children and Social Protection should develop an all-encompassing national welfare framework that integrates both government and church-led programmes, delineating the roles, duties, and standards for social service organisations to facilitate a synchronised and efficient approach.

The Church

This study recommends that the leadership of the church should focus more on providing members with emotional and educational support. Emotional support in bad times gives hope to those affected by unfortunate situations. Educational support on the other hand also gives hope to the brilliant but less privileged who can become future leaders and help alleviate poverty in their family and community.

Also, this study recommends that the church should engage in prudent financial management practices. By being able to manage their finance prudently, the church would be able to meet more of the welfare needs of its members. The church must ensure that members are made aware of the financial position of the church by accounting to the congregation regularly.

Again, the church should improve its systems to include improving congregant's welfare and not only preaching for the acceptance of Christ and salvation.

As part of helping, the church should endeavour to sensitize people with rather obscured beliefs on the need to open up for help. This is meant to help dispel faulty ideologies and cultural practices which impede welfare goals in the community.

Finally, the church should devise innovative means of liaising with the state to reach deprived areas in the country to assist the people.

Research

Subsequent studies should expand the scope of the study to include more churches to have a more representative sample of Christians, which will allow for generalization of findings.



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