

A New Proposal for A Biblically Grounded Christian Social Welfare Provision
Among the Ghana Baptist Convention Member Churches in Ashanti Region, Ghana

By

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DECLARATION

I hereby acknowledge that the work contained in this dissertation is my own original work and has not previously in its entirety or in part been submitted to any academic institution for degree purposes.

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DEDICATION

This work is dedicated to all members of my family. Special mention is made of my dear wife, Mrs. Esther Adasi-Bekoe, for her love and understanding during the period that I spent unending days at the office and sleepless nights at home. I also mention our children Awurama, Busia, Nhyira and Nyamedor for their invaluable support and encouragement. They were my Research Assistants, who helped with typing my notes and provided moral support and love throughout this journey.

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ABSTRACT

This study was conducted against a background of severe challenges of urbanization on the traditional social protective systems. The absence of formal social support, amidst severe social welfare challenge has led to the springing up of several mutual, self-help societies providing social welfare services to their members on their own terms. One of such groups providing social welfare services to its poor members is the Ghana Baptist Convention churches in the Ashanti Region. As a church group, its methods and approaches to organizing social welfare was expected to be distinctly different from the others but was found to be using similar methods as the mutual self-help groups.

The aim of the study was to seek for a theologically sound, biblically grounded and sociologically appropriate means of organizing social care in these churches. Using the Zerfass (1974) practical theological model as a primary tool for the study, data was collected from twenty churches to give a thick description of the current situation. The research showed that the current system of the church lacks distinctive Christian identity. It relies on social insurance principles to guide its operations just like most other mutual support groups.

Relying on an exegesis of four anchor texts (Lev. 25:35-39; Matt. 25: 31-46; Acts 2:42-47 and 4:32-37) to discover the standards of God, the study made proposals to address the identified deficiencies of social welfare in the churches. The proposal, a synthesis of ideas and examples from the teachings of Jesus and the best practices of both biblical Israel and the New Testament Church, are practical steps to primarily, give the social welfare system of the church a biblical character. It seeks to enhance the pro-poor nature of the church's social welfare system and highlight the key role spiritually matured managers could play in shaping the outcome of social welfare provision in the churches. It also recommends steps to secure the needed funding and involvement of all church members to make the benefits of the system relevant and appropriate to the needs of its members.

Implementing the new proposal, will not only ensure that the church's social welfare system is in tune with sociologically accepted best practice of social care but crucially meets God's standards of care for the poor among His people.

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ABBREVIATIONS

A.D	After the Death of Christ
ADB	Asian Development Bank
ADF	African Development Fund
CeFORCE	Centre for Community Empowerment
COCOBOD	Ghana Cocoa Board
COS	Charity Organization Societies
DFID	Department for International Development
ESV	English Standard Version
FCUBE	Free Universal Compulsory Basic Education
GBC	Ghana Baptist Convention
GDP	Gross Domestic Product
GHC	Ghana Cedis
GLSS	Ghana Living Standard Survey
GPI	Gender Parity Index
GSFP	Ghana School Feeding Programme
GSS	Ghana Statistical Service
GYEEDA	Ghana Youth Employment and Entrepreneurial Development Agency
HPI	Human Poverty Index
ICGC	International Central Gospel Church
IGA	Income Generating Activity
ILO	International Labour Organization
ISV	International Standard Version

KJV	King James Version
LEAP	Livelihood Empowerment against Poverty
MDG	Millennium Development Goals
MKJV	Modern King James Version
MM	Men's Ministry
MOGCSP	Ministry of Gender, Children and Social Protection
MOYS	Ministry of youth and Sports
MPI	Multi-dimensional Poverty Index
NASV	New American Standard Version
NBC	Nigerian Baptist Convention
NBER	National Bureau of Economic Research
NGOs	Non-Government Organizations
NHIS	National Health Insurance Scheme
NIV	New International Version
NRSV	New Revised Standard Version
NSC	National Security Council
NSPS	National Social Protection Strategy
NYEP	National Youth Employment Programme
OECD	Organization for Economic Co-operation and Development
OVC	Orphans and Vulnerable Children
PENSOS	Pentecost Social Services
PNDC	Provisional National Defense Council
SHS	Senior High School
SI	Social Insurance

SS	Social Services
SSN	Social Safety Nets
SSNIT	Social Security and National Insurance Trust
TBC	Trinity Baptist Church
UAHCCC	Universal Access to Health Care Campaign Coalition
UNDP	United Nations Development Programme
UNICEF	United Nations Children’s Emergency Fund
USA	United States of America
USD	United States Dollars
VAT	Value Added Tax
WMU	Women’s Missionary Union
YLA	Young Ladies Association
YM	Youth Ministry

CHAPTER 1

1.1. INTRODUCTION

A key defining feature, which distinguishes Christian believers from those who make empty profession of faith, according to Jesus in Matthew 25:1- 46, is the practical exhibition of brotherly love for one another. While this is widely recognized among evangelical Christians as being a central expectation of Christ of His followers, it is not the case that Churches set up strong and effective ways of making this commandment of Jesus a practical reality. The purpose of this study was to seek biblically grounded ways of achieving this in the context of a regional group of Baptist Churches in Ghana. The study was set out in an urbanized environment, where the combined forces of modernization and urbanization have weakened the traditional means of welfare. It was also carried out in an emerging economy where poverty is a mass problem and formal state sources of welfare is limited to a very small percentage of the population employed in the formal sector. In such an environment, informal means of welfare becomes the most important source available to majority of the citizens. This study employed practical theological methods to collect and analyze data, which formed the basis for the recommendations of a *Christocentric* welfare model that addresses an urgent socio-economic and theologically oriented problem.

1.2. BACKGROUND TO THE STUDY

Man, created in the image of God, initially at the time of creation, had no need to worry about his welfare because God had all his welfare needs covered. Creation's self-sufficiency was epitomized by the provision of the Garden of Eden for the first family (Genesis 2:8-14). However, welfare needs have become a major problem since man exited the Garden of Eden, and living has been a venture of risk taking

that requires man to look for social protection (Brueggemann 2002:1; Inge 2003: 33; Stolleis 2013:5).

Social Welfare, defined as an “action designed to promote the basic physical and material well-being of people in need” (Oxford Concise Dictionary), is an issue of grave concern to the church. Running through the role expected of Israel as a precursor of the church, and also the New Testament Church is a major responsibility placed on her for the provision of social welfare needs of her fellow Israelites and neighbours. Israel was expected to be generous to people in need as a reflection of the generosity of God towards the nation as they settled on the land God promised them (Lev. 25:36-38, see also Deut. 15:7-13). The Israelites were also expected to demonstrate concern for the underprivileged members of society as part of their social responsibility to the poor by deliberately leaving the corners of their field for the poor to glean (Lev. 19:19-12, Deut. 24:17-22. Ruth 2-7), and the institution of two festivals; the first fruits and the triennial tithe (Deut. 26).

The New Testament Church followed the pattern as laid down by God for Israel, by making provision for the welfare needs of her members one of their major focus. Jesus, from his inaugural sermon in Luke 4: 18-19, showed that meeting the needs of the needy and justice for the disadvantaged is one important duty of Himself and His followers. In the book of Acts, fulfilling welfare needs of the needy was considered an integral part of the Christian’s responsibility (Acts 2:42-47, 4:32-37). The Apostles taught this as an important characteristic of believers (James 1:27, Gal. 2:9, 10, 1 John 3:17-24). Evidence exists from both Church historical and secular sources to suggest that the early church took the works of altruism as an essential part of the practice of the Christian religion (Aristides in Stevenson 1957: 33, Stolleis 2013: 30-33).

In pre-colonial African societies, individual welfare needs were not a major problem as the extended family and other social institutions were strong enough to take care of most members of the society (Neville2009:44-45). This strong interdependence of one upon the other ensured effective social support of the entire

society so that few members of the society were disadvantaged. Mbiti (1989:106) captures this succinctly in his view of life in pre-colonial African society thus:

In traditional life, the individual does not and cannot exist alone except corporately. ...When he suffers, he does not suffer alone but with the corporate group; when he rejoices, he rejoices not alone but with his kinsmen, his neighbour and relatives...Whatever happens to the individual happens to the whole group, and what happens to the whole group happens to the individual. The individual can only say; 'I am because we are and since we are, therefore I am'. This is the cardinal point in the African view of man.

Even though one can accept Mbiti's view to be theoretically and idealistically true of pre-colonial African societies, it may not always be the case for all people. It is possible, even in such societies, to find people like orphans and sojourners who may be neglected because they lack the required familial connection to benefit from welfare largesse of the extended family. Furthermore, one cannot rule out the possibility of the presence of selfish elements, and people who worked against the collective good of society. It is likely that cases of neglect, social instability and communal disunity occurred in pre-colonial African contexts. However, Mbiti's view remained as a valid description of majority of communities in pre-colonial societies.

This sense of holism and togetherness has, however, been adversely affected by the forces of urbanization and modernization. In modern times, the ability of the extended family to perform this important function is seriously challenged. As a result, the urban dweller today is faced with grave difficulty when found in circumstances that require welfare assistance from others. This complexity of urban welfare challenges as against the simplicity of traditional societies can be understood within the broader context of the traditional sociological concepts of *Gemeinschaft* and *Gesellschaft*, a distinction first made by Ferdinand Tonnies 1865-1936 (Tonnies 2001). *Gemeinschaft* emphasizes the solidarity offered by small-scale loosely organized communities and the efficiency of its strong permanent personal ties. *Gesellschaft* on the other hand, emphasizes the emancipation of the individual from the traditional bonds of the family and local community and stresses the positive virtues of the market. The dilemma of

emerging developing urban cities is that citizens live in *Gesellschaft* type of communities but cannot take advantage of the positive virtues of the market because they are not available. Since their communities are urbanized, they also do not have the solidarity of the *Gemeinschaft*.

The difficulty with how to handle the urban poor and vulnerable is real in Ghana's modern urban communities. A West African country with a total population of 24.7million and located on a total land size of 238,537 square Kilometres, Ghana is divided into 10 administrative regions (Ghana Statistical Service 2012:10-11). The Ashanti, one of the administrative regions, covers approximately 20% of the nation's land size and has a total population of 4.78 million (Ghana Statistical Service 2012:10-11). Ghana's per capita income of over 1,227 US dollars since 2007 has made the country, statistically, a middle income country. Despite its relative high Gross Domestic Product (GDP) growth rate averaging 7.5% between 2005 and 2013, the incidence of poverty is quite high in most parts of the country (GLSS 2014:1). The most recent Ghana Living Standard Survey (GLSS) conducted in 2013, using income as index for poverty, suggests that nearly a quarter (24.8%) of Ghanaians live below a poverty line of 1.2 USD per day (GLSS 2014: X). Even then, scholars like Owusu and Yankson (2007), argue that the spread of poverty is much wider when other indicators of poverty are used. They suggest that the income-determined poverty line gives an erroneous impression that poverty is a rural phenomenon and also underestimates urban poverty. Therefore, the use of Multi-dimensional Poverty Index (MPI), a non-monetary measure of poverty, has become popular among scholars (Nolan and Whelan 2010, Owusu and Yankson 2007, Ayadi et al. 2007). The MPI takes into consideration the distribution of resources of development and hence considered to be the best measure of welfare of citizens. Using the MPI, Owusu and Mensah (2013:49) found that 42.7% of Ghanaians in general, and 30.8% of Ashanti region respectively are below the poverty line. This, among other things, suggests that welfare problems in Ghana are real, and affect a significant proportion of the community.

Even though official statistics on poverty levels in the church was not available, since Ghana has a large Christian presence, one can assume that some church members may be equally poor. The 2010 population census showed that nearly 71.20% of Ghanaians are Christians (Ghana Statistical Service 2012). It stands therefore to reason that several of these poor people may be members of the churches. As Bediako (1993:7) has rightly pointed out, by becoming the “the centre of gravity” of global Christianity, the membership of the churches in Africa are increasingly growing in numbers. Seeking an appropriate means of protection for the well-being of its poor members as a means to avoid social problems likely to accompany any growing movement, therefore, must be a huge concern of the church today. The experience of a growing Church in Acts 6:1-7 would thus, serve as a guide for the church.

A brief review of the current formal systems for Social Protection of Ghanaians highlights the complex context within which Churches in Ghana attempt to meet this huge concern. Social Protection is the means through which welfare shortfalls of citizens are provided. The Department for International Development (DFID) defines Social Protection as “public actions carried out by the state or privately that: a) enable people to deal more effectively with risk and their vulnerability to crises and changes in circumstances (such as unemployment or old age); and b) help tackle extreme and chronic poverty” (DFID 2006: 1). There is a growing interest in Social Protection provision globally because, as Stolleis (2013: 27-28) suggests, human life has become a venture of risk taking, and all members of society are at one time or the other, exposed to multiple risks. These risks are both natural and man-made. However, since they cannot always be prevented, there is the need to cushion vulnerable members of the society from their effects. The problem of finding an appropriate social protection mechanism for the poor and vulnerable members of society is a major challenge that governments all over the world grapple with. The World Bank estimates that only a quarter of the poorest quintile in sub-Saharan Africa is covered with social protection interventions (The World Bank 2014:5).

A typical social protection system of a country is made up of Social Insurance including their related labour market provisions, Social Services and Social Safety Nets. Social Insurance and their related labour market policies are made up of contributory transfers of formal employees during their working days. The benefit, like pension, accrues only to people engaged in either private or public formal employment. In Ghana, only 14% of citizens are engaged in formal employment (Ghana Statistical Service 2012) and therefore may have access to any social insurance provision.

Social services on the other hand are governmental non-targeted transfers that ensure that essential services are available to citizens. It includes subsidies on selected services to ensure that such services are available and affordable. This largely depends on the political ideology and the economic power of the government in question. The World Bank again suggests that it is beyond most of her client governments' financial ability to satisfy the social services requirements of their citizens (Holzmann and Jørgensen 2000:2).

Social Safety Net is defined by the World Bank as comprising of "non-contributory transfers designed to provide regular and predictable support to targeted poor and vulnerable people" (The World Bank 2014:1). In Ghana, it is provided from both formal (public) and informal (private) sources. However, like most emerging economies, public safety net is seriously curtailed due to budgetary reasons. Presently, the Livelihood Empowerment against Poverty (LEAP) and the Ghana School Feeding Programme (GSFP) are the only non-contributory public transfers available in Ghana to a targeted segment of the poor.

The LEAP seeks to protect and empower the extremely poor families. The targeted group include "the elderly (aged 65 and above), the disabled who are unable to work, and caregivers of Orphans and Vulnerable Children (OVC)" (Ministry of Gender, Children and Social Protection [MGCSP] 2013:1). The scheme provides beneficiaries with financial support (cash grants) and access to other complementary services. The ministry estimates that since its inception in 2008, the programme has benefited only 71,000 families out of the estimated 3.5 million

who are extremely poor (MGCSP 2013:1). Currently the GSFP provides one lunch for selected school children in about 1698 public schools. This is available to 656,624 children in 170 districts (Ghana School Feeding Programme 2011). The review of formal welfare provision above suggests that, even though Ghana has an elaborate system in place for the protection of the poor, these are inadequate. In most cases, the coverage of the system is not wide enough to benefit majority of the most vulnerable.

The inadequacy of public provision of social protection is mostly caused by the apparent non-affordability of the government in Ghana. The tension that results from the need to protect the poor and the non-affordability of governments have widespread welfare ramifications for citizens whose welfare needs are not assured. The implication is that in urban areas, people resort to coping strategies and informal social arrangements because “public social protection mechanisms are non-existent or weak in providing the necessary assistance to households” (Oduro 2010:15).

To help deal with the reality of the problem, several mutual support groups, with different motivation, have sprung up “to cater for those groups whose place at the state or market table is not reserved” (Hyden 1997:27). These informal social networks providing mutual assistance in welfare, therefore, occupy a central place in the mix of social welfare services available to the urban dweller in Ghana.

It is in this context that the Ghana Baptist Convention member churches in Ashanti Region of Ghana have responded to the challenges by each of them initiating mutual associations (referred to as Social Welfare Schemes) where members needing assistance with social welfare issues are referred. The schemes are funded by membership monthly contributions. Members of the welfare scheme in the Trinity Baptist, for instance were expected, in the year 2015, to pay three Ghana Cedis (GHC3.00), an equivalent of nearly one United States dollar (\$1.00), on a monthly basis. This fund is used to support all paid up members who need social welfare assistance.

The constitution of the social welfare scheme sets out the levels of provision for assistance following the occurrences of specified contingencies. These contingencies include bereavement, apprenticeship training, wedding gifts, funeral donations, school fees, sickness and disability among several others. In exceptional circumstances, emergency aid and business advice, settlement of hospital bills, food supplements for orphans and widows, natural disasters and request for emergency aid are also considered. Benefits are paid to members upon verification that the member is in need and is also in good standing. A good standing stature is attained by fulfilling stringent conditions set out in the constitution, including: full payment of membership dues, attendance at members' funerals, attendance at area fellowship meetings, attendance at prayer meetings, attendance at Sunday school, and regular payment of tithes (Constitution and Funeral policies of Trinity Baptist Church, 2002).

The scheme, in its current form, has made positive impacts in the lives of several beneficiaries. My earlier research work for example documented several cases of positive impacts for students of poor parentage whose school fees and other expenses from Senior High School (SHS) to Medical School were paid (Adasi-Bekoe 2013: 26). Other benefits included the payment of funeral expenses of poor members who lost close relatives, payment of hospital bills of poor members and providing initial business start-up capital for some poor members among several others (2013:28). The impact of the scheme in its present form provides hope that its scale up to a fully-fledged Social Safety Net will accrue a lot of benefit for members of the churches.

Despite its positive benefits, the scheme in its present form is fraught with several difficulties that sometimes impact negatively on the witness of the church. Dissatisfaction with welfare administration due to perceived bias on the part of managers has on a number of occasions been the cause of disputes leading to people leaving the fellowship of the church. Moreover, the current scheme appears not to offer enough protection for the large number of their poor and vulnerable members of the church. This is because payments made to beneficiaries are fixed and do not take into consideration individual needs. A re-arrangement of the

scheme will contribute positively to bonding among members and can be used as a tool for evangelization.

There are also observable problems with the current methods of recruitment and maintenance of members. The requirement for regular financial contributions or payment of premium before qualifying for assistance means that the most vulnerable may not always qualify for assistance. The present fund-raising methods are also inadequate for raising enough funds to pay benefits that are substantial enough to make a difference to recipients. The rigid method of calculating benefits means the schemes are not adaptable in the face of economic and social change. All said, the present scheme may not pass sustainability test, given its current forecast of revenues.

The welfare schemes of the churches are currently functioning as Social Safety Nets, but how effectively are they offering protection to their poor members? How can they be assisted to make a positive contribution towards the fight against poverty? The Asian Development Bank (ADB) International has proposed best practice standards to test the effectiveness of any proposed safety net scheme (Asian Development Bank 2010:13). These best practice performance standards include appropriateness, adequacy, equitability, sustainability, affordability, adaptability and accessible to monitoring and evaluation. As will be shown in later chapters, there are reasons to believe that the GBC churches' welfare schemes do not appear to meet many of these standards.

Crucially also, the current welfare schemes of the GBC churches are not adequately underpinned by biblically grounded principles and lack distinctive Christian theological character. Put another way, they are constitutionally formulated and indeed practically function like the non-Christian welfare associations in the Ghanaian society. As a result, the arrangements do not serve to enhance the witness mission of the Churches, which should have been the case. On the contrary, they appear to have created resentments and simmering disputes in some churches, segregated the well-off Christians able to pay the monthly dues from the less well-off believers, and sometimes left the neediest in the

congregations not catered for. It is this context which has necessitated the present project, seeking to critically analyse and propose biblical, theologically grounded and sociologically informed solution to the challenges.

1.3. STATEMENT OF THE PROBLEM

The main problem the study investigated flowed from the fact that poverty, measured with the Multi-Dimensional Poverty Index (MDPI), is a problem that affects 30.8% of citizens in the Ashanti Region. Even though, there are no official statistics of poverty in the specific situation of the churches in the Ashanti Region, 70% of Ghanaians are Christians (Members of the church). This may suggest that poverty may be an entrenched problem affecting several church members. Presently, the intervention of the Government of Ghana directed at solving the problem benefits a very small segment of the poor and vulnerable. A large proportion of the poor suffer from “needless poverty” (Asian Development Bank 2010:2) – a situation where people are trapped in either short-term or long-term conditions that prevent them from fulfilling their potential. The church has a responsibility to the poor and to be true to her nature, she should do everything she can to prevent her members from suffering needless poverty. At the moment, the only private safety net organized by the church, for the protection of the poor and vulnerable is the social welfare schemes. Using the ADB’s key characteristics of an effective social safety net as a yardstick to measure the efficiency of the welfare schemes, there are observable problems that suggest that they may be deficient in several key areas. Deficiencies are observed in their appropriateness, sustainability, adaptability to change and management capacity. If the deficiencies are confirmed, what policy alternatives are available? What practical steps should be taken to make the safety nets offer effective protection to their members? The research is therefore aimed at helping the church develop a model of social welfare that can offer effective protection to the poor.

Following Leedy (1993: 59-77), the research problem may thus be stated as “How can the GBC member churches develop a biblically grounded social safety net that

effectively protects the poor and vulnerable members in fulfilment of the church's purpose?"

1.4. KEY QUESTIONS

The study addresses one main and three subsidiary questions.

1.4.1 Main Question

1) How can the GBC member churches develop a biblically grounded social safety net that effectively protects the poor and vulnerable members in fulfilment of the church's purpose?

1.4.2 Subsidiary Questions

1) How effective is social protection in the current welfare scheme offering the poor members of the church?

2) What is the theological and biblical basis for Christian social welfare provision?

3) How is social welfare presently understood and practiced among the GBC member churches in the Ashanti Region of Ghana, and how can it be improved?

1.5. RESEARCH DESIGN AND METHODOLOGY

The design of the research refers to the approach one proposes to use in finding answers to the problem(s) on hand (Mouton 2001:55). In view of the nature of the questions this research poses, the study is in the realms of empirical and practical theological investigations. The study utilized combined insights from biblical exegesis, theological reflections and use of relevant sociological theories to assess empirical data assembled from field work that helped to analyse the problem and test solutions. Since the nature of the problem to be investigated aims to correct an ecclesiological practice, the study utilized the Zerfass (1974) model for the research which I herein explain.

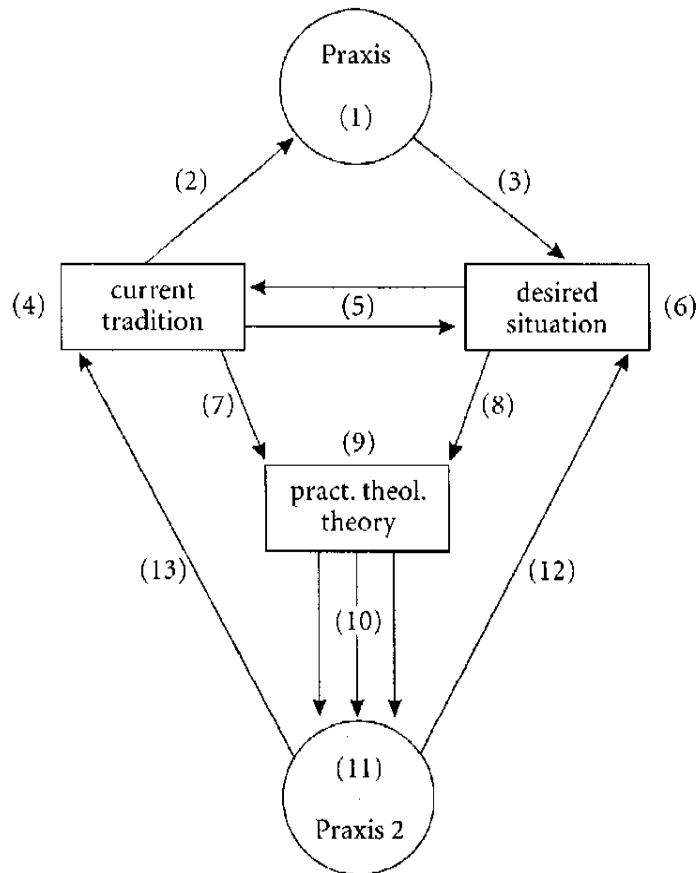
1.5.1 The Zerfass Model of Practical Theology

The Zerfass (1974:165-166) model of practical theology is a suitable primary tool for a study that is aimed at correcting a practice of the church. According to Zerfass, a climate conducive for reflection in practical theology begins with a need

for a concrete “Christian and ecclesiological action” (1974:167). In for example, a situation where it is observed that a number of people leaving the church are increasing, it calls for immediate reflection to correct the situation. Zerfass has presented a distinct category of theory that more clearly provides an operational process for incorporating theological tradition and situational analysis into a practical theological approach to correct an ecclesiological practice. The study adopted the approach suggested by Zerfass (1974) as its method of conducting a practical theological study because this method is best for studies whose outcome deals with correcting ecclesiological practice (Zerfass 1974:166). By inter-relating theoretical and practical consideration, this model results in a more grounded Christian praxis. It enables research to move from identifying and analysing problematic praxis to implementing and monitoring a better praxis. Tucker (2003:13) also suggests that this model is more effective in the long term because its presuppositions, methodology for obtaining results and principles of interpretation are clearly defined.

As illustrated in the diagram below, the model is designed to help reflection in a typical correctional intervention of the church. The diagram graphically shows the processes that a researcher of practical theology will go through to solve an identified problem.

Figure 1.1 The Zerfass Practical Theology Model



Source: The Practical Theology Model (Zerfass 1974: 166)

Research in practical theology often begins by examining a present situation and then formulating a biblical model of what it should be. It then culminates with developing a practical response. Praxis 1 in the Zerfass (1974:166) model of practical theology in the diagram above refers to the present situation or the problem under investigation. To be able to arrive at the desired situation, the model recommends the use of an operational science method as a tool of conducting a situational analysis. The purpose of the situational analysis is to help with an adequate understanding so as to be able to respond to the situation that has created the problem in praxis 1 Zerfass (1974:168). The situational analysis, describing the “what is” of a situation, when confronted with the claims of tradition or the “what ought to be”, creates a common ground which Zerfass refers to as the

operational impetus (Zerfass 1974:168). This new operational instruction can be tested through a follow-up analysis by way of a new situational analysis in order to fine tune the new theoretical framework (Zerfass 1974:169).

Even though the Zerfass (1974) model is very suitable and adaptable, its presentation raises one major concern. Zerfass seems to emphasise that the model is suitable for use as a response to crisis situation in the church. However, Tucker (2003:13) suggests that the task of practical theology has to do with reflecting theologically and scientifically on the complex issues of Christian ecclesiological practice. Reflecting theologically and scientifically on the church's praxis is an action that needs to be undertaken not only in the period of crisis.

1.5.2 How is the Zerfass Model Applied in this Study?

In the present study, Praxis 1 refers to the welfare situation as practiced among the GBC member churches. It also includes the theological framework and philosophies of the pastors, leadership teams and the managers of the various welfare schemes of the church. This present welfare practice and the benefits thereof are influenced by the current tradition which includes the constitutions and by-laws of the churches. The current situation of welfare practice is similarly influenced by the social expectations and the contexts of the situation of the pastors or managers of the welfare scheme administer.

To be able to arrive at the desired situation, Zerfass (1974:167) recommends the use of an operational science method as a tool of conducting a situational analysis. This study utilized both literary and empirical methods of investigation as its procedure to arrive at the desired situation. The first section of the literary study began with a situational analysis. This suggests a clearer description of the "situation as found at present" (Zerfass 1974:167). The first step, therefore, was to present a situational analysis of social welfare practice in the Ashanti Region, and specifically as it impinges on the GBC member churches in that Region. This was achieved by giving a detailed analysis of the profile of poverty in the Ashanti Region and the Baptist churches in the Region. This section also included an analysis of the social protection system in the Ashanti Region. The section also gave a thick

description of the manifestation of social deprivation arising out of poverty in both the Ashanti Region and in the Baptist churches of the Region.

As part of the situational analysis, I have carried out a review of the current welfare system of the GBC member churches in the Ashanti Region. This is the empirical section of the study that utilized a combination of qualitative and quantitative methods to investigate the nature of the problem. Twenty Churches – four from each of the five Associations of the GBC Churches in the urbanized parts of the Ashanti Region were randomly selected for the detailed study; their pastors, Church leaders and members were interviewed using both quantitative and qualitative methods. The choice of both quantitative and qualitative methods was made to achieve triangulation of methods (Neuman 2003: 170).

The structured interview technique was employed to collect data from the selected Churches. The use of a simple random sampling technique is justified on the grounds that most of the key elements of the population within the sample were homogenous (Lim and Ting 2012:9). Using Gerhardt's complete collection principle, the study interviewed the head pastors and head deacons of all selected Churches (Gerhardt 1986: 67). This technique limits the sample in advance to specific groups within the population universe due to their privileged knowledge of the subject under consideration. In all, the study planned to interview two hundred and twenty (220) participants from the twenty selected churches. These were to be made up of twenty (20) head pastors and twenty (20) deacons or Church leaders, twenty (20) recent beneficiaries. The rest were to be selected from the ordinary members of the churches. The ordinary members were to be made up of 40 participants each from the four age appropriate groups within the churches namely; the Men's ministry, Women Missionary Union (WMU), the Youth Ministry (YM) and the Young Ladies Association (YLA). However, only a total of 207 (94%), comprising of twenty head pastors and one hundred and eighty-seven church members, returned responses to the study. The interviews with recent beneficiaries and ordinary members were designed to solicit views from a cross section of the church members. The interviews employed the use of a structured questionnaire, made up of both open and closed ended questions to solicit the

views of the participants of the study. The questions tested the perception of respondents on how social welfare enabled the church fulfil her mission as the “body of Christ”, “people of God” and as a “kingdom of God” (Geisler 2010:1127; Erickson 1993:1047-1048; Longman 2013:306-308). Participants were asked to evaluate what they considered to be the impacts of the present welfare scheme. The questionnaire also aimed at soliciting the views of participants on how to improve the funding base of the social welfare scheme, extend the coverage of the scheme and how to improve the sustainability of the church’s social welfare schemes. Recent beneficiaries were also interviewed as part of the empirical study to enable them evaluate the service provided. A sample questionnaire for the empirical study is attached as annex 1-3.

Qualitative methods were also used to collect formative information like theological and philosophical underpinnings of pastors and other managers of the system, and information on expansion of the present scheme; for instance, strategies to increase effective participation. This was also to include strategies for collaborations. At the end of the initial field-work, follow-up interviews were conducted where responses obtained from respondents were found to be either incomplete or required detailed explanation.

The first section of the situational analysis also presented a detailed review of the relevant scholarship on social welfare with particular reference to the welfare situation in Ghana. This provided “a bird’s-eye view of previous research leading to the point at which your study enters the debate” (Smith 2008:213). This section also explored modern theoretical and philosophical foundations of social welfare provision, the traditional welfare systems and the significant welfare role that the GBC as a church has played in the Ghanaian context. Espin-Anderson’s (1990) perspective that classified welfare regimes into liberal, conservative and social democratic models, based on the social protection offered to citizens was of a major interest to the study. Similarly, Kim’s (2005:205-232) classification of state participation in welfare provision for citizens into structural functional, democratic politics and state-centered theories were of interest to the study. These perspectives are important theoretical foundations useful in exploring the issues

relating to Ghana's philosophy in welfare provision. Mapping from pre-colonial to modern times, what has economic structural programmes added up? How has welfare concerns and provision influenced poverty reduction strategies provision for policy alternatives and safety nets?

The third section of the literary aspect of the research also involved conducting both theological and biblical reflections. The theological reflections helped to analyse and explain the theological basis for the church's involvement in welfare provision. It also enabled the study to explore the relevance and impact of social theology on the church's social action. Three main social theologies that discussed the purpose of the church that have influenced the Church's social action and was considered relevant to our study include communitarianism, individualism and neo-Puritanism (Schneider et al 2011:405-426; Bowman 2007: 95-126; Gray 2008: 221-248). To help understand how the early church dealt with similar situations, reference was made to the classical historical works of the church such as (Aristides 1957:53-54).

The biblical reflection section involved a detailed exegesis of four anchor texts. The selected passages were considered to be of strategic importance to the discussion on the church's contemporary welfare responsibility. Using Vyhmeister's (2001:117-125) seven exegetical steps, the study conducted a detailed exegesis of the selected text from both the Old and New Testaments to explore their theological messages. The anchor text, beginning from pre-exodus instructions on social welfare (Leviticus 25:35-39), continued to Jesus' teaching in the New Testament (Matthew 25: 31-46) and finally settled on the early church's social welfare practice recorded in (Acts 2:42-47 and Acts 4:32-37).

Zerfass (1974:167-168) suggests that the main task of practical theology is to harmonize the claims of current tradition and the desired situation. This study focuses on the process of critical engagement, between the current welfare practices of the Baptist churches (which represent the claims of current tradition) on one hand, and the empirical study and the theological and biblical reflections (representing the desired situation) on the other hand. According to Zerfass, the

task of harmonizing the two claims is achieved by means of theological theory formulation. This critical engagement was conducted as part of the study. This engagement became the basis for the recommendations for a new biblically based model of Christian welfare provision. In making the proposals, reference was made to existing socio-theological theories and classical sociological group theories. Bediako (2001:2-11) suggests that such critical engagement is necessary, like a prism, for the true colours of welfare as God expects to emerge. The outcome of these critical reflections was used to formulate the new proposed model of welfare system.

The new proposal reflects Stott's (2006:183) description of the church as "a family, a local expression of the worldwide family of God, whose members regard, love and treat one another as brothers and sisters". The study shows that an effective social welfare system is essential for the fulfilment of the church's mission as the "body of Christ", "people of God" and as a "kingdom of God" (Geisler 2010:1127). Understanding this mission of the church is essential for implementing an effective social welfare system. It is expected that; the new proposal will be more in tune with the biblical-theological nature of the church's *raison d'être* and ensure that the deficiencies in the current system are effectively addressed.

Since theory must be combined with praxis so the two integrate and inform each other, the last step is an application of the findings of the research to real life situation of the Church today. The testing of the new praxis against the current practice has already begun at least in three (3) churches on experimental basis. However, the nature of the proposal requires a longer period to be able to report fully on progress. For instance, attempts to increase the financial base of the social safety net through investments will require at least a period of not less than three years to be able to make any meaningful impact. The trial testing of the model for a period, therefore, is effectively out of the scope of this study.

In summary, this research adopted the Zerfass (1974) model of practical theology in the following five (5) sequential steps to investigate and make proposals to improve the social welfare practice of the GBC member churches in the Ashanti

Region. Praxis one in the Zerfass (1974) model refers to the current welfare situation of the GBC member churches. Step 2 of the research is the investigative procedure used to conduct a situational analysis. The analysis was conducted using what Zerfass refers to as “The Operational Science” method to enable a clear understanding of the current situation. This step incorporated a review of the relevant literature and the collection and analysis of data on the current social welfare practice of the churches. The third step of the research, focused on the theological and biblical exegesis of four biblical texts, to identify the desired situation. Step 4 was the integration of current tradition (in step 1) and the desired situation (identified in step 3). This step required the formulation of practical theological theory. The formulated theory becomes the basis of what Zerfass refers to as the new “Operational Impetus” referred to in the model as Praxis 2. The final step involving the trial testing of the new model has already begun in some churches that participated in the study. However, the proposals require a longer gestation period before evaluations are conducted. Consequently, evaluating the proposed model, in order to be able to fine tune the new model will effectively be out of the scope of this work. Based on the findings of the research, I have made proposals for a new model of social welfare provision.

1.5.3 Field Work and Data Analysis

As much as possible, steps were taken to ensure that the right entry and exit protocols were used throughout the study. Recent beneficiaries were also interviewed as part of the empirical study to enable them evaluate the service provided. I sought both verbal and informed consent of research participants by first explaining the nature and purpose of the research. To assure participants of confidentiality, I explained to all respondents that their responses will be used purely for research purpose only. Part of the strategy to improve participation was to explain to the participating churches the possible benefits of the research to all churches, not only in Ashanti Region but also to the Ghana Baptist Convention and other Evangelical Churches beyond the Baptist denomination. I explained to participants that there will be no payment involved and that participation in the

research was strictly on voluntary basis. Participants were at all times made aware of their right to withdraw from participation without any consequences at any time.

The quantitative data was analysed with the use of the Statistical Package for Social Science (SPSS), a computer based software suited for statistical analyses of research data in the social sciences. The results of the survey have been presented in the form of graphs, tables and charts to (as far as possible) illustrate the views of participants. The narratives that form the bulk of Chapter Two are a true reflection of the views of participants.

1.5.4 Overview of Dissertation

This section of the dissertation is an overview of the chapters of the research. This dissertation is presented in six chapters. Chapter one is an introductory chapter which include all introductory material such as the research problems, the research plan and methodology. The chapter includes a brief historical background of social welfare provision in traditional societies in Ghana as part of the background to the problem.

Chapter two is the first step of the Zerfass (1974) model of practical theology research. This chapter is the first step towards conducting a more specific situational analysis of the social welfare situation of the Baptist churches in the Ashanti Region. Accordingly, the chapter is dedicated to the review of the relevant literature; giving a broad theoretical framework from which a more specific discussion of the practice of social welfare is conducted. It gives a broad perspective of the philosophy, theory and practice of social welfare globally and specifically in the Ashanti Region of Ghana. This chapter also describes the evolution of social welfare and also discusses the contribution of Christianity toward the evolution of modern day social welfare practice.

Chapter three of the research is the second step of the Zerfass model. It is the investigative procedure used to conduct a situational analysis. It begins the description of the current tradition of social welfare by presenting a situational analysis of the state of social welfare practice in the Ashanti Region. It specifically discusses the manifestation of social deprivation arising out of poverty in the

Ashanti Region and particularly as it impinges on the Baptist Churches in the Region. The chapter gives a thick description of the social welfare practice of the GBC member churches.

Chapter four of the dissertation coincides with step 3 of the Zerfass (1974) model. It is an attempt to find and present the ideal situation of social welfare according to the standards of God. Here, the study conducts a biblical exegesis and a theological reflection to identify the desired situation. A detailed exegesis of the four texts is selected from both the Old and New Testaments for this study.

Chapter five corresponds with step four of the Zerfass (1974) model of theological research. This chapter is a critical correlation of the practice of social welfare. It is an attempt at integration of current tradition (in step 1) and the desired situation (in step 3). Its major purpose is to harmonize the claims of current tradition and the desired situation. This chapter also includes the proposals made for the development of a new biblically based model of social welfare provisioning.

Finally, chapter six of the research work is a review and discussion of the research data as it is applied to the theological reflections in the dissertation. It also contains the recommendations for further research and the conclusions of the Study.

1.6. DEFINITION OF KEY TERMS

1.6.1 Social Welfare

Welfare ordinarily refers to “the action designed to promote the basic physical and material well-being of people in need” (Oxford Concise Dictionary). In every society, people are bound to face temporary life’s contingencies like old age, bereavement, sickness or temporal loss of income. In circumstances where they are unable to help themselves, someone, other than the person involved must provide the support needed to overcome the temporal need. Social welfare (known also as Social Protection) of a country, therefore, is the aggregate of all measures, both private and public, designed to restore citizens to their normal life by providing for the deficit or the void that is created by an adverse social contingency. Social Protection defined is by Department for International Development (DFID) as

“public actions – carried out by the state or privately – that: a) enable people to deal more effectively with risk and their vulnerability to crises and changes in circumstances (such as unemployment or old age); and b) help tackle extreme and chronic poverty” (DFID 2006: 1).

Social protection systems are either provided from formal (public) or informal (private) sources. It is formal when it comes from state and non-state sources and has legal backing. It is informal when assistance is from mutual and other sources without legal backing (DFID 2006:6, Oduro 2010:4). In Ghana, the informal networks providing mutual welfare assistance is considered to be very important as it has the widest coverage.

In the context of this study, social welfare is applied to the informal network of mutual assistance of the GBC member churches. The network provides assistance to their members who fall into adverse social contingencies, so they can lead their normal lives again.

1.6.2 The Needy

The needy in the context of this study are those who require temporary assistance to restore them to their former status. The needy may or may not be economically poor people. This includes economically poor people requiring temporary assistance to pay school fees or settle medical bills. It also includes other church members who are not necessarily economically poor but need fellowship and assistance in bereavement, temporal loss of income, job or any adverse social contingency that requires assistance.

1.7. PURPOSE OF THE RESEARCH

The purpose of a research according to Vyhmeister (2001:23-37), broadly outlines what the researcher intends to do about the identified problem. Elsewhere, in similar circumstances, there is a long tradition of scholarship available to suggest that Church based social support plays important roles in improving the quality of life and providing hope for the future among poor and vulnerable members of the church (Krause 2001; Warren et al 2001; Reingold et al 2007; Chatters et al 2011)

Preliminary study, Adasi-Bekoe (2013: 24-30) suggests that the GBC member churches recognize the difficulty of welfare provision outside the formal system. Each church, in their own way, has currently organized their membership to form mutual welfare support groups that operate as an informal safety net for members who require welfare support. The welfare support group provides assistance in all social contingencies that affect their members. The often assisted areas include but not limited to education, the payment of school fees, funeral costs, apprenticeship fees, hospital bills, initial capital for petty trading, feeding supplement for destitute and support for members who are affected by natural disasters. However, despite the fact that the churches are making extremely valuable contributions by helping the poor and vulnerable members, the operation of the present system as a safety net is fraught with several deficiencies.

Fund raising methodologies are some of the areas of the scheme considered to be deficient that impinge negatively on its operations. Funding for the operations of the scheme is raised only from membership dues payment. Other deficiencies are observed in the coverage of the scheme which appears to be very narrow and does not take actual needs into consideration. Instead, a pre-determined benefit is paid to all irrespective of individual needs. In most cases, it is the most vulnerable members whose needs are not met. Questions have also been raised about how equitable benefits paid to members are, the schemes sustainability and adaptability in the face of economic and social change. These are also seen as some of the deficiencies of the present system.

The present system has very rigid membership and financial dues requirement. This makes it difficult for the system to correctly apply the interpretation of the Deuteronomic principle of love and care for others (Deut. 26) and care for neighbours in need (Luke 10:25-37). The system is also deficient in its response to the New Testament's injunction to care for widows and the needy (James 1:27).

In the light of the above deficiencies, the research aims to support the GBC member churches develop their present welfare practice into an effective social

safety net to protect their poor and vulnerable members and their neighbours in fulfilment of the churches' purpose.

1.8. VALUE OF THE RESEARCH

This research was motivated by the researcher's concern for the poor and vulnerable members of society who have great difficulty in meeting their welfare needs. The goal of the study is to support the Baptist Churches in Ashanti Region to scale up their present social welfare scheme into a fully-fledged social safety net. The urban communities where the churches are located are characterized by mass poverty, arising out of unemployment and underemployment. The extended family's ability to meet welfare needs has been severely curtailed by the forces of urbanization and modernization. The tension between the need for income security and the apparent inability of the government to provide the assistance needed is indicative of the need for welfare provision. In such circumstances, someone must provide the welfare needs of citizens. In the absence of formal sources of welfare, the informal sources become the only available source for most people in the country.

This study emphasizes the importance of informal sources of welfare, like the church and other surrogate organizations. For the church, this research will help develop an effective social safety net for the provision of welfare that is theologically appropriate and practically relevant to the needs of her members. Apart from the main goal of the research, the value of the research can be enumerated as follows:

1. It seeks to provide an opportunity for adequate reflection and analysis on the nature of the problem of poverty as it affects the poor and vulnerable members of the church. This will also enable the church plan and provide appropriate response to the needs of their disadvantaged members.
2. The study seeks to broaden understanding of the roles the complex mix of the government, private employers, the family and other third sources like the church and the traditional social systems interact to provide for the welfare needs of

society. Much of this complex mix of social welfare provision in the Ghanaian context has not been adequately analysed on a scholarly level.

3. It will contribute to the discussion of the informal sector as an important means of welfare provision and also as an appropriate tool for poverty alleviation in the wider society. The research highlights the general important contribution of informal social safety nets as a means of welfare provisions and poverty alleviation in an emerging economy like Ghana. This research will bring out specifically how a distinctively biblical one may jostle with these different schemes.

1.9. PRE-SUPPOSITION

All the recommendations of this dissertation flow from the researcher's life's philosophy. One important pre-supposition that is likely to materially affect the content of this dissertation is the researcher's position on the infallibility of the scriptures. As a Baptist minister, the researcher believes in the infallibility of scriptures and as the Ghana Baptist Convention constitution reflects, he accepts that the "The scriptures is God's revelation of Himself to man ...without any mixture of error, for its matter. Therefore, all scripture is totally true and trustworthy" (Ghana Baptist Convention 2002). Consequently, the researcher accepts that the bible is the final authority in all matters of life. In matters of welfare provision, the researcher's attitude is that the scripture must be the final authority.

1.10. CONCLUSION

This dissertation is aimed at supporting the Baptist churches of the Ashanti Region in Ghana to design a welfare model in line with the responsibility God has given to the church. Raw data for the study was obtained from the GBC member churches in the Ashanti Region of Ghana. Welfare provision is one of the key areas the church can demonstrate her concern for one another as "brothers' keepers" (Genesis 4:8-9). Addressing social welfare concerns did not arise as a major issue in pre-colonial societies because of the strong presence of the extended family to handle most welfare needs. However, the family's ability to perform this function effectively has been curtailed by the forces of modernization and urbanization. The inability of the formal means of social welfare to provide the needs of the

disadvantaged members of society in Ghana has therefore resulted in a proliferation of informal support groups. Each of these support groups is providing assistance on their own terms. This research, through its biblical and theological reflections, hopes to identify God's standards for social welfare provision. It is intended that the output of this research will contribute positively in future designs of how the Christian church cares for her disadvantaged members. The proposals contained in this research, hopefully will enable the participating churches develop a social safety net that is theologically appropriate and practically relevant.

CHAPTER 2 – REVIEW OF THE SCHOLARLY LITERATURE ON TRADITION OF SOCIAL WELFARE

2.1. INTRODUCTION

In line with the Zerfass (1974) model of practical theological research, the first stage of the description of the current tradition of the problem under investigation is the conduct of a situational analysis. I have divided the situational analysis into two steps; a scholarly review of the relevant literature followed by a detailed thick description of the social welfare situation in the Ashanti Region and the Baptist churches. The purpose, according to Zerfass (1974:168) is to help formulate an adequate understanding of the situation that has created the problem in praxis 1, so as to be able to appropriately respond to it. This chapter of the dissertation is the first part of the situational analysis. It presents a review of relevant literature relating to social welfare provision and practice. It is aimed at giving a broad perspective of the philosophy and practice of social welfare globally and specifically among the Baptist churches in the Ashanti region of Ghana. Due to the dearth of research publication available on the situation in Ghana and similar emerging economies, for most of the time, I have turned to the theories and historical ideas from the industrialized democracies, particularly Britain, to understand and explain the Ghanaian situation. While this may inhere sources of potential errors, I believe it will nevertheless provide useful backdrop of ideas, which may be nuanced in application to the specific situation in the Ashanti Region.

The chapter begins with a recounting of the historical origins of social welfare practice. It recalls the social thought of ancient western philosophers, who were the first to systematically reflect on social progress and its implications for social welfare. These ideas of social thinkers became the foundations on which the theories of much of social welfare practice have been built. This chapter of the

dissertation also emphasizes the historic role the church played in shaping social welfare practice, and the philosophical positions from which the church has carried out its mandate to the poor. The chapter also reflects on the origin of formal social welfare practice in Ghana. Beginning from its traditional social systems that ensured that the welfare needs of most members of the pre-colonial society were met, the chapter traces the development of modern day social protection strategies through the work of the church to political authorities. This chapter also presents a sample of social welfare and welfare state theories. Social welfare theories discuss the practice of social welfare, while the welfare state theories provide a theoretical explanation of state participation in social welfare of its members.

2.2. HISTORICAL EVOLUTION OF SOCIAL WELFARE IN THE WEST.

This section of the dissertation is aimed at providing detailed background information on the historical evolution and development of formal social welfare systems in the west. The information contained here is based on the notion, as suggested by Stolleis, that the modern social welfare system of advanced capitalist countries is an “evolved” one. That it can be “best understood by knowing how it came into being. It has layers of historical growth, and is a far cry from the kind of rigor one expects of “systems” in the scientific or philosophical sense” (Stolleis 2013:20).

The section will highlight the trail blazing role the Church had historically played in the evolution of our modern day social welfare. It will suggest that the modern church can learn a number of useful lessons from the earlier periods of the Church in her quest to develop a biblically-grounded way of exhibiting brotherly love. In trying to understand the social welfare systems in Ghana, I have begun the review by attempting to understand social welfare evolution in the advanced capitalist democracies since these developments help us to understand our own welfare systems. This is because social welfare systems in Ghana are modelled after that of the western democratic states. Special emphasis is placed on developments in Great Britain possibly because they colonized the country, and as Stiles-Ocran (2015:38) has observed, Ghana’s formal “social welfare system is in consonance

with that of Britain". The reason for this close resemblance is that "it was the then British government who implemented welfare systems which could be suitable for the advancement of their policies and business, particularly, the educational tool". Ghana has since her political independence, continued in the tradition and philosophy of the legacy left by her colonial masters.

In tracing the origin and development of formal social welfare, reference is made to the pre-colonial social system in Ghana. This section will also highlight the role of the church in Ghana, particularly the historical churches and of late, the Charismatic and Pentecostal churches had played and continue to play in the development of social welfare in Ghana. Finally, this section will also show that the government of Ghana has played important roles in the development of social welfare.

2.2.1 Origin of social welfare in the West

A crucial development in the twentieth century is the emergence and expansion of institutions responsible for social welfare in the advanced democracies (Korpi 2001; Schludi 2001; OECD 2005; Myles and Quadagno 2002). The emergence of the welfare state in Western industrialized nations is itself a phenomenon. This has been accompanied by an increasing number of studies that deal with the origins and development of social welfare practice in Western democratic societies (Esping-Andersen 1990; Stolleis 2013; Crouch and Farrell 2004). Despite the proliferation of research, aimed at providing explanation of the development of social welfare systems, there is very little research that explains the welfare regimes in the developing countries. At best, researchers included as "cases" in quantitative comparisons, welfare outcomes in emerging economies (Kim 2004:205).

I begin this discussion with a note that provision for social welfare needs, originally was not part of God's intention for humankind and all of creation. God's original plan was that all of creation was to live in harmony with no outstanding welfare needs. Everything God made, Genesis 1:31 proclaims, was good. Creation's self-sufficiency is epitomized by the provision of the Garden of Eden for the first family

(Genesis 2:8-9). Inge (2003:33) suggests that the Garden of Eden is God's model condition for human habitation. Man's wandering for acceptance and an acceptable place of habitation is caused by sin (Brueggemann 2002:1). Since his exit from the Garden of Eden (Genesis 2:8-14) man's life has consisted essentially of risk taking. The consequence is that life's dangers of hunger and disease, injury and death have become the permanent companion of all human societies (Stolleis 2013:27-28). It is for this reason that man constantly devises strategies of coping and protection (2013:28). This dislocation from God's original plan has created a scenario where all human societies, at all times, have people who may be poor or disadvantaged in terms of access to the shared resources of society (Bowman 2007:100-105). For this reason, all human beings are unable on their own to live fulfilled lives and require assistance from others to survive. Since man exited from the Garden of Eden, all human societies have thus made provisions for one or more broad systems intended to maintain the well-being of individuals and provide for the vulnerable within society.

The institutions responsible for welfare provision have undergone several centuries of transformation in western economies (Stolleis 2013, Poe 2008). Social welfare programs and policies are society's response to age old questions of survival. According to Poe (2008:105), social welfare programmes answer questions like; "Why should we care about the poor? How do we determine who deserves help and who does not? Should we attempt to change individual hearts or change social structures in order to alleviate poverty? Who is responsible for the poor?" In her assessment, answers given to such questions reflect values of society and give direction to the nature of social intervention programmes a society will put in place (Poe 2008:105).

It is difficult to trace the beginning of formal social welfare because the issues they cover and the efforts to deal with them have always been with man right from the Garden of Eden (Genesis 3:18-20). Both Stolleis (2013: 23) and Poe (2008:106) showed that our modern day complex system of social protection has evolved over a long period of time. In their opinion, it is difficult to trace social welfare's origin to a particular period of time in history. It is in this context, that Faherty (2006:108)

urges us to “re-imagine the history of social welfare, as beginning with the dawn of the human race, and to conceptualize social welfare as those organized structures and processes of caring for vulnerable members that were advanced by every clan and tribe on earth”.

Nevertheless, Stolleis has shown that certain historical events may have combined to shape views of society and influence social policy positively in favour of social welfare (Stolleis 2013:24). In all cases, social welfare measures correspond to the economic character of the society (Jones 1952:453). Jones (1952:453) sees the “Christian conception of divine love” as the most important influence on the development of social welfare, particularly in society accepting individual welfare needs as the responsibility of the individual, the community, and even the secular state. The practice of social welfare and many of the original foundations of benevolence and charity have their beginnings in religious institutions (Placid 2015:4; Brandsen & Vliem 2008:59). “The desire to help others and, therefore the beginning of social welfare appears to have developed as a part of religion” (Langer 2003:137). However, Faherty (2006:109) cautions that it would be a historical mistake to assume that social welfare began solely with the altruistic elements of the early Christian community. He suggests that there exists “ample historical evidence that such charitable (i.e. outer-directed benevolence) activities existed in societies and cultures that pre-dated Christianity” (Faherty 2006:109). It is recognized again by several scholars that measures for social welfare are found in all human societies (Stolleis 2013:27, Day 2003, Jones 1952:453).

2.2.2 Christian influence on the evolution of formal social welfare

Social welfare system, referring to organized structures and processes of caring for the vulnerable, can be said to have begun “with the dawn of the human race” (Faherty 2006:207). However, most current attempt to document the history of social welfare in the western countries over-concentrate on the period following the passage of the 17th century Elizabethan Poor Laws (example Axin and Stem 2001; DiNetto 2003; Jansson 2001). There are nevertheless, few scholars like Day (2003), as well as Dolgoff & Feldstein (2000), who give us, in broad terms, some

of the beginnings of social welfare in early societies. Historically, as Langer (2003) has suggested, the desire to help others, and, “therefore the beginning of social welfare appears to have developed as a part of religion” (Langer 2003:137). Accordingly, Karger & Stoesz were right to speculate that the roots of modern social welfare in the western democracies go deep into the soil of the Judeo-Christian tradition (Karger & Stoesz 2008:39). The Judeo-Christian traditions are derived from the laws and culture of the nation of Israel. At their exodus, Israel was instructed by God to care for human welfare during their settlement in the Promised Land. God’s instruction to Israel in the Old Testament highlights Israel’s responsibility for the poor, which was not to be limited to their fellow Israelites but extends to foreigner sojourning among them (Exodus 22:21-25; Leviticus 25:35).

In the New Testament, Jesus added new and more challenging ideas to the care of the poor. He instructed His followers to make provision for welfare needs of others one of their cardinal responsibilities. From His inaugural sermon, He showed that ministry to the poor and the oppressed is very important to him (Luke 4:18-19). Throughout his ministry on earth, Jesus showed that he had compassion for the poor and the oppressed. His many miracles were to demonstrate his compassion for the needy and the sick. He healed the sick (Matt 14:14) and fed the hungry (Mark 8:2). For instance, His teachings about the Good Samaritan (Luke 10:33) and the lost son (Luke 15:20) were all about compassion.

After Christ’s death, Christianity began as a movement that attracted many poor members (Stark 1996). But since the church was not a political organization; its initial focus was not to prompt social reforms (Poe 2008:66). The church, therefore, concentrated on providing assistance to her needy members out of her own resources until such a time that the political leadership of society took over. The development of social welfare in human societies has grown alongside with the growth of the church. “As Christianity developed and became more institutionalized, the social welfare system also developed and became more institutionalized” (Poe 2008:67). A brief sketch of the church’s involvement in the development of formal social welfare will illustrate this assertion.

In the second century, Christian life was characterized by sharing to meet welfare needs of all members. In the early state of the church, the Christian community pursued far more effective degrees of communal egalitarianism as was possible. Aristides (1957:53), a second century Athenian Greek Christian Apologist, who wrote to extol the social distinctive of the earliest Christians paid glowing tribute to the eagerness of the early Christians to meet the social welfare needs of her members thus:

They despise not the widow, and grief not the orphan. He that hath distributeth liberally to him that hath not. If they see a stranger, they bring him under their roof, and rejoice over him, as it were their own brother: for they call themselves brethren, not after the flesh, but after the spirit and in God: but when one of their poor passes away from this world and any of them sees him, then he provides for his burial according to his ability; and if they hear that any of their number is imprisoned or oppressed for the sake of their messiah, all of them provide for his needs and if it is possible that he may be delivered, they deliver him (Aristides 1957:53),

The Christians' attitude towards the social welfare needs of others even won the admiration of the pagans. Lucian "the scoffer" of Somasata, who lived approximately between 120 – 190 A.D., swallowed his pride when he testified of the Christians thus: "Where the common interest is concerned, they make no account of cost;" and again, "If one of them suffers, they regard it as something touching all" (Harnack and Herrmann 2007:28-29). Lucian's testimony is buttressed by Aristide (1957:54) sentiments in his comments thus:

And if there is among them a man that is poor and needy, and they have not an abundance of necessaries, they fast two or three days that they may supply the needy with their necessary food. For Christ's sake, they are ready to lay down their lives, they keep his commandments faithfully, living righteous and holy lives as the Lord commanded.

With the legalization of Christianity as the world's religion in 313 AD by Constantine's rule, the church amassed enormous wealth and property, after and through the middle ages, some of which was used for the benefit of the poor. The tithe of its many members became one of the major means of raising funds for the church. A third of all tithe receipts was used by the church for the care of the poor in the church (Dolgoff 1997). Social welfare services began to be institutionalized with the development of the church. The bishop of each diocese became the patron for the poor, and was expected to administer relief to the poor on behalf of

the church (Troeltsch 1960). This required the keeping of adequate administrative records and data on the poor. The church, through the development of monasteries, became important sources of employment for many during this period (Garland 1992). Social services like hospitals and sanctuaries were typical services provided by the church for those who did not get aid through the feudal system (Keith-Lucas 1989). By the middle ages, the care for the poor became the sole responsibility of the Catholic Church. Webb (Webb 1928:4) comments on this development as follows:

Throughout the middle ages, the care of "God's poor" was a function of the Holy Catholic Church; I might almost say a sacrament comparable to prayer and fasting. As such, it was governed by the canon law laid down by the Pope and his council, and it was administered by an international hierarchy of Bishops, Archdeacons, Parish Priest and Religious Orders, supported by the ecclesiastical courts (The courts Christian). The primary motive of the alms of the faithful was the salvation of the giver: the effect on the recipient was a secondary, if not an irrelevant issue.

There is a fair amount of historical evidence to suggest that the church, up to the end of the third century, prioritized the provision of social welfare services to her members. Some of the key recognized and paid officers of the church were its social welfare workers. By the middle of the first century, the deacons became the first recognized officers of the church (Acts 6:1-6). The leaders of the church at Jerusalem officially chose seven of their dedicated disciples who were publicly recognized and given the responsibility to care for their poor and widowed members. By the second and third centuries, Christians gave a great deal of attention to practice of social welfare as one of the key activities of the church throughout the Mediterranean world. Jones (1964:906) concluded that at least there were "eleven (11) distinct structural paid roles within the Christian church by the third century". Out of these eleven paid positions, "six (6) were directly related to religious functions while ...the remaining 5 roles, however, can be classified as social welfare-related". He lists the social welfare roles as "deacon / deaconess, sub-deacon, exorcist, gravedigger (*fossor* or *copiata*), and attendant to the sick (*parabalanus*)" (1964:906). Jones (1964) concluded that since the individuals performing these roles were both appointed and supported financially from the church's financial resources, they can be considered the first Christian social

welfare workers. This shows that in the third century, the church gave social welfare a prominent place, by being willing to spend her financial resources on its workers.

The discussion above is not intended to create the false impression that “the early Christian social welfare system functioned as a well-integrated, effective and efficient network that met societal needs in some comprehensive manner” (Faherty 2006:119). There are records of significant deficiencies and observable abuses that have been noted by researchers such as (Gibbon 1932: 427). He noted cases of widespread administrative corruption and the lack of social equality among the administrators of the Christian welfare system. Bishop Eusibius, a fourth century historian, “documented in graphic details the insensitivity of many Church workers, as well as the avarice of some bishops who, instead of distributing resources to the poor and the needy, amassed large sums for their own use” (Faherty 2006:118, Stevenson, 1987: 215-216). These and several other accounted for the inability of the church to continue to support the poor. Bloy (2016), for instance, points to the disappearing of the old values and moral expectations of Christ of its members. Poe (2008:67) suggests that the church lost its focus on her initial interest in showing God’s care for the poor. Instead, she focused on maintaining a seat of power in the political arena. The Christian community began to place much emphasis upon individual personal responsibility as opposed to corporate responsibility for one another (Jones 1952:25).

2.2.3 Influence of Christian social theology on social action

In this section of the dissertation, I intend to build up on the earlier assertion that the Christian church had played a trail blazing role in the evolution and development of contemporary social welfare practice. In doing so, the church, according to Poe (2008: 63) has to answer questions she summarized as follows: “How does God want the poor to be treated? What is our responsibility as individuals and as part of the church to our poor neighbours? How should Christians try to influence the political and economic systems?” These questions are still relevant and the contemporary church in Ghana and elsewhere is still faced

with the need to find answers to same. The answers the church has given to these questions influence the nature of her social action at each successive generation. As Martin (2006) has pointed out, the answers given have often not been in a vacuum but are always influenced by the prevailing social philosophy and theological underpinnings of the church at every point in history. It is my intention to show in this section that prevailing social theology played a major role in the direction the early church's social action took. In subsequent chapters, I intend to again show, as Martin (2008) has suggested, that most of the contemporary social welfare practices of the church are legacies of social theological ideas of the past. Martin gives this hint in his quotation below:

Today, many ideas, concepts, and frames of reference in modern society are legacies of the history of Protestantism as it divided and morphed through Calvinism, revivalist evangelicalism, and fundamentalism. Even people who see themselves as secular and not religious often unconsciously adopt many of these historic cultural legacies while thinking of their ideas as simply common sense." (Martin 2006, No page)

Three social theological underpinnings that influenced the church's social action have been summarized by Gray as; communitarianism; individualism and neo-Puritanism (Gray 2008: 221-248 cf., Schneider et al 2011:405-426, Bowman 2007: 95-126). These social theological positions have influenced the answers the church has given to an age-old question of what is considered to be the right attitude towards social arrangements (Harnack and Herrmann 2007:5).

2.2.3.1 Social theology of communitarianism

Social theological positions summarized as communitarianism propose that the primary mission of the church is to transform the social order progressively to conform to Judeo-Christian ideals for a just society (Gray 2008: 221). The social gospel developed by Rauschenbusch in the 1970s strongly took inspiration from such a theological position (Bowman 2007:95). This social theology is based on the belief that the cardinal principle of the gospel is "Love thy neighbour as thyself" (Harnack and Herrmann 2007:7), and proponents argue that Christianity should take on the form of a free brotherhood (2007:7). Proponents of the social theology of communitarianism are the social active group. They emphasize the teaching

that the question of what one does to his neighbour is of central importance to the gospel (Harnack and Herrmann 2007:7). This school of thought dominated the attitude of the New Testament Church towards the poor. One important characteristic of proponent of this social theology are their attempt to convert their congregations into a community of active charity givers, emphasizing the bond of brotherly love among Christians (Harnack and Herrmann 2007:8).

One can say with certainty that communitarianism dominated the attitude of the members of the first Church towards social welfare needs of her members (Acts 2:42-47, 4:32-37). In this church, radical care and brotherly love for one another not in words only but also in deed was demonstrated (Harnack and Herrmann 2007:11). Commentary about early Christian life in the second century suggests that, living was characterized by sharing to meet welfare needs of all members. Love for God was demonstrated in the care for one's neighbour. Care for neighbours was a duty not to be expressed only in words but in deeds as well. Christian love was to be a feeling for all the brethren and was considered to be one of the ways to express one's worth for the kingdom. In Clement's *Pedagogues* (around c. 200), he wrote thus: "and if we are to the kingdom of God, let us walk worthy of the kingdom, loving God and our neighbour. But love is not tested by a kiss, but by kindly feeling" (Clement 1957:183). Everyone willingly gave to enable the body of Christ sustain meeting the universal welfare needs of members of the Christian community. Each member was expected to voluntarily contribute towards the needs of others, based on a conviction that one belongs to the group by choice. Tertullian, in his *Apology* 39.1-6 comments on this as follows:

Even if there is a chest of a sort, it is not made up of money paid in entrance fees, as if religion were a matter of contract. Every man once a month brings some modest coin – or whatever he wishes, and only if he does wish, and if he can; for nobody is compelled; it is a voluntary offering. You might call them the trust fund of piety. For they are not spent upon banquets nor drinking parties nor thankless eating-houses; but to feed the poor and to bury them, for boys and girls who lack property and parents and then for slaves grown old and ship-wrecked mariners; and any who may be in mines, island or prisons, provided that it is for the sake of God's school, because the pensioner of their confession (Tertullian 1957:156).

Christian worship and giving to meet welfare needs were organized together. Harnack and Herrmann (2007:13) report that on the same altar table where

“heavenly gifts were received, earthly ones were given as well; ...where people were called upon to offer their souls and bodies a living sacrifice to God, they offered their earthly gifts for the needs of the brethren”. Combining welfare provision with divine worship became an incentive to both the rich and the poor to attend worship service. While the giver saw it as an opportunity to present his gifts to God, the poor, who receive the gift, took the gifts as God’s provision to help meet his needs. The gifts from the altar are deemed to be coming from the hand of God. Thus, the same alter table expressed the joint ideas of love to God and love to one’s neighbour (Harnack and Herrmann 2007:13).

2.2.3.2 *Social theology of Individualism*

The social theological position referred to as individualism on the other hand assumes that the mission of the Church is to promote individual salvation through spiritual regeneration and personal moral reform (Jelen 1993:43-44). It assumes that because the social order is corrupt due to human depravity, efforts to transform it through social and political involvement are futile (Gray 2008: 221). The social order can only be transformed as a consequence of widespread individual conversion (Guth et al. 1997:59). One proponent of individualism says of the gospel as being

glad tidings of benefits that pass not away. In it is the power of eternal life; it is concerned with repentance and faith, with regeneration and a new life; its end is redemption, not social improvement” (Harnack and Herrmann 2007:6).

The early Christians who ascribed to this school of thought were indifferent to all earthly affairs, arguing that eternal life is important than earthly riches. They, therefore, attempt to rouse in the individual a strong sense of consciousness that focuses on the benefits of regeneration and a self-sacrificing personality. After all, people’s real homes will be in heaven and not on earth (2007:8).

The influence of the social theology of individualism became widespread in the church during the period of the protestant reformation (Poe 2008:68). During this period, social life changed from an agrarian one to an industrial society. Industrial life, characterized by what Tonnies (2001) referred to as *Gesellschaft*, emphasized

the emancipation of the individual from the traditional bond of the family. Industrial life focused on individual rights and responsibilities (Poe 2008:69). Consequently, the understanding of many biblical principles also shifted from communitarianism to individualism (Dolgoff 1997:61). The work of Calvin and Luther stressed “individual responsibility to God for understanding and interpreting scripture and for how to live one’s faith” (Dolgoff 1997:61). The Christian teaching that has come to be known as the protestant ethics also emphasized personal responsibility, frugality and hard work, and leads many of its adherents to frown on those who become dependent on society (Stolleis 2013: 27-28, Schilling 1997:26-27)

2.2.3.3 Social theology of Neo-Puritanism

The social theology known as Neo-Puritanism is rooted in the Puritan Reformation in England (Hughes 2003). Like Individualism, Neo-Puritanism assumes that the primary mission of the church is individual salvation, but also contends that this is best facilitated by the presence of a supportive social milieu (Gray 2008: 221). This social theology, while stressing the importance of individual responsibility, also emphasizes the importance of the church, creating an enabling environment for the poor to realize their potential and break out of poverty. Proponents of Neo-Puritanism support the use of advocacy for secular authorities to provide a supportive social milieu for the vulnerable to meet their social needs. Neo-Puritanism can be discerned in some of the sayings of the church fathers that called for a supportive social milieu for the vulnerable. For example, Harnack and Herrmann (2007:32) wrote that “Almost all the great Fathers of the Church gave expression to utterances that called for a supportive milieu for the poor”. Some of the sayings they listed include “Beyond what a man requires for his absolute needs, all that he has belongs to the poor;” and “What the poor ask is not thine, but their own”. (2007:32). During the reformation period, despite the waning of the influence of the Catholic Church, the writings of the church fathers continued to play advocacy role in promoting the rights of the poor (Harnack and Herrmann 2007:23). Their writings drew attention of states and city authorities to be involved in the provision of welfare needs of citizens.

2.2.4. Evolution of state participation in social welfare

Even though, one may recognize the path breaking role of the church as a conscience of society in dealing with the poor and the vulnerable, several historical factors may have positively influence views of society on poverty and how to respond to the needs of the poor. Some of these factors include; prevailing political, economic and social conditions (Poe 2008:105), and the “outbreak of the bubonic plague in the 1300s, that killed nearly 1/3 of European population” (Rengasamy 2009:1). Stolleis (2013: 25) similarly suggests that the “emergence of cities and slums, the beginning of trade and the formation of the first large fortunes of the 15th and 16th centuries such as the urban hospitals” brought to the fore the already difficult conditions citizens lived, and the need for organized social welfare. However, recently, Lynch (2004:2) has suggests that even in a liberal, so called Christian democratic regimes, some important considerations, other than the government’s religious convictions play important roles in providing social welfare services to the poor. He identifies the government’s “clientelism”, (the desire to maximize votes by providing social services to electorates) as the most important consideration. In other words, the principle of wooing voters for votes with social services has become a more serious consideration than its Christian values and ethics.

Historically, the state has always been reluctant to assume responsibility for the poor. It relegated this to the church, but accepted some level of responsibility when it became obvious that the church was financially unable to play that role Poe 2008). In England, “the Statute of Labourers in 1349 became the first enacted law that assigned some responsibility of supporting the poor to the government” (Poe 2008:67). This law unfortunately was oppressive to the cause of the poor. It sought to control the movement of labourers, fixed a maximum wage and treat poor people as criminals (Karger& Stoesz 2008; Poe 2008:66). A series of Poor Laws followed the Statute of Labourers from its passage in 1349 that gradually shifted the main responsibility for the management of the poor from the church to the state in England (2008:67). However, the outbreak of the bubonic plague created a severe shortage for labour. Hard pressed for labour to man the sprouting industries, the

State was forced to pass laws that compelled all able-bodied men to accept employment. It became an offence to give alms to an able-bodied beggar (Rengasamy 2009:3).

Towards the end of the 1400s, harsher legislations were passed in England, requiring that all accept and remain in employment (Poe 2008:72; Sider 1999:103). Begging and almsgiving were outlawed, except for people in certain categories. It was here that a distinction was first made between the deserving and the undeserving poor. The deserving poor comprised of people unable to work, namely; the aged, the handicapped, widows, and dependent children. The undeserving poor comprised of able-bodied but unemployed adults. The influence of the reformation and the work of Luther and Calvin and others became established and manifested in what had come to be known as the Protestant ethics, a philosophy that became influential in England. The philosophy emphasized self-discipline, frugality, and hard work, and lead its adherents to frown on those who are dependent or unemployed (Stolleis 2013: 27-28, Schilling 1997:26-27).

For a long time, the rulers of England made several abortive attempts to bring about some sort of national uniformity in the management of the poor. The laws that were enacted to control and manage the poor can at best be described as oppressive (Webb 1928:2). Until the reign of Elizabeth I (1601), what was known as the poor laws (in the 14th and 15th century) had little to do with relief of destitution. The philosophy at that time was not to find the right obligation of the rich to the poor, but rather to define the acceptable behaviour of the poor to the rich (Webb 1928:4). For instance, the early group of poor laws, notably, the Statute of Labourers (1350) “forbade the freed man from wandering out of his own parish, from asking for more than the customary wage, from spending money on fine cloth or on education of his children” (1928:2). The Statute of Labourers, became the first national level English law to control the movement of labourers, fixed a maximum wage and treated poor people as criminals. Towards the end of the 1530s, an Act for the Punishment of Sturdy Vagabonds and Beggars was enacted in England (Alexander 2016:1). This act increased the penalties for begging, but

placed the responsibility for poor relief on the parish and the local government (Alexander 2016:1).

The Elizabethan Poor Law of 1601 was passed to consolidate all the previous legislation into one and make provisions for a compulsory poor levy on every parish. The law, enacted by the English Parliament, established three categories of people eligible for relief: (1) able-bodied poor people; (2) "impotent poor" people (that is, unemployables-aged, blind, and disabled people); and (3) dependent children (Alexander 2016:3). This law also formed the basis for poor relief in English colonies, like Ghana, during the colonial era. The law also made provision for the appointment of overseers, who had the power to compel the poor to work and were tasked with the responsibility of allocating funds for the deserving poor (Elizabeth CAP II 2016 NP, Bloy 2016).

Towards the beginning of the 1700s, the Law of Settlement and Removal was established in England (Alexander 2016:2). It was passed by the English Parliament to prevent movement of indigent groups from parish to parish in search of relief. The law makes residency a requirement for assistance. Even though the law was considered to be harsh; it was designed to give authorities the power to evaluate people as to the likelihood of the becoming poor. It also became the basis for the spread of the residency requirement throughout Europe (Rengasamy 2009:3, Karger& Stoesz 2008). The law also enabled the control of the use of the Poor Tax by denying aid to anyone who refused to enter a workhouse. The workhouses became the means of forcing the unemployed people to work in order to benefit from poor relief (Alexander 2016:2). People accepted in residence include people such as the very young children, the handicapped and very old people were often given minimal care and worked long hours as virtual slaves (Rengasamy 2009:3, Poe 2008).

In summary, as I have shown, the laws at this stage, though were intended to control and manage the poor, sometimes produced negative effects on the same people for whom it was originally designed to help. This illustrated, sometimes, the negative consequences of Government activism in social welfare.

Further reforms of the Elizabethan poor laws in the 1800s led to the formation of charitable organizations. This further led to the abolishing of the denigrating conditions of the workhouses. It also led to the reformation of the treatment given to people who were classified as the "less eligibility" or the less able bodied. Charity Organization Societies (COS) was formed in England (Placido 2015:12) with an emphasis on detailed investigations, which has become the modern principles of mean testing in today's social work practice. It also encouraged the recruitment of volunteers to befriend applicants, make individual assessments with the aim of correcting their problems. The responsibility for the care of the poor began to shift from the Church to increasingly become Government's responsibility (Poe 2008: 109).

2.3 HISTORICAL EVOLUTION OF SOCIAL WELFARE IN GHANA

One cannot understand the origin of formal social welfare in Ghana without reference to her pre-colonial welfare system and the colonial legacy that permeates all her social institutions. Despite the fact that Ghana has been politically independent for several decades, the influence of her colonial past is still pervasive, and this legacy provides the foundations on which all the social institutions of Ghana are built (MacBeath 2010:1). Beginning from the colonial welfare legacy of the church, this section of the dissertation will trace important milestones of the development of formal social welfare to the government's role in providing modern social welfare services to her citizens

2.3.1 Traditional social welfare systems

The pre-colonial welfare regime of the Ashanti Region, like most parts of Ghana, was dominated by private welfare provision from members of the extended family (Stiles-Ocran 2015:30; Opoku 1978; Ministry of Gender Children and Social Protection [MGCSP] 2014:1-2). In Ghana, as in much of sub-Saharan Africa, the idea of a family extends beyond its conjugal members (Kutsoatia and Morck 2012:2). The extended family is a far larger web of relationships in which all members have a common ancestor, either male or female (Kutsoatia and Morck 2012:2), and is made up of both the living and the dead ancestors.

Opoku (1978: 155) has argued that the ancestors play important role in the welfare of the living. They are believed to take an active interest in the family or community affairs in their privileged position “as a superintending spirit who gives approval to any proposal or action which make for the well-being of the community. They show displeasure at anything which may tend to disrupt it” (Idowu 1978). Busia intimates that, the strong belief among the Akans that the ancestors are actively and constantly “watching over their living relatives ... punishing those who break the customs and fail to fulfil their obligations to their kinsfolk” (Busia 1954:157), accounted for the effective role the extended family system played in meeting welfare needs of its members.

The practice of expecting assistance from family members triggers a cascade of mutual dependency (Stiles-Ocran 2015:32). In the long run, the assisted individuals turn to give back in the form of reciprocity to ensure that the concerns of other needy persons were met. This grows out of the understanding that the basis of family wealth derived from land and labour was inherited from common ancestors. Thus, here, one can discern the existence of “a local ‘secular’ structure of poor relief” (Tonnessen 2011:1). This network of wider family members, even in the face of current urbanization, still represents the most important source of welfare for most Ghanaians, particularly in the rural portions of the economy (MGCSP 2014:1).

It was said of traditional society that their strong sense of holism meant that living in a community implies that what belongs to one was held communally (Neville (2009:44). Communal living was characterised by a strong inclination towards a ‘let-us-all-win-together’ approach to living (Neville2009:46). Leaders of the communities devised strategies to re-distribute income so that the poor and economically disadvantaged are served. It is said that the kings and chiefs, being the leaders of the time, collected dues in the form of farming produce in order to ensure re-distribution to the needy families (Stiles-Ocran 2015:32). This strong inter-dependence ensured effective social support of the entire society, so the number of people in the society who became disadvantaged was minimised. In the Ghanaian society, the work and value of the extended family transcended socio-

economic protection to offering psychological stability and moral upliftment (Kumado and Gockel 2003:1). Mbiti (1989:106) has given a good description of traditional communal living and its implication on welfare provision in his quotation below:

In traditional life, the individual does not and cannot exist alone except corporately. ...When he suffers, he does not suffer alone but with the corporate group; when he rejoices, he rejoices not alone but with his kinsmen, his neighbour and relatives...Whatever happens to the individual happens to the whole group, and what happens to the whole group happens to the individual. The individual can only say; 'I am because we are and since we are, therefore I am'. This is the cardinal point in the African view of man.

While eulogizing the important role the extended family plays in traditional societies, it is also important to point out that, all was not that rosy with the traditional system. Hoff and Sen. (2005) suggest that the extended family's system has actually been found to become poverty traps for many of its members. This is attributed to the over-reliance on the provisions in the extended family that has led to some members not working hard enough to be able to cater for themselves. Similarly, Alger and Weibull (2010) have shown that the expectation of financial assistance from family members can prevent the development of insurance markets. Similarly, Kutsoatia and Morck (2012:2) suggest that the expectations of "being supported by, and of having to support, members of one's lineage can also deter human capital accumulation, labour supply, entrepreneurship and risk taking".

The traditional system of care currently has suffered major set-backs, and is unable to effectively play its role. The traditional welfare system was characterized by the practice of mutual inter-dependence within the extended family (Stiles-Ocean 2015:32). In modern societies, however, these systems are weak and unable to play the role expected of it. Although the combined forces of modernization and urbanization have weakened the efficiency of the extended family and eroded most of the holism features of traditional life, it still persists, albeit, in a weaker form even in urbanized communities. Although the system remains intact in much of the rural segments of the country, its relative inefficiency

is attributable to poverty, rapid rural–urban migration patterns and family breakdown (MGCSP 2014:1).

Today, in the urban communities, informal fostering, a system “whereby a child is sent to live with another relative, typically an aunt or an uncle”, is one of the most common means by which the extended family participates in welfare of its members (MGCSP 2014:1). Ghana’s latest Multiple Indicator Cluster Survey of 2011 suggests that nearly 17% of children are living with other members of their extended families (GSS 2011:17).

2.3.2 Christian influence on formal social welfare in Ghana

Christianity first came to Ghana with the arrival of a small band of Portuguese led by Diago d’Azambuja in 1482, with the aim of preaching the gospel and exploring trade relations between the Gold Coast and Portugal (Debrunner 1967:17). Preaching his first sermon, the evangelist, Diago d’Azambuja, “spoke about God, Christ, Heaven and Baptism.” He promised his audience (King Kwamena Ansah and his subjects at Elimina) that should the King accept baptism, “the King of Portugal would regard him henceforth as a friend and brother ...and would help him in all his needs” (Crone 1937:15). Christianity in the Gold Coast thus began with a gospel that is laden with social welfare promises. The King of Portugal honoured his promise by establishing schools in the castles built along the coast to facilitate trade. The mutual advantage was that while the indigenes learnt to read and write, they also played the dual role of Catechist in the newly established churches and interpreters for the traders (Debrunner 1967: 21). The Christian religion has since become a dominant religion in Ghana, with more than 77% of people living in the Ashanti Region being Christians (GSS 2013: 4).

The historic churches have followed the tradition of her colonial leaders in focusing on both the spiritual growth of the people as well as considering also the socio-economic, physical and health aspects of their lives (Lidzen 2008:8). All the mainline churches in Ghana, Catholic and the Protestants, have contributed immensely towards improving the well-being of Ghanaians by carrying out projects to improve the quality of life of Ghanaians. Some of these projects include the

building of health centres, vocational and educational training centres, teachers' training colleges, provision of good water and building orphanages (Stiles-Ocran 2015:34, Kodua 2004:61-63). The impact of the mainline churches' work in improving the well-being of Ghanaians has received several favourable reviews by scholars (Stiles-Ocran 2015; Gifford 2004). Gifford comments on the contribution of the church in the field of formal education in the quotation below:

The mainline churches have been of considerable significance in building the modern nation, particularly through their schools, to an extent probably unequalled in Africa ... The schools - Mfantshipim, Adisadel, St Augustine's, Prempeh, with the Government-founded but very Christian Achimota ... have created Ghana's élite since the nineteenth century... The general cultural impact of Christianity is incalculable (Gifford 2004:20)

Churches in Ghana place premium on helping their members meet their welfare needs. It is for this reason that all the churches, whether Historical, Pentecostal and Charismatic, have organized welfare societies in all local assemblies. Most of the churches also have formed Non-Governmental Charities and Organizations to help provide welfare assistance when the need arises. In a recent dissertation for an MPhil degree, Nyarko (2012: 78-102) found that 100% of churches that took part in his study in the Kumasi Metropolitan Area have one or more forms of assistance for their unfortunate members who happen to need welfare assistance. His finding is collaborated by Adasi-Bekoe (2013), that similar arrangement is found in Baptist Churches (Lidzen 2008:7-9) Presbyterian Church of Ghana and the International Central Gospel Church in Ghana (ICGC), all also in the Kumasi area. Both studies suggest that all the churches have set up welfare schemes, where members who happen to have welfare needs are referred to for support. Assistance given to members ranges from helping with child school's fees, hospital bills, business start-up capital for small business ventures and food supplement for poor families among several others. In addition, the Church of Pentecost has in place a scheme known as Pentecost Social Services (PENSOS), which is aimed at helping those in need within the church. Grace Baptist Church, (one of the largest congregations in Kumasi with membership of about 5000) operates the Centre for Community Empowerment (CeFORCE), an NGO dedicated to the provision of assistance for the poor and needy members of the church.

The Pentecostal churches were initially reluctant to get involved in any social activities and theological training; insisting that the church should concentrate on 'spiritual' rather than social issues (Kodua 2004:55). With this attitude, many Pentecostals, initially, were not conscious of the development of the socio-economic aspect of their adherents, and rather concentrated their efforts on exorcisms (Stiles-Ocran 2015:35). Despite its initial resistance to social welfare provision of its members, today, both Pentecostals (Kodua 2004:55) and Charismatic's (Gifford 2004:20) have been involved in the provision of social amenities, with the aim of improving the well-being of their members. Drawing on data collected from both patrons and clients in Ghana. McCauley (2012:1) shows that modern Pentecostalism, like their historical counterparts in Ghana, performs a "form of big man rule" for its members. A big man rule (Hyden 2006:16) occurs in a situation where the combination of factors like a weak state and social institutions create opportunities for personal rulers to gain and maintain power by virtue of informal relationships with the masses. In emerging economies where state social welfare institutions are weak, Churches increasingly step in to provide alternative and trusted network of social support for its members. These trusted networks perform important welfare function in urbanized environments in Ghana, where there are weaknesses in the traditional forms of social network and the State's ability to provide social welfare.

2.4. SURVEY OF THEORIES OF SOCIAL WELFARE

As Mossialos and Oliver have stated, it is impossible for an analysis of health or welfare systems to be bounded by one sole theory. Instead, it requires crossing different theoretical frameworks (Oliver and Mossialos, 2005). To understand social welfare, its history must be "conceived as a series of events or incidents essentially linked by the continuum of time" (Gough 2015:29). Any explanation of changes or innovations in a society that was influenced, or as a direct result of social policy, can be traced to the influence of a handful of "great men" (Gough op cit: 29). Goldthorpe (1964) suggests that the work of such great thinkers and philosophers shaped the opinion of citizens in active public life to make policies

that neutralize the harmful effects of industrialization in the 19th and 20th centuries.

He wrote that:

The nineteenth century revolution in government, of which the making of social policy is seen as a central feature, it is still individual thinkers who are the heroes and it is their philosophies and doctrines which appear as the ultimate agencies of social change (Goldthorpe 1964:45).

It is from this perspective that I begin the discussion on theoretical and philosophical foundations of social welfare, from the ideas of some great individual thinkers or philosophers whose views contributed immensely to the development of formal social welfare.

2.4.1 Philosophical Foundations of Social Welfare

Though it is difficult to trace accurately the origin of men living and cooperating with one another for their mutual welfare, it is an undeniable fact that man has been living in society since the time of creation (Genesis 1:1). Since the time of his fall from the Garden of Eden and the chaotic days (Gen. 3:17-19), culminating in Cain killing his brother (Gen. 4:8-9), man has continued to live in cooperation for their mutual welfare. Social scientists interested in explaining the reasons for this continuous cooperation admit that it is one of the most profound of all the problems of social philosophy (Hossain and Ali 2014:130). An attempt to explain this relationship of the individual and the society has become the starting point of many social philosophical discussions (Day 2003, Dolgoff & Feldstein 2000, Rawls 1958:184). This brings into perspective the views of the Greek Philosopher Aristotle (386-322 B.C.) who suggested that man is a social animal who necessarily must cooperate with and assist his fellow man for their mutual welfare (Alexander 2016:1). His view gives a foundational understanding for the development and practice of formal social welfare.

However, critical thinking about the impact of social progress on all men in society may be traced to Alfred Marshal. In his 1873 classic entitled *The Future of the Working Classes* (Quoted from Marshal 1950:4-6), he envisaged a situation where all men would become “gentlemen”. A gentleman, to him, is someone with improved skills and no more doing a menial job. Such a person will also improve

upon his wages with his improved skills. Becoming a gentleman will, on the basis of one's improved skills and wages, come with improved welfare. With more people becoming gentlemen, society's welfare will be assured. Since the days of Marshall, the reflection on future progress of society and its possible ramifications on human welfare have been endless. Much of the earlier social thinkers reasoned along such lines, implying that economic improvement naturally would lead to increased income of individuals. Increased income is assumed to be directly linked to improvement in the welfare of individuals and by natural extension, the general society's progress.

This dissertation aims to make proposals for the development of a social welfare system that effectively protects the poor and vulnerable members of the GBC churches in Ashanti Region. In seeking to make meaningful recommendations for an effective social welfare system, I have sought for theories that provide adequate understanding of the fundamental issues of modern social welfare provision. The theories that explain social welfare can be divided into three main groups. The first group of theories explains social welfare from the perspective of social progress. They assume that economic progress of nations will bring in its trail, individual social welfare improvement. I will refer to them as the Economic Development-based Theories (Arthur Lewis 1954; Nurkse 1953; Frank 1967). The second group of theories is explanatory in nature. They attempt to explain what constitutes social welfare for the individual in a society (Parfit 1987: 493–502; Kagan 1998: 29–41; Crisp 2006: 98). Woodard (2012:788) refers to them as the explanatory theories. The final group of theories explains social welfare from the perspective of the state participation. They attempt to explain why states get involved in the social welfare provision of its citizens. I will refer to them as State Participatory or Welfare State Theories (Gough 2015:30, Myles and Quadagno 2002).

2.5. ECONOMIC DEVELOPMENT BASED THEORIES.

The earlier theories in the literature dealing with social welfare derive their explanation from the economic development perspective. They are based on the notion that economic development necessarily promotes social progress. Social

progress will eventually trickle down to improve the individual's social welfare. These Economic Development-based Theories can be grouped into three categories (Midgley 1984:181-198). They include Modernization, Dependency, and Classical Marxism Theories. These are theoretical attempts to explain the causes and nature of under-development and their social welfare implications. The theories assume that under-development leads to lower incomes and social welfare for citizens. The prescribed solution for the improvement of social welfare is usually through improvement of economic development of the nation, with the assumption that social welfare of citizens will naturally improve with increased economic development.

2.5.1 Modernization theory

Modernization theory, spearheaded by writers like Arthur Lewis (1954), Nurkse (1953), Hoselitz (1960), and Talcott Parsons (1951) is based on the sentiments that under-development is caused by the backwardness of productive institutions of the developing nations. As the name of the theory implies, the underlying assertion of the theory is that, modernizing the industrial production processes through effective mobilization will increase efficiency of the state (Coetzee et al. 2007: 31). This further would expand wage employment and gradually eliminate the subsistence sector of its impoverished labour force. Incomes are likely to rise with the modernization of economies, thus creating additional demand for labour and improved income. Walt Rostow (1960) assumes in his Classical Evolutionary Theory of the stages of economic growth and the conditions for economic take-off, that society's progress is evolutionary, and progress is implied once certain economic conditions are met. Economic growth will automatically bring in its trail, an improvement in the welfare of citizens.

Marshall (1950:11) takes the argument for modernization a step further by suggesting, for instance, that not only is society's development evolutionary in nature, benefits of social progress is cumulative and has irreversible effect on citizens. For Marshall, beginning with the principle of legal-civil rights as its foundation in the eighteenth century, political rights emerged as its natural corollary

in the nineteenth century. Social right was expected to emerge in the twentieth century, and with it, the creation of social citizens. Social citizenship was to be the epitome of social progress, where the benefits of development is expected to trickle down to the individuals, so they will be able to share in full, all the benefits of economic development and security of society. The concept of social citizenship was considered to be the functional equivalent of modern day notion of equal opportunity. Social citizenship affirms the existence of statutory rights that are often opposed to the values of the market place (Blau 1989:28). Although most of these early theories of social progress focused on economic development, the implication for social welfare of individuals was always assumed.

Critics of the Modernization Theory have questioned the validity of its welfare trickle-down effect of development (Midgley 1984:181-198; Esping-Andersen 1996:1-10). The major assumption underlying the conclusion that economic development of nations necessarily translates to improved social welfare of citizens has proved not to be the case in most emerging economies. In the Ashanti Region, for instance, it was demonstrated in Chapter One that despite the high growth rate of Ghana's economy, (averaging 7.5% between 2005 and 2013), there is still a rising poverty incidence among even the economically-active segment of the population. Poverty is relatively high among households where the head is engaged as self-employed without employees (70.3%), casual labourers (8.1%), and contributing family workers (11.1%) (GSS 2013:110-112). Similarly, Andersen (1996:1-5) suggests that the claim of Marshall, that, the emergence of social rights in the twentieth century will bring in its trail, has not materialized as predicted. He showed that despite the relative achievement of legal and political rights in most advanced capitalist countries, as predicted by Marshall (1950), social rights and the anticipated creation of the "social citizen" have not followed suit. He therefore questions the veracity of Marshall's prediction, and asks rhetorically "Was Marshall wrong to assume that modern civilization is cumulative"? (Andersen 1996:2).

2.5.2 Dependency Theory

The Dependency School, on the other hand, disagrees with the Modernization School, that the relatively poor welfare service development in poorer countries is caused by the backwardness of its productive institutions (Baran 1957, Frank 1967). Instead, they argue that under-development is caused by the exploitative relationship between the metropolis and its satellite states. Its basic tool of imperialism and the capitalist penetration of the poorer nations have been historically used to perpetuate the under-development of the satellite states (Goldthorpe 1975). The basic proposition of the Dependency School is that the metropolis depends on the satellite states for its development and will do everything to exploit the satellite states for its own development. Scholars like Rodney (1972) in his book “How Europe underdeveloped Africa”, suggests that, Europe, representing the metropolis, actively contributed to the under-development of Africa, the satellite state. This was manifested in colonialism, where the weaker nations were exploited to the advantage of the stronger nations. This resulted in the extreme impoverishment of the poorer nations (Ndulu 2004; Wallerstein 1980). One proponent of Dependency suggests that the exploitative link between the richer and poorer countries is responsible for the poor state of the under-developed countries in the quotation below:

In Africa, the ravages of conquest uprooted whole communities and lowered their health status, and millions of slaves and conscripted workers perished after they were forcibly taken to work for the Europeans. Food production, which was previously sufficient to maintain the populations of the colonized regions, declined and was later subordinated to the demands of the richer nations (Midgley 1984:189)

So long as capitalism remains the dominant force in the world economy, the “peripheral countries” can never realize their economic development aspiration. “Industrialization and economic progress, he argued, can only be realized in the periphery as a result of total disengagement from the metropolis” (Mandel 1976:35)

The theory blames economic exploitation between nations for the relative under-development of social welfare services in poorer nations. It suggests that economic exploitative relations between the rich and the poorer states will perpetually force the economies of the poorer states into a weakened state. It assumes that, since

weaker economies will not be able to support stronger social welfare services, social welfare in poorer countries will continue to be weak. Social welfare services will develop only when the exploitative relations between the satellite and the metropolis is checked (Brugess 1979: 1105-33, Navarro 1974: 5-27). In other words, the dependency theory asserts that improving social welfare services in the satellite states directly depends on the poorer state's ability to check the exploitative relations between it and the metropolis states.

The theory implies that, social service and facilities in the satellite states are "poorly developed, not because of a lack of resources, but because their resources have been, and still are being, transferred to the rich nations" (Midgley 1984:190). Burgess, for instance blamed the metropolitan states for the existence of poor housing in developing countries. He argues that, the shortage of housing is "due both to the expropriation of domestic capital and the inability of governments to raise finance capital on international markets for housing programs" (Brugess 1979:1105).

Proponents of Dependency Theories also suggest that social welfare policies in the satellite states remained poor in many developing countries because, their "social policymakers have replicated inappropriate welfare policies and practices from the industrialized countries" (MacPherson 1982:72). MacPherson has traced the origins of this process in colonial times by examining the development of welfare policy in Tanganyika as Tanzania was then known (MacPherson 1982:72). In Ghana, for instance, Mcbeath suggests that, Ghana's social institutions have taken after that of their colonial master's institutions even though they are not always appropriate (Mcbeath 2010:1).

Midgley (1984:189), has however, questioned the validity of the assumption that checking the exploitative links between the poorer and richer nations will in itself results in improvement in social welfare services. This criticism builds on the fallacy of assuming that economic improvement will in itself results in social welfare improvement. Notwithstanding the negative implications of the relations between the satellite and metropolitan states, it is recognized that the metropolitan states

have also played major role in shaping the economies of the satellites states and have thus contributed immensely towards the social welfare of its citizens.

2.5.3 Classical Marxism

Classical Marxism uses a theoretical construct of “historical materialism” in analysing the causes and nature of under-development in poorer countries (Midgley 1984:190). Historical Materialism is based on the assumption that the development of productive forces of society tend to define the level of social progress (Keller 2005:154, Laclau 1971: 19-38). The productive forces are the means of the productive process, whereby natural resources are transformed to satisfy human wants. The productive process tends to create two classes (the Bourgeois and the Proletariat) whose relations is defined by ownership or access to the productive process (Foley 2011: 16, Keller 2005:154). The bourgeois class own and control the productive process while the proletariat, the poor, have only their labour to sell (Frank 1972).

Historical materialism postulates that the productive process enables the rich to exploit the poor, which usually leads to the development of class struggles (Midgley 1984:190, Warren 1980:15). This exploitative process is encouraged and facilitated by capitalism, which encourages the maximization of profit (Foley 2011: 17). The desire to increase profits heightens the exploitative process, as wages are minimized so as to maximize profit (Foley 2011a: 15–38. Foley 2011b:ch. 3). This naturally leads to the lowering of income of the working class and the lowering of their welfare. The classical Marxist Theory, therefore, prescribes the abolition of capitalism as the only means of improving income and welfare of citizens (Midgley 1984:195).

This process is applied to international relations to explain the nature of under-development in the so-called third world. The nature of the productive relations between nations is explained by the level of development of its productive forces. Richer nations (the advanced developed nations) exploit the labour of poorer nations and their natural resources to the former’s own advantage. This process is

aided and facilitated by capitalism that encourages profit maximization (Midgley 1984:191, Taylor 1979).

One social welfare implication of this theory is that, the theory assumes that the poorer nations are so because of the exploitative relations between them and the richer nations. The theory implies that, poverty of citizens in poorer nations is caused by the exploitations by the advanced capitalist countries. Warren, however, asserts that Marxist's one-sided analysis of capitalism as the source of social ills is erroneous. Instead he asserts that "Capitalism is the greatest progress in human history" (Warren 1980:191).

Similarly, proponents of the theory suggest that the poorer nations have adopted inappropriate welfare policies from the advanced capitalist states, which have kept her welfare policies and institutions under-developed. Warren articulates the view that, major policy blunders in Third World countries "such as planned industrialization along the Soviet line, the adaptation of import substitution policies and the imposition of exchange controls", have contributed greatly to harmed social progress (Warren 1980:254).

The theory recommends that the breaking of the exploitative links, facilitated by capitalism, between the rich and the poor will improve incomes of the poor and the welfare of nations and individuals. However, Midgley again contends that looking at the examples of the Latin American countries, capitalist penetration of an economy provided a better alternative for improved income of its impoverished workers than the absence of it. He asserts that in "many Latin American countries that have substantial capitalist penetration ... have far more extensive welfare services than many African or Asian countries where foreign ownership of the economy is limited" (Midgley 1984:194).

The welfare trickle-down is assumed (Foley 2011: 18) but in reality, welfare does not trickle down with improved income of a nation. In emerging economies, the poverty gaps widen with improvements of the GDPs of the nation. In Ghana, despite the improvements of GDP of the nation and income of the few in formal

employment, poverty and the welfare situation of individuals have actually worsened.

In Ghana, during the period immediately after political independence in 1957, the first president, Dr. Kwame Nkrumah, experimented with Marxism. In a hurry to implement policies that will 'liberate' the economy from the perceived exploitative relations between the newly independent state and her colonial masters, plans were quickly put in place with the hope that it "will bring Ghana to the threshold of a modern State" (Nkrumah 1961:1). The first 7-year Development Plan, which he presented in 1961, was based on "a highly organised and efficient agricultural and industrial programme" (1961:1). The vision was to rapidly transform the economy of the newly state. He outlined the task of the new plan as follows:

The main tasks of the Plan are: firstly, to speed up the rate of growth of our national economy. Secondly, it is to enable us to embark upon the socialist transformation of our economy through the rapid development of the State and cooperative sectors. Thirdly, it is our aim, by this Plan, to eradicate completely the colonial structure of our economy (Nkrumah 1961:1).

The social welfare agenda, underlying the plan for a rapid development of the country, is revealed in a programme Nkrumah referred to as "Work and Happiness" (1961:1). The economy, it was assumed, will rapidly grow into a self-sustaining one, modelled after the socialist production and distribution, accepting full responsibility for promoting the well-being of the masses (1951:1). It envisioned formal education as a major tool for accelerated development, culminating in the Educational act of 1961 that made formal basic education free of all charges (Biney 2011:2). The establishment of "Ghana Educational Trust Schools, the several state corporations, roads, hospitals and several development programmes" in subsequent years were aimed at eventually improving the general well-being of Ghanaians (Macbeath 2010:1). Improving formal education and making it accessible to Ghanaians was high on the agenda of the new government of Ghana. Implicit in Nkrumah's famous dictum "Seek ye first the political kingdom and all else shall be added unto you" (Biney 2011:3), was the promise of an economic paradise and accompanying riches for Ghanaian citizens of the newly independent state. By the time of Nkrumah's overthrow in 1966, "Ghana had

already lost the fight to transform into an economic paradise” (Biney 2011:3). The much-anticipated social welfare trickle-down effect of economic development did not materialize in Ghana.

2.6. EXPLANATORY THEORIES OF SOCIAL WELFARE

In seeking to explain what constitutes social welfare for the individuals, I have chosen to examine theories collectively referred to as the Explanatory Theories (Woodard 2012:788). The explanatory theories have been grouped broadly by Parfit (1984) into three, namely, Hedonism, Desire-Satisfaction and Objective-list Theories. These theories aid our understanding of what constitutes social welfare for individuals. However, understanding issues of what constitute adequate social welfare benefits can be explained by examining the benefits of social welfare from both the materialistic and the idealistic paths (Cheung and Leung 2006:54). What constitutes social welfare for the individual can be explained at two levels. Social welfare is beneficial to the needy; when he receives assistance that enables him satisfy his social need. However, social welfare can also be beneficial at the conceptual level. There are citizens who conceive of social welfare systems as effective when it provides the needs of the poor and vulnerable in society. Such individuals are satisfied with social welfare, not because they have received material assistance personally from the social welfare system, but because others (the needy) have been supported. Such people are likely to be satisfied with a system offering social welfare assistance, not because they expect material assistance for themselves, but that the system will be available to help the needy whenever the need arise (Cheung and Leung 2006:54). Traditionally, it has been held that the assurance of provision for an adequate social welfare can bolster citizens' quality of life and thereby reduce stress and social conflict (Marshall & Bottomore 1992; Svallfors 1991).

In proposing a new model of welfare, two issues of grave importance need to be explored: the kind of intervention considered to be relevant to the individual, and the level of provision considered to be adequate. These issues of adequacy and relevance are considered to be of central importance to my dissertation, which

aims at proposing a new model of social welfare. When these two issues are properly discussed and understood, they aid our design of appropriate social welfare system. The success of any new proposal to address social welfare shortfalls therefore depends on an adequate understanding of the two central issues of adequacy and relevance.

Since Parfit's (1984:493) path-breaking argument in his *Reasons and Persons*, the theories that attempt to explain what constitute welfare for individuals have been divided into three, namely; Hedonism, Desire-fulfilment and Objective-list Theories(Fletcher 2013:206). The theories are said to be explanatory because they tell us" the conditions under which something is good for someone, namely, when it fulfils one of the person's desires" (Woodard 2013:790-791). The theories of Desire-fulfilment and Hedonism are two opposing Theories of welfare that attempt to explain what constitute welfare for people. They are considered "archrivals in the contest over identifying what makes one's life go best" (Heathwood 2006:540). I will now proceed to discuss the main idea of each of the theories.

2.6.1. The Theory of Hedonism

The theory of Hedonism identifies what constitutes welfare satisfaction with what makes the individual achieve most pleasurable life, and helps eliminate the most pain (Heathwood 2006, Weijers 2012:15-40). One is said to have his welfare needs met if only one is provided with what makes him happy. The theory, in its most plausible form, clarifies that pleasure is most fundamentally a propositional attitude rather than a sensation. The theory suggests that one's life can actually be filled with pleasure, as a state of affair, without necessarily feeling any sensation. Pleasure, therefore, may be attitudinal rather than a sensation or a feeling.

The theory has been criticized on the grounds that one does not necessarily have to feel pleasure to have welfare needs met (Heathwood 2006:553). In Ghana's Social Protection landscape, the LEAP is considered as one of the most important social welfare interventions in the country. The LEAP seeks to protect and empower extremely poor families. Its target group includes the elderly (aged 65

and above), the disabled who are unable to work, and caregivers of Orphans and Vulnerable Children (OVC). It provides a minimum financial support (cash grants) and access to other complementary services. Despite the fact that the programme does not provide or promote pleasurable feelings, it is accepted as one of the most relevant social welfare interventions in the country (MGCSP 2013:1). Similarly, Nozick (1974) has criticized the theory that if we were to accept Hedonism as a valid explanation of social welfare, we run the risk of eulogizing a “deceived mind” (Nozick 1974). He further explained that such theories, when applied to a person with mental illness, may rate him high on the scale of happiness as they may appear to be enjoying their poor state. Heathwood (2006:553), again, suggests that while it is possible for the person with a deceived mind to obtain happiness, they may not rank high in welfare because “they rank poorly on other scales on which a life can be measured, such as the scales that measure dignity, or virtue, or achievement” (2006:553). However, the fact that the theory may not be applicable to all people at all times does not rule out the possibility that it may be a plausible explanation of what constitutes individual welfare to some people at some times.

2.6.2 The Theory of Desire Satisfaction

The theory of desire satisfaction of welfare is opposed to hedonism on the grounds that one does not necessarily need to be happy to have his welfare needs met. All that one needs is to get “what you want, whatever it is” (Heathwood 2006:541), to have one’s welfare needs met. The theory suggests that desire is more important towards welfare satisfaction on the grounds that there are several issues of importance to the well-being of the individual, such as friendship, love, truth, beauty, freedom, privacy, achievement, solitude, that may not necessarily produce pleasure. When one’s life is filled with these things, one considers that his life is good. Since a good life means one’s welfare needs are met, one does not necessarily need a life filled with pleasurable things to have the good life.

Brandt (1982:179), one of the forceful advocates of Desire theory, has conceded that the theory does not adequately explain social welfare because of the problem

of changing human desires. The problem of changing human desires is anchored on the fact that what constitutes a desire today may no longer be a desire the next day because of several intrinsic and extrinsic factors. Similarly, Heathwood (2006:544) criticizes the argument of Desire Satisfaction theory by pointing out the problem of defective desires. The problem of defective desire arises when one desires something that is actually bad for his life. These may include things “such that, if we get them, we are made worse off because of it” (2006:545). When, for example, a sick person desires death, his life is not made better off by death.

2.6.3 The Objective-list theory of welfare

The objective-list theory of welfare is simply a list of things that is thought to contribute positively to one’s wellbeing. The theory posits that this list can be objectively drawn in all societies. The theory also suggests that a general list that contributes to welfare of individuals is independent of one’s attitude towards items on the list. The theory therefore, holds that whether something is good or bad for someone is independent of the attitudes that the person takes towards the thing. The theory has been criticized that individuals may not care or desire some elements on the list, but Fletcher (2013:210) counters this argument on the grounds that someone rejecting an item on the list does not negate the fact that the list is an objective one that can improve social welfare.

However, I will criticize the theory on the grounds that, any predetermined list of social welfare provision, no matter how objective it is, may require frequent review to make the social welfare services it provides relevant and appropriate. The current social welfare scheme of the GBC member churches has an objective list of things that are thought to contribute positively to one’s wellbeing. However, in Chapter Two of this dissertation, it was shown that most members were not too satisfied with the list, because it sometimes leads to members receiving social welfare benefits that are not appropriate to their needs.

2.6.4 Materialistic and Idealistic Paths of Satisfaction

Social welfare is supposedly beneficial, not only to the needy receiving it, but to citizens in general who expect social welfare to help the needy (Cheung and Leung

2006:54). Traditionally, it has been held that the provision of adequate social welfare can bolster citizens' quality of life, and thereby reduce social conflict (Marshall & Bottomore 1992; Svallfors 1991). It is, therefore, expected that citizens who directly receive material benefits from social welfare would be satisfied with the provision that meets their financial and material needs. On the other hand, there may be citizens who may not directly receive material benefits but are also satisfied. This is possible when such people conceive of social welfare as safeguarding a just and caring society (Sirgy 2001). Social welfare is, therefore, likely to affect satisfaction in life through two paths, namely Materialistic and Idealistic Paths (Cheung and Leung 2006:55). Satisfaction in the welfare system is said to occur through the Materialistic Path when direct benefits to the needy provide gratification of material needs. Satisfaction is said to be idealistic, where social welfare services enable the fulfilment of citizens' expectations, even though no material benefits are provided (Cheung and Leung 2006:55). The two paths, Materialistic and Idealistic, are also important reference points for explaining citizens' perception about the adequacy of social welfare provision. The extent to which individuals will be satisfied with social welfare provision is dictated by how they lean towards either the Materialist or Idealistic Path. These two paths are collaborated by several theoretical positions (Diener & Lucas 2000, Saris 2001, Diener & Fujita, 1995).

Social welfare is said to produce materialistic satisfaction when the needs of individuals are physically or materially met (Diener & Lucas 2000). They suggest that, the fulfilment of material needs is a necessary condition for life satisfaction. This theory implies that social welfare's claim to bolster citizens' quality of life (Marshall & Bottomore 1992) can be legitimate as long as it satisfies the material needs of citizens. In this sense, the theory is akin to the Livability Theory propounded by Saris (2001). In Saris's view, one's satisfaction in life is dependent on quality availability of material resources such as food, finance, and fresh air. The theory implies that social welfare's responsibility is to ensure that all people have access to these material resources in sufficient quantities to enhance life satisfaction. The resource theory suggests that, social and material resources are

equally important for individuals to live fulfilled lives. The theory emphasizes the important place of social resources, like religious groups and other social associations in providing life satisfaction. These theories, however useful, have been criticized as inflating the importance of material provision towards life satisfaction. Clearly, the Material Path has been found to benefit older people (Cheng & Chan 2003, Tung 1997) and the poor in general, whose immediate needs centre around health care, social security, residential, nursing, recreational, and other services (Duncan 2000). The same cannot be said of post-modern younger generations who may have different needs that are not necessarily of material nature (Cheung and Leung 2006:56). The theory also sees poverty and deprivation only in terms of income, however, poverty has both income and human dimensions (UNDP 1997:5). The human dimension of poverty encompasses economic, social and governance dimensions Harees (2012:441).

In contrast to the Materialistic Path, the Idealistic Path emphasizes the importance of non-material accomplishments towards life satisfaction. Unlike the Materialistic Path theory, the Idealistic theory downplays the importance of material gratification. They emphasize life satisfaction through adaption or identification with social standards, individual motivation and the collective good of society as opposed to material possession. The theory again posits that achievement of one's intrinsic goals in life is more important towards life satisfaction than the provision of material resources (Diener & Lucas 2000). The theory is attractive to people who hold the view that social welfare is necessary for a just and a redistributive society. Such people are attracted to, and are likely to support social welfare not because of any material gain it promises to deliver, but for the achievement of their own goals of an equitable society (Cheung and Leung 2006:55).

Understanding the implications of these theoretical positions has important ramifications for a study that is primarily aimed at suggesting a new model of social welfare provision for the church. The chances of any proposal's success will depend on the people's perception of what will make satisfaction for the people. Where more members of the welfare schemes lean towards the materialistic path, they will tend to expect that proposals for social welfare provision will potentially

increase their material resources. Similarly, where majority of the members of the social welfare scheme lean towards the idealistic path, as is the case of most modern societies, social welfare proposals will succeed if benefits tend to emphasize the importance of non-material accomplishments.

2.7 STATE PARTICIPATORY THEORIES

Recently, there has been growing interest in explaining the interest in the participation of governments of modern states in the social welfare of their citizens. This has attracted several research interests (Gough 2015:30; Myles and Quadagno 2002). The theories that attempt to explain state participation in social welfare of her citizens is collectively known as welfare state theories. These theories provide a systematic attempt to explain the observable similarities and differences in state welfare intervention. The theories also attempt to explain the condition under which governments may exercise their regulatory powers to ensure that social welfare of its citizens is guaranteed.

Two observable trends, which welfare state theories attempt to explain, include the emergence and growth of state participation in welfare of its citizens and the cross-national variation in welfare regimes. As a starting point, Briggs (1977) classical definition of the welfare state sheds light on the social welfare function expected of a modern government. Briggs conceives the welfare state to be “a state in which organized power is deliberately used (through politics and administration) in an effort to modify the play of market forces in at least three directions” (Briggs 1977: 29). The directions he cites are the provision of a minimum income for all, the provision of income for specific “social contingencies” like sickness or old age, and the provision of a certain range of social services. Briggs’ definition suggests that governments’ main interest in participation in the provision of social welfare is to use state power to modify the play of market forces in the provision of social services. In other words, governments play an important regulatory function in the provision of social welfare services to all citizens (Gough 2015:30).

Governments may modify the play of market forces indirectly by way of state legislation and directly by means of state provision of social welfare benefits in cash and kind to citizens.

In an attempt to answer the question of why states participate in the formal development of their welfare institutions, most of earlier researchers have typically turned to theories of Industrialism for an explanation (Wilensky and Lebeaux 1958; Kerr et al. 1960; Pryor 1968; Rimlinger 1971; Wilensky 1975). The Welfare State theories can effectively be grouped into three, namely, the Structural Functional theories, Democratic Politics and the Economic Theories of Government Policies (Gough 2015:29-38, Kim 2004:204-215). The Economic Theories of Government Policies, however, is not an attempt to explain the growing role of the state in social welfare provision. It focuses its attention on providing a criterion for evaluating government social welfare policy, both in the present and the future (Gough 2015:33). I will now focus my attention on the two theories which explain the growing interest of government in the welfare of its citizens, namely, the Structural Functional and the Democratic Politic theories, and apply them to the social welfare landscape in Ghana.

2.7.1 Structural functional theories

The structural-functional theories of welfare-state focus on the economic bases and the functional consequences of state development (Kim 2004:207, Wilensky 1975). The theory relies on widely held notion that industrialization, modernization, and urbanization tend to weaken traditional social institutions such as the family, and at the same time, they give rise to an urbanized working class. The social dislocation industrialization creates as a result of industrial development means that someone must take responsibility. Governments therefore intervene, accept as its responsibility and use social welfare spending to meet the needs of groups adversely affected. While the principles relating to the adverse effects of industrialization may be true of all nations, governments in emerging economies are not likely to make provision with state funding to relieve people on the margins of society.

In Ghana for instance, the theory can be illustrated with the current trends in urbanization and modernization that has resulted in nearly 65% of Ghana's population settled in the urban centers (GLSS 2014:1). This requires a high degree of personal mobility, for which the nuclear family is best suited. However, in doing so, new social problems are generated where the elderly are left stranded, strains are imposed on youth, and married women experience conflicts between their roles as housewives, mothers and employees. This in turn generates a need for the provision of social welfare services to deal with the problems of, for instance, old-age pensions, welfare services and youth unemployment.

Neo-Marxist variant of the Structural-Functional theory posits that welfare policies (e.g., unemployment compensation or job-retraining programs) are not initiated by the state as an autonomous state reaction to social problems or societal needs generated by the industrialization process. Instead, welfare policies became necessary as a means of holding reserve labour, ready for the moment when they would be needed (Kim 2004:209; Kerr et al. 1960:32, 152)

The theory has been criticized that it fails to explain the basis for state participation in social welfare. It also fails to explain state variation in welfare provision. It is silent on why some countries provide more progressive and redistributive social welfare benefits than others although they share similar levels of industrialization (Kim 2004:208). The claim also is contentious, because it assumes that public policy is the product of large, impersonal, economic forces (Myles and Quadagno 2002:36).

2.7.2 Theories of Democratic Politics

Theories of Structural-Functional category emphasize the consequences of economic development on welfare provision while the theories of Democratic Politics generally focus on the influence of political activities on social policy outcomes. They can be effectively divided into two groups: the Electoral Politics and Non-electoral Politics perspectives. The Electoral Politics perspective argues that democratic political institutions and their high level of participation and competition positively influence both the adoption of social policies and the level

of spending for them (Giddens 1976:716–22, Gough 1979: 8–9). Governments increased public spending in electoral years may be motivated by its desire to attract votes from prospective voters. However, this spending to attract votes become income transfers and public investment that may ultimately benefit people in the economy and improve welfare (Kim 2004:214; Myles and Quadagno 2002:37). In Ghana, for instance, there is ample evidence of “significant fiscal pressure in recent years...largely driven by fiscal excesses during election cycles” (Asiama et al 2014:22). Even though the relatively high excesses in planned expenditures are all made with the view to attract votes by sitting governments, they have a positive, even if uneven impact on welfare of citizens.

Non-electoral politics theories suggest that collective actions such as popular protests by the poor or industrial workers may eventually benefit the poor. This is possible because they have the potential of forcing the government to implement new welfare programs or increasing social spending (Kim 2004:215).

Proponents of the state-centred model suggest that the state has its own interests and capacities, and that these cannot be reduced to the interests of a variety of social groups. They contend that it is not the determinant role of societal forces that shape social policies, but instead, policies flow out of the interest and priorities of the state (Kim 2004:216). Welfare policies are not just a response to demands by trade unions or the working class. Instead they must be understood as those put into effect by a specific set of political executives and others in decision making authority (Kim 2004:217).

Welfare state theories are of interest to this study because they help to broaden our understanding of the complex mix of welfare provision in an economy. While they aid our reflection on the roles played by the government, they also help us understand important roles filled by the private employers, the family and other third sources like the church and the traditional social systems. In emerging economies, like Ghana, a bulk of formal social welfare provision to citizens is provided to people in formal employment. Since governments remain the highest employer in such economies, its role, first as an employer, becomes critical.

Secondly, by the use of its regulatory authority, governments become important players in the social welfare in emerging economies. It is assumed that an in-depth understanding of welfare state theories will shed light on the circumstances under which government will participate or indirectly “modify the play of market forces” (Gough 2015:30), in an attempt to satisfy the welfare needs of citizens. The circumstances under which governments step in to modify the play of the market forces depend on welfare philosophy of the government in question. Providing an analytical distinction between the different mix of the various provision systems has engaged the attention of researchers interested in welfare typology. These have been thoroughly discussed since the publications of the influential works in welfare typology by Walinsky and Lebaux (1950). It has been followed by discussions in (Johansson 1974; Olofsson 1988; Espin-Andersson 1990; Bamba 2007:1098-1102). They are, however, considered to be outside the scope of the present research.

2.8 CONCLUSION

This chapter is the literature review section of the dissertation. The reviewed literature covered the origin of formal social welfare. Even though the dissertation focuses on the social welfare situation in the Ashanti Region of Ghana, for want of published and or scholarly research in the region, we have for most of the time relied on research findings from the advanced democracies, which we found to be relevant in many ways. This is against the backdrop that Ghana’s formal social welfare is modelled after that of Britain because she colonized the country, and has left a legacy that permeates all social institutions of the country. The review also covered literature on the philosophical and theoretical underpins that has been used to explain what constitute social welfare of individuals. The review also covered theories of social welfare. Three major theories, as grouped by Parfit (1984), Hedonism, Desire-fulfilment and Objective-list theories, have been adopted to explain what constitute welfare for all people.

The discussion in this section of the dissertation includes a discussion of welfare state theories. These theories explain why nations participate in the social welfare

provision of their citizens. I have relied on Kim's (2004) classification of welfare state theories into Structural-Functional, Democratic Politics and State-Centred theories to explain why states participate in welfare of her members.

Apart from the theoretical foundations of formal social welfare, the chapter also discusses the traditional social systems, within which Ghana's social welfare regime functions. The chapter also highlights the contributions of the pre-colonial social system including the valuable contribution of the extended family and the ancestors.

One key area that the literature review covered is the role of the church in the provision of social welfare of her members. The research highlight the important contribution of Christian concepts in shaping social thinking that has made it possible for society to accept the welfare needs of others as the responsibility of individuals and states. Beginning from Israel as the prototype of the church, through to the early church, and to modern day Baptist churches, the research suggests that the church has, throughout history, considered social welfare needs as one of her major responsibilities. Evidence abound in the literature that the Baptist churches take the provision of the social welfare needs of their members seriously.

I have also shown that the church's social action has been influenced by several theological underpins. I have adopted Gray (2008) classifications of these theological positions into Communitarianism, Individualism and Neo-Puritanism to explain these theological underpins.

Finally, I have shown that the Churches (Historical, Pentecostal and Charismatic) in Ghana have taken welfare provision of her members seriously. A review of the literature on church participation in social welfare provision demonstrated that all Baptist churches have appointed deacons whose main responsibility is to look after the welfare needs of members. Each church was found to have institutions (Welfare societies and Non-government Organizations (NGO) responsible for social welfare provision of her members.

CHAPTER 3: SITUATIONAL ANALYSIS OF SOCIAL WELFARE IN THE BAPTIST CHURCHES OF THE ASHANTI REGION OF GHANA

3.1 INTRODUCTION

In line with the (Zerfass, 1974) model of practical theological research, the second part of the first step in the operational process towards addressing an ecclesiological problem is the situational analysis. This step provides a thick description of the “situation as found at present” (Zerfass, 1974:167). This chapter therefore examines the current state of social welfare practice among various Baptist Churches in the Ashanti Region of Ghana. It describes the manifestations of social deprivation as a result of poverty in the Ashanti Region and Baptist Churches in the region. The chapter also analyzes the existing social welfare provisions which have been put in place to address social welfare issues in the Ashanti Region and Baptist Churches in the region.

Even though the analysis is aimed at the situation in the Ashanti Region, for want of a better disaggregated data, generalized data describing the condition of the entire country is where necessary, used in the analysis. The analysis also identifies some of the existing welfare gaps in the current mix of social welfare provisions available in the Ashanti Region. The analysis establishes that poverty is a problem that affects a lot of people in the region and indeed, the whole of Ghana. Despite the fact that Ghana has an elaborate social welfare system to deal with the effects of poverty, when it matters most, the system has proven to be inadequate to offer the needed protection to the poor and the most vulnerable. The inability of the social welfare system to deal adequately with this welfare related issues has made private and mutual welfare the most preferred means for several people who need assistance.

The Church as an institution serves as one of the informal sources of social protection which offers assistance to the poor who otherwise have no means of

obtaining assistance. This chapter shows that these private informal or mutual forms of welfare provided by the Church are limited in scope of coverage, lack the proper management capability and resources to cater for the needs of their many patrons. It also provides information on both the physical characteristics and poverty profiles of the Ashanti Region and the Baptist Churches. It also discusses the social protection systems available to people living in the focus area. Finally, the chapter assesses the impacts of the provisions made on poverty, both short-term and long-term.

3.2. PROFILE OF THE ASHANTI REGION

Ghana is located in West Africa, bordered in the south by the Gulf of Guinea and lies just above the equator. It has a population of 24.7million (Ghana Statistical Service [GSS], 2012:10-11). It is divided into ten (10) administrative regions, with the Ashanti Region as the third largest (GSS, 2013:1). The region is centrally located within the middle belt of Ghana. It lies between longitudes 0.15W and 2.25W, and latitudes 5.50N and 7.46N. It shares boundaries with four other administrative regions, namely, Brong-Ahafo in the north, Eastern Region in the east, Central Region in the south and Western Region in the south-west. The region occupies a total land area of 24,389 square kilometers representing 10.2% of the total land area of Ghana. With more than half of the region lying within the wet, semi-equatorial forest zone, the Ashanti Region is noted for its agricultural production with cocoa being a major cash crop. It is also noted for its rich mineral resources. The largest gold mine in the country is located in the region (Modern Ghana, 2015).

The region has a total population of 4,780,380, representing 19.4% of the total population of Ghana. This makes it the most populous and the most rapidly growing region in the country (GSS, 2013:5). The central location of the region, coupled with its proximity to market and economic potentials has attracted migrants from within and outside the country (Modern, Ghana 2015). Its capital city, Kumasi, has a long history of in-migration. Conveniently located along the erstwhile trans-Saharan trade route, major roads radiate from the city into other parts of the country and into neighboring countries. These have made the city a

major industrial and commercial center and an ideal destination or transitional place for migrants (Owusu-Ansah and Addai 2013:75). Many of the migrants, with no skills to enable them find gainful employment find it difficult to afford basic needs like shelter and food. Most of them live precariously on very little income.

According to the 2010 Population Census Report, 69.4% of the workforce (Population aged between 15 and 64) in the region is economically active while 30.6% are not (GSS, 2013:109). Majority of the inactive workforce consist of young people who are not in school and the disabled who are unable to work for medical reasons. Only 4.6% of the population was categorized as unemployed (2013:116). While majority of the population are actively engaged in work, employment-related reduction in poverty levels has not been effectively felt due to rising inequality in income. Using the Gini Coefficient¹, the most recent standard of living survey in Ghana suggests that income inequality at 42.3% in the Region which is quite high (GSS, 2015:21). Osei-Assibey (2014) reported that the implication of a rising Gini index is that while the income of the rich is rising, that of the poor is actually falling. This has negative implications for welfare of the poor as it erodes any gains of economic growth (Osei-Assibey, 2014:5). Given that a large number of the population is economically inactive and the rate of unemployment was also high, the dependency ratio (the percentage of the population that depends on the working population) in the region is quite high.

Rising poverty incidence among the economically active segment of the population is related to labour market participation. In the labour market, poverty incidence is highest among households where the head is engaged as self-employed without employees (70.3%), casual labour (8.1%), and contributing family workers (11.1%) (GSS, 2013:110-112). The incidence of poverty was found to be related to sector of engagement. Workers engaged in the public (8%) and private formal (10%) sectors have a lower probability of being poor as compared to private informal

¹ Gini index measures the extent to which the distribution of income or consumption expenditure among individuals or households within an economy deviates from a perfectly equal distribution. A Gini index of 0 represents perfect equality, where everyone has the same income, while an index of 100 implies perfect inequality where one person has all the income.

employment of 17% (GSS, 2013:121). However, in Ashanti Region, majority of the workforce are engaged in the private informal sector and therefore likely to be in the low-income bracket. The public sector, the second highest employment sector, accounts for only 6.6 percent. The incidence of poverty could also be largely explained by economic activities of individuals and households. Poverty is highly endemic among food crop farmers and minimal among formal sector workers (Osei-Assibey, 2014:7).

Unemployment is a major cause of poverty among the youth in the region. More than 65% of the unemployed are youth between the ages of 15-24 (Nutor, 2015:1). Nutor (2015) further suggests that the problem of youth unemployment appears to have no immediate end in sight as it is related to major national socio-economic structural issues that have not been tackled. Nutor (2015) identified the difficult transition from school to work, the nature of Ghana's educational system and the high school drop-out rate among the youth as constituting major barriers towards youth employment. The majority of employment opportunities for youth in Ashanti, therefore, continue to consist of low-income agricultural and informal activities.

The highest concentration of poor people in the region is found in the urban centre where most migrants live. The urban population in Ashanti is currently growing at a faster pace than the national average, and with it, the urban poor. Ashanti Region's urban population, estimated to be 60.6% in 2010 had risen sharply from 51.3% in 2000 (GSS 2013:24). Migration contributed greatly to this trend. Nearly 47% of the urban population in the region is migrants, out of which 27.4% came to urban centers from rural areas within the region. Additionally, 18.3% and nearly 1% migrated from other regions of Ghana and outside the country respectively (GSS 2013:98-99). Consequently, the Kumasi Metropolitan area, the most urbanized part of the region, has the highest concentration of poor people in the region (GSS 2015:27). Even though there is some indication suggesting that migrants significantly contribute to this high concentration of poor people in urban centers, Owusu-Ansah and Addai (2013:1) found evidence to suggest that indigenous "Asantes" who traditionally consider Kumasi as their "home territory" are among the poor who live in very poor conditions.

3.2.1 Poverty Profile of Ashanti Region

There are many definitions for poverty in literature, but this study begins with the definition given by the World Bank. According to the Bank, poverty is:

Hunger, lack of shelter; being sick and not able to see a doctor ... not being able to go to School, not having a job, fear of the future, living one day at a time, losing a Child to illness brought about by drinking unclean water, powerlessness, lack of representation and freedom (World Bank 2000).

Poverty, according to this (World Bank 2000) report has many faces, changing from place to place and across time, and has been presented in many ways by many people. Similarly, the United Nations Development Programme (UNDP) Human Development 1997 Report distinguishes between “human” poverty and “income” poverty. The report introduces the Human Poverty Index (HPI) as a measure of human deprivation (UNDP 1997:5-17). The HPI combines basic dimensions of poverty and reveals interesting contrasts with income poverty. Income poverty stresses the limitation imposed on citizens due to lack of financial income, but human poverty uses indicators of the most basic dimensions of deprivation: a short life, lack of basic education and lack of access to public and private resources as a measure of poverty (UNDP 1997:5). Poverty in this wider context involves much more than the restriction imposed by the lack of income. It also entails lack of basic capabilities to lead full and creative lives. Similarly, Harees (2012:441) suggests that poverty has several dimensions. It encompasses economic, social and governance dimensions. While the economic dimension may be evident in income deprivation, the social dimension will be evident in connectivity between humans.

The limitation of the traditional measurement of poverty, using income and consumption as its main determinant, has therefore been criticized by several scholars such as Nolan and Whelan (2010), Owusu and Yankson (2007), and Ayadi *et al.* (2007) for being inadequate. In the Ashanti Region, poverty is recognized as multi-dimensional (GSS 2013:26). This multi-dimensionality of poverty in the Region is clarified by several studies that utilize the “voices of the poor” themselves to explain the nature of poverty (Nkum and Ghartey 2000, Ohene-Kyei 2000, Ashong and Smith 2001). Nkum and Ghartey (2000) for

instance suggested that, poverty in the Ashanti Region is indicated by inability to afford needs, lack of or inadequate economic activities like jobs, labour, crop farms, livestock and investment opportunities. It also includes the inability to meet the following social requirements: paying development levies and funeral dues, and participating in public gatherings due to financial constraints. It also includes the absence of basic community services and infrastructure such as health, education, water and sanitation, access roads among several others. These suggest that poverty in Ashanti Region encompasses both income and human poverty. It also has both social and economic dimensions.

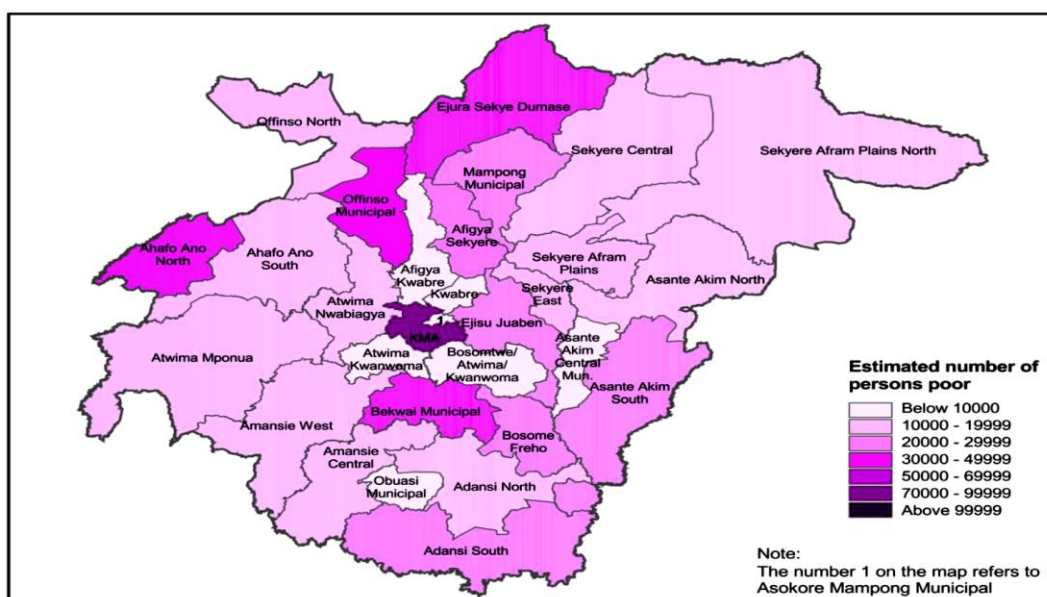
Owusu and Yankson (2013:3-8), again pointed out the limitation of income-determined poverty line by suggesting that it underestimates the spread of poverty in both rural and urban economies. It also creates an erroneous impression that poverty is a rural phenomenon. While the Ghana Living Standards Survey (GLSS), 2012 pegged poverty levels (using income as the main denominator) in the Ashanti Region at 14.8% (GSS 2013:14), Owusu and Mensah (2013:49), using the MPI, pegged it at 30.8%. The African Development Fund suggested that the underestimation is higher in the urban than the rural areas in Ghana (African Development Fund [ADF] 2005:2).

Despite increased budgetary allocation to the social sector of the economy, rising up to 39% by 2003, rising inequality in distributional allocations has taken its toll on the welfare outcomes of governmental spending. A look at the data appears to suggest an improved welfare outcome. For instance, the percentage of citizens having access to safe drinking water increased from 64% in 2000 to 79% in 2003. Similarly, illiteracy rate reduced from 27.3% in 2001 to 25.1% in 2003. However, the rapid population growth in Ghana, averaging 4.2%, coupled with its rapid urban population density means that in terms of absolute numbers, more people are worse off. Most of the rising numbers of citizens whose welfare outcomes are deteriorating are located in the urbanized segments of the economy (ADF 2005:3-4, Ghana Millennium Development Goals [MDG] Report 2010:54-60).

Even though there is evidence in Ghana that the prevalence of income poverty is reducing, there are concerns that human poverty and the social dimension of poverty is also increasing, particularly in the urbanized segments of the economy (UNDP 2010:12, United Nations Children’s Emergency Fund [UNICEF] 2011:1-2, Osei-Assibey 2014:1-10). According to the African Development Fund, at least “2 million urban dwellers in Ghana are classified as ‘poor’, and an estimated 15% of all households barely survive on incomes that are insufficient for an adequate diet” (African Development Fund 2005: X).

As shown in the map below (Fig. 3.1), the concentration of poor people is mostly found in the urban centers. The Kumasi metropolitan area has the highest number of poor people in the Region.

Fig. 3.1 Number of Poor People in Ashanti Region



Source: GSS 2015

Even though urban life comparatively offers good opportunities for citizens to better their social, economic and cultural conditions, several factors may also combine to make the scourge of urban poverty bite harder than its rural counterpart. For example, while the urban dweller often needs 70% or even 80% of his resources to buy food, his rural counterpart often needs 30% to 40% for the same purpose (ADF 2005:3-4). This leaves the urban poor little for all other necessities. The

ADF's Ghana Urban Poverty Reduction Project Report, 2005 further suggests that there are several conditions that make the urban poor in Ghana worse off than his rural counterpart. For instance, even though malnutrition, illiteracy and unemployment are indicators of human poverty in both urban and rural portions of the economy, prevalence rates are higher in all cases in the urban sectors than the rural. The ADF (2005) survey confirms 7.5% of the children considered wasted in urban centers as compared to 6.1% in the rural areas.

It is in the urban economies where a deteriorating human poverty, evidenced, for instance, in the lack of access to basic health services, potable water, and poor sewerage systems are clearly visible. These in turn facilitate the spread of diseases such as cholera, typhoid fever, and malaria, and reduced productivity (ADF 2005:3). It is also in the urban sector that the negative effects of a rising social dimension of poverty bite hardest on citizens. In the Ashanti Region, the social dimension of poverty is evidenced in the development of a squatter settlement, where homeless migrants find alternative shelter on a disused Race Course in Kumasi, the regional capital (Owusu-Ansah and Addai 2013:74). In this settlement, the research found that residents live in an "overcrowded, unprotected, insecure and unsanitary environment, particularly challenging for the women as they coped with issues associated with their unique needs for shelter, safety and security" (2013:74).

According to Coulombe and Wodon (2007:1), Ghana has long been considered a star performer in Sub-Saharan Africa as far as economic growth and poverty reduction is concern. This earned the nation heaps of praise as one of the few countries that is likely to be able to achieve the Millennium Development Goals of halving absolute poverty by the year 2015 (Coulombe and Wodon 2007:4-7, GSS *et al.* 2014:10). This was achieved on the back of a phenomenal Gross Domestic Product (GDP) growth rate, averaging 9.7%, and a rising per capita income above 1,227 United States Dollars (USD) by 2007 that has made the country statistically a lower-middle-income country (GSS 2014:1). Despite the relative high GDP growth, the combined effect of an ever-increasing inflation, averaging 14.6%, a crippling Balance of Payment deficit (US\$1.46 billion recorded in 2010) and an

increasing size of Government's expenditure during the same period contributed greatly in reducing the expected benefits of economic growth on the citizens of the country (GSS 2014:X). Consequently, the most recent Ghana Living Standard Survey (GLSS 6) conducted in 2013 suggests that the incidence of income poverty is quite high in most parts of the country. Just a little under a quarter (24.8%) of Ghanaians is income poor whilst under a tenth of the population is in extreme poverty (GLSS 2014: Xi).

Even though the description of poverty above does not necessarily directly describe the situation within Baptist churches in the Ashanti region, there are a number of reasons why they could be taken to be representative. The subsequent section provides a brief profile of the Baptist churches in the Ashanti Region. In this section, possible reasons are advanced to show that the poverty situation in the churches may either be the same or could possibly be worse than the regional picture.

3.3. PROFILE OF BAPTIST CHURCHES IN THE ASHANTI REGION

This section introduces the Baptist Churches as a Christian denomination in Ghana. It also discusses the philosophy behind the practice of social welfare arising out of the Baptist faith, and as practiced in the Baptist Churches in the Ashanti Region of Ghana.

Globally, Baptist Churches practice congregational polity, which implies that each Church is autonomous. However, the local congregations are expected to cooperate by voluntarily joining a governing body known as the Convention. The Ghana Baptist Convention (GBC) is the parent body of Baptist Churches in Ghana whose members have voluntarily applied and has been accepted into membership. Member Churches of good standing pledge to follow all the "principles and practices approved by the constitution of the convention" (GBC 2002:2). In matters of welfare, each local Church has absolute authority and autonomy in deciding what to do. However, the broader Baptist philosophy of welfare is set out in the constitution of the Ghana Baptist Convention as follows:

Every Christian is under obligation to seek and make the will of Christ supreme in his own life and human society. Means and methods used for the improvement of society and the establishment of righteousness among men can be truly and permanently helpful only when they are rooted in the regeneration of the individual. The Christian should work to provide for the orphan, the needy, the aged, the helpless and the sick (GBC 2002:12).

It is therefore expected that every Baptist Church, make local arrangements to cater for the social welfare needs of their members. In line with this expectation, all GBC member churches formally appoint deacons and deaconesses who, as part of their responsibilities as ministerial assistants, see to the welfare needs of the congregation. They also serve as referral points for members who have any special need.

The Baptist work began in Ghana in the year 1946 through the evangelistic work of Mark C Hayford, a Ghanaian who had earlier lived and received his call in Nigeria (Osei-Wusu 2007:1). In his Heritage and Identity paper, Osei-Wusu, (2007) submitted that the Ghana Baptist Convention's early beginning is associated with the missionary work of Nigerian Baptist brethren who lived and traded in Ghana in the 1900s, as well as those from the Southern Baptist Convention of the United States of America (USA). The missionary work of the Nigerian Baptist in Ghana was partly influenced by welfare considerations among a group of Baptist adherents who migrated to Ghana in the 1900 to trade (Osei-Wusu 2007:1). Even though the Ghanaian evangelist had planted some churches prior to the arrival of the Nigerian brethren, these churches faded away with his untimely death in 1935. Baptist missionaries from the Southern Baptist Convention in the USA successfully planted the first indigenous Baptist Church in Ghana in 1952 in the Ashanti Region. The Ashanti Region has thus had a long association with Baptist work in Ghana.

Beginning as a small Gold Coast Baptist Conference (GCBC) with support from the Nigerian Baptist Convention (NBC), the Conference has grown to become a convention, currently known as the Ghana Baptist Convention (GBC). It comprises of more than 2,000 local churches (GBC 2015:9). It is presently estimated to have a total membership of nearly one million (GBC 2015:9). Majority of these Churches

are located in the rural and deprived portions of the country (Osei-Wusu 2007:1). Osei-Wusu (2007) also suggested that majority of church members were “young and or unemployed (2007:2). The greatest welfare needs among these young people in the Baptist Churches were “assistance in learning job skills and finding employment” (Osei-Wusu 2007:2).

Baptist Churches within the GBC are divided into sectors, associations and zones for the purpose of effective administration. The Ashanti Region forms part of the mid-sector, which comprises of five (5) associations and over thirty (30) zones. The zones are the smallest units in the administrative organogram of the GBC, and therefore social welfare support for member churches begin here (Kankam 2015). Also at this level, the local churches cooperate and support each other in all matters of welfare. All churches, depending on their numerical strength within each zone were expected to make bi-monthly contributions of between fifty (50) and seventy Ghana Cedis (GHS 50-70) or its USD equivalent into a Central Fund, established at zonal centers. This fund is used as donations to churches in periods of bereavement. The social welfare support among churches at the zonal level is thus restricted to bereavement support.

With over two hundred and fifty (250) local congregations, the Ashanti Region hosts nearly 13% of churches within the GBC in Ghana (Ghana Baptist Convention [GBC] 2014:47-55). Its total membership of nearly sixty-five thousand (65,000) makes the Ashanti Region, the region, which is the most densely populated by churches with Baptist Churches among all the regions in Ghana. Even though, more than 60% of GBC Churches in Ashanti Region are located in the rural areas, over 80% of its members fellowship with churches in urban centers (GBC 2014:45-55). The Baptist Churches in Ashanti Region, in terms of location of its members, can thus be described as an urban church. Several of these members in the urban areas are immigrants from other regions of Ghana and neighboring countries.

A number of churches have created separate services for such immigrants to worship in their own language. Mention is made of the St. James Baptist, and the First Baptist Churches, both in Kumasi. St James Baptist Church organizes one

service exclusively for immigrants from the northern part of the country while the First Baptist Church also has an exclusive Yoruba service.

Even though there is no disaggregated data on the profile of poverty among membership of Baptist Churches, there are a number of reasons that suggest that the conditions of church members are no different from that of the entire region. These reasons include demographic characteristics, employment and residential status of members of the churches, and the general characteristic of Christian communities.

Osei-Wusu² (2007:2), suggests that “majority of the Baptist church members are mostly young and unemployed” and in need of “assistance to learn a job or find employment”. The UN World Development Report identified the young and unemployed as among the most vulnerable to poverty (UNDP 2014:18-19). One can therefore assume that the unemployed youth in the Baptist Churches are similarly vulnerable to poverty and may actually be poor.

The next section discusses the various social protection systems available to residents of the Ashanti Region and also highlights the specific situation of the Baptist Churches. The section will also show that, like other citizens, the poor members of the Baptist Churches have very little opportunity to benefit from the public social protection system. The absence of social protection, funded from Governmental sources for majority of Ghanaians, has caused these churches to provide safety nets for their members and in some cases non-members of the community. It is however worth noting, that the efforts of these churches are woefully inadequate to meet the enormous needs of their members.

3.4. SOCIAL PROTECTION SYSTEM OF GHANA

People in every society are often confronted with life cycle risks (e.g., sickness, unemployment, disability and natural disaster) and economic risks that make it difficult for them to live their normal lives. Social Protection is the umbrella term used to describe the programmes and policies that are aimed at either restoring or

²Osei-Wusu is a retired pastor of one of the Baptist churches in the Ashanti Region of Ghana

protecting the vulnerable from the effects of these risks. The main objective of Social Protection is to tackle poverty and to protect people from risks and shocks along the life cycle (International Labour Organization [ILO] 2014:6-10; UNICEF 2009:14; Abebrese 2011:3; Oduro 2010:9-10).

There are many definitions of Social Protection in the literature. The International Labour Organization (ILO) defines Social Protection as "having security in the face of vulnerabilities and contingencies, it is having access to health care and it is about working in safety" (Garcia and Gruat 2003). Social Protection defined this way is seen only in terms of the benefit of the social security it provides citizens in all circumstances. It is silent about source(s) of funding and who are the main actors in the provision of Social Protection.

The Department for International Development (DFID) takes the definition of Social Protection further and sees it as "public actions carried out by the state or privately that: a) enable people to deal more effectively with risk and their vulnerability to crises and changes in circumstances (such as unemployment or old age); and b) help tackle extreme and chronic poverty" (DFID 2006: 1). The DFID definition suggests that Social Protection can be organized and funded from both state (public) and private (mutual) sources. Even though a significant proportion of Ghana's Social Protection is funded and organized from Government sources, these benefits are available to minority of citizens who need to be socially protected. Instead, private sources of funding and organization of Social Protection is the most important means available to majority of welfare recipients in Ashanti Region and indeed the whole of Ghana (Abebrese 2011:12-14,).

There are several frameworks of Social Protection in the literature but ultimately, all the debates about social protection divide them into two main camps. Devereux and Rachel Sabates-Wheeler (2007:1) grouped these debates into the "Instrumentalist" and the "Activist" camps. The 'Instrumentalist' suggests that the existence of extreme poverty and inequality is a drawback on society's collective attempt to achieve the broader goals of development. The deprivation of extreme poverty, therefore, poses a risk to both the poor and the entire society. Advocates

in this camp strongly argue that social protection is needed for the purpose of “putting in place risk management mechanisms that will compensate for incomplete or missing insurance” (Devereux and Rachel Sabates-Wheeler 2007:1, Norton *et al.* 2001).

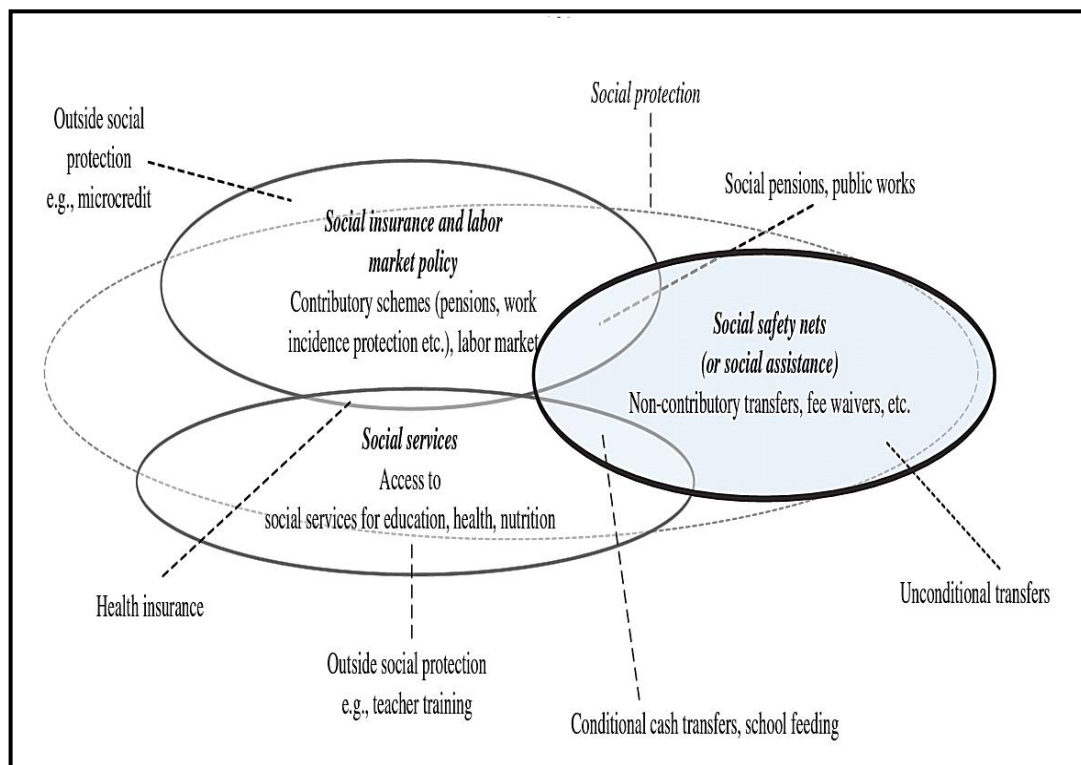
The ‘Activist’ on the other hand conceives of the existence of extreme poverty, inequality and vulnerability as symptoms of social injustice and structural inequity. In the view of advocates from this camp, “targeted welfarist handouts are a necessary but perhaps uncomfortable intermediate ideal of a guaranteed ‘universal social minimum’” (Devereux and Rachel Sabates-Wheeler 2007:1). For such proponents, social protection programmes are seen as “entitlement beyond cash or food transfers, and is based on citizenship and not philanthropy or enlightened self-interest”. It is also seen as a right (Devereux and Rachel Sabates-Wheeler 2007:1; Oduro2015).

In recognition that the poor and vulnerable members of her society need to be offered the necessary protection against natural or economic shocks, the Government of Ghana, recently drew up a National Social Protection Strategy (NSPS) (Abebrese 2011:7). The NSPS provides an overarching policy framework to ensure “co-ordination and complementarity” between all the programmes of Social Protection (Sultan and Schrofer 2008:2). The NSPS defines Social Protection as efforts that “go beyond income support and include the strengthening of social cohesion, human development, livelihoods and protection of rights and entitlements” (Ministry of Gender, Children and Social Protection [MOGCSP 2015:3; UNICEF 2009:43). The final draft of the Ghana National Social Protection Strategy sets the objective of building a national social protection floor for its population that ensures universal access to at least essential health care and a basic level of income security for children, people in active age and older people (ILO 2014:). Ultimately, the strategy hopes to create an all “inclusive equitable society in which ordinary and extremely poor and vulnerable citizens are protected from risks and shocks and are empowered with improved capability” (Ofori-Addo 2012:6). The strategy is the Government of Ghana’s self-evident vision of the

Ghanaian society. Its aim suggests that Ghana’s social protection policy direction is more akin to the “instrumentalist” perspective.

There are several classifications of social protection systems in the literature, but following the World Bank (2015:8), Ghana’s social protection system can be described as comprising of Social Insurance (SI), Social Services (SS) and Social Safety Nets (SSN). This is illustrated with Figure 3.2 below.

Figure 3.2 Components of Social Protection System



Source: Adapted from World Bank (2015:8)

The World Bank sees Social Insurance as comprising of Social Protection programmes where “the beneficiary makes contributions to a Scheme to mitigate risk”. They include labour market interventions and contributory transfers of formal employees during their working days. In Ghana, some of the benefits accruing from these contributory transfers include pensions, health insurance and labour market interventions that guarantee a minimum wage for all employees. Social Services on the other hand are governmental targeted and non-targeted transfers that

ensure that essential services are available to citizens. It includes subsidies on selected services to ensure that such services are available and affordable.

Social safety net on the other hand comprises of non-contributory transfers designed to provide regular and predictable support to targeted poor and vulnerable people (World Bank 2014:1). They include programmes that transfer either cash or in-kind items to vulnerable individuals or households. These transfers may either be conditional or unconditional (Scott 2012: 12). They are sometimes referred to as Social Assistance (World Bank 2014:1). Safety Net programmes were promoted in response to short-term adverse effect of structural adjustments. In whatever form they exist, they are largely associated with the idea of providing a short-term buffer (Scott 2012:13). Two of the most common Safety Net programmes in Ghana include the Livelihood Empowerment Against Poverty (LEAP) and the Ghana School Feeding Programme (GSFP).

From figure 2.1 above, there is no watertight departmentalization of the components of Social Protection Programmes. For example, conditional transfers under the LEAP and the School Feeding Programme can both be classified as either types of social safety net or social services. Similarly, Health Insurance in Ghana can be classified under both Social Insurance and the Social Services (World Bank 2014:1).

The next section assesses the viability, sustainability and adequacy or otherwise of the formal social protection system, funded mainly from Governmental sources. The section also analyzes the state of social safety nets of the Baptist Churches in the Ashanti Region. The analysis will highlight the fact that the social protection systems, though elaborate, do not adequately provide for majority of citizens in the Region. The analysis suggests that the safety nets provided do not address problems that are core to the issues of poverty among Baptist churches.

3.5. THE STATE OF SOCIAL PROTECTION IN ASHANTI REGION

Formal social protection programmes to offer protection to citizens against shocks and vulnerabilities are available in all categories for citizens in Ghana who qualify for assistance. Elaborate social insurance and safety nets are available mostly for

people in formal employment. Social services, however, are limited and depend on political ideology of ruling governments. Ghana's democracy has recently been dominated by two main political parties from two opposing ideological camps (Social democratic and Market capitalist traditions). It has been argued that ruling parties from social democratic tradition are favourably disposed to governments who take more responsibility towards the state providing social services than governments of market capitalism tradition (Kastning 2013:21).

A detailed review of existing plans to offer social protection suggests that despite the elaborate plans, a lot more need to be done in all categories (Social Insurance, Social Safety Nets and Social Services) to offer the needed protection to majority of citizens in need of assistance. This is because the present system neglects people in the informal sector, where, for instance, more than 85.7% of the active labour force in Ashanti Region is employed (GSS 2013:121). The components of the social protection system, namely social insurance, social safety net and social services are examined in more details.

3.5.1. Social Insurance

Ghana has elaborate social insurance provisions reflected in several programmes of the government. Article 37 (6a) of the 1992 Constitution of Ghana states that:

The state shall ensure that contributory schemes are instituted and maintained that will guarantee economic security for self-employed and other citizens of Ghana and (b) provide social assistance to the aged such as will enable them to maintain a decent standard of living.

However, despite this constitutional provision, Ghana has not ratified the ILO Convention 102 of 1952 that provide for universal social assistance for the elderly. Consequently, Ghana does not have a universal social security system. As far back as 1965, the government of Ghana had signed the social security Act into law. However, the social security system of the country is based on social insurance principles and targets workers in formal employment. The Social Security and National Insurance Trust (SSNIT) is a statutory public trust, charged with the administration of Ghana's National Pension Scheme. Under the law, Provisional National Defense Council (PNDC) Law 247, SSNIT offers long-term

protection to contributors of the scheme through elderly persons' pension, disability benefits and death/survivors benefits (UNICEF 2009:46).

The Act provides that, employees and employers contribute respectively 5% and 12.5%, of employees' income to the scheme. The self-employed are expected to contribute the total amount of 17.5% by themselves (Abebrese 2011:6). Contributors are expected to make a total of 15 years' contribution and attain 60 years before they qualify for full pension. One can also retire voluntarily at the age of 55-59 years but in which case one is entitled to a reduced pension. There is, however, a clause that qualifies a member of the social security scheme who becomes invalid, and has contributed to the fund for a period not less than twelve months within the last thirty-six months before the occurrence of the invalidity. Such contributors qualify for invalidity pension. In all cases, a full or reduced pension is made up of a superannuation pension, which comprises monthly pension and a lump sum payment (Kunawotor 2013:13).

Further amendments to the act in 2008 saw the parliament of Ghana passing the National Pensions Act (766) that established a three tier pension scheme. The Act 766 mandates the unification of all existing social security (pension) schemes by 2014. The third tier provides for discretionary contribution into a provident fund managed by private sector entities. The aim is to ensure that retiring workers have better outcomes resulting from their contributions (Petra Trust 2010:3-4).

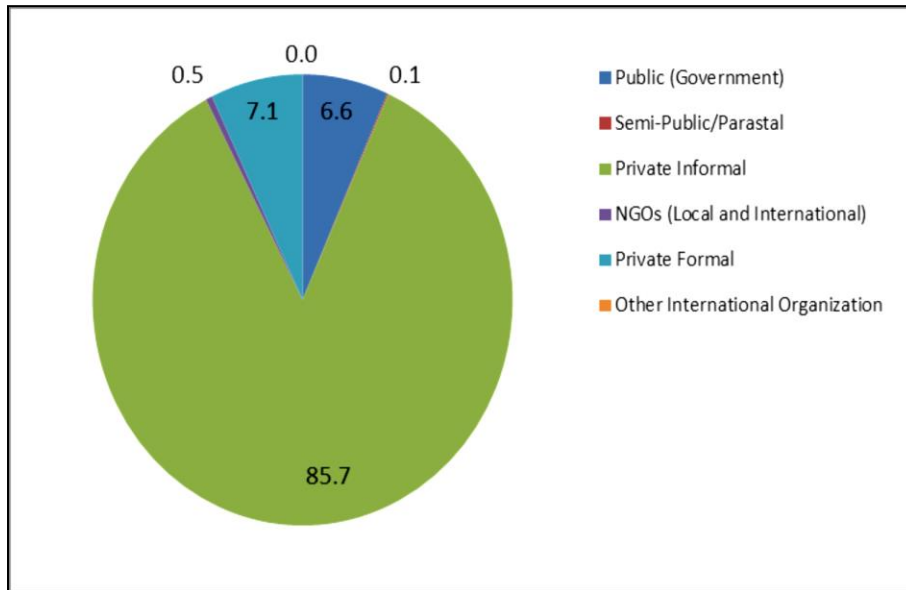
The programme has been criticized for being defective in terms of its intent to provide social insurance coverage for citizens. Three major weaknesses that contribute to the programme's inefficiency in serving its clients have been identified, namely; (a) its lower coverage, (b) its low benefits paid to the few who successfully complete the contributory cycle, and (c) failure or non-payment into the scheme on the part of some employers despite deducting the amounts from workers' wages (UNICEF 2009:45). The SSNIT, in its current form, has very low coverage in terms of minimum standards of social security accruing to retiring workers, number of registered contributors and quantum of payment to qualified

pensioners. The coverage of SSNIT is said to be low because it fails to meet the standards of ILO Convention 102 of 1952.

The ILO standard requires that, countries provide nine minimum standards of social security or contingencies, but the SSNIT scheme provided only three. These include superannuation pension, death/survivors and invalidity benefits (Kumado and Gockel 2003:12). In that sense, SSNIT's provision ignores majority of the minimum standards, namely, sickness, maternity, employment, injury, unemployment, medical care and the provision of subsidies for families with children (UNICEF 2009:45; Osei-Boateng 2012:101-102).

The current SSNIT's lower coverage is also reflected in the number of contributors to the scheme. As of 2001 for instance, Kumado and Gockel (2003:7) report that there were slightly fewer than 800,000 SSNIT contributors, constituting about 9.3% of the economically active population in Ghana. This is because the programme disproportionately targets people in formal employment. Even though there is a window of opportunity for workers in the informal sector to be enrolled in the programme, that opportunity is seldom used. In Ashanti Region, only 69.4% of the workforce in the region is economically active implying that a large proportion of the population, more than 30% of the workforce, is potentially out of the coverage of the programme (GSS 2013:109). Among the economically active segment of the population, nearly 85% in the region is self-employed, with 44.5% in agriculture, 18.4% in wholesale and retail trade, 12.2% in local manufacturing and repairs, and 9.9% in community, social and personal services. Only 13.7% is engaged in formal employment to qualify for benefits under this scheme.

Figure 3.3 Employed persons by sector of employment



Source: Ghana Statistical Service 2013:121

Apart from its low coverage, the programme has similarly been criticized for paying inadequate benefits to its subscribers. According to the 2011 SSNIT annual report, 88.4% of pensioners earn not more than GHS300 (\$100). Kunawotor (2013:6) suggests that this is barely enough to meet 40% of consumption needs of retirees.

The Legislative Instrument (LI) regulating the operation of the social security scheme makes it an obligation of the employer to deduct and pay employees' contribution by the 14th of the preceding month to a collection point. However, non-payment of workers' contribution into the scheme on the part of some employers is recently becoming a major problem (McGillivray 2000; Asare 2000). In a recent study, Amoquandoh (2011) found that the rate of non-payment has risen steadily among employers. Between 2006 and 2009, non-compliance rose consistently from 20% to 35% among 340 employers who participated in the study. Several reasons were advanced for defaulting in payment. These include the claim of inadequate funds (42%), inconvenient location of SSNIT offices (27%) and high rate of labour turnover (19%) (Amoquandoh 2011:46). Amoquandoh further suggested that defaulting is attractive to organizations with weak financial base because the "penalty rates in respect of non-compliance falling below general lending rates in Ghana, employers find it quite profitable to use workers

contribution as loans to run their business and pay later, even with penalty” (Amoquandoh 2011:20). Even though such employers may have intention to pay later, they end up defaulting in paying their workers contribution by the time the worker would be ready to go on pension.

In addition to pensions, there are other programmes that are classified under social insurances in Ghana because they are designed to reduce poverty and to build up protection for the poor and the vulnerable in society. They are worth only a brief mention because they are less fundamental in terms of coverage and impact. They include labour market interventions like the Minimum Wage and the Workman Compensation Act. The minimum wage guarantees a minimum wage to be paid to all workers, below which payment is illegal. The minimum wage, however, is fixed at a very low rate that it offers very little protection against poverty. The current daily minimum wage is fixed at seven Ghana Cedis (GH¢7.00), an equivalent of nearly 1.75 United States Dollars (\$1.75) (myjoyonline 2015). The Ghana Statistical Service pegs the daily “poverty level” income in Ashanti Region at 1.5 USD (GSS 2015:4). In a country where less than 43% of the population is employed (2015:109), the high dependency ratio makes the minimum wage effectively a “poverty level” income. The Workman Compensation Act, PNDC Law 187 of 1987 also mandates employers to compensate employees who suffer injury in the course of discharging official duties (Osei-Boateng 2012:102). However, it is difficult to track how this measure is reducing poverty as there is no independent monitoring system or data on its implementation.

3.5.2. Social Services

Social services are governmental targeted and non-targeted transfers that ensure that essential services are available to citizens. Social services provision to targeted groups is seen as part of what Devereux and Sabates-Wheeler (2004) referred to as “protective measures” of social protection. Its main purpose is to ensure that services are available to vulnerable groups. In Ghana, as in most developing economies, the decision to provide social services or not is significantly influenced by political ideology and budgetary considerations.

Two of the most common targeted provisions under social services that benefit poor people in Ashanti Region, worth in-depth study, are found in the Education and Health sectors. The Education Act of 1961 and the capitation grant to basic schools have contributed greatly in making basic education accessible to the poor and vulnerable members of the society. The capitation grant was introduced to absorb the cost of basic education in the country. This makes it possible for all children to enroll in basic education at no cost to their respective families. In the health sector, the National Health Insurance Scheme (NHIS) introduced in 2004 has made tremendous impact in making health services available to the poor and vulnerable people in Ashanti Region and indeed the whole of Ghana. The NHIS was introduced to make basic health services available and at an affordable cost to all members of the society. The next section discusses social services through the educational and health sub-sectors.

3.5.2.1 Social Services through the Educational Sector

In the Education sub-sector of the economy, as early as 1961, Ghana passed a law that made primary education both compulsory and tuition-free (Oduro 2010:5). The implementation of the Free Compulsory Universal Basic Education (FCUBE) in Ghana has been facilitated by further legislation and programmes that aimed at making basic education attractive, available and affordable. Three of the most recent influential programmes are the introduction of Capitation Grant, School Feeding Programme, and recently, the free Senior High School (SHS).

The Education Capitation Grant, introduced in September 2005, aims at improving school enrolment and retention. Under this programme, public basic schools in the country are provided with grants to cover tuition and other school levies previously paid by households (UNICIEF 2009:44). It enables basic schools implement the Free Compulsory Universal Basic Education (FCUBE) programme that made all basic schools in the country tuition-free. Since its pilot in 40 of the country's most deprived districts, the grant has subsequently been extended to cover all basic schools in the country since 2006. By making basic education free of all charges, the grant has immensely contributed in bridging the gap between the rich and the

poor in access to education. The government in 2009 also announced further expansion of this programme by promising to provide free textbooks and targeted provision of free school uniforms to children from poor and vulnerable families (UNICEF 2009:44).

Since 2004, the government has also implemented a School Feeding Programme (GSFP). The programme was set up with a long-term goal of contributing towards poverty reduction, improved nutrition among school children and food security in Ghana. In the short-term, the programme aims at increasing school enrolment and retention. Its strategy is to provide at least one hot and nutritious meal daily to children in deprived districts, using mainly locally-grown foodstuffs. The programme had a long-term goal of contributing to poverty reduction and food security in Ghana. The strategy to feed school children with locally prepared food, made out of locally grown foodstuff, means that it will focus spending an estimated 80% of the total feeding cost in the communities hosting the school. This will “provide ready market for farm produce, leading to wealth creation at the rural households and community levels” (Ghana School Feeding Programme [GSFP] 2011:1). In the short-term, this will contribute towards reducing hunger and malnutrition among school children and increasing both school enrolment and retention. In the long-term, the programme will contribute towards “boosting domestic food production and improving income of local farmers” (GSFP 2011:1).

The combined effect of the social sector reforms is an increase in all indicators of educational improvement. Gross enrolment rates of 85.3 in basic schools have been registered, while a Gender Parity Index (GPI) of 1.03 recorded at the pre-school level. Primary enrolment has increased from 2.5 million pupils in 2001/02 to 3,239,462 in 2005/06, registering an increase of 29.6% over the period (Ministry of Education Science and Sports 2006:2). By 2010, the level of literacy in the Ashanti Region had significantly increased for the population 15 years and older, from 65.0% percent in 2000 to 80.4% in 2010 (GSS 2013:61).

Despite these achievements, it is important to note that nearly 20% of the population in Ashanti Region is still illiterate (GSS 2013:81). In spite of the overall

improvements in literacy levels, there are several socio-cultural practices that perpetuate inequities in access to and use of basic services such as education (Osei-Assibey 2014:11). These factors may further contribute to inequitable allocation of resources leading to intensification of poverty among a segment of the population. In the field of education, even though Ghana's FCUBE programme absorbs most of the cost associated with education, the overall Gender Parity Index (GPI)³ is still low due to these factors. Even though there is observed significant increase of the GPI at all levels of education, the current primary level at 0.95 and that of secondary school and tertiary level at 0.88 and 0.71 respectively is not good enough. Trend analysis shows that the GPI, though improving, is not improving at a good enough rate to enable achievement of the MDG (2014:12).

3.5.2.2 Social services through the health sector

The National Health Insurance Scheme (NHIS) was introduced as a programme to help promote access to health services for all. The NHIS was launched in 2003 in order to "provide basic healthcare services to persons resident in the country" (Abebrese 2011:8). The programme became operational in 2004, and beneficiaries are expected to pay an annual premium to enjoy membership. However, in 2008, new reforms of the scheme, with the view to enroll more poor and vulnerable segments of the population, made membership of the scheme free for all children under 18 and pregnant women (Sultan and Schroder 2008:3). Further exemptions from the payment of premium exist for people in the following category; formal workers who are SSNIT contributors, SSNIT pensioners, and pensioners of 70 years and above (Universal Access to Health Care Campaign Coalition [UAHCCC] 2013:5).

The benefit package of the NHIS is pre-defined to cover almost 95% of the disease burden in the country. The scheme is financed by a health insurance levy, a 2.5% addition to the Value Added Tax (VAT), monthly contributions of formal sector workers to the SSNIT fund (2.5%), premium payments or contributions from

³ The GPI measures the ratio of boys and girls currently in schools. A low GPI suggest that more boys are in school than girls. For instance a GPI of 0.95 suggests that for every 100 boys in school, there are 95 girls.

informal sector adults as well as money allocated to the fund by Parliament and from investments and grants (UAHCCC 2013:2).

The NHIS was introduced with an ambitious policy objective, among others, “to ensure that within five years of implementation every resident of Ghana would belong to a health insurance scheme” (Agyepong & Adjei 2008; Ministry of Health 2004). Ten years along the line, only 9 million out of the total population of 25 million are actively registered members of the scheme. This means that only 35% of the population in Ghana has chosen to be part of the scheme (Dapatem 2013; Mahama 2013).

Several reasons have been advanced in the literature to account for the low coverage. Sultan and Schroder (2008:4) have identified the crowding out of the poor effect. They suggest that, “universal access does not guarantee that poor people are being reached – often they cannot even afford the very low premium that is required for the NHIS or the transport that is required to go and get registered”. The Universal Access to Health Care Campaign Coalition seems to endorse this suggestion by its comment that “by design, the NHIS is pro-poor, but in practice majority of the beneficiaries are in the upper income quintiles. The poor are being left behind” (UAHCCC 2013:5). This position is further buttressed by Saleh (2013) who argues that marked inequities in NHIS membership persist as it is estimated that 65% of the top quintile (compared to less than a third of the bottom quintile) are registered. The targeting of the poor for NHIS assistance has received commendation by the World Bank in their 2012 report (World Bank 2012). The report touted the NHIS indigent exemptions as the second best well-targeted intervention among all social protection programmes in Ghana. However, the UAHCCC suggests the “scheme is not equitable in providing access to the poor, even if exemptions are relatively well targeted” (UAHCCC 2013:23). This criticism is borne out of the fact that using GLSS5 data, one can estimate that only 12.4% of NHIS subsidies accrue to the poor. (2013:23).

This crowding out effect of the poor has negative welfare implication for the poor, whose welfare the NHIS seeks to promote. For instance, in Ghana, there is

evidence to suggest that the “children from the poorest households are more than twice as likely to die early than those from the richest households” (Osei-Assibey 2014:13). Infant mortality is estimated at 61 per 1000 live deaths for children from the poorest wealth quintile, and 38 deaths per 1000 live deaths for children in the richest wealth quintile. This confirms the suggestion that the children from the poorest quintile are more (1.60 times) likely to die before their first birthday compared to those from the richest wealth quintile.

There are other programmes classified under the social services, but they have made minimal impact on reducing poverty and vulnerability. These programmes include the Mass Cocoa Spraying exercise and the Ghana Youth Employment Scheme. Both programmes were introduced by the past Government of 2001-2008 but the new Government after the year 2008 has not followed its implementation keenly as the past Government had envisaged. The Government of Ghana in 2001 started to provide free spraying of cocoa farms for the farmers in order to control capsids and black pod diseases. The aim of the exercise was to reduce poverty by directly providing employment to the people engaged in the spraying exercise and also by helping farmers to increase their yield. Cocoa farming is a major occupation of several people in the Ashanti Region, and its productivity or otherwise has a direct impact on household incomes and accentuates poverty (COCOBOD 2016).

Nationally, cocoa farming employs around 800,000 farmers and also provides employment for several thousands of seasonal workers. It was projected that this strategy will increase production from the then average of 335,000 tonnes to about 500,000 tonnes by 2004/05 and to 700,000 tonnes by 2009/10 (COCOBOD 2016). By 2010, Ghana had crossed the one million tonnes production target (COCOBOD 2016). The programme was however tainted with politics and corruption that has led to the speculation that the programme has since been abandoned or decimated to a small percentage of its original intent. The Member of Parliament for Akim Oda has suggested that the new Government has cut back on the budget for chemicals meant for the mass cocoa spraying exercise (myjoyonline 2016). This, he suggests, has dire implications on the country's cocoa production targets. This revelation corroborates several other reports that suggest massive diversion of

chemicals meant for the mass cocoa spraying exercise (Star Fm 2016). As a result, Ghana's cocoa production as at the crop year of 2012/13 recorded 713,849 tonnes (COCOBOD 2016). Though a laudable idea, the exercise now rather provides fewer employment opportunities and has not in the long-term contributed much to poverty reduction.

The Government of Ghana in 2006, following recommendations from the National Security Council (NSC), established the National Youth Employment Programme (NYEP) as a means of reducing mass unemployment and under employment among the youth. The massive unemployment among the youth was considered at that time to be a national security threat. It was estimated that about 26% of Ghana's population was made up of unemployed youth in 2006 (Ministry of youth and Sports [MOYS] 2013:11). At the time of its conception, the programme was conceived to provide employment through a combination of self-employment opportunities, wage-earning jobs and voluntary service activities (MOYS 2013:15). The programme achieved phenomenal success in its initial phases. By the end of 2008, the programme reported that 111,452 beneficiaries have been engaged with about 42% exiting from the programme (p 33). At the end of the year 2010, a little less than 11% of the registered youth had been absorbed into one of the many modules the programme provided.

The programme has since gone through several adjustments to make it effective, responsive and sustainable. For instance, with a change of Government in 2012, the programme has been re-named as the Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA) (MOYS 2013:34). The programme has achieved very little impact since its inception due to reported corruption and administrative incompetency. This is because, the programme has assumed political tinge, and as such, political appointees are entrusted with management responsibilities irrespective of their competences.

Following widespread media allegation of corruption and abuse, a recent audit has established serious financial malfeasance and administrative incompetence against the managers of the programme (MOYS 2013:17-20). The report of the

audit found that despite increasing Government funding to the programme, GYEEDA is indebted to major service providers to the tune of nearly 200% of its annual budget (MOYS 2013:11). Adei (2013:1) has suggested that the “issues of corruption, fraud, waste and abuse in GYEEDA are deeply rooted in politics and is fast becoming a culture”. This culture of politicizing issues designed to promote employment and reduce poverty has serious ramifications for welfare of beneficiaries.

3.5.3. Social Safety Nets

Social safety nets, as non-contributory transfers designed to provide regular and predictable sources of income to the poor, play a major role in the complex mix of welfare provision to the extremely poor in Ashanti Region. Social safety nets provide income support or access to basic social services for people who fall upon particularly difficult times (ADB 2010:3). They can take several forms, including targeted or untargeted, conditional or unconditional, cash or in-kind transfers (ADB 2010: vii). These systems can either be provided from formal or informal sources. Formal social safety nets are provided by governments, Non-Government Organizations (NGOs), or Donor Agencies (ADB 2010:3). Formal safety net must additionally have legal backing (Oduro 2010:4). Informal safety net are provided from family or household sources, religious networks or other private sources with no legal backing during difficult periods (ADB 2010:3).

3.5.3.1. *Formal Safety Nets in Ashanti Region*

The most important formal social safety net programme of the Government of Ghana is the Livelihood Empowerment Against Poverty (LEAP) programme. The LEAP, launched in 2008, is Ghana’s flagship programme of the National Social Protection Strategy (NSPS). As at 2014, it was, providing support for an estimated 85,000 clients (World Bank 2015:92). The programme aims at “providing a safety net for the poorest and most marginalized groups in the Ghanaian society, notably the bottom 20% of the extreme poor in Ghana” (Ministry of Gender, Children and Social Protection *et al.* 2013:1). The programmes target three main groups of people within the extreme poverty group. These are identified as comprising of the

elderly (aged 65 and above), the disabled who are unable to work, and caregivers of orphans and vulnerable (OVC) children (MGCSP *et al.*2013:2).

The programme operates basically as an unconditional cash transfer for the elderly and the disabled. For the caregivers of OVC, the programme requires that they fulfill certain conditions to continue to benefit. These conditions, the MGCSP outlines as: “enrolment and retention of school-age children in school; birth registration of new born babies and their attendance at post-natal clinics; full vaccination of children up to the age of five; and non-trafficking of children and their non-involvement in the worst forms of child labour” (MGCSP 2013:3). The programme also requires that all beneficiaries be enrolled in the National Health Insurance Scheme. A recent impact evaluation of the programme has suggested that the LEAP cash transfer programme has made significant impact both on beneficiaries, their families and their local economies. Other significant impacts were observed in the sectors of food security, health, education, savings and investments (MGCSP 2013:4).

Despite the programme’s impact on the poor and vulnerable members of the society, there exist observable weaknesses of the programme that threaten its continual relevance. These include administrative weakness that has resulted in “irregular payments due to delayed receipt of funds at the central level; the relatively small number of targeted families in each community; and a weak linkage to other pro-poor interventions” (MGCSP *et al.* 2013:4). The World Bank’s recent review suggests that delayed payments have led to the programme not achieving one of its main goals of increasing household consumption so as to reduce poverty (World Bank 2015:43). This is attributable to the delay in the release of funds from the Ministry of Finance. For instance, in 2010 and 2011, “only three out of six scheduled payments were made, and these at irregular intervals” (ILO 2014:29). It is therefore not surprising that Handa and Osei (2012) found a negative impact of the programme on consumption, including consumption of foods, although this decreased over the 24-month observation period.

The LEAP programme has also been criticized for its narrow coverage, “reaching only about one-sixth of the extreme poor (UNICEF 2009:12). The profile of poverty among older people in Ghana suggests that more people need attention than the programme is currently offering. The ILO estimates that 24% of older people live in poverty, but only 4.8% of the population aged 65 and older is covered by the LEAP programme. Taking into account that only 5.1% of older people receive a pension from the SSNIT, this leaves 90 per cent of the older population without pension benefits and likely to face income insecurity (ILO 2014: IV).

Similarly, the targeting logic of programmes seems to be responsible for its low coverage. While it is a common practice in many countries to universally target all vulnerable persons such as severely disabled and older persons outside the labour market for assistance, Ghana’s LEAP programme, is on the other hand employ mean testing to select beneficiaries (ILO 2014:X). The efficiency of the LEAP targeting mechanism has also been criticized as being unduly complex, lacking transparency, and in some instances, showing bias in the selection of beneficiaries (ILO 2014:92).

3.5.3.2 Informal Safety Nets

In Ghana, as in most emerging economies, the challenging context of absence of Governmental and Non-governmental social welfare initiatives makes informal social safety nets the most important means of welfare to most citizens. Informal safety net comprises “either actions to minimize risks or transfers between individuals or households to cope during difficult times” (DFID 2006:6). It is seen as a “sub-set of coping strategies that draw on support from other households or individuals during periods of particular livelihood hardship” (Arnall *et al.* 2004:443). Informal safety nets in Ashanti Region, builds upon a long tradition of strong extended family systems, whose membership extends beyond the living unto the dead ancestors. It was expected, as a duty of every member of the extended family, to fulfill their obligation to kinsmen so as to avoid the negative sanctions of ancestors (Busia 1954:157). One’s obligation to kinsmen includes meeting their welfare needs in times of difficulty.

Bortei-Doku *et al.* (2007) have identified five main sources of informal protection that is modeled after traditional principles of reciprocity and mutual exchange. The systems they identified include; kin-based support systems, remittances, faith-based support networks, trades associations and credit societies. These support systems, presently, represent the dominant Safety Nets in the Ashanti Region.

3.5.3.2.1 Kin-based safety nets

Kin-based support system is based on familial connection that is activated in times of need, such as hunger, disease and old age. Individuals in need have traditionally depended on family or clan members for assistance in the form of either cash or in-kind benefits (National Bureau of Economic Research [NBER] 2012:1-2; UNICEF 2009:48; Neville2009:44-45; Mbiti 1989:106). These kin-based support systems were the most important welfare networks available in pre-colonial traditional societies. Neville (2009) suggested that the entire clan co-operated, in pre-colonial societies, to ensure that each member's welfare was assured. He writes that the individual's "welfare is inextricably linked with that of the clan" (Neville2009:45). These kinship ties, even though continues to be important in Ashanti Region, are no more effective due to urbanization and modernization. New form of kinship support is now available through remittance.

3.5.3.2.2 Remittances

With increased growth in migration among Ghanaians to the western world, foreign remittances to kinsmen now play a very important welfare function in Ghana (Gyimah-Brempong and Asiedu 2011). According to the Bank of Ghana reports in 2006, inward remittances to Ghana has assumed more importance as a source of foreign exchange to the country than even Cocoa and Gold (Gyimah-Brempong and Asiedu 2011:1). An overwhelming proportion of these remittances are used to support either household's consumption or for the construction of homes and other social services, which make positive impact on poverty reduction and welfare. In the year 2008 for instance, 16% of remittance received in Ghana was spent on housing, 33% for businesses, and 10% for funerals, Churches, other ceremonies and developmental projects (Ahinful *et al.* 2013: 166).

Recent studies have confirmed the place of international remittance as an important means of welfare to households in Ghana. Gyimah-Brempong and Asiedu (2011) found positive effects on the education of children and hence long-term poverty reduction in Ghana. Adams (2004; 2006) suggests it served as a means of income distribution in Ghana and hence spread welfare benefits to most households.

3.5.3.2.3 Trade and mutual support associations

Trade and other mutual support associations have assumed greater welfare functions in urbanized segments of the economy. These are non-kin based groups, formed around a common professional identity or interest groups. They mostly act as social insurance against an identified risk. It is estimated that about 9% of the population are members of one or more of these groups (UNICEF 2009:48). They play very important welfare functions in urban centers, where the extended family is weak.

Recently, credit societies also known as 'susu' groups have served important welfare function for workers in the informal sector. These groups serve to mobilize savings through mutual funds. In Ashanti Region, almost 89% of the active labour force is employed in the informal sector (GSS 2013b:121). Similar credit unions are also found in a number of workplaces, churches and schools (UNICEF 2009:49).

3.5.3.2.4 Faith-based networks

Faith-based support networks are by far the most important Safety Net for majority of Ghanaians. They are also reported to be the fastest growing social security systems in Ghana particularly among Christian and Muslim populations (UNICEF 2009:49). Their importance is due to the proportion of the population that is either Christian or Muslim. The Ghana Statistical Service estimates that 77.8% of the people in Ashanti are Christians of different denominations while 15.3% are Muslims (GSS 2013b:34). Faith-based groups provide support during key lifecycle events. In Ashanti Region, the Baptist Churches constitute a major denomination whose practice of welfare benefits nearly 45,000 of the population. Welfare

societies of GBC member churches in the Ashanti Region of Ghana basically operate as social safety nets. Members needing assistance with welfare issues can be referred to their respective societies for assistance. A thick description of the operations of the social safety net of the GBC member Churches is detailed below.

The discussions so far has shown that, even though in theory, there are elaborate social protection systems available to citizens in the Ashanti Region, in practice, only a few citizens benefits from such systems. The discussions have also shown that improving the organization of informal social safety have the potential of positively impacting the lives of many citizens because of the structure of the economy. However, the study suggests that these informal safety nets are weak in organization and lack the necessary resources to function effectively. The operations of the social welfare schemes of the Baptist Churches, despite its observable weakness in organization, are already impacting positively on the lives of several of its members. It is in this light that, this study, by proposing possible ways to improve its performance will be making useful contributions that will benefit several people in the Ashanti Region.

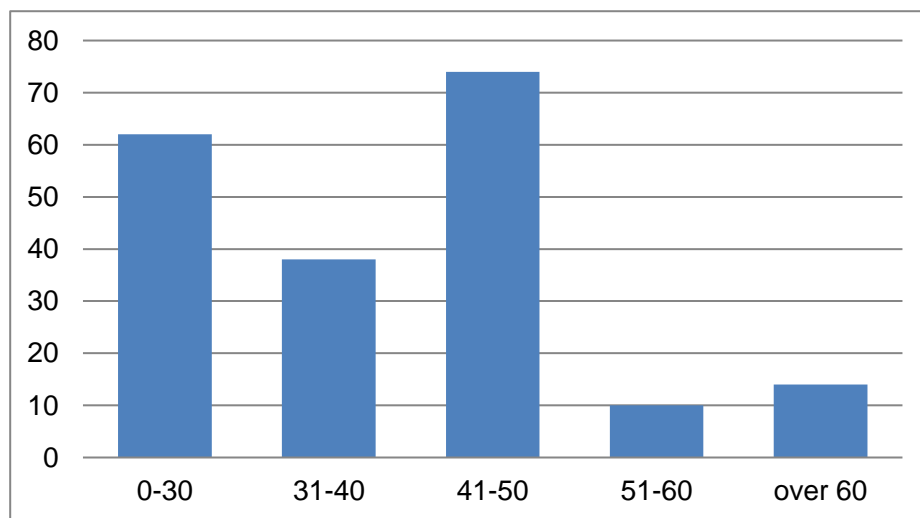
3.6. SOCIAL WELFARE IN THE GBC MEMBER CHURCHES IN THE ASHANTI REGION.

All the GBC member churches, in principle, make provision for social welfare assistance for their members who happen to need one. One hundred percent (100%) of churches that participated in the survey reported their churches have arrangements to meet such social welfare needs. In all the churches, the programme that manages such assistance is often referred to simply as the welfare scheme. In order to be able to appraise their operations fully, a survey was carried out in twenty (20) of the Baptist Churches in the city of Kumasi and its environs. Ten participants, comprising of two members each drawn from the four (4) age-appropriate recognized grouping of the church, one (1) recent beneficiary of social welfare intervention of the church and one (1) deacon from each of the

twenty (20) churches were chosen randomly to respond to a questionnaire. Twenty (20) Head Pastors of the selected churches also participated in the study. In all, a total of two hundred and twenty (220) participants were anticipated to participate. However, a total of 207 (94%), comprising of twenty head pastors and one hundred and eighty-seven church members, returned responses to the questionnaire.

Even though the return rate was less than 100%, this is nevertheless quite a respectable return rate, given the circumstances of most of the participants. The description and evaluation of the effectiveness of the social welfare practices of the churches as outlined here is the results obtained from the survey. I have also added information from my personal observation and close knowledge of the system as a former pastor of one of the Baptist Churches in the Ashanti Region during the study period.

Figure 3.4: Age of Respondents



Source: Author's computation

Out of the total of 207 that returned responses to the survey, majority, 58%, were females while minority, 42%, of respondents was male. This is in line with the gender composition of the Baptist Churches in Ashanti Region. Figure 3.4 gives a detailed description of the age structure of respondents. The modal age group of respondents (48%) was in the range of 41-50 and the group with the least respondents (5%) in the age range of 51-60. In line with the youthful structure of

the Baptist Churches, the youth, in the age range of 1-30, constituted over 38% of respondents. People on pension (over 60), were represented by 7% of the respondents. Again, this is a fair reflection of the age composition of the Baptist Churches in Ashanti Region (Osei-Wusu 2007:2).

3.6.1 Types of welfare schemes in operation

The operations of the welfare schemes have been categorized into two basic types; Tier 1 and Tier 2; based on the nature of funding sources and benefits provided. In line with the expectation of all Baptist Churches under the Ghana Baptist Convention, every church is expected to rollout a social welfare scheme that potentially benefits all church members. However, at most - 17 (85%) - of the Churches that formed our sample, operate a Tier 1 system, where members of the church do not have universal access to existing social welfare schemes. Even though a social welfare scheme exists in 100% of the churches, in 17 (85%) of the churches, the constitutions requires church members to register and pay dues before enjoying the benefits of the social welfare schemes. In 3 (15%), however, the churches operate both tiers 1 and 2 and also offers universal access to social welfare services to church members.

The tier 1 type of social welfare scheme is typically a contributory social insurance service, where church members are expected to register and obtain membership cards to become members in good standing. In addition to the obligation to obtain a membership card of the welfare scheme, membership in good standing is achieved by fulfilling stringent conditions. These conditions, as set out in one of the constitutions includes; the payment of a fixed and universally applicable monthly dues, regular attendance to church, weekday area fellowship meetings, attendance to prayer meetings, attendance to Sunday school and regular payment of tithe (Trinity Baptist Church [TBC] 2002:4). These strenuous conditions set out in the constitution makes it difficult for the poor to participate.

Currently, members of the Trinity Baptist Church welfare schemes, for instance, are expected to pay monthly dues of four Ghana Cedis (GHC 4.00), which is an equivalent of nearly one United States Dollar (\$1.00). The dues may also be paid

in full, in advance, to cover one year. The constitution recognizes that some members are not in a position to pay the full dues at a time and so make concession, by waiver of fees, for such people. Such exceptions are made for new converts, young people of school-going age or the unemployed youth, widows, the aged and orphans (TBC 2002:4). The net-effect is that more than 20% of the church members were found not to be registered members of the welfare schemes (Adasi-Bekoe 2013:39). The bulk of the non-registered members are made up of church members who are not exempted from payment but are so either due to poverty or negligence. However, in three of the churches, no registration was required to become a full member of the social welfare scheme. In such churches, the social welfare scheme is also non-contributory.

The well-endowed churches operate tier 2 types of schemes. A tier 2 scheme is typically a non-contributory specialized scheme, offering additional assistance to members. In four of the churches, I found tier 2 schemes offering assistance, usually through a church sponsored Non-Governmental Organization (NGO), in the field of formal and vocational education. The service offered by such NGOs usually involved providing financial assistance for young people to continue their education; either through formal, non-formal or vocational system. The quantum of assistance offered to beneficiaries is determined on the merits of each case but is usually good enough to assist the needy young person to complete the required training. The scheme, according to one of the head pastors, is based on the church's philosophy that all young members of the church should be given the necessary support to achieve their full potential in life. In all the four churches, all operational funds are obtained directly from the church's income. The churches fund such social welfare needs basically as part of their social responsibility to their members.

There are, however, some tier 2 schemes offering specialized contributory services to bereaved members. These schemes provide assistance with the organization of funerals and help with a more generous financial donation to the bereaved member during such funerals. However, unlike services offered to young people to further their education, members who opt to join the funeral schemes,

for instance, have to register and pay monthly dues to benefit from these enhanced packages. All the cost of providing funeral services is underwritten by members' contribution. In four (20%) of the churches surveyed, however, there was non-contributory tier 1 system in operation. In other words, all the church members in these churches were entitled to financial assistance but were not expected to make any financial contribution to the welfare scheme. The dominant system operated by majority of the churches, 17 (85%), is the Tier one type, where all church members are expected to contribute premium before qualifying for assistance.

3.6.2 Assistance provided by the welfare schemes of the Baptist Churches

The constitution of the welfare schemes promulgates that the schemes may provide assistance in the following broad areas; apprenticeship training, marriage (wedding) gifts, funeral donations, school fees, sickness and disability, business advice, settlement of hospital bills, food supplements for orphans and widows, natural disasters and request for emergency aid. The constitution, however, limits emergency aid to areas of sickness, education, and natural disasters. Benefits paid to individuals for the funeral expenses of a close relative at the time of my interview was four hundred Ghana Cedis (GHC400.00), an equivalent of approximately one hundred United States dollars (\$100). A close relative is defined as one's spouse, biological parents, and biological children. No provision, however, is made for assistance in the case of non-biological dependents. Financial benefits are only paid to members upon confirmation that the member is in need and also a "member in good standing".

Additional benefits paid to members upon the occurrence of a contingency include an indeterminate emergency assistance that has the ceiling of up to two hundred Cedis (GHC 200), and school/ apprenticeship fees determined on its own merit but not exceeding two thousand Cedis (GHC 2,000). Upon the death of a church member, there are additional and more generous benefits paid to the family of the deceased member. The church commits to purchase the casket and shroud, and give funeral donation to the bereaved family. Where the member has no family connections, or the family is unable to organize the funeral rites, the church

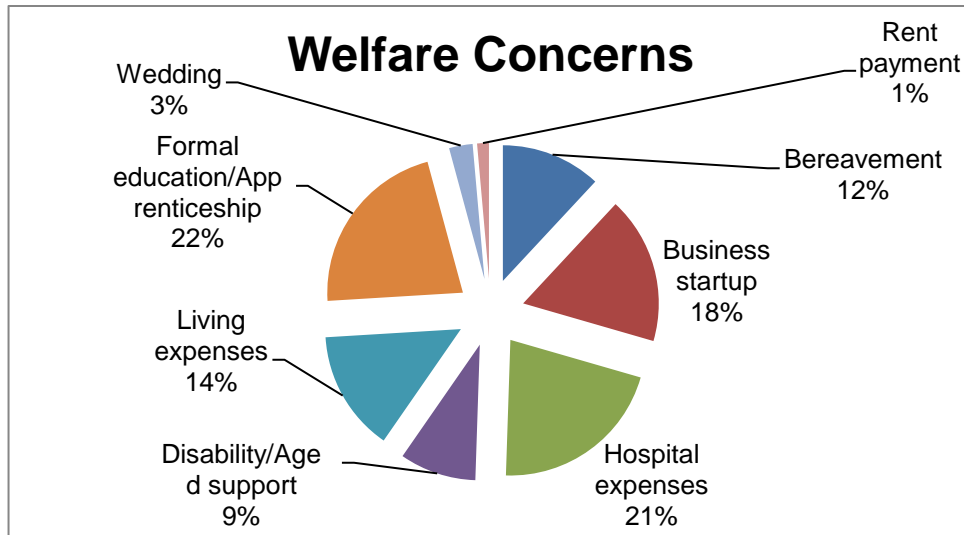
assumes the responsibility for organizing all funeral rites and pays all expenses involved.

Results from the survey show that the social welfare scheme of the church was very popular and important intervention in all the churches. More than 91% of respondents knew of the existence of such a programme in the churches, and majority of respondents, 83%, knew someone who has benefitted from the scheme's assistance. The popularity of the scheme and its usefulness is further attested to by the fact that 25% of respondents have at one point or the other personally benefited from its provision. Only a small minority of 7% were not aware of the existence of social welfare provision for church members. One gets the impression that these respondents may be new Christians who might have just joined the churches.

3.6.3 Major Issues of social welfare concern and support in the churches

In churches where only the first tier is available, only church members of good standing are entitled to social welfare assistance. There is, however, a pre-qualified list of social contingencies, upon which occurrence qualifies a church member of good standing for social welfare assistance. Even though the managers of the welfare schemes (usually a committee) are allowed to assess each case on its merit, they often stick to the pre-qualified list due to pressure on church funds. In most churches, the contingencies that make up the pre-qualified list are life cycle events like bereavement, wedding gifts, funeral donations, apprenticeship training, school fees payment, sickness and disability among several others. Emergency aid and business advice, settlement of hospital bills, food supplements for orphans and widows, natural disasters and request for emergency aid are also considered in exceptional circumstances. Figure 3.5 describes the major issues of welfare concerns among the church members.

Figure 3.5: Major Welfare Concerns



Source: Author's Computation

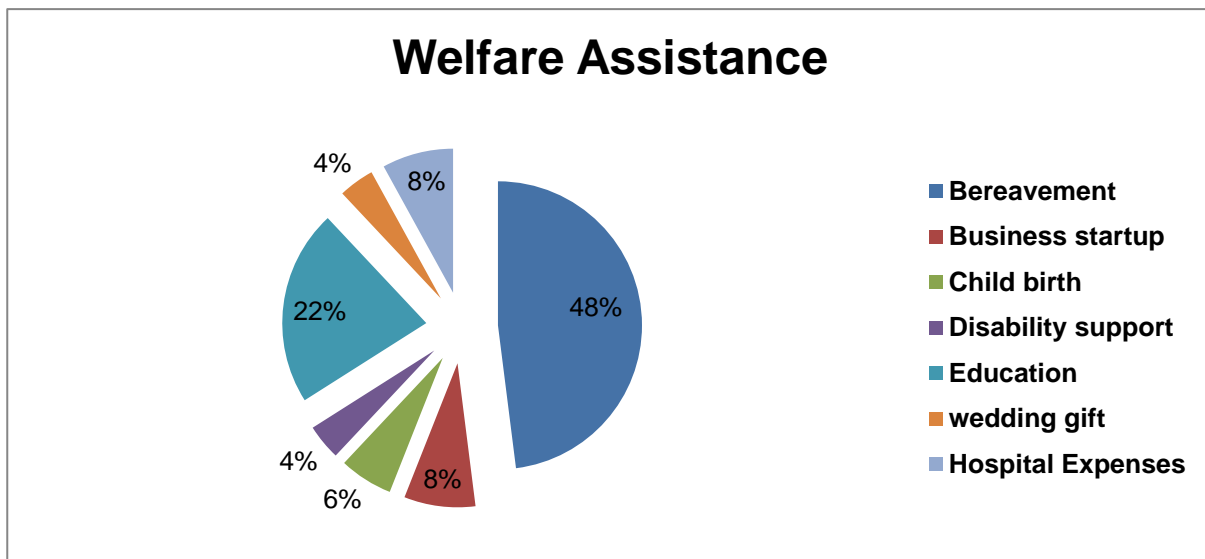
As can be seen from the chart above, the five top issues of concern to church members include formal/apprenticeship education assistance (22%), payment of hospital expenses (21%), business start-up capital (18%), living expenses (14%) and bereavement (12%). Minority of church members prioritize support for people who are unable to earn a living as a result of either disability or on account of being aged (9%), supporting the newly married with a gift (3%) and the payment of rent charges (1%).

More than 20% of the respondents reported to have received assistance from the church recently. The chart below (Figure 3.6) is a pictorial description of the main issues that the church has recently supported members. As can be seen from the pie chart, the major social contingencies that the church supports members with was given by these recent beneficiaries as comprising of bereavement (48%) and educational support (22%). Other areas where members have been assisted recently include support to pay medical bills (8%), Business start-up capital (8%)

and gift for child birth (6%). There were also other minor areas of support like wedding gift and support for disabled both recording 4% respectively.

The two sets of data were compared by running a correlation analysis to determine if welfare support actually meets the expectation of church members. The two sets of data are combined in the Table 3.1. The first dataset marked “B” describes the issues that church members expect the church’s welfare scheme to be concerned with, while the second dataset marked “C” describes actual assistance that has been given to church members recently. From Table 3.1, it appears that the actual assistance given to church members do not reflect the expectations of the church members. In the first set of data, members were asked what they considered to be the major issues of welfare concerns in the church. In the second set of data, members who were recent beneficiaries of the church’s welfare assistance were asked to identify the issues that led to their seeking and being granted welfare assistance.

Figure 3.6: Recent Welfare Assistance



Source: Author’s computation

Table 3.1: Expected and Actual Benefits of Welfare

Expected verse actual welfare benefits	Major issues of welfare concerns in the Church by Church members		The actual issues members sought and received assistance	
A – Item	B #	B (%)	C#	C (%)
Bereavement	34	12	24	48
Business Start-up Capital	50	18	4	8
Hospital Expenses	60	21	4	8
Disability/ Aged support	26	9	2	4
Living Expenses	41	14	0	0
Formal Education/Apprenticeship	62	22	11	22
Wedding Gift	8	3	2	4
Rent Support	4	1	0	0
Total	28 5	10 0	50	100

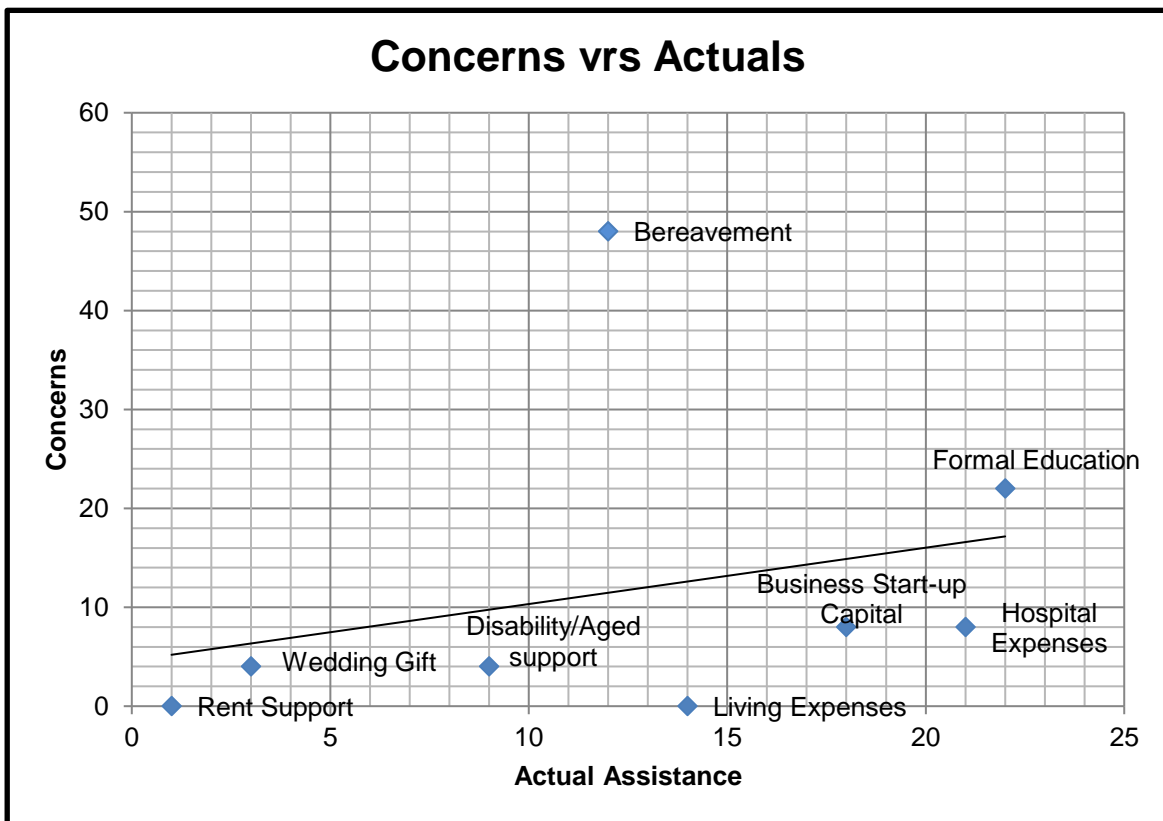
Source: Author's Computation

In the Table 3.1, despite the fact that most church members 60 (21%) expect that more assistance be given in support of sick members by the payment of their hospital expenses, very little support was actually given. Only 8% of the support given to church members was given in support of the payment of hospital expenses. Similarly, while 14% of the people said the social welfare system of the church should be directed towards supporting members with living expenses, no church member was actually supported with living expenses. Again, the system

concentrated much of its efforts towards supporting bereaved members (48%), but only 12% of the church members prioritized this intervention. What this appears to indicate is that the pre-qualified list, which formed the basis of welfare assistance, is not reflective of the priorities of most church members.

One can also say that the emphasis of the welfare scheme mostly ignores issues that are at the core of poverty. These observations are corroborated by the correlation analysis as per figure 3.7 below. Running a correlation analysis between the data for welfare concerns and actual welfare support shows that there is no correlation between the two sets of data. This confirms the earlier observation that welfare support does not meet the expectations of church members.

Figure 3.7: Correlation of Welfare Concerns with Actual Assistance



Source: Author's computation

Another observation from the data is that the current welfare system places very little emphasis on addressing the root causes of poverty. For instance, while the actual support given to church members placed very little emphasis (8%) on

business start-up provision, it concentrates more efforts on support for bereaved members (48%); a support which in the short-run has very little to do with the roots of poverty. Admittedly, this may be due to the fact that the financial resources of the churches are limited and hence cannot offer much support in addressing the roots of poverty.

Additionally, it is possible the priorities have been skewed by socio-cultural concerns rather than the practical needs for recipients of welfare to escape poverty. In any typical community in Ashanti Region, concerns with funerals permeate the social fabric of the society and residents are under pressure to perform expensive funeral rites and events because of the need to avoid shame on family members. Also, frequently funeral expenses occur as emergencies, people are compelled to take loans at such high interest rates that the assistance from the church always come as a big relief to most members.

3.6.4. Adaptability of the Social Welfare System of the Church

One key issue that has proved to affect the efficiency of any social safety net is the programme's ability to adapt to changing environments. A programme's adaptability, as defined by the Asian Development Bank (ADB) "refers to how a programme is able to evolve to remain relevant in the face of economic and social change" (ADB 2010:13). One of the criticisms against the welfare system operated by the GBC member churches as indicated in the previous chapter was its rigidity. In the face of a high flying inflationary economy, both the premium charged and the benefits paid have remained stagnant over long periods of time. The managers of the system stand accused of not regularly reviewing the list of social contingencies it responds to. In some of the cases, the operational documents of the welfare scheme, the constitutions and assessment forms, were authored long time ago, and have not been revised ever since. In such situations, it is likely that premiums paid and the benefits may not respond to the exigencies of the times due to the devaluating effect of inflation. In such cases, the benefits make very little impact.

Table 3.2: Opinion on adaptability of welfare

Ref. #	Response	Are benefits reviewed regularly		Are Issues reviewed regularly	
		#	%	#	%
1	Always	36	20	35	20
2	Not at all	81	44	83	46
3	Sometimes	20	15	27	15
4	Don't Know	40	21	35	19
	Totals		100		100

Source: Author's computation

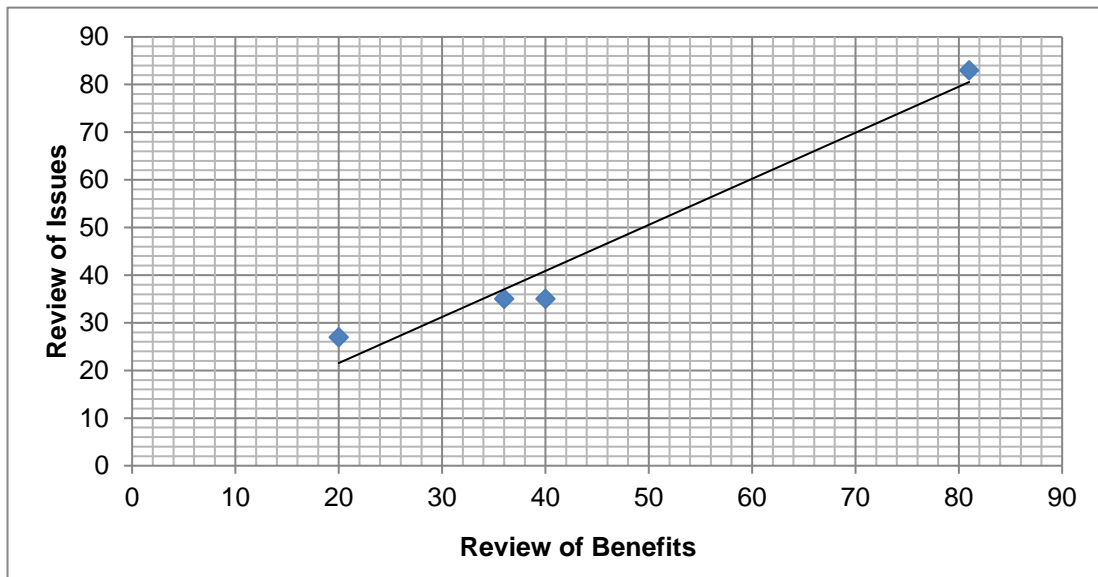
Table 3.2 summarizes the opinions of respondents on the adaptability of the social welfare scheme. From the table, one can discern that most members are of the opinion that the welfare schemes do not regularly review its benefits and premiums to reflect the exigencies of the time. The absence of periodic review of benefit implies that the quantum of financial benefits paid may not be in tune with current prices of goods and services in the economy. Only 20% respectively were of the opinion that the welfare schemes always review both the list of contingencies it funds and the benefits thereof.

In the opinion of majority of the respondents, 81(44%) and 83 (46%) respectively, the welfare scheme does “not at all” review the social contingencies it funds or the benefits. Minority of respondents, 15%, were not sure of their position on the issue under consideration. However, equally worrying is the response of 40 (21%) and 35 (19%) respectively who said they “don't know”. Such responses may be a polite ways of avoiding saying something negative about the issues at stake. From the responses above, one can say that in the opinion of the respondents, the programme of the welfare scheme as it is composed now, is not adaptable

because it does neither review its issues nor its benefits. This is an area the managers of the various welfare schemes of the churches may want to improve.

Running a correlation analysis on the opinion of respondents on adaptability of the welfare scheme suggest that there is a near perfect correlation between review of issues and the review of financial benefits. This confirms my earlier view that the current system is quite rigid; neither does it review the social contingencies it aims to address, nor review the financial benefits of the social welfare scheme periodically. This opinion is illustrated with Figure 3.8 below.

Figure 3.8: Review of issues and Benefits



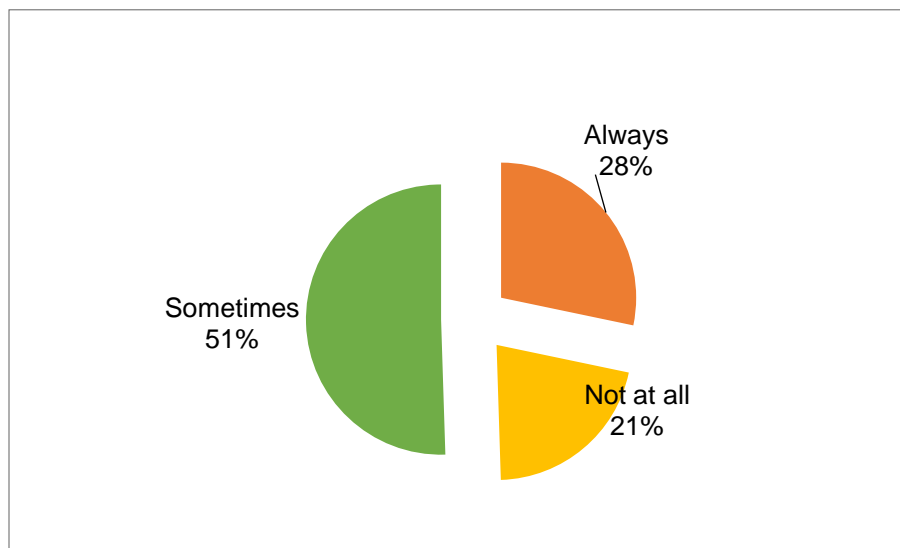
Source: Author's computation

As pointed out in chapter one, a social safety net's effectiveness for alleviating poverty in the short or long term depends on several critical factors. One of the critical factors pointed out by the Asian Development Bank (ADB) is the programme's appropriateness of its benefits (ADB 2010:13).

3.6.5 Appropriateness of Social Welfare system of the Church

According to the ADB, a programme's benefit is appropriate "if it reflects the needs of beneficiaries" (ADP 2010:13). It is in this light that the study was designed to evaluate the present welfare system for appropriateness of benefits. When the opinions of respondents were sought, majority were of the view that the benefits of the present system were not very appropriate. They were implicitly emphatic that the present levels of benefits do not always reflect actual needs of members and must be reviewed. More than 21% (42) were of the opinion that the benefits are not appropriate while nearly 51% (100) were of the opinion that the benefits sometimes do not reflect actual needs of church members. Their responses are illustrated in Figure 3.9.

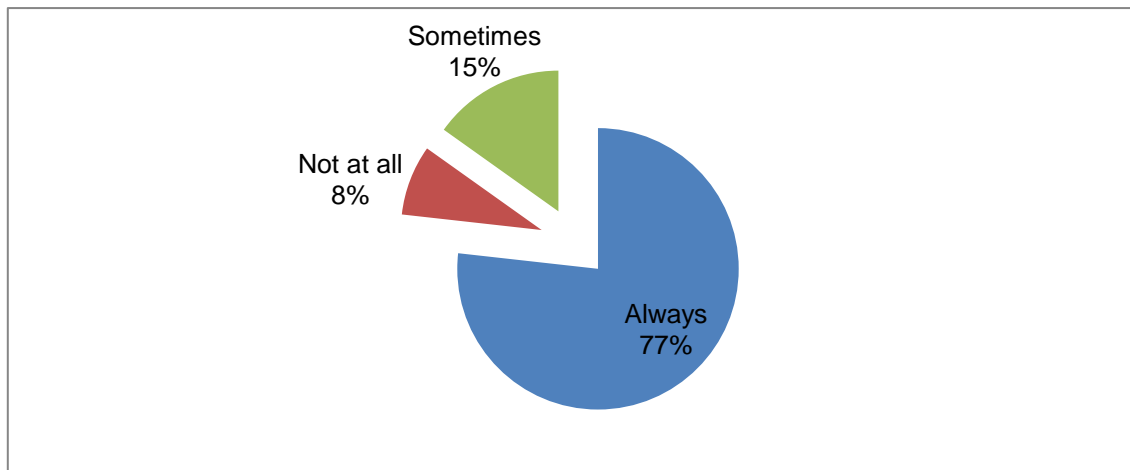
Figure 3.9: Welfare benefits and needs



Source: Author's computation

Majority of the church members, 77% (152), therefore, were of the opinion that the present pre-qualified list of contingencies supported by the welfare scheme should be reviewed. Only 8% of respondents were of the view that the present list should be maintained. This again confirms the opinion that welfare benefits do not reflect actual needs of members. This opinion is illustrated in figure 3.10

Figure 3.10: Assessment of Welfare Benefits Review



Source: Author's computation

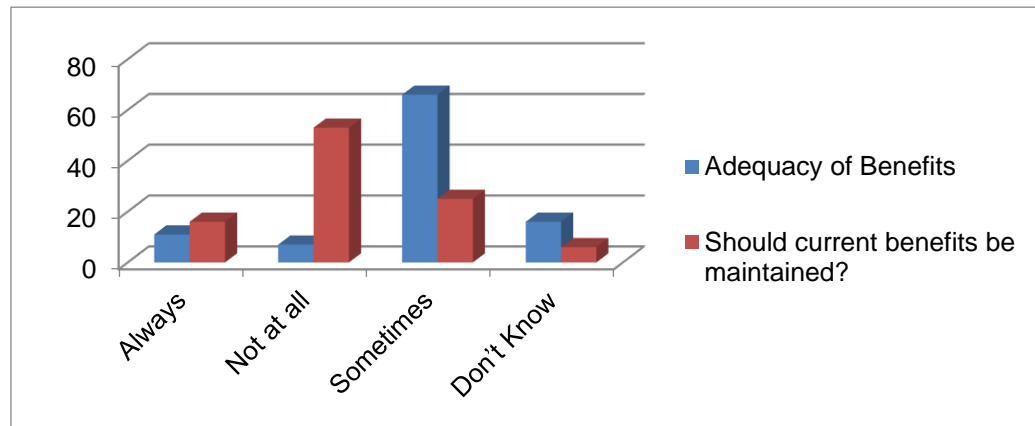
3.6.6 Adequacy of Social Welfare Benefit

Closely associated with appropriateness of the benefits is the issue of its adequacy. Again, the ADB suggests that benefits of a social safety net is said to be adequate when they are “big enough to make a difference to recipients” (ADB 2010:13). Only 10% of the respondents were emphatic that the present levels of benefits are adequate. Also, a small minority of 3% (6) emphatically say the benefits are not adequate at all. A large majority of 65% were of the opinion that the benefits were “sometimes” adequate. However, since “sometimes” may possibly be a polite way of saying it is not the case, one can assume that at least in the opinion of the respondents, adequacy was not positively reviewed. A follow-up question asked for the opinion of the respondents if the benefits should be maintained at current levels. The opinions of the respondents about adequacy of welfare benefits and the question of maintaining the benefits at current levels are summed up in Figure 3.11.

As can be seen from the Figure 3.11, while a large number of respondents, 53%, were of the opinion that the present level of benefits paid to beneficiaries should not be maintained, the highest number of respondents, 66%, were of the opinion that the benefits are “sometimes” adequate. “Sometimes” in this case is used as a

polite way of saying that the benefit is not always adequate. The analysis of the responses confirms that the present benefits of the welfare system are not adequate and that it must not be maintained at current levels.

Figure 3.11: Assessment of Adequacy of welfare Benefits



Source: Author's computation

Several reasons were offered by respondents in support of the opinion that the present levels of benefits should be reviewed. These reasons for the opinion expressed are listed in the table 3.3.

Table 3.3 Reasons why Levels of benefits are to be reviewed

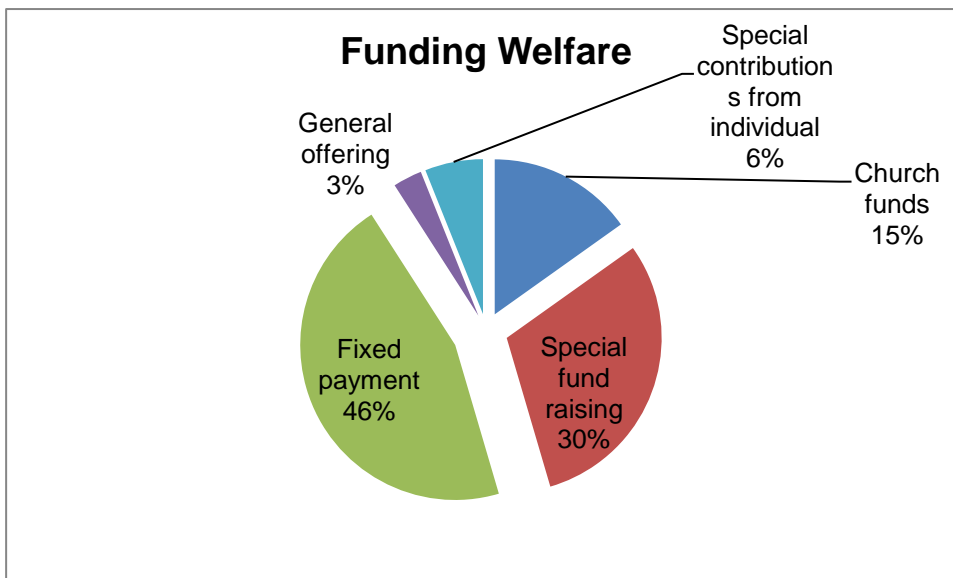
Ref #	Reasons why levels of benefits should be reviewed	#	%
1	Each payment be based on actual needs after investigations	20	11
2	Benefits reflects economic conditions	70	38
3	Current policies are effective and should be maintained	14	7

4	Support should reflect individual needs	44	24
5	The present level of support is not adequate	31	11
6	Don't know how much is in the Church coffers	6	3

3.6.7. Financing Welfare in the Churches

Presently, social welfare in the church is financed, mainly through membership contribution/dues. As this source is always not enough, most churches supplement with funds from the church's income. Some of the churches also organize special offertory sessions for the purpose of funding welfare. There are two types of offertories; special fund-raising events and regular offertories collected for welfare funding. Figure 3.12 gives a summary of the most popular means of raising funds for social welfare.

Figure 3.12: Sources of Welfare Funding



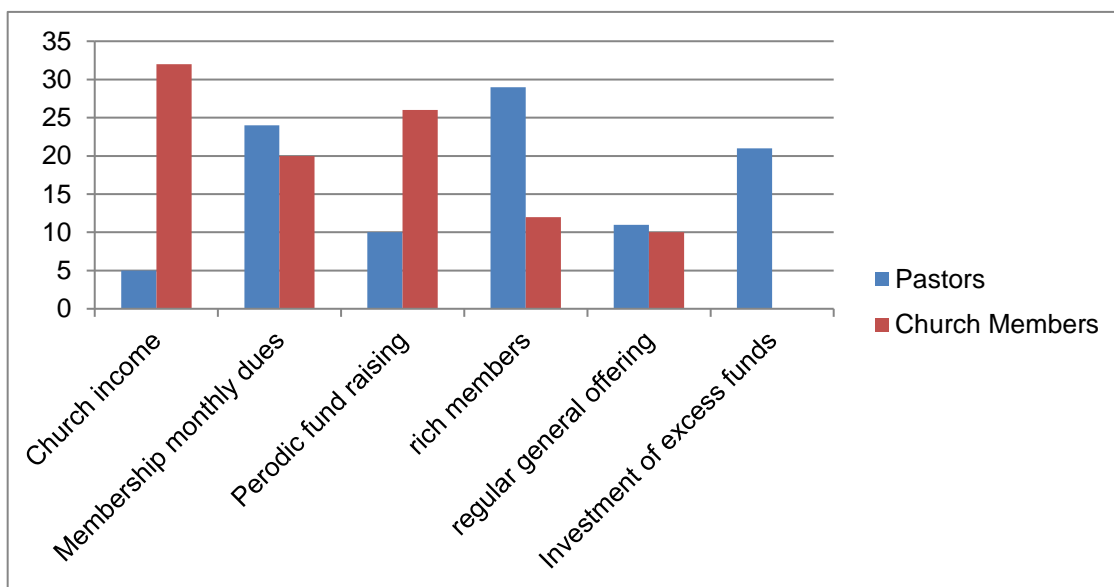
Source: Author's computation

From Figure 3.12, one can discern that, the most popular means of raising funds for funding social welfare needs in the churches is membership dues, 53%. There is a small minority, 5%, that organizes special fund-raising events to raise funds. Even though it appears to be laudable, it is not popular among the churches. This method may not be a popular one because some church leaders may see it as an additional financial burden on church members and are likely to resist its imposition. The other identified method of raising funds include regular general offering, 13%, and special contributions from rich members of the church, 16%, towards social welfare needs of others. Funding from church income, 13%, is another common means of financing the cost of meeting welfare needs of church members. Talking to the pastors and some members, I got the impression that no church relies on one source of funding. While the dependence on the monthly dues payment is the most popular, since the funds so collected are usually not enough, the churches depend on a mix of two or three methods.

The perceived inadequacy of the funds of the various welfare schemes of the churches can be traced partly to the present methods of fund raising. At the moment, all the schemes offering tier one benefits depend on membership dues or premiums as the major means of financing their operations. However, this premium appears to be quite inadequate to meet the demands of its members. Additionally, the payment of such a premium has often become a stumbling block for the most vulnerable members who are not able to pay on regularly basis. The payment has actually kept some of the very poor members from becoming members of the scheme, when in actual fact; the scheme was set up to relieve the very poor members when they need it most. It was therefore not surprising that one of the pastors I spoke with estimated that more than 20% of his church members are not members of good standing of the welfare scheme (Addo-Domfeh 2017). Those who are excluded from the scheme on account of non-payment of dues are likely to be the most vulnerable members of the church.

Figure 3.14 represents the view of both pastors and church members on how they think the social welfare schemes could raise additional funds for the operations of the church welfare. Both church members and pastors of the churches believe that there are several ways of raising additional funds to finance the activities of the social welfare scheme. The views of the two groups (church members and pastors) are compared in the chart below.

Figure 3.14: Comparing opinion of Pastors and Church members on funding welfare



Source: Author's computation

The views in Figure 3.14 above suggest that the church members and their head pastors held similar views on sources of raising additional funds but held divergent views on where the emphasis is to be placed. For instance, while the church members emphasize using part of the church's income from tithe and offering (32%), only 5% of the pastors agree to this opinion. For the pastors, the most important sources of increasing funding to the welfare schemes, (29%), is to encourage their rich members to make additional contributions to the church welfare. However, this means was one of the least attractive to the church members (12%). This opinion, most of the pastors' claim, is in direct imitation of

Acts 4:34-37, where rich and generous members of the church gave of their material blessings for the benefit of all members of the church.

While one cannot fully explain the reasons for the differences in emphasis of the opinion of the pastors and the church members, the trend of the emphasis is obvious to any casual observer. While the opinion of the pastors sought to protect the funds that are already in the church's coffers, the church members want to avoid any situation that calls on them to increase their giving to the church to fund welfare. The church members, therefore, emphasize the use of funds that are already in the church's coffers.

It is also significant to note that a large percentage of the pastors suggested investments, 21%, as opposed to 0% from church members, as one significant means of increasing funding. Ordinarily, one would have expected church members, some of whom may be professionals working in those fields, to be making those suggestions. It could well be that the church members were concerned about the potential for abuse when church funds are invested. However, the benefits of investing church funds is a good idea, I would return to explore at the appropriate section of the dissertation.

Placing emphasis on the other options available has the potential of eliminating the burden of the payment of monthly premiums on the poor. A good combination of regular general offering and periodic fund raising and setting a fixed percentage of the church's income aside for the activities of the welfare schemes may ultimately lead to the avoidance of the payment of monthly premiums. Also investing part of the income set aside for the purpose of welfare has the potential of increasing the funding of the welfare scheme of the churches.

With the current funding sources in mind, respondents were asked to evaluate the sustainability of the welfare schemes. Sustainability in this context is seen as the capacity of the social welfare scheme to meet the current and future financial commitments to its members. Majority (63%) agreed that the present level of contribution is not sufficient to meet the future needs of the scheme. While 19% was doubtful about the scheme's long-term sustainability, 12% did not know the

impact of the present level on sustainability. Only a small minority of 6% were confident that the schemes were sustainable. The long-term sustainability of a social safety net was considered by the ADP as one of the critical factors affecting their ultimate efficiency (ADP 2010:13). The respondents gave several suggestions as to how the managers of the schemes could increase funding to sustain the schemes. Their views are compiled in Table 3.4.

Table 3.4: Sources of Improved Funding

Ref #	Funding source(s)	#	%
1	Educating members on benefits of welfare	24	11
2	Embarking on additional income generating activity	38	18
3	Direct appeal to rich members to increase their support	35	17
4	Allocating fixed percentage of Church income to welfare	40	19
5	Increasing monthly premiums	15	7
6	Investing part of the income	38	18
7	Periodic fund raising	22	10
	Total		100

Source: Author's computation

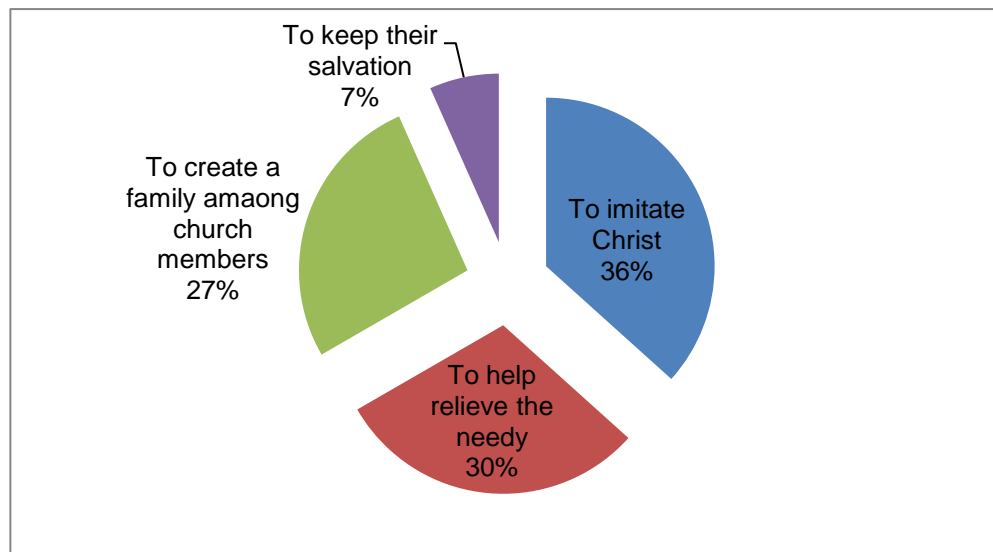
From Table 3.4, most -19% (40) - members of the churches favour the church allocating a fixed percentage of her income through tithe and offering to welfare provision. The church participating in an Income Generating Activity (IGA) and appealing to its rich and gifted members to support its welfare programmes were both ranked as the second most important means of increasing funding to the

scheme by 35 (17%) of respondents. The least effective method in the opinion of the respondents, 7% (15), is “increasing welfare premium”. Unfortunately, for now, it remained the most used fund-raising method.

3.6.8 Reasons for giving to welfare

Several reasons were offered as the motivation for giving to meet the welfare needs of others. The main idea running through the reasons is based on inspirations from the Bible.

Figure 3.15: Reasons for Giving to Welfare



Source: Author’s computation

Majority of respondents (47%) suggest that they give as a way of imitating Christ. Other respondents (25%) also said they see the church as the new family and hence they give to maintain the bond of family hood among the brethren. Based in Ashanti Region, where kinship ties and family tradition are quite strong, it was not surprising for such large numbers of the respondents to see new family ties in the church and is willing to give to maintain the “new family”. It is rather quite surprising to read of a small minority (6%), who were of the opinion that giving to meet welfare needs of others is a means to maintaining one’s salvation.

3.6.9. Assessment for Bias in distribution of welfare benefits

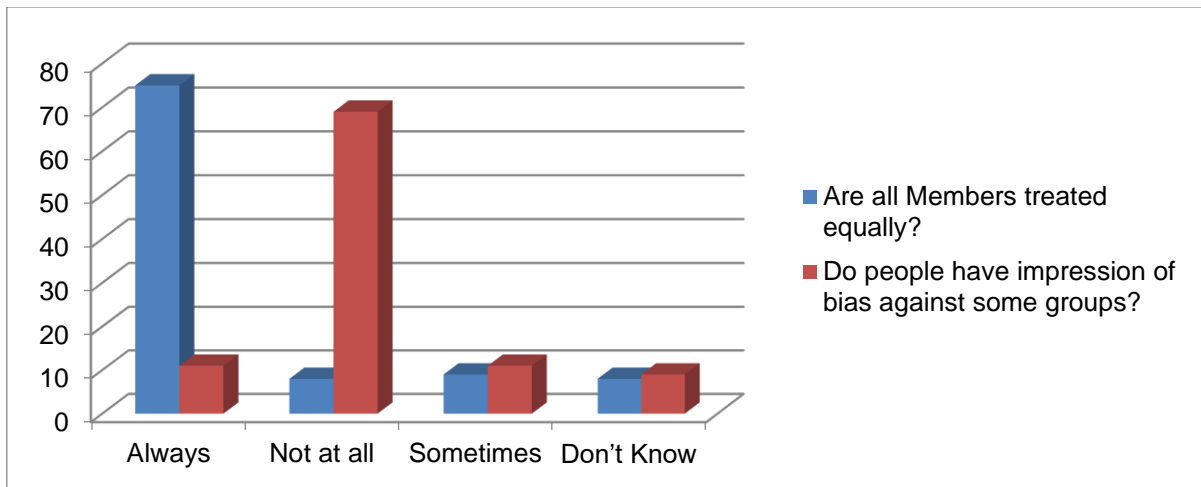
One of the criticisms leveled against social safety net is the possibility of biases; both perceived and actual biases on the part of managers of a programme. Biases occur when there is an inclination or prejudice for or against one person or group, especially in a way considered to be unfair. It is in this light that a recent summary of international experiences with social safety net conducted by the ADB referred to in chapter one, recommends that managers of social safety nets must be equitable to all members for improved efficiency. Equitability is defined here as the programme's ability to provide "equal treatment to people with equal needs" (ADB 2010:13). Biases may only be a perception, but it is critical for church based social safety nets, to wean them of this perception as they may negatively affect the witness of the church.

In the opinion of the church members, biases were quite minimal. One of the major reasons for perceived or actual biases is members being denied assistance for whatever reason. There may be several genuine reasons why church members may be denied assistance, and leaders of the welfare scheme often take time to explain why assistance is denied. Few members (9%) reported that they have ever been denied assistance. Among those who have ever been denied assistance, only 30% were satisfied with the reasons offered for the denial. Majority of those denied assistance, 60%, were dissatisfied with the reasons offered for the denial. This then becomes one of the major issues that managers of the social welfare schemes of the church will have to work on to ensure that the system contributes positively to the fellowship of the churches.

Figure 3.16 summarizes the perception of church members of bias on the part of the managers of the welfare schemes. While majority of the participants, 75%, were of the opinion that all members of the group are equally treated, more than 8% disagreed. It can also be discerned from the illustration that while a large majority (69%) held the opinion that there was no impression of biases against some group members, a minority of 11% disagreed. Equally worrying signals are those who held the opinion that sometimes all members are not treated equally (9%), and those who chose either not to directly answer or politely said they do not know, (8%). On impression of biases against some individuals or groups, while it

is gratifying to note that majority of respondents held the opinion that such an impression does not exist, a significant percentage of respondents were not positively inclined that such a perception is not prevalent in the social protection system of the church. Even though one can say with some certainty that the problem of bias was not of generic concern to members of the groups, however, the signals are quite worrying for a church based support system. It appears there is a small minority who feel being discriminated against. It may well be imaginary, but the managers of the system ought to avert their minds to this menace as it has the potential to negatively affect the witness of the church.

Figure 3.16: Perception of Bias



Source: Author's computation

The respondents were asked to suggest how the impression of bias may be eliminated. Table 3.5 is a summary of the opinion of respondents on how to minimize perception of bias.

Table 3.5: Dealing with Bias

Ref #	Possible recommended action to minimize perception of bias	#	%
1	All members must be seen to be given equal treatment	44	24
2	Just and fair rules applied to all members	24	13

3	Frequent education (reminders) of the rules to members of the group/ Publicize rules periodically	42	22
4	Encourage transparency in all dealings of the group	12	6
5	Leaders listening and showing concern to all members	16	8
6	Not exempting some inactive members of the groups from the rules	10	11
7	Appropriately distributing benefits to all as the issues demand	18	10
8	Totals		

Source: Author's computation

Analyzing the responses of the participants suggest that the majority of the respondents 24% were of the view that equal treatment of all members is critical to eliminating the perception of bias. This requires a strict enforcement of all rules of engagement. Another significant suggestion to minimizing the perception of bias given by 22% of respondents pointed to the importance of frequent education (reminders) of the rules to members of the group. Frequent publication of the rules of the welfare scheme creates awareness so that managers are not accused wrongly of being bias when the rules are applied firmly.

3.6.10 Assessment of Management Capacity for Monitoring

The management capacity of managers of any programme is of crucial importance, as it determines how efficient the issues of the organization will be managed. Most of the managers of the welfare schemes were chosen from serving deacons in the churches. This selection presents a problem of obtaining a right mix of managers that are professionally trained to manage such projects. However, for a church-based charity, this can be compensated by the spiritual maturity of its

managers. Table 3.6 is the church members' assessment of the management and spiritual capacity of the present managers of the welfare schemes.

Table 3.6: Assessment of Management and Spiritual Capacity of Managers

Ref #	Response	Professional Capacity of Managers		Spiritual Capacity of Managers	
		#	%	#	%
1	Always	57	30	105	56
2	Not at all	44	24	33	18
3	Sometimes	32	17	8	4
4	Don't Know	54	29	40	22
5	Totals		100		100

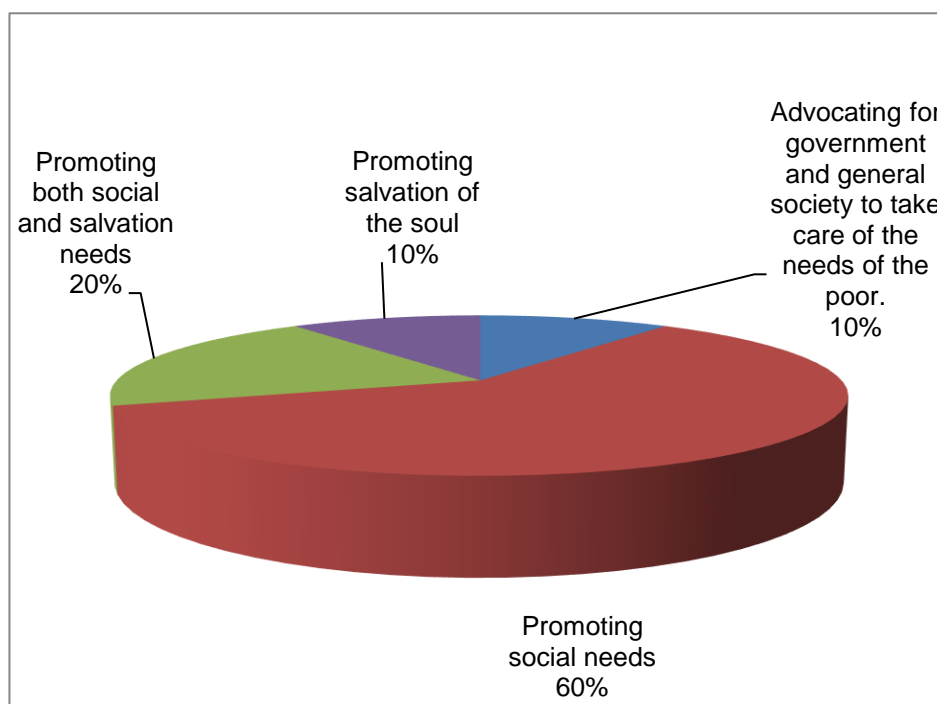
Source: Author's computation

From the table 3.6 above, majority, 57(30%) of respondents were of the view that managers of the welfare scheme are professionally competent. However, 44(24%) held the opinion that the managers do not have the professional capacity to manage the welfare scheme. A large number of 54(29%) were not in a position to assess the professional capacity of the managers, and so chose either not to answer the question or simply responded "I don't know". However, in answering questions about the spiritual capacity of managers of the scheme, majority 105 (56%) were emphatic that the managers had the spiritual capacity to manage the scheme. Yet some 33(18%) of the respondents held the opinion that the managers do not have spiritual capacity to manage the scheme. Once again, a large number of respondents 40(22%) of respondents simply say they are not able to assess the spiritual capacity of managers and simply answered "I do not know".

3.6.11 Assessment of Pastoral Philosophy of Welfare

The extent to which the church is willing to participate in meeting the social welfare needs of her members, according to Poe (2008: 63) depends on how her leaders answer the question of “what is our responsibility as individuals and as part of the church to our poor neighbors?” Martin (2006) has pointed out that such answers have often not been given in a vacuum but are always influenced by the prevailing social philosophy and theological underpinnings of the church leaders. The twenty head pastor participants were asked what they thought was the main responsibility of the church to her poor members. Majority, 12(60%) of the respondents were of the opinion that the church must prioritize the provision of their social needs. Another 2(10%) were of the opinion that the church must lobby government and general society to take care of the needs of the poor. However, 4(20%) were of the view that the church must combine both provision of social needs and salvation of the soul. A small minority 2(10%) were of the opinion that the church ought to prioritize the salvation of the soul.

Figure 3.17: Assessment of Pastoral Philosophy of Welfare



Source: Author's computation

In these views, I find elements of the social theology of individualism, communitarianism and neo-Puritanism in the opinion of the pastors. The view that

the church must prioritize the promotion of individual salvation of the soul is akin to the social theological position of individualism. This social theological position, according to Gray (2008: 221) assumes that, the mission of the church is to promote individual salvation through spiritual regeneration and personal moral reform. In my survey, I found a small minority, 10%, of the head pastors, sharing the view that the church must focus on the promotion of individual salvation. Such pastors are likely to give very little attention to providing social welfare needs of church members.

The view of the majority (60%) of the pastors was that the church must focus on providing the social needs of the poor. This view is consistent with the social theological positions of communitarianism. Gray again posits that the social theology of communitarianism assumes that the primary mission of the church is to transform the social order progressively to conform to Judeo-Christian ideals for a just society (2008: 221).

As Harnack and Herrmann (2007:7) have pointed out, proponents of this social theology argue that Christianity should take on the form of a free brotherhood. It is, therefore, likely that these pastors “teaches that of central importance to the gospel is the question of what one does to his neighbour” (Harnack and Herrmann 2007:7). Such pastors are likely to be seen to be aggressively promoting the provision of social welfare assistance of their church members.

There are also elements of Neo-puritanism in the view of 4(20%) of the respondents who thought that the church must combine both provision of social needs and salvation of the soul. Neo-puritanism assumes that the primary mission of the church is individual salvation, but also contends that this is best facilitated by the presence of a supportive social milieu (Gray 2008: 221).

This section of the dissertation provides the details of the operations of the social welfare scheme of the Baptist churches in the Ashanti Region. The descriptions contain herein are assessments of church members who participated in the fieldwork of the study. It gives a detailed description of the organization of the current social welfare system of the Baptist churches. It also point out the

challenges of poverty and the inadequacies of the system in addressing the challenges identified, from the perspectives of the church members. The views and opinions of the church members becomes an important basis for the proposal to improve upon the present system.

3.7. CONCLUSION

I have shown in this chapter that multi-dimensional poverty is a major social problem affecting over 30% of residents in the Ashanti Region. Even though Ghana has an elaborate formal system of dealing with the effects of poverty, the coverage of the system is narrow. It targets people in the formal sector of employment who are in the minority, representing only 14% of the population. It has also been shown that Ghana's social protection policy aims to create an all-inclusive and equitable society, thereby making provision against both income and human poverty. The policy is directed at minimizing the impact of the social and economic dimension of poverty.

A detailed review of the impacts of existing plans, however, suggest that a lot more needs to be done in order to offer the promised assistance to those in need. The LEAP, recognized as Ghana's flagship social protection programme, addresses the restrictions imposed by income policy. It is the only non-contributory social insurance measure available to people in extreme poverty. It is criticized for its low coverage and benefits paid to the few who benefit. Apart from its low coverage, it also makes no provision or attempt to tackle human poverty. Ghana also has a statutory public trust, charged with responsibility to provide superannuation pension to qualified employees in formal employment. The SSNIT is a contributory Social Insurance programme for people mainly in formal employment who are in the minority. However, very few workers are signed on the programme. The present level of benefits paid is so low that they technically do not offer much protection to pensioners. The low benefits have been blamed on inefficiency on the part of administrators of the funds collected.

Informal safety nets, therefore, are the most important social protection measures available to majority of the citizens in the Ashanti Region. These informal Safety

Nets, however, are weak in organization and lack the necessary resources to function effectively. The Baptist Churches, as part of the informal safety nets are providing valuable service to their members. The welfare schemes, as constitutionally formulated, are limited to membership contributions to finance their projects. Due to their financial limitations, their current interventions are quite restrictive. Even though they recognize the need to expand the coverage of their operations, they are forced to limit their coverage to mostly the social dimensions of poverty. They, however, neglect the restrictions imposed by income poverty.

CHAPTER 4:- BIBLICAL AND THEOLOGICAL REFLECTIONS ON SOCIAL WELFARE

4.1 INTRODUCTION

In line with the Zerfass (1974) operational science model which aims to correct Christian ecclesiological praxis, the third step is an attempt to understand the “desired situation” (1974:167). The desired situation is derived from biblical and theological reflection that enables the researcher to gain insight into the situation as God expects it to be. Accordingly, this chapter is a theological and biblical reflection to enable a clearer understanding of God's expectation of how social welfare shortfall is expected to be filled in the church.

Even though the subject of social welfare is not directly mentioned in the Bible, there are several references and instructions about how God expects His followers to deal with the poor and the marginalized living among them. In this chapter of the dissertation, I will show that the provision for the welfare of the poor is intended whenever God gives instructions about how to deal with the poor. This chapter is an exegesis and reflection on four anchor texts that discuss God’s expectation of His people on how to deal with the poor and the marginalized living among them. This reflection is necessary to provide a fundamental reference point to the GBC churches in Ashanti Region, in seeking for biblically grounded ways of dealing with social welfare needs of her members.

Using the seven exegetical steps as recommended by Vyhmeister (2001:117-125), this section will conduct an exegesis of the selected anchor texts, from both the Old and New Testaments to explore their theological messages. The selected anchor texts begin from the Levitical laws given during the Exodus period on how the Israelites were to deal with their poor neighbours and even strangers who happened to live among them (Leviticus 25:35-42). The teachings of Jesus in the New Testament (Matthew 25: 31-46) and the early church practice (Acts 2:42-47 and Acts 4:32-37) end the exegesis section of the dissertation. Each of the anchor

texts has been selected to make a meaningful contribution to an overall understanding of how God expects welfare provision to look like in the church.

There are many schemes and procedural guides to biblical exegesis, but this dissertation will adopt the guide proposed by Vyhmeister (2001:117-125). The proposed guide starts with the biblical text in its canonical context. It assumes the authority and unity of Scripture, and seeks to ascertain the meaning of the Bible, both for its original readers or hearers, and for modern readers. In Identifying the author's intended meaning for his original readers, it is important to understand the background situation of the issues the author wrote about. The background situation may include the culture of the people the author originally wrote to, and the theological thought patterns of the author among several other factors.

Vyhmeister (2001:117-125) proposes a seven-step guide for the conduct of exegesis. However, since not all the seven steps are reported in all research situations, she gives a caveat that exegetical study report must include "sufficient detail" to make clear to the reader how the researcher came to certain conclusions" (Vyhmeister 2001:117). She goes further to summarize her seven steps into three sections that she assumed may include all the necessary details. This study will adopt the three-step report format with little or no variation. The first step is the introduction section that includes the purpose of the research, the reasons for choosing the selected text, and the setting of the passage. The introduction also provides details about authorship, date, audience, literary interrelations and the historical, geographical and the socio-economic context of the selected text as are applicable (2001:120-125). The second step will provide a "translation of the passage" while the third step includes an interpretation of the text, outlining its meaning to both its original readers and contemporary readers (Vyhmeister 2001:117-125). I will begin the exegesis with the Levitical law on how to deal with poor neighbours in Leviticus 25:35-42.

4.2 ALLEVIATING POVERTY ACCORDING TO LEVITICUS 25:35-42

4.2.1 Introduction to Leviticus

The first anchor text is a Levitical law on how to deal with poor neighbours found in Leviticus 25:35-42. This text is probably the first biblical example of a system of a social safety net for a group of people, namely the Israelites. The text, as one of the key passages that deal with social welfare in ancient Israel, was selected because of its strategic importance to Biblical Theology. Just as the church is seen as the *ekklesia*, the “gathering, assembly, and congregation” of God (Longman 2013:306 -307), Israel is to be seen as the first attempt by God to gather a group of people unto his name. During the exodus from Egypt, God was taking Israel out of a harsh life of slavery to a place of bounteous provision, a land said to be flowing “with milk and honey” (Exodus 3:7-8). It was during the exodus experience that God first began to show the prototype church that it is important to deal kindly with her members and neighbours who happen to fall into a life of difficulty. God showed Israel that it was appropriate for them to treat their neighbours kindly because they were themselves slaves and strangers in Egypt, and have just experienced a life of difficulty. The first set of instructions on social welfare is recorded in the Pentateuch. The exegesis begins with the instruction in the book of Leviticus because it is considered to be the first instruction that expresses Yahweh’s concern for the destitute. It is also here that Yahweh began to teach Israel to regulate and promote the welfare of the destitute. They were to do this with the use of the rich fertile land he promised their ancestors, and had now given to them as an inheritance.

The five books of the Pentateuch tell the story of Israel's origin, its election and Yahweh’s promise of the land, the liberation from slavery in Egypt, and the gift of a cultic and ethical rule (Zenger 2008:89). The Pentateuch also offers instructions on how Israel is to live their lives once they possessed the land Yahweh is giving to them as a gift. The first half of the Pentateuch, comprising Genesis and Exodus, provides the background story and ends with the story of the people constructing a sanctuary together for the habitation of the Yahweh among them (2008:90). The apex of the making of the nation Israel is found in the book of Exodus, where Yahweh met the people at Sinai and gave them His revelation, the Law. Then enters the book of Leviticus, where, with the “mediation of Moses, Israel receives

from God the basic house rules for the cult and ethos; rules for family and societal life together” (2008:90). As a book providing the house rules, Leviticus is concerned with how to treat the poor and the marginalized (Zenger 2008:90). The other half of the Pentateuch is the books of Numbers and Deuteronomy. The narrative in the last two books describe the experience and lessons of Israel as they leave Sinai and arrive at the edge of the promised land (Hass 1997:178).

Until recently, many Jewish and Christian scholars took the several paragraphs in the book that states that “And the Lord spoke to Moses saying...” at face value and accepted the authorship of Moses for the book (Macdonald 1995:135). This widespread acceptance of the Mosaic authorship is further buttressed by the quotation of our Lord Jesus of Leviticus 13:49 as a valid instruction concerning the purification of a cleansed leper. Jesus pointed out in the text above that “those things are the instruction of Moses”, implying that Moses wrote the book (1995:135). But recently, there are debates about scholars’ acceptance of the authenticity of Mosaic authorship not only of the book of Leviticus but the entire Pentateuch.

Several scholars now argue that the book of Leviticus has had a “long period of growth, with numerous additions and editing” (Grabbe 2001:128; Schwartz 2010:109-110). According to this theory, the dating of the final work of Leviticus, at least, in the form that we have it now, may be quite latter than Moses’ time. Haas (1997:187) favors the suggestion that the book was written “from exilic times” and date the book as late as the period of King Cyrus of Persia (in approximately 538 B.C.E.), but others prefer a pre-exilic dating (Haran 1978, Milgrom 1991; Hurvitz 1988). There are others like Gerstenberger (1993) who suggest that the content of the book fits into the situation in the post-exilic community and hence argue for a post-exilic dating. Scholars (Milgrom2000:1361-1364; Grünwaldt1999:375- 38) have used such arguments to postulate that passages like Leviticus 25-26 were added by post exilic priestly order. The writers made the insertions to ensure perpetual land rights of the small landowner and the priest’s own quest to reoccupy the land (Bergsma 2003: 225-246; Knohl1995:199-224; Joosten1996:84-92)

The debate about tracing the formation and redaction of Leviticus is part of the larger endeavour of reconstructing the transmission of priestly writings in the Torah (Levine 2003:18). Davis (2001:16-18) and Clements (1997: Ch. 2) have given a detailed analysis of the Supplementary Hypothesis in the 1860s. According to this theory, the original core of the books of the Pentateuch was a document known as the Book of Origins, supposedly put together by priests or Levites at the time of Solomon. This original material has been supplemented and expanded by classical prophets by the addition of stories until it reached its present form before the Babylonian exile (Davis 2001:18). Later ideas have expanded the supplementary hypothesis to say that the writers of the Pentateuch depended on three main sources, namely the Priestly Source (P), the Elohist Source (E) and the Yahwist source (J). Some scholars have suggested that the material for composing some portions of Leviticus is derived from the Holiness Code (H). For instance, Grabbe (2001:129) suggests that the material for much of our anchor text (beginning from chap. 17– 26) is derived from the (H) code.

There is scholarly consensus that the book can be divided into two sections (Harris 2011:5; Haas 1997). The first part consisting of chapters 1-16 is concerned with instruction for the effective function of the priests. It is thus concerned with the proper disposition of the sacrifice and offering brought to the altar. The second half comprises chapters 17-26, accepted by several scholars as the holiness code, and is concerned with the maintenance of holiness by the Judean community. It is meant to provide instruction for community life, so that all the people can participate in the holiness of the temple and its sacred altar in the new land that they are just about to take possession of (Haas 1997).

The central theme of the book of Leviticus is holiness. The book highlights the importance of the sacrificial cult to ancient Israel (Grabbe 2001:129). Sacrifice is a means of maintaining the awareness of the holiness of Yahweh among his people (Zenger 2008:91). Alongside the elaborate sacrificial system is the important role of the priest in this complex system; the book provides the instructions for the priest in the associated structure of sacrifice (Macdonald 2008:136). The book of Leviticus provides the guide for the priests in defining “purity and pollution” (Grabbe

2001:130). The laws also define the right attitudes “towards relations between the sexes, marriage, kinship, and intercourse with outsiders” (Zenger 2008: 92). Zenger again suggests that through Moses, Israel receives from God the basic rules for the cult and ethos, rules for family and societal life together. The 'house rules' are written for Israel as God's family, whereby the priests are given a particular responsibility as God's 'domestic servant” (Zenger 2008:90). It is in this context that we locate the text for the discussion of social welfare for the needy among God’s people. God pre-empted the situation that some members of the family of Israel may be poor, and would need assistance with their social living. The rules and regulations that follow are Yahweh’s means of regulating the conduct of Israel towards the poor and vulnerable members of the society.

4.3 EXEGESIS OF LEVITICUS 25:35-42

Social welfare challenges in the Old Testament are usually associated with poverty arising out of the lack of economic participation. Lazonby (2016:31) identifies indebtedness, land-loss, land preservation and wealth accumulation as key social welfare issues in the ancient Near East. These were the problems that Leviticus 25 addresses, as to how Israel’s faith prescribed a distinctive solution. In agrarian societies, the main reason for individuals’ non-participation in economic activities is centered on the ownership and control of the land. Before Israel arrived on the Promised Land, Yahweh had given detailed instructions for an equal distribution of the land; a command that was eventually carried out by Joshua in Joshua 13-21. The passage in Joshua 13-21 and another in Numbers 34-36 carefully note the equity of the distribution of the land among the various tribes and families (Brueggemann 2002:192). Lazonby says it is meant to show Israel that not only was the land as a whole to be seen “as a gift but that individual portions belonged to particular extended families” (2016:32). The ownership of a rich fertile land, flowing with milk and honey, is the fulfillment of a long-standing promise of God to their ancestors that became the basis for Israel’s relationship with Yahweh (Habal 1999). This land, Yahweh’s *nahala* (gift), was to form the basis of His relationship with the people and hence was not to be sold so that no individual or families may be deprived of the benefits of it perpetually.

However, Yahweh recognized that situations may arise that will cause one of His people to lose their hold on the allocated ancestral land. This leads to destitution of the individual and families involved. If this situation was to be left unchecked, Israel risked a situation where a member of God's people may lose their control over land permanently, leading to chronic poverty. Some scholars have argued that, the laws of Leviticus 25 should be primarily seen as priestly legislation aimed at ensuring the perpetual land-rights of the "small landowner and his descendants" by preventing latifundism - the accumulation of large estates by the wealthy" (Bergsma 2003:225). Others have also argued that the Jubilee legislation, in particular, is a product of exilic or post-exilic priests, with the intent to justify legally, the repossession of lands lost in the exile by the priests and other returning Judean exiles (2003:226; North 2000:9-11).

Be that as it may, by analyzing the laws from the perspective of social welfare, I will argue that the laws were intended to address the shortfalls that have the potential to create imbalances in the society. As Heir has rightly submitted, Leviticus 25 should be seen as part of the laws specifically given with the intention to protect the poor persons from abusive treatment (2002:52). The laws in Leviticus 25 outlined the establishment of a social safety net, whose aim is to provide relief for the poor by minimizing the need for social welfare assistance. The details of the law should be seen as the house rules for the smooth operation of the social safety net among the people of Israel, the prototype Church.

The text of Leviticus chapter 25–26 seems to be envisaged as a single unit by the author because it consists of one speech by Yahweh to Moses (Schwartz 2010:145, Willis 2009:183). The two chapters are also marked off by an *inclusio* (the phrase 'on Mount Sinai') in the first verse (25:1) and the last verse (26:46; cf Grabbe 2001:456). This speech, communicated to Moses at Mount Sinai (25:1; 26:46) is made up of two parts. The first part outlines the instruction concerning the rightful observance of the Sabbaths (25:1-7) while the second stresses on observance of the Jubilee years (25:8-26:46). The common theme binding the two is Yahweh's ownership of the land and the people in the land. God's intention is to remind Israel that they are His special people who are just about to be allocated

His land. As Harris has pointed out, these instructions are meant to provide directions for “community life so that all the people can participate in the holiness of the temple” (Harris 2011:5). But how exactly are these laws supposed to function to bring about the intended relief? Are they adequate to bring about relief to those who happen to fall into difficulty that requires social welfare assistance? These and many more questions would be explored in the subsequent sections of the dissertation.

Willis (2009:184) says that Leviticus 25 consists of four units with similar introductions (verses 25-34, 35-37, 39-46, and 47-54). Each type of destitution is introduced by the phrase *kî-yâmûk ‘ăhikă* translated as “if your kin becomes poor” (25:25, 35, 39; 47; Jacobs 2006:135). This introduction to the sub-units suggests that the entire unit is concerned with social welfare provisions that help maintain the social standing of kinsmen in their clan, tribe and the nation. There seem to be some “logical progression in these four units, concerning increasingly desperate financial straits” to which Israel is called upon to help prevent (Willis 2009:188). The crisis that these laws anticipate appears to progress, first with one of “your kin” who out of financial difficulty sold a land to stay out of poverty (vv. 25-34). The second envisages a person who survives on leased land from another Israelite (vv. 35-38), while the third anticipates survival by means of debt enslavement to a fellow Israelite (vv. 39-46). The final law is to help manage the most desperate situation of debt enslavement to a non-Israelite (2009:188, vv. 47-55). In all cases of destitution, group identity is the decisive factor in determining the treatment parameters of the destitute (Jacobs 2006:136). Similarly, in two of the cases, (v39, 47) residence or location is important in determining the type of assistance and the people who qualify to provide the assistance (2006:136).

4.3.1. Redeeming the sold land: Verse 25-34

The first law, calling for the establishment of a social safety net that regulates and provides care for a destitute, is found in verses 25-34. It begins with a “protasis regarding a type of destitution and is followed by an apodosis regarding the proposed response or solution to the destitution” (Jacobs 2006:135). It begins with

a protasis, “If your brother (*’âch*) has become poor, and has sold his property” (Vrs 25). Even though there is no hint at what can cause one’s kin to become poor and sell part of his property; apparently, the writer does not think it is necessary to identify specific circumstances that might lead to the situation. Instead, the text offers a solution to that reality (Willis 2009:184). The passage, therefore assumes that regardless of the reasons why some kin might become poor to the extent of attempting to sell the land, he must be assisted by redeeming his sold property.

A brother’s private poverty has become public knowledge when he sells his property. This is a social welfare situation that demands that someone acts to prevent him from further slipping. Apparently, one of the first properties available in agrarian societies that can easily be sold is the land. With the land being the man’s main source of economic livelihood, its sale means that the man’s ability to contribute to the stability of his clan has been significantly altered.

There are two difficulties in understanding the membership of this social safety net. The membership of this social safety net is made up of the “kin who has become poor, and has sold his property” and the community being called upon to relieve the poor man. However, what is the identity of the man who has fallen into poverty and the people who are being called upon to assist the man. The MKJV translates *’âch* as “thy brother”. This makes it difficult to precisely define the identity of the person who is in need of assistance. “Thy brother” appears to limit those who are called upon to assist the poor man to be from the poor man’s biological relations only. However, a proper translation of *’âch*, as used here, according to Strong’s Hebrew and Greek Dictionaries (H251) refers to both biological and or metaphorical affinity, and that is much broader than the limitation placed by the MKJV. The NIV appropriately renders the verse “if one of your countrymen becomes poor and sells some of his property...” Properly understood, the text suggests that all neighbours or better still all “countrymen” who become poor should be offered a helping hand.

The next difficulty is in the continuation of the sentence “if any of his relatives comes to redeem it, then he shall redeem that which his brother sold”. Whose

responsibility is it to help the brother who has sold his property to survive? The responsibility is let loosely on any *qârôb* "his relative". Again, the difficulty is the definition of "relative". Strong says *qârôb* refers to any relative "near (in place, kindred or time), any of kin, kinsfolk (or kinsman), (that is) near, neighbour, (that is) next, (them that come) nigh (at hand), more ready" (Strong H7126, Willis 2009:184). This makes the network of relatives wide enough as to make it possible for all to have one to redeem their sold properties. The law therefore anticipates a situation where a wide network of relatives would be available to assist the brother who happens to fall into difficulty. This is supposed to work in a perfect world, to the advantage of the poor person, but as Meyer has pointed out, "the world is far from perfect and so what, for instance, would happen if he does not find a redeemer?" (2004:76). Also, while the next of kin has the right to redeem that which the destitute person has sold, it is not clear if the property so redeemed, is to be given back to the poor person immediately or the next of kin has the right to retain the property until the coming of the Jubilee. Wright contends that such redeemed lands are kept by the relative until at the turn of the Jubilee (2004:120-122). This idea seems to be supported by the later commands requiring the giving of loans rather than gifts to support destitute who need assistance (Lev. 25:35-38). Otherwise, Lazonby (2016:38) writes, it becomes an incentive for poor people to sell their lands because the responsibility or redemption will be on their rich relatives. While for the next of kin, redeeming and retaining the land can be an effective measure against latifundism, there is also the possible danger that even though land would remain in the wider kinship group, it might end up being accumulated by a few powerful families (2004:100). But if the next of kin, who is mandated to redeem the property were to hand it over immediately to the poor man, then, it could be said that while the law may have the genuine welfare cases in mind, it may at the same time be encouraging irresponsibility on the part of the person who makes claims of being poor. However, if they retain the property until at the turn of the Jubilee, then one can say that the law serves to protect the interest of the extended family rather than the welfare interest of the poor man.

The law, in appealing to clan brothers or next of kin to provide assistance, also anticipates a situation where there may be no one to assist in verse 26. However, the law is silent on the options available to the destitute during the period he is unable to find a kinsman to help in the redemption of his property. The law seems to leave the poor man to his fate, until such a time that he is able to pay the redemption price himself or wait for the Jubilee. The second half of verse 26 provides that, where the poor man becomes fortunate and is himself able to redeem it, (verse 27) “Then let him count the years of the sale thereof, and restore the overplus unto the man to whom he sold it; that he may return unto his possession”. In redeeming sold out property, the cost is to be arrived at by consideration of the amount of harvest left before the year of Jubilee when the property reverts to its original owner. In the case that the poor man is unable to redeem his property, verse 28 provides that “But if he be not able to restore it to him, then that which is sold shall remain in the hand of him that hath bought it until the year of Jubilee: and in the Jubilee it shall go out, and he shall return unto his possession”.

It can be discerned from the above that the law envisages that a wide range of *qārōb* (neighbour) will be found to step in to protect the man who has sold his property. Nonetheless, even in the event that no redeemer is found in the short-term, the poor man is assured of returning to his property after the Jubilee. It thus appears that the provision for the Jubilee offers effective protection against long term destitution, but does not insulate the destitute in the short term. Again, in the long term, the Jubilee is an effective remedy against land latifundism. The redemption laws call for people to lend a hand to those who have fallen; they are expected to do so on the principle that they do so in view of their common status before the Lord (Willis 2009:191). In the social protective system of Israel, the law of redemption, thus, functions as a non-contributory transfer to the poor man who sells his land or property to survive. It envisages, as a social welfare measure, that someone other than the poor man will act to help deal with the risk or vulnerability of poverty.

The narrative moves from a poor man who sold his land to survive to one who sells his property in a walled city. Verse 29 states that “And if a man sell a dwelling house in a walled city, then he may redeem it within a whole year after it is sold; within a full year may he redeem it”. The law gives an exception to the sale of urban property (25:29–34). The exception means that properties sold in an unwalled city, can be recovered. In the case of a walled city, the seller and his kinsmen have only a year to pay the redemption fee; if they are unable, the sale is finalized. The purpose of this exception is not clear, but proponents of the "land-reclamation" hypothesis have cited this to suggest that the redemption laws, and, to a larger extent, that of the Jubilee were all added by post exilic priests with the intent to justify the recovery of farming lands lost during the exile period (Bergsma 2003:229; Fager 1993:88-89; Wallis 1969: 344-345). Here again, the circumstances leading to the sale of this property are not mentioned. One is left to guess, if the person sold the property on the grounds of poverty or because they no longer had need for the property. There is a possibility that this provision will have a negative social welfare implication on the house seller; particularly on those who sold houses on the grounds of poverty. This would deny them the right of redemption of their property after a year and the situation will further aggravate their poverty and social status. Withal, this provision confirms Fager’s suspicion that since “the purpose of the Jubilee seems to preserve the economic integrity of the peasant farmer, there was no need to protect urban property from alienation” (1993:88-89).

Verse 31 provides that “But the houses of the villages which have no wall round about them shall be counted as the fields of the country; they may be redeemed, and they shall go out in the Jubilee”. Houses in villages are considered as part of the land for farming and therefore cannot be sold on permanent basis. The underlying idea of redemption is that the land of Canaan, as distributed among the Israelite tribes, clans, and families (Numbers 33:54) is to be permanent. It remains the property of Yahweh, not theirs to buy, sell, and reapportion (Schwartz 2010:146). Again, verse 31 aligns well with the assertion that the main trust of Leviticus 25 is primarily concerned with the independent small farmer (North

2000:34). This provision is clearly meant to prevent land latifundism. It contributes positively to the restoration of social welfare needs of the small land owner by guaranteeing a possible re-occupation of the land of the poor farmer.

Also included in the properties that can be returned at the turn of the Jubilee is any house sold in one of the 'Levites' designated cities (Numbers 35:1–8). Leviticus 25:32-33 says that

“Notwithstanding the cities of the Levites, and the houses of the cities of their possession, may the Levites redeem at any time. And if a man purchase of the Levites, then the house that was sold, and the city of his possession, shall go out in the year of Jubilee; for the houses of the cities of the Levites are their possessions among the children of Israel”.

The question of why Levites, the priestly tribe, have the right to redeem their property but the same is denied the urban dweller has been used to suggest a possible confirmation of a “land-reclamation” hypothesis (Bergsma 2003:229). Land reclamation hypothesis is the view that regards the Jubilee legislation as the production of exilic or post-exilic priests, with the intent to justify legally, the repossession of lands they and other returning Judean exiles lost (2003:229).

As has been suggested by Meyer, the meaning of the next unit is rather confusing with the main problem being verse 33. In his opinion, which I share: if the author had wanted to say that things are different in the Levitical cities in the sense that their right of redemption extends beyond one year, as in the other cases, “then he really opted for a very confusing way of expressing it” (Meyer 2004:78). A parallel reading of verse 33 in the New Revised Standard Version (NRSV), English Standard Version (ESV), the Modern King James Version (MKJV) and the New International Version (NIV) will throw more light on the confusion in understanding the intention of the author.

Table 4.1A parallel reading of Lev. 25:33 in 4 Versions of the Bible

(NRSV) 33.	(ESV) 33	(MKJV) 33.	(NIV) 33.
Such property as may be redeemed from the Levites—	And if one of the Levites exercises his right of	And if a man purchases a <i>house</i> from the Levites, then the	So the property of the Levites is redeemable – that is a house

houses sold in a city belonging to them—shall be released in the Jubilee; because the houses in the cities of the Levites are their possession among the people of Israel.	redemption, then the house that was sold in a city they possess shall be released in the Jubilee. For the houses in the cities of the Levites are their possession among the people of Israel.	house that was sold and the city of his possession shall go out in <i>the year of Jubilee</i> . For the houses of the cities of the Levites are their possession among the sons of Israel.	sold in any town they hold – and is to be returned in the Jubilee because the houses in the town of the Levites are their properties among the Israelites.
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The main idea of verse 33 is that the Levites have the right of redemption of their property beyond one year. But the MKJV creates the impression that a house purchased in the city of the Levites cannot be redeemed until it is returned at the turn of the Jubilee. However, the ESV, NIV and NRSV appear to disagree. They seem to agree that redemption is possible at all times and if not redeemed, a house is returned to its original owners in the year of the Jubilee. Again, the MKJV seems to suggest that both the houses sold and the city in which the houses are located shall be released at the turn of the Jubilee. Another confusion created by the translation of the text is the impression it creates that someone, other than a Levite, can purchase a house in the Levite-reserve town or city. This seems to contradict Numbers 35:1-5, that makes the cities of the Levites exclusively theirs. However, this statement may be a suggestion referring to the case of a Levite purchasing a house from a fellow Levite. In that case, the instruction was that the house should be returned at the turn of the Jubilee. However, if that is intended, then one can say that the author opted for a very confusing way of expressing this thought. The main idea, however, as the NIV points out, is that any house sold in any city of the Levites is redeemable, but if not redeemed, reverts to its original owners at the turn

of the Jubilee. This is an important provision of the Jubilee to protect poor priests from being displaced from their designated city and land permanently.

4.3.2 Supporting people with intermediate poverty: Verse 35-38

Before describing how slaves are to be supported to exit debt slavery, verse 35-38 deals with how to support poor people in the intermediary state so they avoid falling into slavery. The law in its entirety offers some protection for a person who survives on leased land, or borrows money from another Israelite (verse. 35-38). The second law begins in verse 35 and states that “And if your brother has become poor, and his hand has failed with you, then you shall help him; yes, even if he is a stranger or a tenant, so that he may live with you”. The first part of the law (verse. 35) stresses the importance of both relational identity (*your brother*) and community affiliation (*his hand has failed with you*) of the poor person who is in need of assistance (Jacobs 2006:136). The type of destitution addressed by this law is characterized by insolvency that necessitates financial assistance (2006:137). Willis suggests that the Hebrew translated by the authorized version as “his hand has failed” could literally read, “his hand trembles with you”, a suggestion of a situation where such a man cannot maintain his place in the clan, and so becomes the “son” of another person (Willis 2009:191). Meyers (2004:82) seems to agree when he says this is the situation when the poor brother literally “stretches out his hand” to a fellow Israelite for survival. Since *fallen in (mowt) decay* can be translated as his hands “totter, shake, slip trembles” (Gesenius 1962: 400; The Dictionary of Classical Hebrew V. 5), the phrase “his hand has failed” can also be translated as “his hand trembles”. This situation describes a condition where the poor man has trembling hands, an idiom used to represent the situation whereby the poor man now materially depends on someone else. Willis argues that the man has already sold the land on which he subsists, or due to severe weather failure (Willis 2009:191) the poor man has now become dependent on one of his neighbours. In such a situation, the text recommends adjustment in social practices toward the destitute (Jacobs 2006:137). The injunction is for the neighbour to receive him as one would receive a stranger or sojourner and make him comfortable.

The difficulty here, as previously noted, is the identity of the destitute that has sold his land and has now become dependent on others. The other difficulty in interpreting the text is the right understanding of how receiving the destitute as a stranger or sojourner will make him comfortable.

In the first place, since all of the landed property belonged to the Israelites (Leviticus 25:23–24), one could infer that the brother (*'âch*), who once owned a land but has become poor and sold it or now borrows money must be of an Israelite descent. In which case the NIV's rendering of the identity of the poor person as, "one of your countrymen" would be more appropriate than the KJV's "thy brother". If the injunction, to support the brother in need applies to only persons of Israelite descent, then the law is discriminatory. However, a problem will arise if one were to say that all people were of metaphorical affinity were to be supported. This is because in Israel, people were to be treated as brothers and be given social assistance with living. This means that even strangers would be eligible to receive interest-free loans. If one were to accept this interpretation, then the permission to charge interest to people of other nations (Exodus 22:25; Deuteronomy 23:19–20; Schwartz 2010:147) becomes difficult to understand.

The second major difficulty in understanding the text is the kind of support one is expected to render to the brother who has become poor? Verse 35b provides that one is obliged to support the poor brother "as you would an alien or a temporal resident, so he can continue to live among you" (NIV). The kind of support that will bring the relief the destitute requires to live in the land is suggested in verse 36–37, but it raises further questions. Verses 36–37 provide "You shall take no interest from him, or increase. But you shall fear your God, so that your brother may live with you". This means that all loans granted to the destitute should be provided on an interest-free basis. Verse 37 further states that it is unacceptable to collect food in place of usury. "You shall not give him your silver on interest, nor lend him your food for increase". Albeit, is that the standard support provided for all aliens or temporal residents? Should the prohibition of interest payment be restricted here to the specific case of the fellow Israelites or relatives attempting to redeem their property only or it applies to all residents in a jurisdiction? How is that treatment

supposed to inure to the social welfare benefit of the brother who has fallen into poverty?

Now, to answer the question of how the treatment of resident aliens can inure to the social welfare benefit of the brother who has fallen into poverty, I begin by reflecting on the socio-historical condition of strangers in Israel. During and after the Exodus, Israel was acquainted with two classes of strangers; resident aliens and foreigners who considered their sojourn in the land temporary. The resident alien, referred to as the *ger*, and the foreigner referred to as *zarim* or *nokhrim* (Strangers and Gentiles 2017). The resident alien lived permanently in his adopted community and becomes “a protected stranger” and enjoyed certain privileges that the foreigner does not. Israel, prior to the Exodus were themselves *gerim* (Exodus 22:20). According to Smith (1956:77-78), the status of the resident alien was “an extension of that of the guest, whose person was inviolable, though he could not enjoy all the privileges of the native. He, in turn, was expected to be loyal to his protectors (Genesis 21:23) and to be bound by their laws (Numbers 15:15-16)”. Unlike the *gerim*, the *Zarim* had very little rights, even though he was expected to be accorded some courtesies. The hired labourer, even though may be a resident alien, is guaranteed daily wages unlike the slave. So, the status change from slavery to hired labourer has been seen as a way to “guaranteed employment” and consequently wages as an alternative to slavery (Belshaw 1997:7). What this legislation does to protect the social welfare interest of the destitute is to prevent the situation where the poor man is reduced to slavery due to his economic standing.

Resident alien *ger*, unlike the *Zarim* also has full right of receiving or taking interest-free loans from all Israelites. According to the legislation of Deuteronomy, an Israelite may charge foreigner usury though he may not do so to a fellow Israelite (Deuteronomy23:21). The remission of debts at the turn of the Jubilee does not apply to the debts of foreigners (Deuteronomy15:3). Belshaw sees in this distinction of the law (the requirement of taking no interest on loans) as a way to guarantee an interest-free business loans or grants in kind to the destitute (Belshaw 1997:7). In this, he sees the potential of recapitalizing the poor brother

to begin a new productive venture all over again. This also becomes another important way of roping in all rich neighbours in the community to assist in providing for the social welfare needs of their poor relatives.

However, looking at this from the perspective of social justice, Jacobs (2006:139) has described the categorization of citizens into first and second-class members with special rights due to economic status as discriminatory. Worse still, the fact that other residents living in the same geographical location could have different status and are expected to be treated based on membership of an ethnic group may not be fair to the underprivileged group. It must be countered that the laws of Israel generally required that slaves and generally all poor people be handled with fairness and not be mistreated (Ex. 21:20, 26-27, 23:9). The laws prescribe fair treatment for all, irrespective of their social standing or ethnic background. Again, we must be wary of using modern standards to evaluate ancient standards. I believe the laws here would compare far more favorably with ancient non-Israelite cultures.

Verse 36 again stresses the importance of obeying this law with reference to God who gave the law. Maybe, this is in anticipation to the fact that there are no legislated consequences for enforcing obedience of this law. Verse 37 repeats content-wise, what has already been prohibited in the first clause of verse 36. Here, it is packaged as Meyer says “in a parallel chiasm” (2004:83). The verse adds the prohibition of making profits on food provided to the brother who has become poor and is in need of assistance. The practice of taking food for profit was a disingenuous way of evading the law against usury already given in verse 36 (cf. Nehemiah 5:7-8) and has same consequences upon citizens as exacting usury.

Verse 38 states: “I am Jehovah your God who brought you forth out of the land of Egypt, to give you the land of Canaan and to be your God”. This sets out the theological basis for the legislation used primarily as a measure against further harassment of a brother, who already finds himself in very difficult circumstances. Here we find that Yahweh identifies himself as “the one who brought you out of

Egypt to give you the land for an inheritance and be your God”. This is a subtle reminder to Israel that they or their ancestors have once found themselves in such a situation before but He redeemed them. They are, therefore, expected to do the same for their brothers in difficult circumstances (Exodus 22:21; Deut. 15:15, 24:18).

The overall relevance of this section for a theology of social welfare is that the law calls for support from the wider community to prevent poor people from further sliding into worse poverty (Schluter 2005:175). The interest-free nature of the loans was also meant to create a network of obligation that would ensure the availability of such loans when others needed it (2005:181). This is an important practice because in agrarian economies, life is unpredictable and prone to excessive risk, particularly when bad weather leads to crops failure. It, in essence, acted as an informal safety net in the “unpredictable context of subsistence farming, and *reminded family members* that one day they too might need such support” (Lozonby 2016:39 *Italics mine*).

4.3.3 Relief from Debt Slavery Verse 39-46

When interest-free loans are unable to guarantee recovery for the destitute due to, for instance, bad harvest, the poor person is bound to find himself in a downward spiral of poverty. In such situations, the only option left is to sell more land and assets until there is none to be sold. When there are no more assets to sell, the poor man has no option but attempt to sell himself. Verse 39-46 anticipates a situation where an Israelite might attempt to sell himself into debt slavery to survive.

The third law, outlining what to do in the scenario above, begins in verse 39, with the same clause as in verse 25 and 35, but with a slight variation “if your brother who lives beside you has become poor”. In its detail, the law envisages a more severe situation of potential debt enslavement. The protasis emphasizes three main issues that serve to define the identity of the brother in need of assistance. Emphasis is placed on community, residential, and relational affiliations of the destitute. The poor person is first identified by his relational identity as a brother, a

reference to his Jewish identity. The clause also adds additional qualifications of residential and community affiliations. It states that the poor person in need of assistance “live beside you” - probably in the same house, vicinity or community. The law makes provision for the maintenance of an extremely difficult situation where one of the children of Israel has become poor and actually attempts to sell himself to a fellow Israelite to survive. Verse 39 states that “And if your brother *who lives* beside you has become poor, and is sold to you, you shall not compel him to serve as a bond-servant” (MKJV). What has happened to this man, to cause him to sell himself precisely, is not known, but the New American Standard Version (NASV) suggests that his predicament has to do with an inability to pay a debt he owes. The NASV says that the man has “becomes so poor with regard to you that he sells himself to you”. Being poor “with regards to” someone may suggest that one owes someone some debt he is unable to pay. The debt for this destitute has become too difficult to manage, that he offers to sell himself into debt slavery. In reality, several factors, such as old age, sickness, poor harvest among several others, may combine to make one poor, and when this occur, citizens may be compelled to sell themselves into slavery. An individual in such situations has effectively lost their place in the lineage system. He is on the threshold of becoming “servant of” an Israelite instead of his original status as a child of an Israelite (Willis 2009:191). In such circumstances, the law, on purpose, prescribes adjustment in the social practices toward the destitute. The law prescribes that assistance be provided by the person he attempts to sells himself to so he does not function as a slave. This law anticipates these unforeseen circumstances and places the responsibility on the person to whom the destitute attempts to sell himself to *lo-taávod bô ávodat áved* (25:39b), literally not compel the poor man to serve as bond servant. Certainly 25:41-44 insists that the Israelite cannot be enslaved by another Israelite.

The clause in verse 40 provides that “they are to be treated as hired labourer (*śákíyr*) (SHGD H7916) or temporary residents among you; they are to work for you until the Year of Jubilee” (NIV). In such a situation, responsibility is placed on whomever ‘buys’ the poor man’s services to support him to live in the land. The

support is to come by treating the destitute not as a slave but as a hired servant or a resident alien. In other words, by virtue of the poor man being of Jewish origin, his status, as someone who had sold himself into debt slavery, is expected to change from a slave to a hired servant or temporary resident. The next clause also adds that the man is to serve as a hired servant until the turn of the next Jubilee. Now the question is how were Israelites expected to treat their hired servants and how does this treatment improve the poor man's social welfare status?

The treatment of poorer people in Israel is generally undergirded by Yahweh's injunction in Proverbs 19:7. The passage says "Whoever is kind to the poor is lending to the LORD – the benefit of his gift will return to him in abundance" (ISV). Hired labourers were generally poorer people who lacked land to farm for themselves. They, therefore, depended on immediate payment for the work they performed (Deut. 24:14-15). They were supposed to be treated with respect, whether they were native Israelites or resident aliens. The Israelites were frequently reminded of God's special concern for the poor (Exodus 22:21–22; cf. Deuteronomy 10:17–19) and were frequently enjoined not to molest them (Exodus 22:20; cf. Jeremiah 7:6). They were not to be abused (Deuteronomy 24:14) and were to receive equal treatment before the law (Deuteronomy 1:16; cf. 24:17; 27:19). It was considered a serious infraction of the law to oppress a hired labourer or deny them immediate payment for their services. Leviticus 19:13 says that "You shall not defraud your neighbor; you shall not steal; and you shall not keep for yourself the wages of a laborer until morning". Depriving the hired labourer from his due payment was considered a serious enough infraction of the law to attract the curses of Yahweh (Jeremiah 22:13). The status of the hired labourer is distinct from the slave. While the law permitted Israelites to buy and keep slaves from neighbouring nations, and pass on such slaves as properties to their children, it could not do so of hired labourers. Hired labourers were generally seen as daily wage earners. It is therefore obvious that by converting the status of the destitute who sells himself as a strategy to manage his debt from slavery into that of a hired labourer, this provision of the law facilitates improvement in the social welfare standing of the poor man. In his new status, he may be working for his rich

neighbour and still be earning daily wages to feed his family. The neighbour effectively becomes the poor man's employer and not his 'master'. Probably, that precisely is the reason why redemption is not recommended as a remedy for this kind of destitution. This status change is the most effective strategy to manage the condition of such a poor man until he is able to return to his ancestral land at the turn of the Jubilee.

Some apparent contradictions are, however, observed between Leviticus 25 and Deuteronomy 15:12-15 in the nature of service permitted. Whereas in Leviticus 25:40, poor people who fall into debt slavery are to be treated as hired labourers and resident aliens, in Deuteronomy 15:12-15, poor Israelites continue to serve as slaves. Also, Israelite slavery is recognized in other non-Priestly law codes like Exodus 21:2–11. The question that remains unanswered is whether slavery among Israelites was permitted, and if permitted, does it in anyway contributes negatively to the well-being of the poor people involved? One way to explain this seeming contradiction is the difference between indentured and chattel slavery. The procedure in which the destitute is to be employed to work to pay off their debt in exchange for their freedom is indentured slavery. It may well be that Leviticus 25 uses the term "slave" in the sense of "chattel slave". Nevertheless, one can discern from the narratives that there are certain measures that are in-built into Israelite slavery that ensures that the social welfare need of the slave is protected. Even where permitted, debt-slavery is designed to be part of the social protective system for all poor people. It actually serves as an effective social safety net for the destitute. While in servitude, the poor person is guaranteed employment and hence wages, as a hired servant (Willis 2009:192). In narratives where Israelite slavery is permitted, such slaves are released after a limited number of years, and are also entitled to the payment of reparation upon their release. The payment of reparation to a released slave serves as a set-up or venture capital for the poor man to start life all over again.

Verse 41-42 provides for the release of the poor man who sold himself into debt slavery. Verse 40 closes with a clause that the poor man is to serve in his new capacity as a hired servant until at the turn of the Jubilee. Verse 41 continues and

specifically states that “And he shall depart from you, he and his sons with him, and shall return to his own family. And he shall return to the possession of his fathers.” The poor man who has been guaranteed employment and wages as a hired labourer is now required to go to his own family home.

This directive seems to suggest that while the man served as a hired labourer, he might have also enjoyed the full hospitality of the rich neighbour including possibly shelter. However, this man can now return to his own family home because the Jubilee has brought a release and he can begin his life all over again. Possibly, this man may return to his father’s ancestral home and land because the turn of the Jubilee mean that even if they were sold, the land and the house have now been released. He can return to his own house, if he had one, and was probably sold when he became financially insolvent. The turn of the Jubilee guarantees a full release of all properties, including land and buildings and slaves as noted earlier in verse 28-29.

The principle of the Jubilee, therefore, makes the responsibility for the long-term management of poverty and its consequent social welfare needs, a joint responsibility of all members of the entire community. It is expected that all members of the community will comply and cancel all unpaid debts, release all slaves and release all property to their rightful owners. What remains unclear is what happens to a man who did not own a house before he became financially insolvent and went into debt slavery. Will the Jubilee be of any benefit to such a person and will it, for instance, guarantee such a man a housing accommodation? In such a case, other Mosaic laws make it possible for an indentured servant to become a bondservant voluntarily (Exodus 21:5-6). Opting to become a voluntary bond servant becomes one possible way to avoid potential homelessness at the turn of the jubilee.

The principle of Jubilee and its requirement for granting a release at specific seasons is a policy alternative to deal with long-term poverty. By ensuring that everyone returns to their ancestral property at specified times, all members of the society are guaranteed an escape route from the vicious cycle of long-term

poverty. The Jubilee thus should be seen as the ultimate safety net (Belshaw 1994:7), and together with its several sub-provisions, constituted a major component of the social protective system of Old Testament Israel. The outright ownership (freehold) of land, the main capital asset in the economy of Israel, is prohibited. Thus, the right of the poor to their main productive asset, the land, is guaranteed for all.

However, there are apparent contradictions between the provisions for the rightful observance of the Jubilee in Leviticus 25:40-41, and several other Old Testament passages. For instance, in Leviticus, release of slaves, land and debt cancellation is permitted only in the year of Jubilee, but in other passages like Exodus 21:2; Deuteronomy 15:1–3, 12–15; Jeremiah 34: 8–16, release and debt cancellation is expected in the seventh year. Yet, Belshaw sees this not as contradiction, but as possibly an “alternative arrangement, for times when the Jubilee year is several decades away to provide for the release of the worker after six years of employment” (1994:7). The provision in Deuteronomy to liberally supply flour, wine and livestock to released slaves in the seventh year again is seen as “the presumed intention of facilitating a return to sustainable self-employment” within the shortest possible period (1994:7). The provision of the Jubilee for a release at the end of a specified period (Leviticus 25; Deuteronomy 15: 1–3; Exodus 21:2), and a guaranteed return for a released slave to recover any ancestral property that he had forfeited are intended to restore poor people to their original status. This is seen as an effective means to end or eradicate poverty from among the people of Yahweh.

The practicality of observing these provisions of the law has attracted several unfavourable reviews from scholars. Some critics view the laws as “surrealistic” and “utopian” in the sense that they seem impossible to observe (Carmichael 2006:122). But the narrative in Jeremiah 34:8-16 actually stated that when Israel was reminded of this law, all the people obeyed. Verse 10 says that “And all the rulers obeyed, and all the people who had entered into the covenant allowed them to go free, each man his male slave, and each man his female slave, so that not any should enslave among them anymore; and they obeyed and let *them* go”

(Jeremiah 34:10).

Similarly, comparison has been made with the Mesopotamian *misarum* and the *anduraru*, which go back to the Old Babylonian and Assyrian periods in the early second millennium BCE (Grabbe 2001:106). In this example, a Babylonian king would declare a *misarum*, which was a general declaration of justice. The king might also declare “an *anduraru* 'release', which could include a remission of certain taxes, a release of debts, reversion of property to its original owners, or manumission of slaves” (2001:106). Such provisions of gentile kings and the Israelite Jubilee “continue to stimulate models for liberation from oppressive forces” and provide alternatives for “reconciliation and new beginnings for the oppressed” (Carmichael 2006:122).

Verse 42 clearly states a theologically laden reason why Israelites should not be regarded as slaves, even if they are sold as one. The verse says that “For they are My servants, whom I brought forth out of the land of Egypt.” Israel already became the slaves of Yahweh when He brought them from Egypt. What this means is that if a fellow Israelite happens to fall into difficulty and becomes a “slave” both the “master”, and “bondsmen” alike are slaves of Yahweh. The “master” then would be encroaching on the right of Yahweh, if he claimed the slave of Yahweh to be his own. The second clause of verse 42, “They shall not be sold as a slave” is an expansion of the principles established earlier in the first clause that prohibits Israelite slavery. Thus, no Israelite is allowed to be a “slave owner”, even if they bought one. But this directive applies only in the case of fellow Israelites. The law actually permits the purchase of slaves from the neighbouring communities. However, this clause also serves as a reminder of the provisions of the law that requires that destitute Israelite to be supported and treated as a hired labourer or a resident alien in verse 39. Verse 43 prohibits the rule with iron fist over fellow Israelites, and generally sets out the conditions for the treatment of slaves, foreigners and poor people in general. Since the slave and the foreigner were considered defenseless, which makes them vulnerable, the Israelites were frequently reminded of God's special concern for such class of citizens (Exodus

22:21–22; Deuteronomy 10:17–19). They were specifically required not to be molested (Exodus 22:20) and abused (Deuteronomy 24:14).

Even though, verse 42 implies that no Israelite is allowed to be a “slave owner”, even if they paid for one among their people, verse 44-46 set out the exemptions under which an Israelite is permitted to own one. It also describes the treatment expected of Israel over such purchased slaves. Israelites were permitted to purchase slaves from the surrounding nations. Verse 45 also states that slaves could be purchased from sons of sojourner (*tôshâb*) but qualifies it to read as from “sons of the tenant’s *tôshâb* who are staying with you; and from their families that are with you, whom they fathered in your land. And they shall be your possession” (MKJV). What happens in the case of a child born to a *tôshâb* in a master’s household whose parents are of Israelite descent is not very clear. However, the law here seems to permit their perpetual enslavement. Yet, there is a stern warning that an Israelite cannot be purchased as a slave in verse 32, because Israelites already are slaves to God. Even in cases of severe debt enslavement, all that one could do is to use them as hired labourers (*šâkîyr*) (verse 40). However, the perplexing difficulty is the seeming contradiction that allows children of all tenants born in a master’s house to be sold into perpetual slavery. The difficulty comes when this tenant is an Israelite. Can his son or daughter be sold into perpetual slavery? Does the son of a resident alien cease to be an Israeli on the grounds of destitution of his parents?

Practical social welfare considerations may have influenced this provision of the law. In Israel, since all landed property belonged to native Israelites (Leviticus 25:23-24), chances that children of resident aliens born while the father was himself a slave may not have any inheritance to return to at the turn of the Jubilee. In such circumstances, the well-being of a child born in slavery is enhanced when he accepts to live in the house of his benefactor as a permanent slave. Again, as has already been observed, strangers, (both of Israel and foreign descent) mostly function as labourers and artisans (because they do not own land). However, children born to a slave parent may not have an opportunity to learn a trade, so are left practically only with the option of becoming day labourers. In such

circumstances, the child is better-off as a permanent slave to rich people who could afford providing their care.

The final section, Leviticus 25:47-55, virtually repeats the same situation of debt slavery, but this time, involves the poor man selling himself to a non-Israelite living on the territory of Israel. In such a situation, the law of redemption applies. Where the poor man is unable to find a redeemer in the short term, the law of release is applied at the turn of the Jubilee. As with land holdings, the redemption price for indentured persons is determined by the number of years remaining until the Jubilee (25:47–54), since at that time any Israelite would be released (Schwartz 2010:147). The passage generally is intended to show Israel that, they have responsibility towards the social welfare needs of their fellow Israelites. They broadly provide the policy alternatives by which Israel was to deal with the menace of poverty and its effect on the social standing of members of the society.

When individuals temporarily become financially insolvent and sell property to meet short-term needs, the principle of redemption ensures in the short-term, that neighbours will assist the poor person to gain back his property. In the medium term, when the poor person gains financial solvency, the principle again ensures that they can regain their sold property. The principle of redemption ensured that individual's short and medium-term social welfare needs were met. The principle of redemption places responsibility for short and medium-term social welfare needs on either the individual, members of the immediate family or neighbours.

The passage again shows that the Israelite community was to concern herself with public and not private poverty. A neighbour's private poverty becomes public knowledge when he sells his property or mortgages his field. The principle, therefore, did not require individual mean testing to determine who is poor and needs social assistance; they have already put their poverty on display by their action of selling or mortgaging their lands.

While modern social welfare relies on individual mean testing to determine who needs social assistance, the system in Leviticus 25 relied on certain triggers to define public poverty. The first trigger is when one had become poor “and had sold

his property” (Leviticus 25:25). The second trigger is when one becomes poor and has nothing to sell, but survives on leased land or may borrow money from another Israelite (Leviticus 25:35). The third and final trigger occurs when a poor person falls into a severe situation of debt enslavement to either a fellow Israelite or in a more desperate case, to a resident alien (Lev. 25:39, 47). In all the three scenarios above, the need of the individual has become public knowledge to neighbours. Yahweh expects that someone takes responsibility where the individual had failed to deal effectively with his own situation.

4.4. SUMMARY OF EXEGESIS OF LEVITICUS 25 AND IMPLICATIONS.

The exegesis so far has shown that the law given to Israel by Yahweh was to fulfill practical social welfare needs of members of the society. The law called on members of the community to proactively act to relieve neighbours’ social welfare needs whenever one of them exhibited signs that suggested they were in need of assistance. The response of members of the community were to be far reaching enough to restore neighbours, who had fallen into economic difficulty, back into the productive process so they can take care of their families. The provisions of redemption and Jubilee are Yahweh’s effective means of dealing with all social welfare needs in the short, medium, and long terms. In both the short and long terms, the law of redemption ensured that the social welfare needs of all members of the community were met. In the long term, however, the law of the Jubilee ensured all outstanding debts were forgiven, slaves regained their freedom and returned to their family and property. By observing these provisions of the law, everyone has the opportunity to begin life all over again.

Applying Leviticus 25 to contemporary social welfare issues in the GBC member churches in the Ashanti Region requires a careful consideration about which issues in the churches are analogous to the societal issues faced by Israel. It requires the identification of sufficient and sometimes complete similarities to suggest that, some of the issues Israel faced intersect sufficiently with the issues in the contemporary times. While such an exercise is often considered illegitimate, Wright (1997:112-113) suggests that with ethical application limited to the church

as the new people of God, such an exercise is possible. As he again observed, it is unreasonable to “confine the relevance of the Old Testament socio-economic ethics in this way since God is still interested in public issues. While complete moral consensus may not be achievable, Christians can contribute to these debates.” It is thus reasonable to derive some applicable lessons through analogizing while at the same time being careful to take the important differences between the two very seriously.

I have shown in the exegesis of Leviticus 25 that the main issues Israel was challenged to address was with her unique faith centered on poverty arising out of the lack of economic participation. Individuals who fall into poverty are often forced to adopt coping strategies that have the tendency to create further downward spiral into poverty. The main trigger that begins the downward spiral is land and or property sale, often influenced by adverse economic condition. If not checked, it would end in severe perpetual debt of slavery. In line with Yahweh’s anti-poverty agenda in Deuteronomy 15:4, stating that “there should be no poor among you”, Israel is called upon to help their brothers out during times of difficulty. Leviticus 25 encourages generosity toward the poor to ensure that their slide into poverty did not continue. More specifically while this generosity was to be extended to all, including non-Israelites, as far as the generosity was directed towards Israelites, it was to be unique and in excess. These same conditions are prevalent in the Ashanti Region and the Baptist churches are called upon to assist, albeit in a different social context.

The main reason for the lack of economic participation in ancient Israel may be traced to land loss. Similarly, the problem of lack of economic participation in the Baptist churches can be traced to job losses and joblessness in today’s economy. Israel’s strategy of return and redemption of land, offering of loans and the release of slaves during the Jubilee provides important lessons for the Baptist churches to learn from. Though slave-labour and slavery is illegal in the Ghanaian context, Leviticus 25 nevertheless raises the issue of how members of God’s family, in severe poverty, could be helped to become productive members of the community through opportunities to work. The central role of the family in looking after the

material needs of its members has important ramifications for today's Church as the family of God. Israel's strategy placed enormous implications on the family, and the church as the new family may learn from it. I will return to the application of these principles in later chapters of this dissertation.

4.5 ALLEVIATING POVERTY ACCORDING TO MATTHEW 25:31-46

4.5.1 Introduction of the Gospel of Matthew

The gospel of Matthew holds an important place in the canon, and has been described as "the perfect bridge between the New and the Old Testaments (Macdonald 1995:1201). The first verse of the Gospel advertises the author's intention of providing a perfect link between the two testaments. Jesus, who is the prime character of the New Testament, is introduced as the son of two prominent patriarchs of the Old Testament, Abraham and David. Again, Matthew's attempt to offer continuity between the Old and the New Testaments can be discerned in the sense that it is flavoured by strong Jewish emphasis (1995:1201) and his "religious convictions were traditional" (Allison 2001:29). Allison went further to say that Matthew's "theology, in the proper sense of that word, was Jewish theology as transmitted to him by his Jewish education and the Church" (2001:29).

Tradition of the Early Church had assigned authors to different books of the New Testament as they are known today (Garland 2001:2). The authorship of this gospel has long been associated with Matthew, but there is disagreement as to whether he is the disciple named in Matthew 9:9. The first major attribution of the authorship of the book to Matthew was a testimony from Eusebius, citing Papias, a second-century Bishop of Hierapolis in Asia Minor, that the gospel of Matthew was written by the apostle who is named in Matt. 9:9 (Allison 2001:844). Eusebius was again quoted as saying that Matthew wrote down the logia in the Hebrew dialect, and each interpreted them as they were able to (Eusebius Hist. Ecclesiastics 3.39). Several scholars appear to yield to the tradition suggesting that, the gospel was first written in Hebrew and latter translated to Greek (Scheck 2008:53; Witherington 2006:15; Allison 2001:844). However, some scholars do not support this claim of the apostolic authorship. Allison (2001:855), for instance, has

argued that, if the author of the book was Matthew, the apostle who followed Jesus, there would have been no justifiable reason why he did not rely on his own experience but followed closely the narrative of Mark. Authors like Garland (2001:1) have expressed similar ideas.

Although there are attempts to date the Gospel to earlier than 70 AD, recent majority opinion holds that it was written in the last quarter of the first century (Allison 2001:844, Garland 2001:2, Streeter 1930:500-507). There are two main views on the place in which this Gospel was written. The traditional one is that, Matthew was written in Judea in Palestine. Several scholars, including Witherington (2006:22-23) believe Syrian Antioch was more likely (Streeter 1930:523-24). There is consensus that the Gospel was composed sometime after the disastrous Jewish rebellion against Rome when Jerusalem and the Temple were ravaged before the beginning of the second century (Garland 2001:3).

One of his main purposes for writing the Gospel was to present Jesus as the Messiah to the Jewish Christians, and also to defend Christianity to the Jewish readers (Garland 2001:4). The author therefore adopted the template of the Mosaic Pentateuch to provide a new law for the emerging Christian community (Witherington 2006:15; Garland 2001:4). To make its appeal to the Jewish community, the author of the Gospel goes to much length to show that Jesus is the promised messiah. Matthew does not see the necessity of explaining Jewish customs and terms, as the writers of the other Gospels, because it is assumed that his readers already understand them (Garland 2001:2). He also makes more reference to the laws of Moses and the fulfilment of Old Testament prophecies than the other evangelist. Phrases such as "that it might be fulfilled which was spoken" occur exclusively in Matthew's Gospel except John (Duarte 2004:600). The gospel, however, also contains some materials that have been used as evidence of the Gospel smacking anti-Semitism (Matthew 21:43, 23:32-33). A cursory reading of the Gospel also reflects an interest in the inclusion of Gentiles as God's people (8:11-12; 12:21; 28:18; Garland 2001:2). It is in this vein that Garland has also suggested that one of Matthew's main purposes for writing was to portray the church as the true Israel, which has replaced the false Israel

(2001:4). One cannot, but agree with Garland again that Matthew was “intended for broad circulation in a variety of Christian communities with a variety of needs and issues” (2001:5). The Gospel of Matthew seems to be more concerned with good works in the final judgment than any other writing in the New Testament. Good works in the Gospel are not merely works; they spring out of an attitude characterized by generosity.

There are several attempts to analyse the structure of the Gospel, but this study prefers to adopt the structure proposed by Witherington (2006:3) and Kingsbury (1975:7-25). They propose a threefold structure, each phase marked by a common refrain “from the time Jesus began” (Chapter 4:17 and 16:21). Using this key structural marker, Kingsbury adopts the view that the gospel of Matthew’s prime concern is about the life of Jesus. The demarcation can be done as follows:

A) 1-4:16 is the presentation of the person Jesus Christ, the son of David, son of Abraham and the son of God. This phase is marked off with the key structural marker “From that time Jesus began to preach” (4:17)

B) 4:17-16:20 is the presentation of Jesus in terms of his public proclamation. This phase is similarly marked off with the refrain “From that time Jesus began to show His disciples that” (16:21).

C) 16:21- 28:20 is the presentation of Jesus in terms of His passion, His teachings on eschatology and the resurrection.

Our anchor text is located in the third section, and is part of Jesus’ broad teachings about the eschatology.

4.6 EXEGESIS OF MATTHEW 25:31-46

The material of the text in this section is found exclusively in the Gospel of Matthew (Allison 2001:74). It describes the grand judgment scene of nations. The text is reminiscent of the earlier parables of separation (13:24–30, 36–43, 47–50), and has led some scholars to see it as another parable (Garland 2001:247). Such designation is based on a brief parabolic saying in verses 32- 33, where the process of judgment is compared to separating a flock into two groups (Gardner 1991:357). This imagery is, however, short-lived as it quickly gives way to a

description of the scene of the judgment itself. The unit should thus more accurately be labelled as an apocalyptic vision of judgment akin to the judgment scenes depicted in the similitude of Enoch (cf. 1 Enoch 38; 62) (1991:357). Other scholars have also, suggested that the section can be described as a “word-picture of the last Judgment” (Allison 2001:74, Manson 1949:249), while others see it as an apocalyptic prophecy with some parabolic elements (Witherington 2006:465). It is not clear, if this judgment of nations is distinguished from what occurs at the Great White Throne (Rev. 20:11-15) which takes place after the millennium (Macdonald 1995:1209).

4.6.1 The Last Judgment and Social Welfare (V 31-32)

The judgment scene is introduced in verse 31 “But when the Son of Man comes in His glory, and all the holy angels with Him, then He shall sit on the throne of His glory”. The grand judgment presents us with a judgment scene on earth, in which the Son of Man comes with his angels from heaven (Daniel 7:14 and Zechariah 14:5) and sits on a glorious throne to execute justice. The identity of the judge is stated as the “Son of Man”, a special title for Jesus that denotes, among other things, His true humanity. Matthew had introduced Jesus as the son of David and Abraham (Mt. 1:1). He is therefore the true son of man (*o hios tou anthrōpos*) (SGHD). In Matthew, He is not only the son of man but also King of the Jews (Matthew 2:2). Jesus viewed himself in the Gospels as a Son of David but at the “end of his ministry, having ridden into town on a donkey like Zechariah’s King of Peace, it would not be surprising if Jesus taught about his future role as King, judging human beings” (Witherington 2006:465). The kingdom of God, a favorite Matthean theme, will be manifested on earth in the last days, when the Son of man comes with the holy angels here on earth to judge the world. The judge is not only the Son of Man and a King, but also a Shepherd, all rolled into one. Two of those images in the Old Testament refer normally to God, who performs the task of being the final judge. In other words, we have Jesus portrayed as a plenipotentiary fulfilling the role of God, which comports with earlier material in this Gospel that portrays Jesus as both human and God (Witherington 2006:465). The judgment scene is then set with Jesus as the King-Judge, and the holy angels ready to assist

the judge with His trial. Matthew's introduction of Jesus as the Son of David (Matt. 1:1) underscores his identity as a true human, who shares in the suffering of Israel and hence their welfare. Images of the Son of man coming to reign for God also abound in Jewish (Old Testament) apocalyptic literature (Daniel 7:13-14; Is. 58:7; Ezekiel 18:7). The absolute authority figure assigned to Jesus here fits the standard Jewish picture of Yahweh judging the nations in the day of judgement (Keener 2014:112). In 1 Enoch 69:27, it is the Son of Man who is portrayed as the final judge, as is also suggested by Daniel chapter 7 (Witherington 2006:465). Now the question asked is the identity of the people who gather to be judged at the last judgment scene.

Verse 32 says "And all nations shall be gathered before Him. And He shall separate them from one another, as a shepherd divides the sheep from the goats". The people on trial are made up of people from "all nations" who "shall be gathered before Him". How are we to determine the identity of those who are gathered to be judged? This question has become the source of disagreements among scholars (Garland 2001:247-248; Allison 2001:74). For instance, Garland (2001:247) has asked the question that seeks to clarify if the "all the nations" who gather to be judged represents only non-Christians, only Christians or all the people of the earth – Gentiles, Jews and Christians.

It is clear from the preceding chapter that the narrative here plainly speaks about the *Parousia* (Matthew 24:30). In the *Parousia*, those that are gathered are "the elect." Nothing is said concerning the rest of mankind. It appears the text's reference to the righteous and unrighteous receiving their sentence, here suggests that all of creation will be gathered for judgment on the final day. Allison, therefore, asserts that there is a strong probability that those gathered for judgment are probably all humanity (Allison 2001:74). Similarly, since there is no evidence to suggest a separate judgment for the Jew and Gentile, it appears on the whole to be safe to consider "all the nations" as meaning the whole race of human beings; made up of both dead and living, small and great, Jew and Gentile. These will stand before the Son of Man to be judged according to their works. This, in all

probability, is the same judgment as the one that takes place at the Great White Throne of Revelation 20:11-13.

However, Garland (2001:247) states that evidence from the Gospel of Matthew points out the fact that, “all the nations” is never used to refer to the church but is to the surrounding nations. In the Gospel of Matthew, Jesus had assigned the task of evangelization among the nations to his disciples (24:9, 14, 28:19). Garland concludes that the people who gather for judgment are from the surrounding nations. This conclusion follows the observation from the text, which stretches the work of evangelization to the surrounding nations (24:4, 26:12, 28:19). Nevertheless, Macdonald (1995:1209) says that if the cue in the opening verse, “when the Son of man comes in his glory” is taken to mean an event that will happen here on earth, then we will be right to identify this with the event described in Joel 3:1-12. Joel had spoken, prophetically, of a time when Yahweh will judge the nations according to their treatment of the Jewish brethren during their tribulation.

The judgment uses an everyday image of the shepherd separating the sheep from the goats. The second half of verse 32 again says, “And He shall separate them from one another, as a shepherd divides the sheep from the goats”. The Son of Man who is also the final Judge, “can easily tell the true nature of those gathered before the throne as easily as the shepherd can tell the difference between the sheep and the goat” (Garland 2001:247). However, scholars have often questioned if there was anything inherently evil or good about the sheep and goats to make their eschatological condemnation proper (Knorr 2017:151; Rhodes 2003: 2-5; Weber 1997:657; Gundry 1982:50).

Few attempts have been made to elucidate the image of the sheep and goat. This is partly because a very limited role has been assigned to its significance in the overall judgment scene. Some scholars are of the view that the only reason for the imagery of sheep and goats was to highlight the accuracy of the eschatological judge’s division (Weber 1997:657). Nonetheless, Weber says Matthew probably intended a larger role beyond the use of the image as a simple simile, because he could have equally used more neutral expressions that have already been used in

the gospel (1997:660). He could have used more neutral expressions like the improper mixtures, which could easily assign good and bad images, such as wheat and chaff (3:12), or wheat and weeds (13:24-30). Again, Weber (1997:660) continued to argue that there is evidence to suggest that socio-historically, sheep and goats have respectively positive and negative connotations for the Gospel's authorial audience. Such positive and negative connotations have been reported among the "twentieth-century Greece and Sicily, the ancient Greco-Roman world, twentieth-century Palestine, and ancient Syria and Palestine" (1997:661). For instance, he points out that in both "ancient and modern times, sheep and goats in Syria and Palestine have been pastured in mixed flocks" (1997:661). The task of performing a routine separation between sheep and short-coated goats by shepherds is a familiar activity on chilly nights (1997:661). It means that readers of the Gospel who are familiar with the animal husbandry in Palestine and Syria would clearly identify with the judgment scene of Matthew 25:31-46. In addition, there exists a cultural contrast of positive sheep with negative goats among the "Greek Sarakatsan transhumant pastoralists" (1997:662). Campbell writes, "Sheep and goats, men and women, are important and related oppositions with a moral reference. Sheep are peculiarly God's animals, and their shepherds, made in his image, are essentially noble beings. Goats were originally the animals of the Devil". Similarly, since in the Jewish law, goats are always offered for sin (Exodus 12:5), it is likely that Matthew's authorial audience had a good idea of the appropriateness of the simile of sheep and goats.

4.6.2 Righteousness and Social Welfare Practice (V 33-34)

The king then "shall set the sheep on his right hand, but the goats on the left" (verse 33). The right and the left hand were used to suggest acceptance and rejection respectively. Even though there is no evidence to suggest that, there is something, intrinsically evil or good with either the left or right side of someone. Jerome and Thomas (2008:29) have suggested that, the words of Ecclesiastes 10:2; "A wise man's heart is at his right hand; but a fool's heart at his left" is not intended to mean as it reads, but points to a familiar way of distinguishing between good and evil. Again, this familiar judicial distinction, where the left hand is

associated with rejection and the right hand associated with acceptance is also found in classical writings as well. Thus, Plato relates the story of a man who revived after a cataleptic attack. In the revived man's account, when his soul left his body, he came to a mysterious place, where there were two chasms in the earth, and two openings in the heavens opposite. And when the Judges gave judgment, "they commanded the just to go on the right hand, and upwards through the heavens; but the unjust they sent to the left, and downwards; and both the just and unjust had upon them the marks of what they had done in the body" (*De Republica* 10.13). However, among the Greek, the left hand does not necessarily denote rejection but in contrast, *euōnumos* (the left side) was the lucky side. In the New Testament (KJV), the term *euōnumos* (left), occurring ten (10) times is used eight times to refer to prime place or side of a king (e.g. Matthew 20:21,23, 27:38, Mark 10:37). It is only used 2 times to figuratively denote rejection as in (Matthew 25:33, 41) (SHGD G2176).

Once "the entire nation" is gathered and the trial has commenced by the separation of goats from sheep, it will be time for the king to pass final judgment on the two groups. The purpose of the trial is to decide who will go on to eternal punishment, and who, to eternal life (Witherington 2006:465). However, the basis of the judgment of the nations will be what the subjects did about the social welfare needs of those they lived with. He calls those on the right as the "blessed of My Father". This is reminiscent of the blessing pronounced on people with noble character in the beatitudes. The conclusion of the beatitudes (Matthew 5:12) says the blessed of the father will inherit the kingdom of God. In verse 34, the blessed of the father, the sheep, are invited to "inherit the kingdom prepared for you from *the* foundation of *the* world", just like those with noble works in the Beatitudes (Gardner 1991:358). Gardner again writes that "just as Israel was given an inheritance in the Promised Land, so the blessed of the Lord are given a place in the kingdom in the end time" (1991:358).

Similarly, just as the judgment scene in Matthew 25:31-46 stressed the importance of actions that relieved social welfare needs, so the conclusion to the Sermon on the Mount stresses that being vindicated on the last day is the result of right social

action (7:21-27). Even miraculous works (like prophesying, casting out demons) done in Jesus' name may not be sufficient in the final judgment, as they do not necessarily qualify as doing the will of the Father in heaven (7:21). Withal, those who become the sons of God and are rewarded in the last days are those who obey the teaching of Jesus to undertake social works of radical love (Matt. 5:44-46). Those who fulfill this command of radical love demonstrate that they are the sons of God (5:45, 48). Matthew therefore appears to be propagating a practical expression of faith as the means to the eschatological blessings. Per contra, does that suggest that Matthew propagated the doctrine of salvation by works?

This teaching aligns with James 2:17, where the apostle says that “if it does not have works, faith is dead, being by itself.” Any faith without works is not real faith; it is only a matter of words. By this, James did not affirm the doctrine of synergism (the doctrine that we are saved by faith plus works). If synergism was to be true, it means “we would have two saviours; Jesus and ourselves” (MacDonald 1995:2228). The emphasis here is that “we are not saved by faith of words, but by the kind of faith which results in life of good works” (1995:2228). Works, accordingly, should be seen, not as the root of salvation but the fruits of salvation.

4.6.3. Social Welfare as the Basis for Judgment (V 35-36)

“For I was hungry, and you gave me food; I was thirsty, and you gave Me drink; I was a stranger, and you took Me in; I was naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me”. In these verses, what distinguishes the sheep from the goat is that the sheep is described as being righteous (Gardner 1991:358). Righteousness, which earns them a place in God’s kingdom, is defined by the six phrases of acts of mercy catalogued in verse 35 as (a) feeding the hungry, (b) providing water to the thirsty, (c) taking care of strangers, (d) clothing the naked, (e) visiting the sick, and (f) visiting the imprisoned. The text describes the full range of social welfare services that every faithful follower of Jesus is expected to make their pre-occupation to provide for those who need them. Those who qualified as faithful followers of Jesus had become so on the account that they satisfied a social welfare need. He commends

them particularly because “For I was hungry, and you gave me food; I was thirsty, and you gave Me drink; I was a stranger, and you took Me in; I was naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me” (Matt 25:35-36). “Structurally, what is striking about this passage is the fourfold repetition of the list of needs, always in this order: hungry, thirsty, stranger, naked, sick, and in prison” (Witherington 2006:466). In verse 37, those on the right who are given a place a place in the kingdom of God are also said to be “the righteous”. Could this mean that Jesus equates hospitality with righteousness? Does this imply that the King is indicating here that hospitality is a *sin qua non* of the presence of righteousness? Would God grant eternal life in His kingdom to someone on the grounds of that person being hospitable?

One important thing that we need to realize is that, although the message is presented in a poetic manner and some of the eschatological images are set out in prophetic language, it is intended to be referential (Witherington 2006:467). While Jesus does not envision a literal division of humans into sheep and goats, the message is intended to give guidance to the concrete social welfare conditions that all followers of Jesus must concern themselves with relieving. For instance, the King commended the sheep on the right hand for helping him when he was hungry (*peinaō*). People are hungry when they toil for daily subsistence or are literally starving, indigent and poor (SHGD). The “thirsty”, as translated from *dipsaō*, are all people in dire need of water. The sick, as in *astheneō*, may mean any circumstances that cause one “to be feeble in any sense, to be diseased, impotent or be made weak” (SHGD). The King rewarded those who provide support for such concrete social welfare needs and punished those who turned a blind eye on such difficulties.

The King’s commendation of the hospitable for inheritance in His kingdom should not be taken to mean that Jesus affirmed synergism. Instead, it shows that there is a positive relationship between true religion and faith, and meeting social welfare needs of the needy (Patte 2004:897). True or pure religion, undefiled before God, is defined by James as constituting meeting social welfare needs of others (James 1:27). In other words, pure religion is verified by hospitality; consisting of

assistance provided to destitute in society (2004:897). As James again shows, Abraham is the ultimate example of faith and works (James 2:21-23). In one breath, Abraham is said to have been justified by works when he obeyed God (2:21) and in another he believed God and it was credited to him for righteousness (2:23). It means, as Riesner insists, 'Having works', is fulfilling the elementary claims of human behavior (2001:1259). Therefore, those who claim to be righteous without helping meet the basic social welfare needs of others would be unmerciful and sin against the teachings of Jesus (Matthew25:35-36).

The deeds cited as constituting deeds of righteousness have their parallel in ancient Jewish literature as deeds that exemplify hospitality. Hospitality is for example mentioned as a commendable action that brings a person closer to Yahweh, for which all followers of God must aspire to (Cf Isa. 58:7; Ezek. 18:7; Job 22:67; Sir. 7:35; Jos.1:6; 2 Enoch 9; Gardner 1991: 358). Traditional Jewish teachings make the fulfillment of these needs one of the most important conditions for inheriting a place in the "gate of Yahweh". The closest Jewish parallel to Matthew 25:31-46 is found in the Midrash on Psalm 118 (Grindheim 2008:317; Allison and Davies 2004:418). The Midrash raises the question of entrance into the presence of the Lord, and explains that the gates will be opened to the one who had fed the hungry, gave drink to the thirsty, clothed the naked, and brought up the fatherless among several others. In the Midrash on Ps 118:19 it is written:

Open to me the gates of righteousness (Ps. 118:19). When a man is asked in the world-to-come: 'What was thy work?' and he answers: 'I fed the hungry,' it will be said to him: 'This is the gate of the Lord (Ps. 118:20). Enter into it, O thou that didst feed the hungry.' When a man answers: 'I gave drink to the thirsty,' it will be said to him: 'This is the gate of the Lord. Enter into it, O thou that didst give a drink to the thirsty.' When a man answers: 'I clothed the naked,' it will be said to him: 'this is the gate of the Lord. Enter into it, O thou that didst clothe the naked'. This will also be said to him that brought up the fatherless, and to them that gave alms or performed deeds of loving kindness. And David said: I have done all these things. Therefore let all the gates be opened for me. Hence it is said Open to me the gates of righteousness; I will enter into them, I will give thanks unto the Lord (Ps. 118:19) (*Midrash on Psalms 118*, Translated by Grindheim 2008:317)

There are also several other parallels in Jewish literature that seem to suggest that good works are a necessary precondition to receive the blessings of Yahweh not

only in the last days but also here on earth. In the Testament of Zebulon for example, the fisherman Zebulon reports how he had always fed the hungry and claims that Yahweh rewarded him: "Being compassionate, I gave some of my catch to every stranger. If anyone were a traveler, or sick, or aged, I cooked the fish, prepared it well, and offered to each person according to his need.... Therefore, the Lord made my catch to be an abundance of fish; for whoever shares with his neighbor receives multifold from the Lord" (*Testament of Zebulon 6:4-6*).

Could this then represent a shortlist of tasks that the true disciple of Jesus should concern himself with until the Son of Man returns? Does this seem to suggest that salvation or reward on the last day solely depends on good works? Macdonald (1995:1300) argues that "the uniform testimony of the Bible is that, salvation is by faith and not by works" (Eph. 2:8-9). He also adds that the Bible is also emphatic that true faith produces good works. The absence of good works is an indication of the lack of faith (James 2:4). This is also consistent with the teachings of the Old Testament, where instances of such hospitality in Gen. 18:3 and Judges 19:20-21 were favourably rewarded. As Allison has suggested, the "Son of Man does not demand supernatural feats but simple unobtrusive charity" (Allison 2001:74).

4.6.4. Responses of those Declared Righteous and Unrighteous (V 37-39)

The righteous in verse 37 express surprise at the commendation of their master thus "Then the righteous shall answer Him, saying, Lord, when did we see you hungry, and fed you? Or thirsty, and gave you drink?" Their entire response is contained in three verses (37-39), which recapitulate the deeds specified by the Lord, with some slight variation in the wording. Both the vindicated and the rejected expressed surprise at the verdict of the King. The two groups can effectively be distinguished one from another, not only by their works, but also by their attitudes; and that their different attitudes explain their different actions (Grindheim 2008:314). The righteous express surprise because they did not anticipate that the recipient of their good deeds was the master himself (Gardner 1991:258). The vindicated are surprised but they do not present any arguments in their own

defense. The rationale for their acquittal has to be explained to them by the Judge (Grindheim 2008:314).

The surprised reaction of the vindicated should again be considered as expressive of their humility. This attitude of humility identifies the vindicated with the poor in the spirit in Matthew 5:3, who Jesus said will receive the eschatological blessings of entry into the kingdom of God. Poverty in this context is described as a spiritual attitude. The poor in the spirit recognize themselves as beggars before God, and consequently their attitude is characterized by humility (Grindheim 2008:314). This orientation is displayed in their attitude to the King, when judgment was passed. The acquitted came empty handed with no defense. Even their justification by the King takes them by surprise (Via 1990:92).

On the other hand the condemned in verse 44 did not come into the final judgment with the attitude of beggars before God. They challenge the verdict of the Judge as follows: "When did we see you hungry, or thirsty, or a stranger, or naked, or sick, or in prison, and did not minister to you?" They came with a claim, and even dared to question the basis for the charges brought against them (Grindheim 2008:323). They display a defiant, self-confident, and ultimately self-righteous attitude for in their estimation; they have obeyed all the commandments of the master and deserve to be positively rewarded. They had not acted in compliance with the commandment in Matt 6:3-4: "When you do your work of mercy, do not let your left hand know what the right hand does, so that your work of mercy may be in secret, so that your Father who sees in secret may compensate you." Their reaction shows that they expected a reward based on their assessment of the value of their works.

Matthew's description of the judgment scene in comparison with other contemporary Jewish judgment literature is unique in pointing out the fact that, the "acts of kindness towards the least of his brothers have been acts of kindness towards the Son of Man." However, except for "visiting the imprisoned, the deeds Jesus lists are standard righteous deeds in Jewish ethics" (Keener 2014:113). This identification of the poor with God has antecedents in the Hebrew Bible and other

comparative literature on the judgment scene (e.g., Proverbs 19:17). What is unique is that in the Matthean account, “the Judge is the one who presents the evidence in favor or against the subject standing trial” (2014:113). In comparative judgment scenes accounts, it is the people standing trial who argue out their case for acquittal. For instance, in the Egyptian Book of the Dead, it is the dead person who denies wrongdoing on specific counts and goes on to cite good deeds, including to feed the hungry, to give drink to the thirsty, and to clothe the naked as his defense as follows: “I live on truth, I gulp down truth, I have done what men say and with which the gods are pleased. I have propitiated God with what he desires; I have given bread to the hungry; water to the thirsty, clothes to the naked and a boat to him who is boatless” (Quoted from Hays 2014:351)

The righteous judge, reading out the charges in the Matthean account, creates the impression that the author of the Gospel considered the verdict of the judgment scene as final. The surprised verdict, passed on both the acquitted and condemned, further suggests that the judge has a complete and accurate record of all acts of kindness, and their value cannot be renegotiated at the final judgment. Read in light of the rhetoric of the whole Gospel of Matthew, Grindheim argues that “this passage brings together Matthew’s emphases both on a higher righteousness and on the helplessness of the disciples” (2008:323). He also concludes that the judgment scene in Matthew 25:31-46 brings the two aspects of Matthew’s soteriology together, and shows the connection between the faith of the helpless and the works of the righteous.

4.6.5. The Judge’s Final Verdict (V. 40, 45)

The King responds to the surprise of both the vindicated and the condemned in verses 40 and 45 with the reasons for His verdict. Verse 40: “And the King shall answer and say to them, truly I say to you, inasmuch as you did it to one of the least of these my brothers, you have done it to Me”. The question that has often been asked is the identity of the beneficiaries of hospitality that qualifies one to enter into God’s kingdom. They are identified as “one of the least of these my brothers”. Closely tied with the identity of those who gather for judgment is the

identity of the “least of one of these brethren”. Often, the identity of ‘the least of these my brethren’ in v. 40 (cf. v. 45) has been linked with the needy in general (Allison 2001:74). Given the fact that in the Bible, God judged people for how they treated the poor (Prov. 19:17), it is probable that Jesus was giving a hint that people will be judged on how they treated the poor in general (Keener 2014:113).

It has also been argued that Christ did not encourage His disciples to make distinctions between insiders and outsiders, and also, demanded that His followers showed love to all they encountered (5:43, cf Luke 10:25-37). His injunction to love all even includes one’s enemies (Westerholm 2010: Witherington 2006:467). It would therefore be inconsistent with His own teaching if Jesus had expected a different treatment to be given to different groups or classes of the poor. For this reason, the “least of these My brothers” who needed social welfare assistance could possibly be identified with all poor people in general. However, while Jerome agrees that any action taken to support the poor is an action on behalf of God, he doubts that Matthew’s intention includes all poor people (Jerome 2008:290). He concludes: “it does not seem to me that he said this generally of the poor, but of those who are poor in spirit” (2008:290). He is of this view because it was to them that he reached out His hand and said: “My brothers and my mother are those who do the will of my Father” (Matthew 5:3). Similarly, Garland (2001:249), says that this passage has been erroneously used to emphasize the Christian obligation to the down-and-out of society. While he concedes that this passage does not negate the imperative to attend to the needs of the hungry, naked and imprisoned poor people in our midst, he calls into question the reading of “humanitarian ethics” or “salvation based on kindness to all in need”. He concludes that, instead, the passage functions primarily as a word of consolation to a persecuted community, sent out on a mission fraught with danger.

Gardner (1991:358) also contends that there seems to be considerable evidence in the Gospel of Matthew to suggest that the author had a specific group of people in mind rather than the general poor. He provides us with four (4) major internal evidences in the Gospel of Matthew that suggest that the identity of the least of these cannot be the general poor. He explains that 1) the phrase “least of one of

these brethren” recalls passages in which Jesus referred to His disciples as the little ones (10:42, 18:6, 10). 2) In the only other text where Jesus speaks of His family members, the term describes the disciples of Jesus who do His father’s will (12:46-50, 23:8-9). 3) Jesus announces in the mission discourse in chapter 10 that those who receive His disciples receive Him (10:40), and those who offer a drink to the disciples who are thirsty will be rewarded (10:42). 4) It is with His disciples that Jesus promised to be present with until the end of the age (28:20, 18:20).

For Gardner (1991:358), all the conversation focused on the way humankind will respond to the disciples from the greatest to the least. Similarly, Michaels (1965) argues that the text of both Matthew 25 and Matthew 10 identify certain people with Jesus; in the former case, they are called "the least ones," and in the latter, they are referred to as the "little ones". In addition, the good works of Matthew 25:35-39 are paralleled in Matthew 10:42 by the cup of water given in the name of the Lord. Matthew 10:40-42 distinguishes between two groups of the redeemed just as 25:31-46. The "little ones" are specifically defined as "disciples" in (10:42), presumably the twelve Apostles to whom Jesus has been speaking (cf. 10:2-5). The other group that will be rewarded is made up of those who received the sent-out ones (vs. 40). This parallel material in Matthew would suggest that in Matthew 25, "the least of these" are Jesus' disciples (specifically the twelve) who stand in their Lord's place and proclaim the gospel, while the righteous "sheep" are those who gladly receive from those who have been sent by Jesus (Michael 1965).

However, given the use of my “brothers” (12:50; 28:10) and the “least” (5:19; 11:11; cf. 18:4; 20:26; 23:11) elsewhere in Matthew, scholars like Keener and Gardner have argued that this passage refers to those who received the messengers of Christ (Keener 2014:13; Gardner 1991:358). Since the need of the missionaries had been occasioned by their obedience to the commands of Jesus, assisting them with food, shelter and visiting them when they are imprisoned would be like providing the services to Christ. The text, therefore, is a reference to all Christians including Christian missionaries and leaders (Allison 2001:74). The blessed also include those who have opened themselves to Jesus by welcoming his

messengers and offering them hospitality. The accursed are those who have rejected Jesus' messengers and denied them hospitality (Gardner 1991:358).

Jesus in this passage underlined the practice of social welfare as evidence of righteousness, a primary feature of the kingdom. What is certain is that the concept of service to Jesus through service to others goes back to Proverbs 19:17 "Whoever is kind to the poor lends to the Lord, and will be repaid in full". What is new in Matthew is the Son of Man's identification with the needy (Allison 2001:74). The question that has often been asked is what kind of poor is worth receiving attention on behalf of Christ? St. Jerome suggests that the "hungering Christ was fed in each of the poor; thirsting, he received drink; a guest, he was invited in under the roof; naked, he was clothed; weak, he was visited; shut up in prison, he had the solace of a visitor" (Jerome 2008:290). As Witherington (2006:46) contends, any action taken to provide the poor with their needs is an action done on behalf of Jesus, and would be dully rewarded.

4.7. SUMMARY OF EXEGESIS OF MATT 25:31-46 AND IMPLICATIONS

We have shown so far, that meeting social welfare needs of humanity is a major expectation of all followers of Christ. What distinguishes true believers from those who make empty profession of faith, according to Jesus in Matthew 25:31-46, is the practical exhibition of brotherly love for one another. The passage highlighted this fact and states that it is going to be the basis of the separation between the sheep and goats in the last days. While the text did not endorse salvation by works, it agrees with other passages of the scripture that those who will inherit the eschatological kingdom will be revealed by their rendering of service to God through human agency. The crux of Jesus' teachings in this text is that services rendered to man are services rendered to God.

While the notion that, service to the poor is service to God may not be in doubt among the Christians of the GBC member churches, the question of whose poor is it our responsibility to relieve becomes a legitimate one. I do not think that God gives us responsibility for all poor people on this earth. Granted we accept that we have responsibility to relieve one another, the other legitimate question has to deal

with the extent of our responsibility. Again, I will turn my attention to our earlier text in Leviticus for guidance. In Leviticus 25:25, 35, God places the task of relieving the poor on neighbours or relatives. They need not always be biological relatives, but the first line of responsibility falls on “neighbours who are beside thee” (Lev. 25:35). In addition, since such services are to be rendered to God through human agency, it is the human being one sees that God gives the responsibility to relieve (1John 3:17, 4:12, 20). The above implies that God gives GBC member churches the responsibility to relieve human suffering around them. However, they have more responsibility towards their members as they are the “neighbours who are beside thee”. This responsibility must be seen as a collective responsibility of all church members. Individual members must be encouraged to be one another’s keeper by helping to relieve the social welfare needs of other church members in their private capacities. As 1 John 3:17 aptly says, “But whoever has this world’s goods and sees his brother having need, and shuts up his bowels from him, how does the love of God dwell in him”

4.8 SOCIAL WELFARE ACCORDING TO ACTS 2:42-47, 4:32-37

4.5.1 Introduction to the Book of Acts

The Acts of the Apostles gives detailed background information about the earliest history of the church (MacDonald 1995:1576). The title of the book “Acts of Apostles” is found among some of the best manuscripts of the New Testament (Chance 2007:1). The book has a unique place in the canon, and MacDonald asserts that it is the “only inspired Church History; it is also the first church history and the only primary church history that covers the earliest days of the Christian faith” (MacDonald 1995:1575). However, one must be cautious in accepting the book of Acts as a pure work of history of the early church. This is because as Green (2010:1282) has rightly pointed out, the book is selective in what it includes. Its focus is oriented towards the mission agenda of the church set forth by Jesus in Acts 1:8 (2010:1282).

The book of Acts and the Gospel of Luke are both believed to be written by the same author (Green 2010:1283, MacDonald 1995:1575). The link between the

respective prologues of the two books (Luke 1:1-4; Acts 1:1-5) certainly suggests that both books have a common author (Chance 2007:1, MacDonald 1995:1575). Both books are dedicated to the same person, Theophilus. In the book of Acts, the author refers to a previous letter written to Theophilus to clarify “all things that Jesus began both to do and teach” (Acts 1:1). The prologue of the Gospel of Luke (Luke 1:1-4) suggests that it was the Gospel of Luke that the author of Acts was referring to. The style of writing and the outlook of both books tie both works together (MacDonald 1995:1575). While there is consensus that Luke and Acts came from a single author, there is no scholarly consensus regarding the identity of the author (Chance 2007:2).

The evidence from the so called “we” passages (16:10-17, 20:5-21:18, 27:1-28:16), where the author relates the stories to show that he was present at the event confirms that the author was a travelling companion of Paul. However, it is not straightforward as to which of Paul’s companions wrote the book. One possible way of identifying the anonymous narrator is to rule out persons specifically named in Acts as Paul’s companions. When all known travelling companions of Paul who are mentioned in the “we” passages are eliminated, the only known companion of Paul who would fit the description but not named in Acts is Luke (Philemon 24, cf. Col 4:14). This is the person whom church tradition has identified as the author (Chance 2007:2, MacDonald 1995:1576).

There is, however, disagreement among some critical scholars in the acceptance of this tradition. The argument advanced against the Lucan authorship tradition is that, first, the “theology of the narrative does not always comport with that of Paul” (Vielhauer 1966:33-51). One expects that if the author was a companion and admirer of Paul, he would have understood Paul’s theology better. Secondly, comparisons of historical data that can be gleaned from Paul’s letters with historical claims made by Acts, often do not easily harmonize (Vielhauer 1966:33-51, Chance 1993:33-51). However, since no stronger evidence has been adduced against the traditional acceptance of Lukan authorship, I am inclined to accept Luke as the author of the book of Acts.

Dating the Acts of the Apostles is tenuous business, but the unique place of the book in the canon, as the first history of the church makes the dating of the book very crucial (MacDonald 1996:1576). What makes it difficult is that, such dating rests on “other conclusions or assumptions regarding significant dates of early Christian history” (Chance 2007:2). The first view dates the book between 60 and 70 AD. This view is derived from the notion that Luke used the book of Mark as his primary source. Dating Mark has its own difficulty, but Mark’s interest in the fall of Jerusalem in Chapter 13 assumes that Jerusalem’s fall, which took place in AD 70, had not occurred at the time of writing the Gospel of Mark. This assumes that Mark’s Gospel was written much earlier than AD 70. If Luke used Mark as a source, the composition of the Gospel of Luke, as well as its companion volume of Acts, would have to date after AD 70 (Chance 2007:2). The omission of several landmark historical events in the book of Acts has been used as evidence to suggest that the book was written earlier before the events took place. Some of these historical events which could not have escaped the attention of an accurate historian like Luke include Nero’s persecution of Christians in Italy after the AD 64 burning of Rome. Some scholars have cited the Jewish war with the Romans and the martyrdom of both Peter and Paul, dated by historians to have occurred around AD 63-70, as evidence that the book was written before those events (Chance 2007:2-3, MacDonald 1995:1575-76). These, and several other considerations have led some scholars to conclude that, “assuming the accuracy of such a rough chronology, the earliest date that one can propose for the composition of Acts would be AD 63” (Chance 2007:2). In my opinion, since there are no accurate historical records available, it is safer to date the writing of the book around AD 63-70.

The book takes up the account of the church from where the Gospels leave off and gives a dramatic description of the early years of the infant church (MacDonald 1996:1576). Whereas the Gospels focus on Jesus, Acts focuses on people who talked about Jesus, the Apostles and those who spread the faith to the Graeco-Roman world (Alexander 2001:1028). The narratives in the book detail the new lifestyle of fellowship in which Jews and Gentiles become one in Christ (Chance

2007:2). It also describes the transition between Judaism and the New Testament Church, and provides a narrative of the steps by which the Christian message made the transition from the rural communities of Palestine, where Jesus mostly preached his messages, to the urban world in which Paul presented the gospel (Alexander 2001:1029)

In discussing the literary genre of the book of Acts, Loveday Alexander has suggested that, Acts does not seem to fit into any of the three principal forms of prose narrative in the literature of the Graeco-Roman world namely, history, biography and novel (Alexander 2001:1029). Some scholars have, instead, suggested that Acts is a combination of all the three forms (Powell 1991: 9). Acts is commonly described as a history of the early church. Even though in its broad sense, one can say that it serves that purpose, it must be noted that Acts was not primarily written as a historical record of the church. Accordingly, it has been said by one scholar that “Acts does not sit easily within the confines of the literary genre of history as it was understood by Greek and Roman readers in the ancient world” (Alexander 2001:1029). Luke’s description of the Gospel in Acts 1:1 would most readily suggest a philosophical biography to ancient readers (2001:1029). Even though it was common in ancient world to present the life of accomplished philosophers as “templates for living the philosophical life”, such writings, it is noted, lack the religious intensity of Luke’s account (Alexander 2001:1029). A number of details in the book itself (esp. Acts 17:16-21, 21:1-16 25:1-12) would recall this paradigm for educated Greek readers (2001:1030). The Greek novel was a popular narrative genre in the first century. The book’s “exotic setting, adventurous plot, framework of travel and explicit religious ideology” (Alexander 2001:1030), makes it susceptible for any casual reader of the book to classify it as a novel. Even though Luke admittedly employed novelistic narrative techniques to throw light on his narrative, the book should not be classified as a novel. Several arguments have been advanced in favour of this line of reasoning. Among them, the “lack of love-interest, the lack of emotion and the political realism” are the most prominent (2001:1030).

One of the major theological messages of the book of Acts is the efforts made to show the connection between Christianity and Judaism. The author presents Christianity as the fulfillment of the hopes of Judaism (Chance 2007:18). In addition, the explication of Scripture in order to demonstrate the “continuity between Judaism and the movement initiated by Jesus” is the theme of many of the speeches of the book (2007:18), which also places emphasis on the universality of the Gospel of Jesus. The gospel’s universal appeal is illustrated in the book of Acts by its call on both Jews and Gentiles to repentance by accepting Jesus (Chance 2007:23).

Acts can be effectively analysed as an episodic narrative with editorial comments. The author often used summaries to mark off transitions from one scene to the other. Acts can be analysed “as a drama with four major acts, each with several scenes” (Alexander 2001:1030). In our first anchor text (Acts 2:42-46), an editorial comment marks the transition between the narrative of the events on the day of Pentecost and the healing at the Temple Gate. Our second anchor text (4:32-37), is part of an interlude that narrates fellowship life of the early church as part of a broader account of the Spirit-filled life of the new believers.

4.9. EXEGESIS OF ACTS 2:42-47, 4:32-37

Our third and fourth anchor texts are located in Acts 2:42-47 and 4:32-37. The first text is generally seen as an editorial comment that marks the transition between the narrative of the Day of Pentecost and the healing of the cripple at the beautiful gate. It forms part of the first act of the drama in the book of Acts. The second text, found in Acts 4:32-37 is a repetition of the first text with a little variation (Alexander 2001:1034). The two narratives found in Acts 2:41-47 and 4:32-35 accentuate and develop the expanding theme of believers’ fellowship as the second summary repeats certain words, concepts and phrases from the first (Hume 2013:86). The two passages give us a description of the first social safety net among members of the first Christian community.

There are certain common elements of repetition in both narratives. Both summaries call the members of the community believers (2:44, 4:32) who share

all things in common (2:44, 4:32). In both summaries, there is an active re-distribution of material goods to the needy within the community (2:45, 4:34-35). The two narratives also provide information about the Apostles' power and witness (2:43, 4:33), and about the community's experience of favor and grace (2:47, 4:33). The second summary complements the first text, to describe the new lifestyle of believers after the coming of the Holy Spirit at Pentecost (Acts 2:1-11). The second text (Acts 4:32-37) has been classified as part of an interlude that narrates the fellowship life of the early church. It provides some details about the centralized authority of the Apostles and how the money raised from the sale of property was channeled through the centralized authorities to the poor and needy members of the church. The central import of the two passages is to give a vivid and detailed description of the nature of Christian fellowship in the first Christian community.

Even though, there are shared elements of the two narratives, there are also distinctive elements. However, both the shared and distinctive elements combine to create an effect that there existed a strong bond of unity among the first Christians. In the first narrative, the believers are twice portrayed breaking bread and taking meals together (2:42, 46) in prayer, worship and joy (2:42, 46, 47). The first summary repeats words that seem to suggest that, new believers who join the group are described "as being added to" a community (2:41, 47). The second summary accents the Apostles' bold witness (4:33) and their special role within the community to oversee the re-distribution of property (4:35; Hume 2013:86).

Luke's description of the fellowship lifestyle of the first Christians has prompted some scholars to suggest that, the author presents the first Christian community as practicing a form of communism (Phillips 2003:231-69; Lawrence 2005:152-71; Harrison 1975:67, Holtzmann 1884:27-60). This example, to some scholars, should be used as a model for Christian relationships. Some have even gone to the extent of suggesting that the example set forth is meant to be "prescriptive for Christian communities" (Chung-Kim, Hains, George and Manetsch 2014:131). Lightfoot, for instance, suggests that "the picture of the infant church gives us an idea of what the church is really supposed to be like" (Lightfoot 2014:79), and should be taken as "an ideal portrait of early Christian life" (Chance 2007:58).

Even though there is no general consensus among Christian scholars as to the first church's example being accepted as a universal standard for all Christian communities, there is general agreement that this example is ideal and praiseworthy (Chung-Kim, Hains, George and Manetsch 2014:131). However, there are also some groups of scholars who hold the view that this view of Acts is something that is only described rather than a prescription for the church. The author of Acts actually presents this practice as mistaken, since sharing of possessions seems to disappear from view in the remainder of Acts (Hume 2013; Krodel 1986:117; Watson 2008:99-111). How then, are we to interpret the meaning and implications of the fellowship lifestyle of the first Christians? In order to help our discussion of this lifestyle and its implications for the Christian church today, I analyze the text from the perspective of social welfare as discussed in Chapter Two.

4.5.2 The fellowship of the first Believers (Acts 2:42)

42 “And they were continuing steadfastly in the Apostles' doctrine, and in fellowship and in the breaking of the loaves, and in prayers”. The first summary actually begins in verse 41, with an introduction of a large number of believers being added to the church. The large numbers of souls constituted themselves into a community to which all new members of the Christian faith joined. The narrative begins a description of the group's first attempt at establishing a social safety net. Verse 42 highlights the unity and intimacy of the first Christian community, which was marked by a commitment to apostolic teaching, fellowship, breaking of bread and prayer (Joel 2013:1). These four commitments became the main backbone or foundation, upon which the “superstructure” of this ideal Christian life was built.

It appears to me that, Luke's main burden, however, was not to focus on these four activities *per se*, but to stress the unity and intimacy this community shared through the Spirit, and the role these activities played in maintaining their new lifestyle. Green, accordingly, sees verse 42 as a kind of “summary of the summary” developed out of verses 43-47 (Green 2010:1289). The large number added to the church in one day showed that their conversion to the group was no fluke by their

continuance in what the new community stood for (MacDonald 2001:1588). The re-introduction of the particle *proskartereō* here (v 42) (which first occurred in 1:14), was to highlight the united devotion of Jesus' remaining disciples and those who have just been added to the faith (Joel 2013:2). Joel, again, observes that the four activities, named as the teaching of the apostles, fellowship, breaking of bread, and prayers can be understood as two main commitments; a commitment to apostolic teaching and a commitment to fellowship (2013:2). A commitment to the apostolic teachings and prayer helped define how fellowship was expressed. Fellowship was expressed by the disciples coming together daily, having all things in common and the sharing of economic resources, including food together.

The first commitment of the new believers was to Apostles doctrine (*didachē*) frequently translated as "instructions or communication or teachings" (SHGD G1322). The early narrative in the book of Acts suggests, "this would have included scriptural (Old Testament) interpretation and gospel proclamation" (Chance 2007:59). The early parts of the book of Acts give to readers an impression that the first members of the Christian faith devoted much of their time in prayer and study of the Old Testament while waiting for the promise of their departed leader (Act 1:14-17).

As to what formed the basis of the teaching of the Apostles, one can reasonably say that the doctrine of the Apostles will be based primarily on the reading of the Old Testament and the teachings of Jesus. There is evidence to suggest that Jesus had carefully passed on his values to his disciples while he was here with them. In John 17:8, while praying to the father, Jesus said that "For I have given to them the Words which you gave Me, and they have received them and have known surely that I came out from You. And they have believed that You sent Me" (MKJV). In this priestly prayer (John 17), the main subject matter of His prayer focused on unity among the disciples. It would, therefore, not be surprising if the teaching of the Apostles might have focused on brotherly unity, whose impact was immediately recognized in Acts 4:32, where it is said that *the* "multitude of those who believed were of one heart and one soul". The teaching of the Apostles therefore, played a major role in preparing the heart of the believers for the

oneness displayed by the members of the first church (Acts 4:32). By highlighting the teaching of the Apostles, Luke intended also, to communicate not only the priority of teaching and learning among the first believers, but also the authority of the Apostles. As Joen (2013:3) has noted, the “first mark of the first Christian community is a commitment to Jesus’ revelation uniquely entrusted to the Apostles”. The teachings of the Apostles, thus, became the ground rules for living in the new community of Christians. Such rules are very important for the smooth functioning of every social grouping.

The second commitment of the first church as identified in the summary of summaries is fellowship (verse 42). Fellowship as noted earlier can be said to include the breaking of bread. Chance asserts that at the “root of the word *koinōnia* is the idea of sharing” (2007:59). The Greek word *koinōnia* is a term found in Greco-Roman literature to express the mutuality and commitment as is expected in marriage (Achte-meier, Green and Thompson 2001:171-73). This mutual sharing took on many characteristics in the first church. Sharing included the desire to meet and be in each other’s company, sharing one’s economic resources and participating in the heart and concerns of one another. Fellowship was another evidence of the new lifestyle of the first Christians as it created a sense of being “separated to God from the world and a community of interests with other Christians” (Macdonald 1995:1588). In the context of this passage it is clear that the first church exhibited this mutual commitment “by both shared activity and shared possessions” (Joen 2013:3). The intimacy implied is made explicit by the following phrase “the breaking of bread.”

It is not clear whether breaking of bread here referred to the Lord’s Supper or to a general meal shared by all members of church or to both. Before we return to explore fully the meaning and implication of the phrase *klah'-o ar'-tos* translated as breaking of bread (Also in 2:46), it is important to briefly say that the idea at this stage is to point to a form of relationship, signaling friendship and intimacy (Joen 2013:3). The term, “breaking of the bread”, occurred only once elsewhere, in Luke 24:35 where the disciples in Emmaus came to perceive the resurrected Jesus. It therefore assumed a special significance for the early believers as it pointed to the

unique recognition and acceptance of the risen Lord Jesus: an event that bound the early Christians together in unity. It is clear from the social welfare perspective that fellowship through the breaking of bread became the practical means through which members' practical needs for food was met. By the institution of "breaking of bread", practical provision was made for all who may not be able to afford daily meals in their homes. Breaking of bread also enabled the Apostles fulfill a religious function shared at the eating of the Eucharist.

4.9.2. Relationship Between the believers and the Community (V 43)

2:43 "And fear came on every soul. And many wonders and miracles took place through the Apostles". In the first half of verse 43, Luke referred to fear coming on every soul. This fear (*phobos*) can also be rendered "awe" a reference to a kind of feeling described as to be (alarmed or flight) from God (SHGD G5401) which fell upon both members of the church and ordinary residents of Jerusalem. This fear restrained the enemies of the infant church from interfering with the progress of the church. This awe, beginning from the events on the day of Pentecost, by the signs and wonders which followed and by the wonderful unity and holiness was necessary for the progress of the new born church. Fear (*phobos*) occurs throughout Luke's Gospel to express awe in response to divine intervention (Luke 1:12; 2:9) and Jesus' miracles (Luke 5:26; 7:16). Undoubtedly, it has a similar sense here and provides much insight into the devotion described in 2:42 and the generosity soon to be detailed (Joel 2013:4).

Fear coming upon "every soul" (*pasē psuchē*) is a reference not only to the three thousand "souls" (*psuchai*) added by the Lord but to all living witnesses of the events in the church. Luke's point is that the entire Christian community, and even those outside it, continued to experience a deep and supernatural sense of awe and joy. This awe appears to be God's protective shield used to protect his infant church from attacks from enemies emanating from outside the church, just as He had caused His awe to fall upon the Canaanites at the first settlement in Canaan (Deut. 11:25). God had also protected His infant church from enemies within the church from interfering from the progress of the church when Ananias and his wife

Sapphira were both struck dead in Acts 5. The reference to the miracles performed by the Apostles was to affirm the continuity between Jesus and His disciples. It is to be understood as the work of the risen Lord who is continuing His work through His anointed Apostles and confirming their authority through such wonders and signs (Joel 2:28-32). The immediate impact of the miracles of the Apostles (2:43) and the preaching of the Apostles (4:33) was the phenomenal numerical growth of the church.

4.5.4 Fellowship and Poverty Alleviation (vv. 44-45)

44 “And all who believed were together and had all things in common. 45 And they were selling their possessions and belongings and distributing the proceeds to all, as any had need”. The believers, made up of the “all (*pasē*) soul” in 2:43, and all who have experienced God’s power through the Apostles’ signs and wonders are pictured as dwelling together and having all possession in common. Chapter 4:32 almost repeats, content-wise, the main concepts of 2:44-45 when it says, “Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common”. Walton argues that the use of imperfect verbs throughout 2:44-45 and 4:32-35 is usually taken as indicating that these are summary statements indicating the habitual practices of the earliest believers (Walton 2008:102). There are several important exegetical decisions that are to follow the reading of certain key words and phrases in the passage. The first major decision is to answer the question of what form of togetherness the summaries imply. The second has to do with the question of whether or not the believers held property in common and the form it took if they did.

Now, I turn my attention to the question of what kind of togetherness was implied by *ēn epi* usually translated as “were together” by most modern translations. Should we take it to mean that the disciples adopted a common residence arising out of their conversion to Christianity or they moved into a common community as an expression of their fellowship one with another? Several scholars have attempted to provide answers to these questions, but most of them border on

speculations (Walton 2008:103-107; Taylor 2001:147-61; Bruce 1990:132). For instance, Bruce suggests that the believers formed themselves into a synagogue of Messianic Believers (1990:132). In addition, Taylor says that this expression “parallels the semi-technical use of the Hebrew equivalent *yhd* or *yhdw* as a label for the community in the Dead Sea Scrolls, notably 1QS 5.2, and thus might be rendered ‘all the believers *belonged to the community*’” (Taylor 2001:147-61). While one can discern some elements of shared living in the text, it appears as Walton says, both Bruce and Taylor went “beyond the evidence” with their suggestions (Walton 2008:103). In his opinion, this phrase serves to prepare readers for the fuller description of their meetings later, both in the temple and in smaller groups and in homes as indicated by verse 46 (2008:103). MacDonald (2001:1588), similarly, suggests that togetherness is an expression of fellowship implied by the “desire of the new community of believers to be with one another” (verse 44). Thus “together” may not imply a common residence or adopting a common community but closeness in terms of keeping company with one another. This idea is further buttressed by the fact that in verse 46, which says that the new believers, “continuing daily (*hēmera*) with one accord in the temple” (verse 46). Meeting (*hēmera*), rather gives an impression of time space, or consistency rather than a common residence as implied by both Taylor and Bruce. Similarly, Chung-Kim and others seem to agree that togetherness of the first disciples was expressed, first through meeting one with another when they suggested that fellowship refer to “mutual association ...and other duties of brotherly fellowship” (2014:132). There seems to be no available evidence to suggest that Luke envisaged the “Jerusalem community establishing a genuine coenobitic life”, and by contrast there is ample evidence that “any Jerusalem residents who joined the church continued to live in their own homes” (cf 2:46, 5:42; Alexander 2001:1034). It seems to me that this verse should be taken to mean that the first Christians cherished and spent a great amount of time in each other’s company. From the social welfare perspective, I consider such cherished moments of sharing time in the company of friends to be important for the formation of a group that would become an important social safety net for all members of the group.

The second part of 2:44 says that the believers *had all things in common*. This leads us to another important pair of issues – whether the believers actually held common property and if they did, what was the form it took. How are we to interpret the phrase ‘they used to hold all things (*hapanta*) in common (*koina*) (2:44)? Does the concept of “holding things in common” preclude the ownership of private property? Joen says this is Luke’s way of “expressing that all had adopted an attitude of mutuality, sharing their individual material possessions with one another as fellow members of the household of faith” (2008:3). There appears to be nothing to suggest that Luke hinted that the mutual holding of property was imposed on the new community of believers, as is the case in communistic societies. On the contrary, such pooling of possessions on the part of the new Christians was a voluntary response borne out of a sense of spiritual unity and mutual care one for another. In the context of verse 44, togetherness was manifested in the early Christian community’s practice of having all things in common (*koina*) (Chung-Kim et al 2014:132, Chance 2007:60).

On the other hand, it is also known that it was common for ancient societies to describe the origin of a “community in ideal terms, which include communal sharing” (Johnson 1992:62). It is also known that such a phrase, “holding things in common” and its parallel expression in 4:32, are also used in Graeco-Roman writings to describe ideal friendship. For instance, in the Cynic Epistles, there is a letter purported to Plato saying “And if you need anything that is yours, write us, for my possessions, Plato, are by all rightly yours, even as they were Socrates” (*Socratic*s26.2). Chance has also drawn our attention to the fact that there were common Greek proverbs used to give a general description of ideal community life. One of such proverbs is “The belongings of friends are held in common” (Chance 2007:59). These phrases and proverbs are used to describe ideal social life in the Graeco-Roman world, without necessarily implying actual pooling of properties together. These proverbs and expressions were common language meant to show that friends held their properties loosely for one another’s use.

This knowledge has led some scholars to speculate that the language used by Luke in verse 44 “And all that believed were together, and had all things common”

and its parallel in 4:32, echo everyday expressions in the Graeco-Roman world. Moreover, it was possible that no actual holding of common properties occurred (Green 2010:1763; Chance 2007:60; Conzelmann 1987:24). Such description was idealistic, and Luke's aim was to present the first church as putting into practice the highest ideals of friendship (2010:1763, Sterling 2000: 15-7). Walton, however, states that the Greek ideals in the writings of Plato and Seneca did not preclude the ownership of private property. In both scenarios, the idea was to show that "It was a matter of possessions being held loosely, so that friends might ask for them as they needed help" (Walton 2008:103). Luke seems to imply that the first Christians were able to achieve the highest ideal of friendship in the Graeco-Roman due to their experience of the Holy Spirit on the day of Pentecost (Acts 2:1-2)

The next phrase in verse 45, which says, "they were selling their possessions and belongings and distributing the proceeds" (v 45) has also fueled speculations that the disciples practiced some form of communism. Capper (1995:1730-74) appears to have taken such a stand that the first Christians adopted a form of communism in meeting social welfare needs. Capper cites Holtzmann in a dated article (1884: 27-60) to back his point that such selling of properties and subsequent pooling into a common good did occur among the first Christians, and had its parallel among the Essenes at Qumran.

Even if it was true that such a parallel existed among the first Christians, were they compelled to sell their property to warrant such a claim? Since the basic idea of communism is a system that completely abolishes individual right to private property (Communist Manifesto 1872:464), it does not seem right to make such a claim. The example of Barnabas in Acts 4:36-37 confirms that some disciples actually sold their possessions and brought the proceeds to a centralized authority for distribution. Luke did not hint of any situation where people involved were compelled by the system to sell their possession. While, strictly speaking, selling off one's possessions and giving the proceeds to the poor was not required in the Old Testament, it became a natural outgrowth of the sense of fellowship shared by the followers of Christ (4:2, 5:11; Green 2010:1289). Selling one's possession and

giving the proceeds to the poor for the purpose of following Christ was one of the difficult requirements of Christ of his followers that sent the rich young man away dejected (Mark 10:17-27). The members of the first church could fulfill this requirement of Jesus as a sign of the reality of the help of the coming Holy Spirit at Pentecost (Acts 2:1).

Harrison states that, the first Christians were only forced to abandon their early experimentation in communism because the pot of shared possessions “gradually shrank to virtually nothing under the weight of the needs of widows and other economically unproductive people” (1975:67). Nevertheless, both Harrison and Capper have not shown any evidence that the first Christians were forced to sell their properties. Instead, Green has suggested that in Luke’s example, the emphasis is on the sale of disposable property, to create a surplus for charitable distribution among those who could afford (Green 2010:1293).

It may be admitted that the initial decision to take steps to address the social welfare challenges in the first church may have been forced on the members of the first church. This may be true because the church, at this time, had many people to support because a large number of pilgrims stayed on in Jerusalem after Pentecost (Knowles 2001:700). Besides, several of believers had lost their jobs or had been rejected by their families because they had become Christians (2001:700). This communal living did not only rise out of social need. What Luke again seeks to portray is that this “community life flows from the Pentecostal outpouring of the Spirit, for 2:44-45 follows hot on the heels of the promise of the Spirit to those who believe” (2:38; Walton 2008:105). What is also clear is that this life of communal sharing among the Christians was inspired by the social welfare needs around them. As such, properties were sold and distributed to meet the social welfare needs of members. In other words, whatever was realized from the sale of individual private property was brought to the feet of the Apostles and distributed as people had need of them. It is not distributed based on an arbitrary equal division at a particular time; it was always distributed on purpose, to wit, meeting a social welfare need (MacDonald 1995:1597).

4.9.4 The nature of Fellowship in a Growing Church (VV 46-47)

2:46 “And continuing with one accord in the temple, and breaking bread from house to house, they shared food with gladness and simplicity of heart”.

Luke’s intention to reiterate the expansion of the original gathering described in 1:14 to include the recent converts is evidenced by the repetition of the phrase, “*continuing with one accord*” in 2:46. The mention of daily devotion “to the temple” reflects the Jewish character of their faith in this early period. Here, Luke sought to describe one of the practices that promoted the unity of the church by his reference to the habit of breaking of bread (verse 46). The meaning of *klah'-o ar'-tos* translated as “breaking of bread”, has been the subject of disagreements among scholars and commentators. One school of thought believes the term refers to the taking of ordinary meals in the home of believers while another school believes the term strictly applies to the Eucharist, or the communion (use reference as example). A third school of thought, however, suggests that the term applies to both the Eucharist and the eating of ordinary meals (example).

Lightfoot (2014:79) says the expression κλάω ἄρτος need not necessarily refer to the Eucharistic bread because, Luke used the term in his Gospel (24:35) and Acts 27:35 to refer to ordinary meal. Bread was also broken in Acts 20:7, 11 on the eve of Paul’s departure in circumstances that do not look like the Eucharist celebrations. This stance is corroborated by Chance (2007:59), who reasons that even though this expression would include both the celebration of “the Lord’s Supper” and so-called “regular meals”, since this meal was taken at home and not at their regular meeting places, it is likely that this practice referred to the taking of the ordinary meals.

Scholars like Alexander (2001:1033) assert that the act of breaking bread (verse. 46) seems to be distinct from mere consumption of food (verse 46). She opined that it virtually assumed a technical term in the New Testament, and is used only of the Last Supper and of the feeding miracles at the time Luke wrote the book of Acts, and the term could hardly mean anything outside the ritual meal already known to Paul (1 Cor. 10:16, 11:24).

There are scholars who argue that we should not make any strict distinction between the regular meal and the communion meal. Chung-Kim and others, however, state that since in “those days the disciples or Christians would not have had public temples in which they would have been permitted to gather together, they took both the Eucharist and ordinary meals at home” (Chung-Kim et al 2014:132). Similarly, MacDonald sums up the argument by contending that the term refers to both the Eucharist and the ordinary meal (2001:1588). He writes that “during the early days of the church, a love feast was held in connection with the Lord’s supper, as an expression of the love of the saints for one another. However, abuse crept in and the love feast was discontinued” (2001:1588).

This abuse is the subject matter addressed by Paul in 1 Corinthians 11:20-37. Paul begins the passage by saying, “Therefore when you come together in one place, it is not to eat the Lord’s Supper. For in eating, each one takes his own supper ahead of others; and one is hungry and another is drunk” (1 Cor. 11:20-21). This, obviously, is a reference to a love meal that precedes the Eucharist because no one gets drunk by the small wine provided at the Eucharist. The fact that the love feast and the Lord’s Supper appeared to have been held together in the first church can also be discerned from the narrative of the institution of the Lord’s Supper itself in Matthew 26:26. The narrative shows that the Lord’s Supper was instituted in the context of a meal. “And as they were eating, Jesus took bread, and blessed, and brake it; and he gave to the disciples, and said, Take, eat; this is my body”. There is obviously no difficulty in accepting the fact that when bread is broken “from house to house” it does not look likely to be a reference to the Lord’s Supper but to ordinary meals shared together. Luke’s concern here is to “reiterate how the new community began to connect in profoundly intimate and familial ways” (Joel 2013:5).

There is no doubt about the fact that the breaking of bread among the disciples could have served two purposes: as both a fellowship meal and the Lord’s Supper. As the Lord’s Supper, the meal fulfilled a religious function, but as a fellowship meal, it provided opportunity to meet the social welfare needs of the poor who needed food. It could be discerned from the letter of Paul to the Corinthians that

the fellowship meal was primarily to be used to fulfill social welfare needs. Paul's concern about the abuse in verse 21, "For when you take your food, everyone takes his meal before the other; and one has not enough food, and another is the worse for drink" is directed at the neglect of the needs of poor (1 Cor. 11:21). The fellowship meal was to be used as an opportunity to share the blessings of the Lord, one with another. What is important to note is that in whichever way we interpret the meaning of the term "breaking of bread"; one cannot overlook the fact that, eating of food was used for the purpose of extending fellowship and meeting the practical needs of poor believers.

In addition to the fellowship of sharing meals, Luke highlights the overwhelming joy the new community experienced: "they received their food with glad and grateful hearts" (vrs 46). Luke's concern was also to show that such a fellowship of sharing did not stem primarily from obligation or selfish motives but from genuine gladness and sincerity of heart as a result of the presence of the Holy Spirit. Food "shared in gladness" also connotes the idea that food is given out to meet the needs of those who are unable to provide for themselves. One can say that food was shared in such a way that people in need of food were provided with their needs. Just as properties were shared as people had needs, so was food shared so that all needs were met. Acts 6:1-2 confirms that people with difficulties in providing food for their families (widows and probably orphans) were assisted.

It is obvious from the above that the first church set the provision of food for all as one of her priorities in meeting social welfare needs. In my opinion, what worked well is the fact that food was shared for all, irrespective of one's social and or economic status. With this approach, it will be easy to feed the hungry without knowing that one had fed a hungry person and thus fulfill the condition of anonymity expected of the disciples in Matthew 6:23. Such disciples earn the right to ask on the last day, "Lord, when did we see you hungry and feed you, or thirsty and give you drink?" (Matt. 25:37). The GBC member churches can learn a useful lesson from this practice in their attempt to provide the social welfare needs of their members.

2:47 “praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved”.

Luke closes his first summary of the state of the infant church by describing her members as “praising God” and “having favor with all the people”. Thus, Luke draws attention to the continuous joy shared among the first believers, specifying that their joy arose out of praises to God. The verb “praise” (*aineō*), occurring nine times in the KJV, is used by Luke to describe ecstatic response of angels (Luke. 2:19), shepherds (2:20), people (Luke 19:37) and the healed leper (Acts 3:8-9) to an important message. Its appearance in 2:47 suggests that the believers were rejoicing similarly because of the importance of the message of salvation that had come to them.

Alexander (2001:1033) notes that the phrase, “having favor with all the people” can be taken to be summing “up this first stage of the church's existence as an idyllic state in which the group is in harmony with its parent community, the people of Israel”. In this state, the church became a paradise on earth where growth and praise became spontaneous (2001:1033). The church having favour (*charis*) with God may be a reference to the spontaneous miracles performed among them, echoing Acts 2:43. On the other hand, this initial favour was to last only for a short period of time, probably long enough to get the infant church established. Meanwhile, before persecution would arise in the church, the unity and the social welfare provision mentality of “this new community seemed to elicit the admiration of even those who were not part of the community” (Jeon 2013:4). Luke concludes that, this group was not static but the *Lord added to* their number day by day those who were being saved (ver. 47). Luke thus draws attention to the continuity between the church and the risen Lord by pointing out that He is ultimately responsible for the initiation (2:41) and the expansion of the community of faith.

4.10 SOCIAL WELFARE ACCORDING TO ACTS 4:32-37

4.10.1 Exegesis of Acts 4:32-37.

4.10.2 The Pivotal Role of the Apostles (vv.32- 33)

Acts 4:32-37 repeats, content-wise or echoes, what has already been said by Luke in Acts 2:42-47. Here, Luke reiterates the unity, generosity, and spiritual vibrancy of the new Christians, who have become members of the First Church and are being nurtured under the authority of the Apostles. The text also notes “the generosity of Barnabas set forth in striking contrast to the hypocrisy of Ananias and his wife” that will appear in the very next passage (MacDonald 1995:1598).

4:32 “And the multitude of those who believed were of one heart and one soul. And not one said that any of the things which he possessed was his own. But they had all things common”.

Luke begins this section by highlighting that the first Christians were so intimately united that none regarded his private possessions solely for personal gain but for the benefit of the whole group. This was to show that, the fellowship of the first church was one involving not only meeting together, but a fellowship of hearts, minds and souls. The key phrase “The heart and soul of the multitude of those who believed was one, and not even one used to say that any of their possessions was their own” (4:32) echoes an earlier sentiment in (2:44), where the believers were said to be together and had all things in common. The expression sought to show that, togetherness of the believers was not imposed on the Christians by the Apostles, even though they had great authority among the believers. Instead, it sought to describe the disposition of the first Christians towards private property as voluntary. What underlies the phrase “heart and soul of those who believe was one” has its parallel, also, in Greek ideals about friendship. Aristotle cites two proverbs in expounding his understanding of friendship: “Friends are one soul” and “Everything belonging to friends is common” (*Nicomachean Ethics* 9.8.2). These may echo ideals of friendship in Acts 4:32, and even if it did, Luke’s intention may be to assert the fact that the first Christian community realized all the highest ideals for human community of the Graeco-Roman world (Walton 2008:107).

Walton again notes that the “language of the community being ‘one heart and soul’ (4:32), also has biblical parallels” (2008:105). He notes that the concept of unity of heart and soul in the knowledge of God is a theme running through Deuteronomy,

as at least found in the Shema (6:5), where Israel is exhorted to love Yahweh with heart, soul and strength. This theme is similarly found in the writings of the prophets, that point to a time when humans will have singleness of heart (Jer. 32:39-44; Ezek. 11:19). The prophets also suggested that such times will become times of peaceful coexistence among humans and the need of the poor would be provided. Thus, Luke presents the first Christians in Jerusalem as “fulfilling the highest hopes and ideals embodied in the Torah for a community life in which no one” (2008:106).

Again, Luke notes the new attitude of the first Christian community towards private property as “And not one said that any of the things which he possessed was his own” (4:32). Taylor (2001:52) says the phrase “the things which he possessed” creates a picture of a continuing “private ownership” of property among a group. Luke, therefore, sought to draw attention to two important facts; that the group did not abandon ownership of private property, and that the group members were willing to share their properties one with another. Luke showed that the group members had an attitude of sharing. He pointed out that even though the new Christians held private property, their attitude towards their properties was that they were not their own property by virtue of the fact that they were willing to give it up (*hapanta koina*) for the use of others (fellowship). This attitude is certainly different from that of a communist community where people are compelled to give up their properties. This attitude of the first Christians suggest that a “broader biblical theology of stewardship may underlie the text here” (Walton 2008:105).

Once again, I must point out that the group members’ willingness to hold their private possession (all things in common) refers to their attitude, and not the physical location of the properties. Luke did not imply that the new Christians moved physically to a common place. Again, it is noted that, this passage follows immediately on the heels of the church’s first experience of persecution (4:1-22). Peter’s arrest might have strengthened the resolve of the Christians towards more prayer and boldness (4:23-31). Under such persecution, it is natural for those who share in a common faith to band together and share “everything in fellowship” (*hapanta koina*; Jeon 2013:6). It is evident that sharing to meet socio economic

needs of the members of church was inspired by “being filled by the Holy Spirit” (4:31), coming on the heels of prayer. Luke therefore showed that this act of sharing is “grounded in the formation of God’s people in the Exodus” (Chance 2007:60; cf. Deut. 15:1-18). In the formation of Israel, such economic sharing was expected to help realize a state where there will be no poor person among them.

4:33 “And the Apostles gave witness of the resurrection of the Lord Jesus with great power. And great grace was on them all”. Once again, Luke reminds readers of the pivotal role of the Apostles in the formation and development of the new Christian community. The focus of their testimony (*marturion*) was on the resurrection of the Lord Jesus Christ (2:31; 4:2), and the message was delivered in the power of the Holy Spirit: an echo of Acts 2. Two important reminders seem to be obvious here: 1) that the church was born out of the reality of the resurrection of Christ, and also, 2) that the witness of the first church was not like a contemporary intellectual argument but given with great power (*dunamei megalē*; Joen 2013:7).

Luke continues, “Great grace was upon them all.” Grace (*charis*) is often understood as “favor,” and this sense is likely included here. However, in this context, it is clear that this “grace” also refers to the generosity in giving towards the need of others. Paul seems to be saying the same things of the Macedonian churches when he writes that the “grace of God” given to the churches has resulted in an “overflowing of their joy, and the depth of their poverty, abounded to the riches of their generosity” (2 Cor. 8:1-2). In this example of Paul, grace resulted in great giving even among the poor. It looks to me that Luke’s emphasis on “*great grace was on them all*” was intended to explain the reason for the great generosity among the members of the church. It also suggests that, giving to meet social welfare needs was not only from the rich, but everyone participated. The emphasis that this grace was upon all of them appears to be emphasizing the theme of unity among the believer.

4.10.3 Social Welfare and Poverty Alleviation Among the Believers (V. 34-35)

4:34 “that there were no needy persons among them. For from time to time, those who owned land or houses sold them brought the money from the sales...” The immediate versus preceding verse 34 says that great grace was upon all the believers. The practical demonstration of the grace, which all the believers had experienced, was that each person shared his possessions until “there was no needy person among them”. The proclamation of Jesus’ resurrection, coupled with the outpouring of the grace of giving upon all members, resulted in a phenomenal increase in philanthropy (verse 34).

One can also find that the sentence used for the description of the outcome of this sharing among the first Christians (verse 34) has its parallel in the Old Testament. The words used were borrowed from Deuteronomy 15:4. One again finds in the Old Testament, an expectation, particularly among the prophets, of future times of bliss when humans will have singleness of heart (e.g. Jeremiah 32:29; Ezekiel 11:19). This will also come with complete devotion to Yahweh and his concerns and ideals. Luke, thus, showed that just as in the future society of bliss, to be created after the blessings of Yahweh is poured on his people, “there will be no poor among you”, so there was no poor person among the first Christians (Green 2010:1293; Walton 2008:105).

Walton (2008:106), again, points out that the language used here is also reminiscent of Graeco-Roman writers who envisaged such a state of affairs too. Seneca writes of ancient times of a society where “you could not find a single pauper” (Epistles 90.38). All the same, Luke’s emphasis was that this was possible because under the influence of the Holy Spirit, “as many as were owners of lands or houses sold them and brought the prices of the things that were sold” (4:34). Luke’s emphasis was that the philanthropy of the church was self-supporting. All members of the church voluntarily, freely provided for the needy out of their own resources.

In my commentary on Acts 2:45 earlier, I observed that the imperfect forms of all the verbs used, “were selling and were distributing”, are iterative in force. That is to say that the first Christian community members gave in response to the nature

of social welfare needs. As the welfare needs are perceived by the members, each sold their “possessions and belongings”, and distributed them accordingly (Jeon 2013:5). Such selling and sharing was progressive. It does not mean they sold off their entire estates, but they only sold in response to a need. So, in verse 34, we are told, “For from time to time, those who owned lands or houses sold them, brought the money from the sales and put it at the Apostles’ feet, and it was distributed to anyone who had need”. The phrase “from time to time” suggests that this lifestyle was not an event that occurred once but became an ongoing lifestyle.

The ongoing selling of property in order to provide material help for the poor in the first church became an important feature of the church until they probably had nothing more to sell. When it was clear that the church could no longer self-finance the social welfare needs of the church members, it encouraged contributions from outside (11:27-30) to support the Jerusalem church. Contributing to meet welfare needs of others became an acceptable lifestyle among the believers. The examples of Dorcas (Acts 9:36) and Cornelius (10:2 -31) are cases on point.

Verse 35 says the proceeds from the sale of properties were laid at the Apostles’ feet for distribution as they deemed fit. The specification “feet of the Apostles” reiterates the authority and influence of the Apostles in the new church community. It also suggests that the Apostles were trustworthy and faithful men. Their right to decide who gets what (Joel 2013:6) further highlights the level of their influence. Putting all the funds at the feet of the Apostles also underscores the need for the church to put trustworthy leaders in charge of social welfare funds, who will administer the funds in a transparent manner.

4.10.4 Sharing Possession among believers (V.36-37)

36 “Joseph, a Levite from Cyprus, whom the Apostles called Barnabas (which means ‘son of encouragement’), sold a field he owned and brought the money and put it at the Apostles’ feet”. Here, Luke mentions Joseph, one of the disciples the Apostles referred to as Barnabas, (meaning the son of encouragement) who became a good example, by his generous donation of the price money of a field he sold. Even though it is difficult to understand how a Levite could own a piece of

land (cf Numbers. 18:21, Deuteronomy. 10:9), the narrative admits he did not only own a piece of land, he sold one and brought the money to the common treasure to be given to the needy.

Barnabas' (verse 36-7) example is mentioned here to provide a positive illustration to members of the infant church as an ideal use of wealth (Alexander 2001:1034). As Ryrie has suggested, the action of the believers (verse 34) and Barnabas (verse 35) in selling their possession was a voluntary one and does not in any way suggest the abolition of the ownership of private property (1961:36). The name given by the Apostles to Barnabas, the son of encouragement, supports the idea that the Apostles did not force members to give their possessions, but people gave as a voluntary and joyful response to the gospel. If Joseph had been compelled to sell his possessions, he would not have become a source of encouragement for anyone.

Capper suggests that, the narrative of Acts 4:36-5:11 fits the description of common property holding group of the Essene in the Qumran community (Capper 1995:1730-74). Capper's explanation of the events involving Ananias and his wife in Acts 5:1-11 suggests that Peter referred to Ananias as being a novitiate member of the community. Initiation into the Qumran community membership is a two-staged process. The first stage required the novitiate to hand over possession to the bursar while the prospective member becomes a postulant. However, at this stage, of being a postulant, one's possessions were not merged with the common fund of the society. After a further year, the postulant becomes a full member, following which the property is merged and becomes of common good of the group (1QS 6.19-20). The community of goods is what marks out the community from outsiders (1QS 9.8-9). Severe punishments were meted out to those who lied about their property, such as being excluded from the common meal of the community for a year and rations given to a member reduced by a quarter (1QS 6. 24-25). Capper says that the phrase "they were selling their possessions and belongings and distributing the proceeds" suggests that the disciples formed a group modeled after the Essenes at Qumran.

Even though the proposal is attractive and interesting, and appears to have the merit of locating the events of the early chapters of Acts within a Jewish matrix, Walton (2008:107) says it is doubtful that the parallels he proposes are exact. Even if this parallel existed, it is doubtful if the first Christians practiced a 'common fund' analogous with that at Qumran. Similarly, Harrison (1975:67) has suggested that the first Christians were forced to abandon their experimentation in communism when the common pot dried under the weight of the many widows and several unproductive members of the church. This proposal, again, seems feasible but the facts do not support the assertion. In the first place, the church never experimented with communism, and secondly, the church did not abandon her care for the needy.

The impression given by the reading of Acts 2:44-45 and 4:32-37 leaves one with little or no doubt about the intensity of Christian fellowship among the first Christians. Some scholars have argued that Luke presented the social welfare practice of the first church as "mistaken, since sharing of possessions seems to disappear from view in the remainder of Acts" (Philips 2003:231-69; Lawrence 2005:152-71). Nevertheless, Walton (2008:109), in a direct response to these suggestions argues that the social welfare practice of the first church was undergirded by "the theological keynote of God's ownership of all things", and a strong teaching of stewardship in the first church.

This lifestyle inspired by the Holy Spirit enabled the first Christians to hold and share their possessions lightly in trust for God and others. I have also pointed out that the social welfare concerns and sharing became a central feature of the first church. This practice did not end, even when it was evident that the Jerusalem Church could not sustain from their funding sources. They called for support from other churches and encouraged others to do the same (9:36, 10:2 -31, 11:27-30).

4.11 SUMMARY OF EXEGESIS OF ACTS 2 & 4 AND IMPLICATIONS

To summarize the key learning points of the passage, I will say that the narrative is Luke's summary of the first social safety net among Christians of the first church at Jerusalem. Luke showed that the first Christians came together as the first

members of the spiritual family of Jesus, after the coming of the Holy Spirit at Pentecost. That experience united them into a community, whose bond of unity Luke described in the passage. Their fellowship lifestyle was expressed by their togetherness under the leadership and teaching of the Apostles. This lifestyle was motivated by love for one another. This strong bond of love led to the members of the first Christian community living as if they had one soul and mind. They lived together and had all things in common. They sold their possessions and shared the proceeds as each had need. The result was that there was no needy person among them.

This lifestyle was voluntary and was not dictated by any legislation. They were neither forced to sell their properties nor compelled to bring the proceeds to a common fund. It was a lifestyle that flowed out of love for Jesus and their new community. Luke showed that the first Christians were able to constitute themselves into a successful social safety net through the help of the Holy Spirit. On the other hand, underlying this successful organization of the first social safety net was the Apostle's broad theological teaching on stewardship and Christian unity.

4.12 THEOLOGICAL REFLECTION ON SOCIAL WELFARE

Social Welfare, defined as “action designed to promote the basic physical and material well-being of people in need” (Oxford Concise Dictionary), has been shown in the Bible to be of prime concern to God. Our anchor texts have shown that, God is interested in such needy people who are unable to effectively handle their own economic and social circumstances and need support from others to survive. This dissertation has, as its goal, to develop a biblically grounded social safety net for poor and vulnerable members of the GBC member churches. This section, will therefore, provide an opportunity to reflect on how social welfare needs were provided in the anchor text.

Before I begin the reflection, I will summarize the insights gained from the exegeses of the selected passages; comparing and contrasting the approaches to social welfare provisions in the key text and explaining the differences and the

similarities (if any). I will also give a brief summary of the evidence in the Bible that supports such a view of how social welfare was provided in our anchor text. Here, I propose to bring the salient lessons of the exegesis together and place them in the context of the entire Bible, to support the view that God expects the church to take steps to provide material support to address such needs. I will also reflect on several practical questions relating to the applicability of the text to modern day Christian churches.

The anchor text in the Old Testament (OT) was selected from Leviticus 25:25-47. The passage is seen as the first example of a social safety net for a group of people -Israel. In this example, Yahweh, the originator of the first social safety net, employed a series of legislation (ground rules) to show Israel how to respond to the social crisis of poverty, publicly displayed when a destitute is compelled to sell a productive asset. The law was aimed at restoring the social welfare shortfall of the destitute whenever they are compelled to sell or lease a productive asset. The land was equally distributed among the children of Israel upon their arrival on the Promised Land (Joshua 13-18). Yahweh anticipated that, temporarily, circumstances may cause some of the people to relinquish their control over their ancestral land by selling it to rich neighbours. The law anticipated three possible actions of the destitute that could have negative consequences on their social welfare status, and made provision for their remedies. Its aim is to avert the situation where one of Yahweh's children will be disadvantaged.

The first possible anticipated action of the poor was to sell his right over land to survive a temporary situation. In such circumstances, the law requires that relief is to come by way of redemption of the sold property. The law places the responsibility of redemption on the poor man's immediate family, community, or even his neighbours. The second situation involves mortgaging property, such as houses, or taking a loan from rich neighbours. The law requires that such loans be granted with no interest.

The third possible scenario arises when a poor person sells himself into debt slavery either to a fellow Hebrew or to a sojourner. The law requires, in such

circumstances, that the rich neighbour modifies the treatment of such a person by treating him as day laborer instead of a slave. In this way, the poor man is guaranteed employment and a regular income. The law made the Jubilee the ultimate social safety net where all sold landed properties revert to their original owners (Leviticus 25). The Jubilee also provided for the release of Hebrew slaves (Leviticus 25:39-41, 54).

The main findings in Leviticus are buttressed by several other OT passages, where provision is made to address social welfare needs of the populace (Leviticus 19:9-10, 23:22, Deuteronomy 24:17-22, 15, 26). In these passages, Yahweh commands His people to open their hands wide to the poor and lend them enough to cover all their needs (Deuteronomy 15:8). Upon their arrival in the Promised Land, Yahweh expected that Israel would use the opportunities arising out of their possessing a rich fertile land to promote individual wellbeing to enhance continuity of the community. The “first fruits” of the land was to be shared with the Levite and the stranger” living in their communities (Deuteronomy 26:2-11). At a set time of the year, the farmer brings a tithe of all his produce to a common place to enjoy with “the Levite, the stranger, the fatherless, and the widow” living in their communities (Deuteronomy 26:12-15). The gleaning laws provided that farmers in Israel to deliberately leave the corners of their field and not glean their harvest completely so that the poor can have access to the gleanings of the harvest (Leviticus 19:9-10, 23:22, Deuteronomy. 24:17-22, Ruth 2-7). These laws ensured equitable distribution of the bounty of the land.

Unlike the OT where Yahweh employed stringent sets of legislation to arouse in Israel, the need to respond to social welfare needs of one another, in the New Testament (NT), Jesus appealed to the conscience of His followers to do same. Jesus set the stage in our anchor text with a simile of the eschatological judgment scene in Matthew 25:31-40. In this simile, all people are gathered before the throne of God to be judged at the end of age. The people are divided into two groups: the righteous on the right and the unrighteous on the left. The basis of the judgment is what the subjects did about the social welfare situations they encountered during their stay on the earth.

Hospitality then becomes the key action that the judge associated with righteousness. Hospitality is defined by the individual's response to six main indicators of social welfare needs identified in the passage as; feeding the hungry, water for the thirsty, home for the homeless, clothing for the naked, visiting the sick and visiting the imprisoned. Hospitality is equated to righteousness, because such actions serve to relieve the poor person, who is seen to be representing Jesus. Thus, any action done to the poor becomes action done in service to Jesus. In this judgment scene, those who are commended to enter into the kingdom of God are those who acted voluntarily to relief poverty without expecting a reward.

The final anchor text in Acts 2:42-47, 4:32-35 is another example of a social safety net involving members of the first Church in Jerusalem. In the passage, generally perceived as a summary of fellowship lifestyle of the infant church, Luke carefully but briefly described several important characteristics of the first social safety net in the first Christians church. An outline of his description includes the membership composition, leadership characteristics, benefits of the safety net, funding sources and membership motivation for joining the safety net. In this summary, Luke showed that membership of the safety net was made up of all who accepted the message of Peter at Pentecost and beyond. They came together as a community whose purpose centered on understanding the teachings of Jesus through his Apostles. The leaders of this group were the Apostles who became the managers of the social safety net of the first church. Luke described the attitudes and motivation of the group in such words as "being together in a common place", "having one soul and mind" "having all things in common". They were, voluntarily, selling their possession and handing the proceeds of such sales to a fund managed by the Apostles.

The description creates the impression that the first Christians prioritized the provision of social welfare needs of their members as one of the major responsibilities of all followers of Jesus. Members of the group benefited from a universal social assistance, as the group was willing to fund all their social welfare needs. The funding source of this expensive experimentation came from the private economic means of all members, as members were selling their properties

and handing the proceeds over to the common fund for distribution as others had need. Even though the safety net system appeared to have been reformed and modified (as do all social welfare systems), the system was not abolished. The leaders of the church encouraged the practice of the principles involved by appealing to others for assistance. The description of the intensity of Christian fellowship lifestyle had led some scholars to speculate that the first Christians experimented in communism. But Luke's description did not suggest that the believers were compelled to do any of the things they did. Instead, the narrative showed that members of the group responded to the new lifestyle as a response to the Gospel of Jesus.

The social teaching of the leadership of the first church was consistent with that of Jesus and other actors of the Gospel scene. In the Gospels, Jesus taught his followers that one of God's major expectations from his followers is giving to the disadvantaged or the poor (Luke 10:25-37). In the story of the Good Samaritan, the hero in the story is the one who provided the social welfare needs of the poor man. Jesus implied, by telling that story, that providing social welfare needs of the disadvantaged is obedience to the greatest commandments of God. He taught his disciples that selling off one's possessions and giving the proceeds to the poor is important for amassing wealth in the kingdom of God (Matthew 19:20-21, Luke 14:13, 21). Jesus showed in his teachings that, underlying God's strong desire for justice in the society is his concern that no one is disadvantaged in life. In His inaugural sermon, Jesus sought to make the provision of justice for the disadvantaged one of His and His followers' main duties (Luke 4:18-19).

Paul, consistent with the teachings of Christ and the agenda of the first church showed a lot of sensitivity to the poor. He was personally involved in soliciting for support from the gentile church to the poor members of the church in Jerusalem (Galatians 2:10). He stressed the unity of the church as a body (Corinthians 12:27), and taught that members of this body should aim at complementing one another. His insistence on the complementarity of the membership of the Church led him to champion the collection from the gentile world to the poor members of the Jerusalem church (Romans 15:25-6, 1 Corinthians 16:1-3, 2 Corinthians 8-9).

Now before concluding this section, I will reflect on the similarities and differences in the nature of social protection systems, their respective benefits and organization in the OT and the NT. One important difference in the two systems is their motivation for action. In the OT, motivation for social protection is from the law; Yahweh gave instructions and expected Israel to obey. In the system in the NT, however, it is motivated by love for Christ and an understanding of its underlying theological teachings on stewardship. In Acts 2- 4, the believers sold their possessions voluntarily. In the gospel of Mathew, those who are rewarded with the Kingdom of God are those who provided for others voluntarily without expecting a reward.

Secondly, there are similarities and differences in who bears responsibility for the funding of social protection in the OT and the NT systems. In both systems, responsibility for funding assistance is placed on individuals, the family and the extended community. In the OT, however, close family members and all members of the community are expected to intervene directly when there is a need for social assistance. While there are similar expectations of Christians in the NT, the intervention of the church, as the new family, was very critical in the first church. Similarly, the membership of the OT social safety net was composed of people of biological and ethnic ties, even though the resident alien was to be treated with compassion. In the New Testament, the social safety net was based on faith ties. The membership of the group was composed of “those who believed in the gospel” (Acts 2). The household of faith replaced the ethnic and biological family. Another important difference between the two systems is the leadership characteristics of the respective systems. The system in the OT had neither leaders nor a common fund. The system was expected to operate based on individual interpretation of the law. The safety net in Acts however was different; it had both leaders and a common fund. The Apostles were the leaders who managed the common fund. Another similarity of both systems was that both systems addressed provision of basic needs like food, clothing, shelter, visiting the sick, visiting prisoners among several others.

Before I conclude this section, I will turn my attention on what principles the church today can deduce from the social welfare practices of both Israel and the first church. Is the church today obliged to follow the example of the first church? Can the principles of the Jubilee, redemption of property and remission of debt, for instance, be applied to the church today? While I concede that a literal application of the principles espoused in both Leviticus 25 and Acts 2-4 are not required today, there are important principles that are still applicable to the church. The basis of the OT social protection system is the law, and to ask if the church is literally expected to follow the demands of the Levitical laws is to ask the broader question of “are Christians today expected to obey the laws of the OT?”

It is clear from our reflection on the passages of our anchor texts that the first experimentation of a social safety net among Israel was based on the law, whose aim was the promotion of social wellbeing. The law is seen by Paul as being “our schoolmaster to bring us unto Christ, that we might be justified by faith” (Galatians 3:24). The law then pointed us to the best way to address social welfare needs of neighbours. Are we to follow the footsteps of the first Christians and sell our properties to be distributed to the poor, or contribute our income to a common fund to be distributed as each one has need? While there may not be a straightforward answer to this question, an insight into the attitudes behind successful implementation of the first social safety net among the first Christians will give us a cue if this is necessary today. As Walton (2008:105) has pointed out, the Apostles’ teachings, like most biblical authors may have hinged on the broad OT principles of stewardship, that sees “the earth is the LORD’s and everything in it” (Psalm 24:1).

Such understanding means that man holds material possession in trust for God, in whose image he is made (Genesis 1:26-28). Stewardship of God’s resources suggests that man is held accountable for its use. The best way to use God’s resources is to give it back to Him. God is seen in man, represented by the poor (Proverbs 19:17; 28:27). Therefore, any action on behalf of the poor is action done to and for the Lord. Thus, as the narrative suggested in Acts 2:42-47 and 4:32-35,

the teachings of the Apostles stimulated by the Holy Spirit became an important factor that contributed to the success of the experiment of the first Christians.

Now I will turn my attention to the question of how can the GBC member churches in Ashanti Region, interpret the examples set by Israel and the first church? Is the examples indicative of the lifestyle expected of the modern Church? We have shown that the first Christians, unlike the OT believers responded to the social welfare needs of their neighbours voluntarily. They were neither manipulated nor compelled to help others in need. If the first believers supported one another voluntarily, it would be wrong to expect that members of the church would be compelled or manipulated to do same. However, it would still not be wrong if members of the modern church decide to do similar things voluntarily.

The more serious consideration to look at is to answer the question of what motivated the desire among the new Christians to provide for the social welfare needs of their members. For instance, it will be legitimate to ask why the members of the first church did not follow the example of the OT believers in redeeming sold land, giving interest free loans to their poor members, practicing the gleaning laws or observing the Jubilee to release sold out property as a way of assisting the poor among them. Why did the members of the first church opt for different social welfare interventions like breaking of bread, selling their possession and dividing the proceeds and running a common fund to manage the social welfare needs of their members?

The answer simply may be that the examples of the OT believers may not have been relevant to the needs of the members of the first urban church at Jerusalem. The members in Jerusalem, probably, did not for instance own lands, to be redeemed or returned at the turn of the Jubilee. If they did not own lands, for instance, in simple terms, such assistance may not be needed in the first church. It means that the members of the first church responded voluntarily to the prevailing social needs of their neighbours.

Similarly, Christians of today should naturally be encouraged to respond to the contemporary needs of their members and not use what the first Christians did as

a guide. What the leaders of the first church did was to teach the general principles of stewardship, thus preparing the heart of all their members to respond to the needs of others. The leaders also through the regular meetings in homes exposed the reality of poverty among the church members to all members of the church. This led to rich members, whose heart had been prepared to give to relieve poverty, as a service to God, freely giving of their economic goods to the Apostles to be distributed among their poor neighbours. Harnack and Herrmann have given us an apt description in the principles that clearly explain the process that led to the mass participation of social welfare provision in the first church. They say the principles involved in these means of helping the brethren and relieving misery and want is still applicable to contemporary churches such as the GBC member churches. They write their instructive guide in the quotation below:

The Church, has from the first, availed itself of three means of helping the brethren and relieving misery and want; and the same three methods are still at its command. The first of these consists in rousing the individual conscience, in such a way as to awaken strong, regenerate, self-sacrificing personalities... The second method consists in converting every congregation of individuals into a community full of active charity, and bound together by brotherly love; for without such a bond all effort is sporadic... Then there is still the third line of action. Religion is not independent in its growth; even if it takes refuge in solitude, it must enter into some relation with the arrangements of the world as it finds them, and it cannot regard with indifference the nature of these ordinances. (Harnack and Herrmann 2007:8-9).

The first method or means of getting all church members involved in social welfare provision for all church members was identified in the quote above as “rousing the individual conscience, in such a way as to awaken strong”. This rousing of conscience was done in the first church by the teaching of the Apostles (Acts 2:42). Similarly, Jesus’ social teaching was aimed at rousing the individual conscience so as to change them into “self-sacrificing personalities”, who would share their economic resources with the poor. In the contemporary church, this should be the function of leadership through her teaching ministry.

The second means of “of helping the brethren and relieving misery and want” is identified as converting the members of the congregation into a community bound together by brotherly love. In the first church, this conversion of individuals into a community occurred through the fellowship shared among the members of the

church. The idea of the phrase in Acts 2:46 expressing that the new Christians “continuing daily (*hēmera*) with one accord in the temple” (verse 46), gives the impression that the new Christians spend a great amount of time in one another’s company. Their regular meeting (*hēmera*), was to create bonding between the individual members, who have been united by a common believe in the Gospel. The members of the first church, consisting of people from diverse background, were converted into a community bound together by brotherly love. This enabled all to be interested and concerned for one another, so resources were shared to meet the needs of others.

The third means identified by Harnack and Herrmann (2007:8-9) is a call to the church to enter into some relation with both Government and Non-government agencies, identified as “the arrangements of the world” to support the efforts of the church. This clearly aligns with the steps taken by the Apostles when the church in Jerusalem was not able to support the growing number of poor people who joined the group. We have noted elsewhere in this dissertation that, in such circumstances, the Apostles called for support from outside the church. This refers to the advocacy function of the church. Through advocacy, the believers at Antioch gathered financial help for believers in Judea during the Claudian famine (Acts 11:28-30). Paul was requested by the leadership of the church at Jerusalem to gather support for the poor believers at Jerusalem from among the gentile believers (Gal. 2:10). Similarly, among the GBC member churches, opportunities for advocacy exist for the church to lobby and or collaborate with both Government and Non-government agencies for support for her poor members.

In summary, GBC member churches have three options to choose from in the area of social welfare. They are: a) the building of a strong teaching ministry, b) building a strong fellowship among the members of the churches and c) the churches strengthening their advocacy function, so as to be able to lobby or collaborate with appropriate State and Non-state agencies that can support her poor members.

Beyond these specific means of improving and expanding the churches network of support for social welfare assistance, there are certain best practices that the

modern church can learn from in the experience of both Israel (as the prototype church) and first Christians. The first best practice that can potentially benefit the GBC member churches is that the organization of the first safety net basically becomes a shared responsibility of all members. Responsibility for the welfare needs of all church members became that of all and not only the leadership. This was possible because the Apostles may have spent time in teaching on stewardship among the first Christians. The second-best practice was that fundraising became the preoccupation of all members and not the few who were placed in charge of social welfare in the church. Even though, there was a central fund, fund-raising was decentralized so that all participated. Participation in looking for, and the provision for social welfare needs induced members to sell their possessions in response to the needs of their members. The church should therefore, set up a system that encourages all to participate in the provision of funds for social welfare purposes.

The third best practice was the dynamic nature of the number of social welfare needs that was provided for by their safety net. It was not static as the phrase “from time to time” and “they were selling and were distributing” (Acts 2:46) seem to suggest that social welfare provision was dynamic and responded to real human needs. As and when they identified a need, members responded by selling their possession and bringing the proceeds to the central fund for distribution. This requires effective communication strategy to bring the attention of the church members on identified social welfare needs of members.

Fourthly, the early church’s decision to put all the funds under the feet of the Apostles reiterates the need to set up a special fund for social welfare purpose and also the need to put trustworthy leaders in charge of such funds. This also suggests the need for transparency in the use of social welfare funds. The last best practice of the first church is continuous education of ordinary members of the church. Continuous education is the key to sustaining the interest of members in the operations of the safety net. This again, is a key function of leadership in the churches.

4.13 CONCLUSION

In line with the Zerfass (1974) model, this chapter has conducted an exegetical and theological reflection to help understand how God expects us to treat the poor and the marginalized living among us. Using the seven exegetical steps as prescribed by Vyhmiester (2001:117-125), I have carried out an exegesis of four anchor texts from both the Old and New Testaments. The exegesis of each of the four texts is preceded by an introduction of the book of the Bible where the anchor text was selected. The introductions provided among other things, detailed information about authorship, date, audience, social-economic context as applicable. The exegesis also included the text that speaks to the social welfare issues at stake.

I have generally shown that, right from the Old Testament, where the nation of Israel was first formed, during the exodus from Egypt to the Promised Land, Yahweh showed Himself to be very concerned for the people on the margins of society. Yahweh had given instructions about how to handle the poor so that their welfare will be assured at all times. Upon their settlement on the Promised Land, Yahweh had continued to give out laws and instituted festivals that are meant to provide opportunities for the people to share the rich resources of the land (Deuteronomy 26:1-26).

Similarly, Jesus picked up the theme of the care of the poor in the Old Testament by showing consistently that it is an important requirement for every true worshipper of God. Jesus underscored the fact that provision of social welfare needs is an integral part of his mission. He even seems to suggest that it will be the basis for entry into the Kingdom (Matthew 25:31-40). After His ascension, His followers continued with the message about Him, and it was said in the first church that there was no needy person among them (Acts 2:42-42, 4:32-37). The key leaders of the first church encouraged the practice of sharing economic resources together in the first church. Paul admonished the Gentile church to participate in the provision of funds for the relief of the poor in the church at Jerusalem (1

Corinthians 16:1-3).

How are we therefore, to emulate the examples of the social safety nets of Israel and the first church? Are we to follow their examples by doing the same things or what lessons can we learn from their experimentations? While we may not be expected to repeat their examples, the study did identify three means available to the GBC member churches in their attempt to build an effective social safety net for their members. These include; a) the building of a strong teaching ministry, b) building a strong fellowship among the members of the churches and c) the churches strengthening their advocacy function to cooperate with other agencies. The study also identified six best practices that the GBC member churches can learn lessons from to be able to build an effective social safety net for her members

CHAPTER 5-A CRITICAL CORRELATION OF SOCIAL WELFARE PRACTICE OF THE GHANA BAPTIST CONVENTION MEMBER CHURCHES

5.1 INTRODUCTION

As has been proposed in chapter one of this dissertation, this chapter deals with steps 9-11 of the Zerfass (1974:166) model of practical theology. In Chapters two and three, I have conducted a situational analysis to give a thick description of social welfare situation in the GBC member churches in the Ashanti Region of Ghana. The purpose of the situational analysis is to give a clearer description of the “what is” of the current social welfare situation with the aim of providing adequate understanding so as to be able to respond to the situation (Zerfass 1974:168). In Chapter four of the dissertation, using principally four anchor texts from both the Old and the New Testaments, I have given a detailed description of the “what ought to be”, according to God’s standards.

The current Chapter seeks to perform a theological reflection, taking cognizance of the synthesis of the empirical as well as the exegetical findings of the study so far. The main task of theological reflections in steps 9-11 of the Zerfass model is to harmonize the claims of current tradition and the desired situation. This process involves a critical engagement between the current welfare practices (which represents the claims of current tradition) on one hand and the theological and biblical reflections (representing the desired situation) on the other hand. The outcome of this attempt to harmonize the claims of tradition and the situational analysis creates a common ground, which Zerfass refers to as the Operational Impetus (Zerfass 1974:168). This new operational instruction is used to make recommendations that can be fine-tuned later to form the new theoretical framework (Zerfass 1974:169). This then becomes the basis for the development

of a new praxis (Praxis 2) of the Zerfass (1994) model as articulated in Chapter One.

This chapter, therefore, is principally a critical correlation of all aspects so far undertaken in this study. I will put all the pieces together by bringing together all that has been undertaken so far from Chapters two through four. I will also explore how the various pieces related or fit together. The objective of doing this is to bring the findings obtained so far into dialogue with one another in an attempt to develop or propose a new biblically grounded model of social welfare for the GBC member churches in the Ashanti Region of Ghana.

In order to effectively harmonize all the claims of the various practices of welfare, this chapter first summarizes the social welfare challenges identified so far in the dissertation (from chapters two through four), and explores how the challenges have been addressed in the past. Using principally the findings of chapter four, as God's expectation of social welfare provision among His people, I will compare how the current social welfare provision system of the church (GBC member churches) measures up to God's standards or are in compliance with God's expectation. Based on the outcome of this, I have made recommendations for the development of a new biblically grounded model of Christian social welfare provision that integrates relevant socio-cultural, scriptural and practical norms.

To achieve this, it was necessary to explore areas of similarities and conflict between the various reasons why people, at various times are exposed to social welfare deficits and how the social safety nets at their time have been used to provide support for the poor and the vulnerable. This exercise was conducted against the backdrop that poverty is the main reason why people have social welfare deficits. The UNDP Human Development 1997 Report distinguished between two aspects of poverty, namely "human" and "income" poverty (UNDP 1997:5-17). While income poverty stresses the limitation imposed on citizens due to lack of financial income, human poverty entails lack of basic capabilities to lead full and creative lives. Attempting to understand how society developed her social

safety nets means recapping the history of the development of modern social welfare.

However, our understanding of social welfare is based on the notion that the modern social welfare system, as it is known today, is an “evolved” one. It has layers of historical growth, and is a far cry from the kind of rigor one expects of “systems in the scientific or philosophical sense” (Stolleis 2013:20). The implication is that, even though I accept the fact that it is necessary to situate the analysis in the general realm of historical development of social welfare practice, in reality, this history is often very complex and difficult to disentangle. The reasons for this difficulty may not be far-fetched. This may be due to the influence of several historical factors. In the Ashanti Region, these historical factors have been dominated by colonialism, modernism, industrialization and economic changes that must have shaped and reshaped the contours of social welfare history. This has made it virtually impossible to systematically trace the history of social welfare practices. However, while I do not intend to completely circumvent the step of situating the analysis in historical context, this difficulty necessitates making a caveat in the sense that any historical conclusions drawn is going to be limited and circumscribed by the aim of the dissertation. Attempting to map out the various complexities of social welfare history is, however, outside the scope of this dissertation.

5.2 SUMMARY OF STUDY

The study has reiterated the fact that there are several reasons why members of the GBC member churches, like all other citizens in the Ashanti Region, face economic challenges with life and require social welfare intervention of others. From the discussions in chapters one and two, I have shown that in Ghana’s economy, income poverty is the main reason for welfare shortfall. In chapter two, I showed that, generally, there is a high incidence of income poverty among citizens in the Ashanti Region. Even though there was no disaggregated data on poverty among members of the GBC member churches, there was no reason to assume that poverty situation in the church was better than the general populace. Instead, I showed that it was likely the poverty situation among the Christians in

the GBC member churches was worse than the average citizen. This is because all the factors that aggravate the poverty situation of the poor, such as unemployment or self-employment, employment type and residential status of members were found in higher concentration among Christians in the GBC member churches (Osei Wusu 2007:2).

Even though it was pointed out in chapter two that only 4.6% of the population was designated to be unemployed, however, using the MPI, Owusu and Mensah (2013:49) pegged the level of citizens living in absolute poverty at 30.8%. This suggests that employment had very little effect on poverty situation. The group of citizens that are hardest hit by unemployment is the youth. Over 65% of all unemployed citizens are classified in the youth bracket. With such a high percentage of the youth remaining unemployed, the situation has been described as very precarious in the region. Osei Wusu (2013:49) reported that majority of the members of the GBC churches are in this age group.

Despite the fact that 69.4% of the workforce (population aged between 15 and 64) in the region is economically active, employment-related reduction of poverty levels has not been effectively felt due to rising inequality in income (GSS 2013:109). Using the Gini Coefficient, the Ghana Living Standards Survey implied that income inequality at 42.3% in the Ashanti Region was unacceptably high (GSS 2015:21). Even among the group that is economically active, there was also a high incidence of poverty among the population, which was related to the nature of labour market participation. A relatively higher incidence of poverty was found among households whose head was engaged as self-employed without employees, casual labourers or contributing family workers (GSS 2013:110-112). Among those that are economically active, a relatively higher poverty incidence was also found to be related to engagement in the formal and informal sectors. Workers engaged in the public and private formal sectors have a lower probability of being poor as compared to private informal employment.

Internal migration, particularly among the youth was also identified as one of the major causes of poverty in the Ashanti Region. This is because a large number of

migrants in the region are economic refugees searching for non-existent jobs. For this reason, the highest concentration of poor people in the region was found in the urban centers, where most of the GBC churches are located. The urban population in Ashanti is said to be growing at a faster pace than the national average, and with it the urban poor (GSS 2013:24). Ashanti's urban population, estimated to be 51.3% in 2000 had risen sharply to 60.6% in 2010 (2013:24). These have negative implications for social welfare in the region, particularly for the urban dweller, where the scourge of poverty bites the hardest due to the dynamics of urban life.

In real life, however, there are also several factors that may combine to keep someone poor. Some of these factors may include temporal job loss or illness while others may be permanent like old age and disability. In chapter two, I showed that the scourge of poverty bites harder in the urban economies than in their rural counterparts. This was attributed to the fact that the urban dweller needs more financial resources for basic necessities like food, clothing and shelter than her rural counterpart. One other problem that has made the social welfare situation more precarious in the urban sectors of the economy is the erosion of the benefits of the extended family system.

With 80% of her members living in the urban sectors, the Baptist churches in the Ashanti Region have been described as an urban church (Osei-Wusu 2007:2). Majority of her members are “young and or unemployed people in need of assistance in learning job skills and finding employment” (Osei-Wusu 2007:2). This suggests that, majority of the members of the GBC member churches belong to the groups of citizens, who are classified as the most vulnerable to poverty (UNDP 2014:18-19). Similarly, other reasons like the demographic characteristics and residential status of members of the churches make the members of the GBC churches very vulnerable to poverty. Also, given the common knowledge that Christianity is generally a movement that attracts the poor (Stark 1996), it is possible that the social welfare situation of the membership of the churches may be more precarious than that of the general communities in the Ashanti Region. The presence of the poor in the GBC churches has made the challenges of social

welfare of grave concern to all local Baptist churches. Consequently, all GBC member churches in the Ashanti Region have social welfare schemes to help to meet practical social welfare needs of their members (GBC 2002:2).

Social welfare systems have often not been developed in a vacuum. Programmes that addressed the needs of the poor and vulnerable members of society have often been influenced by prevailing views of society on poverty, and how to respond to the needs of the poor. While the general society at a time in history has tolerated and treated the poor well, it has also at other times been hostile and treated their poor members harshly. For instance, social welfare considerations in pre-colonial Ashanti communities were generously addressed by all members of the communities (Stiles-Ocean 2015:30). However, in much of modern urbanized communities in the Ashanti Region, various governments' economic recovery programmes have often enacted laws and regulations whose deleterious and practical effects have been harsher on the poor, and has made conditions quite difficult to manage for the poor.

It was generally recognized that the church had played a trailblazing role in contemporary social welfare practice by shaping the conscience of the society in dealing with the poor (Poe 2008: 63). Certain key historical factors have also played a major role to positively influence views of society on poverty and how to respond to the needs of the poor. Some of these key factors identified in chapter three include prevailing political, economic and social conditions. The outbreak of diseases like the bubonic plague in the 1300s was also recognized to have played a key role in shaping the conscience of society (Poe 2008:105; Rengasamy 2009:1). Factors such as the industrial revolution and the emergence of the cities and slums have all played major roles in shaping the conscience of society on how to deal with the poor.

In chapter two, the facts were that, even though social protection strategies are developed to offer protection to citizens, Ghana's elaborate social protection plan benefits only a small proportion of citizens in the Ashanti Region. This is because, a significant proportion of Ghana's current social protection plan is funded and

organized from government sources, and are designed to benefit citizens employed in the formal sectors of the economy. Unfortunately, only a small minority of citizens are employed in the formal sector of the economy. Instead, private sources of funding and organization of social protection was the most important means available to majority of welfare recipients in Ashanti Region.

In chapter two, I showed that the main sources of social welfare available to citizens of an economy are the family, the market and the state. While family sources of welfare are the most important sources, urban dynamics in Ghana make it difficult for the members of the family, particularly the extended family, to play their role effectively. Similarly, in developing economies, for budgetary reasons, Governments are unable to effectively provide for the welfare needs of citizens.

For these reasons, the bulk of formal social welfare recipients are assisted from market sources. Market sources of welfare are usually provided from formal employment-related sources. Formal employment may be from either government or private employers. However, in Ashanti Region, formal employment was limited to only 6.6% of the total labour force (Osei-Assibey 2014:7). The implication is that formal social welfare is available to a very small segment of the population who are mostly engaged in formal employment. Even though there are attempts to reform the provision of social welfare by including people engaged in informal employment, very little success had been made so far.

Ghana's elaborate social protective system can be grouped into three main types, namely; Social Insurance, Social Safety Net and Social Services. Social Insurance is a type of protective system, where beneficiaries make contributions to a scheme to mitigate a risk. In Ghana, it includes labour market interventions and contributory transfers of formal employees during their working days. Benefits accruing from these contributory transfers include pensions, health insurance and labour market interventions that guarantee a minimum wage for all employees among several others. The SSNIT, the only statutory public trust charged with the administration of pension scheme in Ghana, has very low coverage even among people in formal

employment, and also pays very low benefits to the few who successfully complete the contributory cycle. The 2011, SSNIT annual report for example, suggests that “more than 88% of pensioners earn a meager GHC300 (\$100) per month, which is barely enough to meet 40% of consumption needs of retirees” (Kunawotor 2013:6). Social Services, on the other hand, are Governmental targeted and non-targeted transfers that ensure that essential services are available and affordable to citizens. The popular ones that benefit the people in the Ashanti Region include the Capitation Grant under the education sector, and the Health Insurance Scheme under the health sectors. While the Capitation Grant to basic schools has resulted in increased enrollment in basic schools, the National Health Insurance Scheme (NHIS) has ensured that health services are available to the poor and vulnerable people at an affordable cost. Despite the progress made in the health and the educational sectors, there are practical difficulties that have acted as barriers preventing several poor persons from accessing their benefits. For instance, while the Capitation Grant has had a desirable impact of increasing enrollment at the basic education level, almost 20% of the population in Ashanti is still illiterate (GSS 2013:81). Several children of school going age continue to be out of school.

The most important formal social safety net programme of the government of Ghana is the Livelihood Empowerment Against Poverty (LEAP) programme. The programme provides a safety net for the poorest and most marginalized groups in Ghanaian society, notably the bottom 20% of the extreme poor. It is basically an unconditional cash transfer for the elderly and the disabled. Even though the programme had made positive contributions on the lives of the poor and vulnerable members of the society, its current administrative bottlenecks and low coverage has weakened its impact on the poor and vulnerable.

In Ghana’s challenging context of absence of Governmental and Non-governmental social welfare initiatives, informal social safety nets, has assumed an important dimension as a means of welfare available to most citizens. Since the majority of the people in the Ashanti Region subscribe to one faith or the other, informal social safety nets from faith based sources have become very important sources of welfare to several people (UNICEF 2009:49). They operate as non-

contributory transfers designed to provide regular and predictable sources of income to the poor (ADB 2010:3). They take several forms, including targeted or untargeted, conditional or unconditional cash or in-kind transfers (ADB 2010: vii). These systems may either be provided from formal or informal sources. Formal safety nets are provided by governments, mostly for its employees. Since there is fewer numbers of people employed by the government, informal sources of social safety nets become the most important sources of social welfare to majority of residents in the Ashanti Region. Informal safety nets are provided from family or household sources, religious networks or other private sources as an important coping mechanism in times of difficulty (ADB 2010:3). Informal safety nets in Ashanti Region build upon a long tradition of strong extended family systems; whose membership extends to the dead ancestors (Busia 1954:157).

The Christian churches in Ashanti Region have become important sources of informal safety nets to their teeming members. Since its inception, the church in Ghana has continued the tradition of social care initiated by the first missionaries who preached the gospel and established trade relations between the Gold Coast and Portugal (Debrunner 1967:17). The church in Ghana has been focusing on both the spiritual growth of the people as well as considering also the socio-economic, physical and health aspects of their lives (Lidzen 2008:8). This tradition has continued to contemporary times, not only among the mainline churches, but also among the Catholic, Pentecostal and Charismatic churches. It is in line with this tradition that the all GBC member churches in the Ashanti Region provide social safety nets for their members

In the Baptist churches in the Ashanti Region, the main issues identified to be of social welfare concern are always along the life cycle. In chapter two, the study identified the major concerns of church members to include formal or apprenticeship education assistance, payment of rent charges, payment of hospital expenses, financial support for business start-up, living expenses and assistance with bereavement. The churches also assist members who are unable to earn a living as a result of either disability or on account of their advanced age

and also support their members with a gift upon their getting married. In summary, the concerns of the churches center on support for individuals along the life cycle.

Despite being of immense assistance to her members, the social welfare support of the GBC member churches, as observed in chapter two, ignores the issues that are central to the causes of poverty, and would require further improvement to make them optimally useful to all members. There are also observable challenges in the social welfare system of the church. Some of the challenges of the social welfare scheme of the church that makes it ineffective include methods of recruitment of its membership, inefficiency in fund raising methodology, non-flexible benefit package of the scheme and its over reliance on an outdated pre-determined list of social contingencies that are not reflective of the priority of most church members. One of its most important deficiencies is the lack of grounding in Biblical-theological principles. In chapter two, the present social welfare scheme of the GBC member churches was subjected to rigorous evaluation against international best practice and performance standards for appropriateness, adequacy, equitability, sustainability, adaptability and management capacity for monitoring and evaluation. The results suggested that the present scheme was found to be deficient in almost all parameters.

Having summarized the situation of current welfare provision in the Baptist churches in the Ashanti Region, I will now turn my attention to the discussion on God's standard of social welfare provision expected of the church. The details of Gods standards are provided in chapter four. These were deduced from our exegesis of the four anchor texts from both the Old and New Testaments.

A close look at both the Old and New Testaments revealed that, poverty was the major reason for social welfare shortfall among the people of God. In the Old Testament, Lazonby (2016:31) identified indebtedness, land-loss, land preservation and wealth accumulation as key societal issues in the Ancient Near East as the main reasons associated with poverty. During the Exodus, special laws were enacted by Yahweh to encourage Israel to provide for the social welfare needs of their neighbours (Exodus 19; Leviticus 25). The laws in Leviticus 25

specifically outline how Israel's faith prescribed a distinctive solution to the problem of land loss, poverty and slavery.

It was noted in the examination of Leviticus 25 that in agrarian societies, the main reason for individuals' non-participation in economic activities was centered on the lack of ownership and control of the land. Before Israel arrived on the Promised Land, Yahweh had given detailed instructions for an equal distribution of the land; a command that was eventually carried out by Joshua in Joshua 13-21. The passage in Joshua 13-21 and another in Numbers 34-36 carefully note the equity of the distribution of the land among the various tribes and families (Brueggemann 2002:192). Land was equally shared so that every tribe had its own portion. Every member of the tribe was allotted specific fields so that everyone had access to a piece of rich fertile land, said to be "flowing with milk and honey" (Exodus 33:3). Since the land, Yahweh's *nahala* (gift), formed the basis of His relationship with the people, it was not to be sold perpetually. The law required that no individual or families are to be deprived of the benefits of the land perpetually. The social reason behind the abolishment of sale of land in perpetuity is tied to the Yahweh's desire that none of his people goes out of the productive process and become poor (Deuteronomy 15:4).

However, Yahweh also recognized that there were situations that may arise that can cause one of His people to lose their hold on the allocated ancestral land. This ultimately leads to destitution of the individual and families involved. If this situation was to be left unchecked, Israel risked a situation where one of God's people may lose their control over land permanently, leading to chronic poverty. The responsibility placed on Israel, as the Old Testament prototype church implied that, Israelites were expected not only to be kind to their neighbours but also to take practical steps to relieve neighbours who fall into poverty. Israel was also to assist their neighbours, who out of poverty sell their property to recover what they have sold. They were also expected to help to prevent their neighbours from falling into debt and debt slavery.

Four provisions of the law ensured that everyone was assisted by either their

immediate biological relatives or members of the community at large (Leviticus 25). The laws generally call for the establishment of a social regulatory system that ensured that all destitute is provided with care. The first law takes care for short-term social welfare needs of the poor. It provides for the redemption of the poor person's sold property and ensured that whatever was sold was recovered by relatives or neighbours. The law considered the selling of one's private property as an important trigger that signals that a social welfare situation has been created, which demands assistance from near relatives and clan members. Its intention was to help the poor person from slipping further down the poverty line.

Before dealing with how to help a fellow Israelite out of slavery, the second law calls on close relatives and neighbours to support poor people in the intermediary state so they avoid falling into slavery. The second law envisaged a person who survives on leased land or borrowed money from another Israelite. The law, in such a situation, calls on neighbours to provide interest-free loans to their poor fellows, who needed the loans to break the cycle of poverty or to start life all over again. However, in situations where the interest-free loans are unable to guarantee recovery for the destitute, the third and the fourth laws make further provision for the poor man to survive. The third and fourth triggers occur when a poor person falls into severe situation of debt enslavement to either a fellow Israelite or in a more desperate case, to a resident alien (Leviticus 25:39, 47). In the case that an Israelite is sold to a fellow Israelite, the law provides that he is treated as a day labourer during the period. In a more severe situation where an Israelite is sold into debt-slavery to a resident alien, the fourth law provides that someone takes responsibility and redeem the destitute from becoming a slave to an alien.

The law of Jubilee ensures that whatever was sold out but not redeemed is returned to its original owner at a set time in the year. These practical provisions of the law ensured that the social welfare shortfalls of all members of the community were catered for. The provisions of the law again ensured that no member of God's family was disadvantaged. The law also ensured that everyone was given the opportunity to participate in the economic productive process of Israel.

In the Old Testament, as in much of pre-colonial Ashanti communities, we find that the main reason for the lack of economic participation that results in poverty was principally traced to ownership and control of land resources. Similarly, the problem of lack of economic participation in the urbanized economy of the Ashanti Region may be traced to job losses and joblessness. Israel's strategy of return and redemption of land, offering of interest-free loans, the treatment and the release of slaves during the year of Jubilee, all provide important lessons for the Baptist churches to learn from.

While it is practically unrealistic to replicate the principle of redemption and return in the year of Jubilee, the principles involved in the offering of interest-free loans and the prescribed treatment of people in debt slavery can be replicated in the Baptist churches. As suggested in chapter four, poor Israelites who borrowed to finance their living were given the loan on interest-free basis. In modern context, such borrowing could be compared to poor members of the Church who need loans to start up a business venture. Similarly, Israel's unique religion required that people sold into debt-slavery should be treated as if they were day labourers. As was reiterated in chapter four, treating "slaves" as day labourers is akin to treating them as one's employees. The application of this principle today will imply encouraging rich members of the Church to consider selecting their employees from among the poor members of the church as a way of supporting the poor to be gainfully employed.

It was noted also that Israel's social safety net relied heavily on members of the poor persons' family to provide most of the prescribed reliefs. The Church in today's context may be expected to play the role of the family in the urban setting where the GBC member churches are located. Beside the exhortation of scripture to treat one another with tender care as members of God's household of faith (Gal. 6:10), GBC member churches in the Ashanti Region have the strong family ties of the traditional extended Ashanti family system to learn from. As noted in Chapter Three, the extended family in pre-colonial Ashanti societies was one of the most powerful social welfare institutions. This creates a strong sense of reciprocity which

Stiles-Ocran (2015:32) suggests triggered a vicious cycle of beneficial mutual dependency on all members of the larger family.

Its advantage is that in the long run, the assisted individuals turn to give back in the form of reciprocity to ensure that the concerns of other needy persons in the extended family were met. This was one way in which members of the extended family shared the burden of social welfare shortfalls on all members of the family. This strategy of sharing responsibilities among all members of the extended family held important lessons for the GBC member churches. In its current state, the responsibility of providing material needs of members is not shared by all members but falls only on the centralized funds of the groups.

The exegesis of selected New Testament passages taught important principles of social welfare as applied by Jesus and the first Church members. In the Gospel of Matthew 25:31-42, Jesus emphasized the importance of the care for the poor by stating that, it will eventually be the basis for distinguishing between the righteous and the unrighteous at the end of the age. Jesus concluded on the notion that, whatever service is rendered to the poor is done on behalf of God. While members of the GBC member churches may understand that the service they render to the poor is also to God, what may not be clear to most of them is the extent of their responsibility to the poor.

I pointed out in Chapter Four that God gives Christians responsibility for all poor people, but there are different grades of this responsibility. Whereas Christians have responsibility to every poor person, they have a special responsibility to those who are believers, and evidently those in the same Christian fellowship. Paul shows these different levels of responsibilities by enjoining Christians to help “everyone” but especially those of the “household of faith” (Gal 6:10). One could therefore say that while the members of the GBC churches have responsibility to all poor people, they are expected to consider the poor members of their churches as a special responsibility. In that sense, one can say that the practice of expecting church members to fulfil some conditions before being assisted is not in consonance with Scripture. By virtue of becoming members of the church, all poor

members of the churches have also become members of the household of faith, and are expected to be given special treatment by the fellowship. All poor members, therefore, become the responsibility of the church to relieve.

The next important issue resolved in chapter four is the question of who in the church is supposed to be responsible to provide assistance for the poor. It was clear from the exegesis in both Matthew 25 and Acts 2:32-37 that, the task of providing the social welfare needs of the needy is expected of all. Jesus indicated that God expected all His followers to give food to the hungry, water to the thirsty, visit strangers, clothe the naked, visit the sick and the imprisoned (Matthew 25:35-36). Each member of the Christian family would be judged according to their individual actions, and not what the whole group did. It indicated that everyone was supposed to contribute to bring relief to all poor people in the community. In other words, all church members have equal responsibility for the alleviation of social welfare shortfalls in the church. Similarly, Jesus made no distinction among the poor who qualify to be assisted. All who are assisted qualify to be assisted on the ground that they were sick, thirsty, and naked and imprisoned. In that sense, Jesus expected all to be given assistance whenever they are in need. In other words, all members have equal rights to be supported with their social welfare needs irrespective of their social standing.

However, in the context of the social safety net of the GBC member churches, there are several ways that these lessons can be applied. In the first place, the lessons thought by Jesus indicated that meeting social welfare needs of the poor is a fundamental responsibility of every Christians. The leadership of the GBC member churches must strive to motivate and mobilize all church members to embrace this responsibility. This issue of mobilizing all church members to be part of the provision of social welfare needs of all members was tackled as one of the main responsibilities of the leaders of the first church. In Acts 2:32, the leadership of the first church were said to have devoted themselves to teaching church members. As to what formed the basis of the teaching of the Apostles, it was pointed out in Chapter Four, that the doctrine of the Apostles was based primarily on the interpretation of the Old Testament and the teachings of Jesus.

The teachings of Jesus passed on to His disciples included His emphasis on the unity of the brotherhood as shown in His priestly prayer (John 17). For that reason, it was not surprising that the first observable impact of the teachings of the Apostles was brotherly unity exhibited by the show of concern for social welfare needs (Acts 4:32). The method applied by the Apostles to get all people involved, was through the teaching ministry in the churches. It is important to note that the funding source of this expensive experimentation came from the private economic means of all members as members were selling their properties and handing the proceeds over to the common fund for distribution as others have need (Acts 4:32-33).

Secondly, as was pointed out in Chapter Four, all poor people were eligible for support from Christians but members of the household of faith must be provided with their welfare needs irrespective of their social status in the group. However, in its present state, all the GBC member churches have stringent rules and regulations that define who qualifies for assistance. As was noted in Chapter Two, more than 30% of the church membership, presently, does not qualify as members in good standing to be assisted in times of their need. Instead, there are stringent requirements like paying dues regularly, payment of tithe, and regular attendance to church service and area fellowship meetings among several others. Unfortunately, it is the most vulnerable who are unable, on a regular basis, to pay their membership dues, tithe and offering for obvious reasons. What the churches can do is to improve their current system of raising funds so they can acquire sufficient money to fund all activities of the social safety net and thereby eliminate the qualification requirements.

In both Matthew 25 and Acts 4:32-37, mention is made of the specific deeds that earned the righteous praise and the right of entry into the kingdom of God. Matthew 25:35 specifically mentioned the six-fold actions as (a) feeding the hungry, (b) providing water to the thirsty, (c) taking care of strangers, (d) clothing the naked, (e) visiting the sick, and (f) visiting the imprisoned. Similarly, Acts 4:32-37 mentioned the selling of goods and possessions by the believers and sharing of the proceeds among the poor as each had need.

The question that was reflected on in chapter four whether this list describes the full range of social welfare services that every faithful follower of Jesus is expected to make their preoccupation? In other words, could this list then represent a shortlist of tasks that all true disciple of Jesus should concern themselves with until the Son of Man returns? It does not appear to me that Jesus intended to create an exhaustive shortlist of social welfare needs of all times, with His reference to the six-fold list. On the contrary, since social welfare responds to major well-being shortfall of society at any particular time in history, the needs mentioned may represent the most important social welfare needs at the time of Jesus.

The lesson intended to communicate to Christians is that the church at all times in history must concern itself with major social welfare needs at any particular time. This does not appear to be the case in the present social welfare scheme of the GBC member churches in the Ashanti Region. In chapter two, I pointed out the deficiency of the existing pre-qualified list of social contingencies, upon which occurrence the churches would act. The list was mostly made of lifecycle events and ignores or places very little emphasis on issues at the core of poverty. This insistence of the current social welfare scheme on supporting social contingencies on the pre-qualified list results in the system providing benefits that was sometimes inappropriate to the needs of poor members of the churches. Benefits of a social safety net are said to be inappropriate when they do not reflect actual needs of members (ADB 2010:13).

In all, one can say that the social teaching of the leadership of the New Testament church was consistent with that of Jesus and other actors of the Gospel scene. In the Gospels, Jesus taught his followers that one of God's major expectations of His followers is giving to the disadvantaged or the poor (Luke 10:25-37). In the story of the Good Samaritan, the hero in the story is the one who provided the social welfare needs of the poor man. Jesus indicated, in telling that story, that providing social welfare needs of the disadvantaged is obedience to the greatest commandments of God. He taught His disciples that selling off one's possessions and giving the proceeds to the poor is important for amassing wealth in the kingdom of God (Matthew 19:20-21, Luke 14:13, 21).

Jesus showed in His teachings that, underlying God's strong desire for justice in the society is His concern that no one is disadvantaged in life. In His inaugural sermon in the synagogue at Nazareth, Jesus made the provision of justice for the disadvantaged one of His and His followers' main duties (Luke 4:18-19). Paul, consistent with the teachings of Christ and the agenda of the first church showed a lot of sensitivity to the poor. He was personally involved in soliciting for support from the gentile church to the poor members of the church in Jerusalem (Galatians 2:10). He stressed the unity of the church as a body (1 Corinthians 12:27) and taught that members of this body should aim at complementing one another. His insistence on the complementarity of the membership of the church led him to champion the collection from the gentile world to the poor members of the Jerusalem church (Romans 15:25-6; 1 Corinthians 16:1-3; 2 Corinthians 8-9).

In summary, it is clear that the GBC member churches have in place a number of measures to take care of the poor among them. However, a critical engagement of the system with the scriptures has demonstrated that there are significant areas of deficiencies. The major deficiencies of the system include its present methods of recruitment of members, selection of its leaders and the responsibilities it gives to both leaders and members. There are also deficiencies in the present methods of fund raising and the benefits the system pays to beneficiaries upon the occurring of a social contingency. The methods used in arriving at the benefits to be paid are inflexible. Crucially also the current welfare schemes of the GBC churches are not adequately underpinned by biblically grounded principles. The system, therefore, lacks distinctive Christian theological character. Based on the analysis, I now set out a proposal on how the situation may be remedied to become a biblically grounded and theologically attuned system that is also informed by contemporary social and economic realities of the situation in the Ashanti Region of Ghana.

5.3 A NEW PROPOSAL FOR SOCIAL WELFARE FOR GBC MEMBER CHURCHES

The proposal that follows is a biblically grounded social safety net that can be adopted by the GBC member churches to improve their current social welfare scheme. The new proposal is based on insights from the best practices and

experience of both Israel, as the biblical type of the church, and also on the experience of the first Christians in the New Testament Church. It is also aimed at ensuring that the new social safety net is aligned with fundamental issues of modern social welfare provision and scriptures. It is also based on the mandate of the church as “a family, a local expression of the worldwide family of God, whose members regard, love and treat one another as brothers and sisters”(Stott 2006: 183).

Two issues of grave importance that the new proposal addresses are the questions of what kind of intervention is considered to be relevant to the individual and also what level of provision is considered adequate? The first question the proposal seeks to address is the question of adequacy. This is considered to be of central importance in promoting and sustaining interest in any social safety net. The proposal here is designed to address the issues of adequacy of welfare provision from both the materialistic and the idealistic perspectives (Cheung and Leung 2006:54). It is based on the sociological theory that social welfare is beneficial, not only to those who receive material benefits from it, but also to those who see it as providing the opportunity for other needy people to be assisted (2006:54). The latter group of social welfare beneficiaries (those who may not receive material benefits but are satisfied), hold the ideal that provision of adequate social welfare to all can reduce social conflict (Marshall & Bottomore 1992; Svallfors 1991). From the biblical-theological point of view it provides realistic and practical avenues for expressing Christian love to those who give. Affirming this love to those who receive underlies the Church’s obedience of Christ and serves as means of witness to non-Christians.

The new proposal will cover seven elements, namely, (a) measures to prioritize social welfare provision among the GBC member churches (b) the selection of a blend of spiritually matured and professionally competent leadership to manage the system, (c) membership composition and responsibilities, (d) a commitment to expanding the funding base of the social safety net (e) a commitment to strengthen the pro-poor nature of the social safety net (f) Mainstreaming gender issues into programming and (h) a commitment to investing part of the income of the social

safety net. These commitments are intended to enhance sustainability and equitability of the scheme.

The proposals, by increasing the funding base of the social safety net, will also be in a position to pay adequate and appropriate benefits, thereby enhancing its relevance. The plan to give prominence to the selection of new crop of leadership will enhance management capacity and improve the safety net's adaptability to changing environment. Even though, all the ideas involved may not be entirely new, they are refined and packaged together to make the social safety net responsive to the needs of its members, and certainly more grounded in Scripture. The proposal for the new model of welfare is based on the assumption that churches will commit to adopt all or most of the seven strategies aimed at improving efficiency and financial management of the church's social safety net. These commitments expected of the implementing churches are as follows:

a) The first proposal for an effective social welfare system for the GBC member churches is that the leadership of the GBC member churches must prioritize social welfare provision in all their local congregations. This proposal follows directly after social work example of the first church in Jerusalem and the early church before AD 313.

b) The second proposal for an effective social safety is that the GBC member churches must commit to entrust management responsibilities of the social safety net in all their local congregations to a blend of mature, honest and professionally competent Christian managers. Those who would be appointed to such management positions must be given full control over all the affairs of the social safety net. This implies that each local congregation must clearly define the working relationship between the general church leadership and the social welfare workers. It also implies that the functions of the two bodies (the general church leadership and the social workers) must be clearly spelt out.

c) The third proposal is that all GBC local churches promote an all-inclusive group membership. An all-inclusive group membership means that all members of the local congregations accept full responsibility to contribute financially towards all programmes of the social welfare system of the churches. Such financial

contributions must be made according to each church member's financial ability. However, rich members of the churches should be engaged to contribute additional and substantial funds towards meeting social welfare needs of others in the group.

(d) The fourth proposal is that the managers of the social safety net of the church must commit to expand the funding base of the social safety net. This involves the church setting aside a specific percentage of the church's income from tithe and offering for the sole purpose of funding social welfare needs of church members. The proposal is also made that each local congregation may consider embarking on special income generating projects to raise additional funds.

(e) The fifth strategy to improve upon the activities of the new social welfare scheme of the church is a recommendation to managers to take steps to mainstream gender issues into all programming. Mainstreaming gender issues into programming is the best way the churches could naturally provide priority service to people considered to be on the margins of society.

(f) Another key component of the proposal is for the managers of the church's social safety nets to take steps aimed at strengthening the pro-poor nature of the social welfare system of the church. This may be achieved by taking practical steps to reduce stigma associated with receiving social welfare assistance. Another important step to make welfare receivership user friendly will be to strengthen the teaching function of the church.

(f) Another strategy for increasing funding to the social safety net is for the managers of the social safety net to consider investing a specific percentage of its income in high yielding investment instruments. This means that managers of the social welfare systems must have the competence to manage such investments as a way to increase the funding base of the social welfare system of the church.

The details of these proposals, including their theological basis are now outlined below.

5.3.1 Prioritizing social welfare in the Churches

The first recommendation calls on the leadership of the churches to take steps that are aimed at prioritizing the social welfare function of the church as one of its most important programmes. This recommendation flows directly from one of the best practices of the first church in Jerusalem and also from the early church during the period between the first and third centuries (Faherty 2006:111-118). The first church at Jerusalem, according to Acts 2:42 prioritized four important programmes during its infant stages. Luke carefully shows that, the first actions of the infant church culminated in the establishment of a social safety net. Luke highlights the unity and intimacy of the first Christian community, which was marked by a commitment to apostolic teaching, fellowship, breaking of bread and prayer (Joel 2013:1).

These four commitments, I pointed out in chapter four, became the main backbone or foundation, upon which an ideal Christian community life was built. As I pointed out in Chapter Four, two of the four commitments (fellowship and breaking of bread) were directly related to social welfare function of the church. Similarly, Acts 6:1-7 showed that the first officers appointed into leadership position in the first church were the social workers. The expansion of the first church came with the need for the Apostles to delegate some of the responsibilities of leadership. The first group of officers that was needed for the stability of the first church was the deacons who functioned as the first social workers of the first church. The fact that the earliest identifiable role, emerging during the Apostolic years was that of the deacon, who cared for the widowed and oversee the community's finances, is suggestive of the priority the church at this time placed on social welfare (Faherty 2006:114).

As I pointed out, again, in Chapter Three, the first Christians gave a great deal of attention to the practice of social welfare as one of the key activities of the church in the second and third centuries (Faherty 2006:114; Jones 1964:906). Jones (1964:906) reported of the level of commitment to the institutions of social welfare in the church and the extent to which social services was prioritized. He noted that,

out of the “eleven (11) distinct structural paid roles within the Christian church by the third century” (1964:906), five were directly connected with social welfare provisions. The five-social work-paid roles, listed included “deacon/ deaconess, sub-deacon, exorcist, gravedigger (*fossor* or *copiata*), and attendant to the sick (*parabalanus*)” (Jones 1964:906). Some of the practical measures that the GBC, its local Associations and the member churches can take to prioritize the practice of social welfare include the following:

1. The first practical action to prioritize social welfare is the setting up of a coordinating unit (a secretariat) within the offices of the Ghana Baptist Convention or its local Associations. Such a secretariat will coordinate the activities of the social welfare systems at the local church level. The appointed officers will monitor progress and offer practical support in addressing challenges of the system, particularly in the smaller churches, where experienced administrators may not be available. The officers from the secretariat will also be useful in educating or orientating newly appointed welfare managers.

2. The second way to see social welfare programmes as a priority area in the local congregation is to, among other things, allocate enough funding in their annual budgets, organize promotional programmes, and include issues of social welfare in their main preaching and teaching topics. Reading the narrative of Acts 2:44-47, one gets the impression that the church’s commitment to social welfare issues was amply demonstrated in all her activities. The fact that church members were willing to sell their possessions and hand over the proceeds to be used for social welfare needs of others is an indication of this priority in the use of church finances. When it became obvious that the church in Jerusalem could no more self-finance its social welfare activities, the leaders called for assistance from other churches (Acts 11:27-30; Rom. 15:25-6, 1 Cor. 16:1-3, 2 Cor. 8-9). This act of soliciting assistance from others on behalf of the poor is a clear indication that the Apostles prioritized social welfare, and would take any practical steps to raise funds for its activities.

Presently, funding for social welfare activities is provided mostly through members’ monthly contributions. In chapter two, it was reported that the members surveyed indicated that the funds are not enough. As a result of the limitation of funding to

social welfare activities, most church members reported that the financial benefits of the social welfare system of the church is not adequate because it does not make any difference to the beneficiaries. This is in contrast to the social welfare system of the first church, where every poor person had enough for his needs until “no one among them was in need” (Acts 4:34).

3. The third practical action to prioritize activities of social welfare in the GBC member churches is to strengthen inter-congregation cooperation among local churches. At the moment, each local church plans and executes her programmes with no consultation and cooperation. The result is that local assemblies with professionally competent members plan and execute excellent programmes while other local assemblies struggle to design and implement sub-standard programmes. As a way of widening their networks and promoting cooperation among themselves, the churches involved, could consider forming local social welfare associations. The associations could act as peer support groups and promote peer learning.

5.3.2 Management of Social Welfare System

The second strategy of the new proposed social welfare system calls on the churches to commit to entrust management responsibilities of the social safety net to mature, honest and professionally competent Christian leaders. Following after the experience of the first Christians in Acts, one can say that the first step towards an effective biblically grounded social safety net is the selection of its leaders. These leaders should be given full responsibility to design, implement, monitor, evaluate and report on the new social welfare system. The issues that need careful reflection in this section are to answer the questions of how we are to select those who will be given this responsibility. Secondly, we also need to consider the functions of the selected leaders and to draw the distinctions between the function of the church leaders and that of its social workers.

5.3.2.1 The selection criteria of the managers

Following after the model of social welfare in the first Christian church in Jerusalem, one notes the qualities of the people who were selected to fill this

important role. Luke, in Acts 4:35-37, carefully shows that the leaders of the first social safety net of the church were the Apostles, who also became the managers of its finances and distributed all resources of the group according to the needs of each member. Luke records that the distribution was effectively done that; while the group remained relatively small, “there was no needy among them” (Acts 4:34). However, as membership increased in diversity and size, it brought in its wake an increase in demand for the time and other managerial skills that were probably beyond the Apostles. Their (the Apostles) response was to delegate this responsibility to others who had the capability to handle that work, while they devoted themselves to preaching and prayer. When it became necessary to delegate this responsibility, Acts 6:3-4 notes the caliber of people who were deemed to be qualified to manage the affairs of the social safety net. Luke writes that they were to select their managers from “men of honest report, full of the Holy Ghost and wisdom, whom we may appoint over this business”. This obviously is a reference to the business of waiting at table and distribution of the resources of the group to the poor and needy members. This has led to the assumption that the seven men selected were the first deacons of the church. It has also lent some weight to an interpretation of this text to imply that all deacons must necessarily be given responsibility with the management of the church’s social welfare system. It seems to me that the latter may not be conclusively true (Baptist Church Planters 2006:4).

In Acts 13:2, Luke wrote that, after they were separated to take over the leadership of the gentile churches from the church in Antioch, Paul and Barnabas appointed leaders for each of the gentile churches (Acts 14:23). The selection of such leaders was often done with prayer and fasting, that the right men be appointed into this sensitive position in all the churches. Paul later requested that, in all the gentile churches, men were to be selected into such leadership positions (Titus 1:5). What was common in all the places in the New Testament, where Paul called for the selection of men into leadership position in the churches was that, they were always admonished to select people of similar qualities as the first seven men in Acts 6:1-7. In passages such as, 1 Timothy 3:2, 8 and Titus 1:7, Paul lists the

qualification expected of church leaders. A look at the text in 1 Timothy 3:8, for instance suggests that Paul intended to show that the highest office bearers of the church (deacons and overseers) must all be matured and honest Christians before they are appointed to leadership position in the church. It seems to me that Paul's insistence on the selection of matured and honest leaders is related to the nature of the responsibilities to be imposed on them.

Are we, therefore, to assume that the men who were selected to the position of deacons were all given the responsibility to manage the social welfare of the church? According to Kingdon, Calvin's, careful reading of the Pauline Epistles leads to "a conclusion that the early church created two types of deacons: some were administrators, who raised funds and distributed alms to the poor; others were social workers, including widows, who gave practical help to the poor" (1982:212). If two types of deaconates were created, it can be assumed that each type required different skill-sets to be able to carry out their responsibilities. Obviously, the administrative deacon would require administrative skills, while the social worker would require skills in human relations and service-related responsibilities. It means that in selecting each type of deacon, care was to be taken to ensure that they possessed the appropriate skill-set for the type of service they are being selected to serve.

The current practice in the GBC member churches is to appoint deacons. Each Baptist church may use one of the three ways of electing deacons. The identified methods include the use of "nominating committees" (Baptist Church Planter 2006:9). Others methods include allowing "the whole membership to nominate" (2006:9). It is also acceptable to "nominate from the floor" (2006:9). Currently, the major consideration in the churches in selecting deacons is to select men and women who principally are elected into office to help the Pastor administer the church (Trinity Baptist Church 2002:10). However, in most of the situations, they are also, almost always, given the responsibility to manage the social welfare schemes of the churches. Even though, the GBC member churches insist that members who are selected to diaconal positions should have the qualities of

bishops and deacons as listed in 1 Timothy 3:1-7; Acts 6:1-7; Titus 1:5-9, most of them lack the technical abilities expected of social workers.

The question of the present managers' technical competence to manage a modern social safety net was considered in chapter two, when respondents were asked to evaluate the present managers' technical competence in managing, including monitoring and evaluation. Respondents of the survey in Chapter Two pointed out that while they have no doubt about the spiritual competence of the present managers of the social welfare schemes, only 30% of them were confident of the technical competence of their present crop of leaders of the social welfare schemes. When it comes to ability to monitor and evaluate programmes of the social safety nets, respondents were unanimous that this skill is absent in majority of the present leaders. This may be because during their election process, possession of such skills was not considered a necessary requirement. In other words, while they may be biblically qualified as deacons, their technical competence to manage a modern social welfare organization may be in doubt. The possibility that such deacons may not be on top of their jobs may be real in some, if not all of the churches.

This should naturally lead us to one of the important considerations the GBC member churches should make in selecting their future managers. Managers appointed to such leadership position would be expected to minimally lead the process of programme design, monitoring and evaluation. They would also be expected to provide services in assessment of all requests for assistance from members who need social welfare assistance. This has implications for the GBC member churches, in terms of quality of leaders required or selected to manage the affairs of their social safety net.

It is in this light that I recommend that each scheme of the GBC member churches should appoint a blend of managers with both spiritual and technical competence to manage the affairs of their social safety nets. In the context of the GBC member churches, such people must be qualified to be elected into the office of deacons. They must also be academically and professionally qualified and competent enough to be entrusted with such responsibilities. Academically, such leaders must

have the minimum secondary education according Ghana's educational standards. Professionally, such Christian leaders are expected to have practical exposure or regular continuous professional development in fields such as social work, and corporate or business management. It will be a great advantage if such potential managers are employed by Non-Governmental Organizations, or are already in the field of business or corporate management of either a business entity or any socially-related programmes. In local congregations, where such trained and professionally competent managers can be found among the church's members, they may be encouraged to take voluntary positions in managing the social safety nets. In churches where such managers may not be available, the GBC churches, through their Associations, could consider setting a secretariat to train such members. This is an area I will gladly put my competencies to the service of the churches by helping to put together such a curriculum for newly recruited managers of the church's social welfare system.

In Kingdom's (1982) careful and informative study on "Calvinism and social welfare", he notes that Calvin, confronted with the need to reform social welfare practice in the city of Geneva, recommended the separation of the leaders of the welfare programme from the leadership of the church. Kingdom reports of the eventual progress in the implementation of this recommendation. He writes that, gradually, "the city took the administration of charity away from clergymen and entrusted it to experienced businessmen, trained in the prudent administration of property and in the judicious investment of funds" (1982:215).

In the case of the GBC member churches, the stage may not yet be set for this complete takeover, because the human resource to manage such a project may not yet be available. However, to derive maximum benefits from the principles involved, I recommend the selection of a blend of technically and spiritually competent leadership to manage the new proposed social safety net. Such a group must be given free hand to design the programmes of the safety net in consultation with the Pastors.

5.3.2.2. The responsibilities of selected managers

What role would the selected managers play in administration of the social safety net? The reasons for selecting technically competent managers as leaders of the social safety net is that, such leaders will be able to effectively perform the Design, Monitoring and Evaluation (DM&E) function associated with managing modern social safety nets. In the example of the first social safety net in the New Testament church, Luke showed that, as the group got diversified and complex, the needs of the group became complicated. Managing the group now required more complex leaders who can cope with the dynamics of the diversified group membership. This probably was one of the main reasons why the Apostles handed over the administration of the social safety net to a more technically competent group (Acts 6:1-7).

5.3.2.3. The Design, Monitoring and Evaluation function

The main functions, as I anticipate, will be to carry out the Design, Monitoring and Evaluation (DM&E) functions by designing programmes aimed at strengthening the pro-poor nature of a modern social safety net. The first major function is the design of products in response to needs of members. Currently, the social welfare schemes of the GBC member churches resort to the use of fixed pre-determined list of social contingencies in deciding who gets what assistance. Similarly, the current managers pay a fixed amount of compensation without assessing the impact of an adverse social contingency on the member seeking assistance. This probably is due to the absence of managers who are skilled in performing impact assessment. This function will require effective records to be able to plan and put up a budget for the operations of the social safety net.

The monitoring function of the social safety net is to ensure that acceptable and agreed-upon standards, with regards to benefits and social contingencies to be addressed are maintained. This again requires the keeping of good or accurate records with regards to all activities of the social welfare scheme. The monitoring function will again help to eliminate or minimize actual or perceived biases. Bias,

perceived or real was one of the main problems identified by respondents in chapter two of the study.

The evaluation function involves assessing the designed products to ensure that they satisfy the intended needs. The function requires capacity to carry out a thorough assessment of all requests for assistance from members of the welfare scheme. The absence of a credible assessment has resulted in the situation where financial benefits paid out to beneficiaries are either inappropriate or inadequate. Thus, social welfare assistance was evaluated in chapter two to be making very little contribution to addressing the issues at the core of poverty. Addressing this challenge by including leaders with the right skill-set will enhance the efficiency of the social welfare group of the GBC member churches.

The selection of a blend of technically and spiritually competent leadership is not only positively aligned with scripture, but also aligned with several social welfare theories. Appointing such managers to perform the functions as outlined above also have several advantages. The inclusion of technically competent leaders will bring in efficiency and professionalism in mobilizing and distribution of resources of the social safety net. Such leaders who may be knowledgeable in the fields of, for instance, social welfare, corporate or business management will bring their experience from their fields to bear on the social safety nets of the church. It is in this light that I advocate for the selection of a careful blend of matured and spirit-filled leaders, who are able to teach, (2 Tim. 2:24) and are technically trained in fields like social work and business management to become the managers of the social safety net of the GBC member churches. Each manager should be purposefully selected based on the needs of the safety nets at the time of their selection.

Selecting good managers for the social welfare schemes of the church will positively align to two recommended best practice standards of the Asian Development Bank (ADB 2010:13). The first best practice standard positively aligned to selection of matured Christian managers is leadership capacity for monitoring and evaluation. Again, selecting such matured managers will positively

affect the social safety nets equitability. Both are also necessary for the eventual sustainability of the safety net of the GBC member churches. The selection of a blend of competent leadership will potentially improve the equitability of the distribution of the group's benefit to its members. According to the ADB, a group's equitability refers to its leader's ability to provide equal treatment to people with equal needs. In the present social welfare scheme of the GBC member churches, even though this was not a major problem, there were pockets of respondents who felt they were being discriminated against. The perception of bias can be addressed effectively when there is effective assessment, and the assessment processes are known to all stakeholders. Additionally, the problem of bias is effectively managed when managers are trusted by members of the social safety net. The selection of matured and trusted leaders will enable the group manage the perception of bias among the small minority who felt being discriminated against.

The choice of a blend of technically trained, matured and honest leadership to manage the affairs of the group is likely to provide satisfaction on two fronts; materially and idealistically. It is likely that the choice of matured Christians to manage the social welfare system of the church will materially affect the quantum of resources that go directly to the poor. Such choice of managers has the possibility to reduce administrative corruption among the managers of the social welfare scheme.

While it is difficult to estimate the effect of administrative corruption on the social welfare schemes of the church, it is important to note that it poses a real threat to the survival of any effort to relief the poor. In Chapter Two, I drew attention to this menace that affected the early church as early as the third century BC (Stevenson, 1987:215-216). Bishop Eusibius, a major historian of the church in the fourth century, "documented in graphic detail the insensitivity of many Church workers, as well as the avarice of some Bishops, who, instead of distributing resources to the poor and the needy, amassed large sums for their own use" (1987: 215-216). While one cannot rule out the possibility of such gross abuse of resources, it is

likely a careful selection of spiritually matured managers with accountability and oversight structures will reduce it to its barest minimum.

Such an appointment will also satisfy rich members idealistically. The rich members, who will be encouraged to provide material support from their economic good, will be confident that their resources will not be abused by managers of the group. It is likely that this has the potential of increasing private donation to the group as was the case in Acts 4:35-36. I pointed out when discussing the sociological theory of satisfaction in Chapter Three that, appointing matured Christian managers is likely to bring satisfaction on two fronts; materially and idealistically. With the appointment of matured Christian managers, the poor will benefit materially (as diversion of group resources will be minimized), and the rich members of the church will benefit idealistically (as their ideal of using social welfare to support the poor will be materialized).

5.3.3 Strengthening the pro-poor character of the Social Safety Net

A key next step is to implement programmes that are friendly to the poor and vulnerable members of the churches. One of the key issues is to be able to reduce stigma associated with receiving welfare assistance. Some practical key steps that can be taken to make the social welfare system user friendly to poor members of the churches are as follows:

1. The first practical step that can be taken to strengthen the pro poor character is to strengthen the teaching function of the church. This will ensure that issues around the giving and taking of social welfare assistance are placed in their proper theological contexts in all the local churches. One will recall that it was noted in the previous chapter that the Apostles, in the first church, devoted their time to the teaching ministry among the new believers. As Watson (2008:111) has noted, behind the phenomenal success of the first Apostles in promotion of social welfare was the underlying theological teachings on stewardship. In Chapter Four, I pointed out again that the first leaders of the church's social safety net in (Acts 2:44-45; 4:32-5:11; 6:1-6), succeeded in converting all believers into a community, bound together by brotherly love through their teaching ministry. Given the

structure of the Ghana Baptist worship system, it is possible for the managers of the social welfare systems to be given enough time to engage church members in carrying out this sensitization. Currently, such opportunities exist through the adult Sunday school system. (All GBC member churches are expected to organize a one-hour Bible study session for all church members, as part of a normal Sunday church service). Pastors of the local churches can also organize special promotional days to draw attention to issues of social welfare in the local churches.

2. The second major practical step expected of managers of any social safety net is to take steps that strengthen and or assure confidentiality of transactions and client's identity and information. For instance, publishing the rules of engagement, making the criteria for qualification to receive social welfare assistance known to all members, and developing a transparent assessment procedure known to all members are some measures that assure confidentiality.

5.3.4 An all-inclusive group Membership with Responsibility

The third plank of the new proposed system of social welfare for the GBC member churches centers around the rights of members of the welfare group and their responsibilities. This issue is derived from one of the best practice of social welfare discussed in this research. The principle behind this best practice is that, the organization of any effective social safety net is a shared responsibility of all members. This principle runs through most, if not all, of the types of social welfare practices discussed in chapters two through four of the dissertation. In the example of the extended family of the Ashanti Region, each member of the family is expected to play a role in meeting the needs of those who, for one reason or the other, need assistance.

Similarly, there is no discrimination in the distribution of benefits to members of the extended family who needed support. There are no qualification barriers to cross to become members in good standing before one can access benefits in an extended family. I made reference to Mbiti's view of social life in pre-colonial African societies that describes this point succinctly in chapter one. Mbiti points out that in traditional societies, "Whatever happens to the individual happens to the

whole group, and what happens to the whole group happens to the individual. The individual can only say; I am because we are and since we are, therefore I am” (1989:106). Busia, writing specifically of the Ashanti society suggests that the responsibility for this reciprocity is under the supervision of the ancestors, who are believed to punish those who refuse to play their role and rewarding those who honour their obligation to the needy (Busia 1954:157). Similarly, in the example of the church in Acts, responsibility for the provision of social welfare needs of all church members became that of all and not only the leadership (Apostles). In this (Acts) example, the principle was to distribute resources to the needy, according to the nature of their needs, but not based on any external qualification criterion.

However, in the present social welfare scheme of the GBC member churches, not all members of the church are deemed to be qualified beneficiaries of the welfare scheme. Church members are expected to fulfill other additional responsibilities to qualify as members in good standing before they can request and be granted assistance. The additional duties of qualification are based on stringent requirements covering registration of church membership, regular attendance to church, attendance to funerals, attendance to Area Fellowship meetings, regular attendance to prayer meetings and payment of tithes. They also include active participation in Sunday school. In some of the churches, besides one being a registered member of the church, there is also an additional requirement for registration for the social welfare scheme. This registration is completed by the issuance of a membership card. After obtaining the membership card, one is required to pay monthly dues of a fixed amount to maintain their status as members of good standing.

It was observed in Chapter Two that members of the extended family did not go through any qualification test to receive assistance. More importantly, it was observed in Chapter Four that this qualification criterion was alien in both the Old and the New Testaments. Similarly, in the Old Testament, Israel in Leviticus 25 was commanded by Yahweh to open their hands wide to the poor and lend them enough to cover all their needs (Deuteronomy 15:8) without considering their biological ties. There are several passages in the Old Testament that buttress the

commandment to Israel to make provision to address social welfare needs of the populace without setting out any special conditions for qualification (Leviticus 19:9-10, 23:22, Deuteronomy 24:17-22, 15, 26). For instance, the law of the first fruits in Deuteronomy 26:2-11 required that each farmer shared their first fruit of the land with the Levite, and the “stranger” living in their communities. Similarly, at a set time of the year, all farmers are obliged to bring a tithe of all their produce to a common place to enjoy with “the Levite, the stranger, the fatherless, and the widow” living in their communities (Deuteronomy 26:12-15). The gleaning laws provided that, all farmers open up their fields to poor people in the land and grant access to the corners of the field to all needy people to glean without discriminating or putting barriers in the way of the poor. Yahweh specifically instructed that some crops be left for the poor to glean (Leviticus 19:9-10, 23:22, Deuteronomy 24:17-22, Ruth 2-7). The principle involved here is that all farmers contribute to meeting the social welfare needs of the poor, and all poor people have equal access to the fields and tithes of the benevolent farmers.

Similarly, the special requirement for membership to be in good standing is alien to the New Testament. In the book of Acts 2:41, there is a suggestion that the large number of believers that were added to the church immediately constituted themselves into a community of faith. All new members of the Christian faith joined and benefitted from the social welfare provision of the community of faith without discrimination. The selection of the seven men in Acts 6:1-7 was occasioned by the desire of the Apostles to address the question of discrimination between different ethnic members of the group. As Paul pointed out in Galatians 6:10, the Christian’s responsibility is to “do good unto all men, especially unto them who are of the household of faith”. There is to be no basis for discrimination among members of the Christian community. I therefore, propose that the GBC member churches should provide support to all poor members, who join the churches on the basis that they have become believers. In other words, the new proposal advocates for an all-inclusive membership of the social safety net.

In chapter one, I pointed out that there are several self-help groups in Ghana, including the city of Kumasi, today providing social welfare services to the many

poor and needy members of the societies, due to the absence of formal social protective systems. These informal self-help organizations operate on social insurance principles. Social insurance is a coping mechanism whereby the beneficiary makes contributions to a scheme to mitigate risk. Its intervention relies on contributory transfers of members on a “rainy” day to mitigate a future risk. What will give the church’s social welfare a Christian identity is by moving it away from social insurance principles. This is not withstanding the fact that the welfare schemes will need the financial contributions of all its members to pay financial benefits to members who need assistance.

Making the social welfare group of the GBC member churches all-inclusive is another important means of checking potential abuses in the system. For instance, someone may argue that people who may not be genuine Christians may join the church just for the benefit of its welfare. In the first place, making the group all-inclusive does not mean there is no responsibility for members who join the churches. It actually means that all who join the churches have responsibility towards one another, and would work one for another to solve each other’s welfare needs. The new proposal is based on the premise that while all members are entitled to benefit from the group’s resources, all are equally expected to contribute towards the financial needs of the group.

The recommendation to make the social safety net of the church an all-inclusive group, is not only consistent with Scriptures, but also has the potential to act as an important source of satisfaction for all classes of church members. This illustrates that social welfare in the GBC member churches aligns positively with the resource theory of social welfare.

The resource theory, suggests that social and material resources are equally important for individuals to live fulfilled lives. The theory suggests that people derive satisfaction for different reasons. While the poor may be satisfied for reasons that their material needs have been provided, others may be satisfied that they are making positive impacts in the lives of others by their contributions. Kingdon (1982:213) echoes the importance of this means of satisfaction when he

suggested that any arrangement that brings the affluent into contact with the poor has therapeutic values for both parties. While “the poor has their material needs provided, the affluent sees at firsthand, the needs of the poor which his resources are contributing to ameliorate”.

This source of satisfaction is important to get the cooperation of all members to participate in the mobilization of resources for the operation of the social welfare system. Members’ cooperation and involvement in matters affecting the Social Safety Net is an important means of increasing transparency in all affairs of the social welfare system. The first possible positive impact of a transparent system of mobilization of resources for the social welfare system is that, all group members will be satisfied with the group’s operations. Satisfied members will also be confident to contribute financially to the social welfare system. This will possibly result in increased donations by all members of the group. It will also bolster the confidence of rich members to contribute substantial funds for the operations of the social welfare system. This may further lead to improved cash flow to the group which will have a multiplier effect on the group. With increased resources to the social welfare system, management of the social safety net will, for instance, be able to pay appropriate and adequate benefits to all members who may need assistance. More importantly, the management of the social welfare system will be able to move the operations of the social welfare system from its current Social Insurance principles. This will give the church’s social welfare system a Christian identity that it is at the moment.

5.3.4.1. Exclusion Criteria

Even though it remains a thorny issue, the issue of drawing the line of exclusion is a real one for managers of any social safety net. This issue is one that every manager of any social safety nets must carefully consider. In the church, for instance, the case of backslidden members who may have stopped fellowshiping with a local congregation and only surface when they are in need of social welfare support is something churches are often confronted with. Where there are no lines of exclusion, it is likely that such demands may become a regular feature. When

such demands are made regularly of any system, they pose a real threat to the social welfare's financial sustainability. Opening the floodgate of unrestrained social welfare claims can easily collapse any system, no matter how generous its members contribute. Placing such threat in its proper theological context, I can say that there is a need to draw a regulating line, but where to place the line may not be generalized.

In the example of Paul's in 1 Timothy 5, a clear line of exclusion was drawn for certain widows in the church. His instructions to Timothy on the criteria for inclusion and exclusion in the Church's social welfare scheme, clearly drew specific lines. Here Paul advised that younger widows were to be treated differently from elderly widows, and widows with children were to be treated differently from those without children. In that passage, the principle Paul sought to illustrate was that no one should be allowed to take undue advantage of the church's social welfare system. In my opinion, what Paul warned against was that the social welfare system of the church should not replace individual responsibility to parents. Children were not to be encouraged to abandon their responsibilities to parents on the grounds that the church has a social welfare system to cater for their parents. Paul here clearly established a principle that the church system must help where the family is unable to assist. Determining the exclusion criteria then becomes one of the main responsibilities of the managers of the social welfare scheme to investigate each case on its own merit and respond appropriately.

6.3.5 Mainstreaming Gender Issues into programming

Throughout my discussions with the church leaders, I got the impression that gender issues are not considered as essential to the programming of the social welfare schemes. However, this is a critical need that should not be ignored because of the ramifications of gender issues on social welfare of individuals. Gender issues can be defined to include all cultural and social traditions that have direct and indirect deleterious effects on the welfare of women, men, boys and girls. The current system more importantly, has no consideration for child rights and wellbeing. Gender mainstreaming is a current project management strategy,

promoted by the United Nations, to ensure that issues affecting women, men and children are considered in programme design (United Nations 2002:1). It seeks to promote gender equality and ensures that women, men and children have equitable access in the distribution of society's resources and opportunities (2002:1). Mainstreaming gender issues ensures that, the specific needs of each group are integrated into the programme design. Issues specifically that mainstreaming gender will help address include matters affecting single parents, children and women in general.

Gender mainstreaming here should not be understood only as a tool in modern project management, but as a concept deeply rooted in Scripture. In the Old Testament, Yahweh's special concern for the people on the margins of society like widows, children and orphans should be understood from the context of gender considerations. The social ethics of Israel urged every Israelite to see such people as standing in a special place with God. Yahweh is said to be the Father for the fatherless (Psalm 68:5) and the preserver of the stranger, widows and children (Psalm 146:6). Israel is urged to be kind to such people with special needs as every action done to them is considered to be done to God (Proverbs 19:7). The passage says "Whoever is kind to the poor is lending to the LORD the benefit of his gift will return to him in abundance".

The New Testament is also replete with several examples, where Jesus urged his followers to treat such people with special needs with care, as they would have done it to Him (Matthew 25:10:42, 32-37). Such actions even become the standard to measure the purity of one's religion, according to James 1:27. At the moment, benefits of the social welfare schemes of the churches are distributed without taking into account these special needs. More importantly, issues affecting children are not considered in any social welfare scheme. In chapter two of this dissertation, the major reason why social welfare benefits were considered inappropriate is that, they do not take into consideration the actual needs of beneficiaries. Instead, benefits were paid, based on a pre-determined list that may have no relevance to the current needs of welfare recipients'. Mainstreaming gender into the programmes will ensure that such issues are taken care of by managers of the

social safety nets when they assess social welfare request. For instance, death of a parent of an adult, and that of a dependent child, would be each be considered on the same scale and given the same benefit. However, the impact of the two deaths mentioned above may not be the same, and the dependent child may have different needs than an adult. Gender mainstreaming into programmes will ensure that the ramifications of the loss of parents, in each case, is taken into consideration in the decision to provide assistance.

5.3.6 Increasing Funding base of Safety Net

The fourth major area of consideration in the proposal of a new model of social welfare for the GBC member churches in the long-term is increasing the funding base of the social safety net of the church. In this section, I will address one of the issues involved in finding the right mix of funding to meet the social welfare needs of all church members. In this connection, this section will propose to the church leadership to set aside a fixed percentage of the church's income for that purpose. I will also propose for the consideration of church leaders, the possibility of the church getting involved in other special fund-raising projects. Finally, I will also consider the possible use of advocacy towards getting assistance from state-owned and Non-Governmental Organizations as a means of increasing the cash flow and beneficiaries of the social safety net.

In the empirical research reported in chapter two, the respondents expressed dissatisfaction with the quantum of benefits paid to members of the group, partly because the groups could not afford to pay benefits that are adequate. In line with the ADB's definition of adequacy, benefits of a social safety net are said to be adequate when they are "big enough to make a difference to recipients" (ADB 2010:13). The present financial benefits of the social safety net of the GBC member churches are not big enough to make a difference. This is partly due to the use of inappropriate fund-raising methods.

Presently, the most popular means of raising funds for the social welfare schemes of the churches is from membership dues. In chapter two, it was pointed out that, though there are other effective ways of raising funds; these methods were seldom

used in majority of the churches. It was also pointed out that only a small minority, 5% of the churches, used other methods such as special fundraising events to raise additional funds. It was also said that finding the right mix of funds was a major problem for the organization of the social welfare schemes in all the GBC member churches. Several suggestions were made in chapter two by respondents of the study, in an attempt to find the best mix of fund-raising methods to improve the funding base of the chapter two of the churches. In this section of the dissertation, I will outline the possible advantages of some of the suggestions and make proposal for improving the fund-raising strategies raised by respondents of the study in chapter two.

The identified methods of raising funds that have not yet been discussed include regular use of funds from church income, profits from investment of part of the monies raised for social welfare, and increasing the monthly contributions of members. However, an attempt to increase the monthly contributions of members is not considered to be a viable option because of its likely negative impact on poor church members. The three satisfactory methods that are not likely to impact negatively on the poor members of the church are discussed below.

Majority of the church members advocated for the use of church funds to finance the chapter two of the church for very good reasons. Here “church funds” is defined to include church income from its regular tithe and offering. It also includes proceeds from any project related fund-raising efforts. Presently, all GBC member churches have three regular means of raising funds to fund all activities of the church. The most important means is through the payment of tithes and offering by members during all Sunday services. Occasionally, churches do organize special fund-raising events for specific purposes. The advantage of sourcing funding directly from the churches funds is that it is in the short run very consistent. However, relying solely on the church sources may be difficult to sustain in the long run as the church has several other priorities.

The most reliable alternative is for the managers of the social welfare scheme to determine a budget in advance, say at the beginning of every year, based on their

knowledge of needs. Since it is impossible to meet all social welfare needs, and satisfy the standards of adequacy solely from the church funds alone, there is the need to look elsewhere for additional funds. For this reason, in almost all GBC member churches, additional funds are raised through the payment of membership dues. The challenges associated with this payment, including its negative impact on poor members of the church, have already been discussed in Chapter Two. For this and several other reasons, it is proposed that all GBC member churches could consider allocating a fixed proportion (from 5%-10%) of all their income to the management of social welfare needs of church members. Such funds could be set aside to compliment other additional sources of funding social welfare activities of the churches. In this matter of fixing the most appropriate percentage, every individual congregation could look at their spending history and determine the acceptable percentage to be allocated for managing their social welfare needs. In my opinion, (based on my practical knowledge of managing church finances), setting aside 5%-10% of church funds for welfare purposes is realistic, and would not put undue pressure on any church's budget. Such funds could be lodged into a special high interest yielding but low risk account with any recognized commercial bank or Investment Company.

Another means of raising funds for financing the activities of the Church's Social Safety Net is by instituting regular fundraising events. Such events could replace the payment of regular membership dues collected in most of the churches on Sundays. In one of the churches, for instance, where the members are not obliged to pay social welfare membership dues, there is a system of voluntary contribution in place, where every church member has the opportunity to voluntarily contribute every Sunday to fund social welfare activities. Such collection is in line with Paul's encouragement of a regular voluntary collection whenever the church meets in 2 Corinthians 9:7-9.

Paul addressed this problem when he suggested to the believers at Corinth that "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion..." (2 Corinthians 9:7). Paul wanted to encourage the Corinthian Christians to give in support of the Church's relief efforts, but asked

that this should not be done under compulsion but according to the ability of each church member. This implies that giving to support social welfare needs that rely on the payment of a pre-determined fixed amount for all members, irrespective of their abilities is only depending on social insurance principles, and not grounded in Christian principles. Paul's solution is premised on a principle that not all are able to contribute similar amount (2 Corinthians 8:12-15). Relying on what he called the "principle of equality" in different payment; Paul explained that, in providing for relief of our Christian brethren, each person is to give "what he has and not what he does not have" (verse12).

He alludes to what I call "reciprocal fairness" in the sense that one's abundance provides for another's lack at one time or the other (verse15). He illustrates this principle with the collection of manna during the Exodus (Exodus 16:17-18). In this example, some "gathered more, and some less" (verse16), but when it was measured, each had enough for their respective families. Paul, in my opinion, used this to illustrate the principle of complementarity in Christian giving. Those who have more of the world's goods are expected to give more than those who have less of it. However, the bottom-line is that each member should be encouraged to give as much as he is able. Paul suggests that whenever this is genuinely done, the outcome will be measured not in terms of the leftovers but the fact that each one will have his needs met (Acts 4:34).

Out of this principle, I make two important recommendations. First, provision should be made in all churches for everyone to give as much as they are able every Sunday during church service. This can be arranged in a form of a special offering during the services. Secondly, provision must be made for rich members of the church to give special donations to be used solely for social welfare needs of members of the church.

The second suggested strategy to improve funding to the social welfare of the church is to appeal to all rich members of the church to make special and regular donations to the church's social welfare. Such an appeal can be made publicly to all members, or can be directly made to known rich members of the church by the

managers of the social welfare scheme. This is what I label as the Barnabas Strategy, following after one of the first donors to the social welfare group of the church in Acts (Acts 4:36-37). The contribution of Barnabas to the church in Acts became very instrumental in funding the first church's social welfare experiment. Admittedly, while this is potentially a good strategy, it is difficult to use the principles involved as a planning tool. This is because its effectiveness depends on the willingness of the rich to give in support of the poor. Its efficiency partly depends on leadership ability to convince the rich members to give of their riches to support the poor.

As was common with the first New Testament church, every member was encouraged to share their goods with the poor. Rich members of the church voluntarily shared their riches with the poor (Acts 2:42, 4:32-34). As Walton (2008:109) has pointed out, key features of Christian life in the first church suggest that, the practice of individual and particularly rich members supporting the poor became an entrenched practice long after the first experiment in Acts 2:42. He wrote that the almsgiving among the believers, "inherited from their Jewish origins" (Acts 9:36, 39) become a regular feature of the church in Acts. Similarly, the gathering of financial support from the Antiochene believers to help believers in Judea during the Claudian famine (Acts 11:28-30) can be cited as some of the evidence of the church's continual support for her poor members. A closer look at the practice points out the fact that support from the church to individual poor members became the responsibility of all members. The attitude of each helping to bear responsibility of providing for the poor must be taught in all the churches to reduce the financial burden on the central funds of the welfare scheme. All believers in the churches must be encouraged to undertake to provide for one another.

5.3.7 Investing Part of Church income

Finally, one of the most reliable means of raising additional funds towards the funding of the Social Safety Net of the Church is by investing part of the funds raised. This method, as would be illustrated soon, is the most sustainable means

of raising additional funds. In dealing with investments, the ethical question of where the church should invest her funds has often been asked. For instance, should the GBC member churches invest in any entity provided that entity was legal, or should it demand specific ethical criteria for that investment? Even though there are no documented guidelines within the Ghana Baptist Convention, in my opinion, in keeping with Christian value, ethical considerations form an integral part of the investment of Church funds. Churches should endeavor to investigate the nature of the portfolios in which they invest their money. Ghana Baptist Convention churches, desiring to invest part of their income, would do well to avoid putting their money in companies dealing, for instance, in firearms, tobacco, alcohol, gambling, and pornography.

However, since the constitution of the GBC member churches is silent on the subject of investments, any church desiring to invest part of their funds will have to find an investment portfolio that its members will accept. A recent guide by the Canadian Baptist Churches of Ontario has provided a list which has been labelled as “prudent investor” rule (Canadian Baptist of Ontario 2014:1). Among the list of prudent and ethically sanctioned investment are mutual funds. However, since such decisions require professional guidance, churches must carefully choose Christian professionals to guide them in the decision making process. In Ghana, most investments companies will do such professional education often at no cost. As noted earlier, before leaving such investment decisions to professional bodies, churches need to investigate the nature of the portfolios in which they invest. It is better; still, to obtain professional advice, but church leaders should continue to have “spiritual oversight” over where its funds are invested.

The effectiveness of investment in mutual funds is illustrated with a simple investment returns spread sheet below. This investment calculator determines the yield, based on a fixed average interest rate on monthly basis. The calculator is only for illustrative purposes, and is intended to be used only as a guide. In the example below, the interest rate is based on an actual low risk but high yielding mutual fund portfolio (Databank 2016). Even though this calculator gives a good

idea about investment returns, it does not consider future changes such as inflation, change in taxation laws and fluctuations in interest rate.

In this example, a local church invested as little as GH¢ 2,000, an equivalent of US\$ 444.00 for a moratorium period of 5 years. In the long run, this method enables the church increase her funds up to GHC 162,219.90 (\$36,048.87), a very significant increase in nominal terms on the original amount invested. This is illustrated in Table 6.1 below. The chart is based on the assumption that the church will be willing to invest additional Gh¢1,200 (\$279.07) each month. The chart is also based on the actual Databank group average interest returns per annum for the year 2016 (Databank 2017). The calculations are, again based on an assumption that the rate of return will remain at 23.5% throughout the investment period.

The investment returns, according to the chart, at the quoted interest rate is shown in Table 6.1 below. Using a compound interest calculator, based on the indicated interest rate, with every other thing being equal, any local church that invests GGHC 2000 (\$465.11) (at the beginning of the investment period) and add Gh¢1200 (\$279.07) at the end of each month will save a total amount of Gh¢17,047 (\$3,957.44) at the end of the first year (month 12 on the chart). If the church increases her investments per month by 10%, at the end of the first year, her investment would yield up to Gh¢39,028.09 (\$9,076.30) (month 24 on the chart). If this process continues, by the end of the fifth year, the total investments made will add up to a minimum of Gh¢159,104.11(\$36,303.28) (Month 60 on the chart).

Table 6.1 Typical Five-Year Investment Plan

Month #	Savings at beginning of month (GHC)	Interest at end of current month (GHC)	Total savings at end of current month (GHC)	Additional savings at end of current month (GHC)
1	2000	39.17	2039.17	1200.00
2	3239.17	63.43	3302.60	1200.00
3	4502.60	88.18	4590.78	1200.00
4	5790.78	113.40	5904.18	1200.00
5	7104.18	139.12	7243.30	1200.00
6	8443.30	165.35	8608.65	1200.00
7	9808.65	192.09	10000.74	1200.00
8	11200.74	219.35	11420.08	1200.00
9	12620.08	247.14	12867.23	1200.00
10	14067.23	275.48	14342.71	1200.00
11	15542.71	304.38	15847.09	1200.00
12	17047.09	333.84	17380.93	1200.00
24	39028.09	764.30	39792.39	1320.00
36	68520.36	1341.86	69862.22	1452.00
48	107664.87	2108.43	109773.30	1597.00

60	159104.11	3115.79	162219.89	1750.00
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Source: Author's Computation

If this plan is followed, it is possible that any typically small, low income city church would have saved enough to be able to provide benefits that are adequate to make a difference to the needs of their poor members

I have provided hypothetical investment figures to demonstrate the principles of how beneficial having an investment plan will be to a group's efforts to raise additional funds for social welfare. This plan shows that, any church that decides to invest part of their income, and are disciplined to continue with the investment plan, have the real possibility of raising enough funds. The initial investments requirements have been pegged at a very low rate, so as to demonstrate that such a plan can be adopted by all average city churches, irrespective of their income levels.

Advocacy is another important means through which more people can be assisted to benefit from the social welfare provision of the state. In chapter two, I pointed out that, for instance, the Government of Ghana's assistance to the poor through the LEAP depends on recommendation of key leaders of communities in selecting its beneficiaries. The managers of the Church's social welfare system can lobby both the Government and other Non-Governmental Organizations that may have such assistances available. Lobbying for additional support for poor members of the Church can be compared to Peter and James lobbying for additional support for the poor members of the Jerusalem Church. After Paul and Barnabas made an initial relief visit to Jerusalem (Acts 11:29-30), the leaders of the Church at Jerusalem, (James and Peter) lobbied for additional support for the poor Judean Believers (Gal. 2:10). Lobbying is an effective way of increasing the funding base of any organization providing social welfare services. Such a system provides a template worthy of emulation or consideration in the modern context of the GBC churches. This lobbying can be effectively carried out by the proposed social welfare secretariat of the GBC member churches.

5.4. SUMMARY OF THE NEW PROPOSAL

In summary, I have proposed a set of ideas for a biblically grounded social safety net for the GBC member churches. The ideas cover the area of leadership, membership composition and responsibilities, strategies to improve the funding for social welfare. The ideas call for strategies to enhance the pro-poor nature of the church's social welfare system and calls for the mainstreaming of gender issues into all programmes of the social safety net. The proposal is based on the best practices of both Israel and the New Testament Church, to enhance financial sustainability of the social welfare scheme and improving its benefits and relevance to church members.

The new proposed model is first based on a commitment to prioritize social welfare provision as one of the most important activities of the church. Three practical considerations that can act as good indicators of priority of social welfare were suggested. These include, firstly, the setting up of a Coordinating Unit or a secretariat within the offices of the Ghana Baptist Convention or its local Associations, to monitor progress and offer the necessary assistance to weaker churches. The second suggested practical way to demonstrate that social welfare activities are priority areas to the churches is to allocate enough funding in their annual budgets, organize promotional programmes and include issues of social welfare in their main preaching and teaching topics. Finally, the proposal calls on the churches to take steps that are aimed at strengthening inter- congregation cooperation among the local Baptist churches in the Ashanti Region.

The second proposal considers the selection of a blend of matured, honest and technically competent leadership, who would have full responsibility to manage all the affairs of the group, including its finances. The management team will comprise of deacons and other professionals, selected from the membership of the church. These leaders would be given authority to investigate all social welfare requests received, and determine the benefits to be paid to members based on the needs identified from their assessment. All members of the local congregations become full *bonafide* members of the Scheme on the basis of their membership of the

church. There will be no additional requirement for registration to become card bearing members of the welfare scheme. The new proposed model advocates for funding directly from the coffers of the church, thus, eliminating the need for additional contribution by members. A special fund of 5-10% of all church income from tithe and offering will be set aside to cater for welfare needs of members.

One feature of the new proposed scheme to address fund raising limitations is an encouragement of well-to-do members to regularly contribute to the welfare fund voluntarily. Additional funding can also be sourced from a periodic or regular offering at all regular meetings of the church where all church members will be encouraged to, from their own resources, contribute on, say, weekly, monthly or bi monthly basis. A specific proportion of the funds collected are to be invested in a safe, but high-yielding investment. It eliminates the use of a pre-determined list of social contingencies to be addressed, by paying flexible and relevant benefits to all members, whenever there is the need. These proposals are to address the cash-flow difficulties, and to increase the financial base of the social safety net. With this increase in the financial capacity of the groups, the new system will be able to address other issues that are at the core of poverty.

5.6. CONCLUSION

This chapter provided the opportunity to critically correlate all the major findings of the study, which aimed at making proposals for a biblically-grounded social safety net for a regionally based church group. In this chapter, my aim was to put the pieces of all that has been done from chapters one through four together. Based on all that has been undertaken so far, I have made a proposal for a new model of social welfare for implementation by the GBC member churches in the Ashanti Region.

The recommendations for a new social safety net have been made against the background of severe poverty, and a limited availability of formal social welfare assistance. The GBC member churches, as important players in the mix of social welfare services available to their members, are currently playing important roles

in urbanized settings, where majority of the churches in Ashanti Region are located.

Relying on a detailed study of four texts in Leviticus 25:32-49, Matthew 25:31-46 and Acts 2:42-47, 4:32-35, the study has made broad practical proposal that is not only theologically sound but theoretically appropriate. The new proposal covered the area of leadership, membership composition and responsibilities, strategies to improve the funding base of the social safety nets.

CHAPTER 6

SUMMARY, RECOMMENDATIONS, CONCLUSION AND CONTRIBUTION OF STUDY

6.1 INTRODUCTION

It is held among Evangelical Christians that all believers are members of one family through the sacrifice of Jesus. This belief implies that we ought to take care of one another, as members of one household do (Eph. 4:15-16). The social teachings of Jesus made this requirement an important feature for all genuine Christians (Matt. 25:1-46). It was in this light that this study was set out to seek theologically appropriate ways of improving the social welfare practice of the Ghana Baptist Convention churches in the Ashanti region.

The main question that motivated the study was to propose a new model of biblically grounded social safety net that effectively protects poor and vulnerable members of the church. At the end of the study, a new proposal was made for implementation to the Baptist Churches. This new proposal, detailed in chapter five of the study, was arrived at by studying the current social welfare system of the Baptist Churches in the Ashanti Region. The study was set out in an urbanized environment where modernization and urbanization has weakened the effectiveness of traditional social support systems, thereby making social welfare assistance difficult to be obtained. In this concluding chapter, I will proceed to summarize the main ideas of the research from chapters one to six. I will also discuss the main findings with regard to the research and subsidiary questions and draw out general conclusions based on the findings of the studies. Furthermore, I will also discuss, what in my opinion are the strengths and limitations of this dissertation. I will also make recommendations to be considered for further

research. The study made recommendations for consideration by three categories of stakeholders, namely; the Ghana Baptist Convention, the parental body of Baptist churches in Ghana, its Associations and local churches in the Ashanti region. The recommendations will also benefit other ministers of the Gospel who may be looking for ways to improve upon the social welfare function of their churches in response to the commands of our Lord and savior.

6.2 SUMMARY OF RESEARCH

I will begin with a full summary of the main ideas of each chapter of the dissertation

6.2.1 Summary of Chapter One

Chapter one served as an introduction of the dissertation. It covered mostly, background material, situating the motivation, rationale, value and design of the study. The study began from the context that, in pre-colonial African societies, individual social welfare shortfalls was not a major problem as the extended family and other traditional social institutions were strong enough to take care of most members of the family. However, in modern urbanized settings, despite the fact that poverty has become a mass problem, the formal social institutions set out to ameliorate the effects of poverty on citizens are unable to perform their functions effectively. Formal state sources of social welfare are either not available due to limitation in government funding or in cases where they are available, their coverage is limited to a very small percentage of the population employed in the formal sector.

The study was based on the premise that issues of social welfare were of grave concern to the church. This was indicated by the fact that running through the role expected of Israel, as a precursor of the church, and also of the New Testament Church, is a major responsibility placed on her for the provision of social welfare needs of people on the margins of society. Ancient Israel was expected to be generous to people in need as a reflection of the generosity of God towards the nation as they settled on the land God promised them (Lev. 25:36-38; Deut. 15:7-13). Jesus, from His first main preaching or inaugural sermon in Luke 4: 18-19, and through His social teachings, showed that meeting the social welfare needs of

the needy is one important duty of His followers. The New Testament Church followed the pattern as laid down by God for Israel by making provision for welfare needs of her members one of their major focuses. The first Christians in the book of Acts considered fulfilling the social welfare needs of the poor as an integral part of their responsibility (Acts 2:42-47, 4:32-37). This chapter showed evidence from both Church history and secular sources that the early Church took the ministry of looking after the poor as an essential part of the practice of the Christian religion (Aristides 1957: 33, Stolleis 2013: 30-33).

A review of the current formal systems of social protection of Ghana highlighted the complex context within which the GBC Churches in Ashanti Region attempt to meet the huge concern of providing social welfare care. The chapter showed that Ghana's formal social protection landscape is made up of social insurance, social services and social safety nets. Social insurance policies in Ghana are currently made up of contributory transfers of formal employees during their working days. Its benefit, like pension, accrues to people who were engaged in formal employment and made contributions during their working days. This covers less than 14% of all citizens (Ghana Statistical Service 2012). Social services on the other hand are governmental non-targeted transfers that ensure that essential services are available to citizens. However, its coverage in emerging economies is low and generally beyond the financial abilities of governments in poorer nations (Holzmann and Jørgensen 2000:2). Social safety net, defined as comprising of "non-contributory transfers designed to provide regular and predictable support to targeted poor and vulnerable people" (The World Bank 2014:1). It may be provided from formal (government) or informal sources. However, in most emerging economies, formal social safety net is seriously curtailed due to budgetary reasons.

The non-availability of formal social safety nets to majority of citizens has made the informal social welfare schemes an important source of welfare to most people in the Ashanti Region. It is in this context that the GBC member churches have organized social welfare schemes in all their member churches to provide welfare support for their poor and vulnerable members. However, the study revealed that

the current social welfare schemes of the Baptist churches though are good initiatives, are not adequately underpinned by biblical principles. They also lack distinctive Christian theological character. Instead, they are constitutionally formulated and indeed practically function just like the non-Christian welfare associations in the society. As a result, the arrangements do not serve to enhance the witnessing mission of the churches. There were observable and practical problems relating to membership, leadership, fund raising methods and the scheme's long-term sustainability. The financial benefits it pays to members were found not only to be inadequate but also inappropriate at all times.

Using practical theology methods, the study, adopted the Zerfass (1974) model as its primary tool to collect and analyze data. Zerfass (1974) model of practical theology was preferred as a suitable primary tool for the study, because it is the best tool for studies that are aimed at solving a practical problem of the church. Its clearly-defined methodology enables researchers move from identifying and analyzing problematic praxis to implementing and monitoring a better praxis. As Tucker (2003:13) has suggested, this model is more effective, also in the long term because its presuppositions and methodology for obtaining results and principles of interpretation are clearly defined.

The main question that drove the study was practical: "How can the GBC member Churches develop a biblically grounded social safety net that effectively protects the poor and vulnerable members in fulfillment of the church's purpose?"

6.2.2 Summary of Chapter two

Chapter two is the first part of the current tradition of social welfare. It basically reviewed current scholarship of relevant literature of social welfare. Its aim was to give a broad perspective of the philosophy and practice of social welfare globally, and specifically among the Baptist Churches in Ashanti Region. The chapter began with recounting the historical origin of social welfare practice and gave a broad narrative of social thoughts of ancient western philosophy. This examination of historical background was based on the premise that ancient social thinkers were the first to systematically reflect on social progress and its implication for social

welfare. Moreover, much of these earlier philosophies have become the historical foundation upon which modern social welfare practice is built.

The review of literature also covered philosophical and theoretical underpinnings that has been used to explain what constitute social welfare of individuals. Various theories explaining what constitute social welfare for individuals were reviewed. Prominent among the theories are the three major ones, grouped by Parfit (1984), as Hedonism, Desire-Satisfaction and Objective-List theories. Hedonism identified what constitute social welfare satisfaction with what makes the individual achieve the most pleasurable life and eliminate the most pain (Heathwood 2006, Weijers 2012:15-40). The theory of Desire-Satisfaction of welfare on the other hand is opposed to Hedonism on the grounds that one does not necessarily need to be happy to have his welfare needs met (Heathwood 2006:541). The Objective-list theory of welfare simply proposes a list of things that is thought to contribute positively to one's well-being. The theory posits that this list can be objectively drawn in all societies. In an attempt to understand the issues of adequacy of welfare provision, benefits of welfare were examined from both the materialistic and the idealistic paths (Cheung and Leung 2006:54). It was also argued that the provision of adequate social welfare could bolster citizens' quality of life and thereby reduce social conflict (Marshall & Bottomore 1992; Svallfors 1991).

The distinction was made, in this chapter, between social welfare and welfare state theories. Welfare state theories explain why nations participate in the social welfare provision of their citizens. Most theories of the welfare state typically turned to theories of industrialization to explain the common trajectory of rising welfare state expenditures in the advanced democracies. The chapter relied on Kim (2004) to classify welfare state theories into structural-functional, democratic politics and state centered theories.

One key area that the literature review covered is the role of the church in the provision of social welfare for her members. The chapter highlighted the important contribution of christian concepts in shaping social thinking that has made it possible for society to accept the welfare needs of others as the responsibility of

individuals and states. Beginning from Israel as the prototype of the church, through to the early church, and to modern day Baptist churches, the chapter suggests that the church has, throughout history, considered social welfare needs as one of her major responsibilities. The study found that all major christian denominations in Ghana, historical, pentecostal and charismatic, have taken welfare provision of her members seriously. In the Baptist churches,deacons, whose main responsibility is to look after the welfare needs of members are appointed. Also, most of the churches in Ghana have institutions (Welfare societies and Non-Government Organizations (NGO) responsible for the provision of social welfare needs of her members.

The chapter also outlined the influence of theological underpins on the church's social action. This is against the backdrop that most of the contemporary social welfare practices of the church are said to be the legacies of social theological ideas of the past. Three of the social theological underpinnings that were discussed as having influenced the church's social action have been summarized by Gray as; Communitarianism; Individualism and Neo-puritanism (Gray 2008: 221-248 cf.; Schneider et al 2011:405-426, Bowman 2007: 95-126). These social theological positions have had the most influence on the answers the church has given to the age-old question of what is considered to be the right attitude towards social arrangements.

6.2.3 Summary of Chapter Three

Chapter three of the dissertation is the second step of Zerfass (1974) model of practical theological research. It dealt with the operational process towards addressing an ecclesiological problem by conducting a situational analysis. The situational analysis gave a thick description of the manifestation of social deprivation in the Ashanti Region and also in the Baptist churches in the region. This chapter also gave a detailed analysis of existing social welfare provisions in both the Ashanti Region and in the Baptist Churches in the region.

The background of the study described poverty, particularly measured on a multi-dimensional framework, as a major reason for social welfare shortfall in the Ashanti

Region. It revealed that poverty, measured by the multi-dimensional framework affects more than 30% of residents in the region. The poverty situation in the Ashanti Region has been compounded by several social factors, including unemployment and migration.

The chapter again showed that as a response to the rising poverty, the government of Ghana has put in place an elaborate social protection policy. The aim of the social protection policy is to create an all-inclusive and equitable society. The policy makes provision for responding to the effects of both income and human poverty. However, despite the fact that there is theoretically speaking, an elaborate formal system of dealing with the effects of poverty, a vast majority of citizens are outside the scope of the system. This is because, the system in its current form, targets mainly people in formal employment who clearly are in the minority.

A detailed review of the impacts of existing plans, however, suggested that a lot more needs to be done to offer the promised assistance to the vulnerable. Presently, Ghana's flagship social protection programme, the LEAP, is designed to address the restrictions imposed by income policy. Even though it is non-contributory, its low coverage and benefits paid to the few beneficiaries makes its impact very minimal on people living in extreme poverty. Ghana also has a statutory public trust charged with the responsibility to provide superannuation pension to qualified employees in formal employment. However, as a contributory social insurance programme, the benefits of SSNIT is limited to only the fortunate few (less than 14% in Ashanti Region) who are engaged in formal employment. Even then, its benefits are so low that they technically do not offer much protection against poverty to pensioners.

Informal safety nets, therefore, are the most important social protection measures available to majority of the citizens in the Ashanti Region. Unfortunately, by the nature of its organization, the informal safety nets, are weak in management and lack the necessary resources to function effectively. The social welfare schemes of the Baptist Churches, as part of the informal safety nets, are providing valuable service to their members in the absence of any formal means of social protection.

However, due to limitation in funding and ineffective organization, their impacts on its members are very limited. Its present financial benefit is limited to cover mostly the social dimensions of poverty.

The chapter recalls the history of the Ghana Baptist Convention. It traces the beginning of Baptist missionary work to three groups of missionaries; an individual pioneer evangelist, Mark Hayford, the missionary activities of Nigerian Baptist brethren and the Southern Baptist Convention of the USA (Osei-Wusu 2007:1). With over 250 local congregations, the Ashanti Region hosts nearly 13% of the Ghana Baptist Convention churches in Ghana (GBC 2014:47-55). Its total membership of nearly 65,000 makes the churches in the region the most densely populated among the Baptist Churches in Ghana.

The study found out in a survey carried out in twenty (20) local GBC churches that the current social welfare scheme operates like any other social insurance scheme. Some church members were excluded from the social welfare schemes on the grounds of non-payment of premiums or dues, as is commonly referred to in all the churches. Other stringent conditions set out in the constitutions make it difficult for poor members of the church to join the social welfare schemes. The study also found out that the social welfare schemes rely mostly on membership contributions in a form of premium payment to finance the activities of the schemes. As a result, financial benefits paid to members were either considered inadequate or inappropriate in the sense that they do not reflect the actual needs of members. The present crop of leaders of the social welfare scheme was also found to be lacking in the skills and abilities required to manage a modern social safety net. As a result of the weakness in leadership capacities, little or no assessments were done before payments of benefits are made. There was very little or no records kept, as a result of which little or no monitoring and evaluation is done. They mostly rely on a pre-existing list of social contingencies, most of which are of little relevance to the present needs of church members.

6.2.4 Summary of Chapter Four

In line with the Zefass (1974) model, chapter four of the dissertation was dedicated

to exegetical and theological reflections. The purpose was to help in understanding how God expects us to treat the poor and the marginalized living among us. Using the seven exegetical steps as suggested by Vyhmiester (2001:117-125), the study carried out exegeses of four anchor texts from both the Old and New Testaments (Lev. 25:35-42; Matt. 25: 31-46; Acts 2:42-47; 4:32-37). The exegesis of each of the four texts was preceded by an introduction to the relevant book of the Bible. The introductions provided among other things, information about authorship, date, audience, social-economic context as applicable. This was followed by a detailed exegesis of the selected text.

The first anchor text, the Levitical laws on how to deal with poor neighbours, found in Leviticus 25:25-42, is among the first biblical example of a system of a social safety net for a group of people. The text was selected because of its strategic importance to Biblical theology as one of the key passages that deal with social welfare in ancient Israel. The exegesis of Leviticus 25:35-42 generally showed that, right from the exodus of Israel from Egypt to the Promised Land, Yahweh showed himself to be very concerned for the people on the margins of society. Here, Yahweh gave out instructions about how to treat the poor so that their welfare will be assured at all times (cf., Deut. 26:1-26). Analyzing the causes of social welfare challenges in Old Testament clearly reveals that, the major reasons may be associated with poverty, arising out of the lack of economic participation. The main reason for the lack of economic participation was also traced to lack of ownership and control of the land. The laws in Leviticus 25 and other similar passages were intended to address the shortfalls that have the potential to create imbalances in the society.

The second anchor text, found in Matthew 25 is one of the major teachings of Jesus that make social welfare an important duty of His followers. Jesus, here, picked up the theme of the care of the poor in the Old Testament by showing consistently that it is an important requirement for every true worshipper of God. Jesus underscored the fact that provision of social welfare needs is an integral part of His mission. He even seems to suggest that it will be a basis upon which entry into or denial from the Kingdom will be based (Matthew 25:31-40). Jesus, in this

passage, underlined the practice of social welfare as evidence of righteousness, a primary feature necessary for entry into the kingdom.

The third and fourth anchor texts are located in Acts 2:42-47 and 4:32-37. The first of these texts is seen generally as an editorial comment while the second text repeats parts of the editorial comment in the first text but with little modification to reflect the practice of the Jerusalem Church. They are both written in the context of the events after the ascension of Christ where His followers were said to be continuing in obedience to His social teaching, which led to the assertion that no needy person was found among them (Acts 2:42-47, 4:32-37). The leaders of the first Church encouraged the practice of sharing economic resources together. The two passages give us a full description of the first social safety net among members of the first Christian community. The chapter concluded that even though the disciples in the first Church neither moved to a common residence nor held common property, they were able to hold their possessions lightly in trust for God and their fellow humans. This attitude suggests that a biblical theology of stewardship was the basis for their willingness to share their economic goods with one another.

The chapter concluded that while we may not be expected to repeat their examples, we are called to examine three means available to the church in building an effective social safety net for its members. These include; a) the building of a strong teaching ministry, b) building a strong fellowship among the members of the churches and c) the churches strengthening their advocacy function to cooperate with other agencies sharing similar ethos and with similar aims of alleviating poverty.

6.2.5 Summary of Chapter Five

This chapter deals with the last steps of the Zerfass (1994:166) model of practical theology. It dealt with the main task of theological reflections and also makes proposals to address the identified problem. The process to arrive at the proposal was through a critical engagement between the claims of current tradition and the theological and biblical reflections. The current social welfare practices of the

Baptist Churches represented the claims of current tradition. The outcome of the biblical exegesis was considered to represent the expectations of God concerning social welfare provision. The objective of this chapter was to harmonize the two claims and propose a new biblically grounded model of social welfare for the GBC member churches.

Based on the outcome of the engagement between the current tradition and the theological and biblical reflection, a new proposal for a biblically grounded social safety net was made. The proposal for the new model of welfare hinges on a commitment of the churches to adopt a seven-fold strategy. These commitments require the implementing churches to commit to entrust management of the social safety net to new managers. These new managers are to be selected from a blend of mature, honest and professionally competent Christians. Such leaders should be given the necessary training to be able to effectively manage all the affairs of the new social safety net. These leaders must be deemed to have the qualities of bishops and deacons listed in 1 Timothy 3:1-7; Act 6:1-7 and Titus 1:5-9. The strategy aims to create an all-inclusive welfare system. A primary feature of this new system is that all members of the local church equally share in the benefits and responsibilities of the social safety net. In contrast to the old system where people register to become members of a sub-group of the church, all church members have equal rights and responsibilities. The strategy directly appeals to rich members to contribute additional funds towards meeting social welfare needs. As was common with the first Church in the New Testament, every member is encouraged to share their goods with the poor.

The new proposal also called for the expansion of the funding base of the social safety net. This involves the church setting aside a percentage of the church's income from tithes and offerings for the sole purpose of meeting social welfare needs of its poor members. It also requires participating churches to embark on special projects and fundraising programmes to raise additional funds. Management of the new system is required to invest part of the financial receipts from the fundraising efforts. This involves the managers seeking professional assistance to be able to invest any surplus funds. The proposals generally call for

efforts to prioritize the provision of social welfare to all vulnerable members of the church. It engages the parental body of the Baptist churches to consider setting up a coordinating unit to monitor progress, train new members and take steps to enhance the efficiency of the management of the schemes in all member churches.

Having completed the summary, I now turn my attention on the major implications and conclusions drawn throughout the research.

6.3. IMPLICATIONS AND CONCLUSION

The major concern of this dissertation was to correct a key ecclesiological practice (Zerfass 1974:166). The study was partially motivated by my desire to offer practical suggestions, to the GBC member churches in the Ashanti Region to develop Christ-centered and biblically grounded ways of organizing social care to their poor members. The study was also designed to answer three important subsidiary questions. The subsidiary questions included an assessment into the efficiency of the present welfare scheme and secondly a description of the theological and biblical basis for Christian social welfare provision. It also aimed at contributing to theory of social welfare and to document in a more systematic way, issues of social welfare in the Ashanti Region. At the end of the study, I have proposed new ways of organizing social welfare to the GBC member churches in Ashanti Region and have also documented social welfare issues in the region. In answering the subsidiary questions, I have documented how social welfare is understood and practiced among the GBC member churches in the Ashanti Region. The study has also contributed to our understanding of how the social welfare theories are applicable to the issues in the Ashanti Region. I will now reflect on how the study suggests a possible achievement of the task I set myself from the beginning.

This study was conducted against the background of a severe challenge of urbanization that has rendered the traditional social protective system ineffective. As was established in chapter one, with citizens moving to the urban centers of an economy, the traditional social welfare institutions' ability to cater for its members is weakened. This means a bulk of the population needs to look to the economy's

formal social protection sources to meet their welfare needs. However, the study showed that, there is currently inadequate public provision of social protection. The inadequate public provision is caused by the government's apparent non-affordability of social care for poor members of the society. There is, therefore severe tension, resulting from the need for the poor to be protected on one hand and affordability of the government on the other. The implication is that in urban areas, people resort to coping strategies and informal social arrangements to survive. Its welfare implication is that someone must step in to provide the shortfalls that citizens are unable to find on their own. There are, therefore, several mutual support groups, the church being one of them, that has stepped in to work with its members to help salvage the situation.

A survey carried out within twenty (20) GBC churches showed that the current social welfare scheme of the GBC operates just like any other social insurance schemes. The strenuous conditions set out in the constitution make it difficult for poor members of the church to participate as full members of the social welfare system. Some of the current church members were excluded from the scheme on the grounds of non-contribution of dues and not satisfying other constitutional demands as a "member in good standing". The Study found that such a system of care, where members of a church need special qualification criteria to benefit from assistance from the church has no theological basis.

The new proposal recognizes this deficiency and recommends actions to eliminate it. The proposed action is based on the best practice of Israel and the first Church. Israel was expected, in Leviticus 25, to help their neighbours who fall into financial difficulty without discrimination. Similarly, in the New Testament, (eg Acts 2:46, James 1:27), the first Christians supported all who had financial needs. An analysis of the text in Acts 2:46 suggested that social welfare provision was dynamic and people responded to real human needs as they occurred. Anytime members identified social welfare needs, they sold their possessions and distributed amongst them without discrimination.

Respondents of the survey carried out by the study clearly indicated that, the present social welfare system of the church does not pay adequate financial compensation to church members who happen to be in need of assistance. The Study found out that the reason for this deficiency was a cash flow problem. Currently, the social welfare system depends primarily on the payment of membership dues to finance its activity. The new proposal addresses this challenge by suggesting four strategies to increase the financial base of the social safety net. These suggested strategies to improve the financial base are briefly summarized below:

1. Regular fund raising programs for the specific purpose of welfare provision to be carried out in the churches. This will involve the taking of regular offering, where each member of the church will be encouraged to give as much as they are able to. It will also involve periodic fund-raising activities where church members participate and contribute to raise substantial funds for the social welfare system.
2. It is recommended that the churches find innovative ways to encourage their rich members to give additional donations in support of the social welfare system. This can be achieved by giving special recognition to such donors by, for example, making them patrons to the welfare group.
3. A commitment from the church to allocate at least five percent of their income from tithe and offerings for the management of social welfare issues. Such funds are to be logged in a high interest-yielding investment facility with either a commercial bank or an investment company.
4. Finally, as a strategy to increase the financial base of the social safety net, the Study recommended that a proportion of the income of the safety net be invested. Such an investment can be arranged from any commercial bank or investment company.

Before bringing this section to a close, I want to reiterate the fact that the study suggested strongly that God attaches so much importance to the care of the poor. As such, it is necessary that the GBC member churches treat the need for reforms as an urgent one. Also, GBC member churches must do all they can to ensure that

the church fulfills its responsibility as the new family “whose members regard, love and treat one another as brothers and sisters” (Stott 2006:183). If this were to be achieved, it would be important for the leadership of the churches to prioritize social welfare as one of the key departments of the churches’ organizational structure. At the moment, social welfare is treated as a committee of the Church. As such it fails to attract enough budgetary allocation and quality human resources.

6.4. AREAS FOR FURTHER RESEARCH

I have conducted a broad research into social welfare provision from the biblical-theological perspective. As stated in Chapter One, the non-availability of formal social welfare to the poor has caused a situation where several mutual support groups, with different motivations, have sprung up “to cater for those groups whose place at the state or market table is not reserved” (Hyden 1997:27). From the beginning, I acknowledged that these informal social networks occupy a central place in the mix of social welfare services available to citizens in the urbanized sectors of Ashanti Region. My research can be considered as a starting point, or a spring-board, for a more precise exploration of the benefits of informal social safety nets into the lives of these individuals.

Other researchers can use my research as a starting point to further study the contribution of these mutual assistance support groups that are currently providing mutual support to people in the Ashanti Region. It will also be interesting to see other researchers study the specific contribution of social welfare programs of religious organizations in specific sectors of the economy, for example, health and education. Furthermore, it will be of great interest to see other researchers explore the contribution of the other major Christian denominations such as the Roman Catholic Church, Methodist and Charismatic churches, towards the social welfare of their members. This will provide an interesting learning curve for the Baptist Churches. To complete our understanding of the contribution of religious groups to the social welfare needs of citizens, it would be of relevance to see other researchers study the contribution of other major belief systems, like Islam,

Buddhism or Hinduism, on the social welfare landscape within their various communities.

It will also be helpful to see other researchers undertake a follow-up study into my current work to test the appropriateness of my new proposal. This is an area I would personally seek ways to undertake on a pilot basis in my own church. I would seek ways to include other churches both from the Baptist denomination and beyond after a successful trial period in my church.

6.5. CONTRIBUTIONS OF THE STUDY

The findings and recommendations of this study make clear contributions to theory and praxis of social welfare of the church. The research has clear implications towards understanding and practice of social welfare in an emerging economy, where formal structures for implementing social welfare policies are either non-existent or weak. The recommendations of this Study, should they be implemented by the GBC member churches in Ashanti Region, will positively affect the practice of providing for the needs of the poor and vulnerable in the church. This will in turn reflect in the witness of the churches and will also become an effective tool of evangelism in the churches.

The recommendations of the Study can also be adopted by any church, to improve upon their exhibition of brotherly love for one another in fulfillment of Jesus' commands in the Bible. In the field of practical theology, the study brings out specifically how a distinctively biblical social welfare provision may jostle with the existing formal social welfare schemes. The recommendations of the research provide a key planning tool for churches to provide an appropriate response to the needs of their disadvantaged members

The Study contributed to social welfare theory in several important ways. The study showed that in the context of the GBC member churches:

(a) The Objective-list theory of social welfare satisfaction (Fletcher 2013:206) was not a viable explanatory theory of satisfaction. The Objective-list theory of welfare simply states that it is possible to draw up an objective list of

things that can contribute positively to one's wellbeing in every society. In the context of GBC, in spite of the existence of a list of social contingencies, based on which social welfare services were provided, church members were not satisfied when the church's social welfare scheme provided welfare services based on the list. The pre-existing list, instead, led to social welfare system whose benefits were considered inappropriate to church members in the sense that its content was not what the people desired most.

(b) In the context of the GBC churches, social welfare satisfaction was clearly aligned to the two levels of welfare satisfaction theory (Cheung and Leung 2006:54). The theory posits that what constitute social welfare for the individual can be explained at two levels; material and idealistic levels. It explains how social welfare may be beneficial to both the rich and the poor. Social welfare is beneficial to the needy person when he receives assistance that enables him meet social needs. For the affluent, social welfare can also be beneficial at the conceptual and emotional level; when it enables him assist in providing the needs of others. In the case of the GBC member churches, the study did show that social welfare satisfaction is perfectly aligned to this theory.

For other scholars interested in the field of social welfare, this study, in my opinion, fills an important vacuum of the dearth of scholarly research into social welfare development and practice in emerging economies. My research provides an opportunity for reflection and analysis on the nature of the problem of poverty as it affects the poor and vulnerable members of the church. This reflection can be extended to apply to all poor members of society, particularly in emerging economies.

The research has also contributed by broadening understanding of how the roles of the complex mix of the government, private employers, the family and other third sources like the church and the traditional social systems interact to provide for the welfare needs of society. Much of these complex mixes of social welfare provisions in the Ghanaian context had not been adequately analyzed on a scholarly level.

It also gives readers a clearer understanding of God's standards of social welfare. By comparing the current social welfare provision system of the church (GBC member churches) to discover how the current social welfare system of the church (GBC member churches) measures up to God's standards, or are in compliance with God's expectation, the study has made important contribution to the field of practical theology. The study has broadened our understanding of God's standards of social welfare; an issue that has not much been discussed by researchers.

6.6. LIMITATIONS OF THE RESEARCH

I should stress that my dissertation was primarily concerned with making innovative but biblically grounded proposal towards the development of a Christian social welfare model among the GBC member churches. Even though the research did, in a limited way, evaluate the efficiency of the social welfare schemes, the absence of raw data from the operations of the social welfare scheme (because they are not kept by their managers), made it admittedly difficult to verify the claims of respondents. However, in my case, the absence of this data did not significantly affect my findings and conclusion. While the availability of such a data was desirable, the absence was not fatal because my personal knowledge and engagement with the system was available to help in providing a thick description of the situation. Researchers interested in a full evaluation of the social welfare scheme under similar situations may have to adopt a different approach towards the collection of raw data.

With regards to the methodology used, the main obvious limitation of the research had to do with the selection of sample size and the method adopted to administer questionnaires. It is likely that this may affect the external generalization of my research findings. However, I took the following steps which I now outline below to triangulate responses obtained so as to obviate the effects of these limitations.

6.6.1 Challenges with the research sample

To achieve maximum variation in the research sample, I intended to use equal numbers of respondents from the four age-appropriate groups within the Baptist Churches. From the responses obtained, there were fewer responses from the

young adults in the age bracket of 31-40, even though they form the majority of the members in the churches. It is likely that most respondents who failed to submit responses came from this age group. However, I took steps to triangulate the responses by obtaining clarification from the pastors and deacons who participated in the Study. This required frequent telephone calls and personal visits to Kumasi to clarify where I was in doubt. To this effect, I can say with reasonable confidence that the effect of this limitation was restricted.

6.6.2 Method of questionnaire administration

The main challenge encountered during the administration of the questionnaire had to do with organization of participants. While I had anticipated a situation where all participants would be available at the appointed time to benefit from my explanations of some key issues, this was not the case. In most times, I had to leave questionnaires behind to be self-administered by participants. In some few cases, one cannot be sure if the respondent clearly understood the question and gave an appropriate response to the question as I get this impression when reviewing some of the responses from the participants. I rule out the possibility that some respondents offered modest answers, with the hope that their church may have some benefits from the research. I sensed this more with the responses from relatively smaller churches. Even though I had taken time to explain the purpose of the research, I assume those who knew me as a social development worker, who had worked with an International Non-Governmental Organization, found it difficult to separate my position as a student researcher and a developmental social worker. I sought to obviate this again by comparing answers, and where in doubt, called the appropriate church leaders for clarification.

6.6.3 Limitations with the correct application of the Zerfass (1974) model

The Zerfass (1974:165-166) model of practical theology was a suitable primary tool for a study that is aimed at correcting a practice of the church. Since my study was concerned with finding a solution to the social welfare practice of the church, it seemed to me to be the best tool to have been used. However, a correct application of the tool was at some points beyond the limits time will permit. A

correct application of the model required that the new operational instructions be tested through a follow-up analysis by way of a new situational analysis in order to fine tune the new theoretical framework (Zerfass 1974:169). As was illustrated in chapter one with the diagram, a correct application would have demanded that the new praxis (step 11) be tested in steps 12 and 13. However, the nature of the new proposal makes its full testing within the limitations of the time frame of the research impossible. For instance, the testing of the proposals to invest part of the funds of the scheme requires a longer time (5 years was proposed in Chapter Five). It is anticipated that other researchers will be interested and take over the full testing of the proposal in a new research.

6.7 CONCLUSION

I have conducted a research into social welfare practice among a regionally based group of Christians with the aim of supporting the churches to meet the expectation of Jesus which is to provide care for the poor. In line with this expectation, the study has made important recommendations to the GBC member churches to address the challenges of social welfare among its members. This study, conducted against the background of the severe challenges of the formal social welfare system, discovered that the Baptist churches in Ashanti Region, even though are providing some form of care for their needy members, rely mostly on social insurance principles. In the absence of formal social welfare services from government or market sources, the church's contribution has filled a big social void. However, the social insurance principles were not distinctively Christian and biblical, and in any case, made it difficult for poor members to fully participate in the activities; resulting in some poor members being denied assistance when it matters most.

The study has made proposals to address these shortfalls associated with the present attempt to provide effective social care for its members. I am highly optimistic that when this proposal is fully implemented in the GBC member churches, they would be implementing a social welfare system that is biblically grounded and also meets God's standards of social care for the poor.

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APPENDIX 1- SOCIAL WELFARE INTERVIEW GUIDE FOR ALL CHURCH MEMBERS AND GROUPS

Dear Pastor/ Church Leader/ Member,

You have been requested to participate in a research by answering the simple questions that follows. The research is a subject of a Doctor of Philosophy dissertation at the South African Theological Seminary (SATS). The topic of the dissertation is “A new proposal for a biblically grounded Christian social welfare provision among the Ghana Baptist Convention member churches in the Ashanti Region of Ghana. The main aim of the research is to give a description of the social welfare practice of the Baptist churches and make new proposals for its improvement. Be assured that all your responses will be treated as confidential material and would not be divulged to any third party. The findings of the research will be presented in such a way that no one will be able to identify individual respondent’s views. You may also opt out of the research at any time during the study without assigning reasons if you feel confidentiality cannot be assured.

If for any reasons you want to contact the researcher, he can be reached with the following contact details:

Rev. Joseph Adasi-Bekoe

Charismatic Baptist Church,

P O Box TA 21,

Tiafa, Accra

Name of Church.....

Type of welfare in Operation Tier 1/ Tier 2

1. Do you know of the availability of welfare services in your church to all members?

Yes/No/Don't know

2. Have you ever requested for welfare assistance from the church?

Yes/No

3. Have you ever found yourself in a situation where you needed social welfare assistance?

Yes/No

4. What do you consider to be the major issues of welfare concerns in your church?

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

5. Who in your opinion qualifies for welfare assistance from the church?

6. How is welfare of the church financed?

a. Fixed Payment b. General Offering c. Church funds d Fund raising e. Others
(Please specify.....)

7. Have you or someone you know ever been denied welfare assistance from the church?

8. If yes, what do you think was the reason(s)?

9. Were you satisfied with reasons offered?

10 In your opinion, what are the main reasons why people in your church give to meet welfare needs of others?

11. What do you consider to be welfare needs that demand external assistance?

.....
.....

- 12. How far should the church be involved in providing welfare needs of others?
- 13. Do you know of anybody's experience with the church welfare programme, good or bad?
- 14. How can your church improve upon her present welfare assistance?
- 15. How do you think social welfare should be funded?

.....
.....

16. Do you know the managers of your church's social welfare system?

Yes/No

17. How were they selected?

- a. Election b. Professionalism c. Spiritual Maturity d. Don't Know

18. Are you satisfied with the performance of the managers of your church's welfare system?

- a. Very Satisfied b. Somehow Satisfied c. Not at all

19. Do you have any other suggestion(s) that has not been mentioned so far?

20. If yes give details here

THANKS FOR YOUR PARTICIPATION

APPENDIX 2: QUESTIONNAIRE FOR HEAD PASTORS

Dear Pastor/ Church Leader/ Member,

You have been requested to participate in a research by answering the simple questions that follows. The research is a subject of a Doctor of Philosophy dissertation at the South African Theological Seminary (SATS). The topic of the dissertation is “A new proposal for a biblically grounded Christian social welfare provision among the Ghana Baptist Convention member churches in the Ashanti Region of Ghana. The main aim of the research is to give a description of the social welfare practice of the Baptist churches and make new proposals for its improvement. Be assured that all your responses will be treated as confidential material and would not be divulged to any third party. The findings of the research will be presented in such a way that no one will be able to identify individual respondent’s views. You may also opt out of the research at any time during the study without assigning reasons if you feel confidentiality cannot be assured.

If for any reasons you want to contact the researcher, he can be reached with the following contact details:

Rev. Joseph Adasi-Bekoe

Charismatic Baptist Church,

P O Box TA 21,

Tiafa, Accra

QUESTIONNAIRES FOR HEAD PASTORS

1. Do you have a welfare scheme in your church?

Yes No

2. What do you consider to be the main goals of welfare assistance in your church?

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

3. What method do you use in raising funds for welfare?

a. Fixed Payments b. General Offering c. Church Funds e. Others (Please specify)

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

4. What are the major issues of welfare concerns in your church?

.....
.....

5. Who qualify for welfare assistance from the church?

.....

6. Are there any documented guidelines for assessing welfare request or you use your discretion?

.....

7. What are the main reasons why people in your church give to meet welfare needs of others?

8. Is the process to access welfare known to all members of your church?

.....
.....

9. If yes, what is the process? If no why not?

.....

10. What are the impacts of your church's welfare programme on the following?

.....
.....

11. What is the main responsibility of the church to her poor members?

- Provide the social needs of the poor
- Advocate for government and general society to take care of the needs of the poor
- Promote individual salvation for their physical needs to be provided in heaven.
- Promote both salvation and social needs

12. How can your church improve upon her present welfare funding?

.....
.....

Thank you for Participating

APPENDIX 3 SOCIAL WELFARE ASSESSMENTS FOR ALL GROUPS

This assessment will be conducted on 6 key indicators;

1. Appropriateness
2. Adequacy
3. Equitability
4. Sustainability
5. Adaptability
6. Accessibility (Management Capacity)

APPROPRIATENESS

a. Do welfare benefits reflect actual needs of church members?

Always Sometimes Not at all Don't know

b. Should managers review the range of issues covered by welfare?

Always Sometimes Not at all Don't know

c. List three top issues that you think should be supported by the welfare scheme?

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

2. ADEQUACY

a. Do you consider the present welfare assistance of the church to be sufficient enough to make a difference?

Always Sometimes Not at all Don't know

b. Will you recommend the present level of benefits be maintained?

Always Sometimes Not at all Don't know

c. What are your reasons for your answer in (b) above

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

EQUITABILITY

a. Do you think all members are equally treated?

Always Sometimes Not at all Don't know

b. Do people get or have the impression that some members are more valuable than others?

Always Sometimes Not at all Don't know

c. What will make you think of the managers as being fair to all?

.....
.....
.

SUSTAINABILITY

a. In your opinion, are the funds generated by the system sufficient to meet members' present welfare demands?

Always Sometimes Not at all Don't know

b. Is the present level of contribution sufficient to meet future welfare needs?

Always Sometimes Not at all Don't know

c. Do you have any suggestions as to how managers of the scheme can increase funding of the scheme?

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

ADAPTABILITY

a. Does the scheme review quantum of benefits paid to beneficiaries regularly?

Always Sometimes Not at all Don't know

b. Does the scheme review list of contingencies it responds to regularly?

Always Sometimes Not at all Don't know

MANAGEMENT CAPACITY

a. In your opinion do you think present managers of the welfare schemes have the professional competence to manage the scheme?

Yes No Don't know

b. In your opinion do managers of the scheme have sufficient capacity for monitoring and evaluation?

Yes s No Don't know

c. Please explain your answer.....
.....
.....