

UNIVERSITY OF CAPE COAST

ATTITUDES OF CHRISTIANS TOWARDS MONEY

BY

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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:.....

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Supervisor's Declaration

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

Supervisor's Signature..... Date:.....

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ABSTRACT

Acquiring money through honest means is what God approves. This is required of members of society in the pursuit of wealth, riches and material possessions. It is for this reason that the Reverend John Wesley, founder of Methodism, dedicated time and attention to educate his followers, and by extension all others to let the principles of honesty guide them in the pursuit of riches. The study sought to examine the attitudes of Christians towards money. Specifically, the study sought to identify the demographic characteristics of the respondents, examine the level of awareness of Wesleyan theology on money, find out the differences between demographic characteristics and member category and their attitude towards money. The study was a descriptive survey which targeted members of Swidu Methodist church. Stratified sampling was employed in selecting 190 out of the 400 respondents for the study. The questionnaire was the main data collection instrument used. The data was analyzed with the aid of statistical software known as Statistical Product for Service Solution (SPSS version 21.0) and interpreted by using means, percentages as well as frequencies and they were well presented by using tables and charts using Excel 2013 version. The study found out that there was low level of awareness of the principles as preached by John Wesley and the medium of instruction currently in use was not adequate for enlightenment. Therefore, the study recommended that the church should embark on a vigorous awareness campaign to sensitize people on acquisition of money in line with Wesleyan principles.

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DEDICATION

To Mr. and Mrs. Samuel Sylvester Ampah and the Arhin-Yorke family

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CHAPTER ONE

INTRODUCTION

Background to the study

Money is useful in the hands of humankind. Its importance lies in the fact that besides being a medium of exchange, it is also used to acquire all our valuables in life. Money is acquire to cater for some needs such as food, shelter and clothing. Thus, people are compelled to acquire wealth and riches to make this a reality.

But the question is, how does one acquire wealth or riches? Should it be through proper or fraudulent means? These questions demand answers and, thus, call for careful consideration and thought. The economy of the world today is developing at a fast rate and almost all people the world over are endeavoring to catch up with the high, visible nature of the economic order (Mensah, 2010). Therefore, some people who may not be privileged to get employed and obtain wealth through honest labour or judicious means, but have the desire to be wealthy, may even be tempted to use unacceptable means to amass wealth. They do so in order that they will not be branded as social non-conformists of the status quo. Mensah (2010), contends that the high rate of unemployment is one of the factors that have contributed to the increase in poverty in our society today.

According to Berkley (2007), the craving for material wealth overnight has become the attitude of many people to the extent that they do not exercise caution or restraint about the way they go about the pursuit of riches. For example, the get-rich-quick mentality has crept deep into the fabric of human

society in our contemporary world. The unhealthy development associated with this canker is the tendency of people to use unorthodox means, other than the acceptable social norm to look for money, wealth or riches. Mention can be made of armed robbery, ritual murder for ritual purposes, ‘sakawa’, internet fraud, etc. According to the report of the Ghana statistical service (2011), the practice of some of the new emerging churches is the use of curative and preventive remedies such as “holy water” to ward off demons, witches and other malevolent forces within the family or community. Also, the over-emphasis on prosperity and personal or material gain in these emergent churches continues to be a source of concern to some of these churches themselves. Thus, there is the need for all to conform to the acceptable standard so far as the acquisitions of riches are concerned.

Methodism is a brand of Christianity founded by the Rev John Wesley the great Evangelical Reformer, Scholar and Theologian. After his Aldersgate street experience that brought about a life-transforming experience in his life on 24th May, 1738, Wesley received new power to proclaim the good news of God’s love revealed in Jesus Christ. And as part of his conviction, he was optimistic that what he had found was good for every person under the heavens. Therefore, he made the whole world his parish in sharing that new-found living faith with the people of the world.

Through that conviction and proclamation, not only was Methodism born, but Wesley used the occasion to propound several theological ideas in line with the Holy Scriptures. As part of his theological dialogues, Wesley came out with

forty-four standard sermons, the last of which was his theological ideas on stewardship of money. It is supposed to inform Wesleyans in particular and Christians in general that the pursuit of wealth must be tempered by human and social considerations. Thus, he exhorted them to acquire money through proper means and also use it wisely, as it can serve many good purposes. Unfortunately, the situation in human society today leaves much to be desired. There are several cases of scandalous deals in the manner in which people acquire their wealth.

Social aspect of money is about how money is used to influence one's way in society. Example is election of people into public offices. The human dimension is about the role an individual plays in the business of wealth acquisition. This notwithstanding, do we look at how money is acquired and put to good use? Do we even question how people amass their wealth or are we just interested in the quantum of money they give in the church?

Statement of the Problem

The clamour for material wealth and possessions has brought in its wake unhealthy attitudes among people in contemporary society today (Forster, 2010). People have moved from the things they want and need and are purchasing things that have nothing to do with their lives (Alcorn, 2003). Money and riches have become the yardstick in many minds and appear to be the basis for assessing one's worth in society today. Therefore, many people, the world over, want to catch up with the high visible nature of the economic order, and desire to explore

all possible avenues to acquire money, wealth and material possessions whether it is proper or fraudulent (Berkley, 2007).

With the high rate of unemployment, society is faced with the incidence of armed robbery attacks, “sakawa”, internet fraud and other dubious activities. Corruption seems to be the order of the day and this canker has crept deep into the fabric of society. According to Transparency International (2014), a survey report by the Transparency Corruption Perception Index, Ghana ranked 61 out of 175 countries. A serious dimension of the problem is that honesty, integrity and purity of heart have all been set aside in the pursuit of wealth and riches. Society is grappling with getting an antidote to deal with this menace, and the question is, what happens if the issue is not addressed? Will it not affect the Christian and the society as a whole?

Meanwhile, John Wesley advocates for honesty and sincerity in the pursuit of wealth acquisition, therefore, it is the desire and expected outcome of this study to assess the situation in human society today, thus, attitudes of Christians towards money.

Objectives of the study

The main objective of this study was to assess the attitude of Christians towards money

Specific objectives of the study

The specific objective of the study is to:

1. Identify the demographic characteristics of the respondents
2. Assess the level of awareness of Wesleyan theology on money.
3. Find out the differences between demographic characteristics of respondents and their attitude towards money
4. Find out the differences between member category and their attitude towards money.

Research questions

1. What are the demographic characteristics of the respondents?
2. What is the level of awareness of John Wesleyan theology on money?
3. What are the differences between demographic characteristics of respondents and their attitude towards money?
4. What are the differences between member category of respondents and their attitude towards money?

Significance of the study

The study is significant for a number of reasons. Firstly, it is envisaged to reveal the extent to which the principle of honesty is applied by the Christian in the acquisition of wealth and riches. Secondly, it inform people, not only to be good stewards of the things God has placed in their hands, which includes money, but also how monies can be put to noble use. Thirdly, the findings of the study

informs theory, practice and knowledge. Finally, it adds up to literature on attitude of Christians towards money.

Organization of the rest of the study

In line with the research objectives, the study is presented in five chapters. Chapter one contains background to the study, statement of the problem, objectives, research questions, scope, significance of the study, organization of the study. Chapter two comprised a review of related literature and empirical work in relation to materialism. The research methodology of the study is discussed in Chapter three. This includes the study organization, the study design, population, sample, and sampling technique, data needs, data collection procedures, as well as techniques used in analyzing the data. Chapter four consists of results and discussion, and Chapter five deals with the summary of findings, conclusions and recommendations.

Delimitation of the study

The broad objective of this work is to assess the attitudes of Christians toward money with the emphasis on the Methodist religious fraternity in Ghana. There are numerous Methodist churches with a population of over 600,000 which was too broad and difficult to collect data from all the churches. Therefore, the study encompasses only members of the Siwdu Methodist church of the Cape Coast Circuit of Cape Coast Diocese.

Limitation of the study

Numerous problems were encountered in the course of this study. The outstanding ones were: inaccessibility to participants that made us to use more than a day in administering the questionnaire; worship and various association meetings did not permit respondents to complete questionnaire with sincerity; some of the respondents provided scanty information with the use of the questionnaire. The questionnaires as measures are very subjective and there was a possibility that we did not get the exact responses from the respondents. Time and logistics did not also permit the study to engulf large sample of respondents. Despite the numerous problems encountered, our information was still obtained through the seeking of permission from the various supervisor (Pastor) and association leaders. Though these limitations are likely to affect the result of the findings, it will still be useful to sensitize Christians on their attitude towards money.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

The purpose of this chapter is to review the relevant literature on the theory of planned behavior, subject matter of money, materialism, nature of wealth, rights to property acquisition, riches that come from God, and good management and use of riches. The chapter also looks at an empirical evidence of peoples considerations for materialistic choices. It also discusses Wesley's emphasis on the right use of money as well as his ethical evaluation of the theology on which his preaching on money is based.

Money

Money is the instrument of commerce and a measure of value (Smith, 1776/1937). The meaning of money is in the eye of the beholder (McClelland, 1967). Money has mysterious and magical qualities, multiple symbolic meanings, and numerous uses (Yang, Wu, Zhou, Mead, Vohs, & Baumeister, 2013). Most people think about money a lot, but talk about it very little and only to a very few people (Zhou et al., 2009).

Money is viewed as a sign of achievement success (Tang, 1993). Murray (1938) stated that money behavior reflects needs for achievement, acquisition, and recognition. Those who are more concerned about how money can be used for power and prestige to impress others and project success are predisposed to view money in an instrumental way for achieving these ends.

Materialism

Materialism is defined as the unhealthy desire to acquire more wealth and possessions. It is also the belief that money and possessions are more important than art, moral beliefs, religion and so on (Alcorn, 2003). Webster's New Collegiate Dictionary defines materialism as a theory that physical matter is the only or fundamental reality and that all being and processes and phenomena can be explained as manifestations or results of matter. Two other definitions flow from the first; a doctrine that the only or the highest value or objectives lie in material well-being and in the furtherance of material progress, and a pre-occupation with or stress upon material rather than intellectual or spiritual things. In short, a materialist attaches the wrong price tags to the things of this world and the things of God.

In social science and common parlance, the term “materialism” refers to how important material goods are to a person's life with the implication that materialistic people have an excessive concern for material objects. Kasser (2002) adopts the perspective that materialism is a value orientation that focuses on attaining material possessions and social renown. Following Kasser's perspective, consumer psychologists are interested in materialism because it influences specific aspects of consumer behaviour (Graham, 2009).

Belk (2005) combines three traits that he suggests, fairly cover the domain of materialism—possessiveness, non- generosity, and envy. These subscales capture the degree to which an individual holds onto his or her possessions, dislikes sharing his or her possessions with others, and feels negatively when

others have more than what he or she have. Richins and Dawson (2004) report that several studies using Belk's (2005) scale have reported low scale reliabilities. In contrast to how Belk (2005) conceptualizes materialism, Richins and Dawson (2004) conceptualize materialism as a personal value such that people who are materialistic have acquisition at the centre of their lives and view these possessions as essential to their status. As consumers, we continually ought to make decisions as to how to allocate our limited resources of time and money. "We consume even as we work to make money in order to consume" (Tatzel, 2003). For materialists, however, the continual acquisition of goods actually becomes a primary goal and aim in life. Although many people value possessions, materialists value the possessions as objects, and place less importance on valuing experiences and other people (Holt, 2001).

Factors that motivate materialists to continually acquire possessions

Eastman, Goldsmith, and Flynn (2004) suggest that some materialists are motivated to acquire goods to signal to both themselves and surrounding others the attainment of status in society. These include wealth, power, and prestige. Richins and Dawson (2004) are also of the opinion that materialistic people have a system of central beliefs and behaviours that distinguish them from less materialistic people.

Nature of Wealth

Kudadjie and Aboagye- Mensah (2007), in their analysis of wealth acquisition bring into sharp focus the fact that the world we live in is full of wealth, riches and property that have been acquired by persons and agencies namely individuals, families, companies, churches and so on. Wealth, according to “Webster’s American Family Dictionary’ is a great quantity or store of monetary or exchange value, as well as the state of being rich, prosperous or affluent. Examples of property acquired include houses, farms and cattle. In the modern world however, property includes big businesses and firms of all sorts, factories, housing estates and banks. The value of these, they estimate, run into millions of cedis, pounds, dollars and so on. This brings in money as a medium of exchange and means for property acquisition.

Larry Burkett shares the same view. According to Burkett (2007), past civilization shows that wealth has often been based on the number of cattle or camels owned, land possessed, oil owned, and many other material possessions. In the early economy of the United States, for example, wealth was related to how much land one owned. Later wealth related to sources such as gold or silver or other natural elements in the earth. Then during the industrial revolution, it was related to how much one had accumulated in worldly goods namely money.

Critically looking at these considerations of wealth in our modern economy, wealth is still related to money. Money is a resource and a determinant means for acquiring all other valuables such as material possessions. People have affection for money. This leads to an insatiable appetite for wealth, a situation that

brings a gap between the rich and the poor in human society. This is seen mostly in the social dimension of money whereby the rich is favoured and the poor often frowned upon. In the light of this if wealth is not treated with the importance it deserves, it can bring a dichotomy among people living in human society.

Rights to Property Acquisition

As to whether it is right for individuals, particularly Christians to acquire and own money, wealth or property, there are varied views on the issue. Kudadjie and Aboagye- Mensah (2007) opine that, on one hand, while some think it is right and proper, others think it is not, and some think it is right within certain limits. Proponents argue that money is an excellent talent in the hands of human beings since it can serve many good purposes. Money can be used to cater for the needs of both the immediate and extended families. Governments use money for so many several intervention programmes like health aids, school feeding and others. But critics are against the unhealthy attitudes attached to money.

Though Kudadjie and Aboagye-Mensah(2007) do not discuss in detail the limits of the rights to money acquisition, it should be analysed from the perspective of whether money, wealth and possessions are acquired prudently and does not infringe upon the moral and social norms of both God and society. As observed by Prince (2004), your attitude towards money actually reveals your attitude towards God himself. If God does not approve of someone's wealth, then it means the wealth was not properly acquired. Setting limits for oneself can be good so far as the acquisition of riches are concerned. A person by so doing

would be guided by his conscience morally. The ethical rule of choosing right from wrong will dictate the pace and one will not choose anyhow.

In view of the moral consideration attached to money and possessions, some people tend to shy away from it. Alcorn (2003), points out this fact in his analysis of money: why is it so important to God? According to Alcorn, were we the Bible's editors, we might be tempted to cut out much of what it says about money and possessions. This is because, when it comes to the subject money and possessions, the Bible is sometimes redundant, often extreme. But rather than shying away from money and property acquisition, what must guide an individual is that, the acquisition of goods or material possessions should not, in any way, be allowed to disturb one's relationship with God, as well as society. This calls for hard work, integrity and honesty in the pursuit of wealth and riches. Working hard to obtain wealth is better than being lazy and idle. Scripture even enjoins that if anyone is not willing to work, let him or her not eat. On the contrary, all hard work brings a profit. It also yields fruitful labour if due diligence is attached to it.

Tetteh (2007) advocates for hard work in order for one to get the best out of a job. One does not have to be afraid of hard work because it will not break one's back. Rather, hard work will break the yoke of poverty from a person's back. Thus he defines hard work as 'doing your best', Doing your best, he argues, is to stretch every sinew in your mind and body to achieve a particular goal. It also means being honest with yourself about whether you put in the highest levels of effort that you could muster given your resources and limitations in executing a particular assignment or Job.

A critical look at the analysis by Tetteh (2007) shows that there is a disparity between working hard and getting the means to property. He does not show how this can be bridged. How does one get the means if he does not do any work? This calls for engaging in a productive labour which can, invariably, break the yoke of poverty that Tetteh (2007) argues for. Productive labour will ultimately earn a person a fair labour wage or salary. Since without money a person cannot have the means for any acquisitions, many people desire to be enrolled in jobs in the labour market out of which they derive their salaries and use them to acquire their valuables.

Riches That Come From God

The question to begin with is, does God promise riches? According to the Time magazine of February 3, 2010 newspaper report in Brazil, the message often promoted by certain religious groups read: “God wants you to be rich- cars in the garage, a prosperous business. Just believe him, open your wallet, and give him everything you can”. Ideologies of this sort, often called prosperity theology, proliferate especially in Latin American countries such as Brazil, and even in Ghana, and people flock to churches that promise material blessings from God. But does God really promise riches to those who serve him, and were all of God’s servants in the past wealthy?

In the Hebrew scripture, we often find blessings associated with material prosperity. For example, we read of statements like, you must remember your God, because he is the giver of power to you to make wealth (Deut 8ff). This

assured the Israelites that if they were obedient to God, he would make them a prosperous nation. The same can be said of individuals. The faithful man Job was enormously wealthy, and after Satan brought him to poverty, God restored his wealth in double amount. Abraham too was rich. Indeed, many of God's faithful servants in the past Abraham, Isaac, Jacob, David, Solomon, to name a few were rich. Those who faithfully serve God are blessed with riches that God himself approves. But material wealth should not in any circumstance whatsoever, serve as an obstacle to one's relationship with God, since a rich person may be tempted to trust in his money rather than in God who is the source of wealth. Jesus vividly pointed out this when he said- how difficult a thing it will be for those with money to enter into the kingdom of God. Elijah the prophet, a faithful messenger of God who could command fire down from heaven lacked food at a point in time, and had to be provided for by a poor widow (Richardson, 2003).

Despite these considerations, one has to be careful with the dangers of materialism. As pointed out already, materialism begins with our belief system. These beliefs deal with the philosophy of life by which we actually live. The genesis of materialism was in the garden of Eden, when Adam and Eve chose to follow their appetites rather than God. So even though true Christians and people living in the society today can be tempted to deny belief in the philosophical underpinnings of materialism, yet they may, nonetheless, be preoccupied with material things. The following examples from the Bible caution us not to attach too much importance to materialism; the desire to seek more gain.

Firstly, Achan's lust for money and possessions brought death to him, his family and dozens of men in battle. Secondly, the Prophet Balaam cursed God's people in return for Barak's bribe⁵. Thirdly, Delilah betrayed Samson to the Philistines for a fee. Fourthly, Solomon's lust for more and more wealth led him to disobey flagrantly God's prohibitions against accumulating large quantities of horses, gold, silver and wives.

Fifthly, to gain wealth, Gehazi lied to Naaman and then to Elisha, for which he was afflicted with leprosy. Lastly, in the ultimate act of treachery, Judas asked the chief priests, "What are you willing to give me if I hand him over to you?" Judas then betrayed the son of God for thirty pieces of silver.

Suffice to say that in the midst of God's powerful work right after the Christian church was born, Ananias and Sapphira withheld money they supposedly said was given to the Lord and were struck dead for it. To help people of all ages to tread cautiously, Jesus, the Christ, sounded a sober warning against materialism. He said "watch out, be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions. The trend as of biblical times has not changed and continues today in human society. Daily graphic of 24th Feb reported of a syndicate of five Nigerians who are suspected to be behind the use of text messages to swindle 7000 MTN subscribers.

As to what materialism actually does to us Alcorn (2003), tries to offer ten answers to enlighten and inform us to guard against them. Three of them are stated and discussed below. According to Alcorn;

Materialism destroys spiritual life and thereby strains our relationship with God. Jesus rebuked the Laodicean Christians because, although they were materially wealthy, they were desperately poor in the things of God. Materialism thus blinds us to spiritual poverty. In the light of this, we only become preoccupied with material prosperity, and are sometimes tempted to use unorthodox means like cheating, exploiting or murdering a fellow neighbour to get rich overnight. Important matters of belief systems as well as caring for the welfare of other individuals can be relegated to the background, and individuals and society at large will be worse off.

Also, materialism blinds us to the curse of wealth. Scripture suggests that the possession of riches is almost always a spiritual liability. If our Lord Jesus Christ declared, 'how hard it will be for a rich man to enter God's kingdom', and if being part of the kingdom of heaven is the highest blessing a person can receive, then, how can we imagine that having riches is always a blessing a person can receive, then, how can we imagine that having riches is always a blessing from God? In this case, was God blessing the rich fool, or the rich man who neglected Lazarus, the wealthy and wicked kings of Israel, Babylon and Assyria? Is he really blessing the wealthy rulers of modern nations who raid their national treasuries while their people live in poverty and squalor?

After the exodus from Egypt, God sent quail as a loving provision for the children of Israel. But when they grumbled and complained about their circumstance, he said he would send quail again, until it comes out of your nostrils and you loathe it. Material prosperity can begin as God's blessing but

when we treat it as a substitute for God, it can become a curse. The question then is, if material blessing can change roles to become a bane for the ordinary person, why do we attach too much importance to it?

Materialism distracts us from our central purpose. Alcorn (2003) quotes John Wesley who complained that too few preached against the sin of loving money, which he strongly believed, hindered revival or the spiritual growth of a person. According to Alcorn (2003), Wesley noted that in the early days of Methodism, the people were poor. But he observed.....many Methodists had become 20, 30 or even 100 times richer than they were at first. With this increase in wealth had come a decrease in godliness. It seemed to him the more money the Methodists had, the less loyal they became to the Lord. Thus, there is the temptation for a lover of God to relegate him to the background after God had blessed him with material blessings, and rather choose to trust in his riches, instead of God.

Stott (2005) also makes a profound statement on the issue of materialism. To Stott, materialism is the second peril of wealth, the first being pride. He based his argument on those who put their trust in their riches instead of God. Command those who are rich not to put their hope in wealth which is so uncertain, but to put their hope in God. Materialism, Stott argues, is not the mere possession of material things, but an unhealthy obsession with them. This makes a person to place material possessions at the centre stage of his or her life. The ambition of such an individual is to grab and nothing else.

Alcorn (2003) in this analysis limits his emphasis to the individual and does not mention the church which is equally guilty of this practice. Especially, it is seen within the scope of some of the new emergent spiritual and charismatic churches that they are incredibly taking advantage of the ignorance of the people to dupe them with their confused messages, false claims and prophecies. So in a nutshell, the riches that come from God are those that God himself has ordained, but not that which is gotten out of covetousness or greed. Moreover, recipients of those gifts desist from putting their hope or trust in them, but in God, the ultimate provider. They also try to use such riches in ways that honour God and for the good of mankind.

Good Management and use of Riches

Right from creation, human beings have been entrusted with responsibilities to take care and manage God's resources well. The first man Adam was to take custody of the Garden of Eden and all its material resources. With the exception of the forbidden tree which he was not to eat from, he had all other things at his disposal. But Adam chose to eat from the fruit of the tree, a situation which led to his downfall and subsequent expulsion from the garden. Unfortunately, this trend has continued in society to date.

Jesus' parable of the dishonest steward as recorded in Luke chapter 16: 1-9, on which John Wesley's preaching on money is based teaches an essential biblical truth. This truth is that our Lord God requires the judicious management and use of resources. Riverson (2005) argues in his narrative of this text that in

God's economy, we will be given responsibilities if and only if we have been faithful to God's money entrusted to us on earth. Berkley (2004), subscribes to this view by emphasizing that one of the major responsibilities of Christians is to manage wisely God's resources. Concerning the use of resources or riches, the most important thing that should engage the attention of everyone is that any rich man or woman, is not the real owner of his or her riches. In other words, he or she is just a custodian or steward of God's resources. For this reason, Kudadjie and Aboagye-Mensah (2007), assert that, the most important thing to remember when it comes to how the Christian should use his or her money is that the real owner is God. The bible teaches that everything in heaven and on earth belongs to God. This encompasses wealth and honour, animals and birds of the field, silver and gold (Psalm 24:1; 50:10-11). God has entrusted these to us as stewardship resources to manage. The question then is, how does God want us to use the riches that he has given to us? They are to be used in serving God and mankind in ways that honour and glorify him.

The Christian's first obligation, so far as his finance is concerned, is to support God's work or ministry. That is why the injunction goes, bring ye the full tithes into the store house, that there may be food in my house (Malachi 3:10), Besides, God expects Christians to honour him through giving of freewill and other offerings. According to Riverson (2005), the Bible teaches believers not only to tithe but also to give freewill offerings to God from a loving heart. A wonderful example of freewill offerings beyond the requirement of paying tithe, is found in Exodus 35, where Moses asked the people of Israel to bring offerings

for the tabernacle and its furniture, and for the priests' garment and equipment. The good news about this endeavour was that more gifts than usual were brought, so that Moses even had to issue a command to stop further donations. The Christian can also channel her resources to alleviate the plight of the poor in society. It is therefore, incumbent on people especially those of the Christian faith to exercise their social obligation by giving willingly to support the underprivileged people in their communities.

A careful scrutiny of the scriptures reveals that God has a particular interest in the poor and needy. God blesses those who help the poor but is hard on those who neglect the poor and needy. Money must be used to help the poor and needy, whether they are relatives or strangers. A rich young man missed the opportunity to get into God's kingdom because he was not prepared to give his riches to the poor (Matthew 19: 21-24). At the inception of the church, the early Christians demonstrated this social action beyond measure, when they put their riches at the disposal of the church from which the poor, needy, and widows were looked after (Acts 2: 42-47). It is a social obligation of every individual to help other members of the society.

Helping other members of the society is even the pre-occupation of some non-profit -making organisations in human society. Marfo-Yiadom, Asante and Tachie (2013), assert that the primary aim of a not-for profit making organisation is to provide service to its members and/or some section of the community, example of which is to cater for the senior citizens within the community. They go on to say that these organisations are usually formed, not to make profits but

rather to provide some useful service to the public or to promote activities, which are of interest to its members. Examples of this type of organisations are sports clubs, fellowships, churches, associations, charitable societies like the red-cross, unions, among others.

Theological Analysis of Wesleyan Preachings on money

John Wesley's preaching on how the Christian is to relate to money is based on Luke 16:9 – “And I tell you, make friends for yourselves by means of unrighteous mammon, so that when it fails they may receive you into the eternal habitation”. This text is placed in the context of the parable of the dishonest steward. Scholars have found it difficult to explain this text over the years. According to Forster (2010), Jesus' parable of the dishonest steward has tied commentators into knots and puzzled ordinary Christians for centuries. But for the purpose of this study, the context of the human and social aspect of money will be the focus of discussion.

‘Unrighteous’ and ‘mammon’ are the two important key words in Luke 16:9, on which the discourse is centered. According to the ‘New Bible Dictionary’, ‘mammon’ is a transliteration of the Aramaic term ‘mamona’, which simply means ‘wealth’ or ‘profit’. It occurs only four times in the Bible. Mammon of unrighteousness’ also means ‘worldly wealth’, but Jesus the Christ sees ‘mammon’ as an egocentric or self-covetousness medium which claims a woman/man's heart and thereby estranges her/him entirely from God. This buttresses the point Jesus made in his sermon on the mount. – “no one can serve

two masters, for either he will hate one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon.”

Jesus again sees the quest for mammon of unrighteousness as a life goal that is opposed to God. If these ideas of Jesus are upheld, then, mammon of unrighteous in that text can be explained to mean a dishonest gain, or simply a gain from self-centred motives. If the narrative is studied carefully, one will realise that no form of dishonesty was leveled against the steward by his master before he was fired or sacked.

Forster (2010) argues that before his termination becomes final, the stewards devised an ingenious plan to ensure his future. He executed this plan by calling on his employer’s creditors, and one by one he wrote off 20% to 50% off their debts. The benefit to be derived is that, these people will be so encouraged that when he is out of a job, they will feel obliged to help him out. According to the interpreters bible the steward had not been accused of dishonesty but fears that his dismissal will imperil his ability to earn a living. In his confusion, he concocts a scheme by which he hopes to place a number of people under obligation to himself so that he can be assured of their help when he needs it. Thus, the probable meaning of the parable is that such money used for others may be transformed into true riches in the coming age or age to come.

This notwithstanding, the Christian’s attachment to mammon, has several implications so far as his devotion to God is concerned. Prince (2006) argues that mammon is an evil spiritual power that grips men/women and enslaves them through the medium of money. Moreover, mammon is not money itself, but the

spiritual power that works in the world and lives of millions of people through their attitudes towards money.

Forster (2010) alludes to this position by saying behind money are very real spiritual forces that energize it and give it a life on its own. Hence money is an active agent; it is a law to itself, and it is capable of inspiring devotion. It takes the grace of God to break an attitude of deep devotion to money, which so easily entangles. Furthermore, as long as we think of money in impersonal terms alone, no moral problems exist aside from the proper use of it, argues Forster (2010). But when we begin to take seriously the biblical perspective that money is animated and energized by 'power' then our relationship to money is filled with moral consequences. The Akan adage goes 'money is power'. This underscores the fact that there is the consideration of an inherent power in money in the human dimension of social life. Money is what gives people the purchasing power and the 'power' behind it is what drives them to have a wishful thinking and lust for it. It can lead to pre-occupying yourself with money at all times. The gravity of such a situation can lead to all sorts of problems. These problems can arise when, for example, people desire to get money at all cost but do not get the right means. The temptation is, to explore possible avenues to get this even if it is against the acceptable social norm. One would be tempted to cheat, exploit and even steal in order to amass wealth. Thus, to avoid this temptation, it is important for people to shun away the spiritual force behind money.

The importance of the parable is, Jesus uses this to teach his followers to turn away from the mammon god, in order to develop a healthy relationship towards

God and neighbours. This is important because, as pointed out by Prince (2006), not only is the pursuance of money an awful strain which leads to so much frustration but mammon asks for our allegiance in a way that such the milk of human kindness out of our very nature or being.

Wesley's Ethical Analysis of the Handling of Money

John Wesley's preaching on money was his contribution to economic ethics. It is an ethical evaluation and demands he conducted through observable behaviour set forth in his sermons and treatises. Not only has these affected the Methodists private handling of goods but England's economic and political development as well.

The formulation of the three simple rules, 'gain all you can, save all you can, and give all you can' is undoubtedly, John Wesley's statement on the problem of handling worldly goods. They sum up appropriately Wesley's own practices and his congregational teaching on handling money and other economic responsibility of the individual. A further education and demand for the individual and the whole economy, has to do with the striving for financial gain. Since the early Methodist societies were made up basically of members who did not own property, it may seem a bit odd that, Wesley concerned himself with rules for properly using money, more so, because he lacked any suitable examples especially at home. He, however, cited two reasons.

1. That most Christians do not know how to rightly deal with money, and no one offered them any instruction.

2. That the proper use of money, which is a valuable good entrusted to human beings by God, must have far-reaching results for both the Christian believer and his/her neighbour.

Wesley, therefore, undertook to instruct believers on the proper acquisition and use of money because, for him, it was important for all God-fearing people to know how to use this valuable commodity. What mattered most to Wesley was that, precisely through observing these rules, Christians could prove as faithful servants of unrighteous mammon (Walton, 2006).

Wesley's Emphasis on the Right use of Money

According to Marquardt (2006), Wesley's preaching on the proper use of unrighteous mammon is located in the maxim – 'Gain all you can' 'save all you can', and 'give all you can'. These are the three ways or rules of Christian prudence whereby money can be acquired and used as propounded by Wesley.

Gain All You Can

The first and foremost imperative of the three (3) rules has to do with 'gaining or earning all you can'. In this rule, Wesley contents that one should make it a paramount aim of acquiring money so as to enable him keep the financial machinery of life going; for without it, life cannot be worth living, as far as financial matters are concerned. It means, one must eschew idleness, and work hard for his/her daily living. Care must be taken to preserve one's moral integrity

in society, in the event of him/her embarking on any productive venture to acquire his/her wealth, necessities and valuables.

In other words, it is the duty of Christians to earn all they can, with certain conditions. Wesley states that Christians should not take a job which will result in ruining their health or that which deprives them of adequate time for either eating or sleeping. Again, Wesley underscores the point that Christians must earn as much as they can, only if the business concerned does not trouble their conscience. That is, they must not only preserve physical health, but also spiritual health. They are also not supposed to engage in a job, or trade which involves breaking the laws of either God or the state. More importantly, Christians are to desist from earning their living by hurting their neighbor(s). They must not grow rich at the expense of another's wealth whether through cheating, profiteering, gambling, or through any dubious means and thereby become materialistic (Marquardt, 2006).

Wesley cautions that one should not allow his/her pursuit of money to lead him/her to dangerous places like the law courts and imprisonments. According to this stream of theological ideology, earning money by taking undue advantage especially of someone else's wealth is the same as earning damnation. These also mean that an inordinate love of money can become the source of many evils in one's life and, thus, lead to all manner of problems. It is against this backdrop that the apostle Paul cautions adherents of the Christian faith against the insatiable quest or craving for material gains. He writes; 'but those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunges people into ruin and destruction'. The enormity of the problem, lie in

the fact that, an inordinate love for money is the root of all kinds of evils; and it is due to this craving that some people, including those with impeccable credentials, have wandered away from the faith and pierced themselves with many pang.

Save All You Can

‘Save all you can’ is the second rule John Wesley gives us in his preaching on Christian prudence. Here, he enjoins, that having earned all that we can by honest toil, we must not waste it on worthless luxuries or on extravagant lifestyle. That is to say that, we must desist from the habit of impulse buying or spending.

In view of the above, Wesley contends that we should make it a paramount aim to exercise judicious use of money. He mentioned gluttony, drunkenness, clothing, ornaments, expensive furniture or painting as some of the areas in which we can waste our money. Wesley also abhors the behaviour of wasting precious money on pleasure, bodily luxuries or expensive lifestyle. For Wesley, it is expedient that one cuts out unnecessary expenses, and be content with a simple way of life. He opined that, ‘don’t try to keep up with your neighbours. They can spend their money if they choose’. Moreover, we are not, to lavish or spend unnecessary money on our children. We are to give them when they need it but not because of their love for it.

The crux of the matter is that, we must not make the satisfaction of material needs such as drinking, riding in posh cars, building of extravagant mansions our primary aim in life. Besides, we must not squander all we gain from our honest labour. This would call for a planned and carefully regulated budget which in the

long run would help us to get a surplus income, which when well managed can help us to cater for future needs. Again, Wesley does not want us to let our monies lie idle. He contends that, one's resort not to use money is in effect the same as throwing it away. In view of this, we must be conscious of investing profitably our surplus income through a carefully planned diversified investment portfolio (Marquardt, 2006).

Give All You Can

The third rule which Wesley gave to the church in particular, and Christians in general is 'give all you can'. That is, having earned all we can and saved all we can, we must give away as much as we can. Wesley indicated that we must give away all we can because we are not the real owner of what we have. In other words, we are stewards of God's possession and therefore we must use what we have for the good of our fellow human beings. In the words of John Wesley, the Christian is a steward of God entrusted with precious and excellent talents. God is the real owner and proprietor (Marquardt, 2006).

Wesley explains how God wants us to use what he has given us.

- Provide for personal needs – food, clothes and enough to keep healthy.
- Provide also for the needs of family and other relations – i.e. wife, children and other dependents. If there is any left then, one must do good to those who belong to the family of the faithful, and if still there is something left then one must do good to everyone. Wesley noted that earning all you can and saving all you can is meaningless if the third rule,

giving all you can is ignored. In the light of this he told his followers that if their income exceeded what they need for their personal life, they should give the excess to meet the needs of others.

According to Davey (2005), Wesley personally demonstrated to his followers how one could love others and seek their welfare. The following are Wesley's own words recorded in his journal in 1785 when he was at the age of eighty-two (82) years old.

“At this season [Christmas] we usually distribute coals and bread among the poor of the society [of London]. But I now considered they wanted clothes as well as food. So on this and the following days, I walked through the town and begged two hundred pounds in order to clothe them that needed it most. But it was hard work, as most of the streets were filled with snow which often lay ankle deep; so that my fee were steeped in snow-water from morning till evening.

Observing the deep poverty of many of our brethren, I determined to do what I could for their relief. I spoke severely to some that were in good circumstances and received about forty (40) pounds. Next, I inquired who were in the most pressing want and visited them in their houses. All my leisure hours this week, I employed in visiting the remaining poor and in begging for them. Having collected about fifty (50) pounds more, I was enabled to relieve most of these in distress”.

Davey(2005) reports on Wesley shows a more surprising example of his constructive charity was lending his funds, which with loans ranging from thirty (30) to one hundred and twenty (120) pounds, he administered for some twenty years to relieve workmen, who should otherwise have had to pawn their tools, and for worthy tradesmen in need of help. Moreover, his ‘stranger friends’ charity in Bristol and London were specifically for the assistance of those who were not Methodists, and still continues today.

Develop a Healthy Appetite for Wealth

The phenomenon of wealth creation is very important in the quest for financial self- reliance. Thus, one has to develop a positive attitude to it. The issue of honest labour and hard work should be taken into consideration in one’s pursuit to creating wealth. Proverb teaches that the labourer’s appetite work for him; his hunger drives him on.

Tetteh (2007) intimates that what drives or motivate behaviour has been of supreme interest to management scholars for many years now. No wonder, a popular question posed by highly successful and wealthy individuals concern what drives and sustains them. What really account for the strides made by the wealthy? Why do the rich seem to have an insatiable appetite for more wealth? Is it a search for permanent deliverance from poverty, or an ego trip looking for more power or dominance? For him, the answer is not far- fetched. It is to avoid being overtaken by poverty. Therefore, it is imperative for one to maintain a decent acceleration on the drive for wealth creation, which will ultimately bring

him/her to a level of financial independence. This, according to Tete (2007), cannot be done without a healthy appetite for wealth creation.

The bible gives us certain examples to follow in this whole business of wealth creation. The first has to do with what we can learn from the ant in proverbs. “Go to the ant, you sluggard; consider its way and be wise! It has no commander and no overseer or ruler, yet it stores its provision in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding of the hands to rest – and poverty will come on you like a bandit and scarcity like an armed man. Like an ant, human beings must be wise, plan and execute their work steadily with diligence, commitment, determination and dedication, so as to create the necessary wealth for survival. Again, in Jesus’ parable of the talent in Mathew 25:14-30, two of the three servants, who received five and two talents immediately put them into productive ventures which yielded a hundred percent profit.

But the third could not make judicious use of the talent he received. As a result, even what he had was taken away from him. The lesson from this parable reveals that God has given us unlimited faculties and talents to create jobs for wealth creation. Creating wealth calls for a high level of awareness that wealth cannot be obtained on a silver platter. We should work for it in an honest manner. As a means to an end Awuah (2009), is of the view that complacency, laziness and excuses will not help anybody but rather bring poverty, suffering and hardship to such people. To forestall any unforeseen circumstance, we must use

the abundant opportunities we have to work and create the necessary wealth to better our living.

The Cost of Idleness

Tetteh (2007) argues that, one should guard against idleness, because it is very costly and counterproductive. For this reasons anything that is left idle usually gets devalued either on account of non-activity or by simply becoming easy prey to the force at work in the environment.

Moreover, money has the ability to work in one's place, so the more of it one employs, the faster and larger it grows. Therefore, rather than leaving money sitting in a saving account or in a box under a bed or in a secured hole in the backyard, it will be better to send it off to work through an investment plan. Furthermore, the prudent thing to do is to be constantly engaged in exploring available options for employing money. This presupposes that we have to deliberately assign part of the income we earn for investment opportunities with the aim of getting better returns from it.

One would agree with Tetteh (2007) because if the right kind of attitude is adopted to create wealth, a person would not be tempted to use unorthodox practices like stealing, cheating and corrupt practices to amass wealth which is usually the mentality of those who desire to get rich overnight.

Cultivating the Habit of Saving

Cultivating the habit of saving is very important for every individual. This helps to break the cycle of poverty. Human activity is such that waste is often produced in one form or the other. In the case of finance, if too much waste of resources may end up throwing away money, which otherwise would have been used for essential services. There is therefore, the need to audit waste in one's expenditure profile. In other words, we need to be actively engaged in reviewing 'sources of waste' in our expenditure profile. A critical look, at expenditure pattern could reveal that, a lot of money is spent on drink, body luxuries, funerals and many others that give people satisfaction in life. One other way which can assist a person to invest profitably is to rationalize one's expenditure. Since expenses have a way of creeping up, it is important for us to take a critical look to ensure that we keep it to the barest minimum. There is the need for a check-list to govern personal expenditure. In other words, personal expenditure must be controlled by a budget, so that one stays away from spending on things that have not been budgeted for (Tetteh, 2007).

The importance of saving is that people can make good use of money to explore avenues to invest. This can take place in any of the following areas.

1. Children's education
2. Opening an investment account other than a savings account eg investing in bonds and treasury bills.
3. Purchase of landed properties like a building.

4. Embarking upon cash crop farming activities such as teak, cocoa and rubber plantation.

To enable one to achieve the desired goal of getting the best out of savings, this requires tenacity of purpose and a commitment to that ideal. In the light of this Tetteh (2007) advocates for consistency in this direction. Consistently, he argues, means do not stop but keep going through thick and thin.

Exercise the Principle of Giving

A fundamental principle in human life to consider is the ability to give freely to help develop society. This would go a long way to ensure the continuity of the human race. Members of the church are supposed to help each other. Moreover, the ministers of the gospel are to be catered for well. The early Christians put their riches at the disposal of the church from which the poor, needy, and widows were looked after (Acts 4:32; II Cor. 8:1-8). The need to give, it can be argued, has a correlation with the right use of the riches God has given us. Therefore our given should not be counterproductive but must be to the overall good of humanity.

Billy Gates offers us a classic example. According to a report issued by the Billy Gate Foundation (2010), Billy Gates the world's second wealthiest person today, together with his wife, Melinda, have established the Gates Foundation to give support, in addressing the ills and inequalities of life around the globe. With an amount of \$24 billion, they set up the foundation among other things, to break the developing world's cycle of sickness and poverty, by

eliminating diseases that kill millions of children each year. Some of the projects they fund include developing and providing vaccines (malaria, HIV/AIDs) for people, supporting accommodation for homeless people, and enhancing access to information communication technology especially the internet.

Giving Attracts Benefits

According to the Bible, ‘one man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed (Proverbs 11:24). For the Gates, they were greatly astonished when Warren Buffet, who has created a fortune from the Berkshire Hathaway Investment Company, stunned the world with the announcement that he was going to give away his wealth to charity, starting with UD\$30 billion to the Gates Foundation.

The question is, how much amount should one give? The quantum of the amount does not matter but the motive. Some people may feel disenfranchised and immobilized from giving when they consider the enormity of the needs of society, juxtaposed with their measured resources. For instance, in these days of impact analysis, people wonder what impact their ‘small’ giving can make. The truth is that, one may never really ascertain the full extent of his/her giving. The widow, who Jesus commended for her judicious giving, certainly had no clue about the extent of the impact of her giving. Today, ‘the widow’s mite’ is an expression used by a vast majority of people whether devout or secular. Therefore, rather than see one’s giving as a drop in the ocean, each person is

encouraged to reckon with the wisdom of sages that ‘little drop of water makes a mighty ocean.’

CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes the procedures that were adopted in conducting the research. The chapter also explains the method and procedures used for data collection and analysis.

Study Organization

Siwdu Methodist Church is a section of the Cape Coast Circuit of Cape Coast Diocese of the Methodist Church Ghana. This is where the Methodist Church began in Ghana after the seed of Methodism had been sown on 1st January, 1835 by the Rev. Joseph Rhodes. Dunwell. The Siwdu Methodist Church started as a small church in 1950 with some families of Siwdu village and Siwdu estate and has grown gradually over the years. Initial pastoral care was provided by the chaplaincy board of Mfantipim School. The Rev Alberta Appiah is currently the Resident Minister of the Church. It has been upgraded to a circuit status to become autonomous in October 2015. This was selected due to the fact that it was the first and the oldest and where Methodist church in Ghana began and therefore, it is believed to be rooted in the teachings of John Wesley. This church was select due to the fact that it was the first Methodist church in the Central region and believed to be uprooted in the teaching of John Wesley and for that matter issues and attitudes towards money.

Research Design

The research design employed for the study was the descriptive survey. The descriptive survey, helped in gathering data that describes attitude of Christians towards money and then organizes, tabulates, and depicts the data. It also aided the study in collecting data in order to test hypothesis or answer questions concerning the current status of a study.

The research design posed some difficulties such as ensuring that questions to be answered were clear, getting respondents to answer questions thoughtfully and honestly and getting sufficient number of questionnaires completed and returned.

Population of the Study

The target population for this study was the adult congregation of the Siwdu Methodist Church. It included the Resident Minister, Leaders Meeting, Organizational Leaders, Church Organizations and the other members of the church. These members were in a better position to provide relevant information for the study. Table 1 shows the membership breakdown of the study population.

Table 1

Population of the membership of Siwdu Methodist Church

Category	Population
Junior Members	85
Catechumen	62
Adherents	58
Full members	178
Total	400

Source: Church office records, Siwdu Methodist Church (2015)

Sample and Sampling Procedure

The sampling techniques comprised the following: a purposive sampling of the four categories of the membership and a simple random sampling was used to select respondents for the study. The simple random sampling was used in order to ensure that the selection of the elements is unbiased and also to obtain a representative sample. In order to get a true representative sample, random was used. The sample size was picked according to the Advisor's (2006) sample size calculated table. It shows that at an error margin of 0.05, 196 samples is derived out of a population of 400.

Table 2

Breakdown of the sample

Category	Population	Sample
Junior Members	85	49
Catechumen	62	31
Adherents	58	29
Full members	178	87
Total	400	196

Source: Fieldwork, (2015)

Procedure for Data Collection

The researcher allocated some time to visit the church premises and also arranged access to the members of the congregation. The researcher had access to brief members on the rational. This ensured easy access in obtaining participants' informed consent. The questionnaires were personally administered by the researcher to one hundred and ninety-six (196) adult members of the congregation. One hundred and ninety (190) useable questionnaires were retrieved giving a response rate of 96.9%.

Data Processing and Analysis

After the questionnaire responses were collected, the researcher analyzed the data for conclusion. The following steps were taken to analyze and interpret data and the results. The respondents were expected to respond to all items on the questionnaire. Options were provided for respondents to choose from. The responses were edited by reading through to check for completeness, accuracy and uniformity and also deleted some data which were not of benefit for the analysis.

The responses were then entered into the computer for analysis using the Statistical Product and Service Solutions (SPSS) Software. Descriptive and analytical statistics generated from the SPSS provided detailed analysis of the data which guided the write-up of the results/findings of the study. In essence, data analysis involves turning a series of recorded observations into qualitative and descriptive statements for practical application. According to Yin (2003), data analysis consists of examining, categorizing, tabulating, testing or otherwise recombining both quantitative and qualitative evidence to address [the concerns] of the study. This depends largely on the analytical strategy that will help the researcher treat the evidence fairly, produce compelling analytical conclusions and thereby rule out alternative interpretations.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter presents the analysis of data and discussion of the results of the study. It was thematically categorized into two; demographic characteristics, and the specific objectives of the study.

Socio-demographical characteristics

Table 3

Sex of respondents

Response	Frequency	Percentage
Male	80	42
Female	110	58
Total	190	100

Source: Field work, 2015

Out of the 190 respondents that were considered for this study, Table 3 shows that 42% were males and 58% were females. This means that females dominated in this study. The female dominance may be due to the fact that women naturally want protection and security and therefore prefer joining groups and associations. Their desire for fellowship is also high than men. These are contributory factors for their large representation in churches. Moreover, the Ghana statistical service report of the 2010 population and housing census of May 2015 shows that out of a total population of twenty

four million, six hundred and fifty eight, eight hundred and twenty three (24,658,823), females outnumbered their male counterparts. The female numerical strength was twelve thousand, six hundred and thirty three thousand, eight hundred and seventy eight (12,633,878). This implies that there are more female members among the population and this likely to show in the church's population.

Table 4

Age group of respondents

Age group	Frequency	Percentage
Below 30	25	13
31-40	55	29
41-50	76	40
51 and above	34	18
Total	190	100

Source: Field work, 2015

Data were gathered on respondents' age and were categorized into four groups and presented in Table 4. It reveals that 13% of the respondents were found below the age of 30 years, 31 and 40 years (29%), 41 and 50 years (40%) and 18% were also found to be at 51 years and above. This means that there was a fair age distribution of respondents. The demographic characteristics of the respondents portend important implications for the church. The age distribution shows that a chunk of the respondents are within the age of 31-40 and 41-50. The implications could be that since most of the

youth and middle aged fall into this age distribution, these people were in the better position to be studied since they are at the eve of acquiring wealth and making it in life.

Table 5

Respondents' marital status

Status		
Never married	38	20
Married	136	72
Widowed	16	8
Total	190	100

Source: Field work, 2015

According to Table 5, majority of the respondents were married, 20% had never married before while 16 of the respondents had married before but is now widowed. Majority of the respondents were married because almost all the respondents chosen for the study was at the old adult or were grow up who can marry at that stage of their ages as indicated in Table 4.

Table 6

Member category of the respondents

Response	Frequency	Percentage
Junior members	25	13
Catechumen	18	10
Adherents	31	16
Full members	116	61
Total	190	100

Source: Field work, 2015

Table 6 shows the member category of the respondents considered for the study. Among the categories, full members (61%) formed the majority portion of the respondents, followed by the Adherents (16%) while least of them were catechumen (10%) of the respondents. This is not just the only reflection of the church, however, it gives the full impression about majority of Methodist church in central region and for that matter Ghana as a whole. This is due to the fact that in every Methodist church, there is high population of full members as compared with the pastors, church leaders and active (committed) members of the church. The active or committed members together with the church leaders are the people that are believed to be rooted in the teachings and the doctrines of the Methodist church and are therefore expected to behave as such.

Table 7
Principles of John Wesley on how money is to be acquired and used

Principles	Frequency	Percentage
Jesus is Supreme	48	25
The Mighty One	15	8
Save All You Can	33	16
Money is Power	10	5
Money Answers All	7	4
Gain All You Can	12	6
Buy All You Can	5	3
Giver of Life	22	13
Give All You Can	35	18
The Anointed One	3	2
Total	190	100

Multiple response 165*

Source: Field work, 2015

Respondents were to choose a maximum of three options from the list provided which form part of the Rev John Wesley’s principles on how money is to be acquired and used. According to Table 7, many of the respondents listed “Jesus is supreme” as part of the principles of John Wesley on how to acquire and use money. It was closely followed by “give all you can” (18%) and “save all you can” (16%) whilst the least listed option was “anointed one” though “money answers all” was also few. On the issue of selecting the three main principles, the choice of the respondents contradicted what John Wesley

preached and taught. This means that the respondents do not know what these principles are about. The implication is that the church is not doing much in terms of education in this area. Probably, the information is hidden in books and archives.

Table 8

Rank of selected principles of John Wesley by respondents

Principles	Frequency	Percentage
Jesus is Supreme	89	47
Give All You Can	57	30
Save All You Can	44	23
Total	190	100

Source: Field work, 2015

Respondents were asked to rank the principles chosen in table as preached by John Wesley and Table 8 reveals that “Jesus is supreme” was ranked 1st, “give all you can’ was ranked 2nd and ‘save all you can’ was ranked 3rd. It can be inferred from the results that there is a significant gap in the level of awareness as well as the ranking of how money is to be acquired and used as preached by John Wesley. People chose “Jesus is supreme” at the expense of “save all you can” meaning members were not acquainted with John Wesley teaching on money acquisition.

Moreover, given the above results it was appropriate to determine that the respondents ranking of Jesus is supreme as the first and foremost imperative contradicts the assertions made by Tetteh (2007) and Awuah

(2009) in their analysis of how money is to be acquired. According to them one of the variables that influence wealth acquisition is to develop a healthy appetite for it. More than a half of the respondents heard it through Bible study, followed by 25% who heard it through sermon, and 15% had it from other literature. The implication for the high level of deficiency of knowledge is that these medium of instruction is not sufficient, and therefore, an appropriate channel should be sought.

Table 9

Money should be acquired any how

Member category	Agree	Disagree
	N (%)	N (%)
Junior member	0 (0)	190 (100)
Catechumen	4 (2)	186 (99%)
Adherents	6 (3)	177 (94%)
Full members	12 (6)	178 (90.5)
Total	20 (2.7)	731 (97.3)

Source: Field work, 2015

Data were gathered among the member category of the respondent on how money should be acquired and the result is presented in Table 9. Among the member category, none of the junior members agree on the notion that money should be acquired through any means and only a respondent from the catechumen category agree on this notion. However, a significant proportion of respondents from the full member category agreed on the notion that

money should be acquired through any means. In effect, respondents support Kudadjie and Aboagye-Mensah’s view that care should be taken in the event of acquiring money, wealth and riches. This lends credence to John Wesley’s position on the issue.

Table 10

Money should be spent anyhow

Member category	Agree	Disagree
	N (%)	N (%)
Junior member	0 (0)	190 (100)
Catechumen	2 (1)	188 (99%)
Adherents	12 (6)	178 (94%)
Full members	18 (9.5)	172 (90.5)
Total	32 (4)	728 (96)

Source: Field work, 2015

Data were gathered among the member category of the respondent on how money should be spent and the result is presented in Table 10. Among the member category, none of the junior members agreed on the notion that money should be spent any how and two respondent (catechumen category) agreed on this notion. However, 18 of respondents from the full member category agreed on the notion that money should be spent anyhow. This means that majority of the respondents are very critical and vigilant when it comes to spending of money on things. Therefore, respondents spent money judiciously. This buttresses the point made by Cunningham (2007) that people

must not use the riches that they have carelessly; and that Riverson (2005) encourages the judicious use of resources to the extent that in God's economy, we would only be given responsibilities provided we have used God's money responsibly.

Table 11

Respondents adherence to Wesleyan preaching

Satisfaction	Means	Std. Dev
Personal ambition	1.93	.846
Societal pressure	2.08	1.007
Peer group pressure	2.30	.939
None of them	2.67	1.354

Source: Field work, 2015

Factors were provided for respondents to rate by indicating the rate at which they agree or disagree with them and presented in Table 11. It reveals that personal ambition was rated first (1st) among the factors as a factor that highly influence adherence to Wesley's preaching on money. It was closely followed by societal pressure whilst peer group pressure was the least rated factor among the factors that highly influence adherence to Wesley's preaching on money. Personal ambition is a desire to covet. It implies seeking more gain. This can be equated to what Prince (2004) and Forster (2010) argue is a mammon god or an evil spiritual force behind money. Mammon, they contend, is not money itself, but the spiritual power that

works in the world and lives of millions of people through their attitudes towards money. Too much obsession of it can enslave a person and thereby estrange him/her from God, his/her maker and the ultimate owner of his/her possessions.

Table 12

Things that give respondents satisfaction in life

Satisfaction	Mean	Std. Dev
Prestige	1.98	.866
Pleasure	2.39	.993
Money	2.55	.875
Material possessions	2.79	.842

Source: Field work, 2015

Respondents were given some factors to rate them according to how it satisfied them in their life and Table 12 shows that majority of the respondents were satisfied with prestige, closely followed by pleasure and money while material possession was less considered as a thing that gives them satisfaction in life. From the results the implication is that prestige and pleasure are the two main dominant factors that drive people to have satisfaction in life. It stems from the fact that people want to associate with status, and to have ultimate satisfaction in life.

Table 13
Respondents' decision on whether money should be acquired anyhow

Demographic	Agree N (%)	Disagree N (%)
Sex		
Male	8 (10)	72 (90)
Female	5 (4.5)	105 (95.5)
Age		
Below 30	7 (28)	18 (72)
31 – 40	10 (18)	45 (82)
41 – 50	6 (8)	70 (92)
51 and above	0 (0)	34 (100)
Marital status		
Never married	10 (26)	28(74)
Married	6 (4.5)	130 (95.5)
Widowed	0 (0)	16 (100)

Source: Fieldwork, 2015

According to Table 13, more males agreed that money should be acquired anyhow as compared with few females (5) who also agreed so. This may be due to the fact that men are the breadwinner of the home and will like to find any means to do so.

With regard to the age group, most of the people below 30 years believed that money can be acquired anyhow though those around 51 years and above wholly disagreed to this notion. A significant proportion (18%) of

people of the ages between 31 years to 40 years also agreed that money can be acquired through and by anyhow.

On the marital status of the respondents, most of the people who agreed on this notion were those who have never married before as compared with those that were married (6). This may also be due to the fact that the young ones were very energetic and very productive and therefore will try any means to acquire money in order to obtain power and achieved good status in the society as compared with those married who have already achieved such status and also experienced more in life.

Awuah (2009), is of the view that complacency, laziness and excuses will not help anybody but rather bring poverty, suffering and hardship to such people. The youth confirm this view by working so hard and finding any means to succeed and to gain money. However, this is against the teachings of John Wesley on acquisition and attitude towards money.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

In this chapter, the significant findings and the valuable information obtained or achieved by this study have being carefully summarized. The chapter by far is made up of the summary of the research, and the conclusion drawn from this research study. Also, significant recommendations which were gained from the analysis of the available data are substantively enshrined in this study.

Summary of findings

The main purpose of this study was to examine the attitude of Christians towards money. Specifically, the study sought to;

1. identify the demographic characteristics of the respondents
2. examine the level of awareness of Wesleyan theology on money.
3. find out the differences between demographic characteristics of respondents and their attitude towards money
4. find out the differences between member category and their attitude towards money.

The study was a descriptive survey which targeted members of Swidu Methodist church. Stratified sampling was employed in selecting 190 out of the 400 respondents for the study. The questionnaire was the main data collection instrument used.

Furthermore, the data was analyzed with the aid of statistical software known as Statistical Product for Service Solution (SPSS version 21.0) and interpreted by using means, standard deviations, percentages as well as frequencies and they were well presented by using tables and charts using Excel 2010 version

Major findings

The findings of the study were based on the four objectives set for the study.

With respect to the first objective on the demographic characteristics of the respondents, 42% were males and 58% were females. On their ages, 13% of the respondents were found below the age of 30 years, 31 and 40 years (29%), 41 and 50 years (40%) and 18% were also found to be at 51 years and above. Majority of the respondents were married, 20% had never married before while 16 of the respondents had married before but were then widowed. Among the categories, full members (61%) formed the majority portion of the respondents while least of them were catechumen (10%) of the respondents

On the level of awareness of John Wesley's principles of acquisition and use of money, majority of the respondents opted for Jesus is supreme as the first principle, which does not form part of the principle. With respect to the ranking of the principles respondents deviated from the norm by ranking Jesus is supreme, give all you can and save all you can and majority of the people heard it through Bible study (60%) and sermon (25%) while few had it in the literature (15%).

Among the member category, none of the junior members agree on the notion that money should be acquired through any means and only a respondent from the catechumen category agree on this notion. However, a significant proportion of respondents from the full member category agreed on the notion that money should be acquired through any means. None of the junior members agreed on the notion that money should be spent any how while two respondent (catechumen category) agreed on this notion. However, 18 of respondents from the full member category agreed on the notion that money should be spent anyhow.

More males agreed that money should be acquired anyhow as compared with few females (5) who also agreed so. With regard to the age group, most of the people below 30 years believed that money can be acquired anyhow though those around 51 years and above wholly disagreed to this notion though 18% of people of the ages between 31 years to 40 years also agreed that money can be acquired through and by anyhow. On the marital status of the respondents, most of the people who agreed on this notion were those who have never married before as compared with those that were married (6).

Conclusions

The descriptive survey was wholly and well conducted and the study infer the following from the study;

1. Females who were also married dominated the study with the ages between 41years and above. Full members in the church were dominance in the study.
2. There is low level of awareness of the principles as preached by John Wesley and the medium of instruction currently in use is not adequate for enlightenment.
3. On the demographics, males of the ages below 30 years believed that money can be acquired and spent anyhow.
4. Among the member category, the catechumen and the full members believed that money can be acquired and spent anyhow.

Recommendations

The following suggestions are put forward for consideration;

1. The church should embark on a vigorous awareness campaign to sensitize people on acquisition of money in line with Wesleyan principles.
2. The youth wing in the church especially the males should be targeted when organizing teachings on John Wesley especially on acquisition of wealth or money.

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**APPENDIX A
QUESTIONNAIRE**

The researcher is researching into the attitudes of Christians towards money and will be grateful if you can assist in providing information for the purpose

Please indicate by ticking (✓) the appropriate option or filling in appropriately

SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS

1. Sex

a. Male []

B. Female []

2. Age group

a. Below 30 []

b. 31 – 40 []

c. 41 – 50 []

d. 51 and above []

3. Marital status

a. Never married []

b. Married []

c. Divorced []

d. Widowed []

SECTION B: AWARENESS OF WESLEYAN PREACHING

4. Which of the following form part of John Wesley's principles on how money is to be acquired and used? (Select maximum of three)

- i. Jesus is Supreme []
- ii. The Mighty One []
- iii. Save All You Can []
- iv. Money is Power []
- v. Money Answers All []
- vi. Gain All You Can []
- vii. Buy All You Can []
- viii. Giver of Life []
- ix. Give All You Can []
- x. The Anointed One []

5. Rank the selected principles in 1 above as preached by John Wesley

- i.
- ii.
- iii.

6. Through what medium were you informed or educated?

- a. Sermon []
- b. Bible study []
- c. Read from literature []
- d. Other sources (please indicate)

4. Money should be acquired through any means

a. Strongly Agree []

b. Agree []

c. Strongly Disagree []

d. Disagree []

C. Adherence to Wesleyan Preaching

6. Indicate whether you agree or disagree to the following:

1= Strongly Agree 2= Agree 3= Strongly Disagree 4=Disagree

The following factors influence adherence to Wesley's preaching on money

	1	2	3	4
Societal pressure				
Peer group pressure				
Personal ambition				
None of the above				

7. Indicate whether you agree or disagree to the following:

1= Strongly Agree 2= Agree 3= Strongly Disagree 4=Disagree

The following factors influence adherence to Wesley's preaching on money

	1	2	3	4
Pleasure				
Prestige				
Material Possessions				
Money				

Thank you for your time and co-operation. God richly bless you.