

**POVERTY IN GHANA: THEOLOGICAL REFLECTION ON THE RESPONSE OF
SOME CHURCHES IN KUMASI METROPOLITAN AREA**

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ABSTRACT

Poverty is inimical to human development and it is a threat to the well being and survival of any individual. It has the capacity to dehumanise a person by depriving the individual the basic needs such as food and shelter which are essential for human survival. The effects of poverty make it important for all to be concerned about the increasing rate in the country. Due to the effects of poverty, there is the need for a comprehensive approach to address the root causes of which the church has a critical part to play as it calls people into the saving knowledge of Christ.

Some churches in the Kumasi Metropolitan Area have made some effort to assist the poor in diverse ways to ensure their well being aimed at poverty reduction. Some of these initiatives are building of schools, hospitals and provision of other social services for some communities. Scholarships are offered to needy children to support their education. In some communities the church had provided bore-holes all aimed at improving the condition of the poor. Other churches support widows and street children with material resources to improve their living condition. The church trains people to acquire skills for self- employment. The poor are also given financial assistance to engage in private business which brings improvement in their economic life. In spite of all these efforts by the churches, a lot need to be done for majority of Ghanaians who still live in poverty to have a sense of belonging and hope in life. For such people until there is a conscious effort to break the existing economic and social injustice prevailing in the nation which deny majority of people a meaningful life , they will continue to live in desperation and suffer from poverty.

DEDICATION

This work is dedicated to my mother Mrs. Diana Alice Adjei Nyarko and my wife Mrs. Diana Adjei Nyarko for their support during my studies.

I also dedicate it to my children Godlove Serebour Nyarko and David Osei Adjei Nyarko, as well as members of All Souls Anglican Church, Tafo-Pankrono.

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TABLE OF CONTENT

Contents	Page
DECLARATION-----	i
ABSTRACT -----	ii
DEDICATION -----	iii
ACKNOWLEDGEMENT-----	iv
TABLE OF CONTENT-----	v
ACRONYMS-----	ix
CHAPTER ONE -----	1
INTRODUCTION-----	1
1.1 General Introduction -----	1
1.2 Background to the Study -----	2
1.3 Statement of Problem -----	4
1.4 Aims and Objectives of the Study-----	5
1.5 Significance of the Study-----	5
1.6 The Scope of the Study -----	6
1.7 Methodology -----	6
1.8 Problems Encountered-----	7
1.9 Literature Review-----	7
1.9.1 Summary of Literature Derivatives for the Thesis -----	25
1.10 Organisation of the Study-----	26
CHAPTER TWO -----	27
BIBLICAL BASIS FOR THE CHURCH’S RESPONSE TO POVERTY -----	27
2.1 Introduction-----	27
2.2 The state of the poor in the Bible-----	27
2.3 The Role of the Prophets in Israel-----	29
2.3.1 The Reaction of the Prophets to Poverty and Injustice -----	32
2.3.2 The Prophet Micah’s Condemnation of Corruption -----	33

2.3.3 The Prophet Amos call for Social Justice-----	34
2.3.4 The Prophet Nehemiah’s Opposition to the Oppression of the Poor -----	35
2.4 Jesus’ Attitude towards the Disadvantaged and Injustice-----	37
CHAPTER THREE-----	41
CAUSES AND EFFECTS OF POVERTY IN GHANA-----	41
3.1 Introduction-----	41
3.2 The Level of Poverty in Ghana-----	42
3.3 Some Causes of Poverty in Ghana-----	45
3.3.1 Structural Weakness-----	45
3.3.2 Poor Agriculture Practices-----	48
3.3.3 Misapplication of Public Funds-----	51
3.3.4 The Mentality of some Ghanaians-----	54
3.3.5 Unjust Social Structures-----	57
3.3.6 Environmental Destruction-----	58
3.3.7 Increasing Debt Burden-----	60
3.3.8 Poor Leadership-----	62
3.3.9 Judgment Debt-----	63
3.4 Effects of Poverty-----	65
3.4.1 Poor Health Care-----	66
3.4.2 Lack of Access to Quality Education-----	69
3.4.3 Inadequate Housing-----	71
3.4.4 Low Income Level-----	73
3.4.5 Lack of Access to Reliable Utilities-----	74
3.5 Conclusion-----	77
CHAPTER FOUR-----	78
THE RESPONSE OF THE CHURCHES IN KUMASI METROPOLITAN AREA	
TO POVERTY-----	78
4.1 Introduction-----	78
4.2 Background of the Study Area-----	78

4.3 Methodology -----	79
4.4 The Church and Poverty Reduction in Kumasi Metropolitan Area -----	80
4.4.1 Programmes aimed at helping the Poor within the Church -----	80
4.4.2 Poverty Reduction by the Church-----	84
4.4.2a. The Church’s Role in Education and Finance -----	84
4.4.2b. The Church’s Contribution to Health Care-----	87
4.4.3 The Challenges the Church is facing in Helping the Poor -----	88
4.4.4 Other ways the Church can help to Reduce Poverty -----	91
4.4.5 Should the Church be partly blamed for Poverty in Ghana?-----	93
4.5 Analysis of Research Findings -----	97
4.5.1 Organizational Structure of the Churches for Addressing Poverty -----	100
4.5.2 Sources of Funding the Poverty Reduction Programmes-----	101
4.6 Conclusion-----	102
CHAPTER FIVE -----	103
THEOLOGICAL REFLFECTION ON THE RESPONSE OF THE CHURCH TO	
POVERTY -----	103
5.1 Introduction-----	103
5.2 Christian Theology as a tool for addressing poverty and social injustice -----	104
5.2.1 The role of the Church in Seeking for Social Justice -----	104
5.2.2 The Message of the Gospel and Poverty Reduction-----	111
5.3 The Church as an Agent for National Development -----	112
5.4 The Church and State Relationship in Addressing Human Needs -----	118
5.5 Conclusion-----	120
CHAPTER SIX -----	121
SUMMARY, RECOMMENDATIONS AND COCLUSION -----	121
6.1 Introduction-----	121
6.2 Summary-----	122
6.2a Quality of Education-----	122
6.2b Health Care Delivery -----	122

6.2c What was Unique about some of the Poverty Reduction Programmes-----	123
6.3 Recommendation -----	124
6.4 Conclusion-----	125
BIBLIOGRAPHY -----	127
BOOKS-----	128
JOURNALS-----	131
POLICY DOCUMENTS-----	131
UNPUBLISHED BOOKS -----	131
INTERNET SOURCES -----	132
APPENDIX -----	134

ACRONYMS

CPI	Corruption Perception Index
CSSP	Computerised School Selection Programme
ERP	Economic Recovery Programme
GLSS	Ghana Living Standard Survey
GUSS	Ghana Universal Salary Structure
GII	Ghana Integrity Initiative
GPRS	Ghana Poverty Reduction Strategy
HIPC	Highly Indebted Poor Country
IMF	International Monetary Fund
ISSER	Institute of Statistical, Social and Economic Research
MDGs	Millennium Development Goal
NDPC	National Development Planning Commission
NEPAD	New Partnership for Africa's Development
NHIS	National Health Insurance Scheme
NYEP	National Youth Employment Programme
SAP	Structural Adjustment Programme
TJN	Tax and Justice Network
TI	Transparency International
WHO	World Health Organisation

CHAPTER ONE

INTRODUCTION

1.1 General Introduction

Ghana, a country which was once called Gold Coast finds itself in a very difficult socio-economic situation with many Ghanaians living in poverty. The nation is highly dependent on external loans for most of its projects. This has resulted in huge external and internal debt for the nation that has weakened the economy. As a result the nation's economy is not being able to withstand external shocks such as increased oil prices and reduced export prices in the world market. The Country depends on high imports for most of its needs including food, and the industrial base of the economy is still at the developmental stage. These have resulted in local industries not being able to compete effectively with external imports in the open market.

Large numbers of Ghanaians have limited access to basic needs of life such as health care, water, food and shelter. The rate of poverty continues to increase in most of the nation's rural communities, with its resultant decline in the rate of life expectancy. There is a continuous decline in the number of young people who are able to have access to education due to poverty and lack of sufficient vacancies, especially at the secondary schools and tertiary levels. Due to these economic difficulties, many young people are forced to migrate into the cities. For many poor people in Ghana, life is a daily struggle for survival and frustrating due to the challenges one has to go through to earn a living.

It is in the midst of these frustrating circumstances of many that there are others who have so much, which may not be as a result of their own ingenuity or hard work but the unfair distribution of national resources. The 2012 Auditor General's report indicated the embezzlement of large sums of money through some actions and inactions of some leaders within the public sector resulting in the loss of huge sums of money to the state. Large sums of money are lost through judgement debt payments, overvalued contracts and payments made to people for poor work done who are sometimes not punished. Some people are able to escape from the justice system due to their political affiliation to a ruling government or due to the lack of strong institutions to deal with them.

It is within these frustrating and unjust circumstances that the church finds itself as it seeks to call people into the salvation of God through Jesus Christ. The members of the church in reflecting the image of the kingdom of God and depicting the life of Christ have to find ways of intervening to bring relief to the many poor people. These are people who are being confronted with a situation of hopelessness as they seek to provide themselves the basic needs of life in the midst of deplorable and unjust economic situation.

1.2 Background to the Study

Effects of poverty on the country have created high illiteracy and poor access to good health care which have become issues of great concern in the social and political life of most Ghanaians. This is so since poverty affects virtually every aspect of the human life. Ghana, according to the New Partnership for Africa's Development (NEPAD) division report has for many years adopted different economic policies such as the Structural

Adjustment Programme (SAP) from 1982-1992, Economic Recovery Programme (ERP) in 1983 and the enhanced Highly Indebted Poor Country (HIPC) initiative in 2001 (<http://www.imf.org/External>). These economic policies were all part of the initiatives of the Breton Woods Institutions which Ghana implemented in an attempt to speed up the nation's economic growth and improve the living standard of the people. There has also been injection of foreign capital from many development partners including the World Bank, which were all aimed at helping the nation's development and for the improvement of the economic condition of Ghanaians. In spite of all these measures by various governments, majority of Ghanaians continue to find it difficult to provide their basic needs which are essential for human survival such as food, clothing and shelter.

Large numbers of children of school going age in Ghana do not have access to education and some can be seen on the streets, engaged in different kinds of economic activities to support themselves. For those children who are able to go to school, some learn under trees due to lack of sufficient classrooms. Some children also walk more than a mile or two before reaching their school due to poor transportation system, bad roads and lack of educational facilities in their place of residence. The rising cost of living and low incomes of most Ghanaian families have contributed to increasing poverty and the deplorable living condition of most people. It is within this frustrating economic context that there is increasing number of churches in most parts of the Country.

The questions that some poor people who find it difficult to make meaning out of life are asking themselves are; is this world which God created and said it was good? A situation

where some people find it difficult to eat one good meal a day due to their economic situation, for such people cannot be said to be good. The poor are raising questions about what the churches are doing to improve the economic condition in the country, and whether the rapid spread of churches in the country do not have anything to do with the level of poverty being experienced. For the many poor, they want to understand the relevance of the biblical statement and how it speaks to their situation as they try to make meaning out of life;

“ I was hungry you gave me nothing to eat, thirsty and you gave me nothing to drink, a stranger and you did not invite me in, I needed clothes and you did not cloth me, sick and you did not look after me” (Matt. 25 41-43)

1.3 Statement of Problem

Ghana unlike many nations in the world is blessed with diamond, gold, timber, bauxite and good arable land. In the mist of all these resources, the nation is still finding it difficult to provide the basic needs of her people. It is within these frustrations of many Ghanaians that there is growing number of Churches and Prophets on radios, televisions and in many communities promising blessings for people. The streets of many communities have become preaching grounds for some people and there are some people who even think the church is now a business therefore the government should begin to tax it.

Some people are of the view that the Church seems to be different from that which Jesus Christ professed to build after Peter’s confession of Jesus as the Lord and the son of the

living God. For such people the Church has lost its prophetic voice which has contributed to the present state of the Nation. Parratt (1997:109) quotes Nyerere who said;

“Unless the Church participates actively in the rebellion against social structures and economic organizations which condemn humanity to poverty, humiliation and degradation, then the church will become irrelevant to humanity and the Christian religion will degenerate into a set of superstitions accepted by the fearful”.

The questions that this study sought to find answers to are;

What are the causes and effect of poverty on the people and Nation as a whole? What the contribution of the church is towards poverty reduction. The different programmes the various churches have implemented to help reduce the poverty situation will also be considered in the work. It will as well find an answer to the whether the church can partly be blamed for the present state of poverty in the nation. The role the church is expected to play towards poverty reduction in Ghana will also be considered.

1.4 Aims and Objectives of the Study

Our principal aim was to find out the extent of poverty in Ghana as well as the biblical and theological reasons for the church to respond to the poverty situation. It examined the role the church is playing towards poverty reduction and the expectation of people on what the role of the church should be in dealing with issues of poverty.

1.5 Significance of the Study
The research sought to enable the church to have a better understanding of the extent of poverty in the Nation and the urgent attention the situation demands. It enabled people to

better appreciate the role the church is playing towards poverty reduction and the challenges it is going through. It also helped the church to have a better understanding of the expectation of people in dealing with the poverty situation and other ways the church can continue to help the poor.

1.6 The Scope of the Study

The study looked at the level of poverty in Ghana and the contribution of some selected churches within Kumasi Metropolitan Area towards poverty reduction in the country and their effectiveness. The Biblical and Theological basis for the church's involvement in poverty reduction was also considered, as well as some lessons that can be learned from them. The necessary recommendations were given at the end of the work.

1.7 Methodology

In this work the researcher used qualitative approach. This enabled the researcher to gain insight into the concerns of the people with respect to the poverty situation in the country and the Church's response. The method of sampling was purposive. This helped the researcher to limit the research to a unique case and to focus on a specific area for in-depth study, thus the selection of a study area is Kumasi. In the data collection the researcher made use of primary and secondary sources.

Questionnaires were administered to fifty church leaders and non-Church members as well as five leaders in the civil service dealing with poverty related issues on the subject. Twenty church leaders were interviewed. Primary sources of data helped to generate data

which does not exist prior to the data collection to assist in informational needs in relation to the research. Primary sources of data enabled the researcher to have first hand information which gave the true reflection of the situation on the ground. Secondary sources of data was used to enable the researcher to get data which were originally collected for other purposes but are of great benefit to the research being under taken.

1.8 Problems Encountered

The researcher was aware that within the time frame it was not possible to cover all members of the sample size, therefore some churches and some church members were selected as respondents. Since undertaking this work alone was impossible to cover wider sample size the researcher employed the help of research assistants to help in soliciting for responses to the questionnaire. Using research assistants' demanded some level of financing which was catered for within the budget in order not to encounter any financial difficulties.

1.9 Literature Review

Abraham (1990) in his report on the Seventh International Conference of the Ecumenical Association of Third World Theologians said that Third World theology is bound with the life and death of the poor. Death and pain of the poor for him, comes from the evil of sin which is born out of human greed and selfishness which finds expression in policies and economic structures. It is as a result of the political struggles against such sinful situations that the poor has become theological actors and seeking to create something new for all to participate. In the political awakening and social mobilisation of the poor is expressed in

their faith in God which has become a central element of their theology. According to Abraham, faith which is bound up with the wisdom of workers and the culture of the rural poor is expressed in the liturgy, painful life of the peoples, prayers, songs and symbols. The theology of the poor roots itself in the people's culture of suffering, resistance and indomitable hope of living a meaningful life.

Abraham is of the view that capitalism for many years have operated on the continent of Africa as a culture of death which has taken religion captive and used it as a tool of death. As a result of this, religious reflection has been bound to engage in a theological and ethical glorification of the culture of organized greed which has perpetuated poverty on Africans. The Third World is therefore being impoverished and trapped in debt. The Third World as a result of this unjust and conscious exploitation is bound to raise the theological and moral issue about repayment and restitution question in seeking for justice. It is therefore the desire of the people to seek for fairness and for the good of the common people of the world that theology should make its appeal.

In the perspective of Abraham, the critical theological issue is finding answers to the relationship that the church and religions have when compared to the socio-political realities, as well as the organisation of power that shape the direction of society. The concrete question is how can the life and rights of the masses of the people be defended against exploitation and brutalization by the powerful? In the opinion of Abraham, the poor have their cross and Jesus recognises them as his own. The issue one has to address which raises a lot of questions is whether the rich will also accept the cross and give up

domination and share with the poor their wealth and power, since religion should not be disconnected from the present socio-political situations and problems. The task of theology is to recognise the embodiments of the word in history of freedom; the passion of Jesus in the struggles of the people and the resurrection in their growing emancipation and fellowship.

The Church which is the body of Christ therefore needs to become aware of its role in today's reality, since Jesus identified himself with the victims of oppression which exposed the reality of sin. Evangelization of the church should be linked to human promotion and wellbeing, as well as sharing in the gift of Jesus Christ. The church should be responsible in showing the way as the light of the world. Theology in this regard has to be defined in terms of political tasks, commitment to liberation struggles and emerge out of a sustained reflection on God's stake in history.

Barr (1986) in commenting on the work of Jean-Marc Ela on the theme "Practicing faith and liberating the human person" is of the view that the euphoric celebration about the expected development which associated the independence of Africa has fissioned out due to the rising youth unemployment and poverty. This has made the future of many young people, and the promising intellectuals to be bleak due to lack of job opportunities. As a result of this, access to secondary or tertiary education has become a privilege rather than a right due to rising cost of living.

What is worrying is the situation where the state spends high sums of money on young people only for them to find themselves in urban unemployment, while the country continues to struggle for trained human resource in the form of expatriates who come to help in the nation's development. The writer therefore calls for a careful examination of the youth unemployment and asks whether it is not an attempt to create a state of economic dependency and gradual marginalization.

Ela according to Barr, calls for the examination of the entire educational system since the schools are being used as a vehicle for cultural influence, adoption of lifestyle and consumer habits. A situation which has created an artificial elite, that depends so much on foreign economies and capital for national development to the detriment of their local economy. The situation has created a society where peasant farmers constitute the vast majority of the population who are faced with malnutrition, lack of drinking water, poverty and high post harvest losses. This has been caused by governments not reinvesting a considerable income derived from the cash crops and minerals in the local economy, hence the lack of any prospect for the improvement of the socio-economic condition of the villages.

According to Barr, the exploitation of the peasants is unforgivable since it is the work of the new ruling classes who are inflicting misery and pain upon their fellow citizens. Considering such economic policies, the tendency of leaders to blame the cause of their country's economic difficulties on international situation and inflation should not be accepted, since the rapid prosperity and luxury of few is not always the fruit of productivity but sometimes corruption and exploitation of the poor.

The loss of control over means of production by Africans is a common feature among many nations. He therefore poses these questions; what is the meaning of development in the mist of economic dependency? Can the marginalized people hope for improvement in their condition when all decisions are in the hands of those who control the capital? Are the so called growth miracles not an attempt to conceal a systematic plunder of the third-world countries?

The problem of development according to Barr should constitute the locus for the rethinking of our faith and the living of it in the mist of the paradox of independence in dependency. The Christian faith as lived within the African context must be defined in the function of the project of liberation. The Christian reflection and the celebration of the mysteries of worship should not remain external to the project of seeking justice. The faith, liturgy and evangelical praxis should rather be informed by the problems of the African people at present.

Barr states that Ela calls for faith to be manifested in comprehensible signs and calls for a radical change in the socioeconomic, political, mental, and value system of people which are needed to bring about a cultural revolution which is essential for human development. The writer wonders about the faith of the church in a situation which is characterised by the personal greed of few individuals, while the great masses struggle in deepening misery. A person of faith in his view is one who witnesses about a God who takes up the course of the defenceless, and it cannot be understood and lived outside the context of the liberation of the oppressed. It is here that there is the need to reinterpret the whole of the revealed

message and to rethink the mission of the Church. The Church is therefore being called upon, as the conscience of the society and nation to speak against abuse and corruption of the controlling classes.

The African has become helpless in the mist of globalization. The result is that Africa continues to sink deeper into poverty, which is coupled with the greed of its leaders. He therefore challenges the Church to take up the responsibility to defend the course of the poor who have become helpless in the face of exploitation. This research rather looked at what the Church is actively doing to reduce poverty in the face of the deplorable situation of the poor.

Ojo (2007), states that poverty remains one of the problems of life despite the economic programmes by persons and nations to deal with it. According to him the statement by Jesus that “the poor you will always have with you ...” (Matt 26:11, NIV) is historically and globally relevant. He however states that poverty is not inherent in humanity, neither can it be blamed on the behaviour of the poor, but it is as a result of certain imbalances in the social and structural processes of life. He goes on to express the view that the church’s interest or concern for the poor should be demonstrated by criticizing the unjust socio-economic structures that hinder the poor from rising out of their situation. The writer states that the Church should show care through the provision of goods and services to the poor, and not to be seen to live and teach poverty as a virtue, since poverty is a threat to life.

According to Ojo, poverty affects human dignity and poses a threat to the stewardship of nature which must be the concern of the Church. For him, poverty affects the freedom and the image of God in humanity. He therefore calls for a response from the Church in addressing poverty, since the poor cannot be left to their fate. He suggests that the Church should teach the rich to share their wealth with the poor, since all human beings are to benefit from the resources of God. The writer further stated that the prophetic role of the Church must be exercised in denouncing all structures and situations that hinder the socio-economic freedom of the poor. He however acknowledges the fact that some people are poor due to their own laziness and sinful life, in spite of that there is the need for them to be liberated by the message of the Gospel for spiritual transformation through faith in Jesus Christ.

The researcher shares the opinion that poverty is something that is difficult to totally eradicate, however it is important to reduce it and the Church has a role to play in that direction. Ojo indicates that it is the duty of all to ensure that there are social interventions that will help the poor to cope and deal with their suffering, while they work to uplift themselves from poverty. The researcher also agrees with the view that the poor can sometimes be blamed for their state, since certain bad behaviours of the poor such as laziness and alcoholism can be the reason for their poverty. What was different in this research is that the researcher tried to find out what the Church has done to reduce poverty and the effectiveness of such measures, as well as new ways in which the Church can be of help to the poor.

Nyerere (1997) from his address to the Maryknoll sisters in New York is of the view that the Church should be actively engaged in creating a just and equal society which will enable all to live in dignity and for the eradication of exploitation. Nyerere does not see poverty as the problem since humanity has the power to overcome it. The real problem is not that some people are poor, but the division of mankind into rich and poor of which the Church is also a victim of such division since it part of the society. He therefore states that the situation where the rich has power over the lives of the poor should not be allowed to continue.

For Nyerere, there are social and economic systems which support the division between the poor and the rich which continue to widen the gap in spite of insistence on human equality and fight against poverty. He argues that the present state of the poor is unacceptable if the Church is of the view that the human being was created in the image and likeness of God. By having such belief one cannot imagine a God who is poor, ignorant, oppressed and wretched. He therefore sees the state of the poor as one created not of God but by fellow human being.

Nyerere's book is relevant to this research work because he was addressing fellow believers on the Church's role in society with particular reference to the eradication of poverty and unjust world order which dehumanizes the poor. He seems to be dissatisfied with what the Church is doing toward poverty alleviation and the need for greater urgency in their work. However, this research looked at factors that precipitate poverty and the Church's response. What the researcher therefore sought to find out are; what is the role of

the Church towards poverty alleviation in Ghana? Should the Church be partly blamed for the present state of poverty in Ghana? These are questions which the researcher sought to find answers to in this work.

Martey (1995) in writing on Jesus of history, the church and the poor in Africa, states that what Jesus did in his historical appearance on earth should be the foundation of one's understanding of who Jesus is, and his relevance to contemporary African Society. He further argues that the African Church can better understand the works of Jesus among the poor when it appreciates who Jesus is and what he stands for. In his opinion it is in the passion of Jesus that one sees humanity becoming a victim to the evil structures of human society which inflict pain and death. It is based on the suffering situation of the African poor that they want to know this Jesus and what he says about their situation. Martey affirms that the Church should be working against those structures that do not enable the poor to identify themselves with the saviour of the world. According to the writer, Jesus should be accepted by the poor as a socio-economic and political liberator who seeks to free humanity from any form of domination and exploitation.

This work was relevant to this research because it sought to address the issue of poverty and the role expected of the Church. Martey expresses the suffering of the poor as one that has been inflicted upon them by society which we do not totally agree with, since by that perspective it makes the poor only a victim of circumstances and not an active participant in determining his or her destiny. Sometimes the poor can also be partly blamed for their actions and inactions which contribute to their situation.

Nwagwu (2000) writing on the “Church and the Displaced” is of the view that movement of people across the globe is motivated by many factors. Some of such movements are the result of the many upheavals occurring around the environment being lived by the people. Some of such movements which take the form of displacement dislodge the individual to a strange habitat which is full of uncertainties and dependency. As a result, people are launched into a category of impoverishment contending with both the aftermath of the poverty, which is a situation they seek to free themselves from. The effect of poverty in Africa which is experienced in most countries has brought about want, misery and economic dependency which have displaced many citizens abroad. People are displaced as a result of political upheavals, economic frustration, social alienation and religious persecution.

In the opinion of Nwagwu the culture of poverty seems to have caught many African nations in a firm grip and has inflicted upon them misery and economic dependency pushing many people into economic frustration. In the opinion of the writer, Africa finds itself in absolute poverty which is a situation characterized by malnutrition, high infant mortality and low life expectancy. The structures of under-development and dependence in Africa are clearly the offshoots of economic colonialism of the industrialized countries on Africa under the pretence of Globalization of World Economy which leaves Africa more impoverished and deep in external debt.

The Church according to Nwagwu has been closely associated with alleviating the suffering of the poor and the ravages inflicted on the human person through poverty. There

is no alternative line of action for the Church other than to identify itself with the poor as Jesus did. There is the need for the church to give priority consideration for the poor and to help eradicate the causes of their enslavement to misery. There is the need for the Church to translate into action the gospel so as to render it as the good news that brings expected relief to the impoverishment of displaced persons.

Alleviating poverty through provision of basic necessities of life and humanitarian services for the writer has become a laudable achievement of the Church. With respect to what the Church should do in the period of displacement, Nwagwu thinks that the Church should not restrict its activities to the arrival of the displaced people, but seek also their spiritual nourishment to maintain their confidence in God. The church is therefore needed to counter the instruments of impoverishment. There is the need for the Church to live up to its prophetic mission of bringing the good news to the poor by disengaging themselves from the influence of the rich. That will enable the Church to make courageous, public and prophetic denunciation of all oppressive structures without fear of being persecuted. In her view, if the Church keeps quiet or fail to speak vehemently against the injustices meted out to the poor, then they could be seen as collaborating with the oppressors. The gospel calls on all Christians to live up to the challenge of preferential treatment of the poor and elimination of the situation of poverty , since redemption of the human person entails correcting the structures of exploitation that perpetuate material misery and the subjection of the human soul.

This view by Nwagu is of relevance to the research work because similar problems confront most cities in Ghana with special reference to Kumasi where there is a high migration of people from some rural areas and from the Northern parts of Ghana, as a result of tribal conflict, economic deprivation and other socio-political issues. Such people can be found on the streets and any available space struggling to make a living. The researcher is of the view that some of the problems of displacement are self inflicted through tribal and political conflicts as well as bad leadership by some governments in Africa.

Torres (1983) reminds the Church of its responsibility, which is to be accountable to the masses who suffer continuous deprivation and oppression. He further states that many development programmes of international organisations and governments have only increased the wealth of the ruling class and sunk the poor into deeper poverty. He therefore states that poverty is the consequence of a process where the few economically powerful people use political power to control institutions for their own private gains, since there are few historical instances where the powerful have willingly changed the system that protect their interest. Torres therefore affirms that the rising poverty challenges the Church to rethink its mission, since the poor do not feel at home in the church despite the increasing number of Christian communities. He proposes that the church should contextualize its historical theology by starting it with the poor and oppressed.

Torres opinion shows that there is growing concern about the increasing rate of poverty and the response of the Church. We quite agree with the assertion that the Church has

important role to play toward poverty alleviation which is also the concern of many people who try to blame the Church for contributing to the current state of poverty. However, this was not the only focus of this research. This research however looked at what the Church has done towards poverty reduction and the effectiveness of those efforts.

Asante (1999) relates poverty to lack of opportunities to develop ones potential, to control one's own life resulting in economic deprivation, political injustice and disorientation of lives. At the heart of poverty is the inadequate access to productive resources for the poor. Therefore poverty alleviation should aim at the fundamental changes in the structural imbalances which do not favour the poor. He is of the opinion that the effects of poverty are illiteracy, inadequate medical care, diseases, mental disorder due to poor nutrition and stress as well as lack of housing.

Asante is further of the opinion that it is the socio-environmental conditions that point to the existence of poverty, since poverty accelerates environmental degradation. This is so because the poor people have very limited economic alternatives to improve their situation. According to him, there are some affluent people who control and manipulate the economic and political system to the disadvantage of the poor, therefore at the heart of poverty is the question of structural injustice which causes impoverishment and deprive the poor their rights.

Even though we agree with the fact that poverty contributes to environmental destruction, there are others such as industrial pollution and the use of chemicals for farming and

fishing which also cause destruction to the environment. This work rather looked at the response of the church towards factors that cause poverty and how effective such policies are. It examined whether the church can partly be blamed for the present state of poverty in Ghana.

Freire (1993) expressing his concern for the humanization of his people recognise dehumanization as a historical reality. He contends that as one perceives the extent of dehumanization, questions are raised about whether humanization is a viable possibility. Humanization and dehumanization are therefore possibilities for a person, but for the writer humanization is the vocation of the people. Humanization is frustrated by injustice, exploitation, oppression, and the violence of the oppressors. It is however affirmed by the genuine desire of the oppressed for freedom and justice, and by their struggle to receive their lost humanity.

Dehumanization according to the writer is a distortion of the desire to be fully human. The oppressed therefore, will not gain their liberation by chance but through the praxis of their quest for it. They will be able to gain their liberation through their self recognition of the necessity to fight for it. The oppressed instead of striving for liberation, tend to become oppressors, or “sub-oppressors” because their vision of the new man or woman seem to be individualistic. This is due to their identification with the oppressor which makes them lose their consciousness as persons or members of an oppressed class.

For Freire, the oppressed find in the oppressor their model of “human hood”, which holds the same with revolutions, which transforms a concrete situation of oppression by establishing another. The situation of oppression seems to repeat itself since the shadow of the oppressors seems to be cast in the minds of the oppressed over a period. The pedagogy (teaching method) of the oppressed, as a humanist and liberation pedagogy have two distinct stages according to the writer. The first is when the oppressed unveil the world of oppression through the praxis or the way of teaching by committing themselves to its transformation. The second in his view is when the reality of oppression has already been transformed, and then this pedagogy ceases to belong to the oppressed and becomes pedagogy of all people in the process of permanent liberation.

Freire affirms that pedagogy must therefore deal with the problem of the oppressed consciousness and that of the oppressor, before dealing with those who oppress as well as those who are victims of oppression. As the oppressors dehumanize others and violate their rights, they themselves become dehumanized. As the oppressors fighting to be human, they take away the oppressors’ power to dominate and suppress. They therefore restore to the oppressors the humanity they had lost in the exercise of oppression. Few people deny the majority their right to be human, and for those few people who feed on oppression and injustice, there exist only one right and their right to live in peace, over and against the right to survival. For the oppressors, having more is an inalienable right, a right they have acquired through their own effort and courage to take risk. In their opinion, if others do not have enough it is because they are incompetent and lazy. The oppressor therefore see the

oppressed as ungrateful and envious of them and are regarded as potential enemies by their oppressors who must be watched.

The generosity of the oppressors is nourished by an unjust order, which must be maintained in order to justify that generosity therefore Freire sees education as a major part of the solution to the problem. A type of education that is problem-posing unveils the reality and will evoke critical reflection on the people. He the situation in which some individuals prevent others from engaging in the process of inquiry as one of violence, and it is an attempt to alienate human beings from their own decision-making into objects. One cannot expect positive results from an educational or political programme which fails to respect the particular view of the world held by the people.

The Freire sees the use of manipulation and division as means by which the dominant elites try to shape the thinking of the masses to their objectives. Just as the oppressor in order to oppress, needs a theory of action, so the oppressed in order to become free needs a theory of action that will empower them to exert themselves and liberate themselves. The researcher shares the opinion of the writer in the view that under no condition will the oppressor offer the needed solutions to the oppressed to enable him or her to become independent. The over-reliance of Ghana on the Western partners for solutions to the present economic problems will never yield the desired results.

Oduyoye (1997) sees the church of Christ to be settled permanently in Africa, yet it is necessary to ask the question about the future of the Church in the African context. She sees that many churches in Africa survived preaching about the financial breakthrough of

members, and ask what the future Church in Africa should represent. The writer deems it important for Christian theology in Africa is crafted in such a way that it responds to the African context and nature of many religious beliefs and practices. The writer sees the Church in Africa as one that depends on two basic factors: which are the gifts and economic capability of its adherents and the institutional infrastructure of the Church. She asks how the Church is prepared to respond to relevant factors in human communities when everything around it is changing.

Oduyoye accepts the fact that the Church is part of civil society and as such it cannot isolate itself from the general changes taking place. One clear function of the Church according to the writer is providing an active support base for the people who are used to living in caring communities. The mission of the future Church therefore according to her, should be one that will respond to all the needs of human life. While the affluent feel embarrassed to talk about poverty, the poor are busy dealing with their immediate situations of resisting exploitation and have no time for well developed theories regarding their deprivation. The Church should join hands with the poor to go through their struggles.

In the view of Oduyoye, the Church of the future in fulfilling the demands of the Good News of Jesus Christ in a practical way must also engage people in discussion about justice, peace and sharing. The future Church should therefore be a community which is able to present and share their resources with the least of all. The violence in our society can be eliminated, if according to the writer the future Church unites in discovering all

structures and practices that negate the quality of women and men. The mission of the Church therefore is to be relevant to the challenges faced by the African, which can hardly be done when its undergirding theology remains unchanged.

For Oduyoye, the African was drawn to the Gospel because of its claim to inclusiveness, wholeness, as well as the vulnerable and complete dependence on God for sustenance. Whereas Christianity brought the sacredness of life into sharper focus, the challenge of secularism and globalization in the socio-political system is eroding confidence in a God-centred world which finds expression in a caring human community. The Church of the future for the writer should be the agent which reminds those who govern and all who are governed, that all human beings are the children of God. A call for a theology relevant to the lives of a life loving people plagued on all sides by poverty, deprivation and death. For the writer, there is the need for a fresh effort to be made to articulate the faith for the future church. By so doing Christians and Churches will bear the fruit of justice, compassion and joy, and the world will know that they all belong to one church of Jesus Christ.

Oduyoye tries to give reasons why the African who co-existed with nature peacefully was drawn to the gospel for his or her need to be met and the expectation of the future Church if it will still become relevant in the life of the African. This work looked at what the church is doing to alleviate the suffering of the poor in Ghana and whether it is making the needed impact on the people.

1.9.1 Summary of Literature Derivatives for the Thesis

The increasing poverty situation and the widening gap between the rural people and the ruling class are mostly as a result of corruption and exploitation of the poor. These arise as a result of human greed and selfishness which are responsible for the death and pain of the poor. It is the consequence of a process where the few economically powerful, use their influence to control institutions of state for their private gains. When such institutions are used unjustly, they become corrupted and fail to deliver on the mandate for which they were set up. The people who suffer most as a result of institutional failures are mostly the poor. Poverty reduction should therefore aim at changing the structural imbalances since at the heart of poverty is the problem of structural injustice and impoverishment which denies the poor their rights (Nyerere, 1997).

It is when the poor are not given what is due them and have no place to turn for justice, that violence is initiated since that becomes the only tool available for them to use to express their frustration. There is therefore the need to work against structures that do not allow the poor to identify themselves with the saviour and to understand what he says about their situation (Martey, 1995). The church should help create a just society by making issues of development the locust for the rethinking of their worship. There is therefore the need for the church to contextualize its historical theology by starting it with the poor and oppressed (Barr, 1986). It is in this culture of poverty that theology should be rooted and emerge out of it in seeking a meaningful life. The gospel should therefore liberate and transform the poor by bringing down all oppressive systems through faith in Christ. The faith of the poor should bring about a cultural revolution essential for

development (Oduyoye, 1997). The message of the gospel should be articulated so that the church will bear the fruit of justice, compassion and joy to reflect the church of Jesus Christ since that is the only way the church can make itself relevant to the challenges faced by the poor.

1.10 Organisation of the Study

The study of this research work was divided into six main chapters. The first chapter which is general introduction to the work gave a broad idea of what the work is about. The work further considered the background information indicating what already existed which is informing the research work. The statement, aims and objectives of the study and area of study was treated. This chapter also gives reasons why the research was important to be undertaken by justifying it. The significance of the study, limitation and methodology of the research work was considered. The second chapter considered the Biblical and Theological basis for the Church's response to poverty in Ghana. The third chapter will address the state of poverty in Ghana, possible causes and their effect. This gave a better understanding of the difficulties confronting the masses of the people. The fourth chapter dealt with the presentation, interpretation and analysis of data collected on the field of study. The fifth chapter will deal with the theological reflection on the response of the Church to the poverty situation in the country. The chapter six of the research work will include the summary, recommendations and conclusion of the work.

CHAPTER TWO

BIBLICAL BASIS FOR THE CHURCH'S RESPONSE TO POVERTY

2.1 Introduction

It has been realized from the previous chapters that poverty is a major economic problem confronting a lot of people in Ghana, which calls for concerted effort to address. Poverty is a drawback which contributes to the impoverishment of many people. It deprives people from the ability to meet the basic needs of life such as food, shelter, clothing, access to good health care and good drinking water. The chapter two will give the biblical basis which makes it imperative for the church to be actively involved in addressing the poverty situation confronting the larger population of the people. This will be done by having a critical look at how some prophets in Israel and Jesus Christ addressed the issues of injustices and depravity which confronted the people, and contributory factors to their impoverishment.

The chapter three of the research work tried to give a clear picture of the extent of poverty confronting most Ghanaians. It brought into focus the extent of deprivation inflicted upon the people as a result of the poor economic conditions prevailing in the nation, which has brought about the degradation of the human person.

2.2 The state of the poor in the Bible

In the Old Testament the poor were those afflicted, wretched and the needy who suffered all sorts of social distress and ill treatment. They were those who suffered impoverishment and could not have basic necessities of life. Poverty in Israel mostly came about as a result

of invasions through wars which dehumanized the individual, drought resulting in crop failures and bereavement of a supporting family member. Asante (1999:56) is of the view that some of the factors that brought about poverty in Israel were the fact that most of the people were landless peasant farmers who were heavily taxed and were frequently at the mercy of the money lenders. He further stated that at the lowest end of the poverty scales were the beggars, widows and orphans. The rich in their desire to get richer worsened the plight of the poor to satisfy their greed by selling those in debt into slavery (Lev. 25:39, Deut. 15; 12). Some poor people were forced to mortgage their fields, vineyards and homes to get grain during the famine while others had to borrow money to pay taxes collected on their field and vineyards (Neh.5; 3-5). These taxes which were levied on the people placed heavy burden on the poor in addition to food and wine which were collected, thereby depriving the people their means of income (Neh. 5; 18).

In Israel some rich people were living in luxury gained through the oppression of the poor, dishonest business practices and bribery culminating in the perversion of justice in the courts (Amos 5:11). God's special concern for the poor and oppressed informed the strict protective regulations on debts in the law which were made to ensure that early Israelite laws protected the poor from unlawful interest charges (Ex 22:25, Lev 25; 36). The corners of fields were not to be reaped or the vineyards stripped of their fruit to enable the needy have access to them (Lev. 19:9-10, 23:22).

Individuals were also allowed to pluck grain or eat grapes belonging to another, provided they carried nothing away (Deut, 23:24-25). The Sabbath year was instituted where debts

were to be cancelled at the end of every seven years. In the year of Jubilee, debts are forgiven, slaves are liberated and lands returned to their original owners during the fiftieth year. All these were part of the law which served as protection to the poor and aimed at establishing God's purpose.

In the book of James the poor suffered from favouritism in the church since special attention was given to the rich in the society while the poor were looked down upon. This was done by providing good seat for the rich who were expensively dressed while the poor were made to sit on the floor or stand (James 2:1-13). The rich also failed to pay the wages due their workmen who ploughed their fields; therefore while these poor farmers were languishing in misery, the rich landowners were living in luxury and self-indulgence (James 5: 4-6). Innocent people were also made to suffer at the hands of the rich due to injustice and corrupt judicial system.

2.3 The Role of the Prophets in Israel

Israel became a nation when the first kings were appointed to assume both religious and political roles (Hinson, 1990:99). He further states that the religious leaders in the United Kingdom of Israel were of three sorts who are the King, Prophets and the Priests. The first kings appointed had political responsibilities and their work was to unite the twelve tribes to overcome their enemies with religious purposes since they were anointed as a sign that they were God's servants (1 Sam 11:3). The priest was to ensure that the worship of God was done in a suitable and orderly manner. This Priestly duty became the special

responsibility of the Levites. They had detailed knowledge of the regulations for worship which was passed on from generation to generation within the family.

In Israel, Prophets were formerly called “Seers” (1Sam.9:9). The prophets were people who spoke forth, proclaimed and interpreted divine revelation of God (Hinson 1990:101). They were spokesmen of God and their function was to learn God’s will for His people and nation. In spite of the experience the prophets went through, coupled with their strong desire to do God’s will they were full of compassion for the people and in most times lived among them. They were not monks or mystics who isolated themselves from the main stream of the daily life of the people. The prophets received their messages through dreams, visions and sometimes audible voice of God, and passed them to the people in a way which would best be understood by the people (Berkhof, 2000:358).

The purpose of prophecy was to relate faith to history. In those days a defeat in a war was a defeat of one’s “god”; therefore Israel’s faith would have been destroyed if not for the prophets who brought their attention to the injustice and God’s punishment. They were to preserve the faith of their people in the context of their socioeconomic changes. The messages of the prophets were all grounded in the sacred traditions of the early period. It had a firm commitment to the sacred traditions of the Mosaic covenant and the tradition of David. There was certain degree of individuality in the utilization of the old traditions by the prophets; it was rooted in the religious tradition of Israel.

The Prophets played certain role in the religious life of Israel by interpreting the truth about the past, present or future, therefore making people to seek their services for a fee or present (Num, 22:7,1Sam 9:6-8). The Prophets had special insight as a gift from God and were expected to have answers for everyday problems and foretell the future (1Sam 3:15-18). Nothing much happens without a vision, therefore for any great thing to happen there must be a great vision or dream (Larbi, 2009: 16). The Prophets of Israel felt bound to pass on the truth to people, since their words were found to be true and they were highly respected (1 Sam9:6). The “word of God” which comes to the prophet has double meaning since in Hebrew thought “word” and “event” are part of the same perceived experience. According to Antwi et al., (1993:402) the Prophet of Yahweh could build as well as destroy with the “word of God” that he uttered. The prophets called the people back to the old Yahwistic traditions, even though they applied them as they understood those traditions and made them relevant to their concrete situations. They boldly made their message relevant to their contemporary situations because they believed that Yahweh was the God of history. For the Prophets history meant the past, present and the future, therefore for the generality of the prophets, the powers who were posing a threat to Israel were nothing more than an instrument of Yahweh’s wrath.

Prophets were to protest against mere formalism in worship of Yahweh so that they could promote righteousness and warn of looming disaster (Berkhof, 2000:358). The prophets were to confront the people of their sins and the consequences of persisting in it. They also spoke messages of hope to the people if they would change their ways and turn back to God. Asante (2006:70) asserts that the prophets confront the people with God’s message

which may not be palatable particularly in the context of people who are stiff-necked and are determined to do things that are pleasing to themselves. As a result these prophets were sometimes threatened, insulted and persecuted because of their message. In times of hopelessness when the prophets proclaim Yahweh's judgment, they make known the beginning of a new movement towards salvation and hope as part of Yahweh's judgment.

In Israel there were true and false prophets, therefore some men spoke falsely in Yahweh's name by deluding the people with their own vision and spoke of God's blessing to those who despised the word of the Lord (Jer 23:16-17). To distinguish between the true and false prophet, there was the test of fulfilment (Deut.18:20-22). In the case of the prophets who foretold events which were in the future that could not be evaluated by the test of fulfilment, they were to be judged by their doctrine and any event which fell within their lifetime (Dan.4:19-37).

2.3.1 The Reaction of the Prophets to Poverty and Injustice

In the Nation of Israel there were theologians in the form of Prophets who stood firm and spoke vehemently against all forms of injustice and social evils of their time. The prophets condemned the situation where leaders and rich people took advantage of the poor and vulnerable. The rich perpetuated injustice against the poor and vulnerable by charging high interests, and in default of payment sold some into slavery.

These Prophets confronted the people with the commands of God when they were found to be doing something against His will. Due to the sensitive position the Prophets occupied,

and the confrontational nature of their message, true prophets were not normally popular. The prophets' messages were not often heeded to, but they faithfully, honestly and forcefully proclaimed the truth about God's commands. Some of such Prophets who distinguished themselves in carrying out their responsibilities of ensuring justice and the fear of God are those to be considered in this section.

2.3.2 The Prophet Micah's Condemnation of Corruption and bad Leadership

Micah was a Hebrew and an Ephramite who preached during the reign of Jothan, Ahaz and Hezekiah, who were kings of Judah (Micah1:1). He served the northern and southern kingdoms as well as Samaria and Jerusalem. The Prophet was known for his directness of speech and strong feeling of unhappiness about the injustice of his time. He spoke vehemently against false prophets and the rich who "covet fields and seize the houses of the poor" (Micah 2:2). He was however sympathetic towards the downtrodden, and sensitive to the sufferings of his people. He met opposition with great courage and emotional force with good moral ideals.

Micah predicted destruction for all the nation and leaders who were oppressive towards others. He preached against leaders who disregarded the right of the poor and vulnerable, and those who only concerned themselves with personal gain. The Prophet condemned those in Israel who perverted justice by giving judgment for bribe (Bruce, <http://www.religion.online.org>). He spoke against the situation where people of the upper class oppressed and exploited the poor and yet no one was speaking against them or doing anything to stop them. Micah spoke of the fact that while the priests were publicly carrying

out their religious ceremonies, they did that for dishonest financial reward and influence (Micah 3:5-11). He spoke against empty display of religious duties which was mixed with selfish motives leading to the perversion of faith in God. Micah stated that God's greatest desire was not the offering and sacrifices given at the temple, but faith that produces justice, love for others and obedience to God (Micah 6:8). Due to their sins the prophet said, the people shall sow but not reap, eat but not be satisfied, tread grapes but not drink wine (Micah 6:14-15).

2.3.3 The Prophet Amos call for Social Justice

Amos, a prophet from Southern Judah who lived at the same time as Hosea was called by God to prophecy against the northern Kingdom of Israel during the time of King Jeroboam II in the last years of Israel before the fall. Amos denied any previous connection with the formal religious community and addressed himself as not being a "prophet nor a prophet's son but a shepherd and a dresser of sycamore fig tree" which shows his familiarity with rural life and gives an indication that he was a productive farmer (Amos 7:14). He was unique in his bold ministry to the Kingdom of Israel, although he came from a town in Judah.

Amos ministered at the time of Israel's greatest material prosperity which was limited to the wealthy. There was notable religious piety and apparent security by the people, but what Amos saw was idolatry, immorality and the rich getting richer at the expense of the underprivileged in the society for they "oppressed the poor and crushed the needy" (Amos 4:1). The seeming security the people were enjoying made them to forget about their God.

Immorality was rampant and the prophet saw the only escape of the people from the judgment of God was repentance.

Amos denounced sin and called for social justice which made him to collide with the false religious leaders of his day. The rich gained their wealth by trampling on “the poor and take from them levies of grain”, they also cheated the poor by undertaking dishonest business practices (Amos 5:11). Bribery at the courts denied the poor justice and Amos condemned the exploiters of the poor who claim to be God’s people (Amos 2:7). He said that the rulers afflict the righteous, take a bribe and disregarded the needy (Amos 5:12). He spoke against the hypocrisy of the religious leaders who were not living up to expectation while doing all the right religious practices.

Amos declared that God rejects the offerings which people made at the holy places since it was not an offering of their lives. According to him the Lord “despises their festivals, and take no delight in their solemn assemblies and offerings were made as a show” and not out of love for God (Amos 5:21). People were therefore doing things for their own pleasure rather than to please God. He stated that God will punish the sins of the people for the breach of the law. He further stated that God’s special relationship with Israel puts much responsibility on them to do right thing, by ensuring that justice and righteousness prevail.

2.3.4 The Prophet Nehemiah’s Opposition to the Oppression of the Poor

Nehemiah was a man of character, persistent in prayer. He was one of those who returned from exile in Persia to Jerusalem. After his return from exile he found a disorganized

people and a defenceless city with no walls to protect it. He was also confronted with great outcry from his people against their oppressive Jewish brethren. Some of the poor were also forced to mortgage their fields, vineyards and houses to get grain because of famine. The poor had to pledge their fields, borrow money to pay taxes levied by the kings on their fields and vineyard (Nehemiah 5:1-3). Some parents out of poverty and indebtedness had to force their sons and daughters into slavery and did not have the power and means to redeem them, since their fields and vineyards were in the possession of the lenders (Neh. 5:5).

Nehemiah on hearing about the oppression of the poor and disadvantaged was filled with anger and became greatly distressed. He accused the nobles and officials of demanding high interest from their fellow brethren. He then requested that they sell the brethren whom they have enslaved to him, and restore to them their vineyards, fields and the interest on money, grain and wine (Neh. 5 :11). This he did so that it will enable him to set the slaves free. Fields, vineyards, olive orchards, houses and other things which the lenders had exacted from the poor and powerless were to be returned to their owners (Neh. 5:11-13). The nobles and officials agreed and restored the properties to their original owners without asking for anything in return. Nehemiah as part of demonstration of good leadership did not demand the food allowance which was allocated to the governor during his stewardship as had been done by former governors who had been before him because he feared the Lord (Neh. 5:14-16).

These prophets in their reflection on God proclaimed a kingdom of peace, which demanded a loving response through the show of love for fellow human beings. They talked about a kingdom which is established on justice, the defence of the rights of the poor, the punishment of oppressors and life without the fear of being enslaved by others. The role that these servants of God played in the socio-cultural, economic, political and religious life of their people should be seen as an example for the Church which is also being confronted with similar socio-economic situation in Ghana.

2.4 Jesus' Attitude towards the Disadvantaged and Injustice

Jesus is God personified in the flesh by taking the form of man and to live within the human society (John 1:1-2). In the view of Pfeiffer et. al. (1959:13) it is in Jesus alone that the gospel of God's grace was centred and it is in him that the fullness of God was pleased. It was in him therefore that God became man. Jesus identified himself with the difficulties and suffering of humanity so that hope will be given to the hopeless. This finds expression in the words of the apostle Paul in which he stated that even though Christ Jesus was in the form of God, he emptied himself to take the form of a slave by being born in human likeness (Phil. 2:5-7). The life of Jesus can be described as simple and humble since he was born in a manger by a poor family and did not belong to the affluent class such as the tax collectors, Scribes and Sadducees of the time. The life of Jesus reflect the condition of the poor and his passion represent the struggle of the oppressed against injustice.

Christ in his ministry exercised these functions in such a manner that they were generally fused together. Jesus Christ salvific work for the spiritual and bodily welfare of humankind

was rooted in his divine nature (Orobato, 2008:79). Jesus broke the social barrier by healing people with diverse kinds of diseases and sicknesses, as well as those who were seen as social outcasts (Mt. 20:20). He also associated with those considered as sinners by saying that those who are well do not need a physician, but those who are sick (Lk.5:31). In the Jewish thought, certain misfortunes that happen to an individual were attributed to punishment from God as a result of the person's sinful acts or that of his parents.

People who were afflicted with deadly diseases or born with deformities of any kind were discriminated against in the Israelite society (Asante, 1999:56). Such people suffered different forms of discrimination and humiliation such that most of them had to beg to be able to take care of themselves. Healing the sick of physical ailments was one of the ways Jesus could help reduce their poverty since it enabled them to engage in economic activities. For some of such people, life was always a struggle to survive which was coupled with social humiliation. One of such disadvantaged in society was the widow at Nain who had lost her only son and Jesus had compassion for her and brought her son back to life (Lk.7:14).

The gospels therefore show Jesus as being sensitive to the suffering of the poor and enjoined his disciples to do the same. Jesus is depicted as a person who was always reaching out to those at the bottom of the social pyramid. Jesus commanded that one should have love for his or her neighbour. When Jesus expanded the traditional meaning of who a neighbour was, it turned out to mean anyone who is in need. Even though Jesus was eager to accept people who were well placed, he made it clear that all, regardless of social

position needed to repent and begin to demonstrate love towards each other in words and actions. For this reason Jesus invited the rich young man to sell all of his possessions and give the proceeds to the poor and become his follower (Matt. 19:16-30). Jesus demanded of his followers an attitude to serve others (Bruce, [http:// ww.religion.org](http://ww.religion.org)).

Since money represents power, authority and success it makes it difficult for those who have a lot of it to give it up for anything including a loving relationship with others. It is such attitude that Jesus strongly speaks against. Jesus demanded a change in the way society had been divided into classes according to ones wealth and influence by saying to the rich that, “when you give a banquet, invite the poor, the cripple, the lame, the blind and you will be blessed” (Lk. 14: 13). Jesus in emphasizing the need to care for the underprivileged in society, said that as we do to one of the least who are members of the society, it has been done for him (Matt. 25:35-36).

Jesus cared for those in need by feeding the crowd of four thousand (Mk. 8; 1-13), and crowd of five thousand (Mk.6; 30-44) who had assembled to listen to him. This signifies that Jesus took care of both the spiritual and physical needs of his listeners. Jesus also broke the social class system of his time by eating with sinners and healing the afflicted. He vehemently spoke against those who showed no mercy to the poor and disadvantaged in the society. While the gospels say the sick and infirm were cured by Jesus, the poor were comforted (Math. 11:5). In every society there is the need for laws and rules to regulate people’s activities to ensure social cohesion and peaceful co-existence. This

makes it important to have well trained and knowledgeable people to interpret such laws to ensure that the right thing is done.

What seems unfortunate in any society is to have people who interpret and enforce the law, but they themselves do not obey or live up to the demands of the law. Such was what Jesus came into confrontation with in the life of the Pharisees and lawyers when he said, “You load people with burden hard to bear, and you yourselves do not lift a finger to ease them” (Luke. 11:46). He further reprimanded those who hide behind laws and rules to let people suffer while they themselves do not live up to those same rules (Luke. 13:15-16). The Pharisees hid behind their own set of laws to evade their obligations towards their neighbours. The law was therefore used to rationalize why they are unable to fulfil their obligation to care for others in need. Jesus demonstrated that taking care of the needs of people was more important than rules and regulations.

CHAPTER THREE

CAUSES AND EFFECTS OF POVERTY IN GHANA

3.1 Introduction

Poverty is one of the many economic problems confronting the nation since independence. According to Taylor (2003:4), the state of poverty is the inner feeling of the poor people and their state of mind, which results in the poor people easily undergoing anxiety and stress associated with the continuous struggle to survive with limited amount of resources at their disposal. As a result of this many governments that have ruled Ghana have tried to implement different economic policies in an attempt to reduce the level of poverty to ensure better living conditions for the people.

Unfortunately most of these economic policies did not take into consideration the peculiar situation prevailing in the country. Such economic policies were mostly not informed by the situation prevailing on the ground. They were rather developed by the donor partners and imposed on the nation as part of conditionalities for external support which mostly resulted in failure to achieve the expected results without much improvement in the living standard of the people. It rather brought with it many economic hardships on the people without changing much the fundamentals of the national economy to bring about growth to spread wealth.

According to the New Partnership for Africa's Development (NEPAD) (nd: 2) document, in the 1980s the Bretton Woods Institutions introduced the Economic Recovery Programme (ERP), Structural Adjustment Programme (SAP) and later the Highly Indebted

Poor Countries (HIPC) Initiative which were all part of an attempt to improve upon the economic conditions in developing countries. The document further states that there were other policies which also came into place in the subsequent years which were the Lagos Plan of Action of 1981 and the United Nation's Programme of Action for Africa's Economic Recovery and Development (UNPAAERD) of 1986 which were all aimed at enhancing national development. In spite of all the efforts put into the implementation of these economic programmes, it seems that the level of poverty continue to increase among many Ghanaians and the gap between the rich and the poor continues to widen while there are pronounced disparities in income distribution between rural and urban communities. The overall effect of poverty on the populace as a result of the poor performance of these economic policies is multi-dimensional. The final consequences are increasing poverty with the resultant effect on social cohesion and national stability which therefore calls for proactive measures to address it.

3.2 The Level of Poverty in Ghana

One is said to be poor when that individual is living on an income which is less than two-thirds of the national average income (Ghana vision 2020, 1995:7). Poverty denies a person choices and opportunities leading to the violation of one's human dignity which results in lack of capacity to participate effectively in society. Ayeetey et al., (2008:2) states that, there are indications which show the significant movement of the nation's economy in and out of poverty, and the perception is that the state of poverty in Ghana is worsening. The relationship that exists between economic growth and poverty in most

cases is unclear, since there is the growing perception that the number of poor people living below the poverty line has not changed in relation to economic growth.

Poverty seems to be predominantly a rural phenomenon with almost all those suffering from hard core poverty living in the rural areas, though the incidence of poverty in urban areas has also increased (Ghana vision 2020, 1995:7). Poverty is also prevalent in some parts of the country than others with the hardest hit areas of poverty being the mid-coast, the Volta basin and the northern savannah with more than fifty percent of the population being poor (Ghana vision 2020, 1995:7). There are pockets of poverty in Southern Ghana with high levels of economic deprivation which can predominantly be found in the central Region (Ghana Living Standard Survey-5, 2008: 13). Poverty is therefore in most parts of Ghana and as a result demands prompt action to remedy the situation.

There seems to be a gender dimension to poverty with most indications showing that women face higher level of deprivation compared with men, and with respect to income poverty is higher among household with higher dependency ratios (Ghana Living Standard Survey-5, 2008: 13). There seems to be pronounced disparities in income distribution between rural and urban communities and these disparities reflect in the significant differences in expenditure patterns that exist between urban dwellers and that of rural inhabitants in different parts of the country (Ghana vision 2020, 1995:17). The different income levels between the rural and urban centres, has a resultant effect on the expenditure patterns which is higher in urban areas as compared to the rural areas.

It is estimated that over one-third of Ghana's population lives in poverty and those in hard core poverty are estimated as seven out of every hundred who live on less than one-third of average income (Ghana vision 2020, 1995:7). Disparities in income levels between the urban and rural areas affect a person economically and access to basic social services. The rural poor have been found to be predominantly vulnerable; with children being most at risk. There is therefore the need for effective solutions to eliminate the structural problems which have created this cycle of poverty, resulting in the growing poverty rate in the form of mass malnutrition and declining living standards in most villages and urban shanty towns in most African countries including Ghana (Iliffe, 1992:1). In most instances the heroism in African history is found in the struggle of ordinary people against the forces of nature and the cruelty of poverty imposed by fellow human beings, but not in the deeds of kings. It is therefore no wonder that many political leaders that have administered the affairs of this nation when seeking the mandate of the people, have used their willingness to reduce poverty as part of their political campaign.

Poverty is not only inimical to human dignity but a threat to the survival of the human race and a form of injustice. The level of poverty in Ghana is unacceptable when one looks at it with respect to the resources available to the nation for its development. One is tempted to admit that the current poverty situation in Ghana is a demonstration of improper planning, human greed and selfishness, as well as lack of good leadership. It is therefore worth considering some of the effects of poverty on the people and nation as a whole, and some possible causes as well as the effort being made by government to address it.

3.3 Some Causes of Poverty in Ghana

Poverty is not something that one is born with but is caused as a result of certain social, environmental and physical changes which affect the person. Some people are also poor because of unjust structures which may be economic or social which has been erected by fellow human beings because of greed and selfishness. It is therefore important that we know some of the possible causes of poverty in Ghana so they can be properly addressed to create a just society where all will live in dignity.

3.3.1 Structural Weakness

Structural weakness is when systems which have been set up to support national development fail to work as expected due to internal or external influences. It is sometimes caused when people who have been put in positions of trust fail to perform their responsibilities creditably by either turning a blind eye to abuses or sometimes through sheer negligence of duty (Asante1999: 98). Such people normally do so in order to satisfy their own selfish interest while putting aside the national interest thereby putting the national economy into disarray.

Ghana as part of her economic recovery has adopted many economic and social policies to overcome the steep economic decline which affect mostly the rural poor, who are particularly vulnerable, with women and children mostly at risk from those effects. It is clear that Ghana is yet to achieve sustainable accelerated growth. Effective solution to these structural problems requires the elimination of the conditions which have created a circle of adverse cumulative causation of poverty which need to be addressed.

The centre of gravity of Africa's economic development is still outside the control of most African nations (Knight 1994:70). This is so because most economic policies are imposed on Ghana as part of conditionality to loans and grants from development partners. Such harsh economic conditionalities have deepened the poverty situation of most people without much improvement in the living standard of the people. As a result of these difficult economic policies, the living standards of many people have worsened while the economic structure is still dependent on the goodwill of the developed world.

The nature of poverty is such that it affects the social, economic and political life of the nation. Some of the factors that precipitate poverty include low levels of productivity which depress national income thereby severely limiting the resources available for investment and the improvement in economic and social services. On the social side, the lack of financial resources for the expansion of basic social services mostly leads to deplorable living conditions and poor health.

There are also instances where unfavourable world economic situations make economic structures put in place to speed up poverty reduction ineffective. According to the Ghana Poverty Reduction Strategy (2003:30), Ghana's economy remains fragile and very vulnerable to external economic difficulties in the formal sector; therefore whenever there is an increase in oil prices in the world market, the country's economy becomes destabilized which affects the rate of inflation with the rippling effect on transport cost,

goods and services. These external economic influences frustrate efforts at enhanced economic growth which will lead to improved living standards.

In well structured economies when resources are injected into the social framework or community, the nature of the existing system determines the allocation and use of such resources. However in an unjust social system or structure, the allocation of more resources according to Asante (1999:183) only leads to an increase in the level of inequality and exploitation of the disadvantaged. Effective solutions to these structural problems therefore require the elimination of conditions which has created a circle of adverse cumulative causation which needs to be addressed. Asante is of the view that, poverty reduction policies which is understood as a development process that seeks to help the poor, should be aimed at changing the fundamentals in the overall social framework for better results to be achieved. This should be seen as a matter of necessity since the causation factors of poverty are multi-dimensional and demands multi-sectored approach in resolving it. It is therefore apparent that any policy aimed at poverty reduction will not achieve the needed result until there is a conscious effort to address structural weaknesses within the economy.

The 2012 Auditor-General's Report indicated that the non-enforcement of penalty clauses by the Customs Division of the Ghana Revenue Authority emboldened some Oil Marketing Companies to unduly with-hold state funds, resulting in some huge revenue loss to the state, depriving it the badly needed funds for development (<http://www.ghanaweb.com>). The unfortunate aspect of the situation is that while many

governments have shown the desire to deal with poverty, their actions and inactions sometimes contribute to the perpetuation of poverty. This is due to the fact that there are some policies that only go to drain national resources which are meant for poverty reduction programmes, since most of the money which is meant to support such policies ends up being spent on administrative work with only a small percentage going to the actual implementation of such policies.

There are also instances where poverty reduction policies are not informed by the target group whom such policies are meant for, therefore such policies end up not being owned by the people and as a result become a failure and waste of financial resources. Some of these structural weaknesses can be found in many aspects of the nation's economy and it is certain that the future development of Ghana's economy therefore depends on the civil service which oversees the implementation of government policies becoming more dynamic and efficient as a secretariat for developmental policy analysis aimed at formulating and developing poverty reduction programmes with minimum bureaucracy.

3.3.2 Poor Agriculture Practices

The agriculture policies of Ghana have not been the best in terms of ensuring constant food supply aimed at food sufficiency and ready market for farmers to improve their living standards. This is happening even though agriculture is seen as the single most important sector which contributes greatly to the economic growth, income generation and employment for a majority of Ghanaians (Ghana Living Standard Survey-5, 2008:36). The Ghana Living Standard report further states that in spite of the many difficulties that

confront the agriculture sector, Ghana's economy continues to be dominated by agriculture sector, even though the share of the services sector in Gross Domestic Product exceeds that of agriculture in terms of growth. The poor performance of agriculture relative to the average annual population growth rate calls for worry, and it has been attributed to several factors. There is over reliance on agriculture without the needed complimentary measures towards increased production to enhance food security.

The low level of technology used by most agriculture producers is a great impediment to the development of the agriculture sector. Farmers after many years of technological advancement in the field of agriculture are still using the old way of land cultivation which is labour intensive and unprofitable due to its capital intensiveness. The over dependence on climate conditions, especially rainfall patterns makes agriculture a highly risky area for investment. The lack of adequate irrigation facilities in the country and the continuous over dependence on rain fed agriculture is a major hindrance to food sufficiency. The unavailability of irrigation facilities has limited most farmers to certain seasons of the year for farming activity thereby seriously affecting the profitability of their work. Due to this technological gap in agriculture production, food production and farmers' income levels are greatly affected whenever there is an unfavourable weather condition in terms of a change in the rainfall pattern.

Lack of feeder roads and good transport system to farming communities for farmers to cart their food to marketing centres is also a major hindrance to food production and sufficiency. As a result of this most of the agriculture products get rotten on the farm lands

resulting in financial debt to some of these farmers. Those that are able to bring their products to marketing centres have to do it at a very high cost due to transport charges. This brings about the high cost of locally produced foods items as compared the imported ones. The lack of good transport system sometimes compel farmers to walk long distances before being able to transport their products which comes to compete with the cheap imported agriculture products.

It is very unfortunate that after many years of nationhood not much has been done at diversification, and farmers are still producing mostly the traditional crops such as cassava, plantain, corn and export crops such as cocoa as raw materials for export with no additional value. There also seems to be no clear policy direction to change the agricultural products into semi-processed goods. Since most of the cocoa beans, minerals and timber products have no value added to them, therefore not much is being derived from export as compared to the value of imports. This makes it almost impossible for government business and development to go on without seeking external assistance to support the budget. The non-existence of storage facilities and inadequate food processing plants hinder food processing in the country.

Farmers after working so hard on the farms and improving production, end up getting most of their products going to waste due to the absence of these facilities. These farmers become engulfed in debt thereby making them poorer due to their inability to break even. After going through these difficulties, these farmers have to also compete with highly subsidized agricultural products from developed economies making their products non

competitive in the market. Knight (1994:70) is of the view that a careful study of the cost of rice production in Africa and that of South East Asia, one can come to the conclusion that Africa can never compete on an equal footing with them. It is therefore very clear that if the nation's agricultural production could be moved out of its traditional subsistence nature into the modern market economy, then the country would have to develop her agriculture sector such that it will have a solid foundation for growth and prosperity.

3.3.3 Misapplication of Public Funds

Public funds for the purpose of this study are incomes generated from taxes, exports, loans and grants. Misapplication according to the Longman Dictionary is to use something incorrectly or for the wrong purpose other than what it has been intended for. The misuse of public funds can therefore be defined as the improper application of public funds to the detriment of projects and programmes aimed at helping deprived communities to speed up economic growth. Such corrupt practices are some of the major problems in many government agencies and institutions and responsible for many poorly executed projects. Transparency International (TI) defines corruption as the abuse of entrusted power for private gain (<http://www.theghanaijournal>). Transparency International sees "Private Gain" to include gains which come from economic actors close to family members, political party and institutions in which the economic actor has a financial or social interest. When people have personal interest in such matters rules or laws are not followed but compromised to favour certain people resulting in poor execution of projects at a loss to the state.

Some institutions have expressed different opinion with respect to the definition of Transparency International. Corruption leads to the betrayal of public interest in exchange for a narrower benefit which may be personal, partisan or some other social group interest. The act of corruption is therefore perpetuated when there are weak systems and institutions of accountability, lack of checks and balances as well as a general state of moral decadence. Corruption can therefore arise in political bureaucratic and private offices.

The United States State Department report for 2010 on human rights in Ghana stated that corruption is in all branches of government agencies, despite laws providing penalties for official corruption (<http://www.ghanabusinessnews.com>). The State Department report cited the Ghana police and judicial officials as most guilty of the offence. The police the report states, set up barriers on roads to extort money from motorists, while the judicial officials accept bribes to expedite or postpone cases or intentionally misplace records to favour certain clients to the detriment of others in a case.

The negative effect of corruption is quite enormous, since it undermines democratic institutions and good governance by subverting formal processes which have been instituted to ensure transparency and fairness. Corruption or misapplication of public funds therefore erodes institutional capacity of government in her proper function as procedures are disregarded. It steals resources from education, health and other critical areas of the economy to reward incompetency and dishonesty while penalizing enterprising and honest citizens, resulting in the aggravation of political and economic inequalities. It deprives ordinary people of responsive and even-handed public administration. It therefore

undermines economic development by generating considerable distortions and inefficiencies. Corruption impedes poverty reduction, effective delivery of goods and services and frustrates economic growth while increasing the cost of business. It generally increases poverty levels; erode political legitimacy since people lose confidence in the governance system while international credibility of the nation also reduces.

Weak public financial managements are highly vulnerable to corruption. They therefore facilitate criminal activities such as drug trafficking since officials charged to prevent drug sales when induced, compromise in their law enforcement. It also sometimes brings about violent behaviour by victims of the act when they have no means of seeking justice. According to Ghana Integrity Initiative (GII), from 1999 to 2008 the Corruption Perception Index (CPI) has shown that Ghana is far from winning the fight against corruption as a nation (<http://www.theghanaijournal>). The present high cost of government projects is of great concern in terms of the nation getting value for money.

It is unfortunate that certain projects undertaken by government at certain cost could cost less if such same projects were done by the private sector. What is surprising is that the price level comes down with appreciable difference which raises a lot of concern for many people with respect to the nation's seriousness in proper and efficient use of resources. It is therefore apparent that corruption and other institutional inadequacies have been the cause of increase in transaction cost for most economic endeavours and this has been the experience in Ghana at different times in her economic development.

In Ghana poverty continues to inflict a lot of pain on many people in spite of the many natural resources available for economic development. The inability of the nation's leaders to identify the right projects that need to be seriously embarked upon and to address the leaking of the public purse, has resulted in failure to bring about the needed results for economic development. This has become a great hindrance to the nation's development. It is therefore certain that wrong priorities bring about poor results, culminating in the level of poverty being experienced by the masses of the people. Until leaders of developing countries including Ghana begin to realize the importance of health, education and agriculture as priorities for meaningful national development and allocate enough funds to support such ventures, their attempt at development will continue to be a mirage rather than reality.

3.3.4 The Mentality of some Ghanaians

Mentality according to the Oxford English Dictionary is the particular attitude or way of thinking of a person. It has to do with the mind set, values and perception of a person about life. It is very unfortunate that the educational system handed down by the colonial masters has affected every aspect of national life including the very mind-set of most people such that everything from the Western countries, including their moral values is wholly accepted without critically analyzing their implication. As a result of this the nation and her people do not place much value on what has been developed indigenously. The attitude of not valuing what we have impede development and national cohesion whiles affecting every aspect of national life, be it social, economic or political system which are contributory factors to the current level of poverty. Such mind set slows down economic

growth; hinder the progress of the nation and waste scarce national resources. It is shown in the maintenance of national facilities, the inflow of second-hand goods, indiscriminate disposal of refuse, our attitude towards state property and the level of environmental destruction which affect national development.

The maintenance culture as a nation is a contributory factor to the state of poverty in Ghana. There are many instances where projects which the nation has invested so much money into has been abandoned or left to their fate. The unfortunate aspect of this situation is the fact that the money spent on such projects is mostly loans which have to be paid with interest. Most governments out of bad planning or in their desire to seek cheap popularity engage in ambitious projects which have no bearing on transforming the economy or able to reduce the poverty levels. Such projects are discontinued by succeeding governments driving the nation into deeper indebtedness to complete them. The nation will have to find another source of money to undertake such projects again. There are many roads and buildings which would have needed less amount of money to maintain, but because of poor maintenance culture such projects have been allowed to deteriorate beyond repairs. In most of such situations the nation will then need to seek for money to construct new ones at a greater cost.

The attitude of many people including those in leadership positions seem to suggest that the nation cannot do anything on her own in terms of development without the support of her colonial masters or their blessing. It is therefore not surprising that most governments and policy makers will go all the length to implement economic policies they have little

input in. The First World's greatest success is the hold it has managed to have on some elite policy makers' right at the heart of the Third World ideologies, whose schemes run repressive states for the benefit of the developed economies (Abraham et. al. 1986:1996). This has resulted in deepening economic difficulties, massive poverty, large scale oppression, and the vicious noose of external debts for most developing nations. With such mind set it is not surprising to go to certain departments of state to see some workers and heads of departments conducting their own private business with state facilities. There are those who will also report late and yet be the first people to close from work even when the time is not due. Most projects undertaken by governments are either undertaken by foreign contractors or with their technical advice at a greater cost even though such expertise in most cases may exist within the nation. It is therefore important that true development is seen within the context of self-reliant growth and not dependency which seems to be the current pattern.

The development that could stand the test of time should find its foundation emerging from the ingenuity, creativity and participation of Ghanaians acting in the national interest to solve the problems confronting the masses of the people. According to Asante (2003:4), any authentic and self-reliant policies for development should be able to bring about the needed transformation of the people as well as bring about a change in culture, attitude to work, concepts, skills and social systems. It is therefore important that Ghanaians be it government or policy makers begin to have confidence in themselves and properly make very good use of the resources both human and natural effectively for national growth.

There is therefore the need for the nation's policy makers to be transformed by the renewal of their minds from western ideologies and begin to develop economic policies taking into consideration the nation's peculiar situation. It is important to have this rethinking that will bring about an intellectual revolt among the nation's policy makers against the long held view that growth in the national economy and reduction in inflation will spread development for the benefit to the poor which has not been so. Contrary to such expectations, economic growth, increase in output of goods and services had failed to go down to the poor within the society. What it has rather done is that it has widened the gap between the poor and the rich, with the poor continuously being poorer and the rich richer.

3.3.5 Unjust Social Structures

According to Annoh (2005:20), social systems are there to empower members of that society through the transmission of her cultural heritage which consist of accumulated knowledge, skills, ideas and attitudes to prepare them to live a meaningful life and serve the society. Social systems are therefore put in place to help people to in other to adapt to the changing environment. What is regrettable is that there are some traditional and cultural practices which have retarded the progress of the nation whiles at the same time contributing to the poverty situation of the people. The widowhood rites of some communities deny the woman the opportunity to work for months. When that happens the woman is deprived of means of income to look after the children.

Some of the obsolete cultural and traditional practices are Female Genital Mutilation (FGM) and Trokosi, which do not serve the interest of young girls. These are mostly

practiced in the Upper West, Upper East, Brong Ahafo and Volta regions of Ghana (www.ghanaweb.com/GhanaHomePage). These practices are more prevalent in the rural communities, with no education, financial assistance and protection from violence. Most of the street children in Ghana are the result of the breakdown of the social values which derived its strength from the extended family system. With the children of the poor being left to their fate, they are left with no choice but to find other means to make a living. Such children therefore become sex workers or engage in other social misfits as a means of living. Some women are denied the opportunity to take active roles in certain economic activities due to certain cultural beliefs such as widowhood rites which subject them to various maltreatments at the death of their husbands. The increasing economic demands on households as a result of microeconomic policies are borne disproportionately by women (Paris, 2009:62). Although many women are involved in agriculture most of such women are poor and do not own the land.

3.3.6 Environmental Destruction

The relationship between the environment and poverty seems to be a double edged sword since ones environment can contribute to the person's poverty situation and ones poverty can also be a motivational factor to destroy the environment. Lack of employment avenues has forced many young people in mining communities to engage in illegal mining at the risk of their lives which has resulted in the pollution of water bodies, destruction of the soil fertility and deforestation. The environmental conditions therefore affect the way of life of the people be it negatively or positively. In some cases modern technology is used to change the existing environment to serve the needs of humanity or what exist within a

given environment is used to serve the needs of the people which sometimes lead to environmental destruction.

Environmental destruction is as a result of human mismanagement of things around or the irresponsible exploitation of the surroundings of a person (Asante 1999:83). In Ghana the continuous destruction of environment through bush burning, mining activities, sand winning ,charcoal burning, improper disposal of waste be it liquid or solid all contribute greatly to the poverty situation, due to the level of destruction such pollution cause. The improper disposal of rubber bags and bush burning causes the soil to lose its fertility thereby depriving many farmers of their means of livelihood due to poor yield. This contributes greatly to the cost of production and level of poverty among farmers. There are many instances where river bodies which serve as means of drinking water have been destroyed by mining activities thereby denying many villages access to good drinking water.

A research commissioned by WACAM , Human Rights and Mining Advocacy which is a nongovernmental organization (NGO) on water quality in mining communities around Obuasi and Tarkwa has revealed that about two hundred rivers had been polluted by cyanide and other heavy metals in the mining areas (file://c:/users/circuitcity/). The activities of illegal mining were also seen as contributing most to the problem of pollution. It is quite certain that the prolong injection of cyanide and heavy metals in rivers and water bodies has serious health implications apart from limiting access to fresh water.

The livelihood context of the poor often comes about as a result of the combination of factors such as low human, natural, physical and financial capital. People living in areas which lack the needed resources to live a meaningful life are often worse off in terms of environmental destruction as compared to those with better livelihood characteristics living in other areas. Chronic poverty is therefore often more prevalent in areas with low job opportunities and where alternative means of livelihood are limited. People living in places where the fertility of the land is bad with low level of rainfall will always find themselves not being able to make enough income for living. Such people due to their limitations in terms of being able to use the resources available to them end up destroying the environment to make ends meet. The cutting of trees in some rural areas for charcoal production and the uncontrolled illegal mining activities which end up destroying the river bodies which serve as drinking water are all the result of people's desire to make a living.

3.3.7 Increasing Debt Burden

National debt is the money owned by the state in its corporate capacity (Oxford English Dictionary). Ghana is currently grappling with how to effectively manage the debt stock since the nation's income is not able to meet her expenditure. As a result of this the nation continues to rely so much on external donor support in terms of loans and grants to meet her budgetary expenditure. There is therefore great concern about the nation's mounting debt, and when as a nation we will be able to provide our own resources most of what is needed for national development.

A report from Bank of Ghana states that from Independence to the end of 2008, the nation's debt stock was eight hundred and three million dollars and from 2009 to March 2011 the nation has contracted additional loans amounting to about eight hundred and eight million dollars (<http://www.ghana.gov.gh>). The report further states that at the end of the first quarter of the 2011 fiscal year alone the country's public debt was hovering above twelve thousand, six hundred and seventy-five billion dollars (<http://www.ghana.gov.gh>). The mounting debt burden gives an indication that the Nation will find it difficult to develop a sustainable economy out of over reliance on foreign assistance as is being done by her leaders.

Even though borrowing seems to be the easiest and readily available means of having access to funds, it becomes very expensive at the end due to the interest rate charged on these loans. The increasing public debt burden is as a result of increase borrowing by government from bank and non-bank sectors .The debt burden is worrying since so much of the yearly income would have to be spent on debt servicing thereby depriving the nation of the needed income for development since the debt will have to be paid at a higher cost to the economy.

Debt also deprives the Nation the opportunity to determine what is really needed for her development since the determination of what should be done with these loans and grants are dictated by donor partners who have their personal interest which may not be the essential needs of the nation. It is very clear that even though external assistance can help in promoting national development, it must be fully integrated into the national effort and

applied for the purpose of which it is meant to benefit. What is therefore needed is not just simply growth in the economy, but a complete restructuring and transformation from the state of dependency to self-reliance.

3.3.8 Poor Leadership

Leadership according to is the ability to influence people. A successful leadership is one that does not only point to the way but takes the lead to serve. Maxwell (1993:163) is of the view that the greatest victory a leader can win is over his character, and that is having self discipline. From the above definitions, leadership may also be defined as the ability of a person to influence others and be able to inspire people to follow him through his action by establishing a caring relationship for his followers to feel and to be attracted to. It is also the ability to successfully integrate and maximize resources available within the given environment aimed at social development.

It is unfortunate that for many years various governments due to greed and selfishness have failed to offer the needed leadership to the nation and therefore unable to bring about the needed improvement in the living condition of the people. This has therefore resulted in high level of poverty which has led many people to support populist policies that has been self-defeating. Ghana had gone through military regimes and political instability in her attempt to come out with acceptable system of government. Leaders that have overseen such military regimes had divided, brutalized and polarized the people. Military regimes preside over undemocratic and non-participatory political system, and are not accountable

to anybody. Many politicians as a result have used tribal issues to divide the people and sometimes instigate one tribe against the other with the aim of consolidating their position.

According to Todaro et al., (2009) the extreme income disparities among people in any nation strengthen the political power of the rich and their economic bargaining power which is used to encourage outcomes favourable to themselves. This breeds excessive lobbying, bribery and resources are diverted from productive purposes that could lead to faster growth for the benefit of all. The focus of policies is therefore often directed towards redistribution of the existing economic pie rather than on policies to increase its size.

Kwasi Sarpong (2012), the Archbishop Emeritus of Kumasi in giving his verdict on the politics and leadership of Ghana said the nation's politics is dictated by the vices of greed, selfishness and pride, therefore most of the nation's leaders are selfish and they arrogate to themselves the blessings of the nation. It is because of this that such leaders experience the frustration of their followers, since they lack the proper character for leadership. The stability of any given democratic system however depends not only on economic development but also upon good and effective political leadership.

3.3.9 Judgment Debt

Judgment debts are debts that have been reviewed in a court of law by a judge to be valid, ruled in favour of the creditor and the debtor ordered to pay the amount specified to the winner of the law suit (<http://www.wisegeek.com>). The nation of late has to battle with a lot of cases in the law courts both at home and abroad resulting in huge financial loss to the

state as a result of judgment debts which has come about as a result of some public officials' indiscretion in the exercise of their duties. The government of Ghana between the years 2001 and 2011 alone incurred debt to the tune of six hundred and forty-two million Ghana Cedis as judgment debt. Out of the amount, one hundred and seventeen million was paid in the year 2010 and two hundred and thirty one million Ghana Cedis in 2011 respectively (<http://www.ghanaweb.com/GhanaHomepage>). Some of these debts were as a result of molestations by members of the security agencies, wrongful dismissal of government employees, compensation for accidents caused by some public officials and wrongful demolition of private properties.

The Auditor-General's Report indicated that the two hundred and seventy –six million Ghana Cedis judgment debt, represents eleven percent of the total government administrative expenditure and this great loss of money to the state could have been avoided if officials of state had take precautionary measures in performing their official duties. One is therefore tempted to ask whether some people put in leadership positions are incompetent or it is sheer negligence of duty that is why the state continues to lose such huge sums of money in the performance of their duties.

Why is it that it is only during a change of leadership from one political party to another that such huge judgment debts are incurred? Can it also be another way in which the nation's political leaders are using to defraud the state of scarce national resources by paying such debts to their sympathizers who may not even deserve it? Why should a developing nation like Ghana have to lose such huge sums of money due to the negligence

of an official who has been paid to perform certain duties of the state and are sometimes not charged with such debts? Until the nation's resources are prudently used Ghana will continue to be confronted with high debt burden.

3.4 Effects of Poverty

The effect of poverty is multi-dimensional and poses a threat to national stability as well as social cohesion. It also serves as a threat to good health care, to education, to provision of housing, to acceptable income levels and access to basic utilities of life. The effect of poverty encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice and insufficient capacity and opportunity to better ones life. Poverty therefore degrades the human person and denies the individual the capacity to participate meaningfully in all aspects of social life. It affects every aspect of a person's life, be it emotional, spiritual, physical and psychological. Africa's poverty is described as being an anthropological poverty, which encompasses the cultural and material loss brought about by colonial domination of Africa by the Western nations (Bujo Benezet in Parrat, 1996:44).

Poverty brings about insecurity, powerlessness and the exclusion of individuals and communities. It is poverty which brings about unacceptable physiological and social deprivation. It brings about the denial of access to basic necessities of life. Poverty brings about the absence of amenities which are needed to sustain one's life and to promote the dignity of the human person. It brings insecurity, powerlessness and the exclusion of individuals and communities. Psychological poverty hinders a person's ability to make

sound judgment that informs ones action. It deprives a person of societal acceptance, care and love. Poverty undermines social justice and the right to life since it enslaves people by making them exposed to exploitation. Poverty is therefore inimical to human and economic development as well as the general wellbeing of the individual. Poverty only become virtuous when it is self inflicted by a person who want to do away with the riches of the world by using his or her possessions to serve the needs of the poor in society out of religious conviction.

3.4.1 Poor Health Care

Health care delivery today has the same basic organizational structure that has existed for several years since independence with no conscious policy to transform it to correspond adequately to the changing demands. This is because the hospital continues to be the primary core to health delivery in the nation, but the ratio of patients to health personnel is still not encouraging. There are many hospitals where facilities for medical treatment are either unavailable or insufficient while others are in a state of disrepair. Thus, people can be seen receiving their transfusion on benches and trolleys in the corridors of some hospitals. Some patients who go to most of our referral hospitals on admission have to share beds with others or sleep on bedspreads on the floor due to insufficient number of beds, since the rate of expansion in the hospitals does not correspond to the increasing population of patients.

According to Oxfam's country team in Ghana, the current health system in the country is unfair and inefficient, since the coverage of the National Health Insurance Authority

(NHIA) has been over exaggerated by the Ghanaian authorities (<http://blogs.Qxfam.org/en/blog>). They are of the view that as low as eighteen out of hundred people may have access to health insurance even though every citizen pays for the National Health Insurance through the Value Added Tax contribution. Those who are not able to access this social intervention measure are the poor since they are those who do not even have easy accessibility to health facilities to seek medical care.

The cost of health delivery to the national economy is overwhelming which has compelled governments to continually seek external assistance to be able to maintain health facilities and to meet budgetary expenditure in the sector. Modern health care should focus on prevention and a cost-effective health care plan, with health professionals making every effort to use the most appropriate human and technological resources in the most appropriate setting (Baltus 1994:1990). Holistic health therefore involves a balance among the various components of well- being which include the physical health and fitness, mental health, stress management, environmental safety, emotional stability, vocational competence, social effectiveness and spiritual harmony. When any of these areas are affected they affect a person's total well being.

Health can therefore be described as the general well being of a person. The average life expectancy in Ghana is now fifty -five years which is an improvement since independence in 1957 when it was only forty-five years (Ghana Vision 2020, 1997:8). This has improved Ghana's average life expectancy which is better than the African average of fifty-one

years. In spite of the improvement, it is unfavourably low when compared to the average of sixty-three years for all developing countries.

Improved health care has effect on life expectancy therefore in situations where people are not able to access health care due to poverty or the unavailability of health facility, then the resultant effect is shorter life expectancy which is more prevalent in developing countries such as Ghana. Infant and child mortality in Ghana is still not the best, since many children are still affected by preventable diseases due to lack of protection for such children. Life expectancy at birth needs much improvement in Ghana. The rate of infant and child mortality in Ghana is estimated at eighty-seven and one hundred forty-three per thousand children respectively (Ghana- Vision 2020, 1997:11).

Even though immunization is reaching a greater proportion of children in the country, about three children out of hundred below the age of six have never been vaccinated against the six childhood killer diseases (Ghana Living Standard Survey-5, 2008). Even though the National Health Insurance was intended to reduce the cost of health care to the poor and also make it accessible to all, some mothers are still not able to pay their health bills after delivery. It is estimated that only sixty out of hundred people of the total population have access to health services, and the number is even less in rural areas.

Another health related issue is that confronts the nation is malnutrition. Available records indicate that malnutrition is a serious problem in Ghana, especially among young children and pregnant women. The Ghana Demographic and Health Survey of 1988 found out that

thirty-one out of hundred children were stunted, that is they are below height-for-age ratio. The report further states that eight out of hundred children are wasted due to malnutrition. As compared to other health problems, malnutrition is predominantly a rural phenomenon due to poor income levels.

The doctor to patient ratio is still high; as a result of this patients have to spend many hours at the hospital before being attended to. Due to this situation, many patients have their health condition deteriorating before they receive medical care resulting in loss of lives. There are instances where sick people who were supposed to be operated upon are turned away due to lack of theatre space or the unavailability of a medical specialist. Medical equipments continue to break down without the needed funds to repair them, which affect health delivery. It is very clear that the poor state of Ghana's health care system has to do with poor funding which has come about due to the inability of the nation to fully fund the health budget from her own internally generated resources. Until the nation is able to generate the needed income to expand the health facilities to correspond to the population growth access to good health care will continue to be a mirage rather than a reality.

3.4.2 Lack of Access to Quality Education

Ghana's educational system has gone through a lot of reforms in an attempt to make it relevant and efficient to enable it respond to the present economic conditions and challenges. There have also been different policies aimed at making basic education affordable to majority of the people and to improve teaching and learning. Despite the various efforts made in terms of injection of financial resources and the formulation of

policies to improve access to education for all children of school going age, universal enrolment in primary and secondary schools has not yet been achieved. According to the Ghana Living Standard Survey-5, about thirty-one people out of hundred of the total Ghanaian population have never been to school, while the situation is even worse in the three northern regions which have comparatively lower attendance rates for all school going ages.

Most of the schools, especially those in the rural areas continue to face problems of inadequate instructional materials, dilapidated classroom structures and unavailability of trained teachers. The educational system has suffered from lack of effective long-term planning (Larbi, 2009). The poor condition of various school facilities such as science laboratories, affect the quality of education negatively. Some children can be found sitting on the floor, stones and wood as furniture while others learn under cracked classroom buildings which sometimes pose health risks. Primary and secondary school enrolment rate in the country amount to seventy-seven out of hundred, and thirty-eight out of hundred respectively which are the number out of the relevant age groups (Ghana Vision 2020, 1997:7). The report further states that out of the total number who are able to go to school, small percentage of the total are able to continue into the tertiary institutions, be it Polytechnics, Colleges of Education and Universities.

Every year, the state's tertiary institutions continue to decrease their percentage intake of qualified students due to lack of adequate facilities while the rest of the students who do not get admission are left to their fate. The level of education in Ghana has some bearing

on the prevalence rate of poverty which is also higher in the three northern regions (Ghana Living Standard Survey-5). The relatively high rate of population increase compared to the current level of economic growth has compounded the problem of the educational sector with continuous reduction in percentage budgetary funding and high teacher to student ratio.

The disproportionate representation of the youth in the nation's population places additional pressure on resources devoted to the educational sector. This precarious situation calls for great concern with respect to the future of the youth and nation as a whole, since access to education will give greater opportunities to enhance their living conditions. People will be empowered as a result of education to increase their income levels which will also result in making positive impact on both the livelihood of households and their ability to make informed choices.

3.4.3 Inadequate Housing

Shelter is one of the most important needs of every individual. The rapid population growth and increasing urbanization have made shelter one of the most critical problems confronting the people. In spite of the need for housing by every individual, there are many people in the country who have no shelter and resort to dwelling units such as kiosks, tents, streets and cargo containers. There is huge housing deficit in Ghana. Fifty eight out of hundred houses in the country are made of mud and lateral brick and the number of female homelessness in Ghana is increasing along with teen and pre-teens that are also homeless (Ghana Vision 2020 1997:67).

There seems to be a direct link between insufficient housing units, poverty and homelessness. Due to the low income levels of most people compounded with insufficient housing units, most people are not able to build their own houses, buy or rent one to live in. The high numbers of young people who can be seen making their whole life on the streets while struggling to make ends meet by selling all kinds of products give room for great concern in terms of the kind of future they are being prepared for. It raises many questions with respect to the effectiveness of the different economic policies being implemented for the development of the nation.

The housing deficit in the nation calls for a comprehensive solution to the situation through cost effective policies that will enable people to build affordable houses. This calls for proper land planning policy to secure the future in the provision of shelter. The state of homelessness is occurring at an alarming rate with seventy percent of homeless people being under the age of 20 and approximately fifty-three percent below eighteen years of age (Ghana Vision 2020, 1997:67). It follows that with this high housing deficit, those within the poverty bracket are highly affected because of their inability to afford the current rent charges or their inability to buy a house. The continuous rising cost of building materials is an indication that the opportunity for the poor to own their houses is very slim unless there is a clear cut commitment on the part of government to make housing affordable.

3.4.4 Low Income Level

The principal sources of employment in Ghana are small holder farming, artisanal fishing and small-scale trading; therefore the formal wage employment is dominated by the public sector followed by the private sector (Ghana –Vision 2020, 1997:10). This means that many Ghanaians do not have formal employment and as a result do not have a regular means of income. Poverty is therefore predominantly among majority of Ghanaian labour force who are self-employed and depends for their livelihood on agriculture and other rural activities (Ghana Living Standard Survey-5, 2008).

Unemployment affects the proportion of the economically active population who are mostly within the youth bracket. They are people who are not working but are available to work, therefore depriving them of the needed income for their livelihood. Unemployment is an urban phenomenon more than the rural settings and affect people in both urban and rural areas, but appears to be more pronounced in rural areas (Ghana Living Standard Survey-4). The unemployment rate in Ghana continues to worsen due to the unfavourable economic conditions in the country which has pushed many people out of employment.

The cost of doing business in Ghana is still high due the many bureaucracies one has to go through in operating a business and the unfavourable tax system which goes against the local industries. There is high cost of utility bills coupled with inflationary pressures which have been compounded by poor industrial policies of government. All these have hindered employment creation resulting in the collapse of many businesses as compared to those being created. The increasing population growth has also added to the difficulties of

government in creating employment for the people since the economic growth of the nation does not correspond to the numbers of young people who turn out from the educational institutions. Low income levels are a major contributory factor to the present state of poverty among the general populace which has become a contributory factor to workers unrest becoming a routine and an annual affair in Ghana with every year workers agitating for better condition of service.

3.4.5 Lack of Access to Reliable Utilities

According to the Oxford Dictionary, Utility is a service rendered such as water, electricity and other facilities which are made available for people to use. It is the responsibility of every government to ensure that her citizenry has access to some basic utilities which are needed by every individual for healthy living. The provision of facilities such as electricity, water and refuse dumping sites cannot be the responsibility of an individual.

The availability and access to utilities coupled with good roads will boost economic activities and enable people to invest in the country to create jobs for people through industrialization. Majority of Ghanaians continue to grapple with water shortages, power cuts and poor methods of refuse disposal resulting in many adverse health implications. The difficulty of having access to clean water in both rural and urban communities continues to compound with the increase in population and the expansion of settlements. It is therefore becoming a common sight to see young men and women walking long distances in search of water in many urban areas and villages.

The lack of access to clean water is happening at the time when most of the rivers in the rural communities are being polluted while others are drying up through illegal mining activities, deforestation and the dumping of industrial and domestic waste in such water bodies. The situation continues to worsen due to the fact that the rate of growing settlements and population does not correspond to the level of expansion of water and other utilities. The situation continues to force many people to seek alternative sources of drinking water which are mostly polluted and unhealthy. This has brought about the spread of many water borne diseases with children being the most affected.

More than forty-percent of Ghanaians in rural, urban centres who die each year from water borne diseases, inadequate sanitation and poor hygiene (Ghana Living Standard Survey, 2008:36). Good drinking water has a direct relation to physical health and the quality of life lived by an individual, therefore the nation's inability to improve the water supply system has great adverse consequences for the economy and the health of her citizen. In some instances relatives of patients bring water for their relatives on admission due to unreliability of water supply to hospitals, example of such is the Komfo Anokye Teaching Hospital. There are instances where doctors have complained of inadequate water supply to hospitals for them to undertake operations in theatres.

It is unfortunate that those who are always greatly affected in most of these situations are women and children. As the nation's water bodies continue to dry up due to the indiscriminate cutting of trees and the destruction of water bodies, there is an indication that for some years to come the nation will be faced with scarcity of water due to the

nation's inability to apply the right technology for water preservation. Until the nation begins to invest seriously in water supply to correspond to growing population, many people will continue to experience scarcity of water thereby putting the lives of many in danger through the drinking of unsafe water.

There is therefore the need for the formulation of policies that will ensure water harvesting and to ensure that the nation's water bodies are protected from pollution. There is the need for a conscious effort at achieving water sustainability in the nation. It is by so doing that the nation will be saved from severe water shortage that will result in several unpleasant consequences for the general population. Many rural and urban communities have no access to electricity to enable them engage in meaningful economic activities, and where it is available the power supply is unreliable. Some rural communities resort to the use of kerosene and other traditional sources of lightening.

In areas where electricity is available, due to the cost of electricity bill there are many who are not able to pay and therefore unable to use such facilities. It is because of the cost of electricity tariff is beyond the means of the poor, which has resulted in the many illegal connections depriving the state the needed resources. Such illegal activities contribute to the put the indebtedness of these utility companies and their inability to maintain their facilities. The policy makers should therefore bear in mind that even though having access to utilities are important, that alone does not solve the problem entirely since its affordability is also equally very critical.

3.5 Conclusion

Poverty is one of the major economic problems confronting many Third World Countries including Ghana. The effect of poverty is such that it is very difficult for any individual or government to ignore. Many nations and societies have been destroyed as a result of the struggle of their people to make ends meet. It is therefore important for every individual and government to ensure that measures and policies are put in place to reduce the effect of poverty by finding solutions to their causes.

Large majority of Ghanaians continue to fall below the poverty line and live in deprivation and most government policies aimed at addressing poverty have failed to achieve the needed results. The needed economic transformation will become a reality if the right decisions are made and proper economic policies implemented which are informed by the national need. There is the need for the method and goals of the nation's economic growth to be responsibly directed to serve the needs of the poor. It is that which will help achieve the changes needed for the growth required for the improvement of the living condition of the people.

CHAPTER FOUR
THE RESPONSE OF THE CHURCHES IN KUMASI METROPOLITAN AREA
TO POVERTY

4.1 Introduction

Humanity has always strived to improve upon its situation in life since the days of creation, as was demonstrated in human desire to be like God (Gen. 2:6-7). This desire permeates through the life of both the rich and the poor alike, which can sometimes be borne out of genuine need for survival or sheer greed and selfishness. Even though the condition created by God was said to be good (Gen. 1:31), what exists now is a far cry from that due to some negative human actions. These negative human activities have left behind impoverishment and poverty for many. It is within this unjust situation that there are few who have so much and a larger population with very little to survive on. The church which is the light of the world and the salt of the earth is therefore being challenged to be proactive in bringing relief to the disadvantaged in society and address the unjust situation (Matt. 5:13-17). This chapter of the study dealt with what the Churches in Kumasi are doing towards poverty reduction, challenges confronting the Church in her bid to help reduce poverty.

4.2 Background of the Study Area

Kumasi is located in the transitional forest zone and it is about two hundred and forty-four kilometres north of the national capital, Accra. It has an area of about two hundred and fifty four square kilometres. The unique centrality of Kumasi as a converging point when coming from different parts of the country makes it an important place for many people to

migrate, to engage in different economic activities. Thus it has become the most populous city in Ashanti Region and one of the largest cities in Ghana. During the two thousand population census, Kumasi recorded a population of one million one hundred and seventy thousand, two hundred and seventy people. Males form about fifty-one percent of the population, while the females were about forty-nine percent. With respect to age, about forty percent of the people are below fifteen years, ten percent making up the seventy- five and above years, with the remaining being in the active labour force age group. The average size of each house is five people per household, indicating high fertility rate.

4.3 Methodology

The method used in the research is the random sampling method. The sample size of the research work was influenced by the fact that there are different religious denominations with different belief systems which reflect in how they deal with issues of society. The researcher therefore tried to ensure that different religious denominations are captured in the sample size. The information gathered was from the Anglican Church, Presbyterian Church of Ghana, Seventh-Day Adventist Church, Roman Catholic Church, The Methodist Church Ghana, Baptist Church Convention, Church of Pentecost and Family Chapel International.

The research also considered the location of these churches within Kumasi Metropolitan Area, due to the different economic activities of the people residing in these areas which inform their needs and the challenges they pose to the church. The Churches selected were in places like Asawasi, Fanti New-Town, Ayigya, Tafo, Bantama and Amakom. These

areas reflect different economic activities the people engage in, and different income levels of church members. People interviewed included Pastors, Elders, Circuit Stewards and Council members. Fifty questionnaires were distributed and the method used for data analysis was descriptive in nature.

4.4 The Church and Poverty Reduction in Kumasi Metropolitan Area

The church as an agent of change is made up of people who have been called out of the world in response to the gospel. The church being the light and salt of the world has a responsibility towards its members and the society. The church should give an image of the Kingdom of God to those who seek refuge in it. The relevance of the gospel of Christ to the people should find expression in words and action in the lives of the people.

4.4.1 Programmes aimed at helping the Poor within the Church

In response to what the church is doing to help the poor, Joe Sagoe Alfred, the Presiding Elder and District Secretary of the Church of Pentecost said the church has in place a scheme known as Pentecost Social Services (PENSOS), which is aimed at helping those in need within the church. He stated that there is another programme known as “We care day”, which is a day in which funds are raised to help the poor. Daniel Kwabena Danso , a Presbyterian of the Presbyterian Church of Ghana said the church has a Congregational Welfare Fund which is used to help members who are in need. According to Daniel Danso, special fund-raising is done to help the poor within the church when cases are reported to the elders about members in serious hardship. According to him such cases are addressed after the situation has been examined thoroughly to assess the extent of need. Emmanuel

Omari, a Priest of the Bantama District of Presbyterian Church of Ghana said the church funds the medical bills of members who are not able to pay such bills. Financial support according to him is also given to members who have diseases that demand high cost for treatment.

Isaac Kojo Anokye, Dean of St. Cyprian's Anglican Cathedral in an answer to the question, said the church has a Welfare Scheme for members which are used to help them in times of need. He stated that the fund is supported by contributions from members and periodic harvests and appeals. He also stated that in some cases the church makes special contribution to help some members depending on their situation after it has been considered by the Church elders. The sick and the aged are supported from time to time by the church.

J. K. Mensah, Asawasi Circuit Steward and Asare, Ayigya Circuit Steward and Synod member of the Methodist Church Ghana, said their churches have a Welfare Fund to take care of the needs of members in times of difficulties. They however said that one should be a member through contribution before the person becomes a beneficiary. They also said the church assists members by giving the needy but brilliant students' scholarships to further their education. They also said there are others who benefit from facilities or assistance in the form of training to make them self employed. Victor Osei, the General Overseer of Family Chapel International said that even though the church supports the poor in material and financial ways, the main focus of the church is to help the needy but brilliant students to continue their education. In his opinion, educating the youth is a major way of reducing

poverty. He further stated that there are others who are helped to acquire skills to become self employed.

Daniel Baffour Okyere a Pastor of the Seventh Day Adventist Church, Amakom District said the church sometimes pays the school fees for the children of some poor members. There are also instances where clothing is supplied to members. National Health Insurance Scheme premiums are also paid for some members of the church. Isaac Konadu Kwasi another Pastor of the Seventh Day Adventist Church, Tafo District said the church helps the poor by giving them skills training for them to be self-employed. Financial and medical support is also given to members through a special fund which has been set up for such purposes. He further stated that the church has education fund which gives scholarships to members. Bursary is also given to wards of members who attend the church's private school. The church sometimes organises classes for students who need to better their performance free of charge to enable them further their studies. From the field it was observed that most of the churches have Credit Unions to enable church members and the general public source for financial support at a lower interest rate as compared to what exists at the Banks.

Alex Obeng, the project manager of Centre for Community Empowerment (CeFORCE) which is a department of the Grace Baptist Church responsible for helping the needy. He said that as part of the church's programme to help the poor, there is a group under the CeFORCE called Grace Fellowship Incorporated which has under it the Grace Baptist Illiteracy School, embroidery and tailoring shop as well as restaurant and catering service.

These departments' help to offer counselling for the needy in the church to help identify what the person's real needs are. After the needs of the person have been identified, he or she is either given some amount of money, business advice or given vocational training depending on the interest of the person. He said those who have no place to stay during the training programme are provided accommodation and some amount of money given to them for their basic needs. The church also provides legal advice to those who need such services free of charge, and on Sundays medical services are also offered. The Centre has a Scholarship Scheme which is used to support students who are not able to afford the cost of education. Assistance is also given to those who are not able to afford the cost of medical treatment.

Sarfo-Kantanka the Parish Priest of St Anthony Catholic Church said, as part of the church's policy to help the poor a budget is drawn every year where some amount of money is put aside for charity work. Such money is used to assist the sick, who are in critical need, the aged and other needs of members which the church sees the need to help. In some situations the societies help their members who are in need. In some critical needs which may demand a larger amount, the church makes special appeal to support members depending on the circumstance. He said every situation that comes to the church is considered on its own merit and the appropriate help given to such individual. There are situations where members of the church voluntarily decide to train members to acquire skills for self employment. Members of the church are encouraged to join Credit Unions so that they will be able to seek help in times of need, since the church able to satisfy all the financial needs of members with its limited resources.

According to Sarfo-Kantanka, the major concern of the church is to educate parents to be responsible in taking care of their children and be able to take advantage of the many educational institutions of the church to support their wards. For him, it is when parents fulfil their mandated responsibilities towards their children that any poverty reduction measures that will be undertaken by the church can make the needed impact. Michael Boahene, assistant Priest of St. Peter's Cathedral Basilica- Kumasi said the church has a committee called "Caritas" which means "care for the needy" or "gift to the needy" which helps the poor, and is supported by regular Church offering. There is also the visitation to the sick that are occasionally supported from such fund. Boahene said the office of the Rector has educational sponsorship for children of poor parents.

4.4.2 Poverty Reduction by the Church

The church which is made up of people who share a common faith in Jesus Christ and has been called to be the light and the salt of the earth has been mandated to be an agent of change and development. It is based on this mandate given to the church by Jesus Christ that it is being called upon to be involved in bringing hope and relief to the poor who have become disadvantaged in society. The Church's involvement in poverty reduction is therefore seen as part of its social responsibilities.

4.4.2a. The Church's Role in Education and Finance

Yeboah Asare, a Synod member and Circuit Steward of the Methodist Church Ghana stated that the church has established a Vocational School at Kwadaso and Ayigya to help the community in skills acquisition. According to him the church is also having a Rural

Technology Centre at Offinso to train people to acquire skills for them to become self-employed. J. K. Mensah Circuit Steward of The Methodist Church Ghana also said the church organises free vacation classes to help Senior High School Students, as well as hold orientation for the final year students of Methodist Schools within the circuit. From the places visited it was realised that most of the churches have Schools serving the educational needs of the community.

Alex Obeng, the manager of Centre for Community Empowerment said The Grace Baptist Church offers Scholarships to students to support their education. The church has Vocational Training Centre at Akwatia line and Asawasi that trains members to acquire skills without paying any fees. In terms of financial support he said the church after training people helps them to set up their own business. The church in its desire to help in the educational needs of the community has set up a library facility to enable people to learn and for research work. According to Alex Obeng, some people are also given credit facilities from the church's Credit Union with no interest charged on the money. However, those who avail themselves to this credit facility are supposed to pay after sometime so that the money becomes a revolving fund to support others in need.

Kojo Anokye, the Dean of St. Cyprian's Anglican Cathedral in contributing to what the church is doing to help members of the community in areas of education and finance, he said those in need are helped through micro financing and capacity building programmes such as workshops and seminars. It was realised from the field visit that most churches have micro-finance systems which is aimed at helping members of the community by

giving them credit facilities at a minimal interest rate. Daniel Danso, a Presbyterian of the Presbyterian Church of Ghana in response to how the church at the district level support those within its community said the Church organises programmes aimed at helping the poor called 'Help the weak fund'. Emmanuel Omari, assistant Pastor of the Payer Memorial Congregation of the Presbyterian Church stated that there is a prisons camp at Amanfrom where the church frequently assists the inmates through donations in material and financial support.

A district secretary and an elder in the Church of Pentecost, Joe Alfred Sagoe said the church organises financial management programmes for those in petty trading and sometimes make donations in support of orphanages and widows within the community. Daniel Baffour, Pastor of the Seventh-Day Adventist Church said financial donations are sometimes given to the poor within the community. Isaac Konadu, Pastor of the Seventh-Day Adventist Church said the church has special fund set up to support the poor in members of the community. The fund is called Disaster and Relief Fund which is aimed at helping members and non members of the church when the need arise. The source of funding is from special appeal organised in the Church during worship.

Sarfo-Kantanka, the Parish Priest of the Catholic Church in Tafo said the church has a public primary school and is now building a Junior High School. He said it is the intention of the church to build a model School that will be comparable to any Private School, but will be a Public School so that many parents can bring their children to the school at a lower cost. In his opinion, since it is the desire of every parent to give quality education to

their children the school will serve that need in the community. He said the church cannot support many individuals in the community considering the limited income of the church. Building of the schools according to the Parish Priest is aimed at satisfying the educational need of the community to make education affordable to majority of the people. Boahene, a Priest of the Catholic Basilica in Kumasi said the church supports the educational needs of needy children. Margaret Marfo of Sisters of the Daughter of Charity said the Catholic Church has a home at Mbrom where abandoned children are taken care of. She said the Sisters major concern is about street children, who are being sent to school through the support of their charity. The children are supported in terms of school fees, feeding and clothing.

4.4.2b. The Church's Contribution to Health Care

On how the Church is contributing to the provision of good health care to the Community, the District Secretary of the Church of Pentecost Joe Sagoe said a Health Outreach is organised for the Community by educating the people on good health practices and basic health screening done for them. From the respondents it was realised that Churches such as the Presbyterian Church, Methodist Church, Anglican Church and Roman Catholic Church also conduct health screening for the community and they have hospitals which serve the health needs of their community. Isaac Konadu, Pastor of the Seventh-Day Adventist Church said the church helps some members of the community to pay their medical bills when they contact the church for help in times of critical need. He further stated said that the church funds such medical expenses from the Disaster and Relief Fund of the church.

When Alex Obeng, the manager of Centre for Community Empowerment of Grace Baptist Church was asked about the church's contribution towards health care, he said the Grace Baptist Church operates a First Aid programme on Sundays. Those who come to the health facility are treated free of charge including the supply of drugs. For healthy living there is the need for good drinking water, therefore the Church has a bore-hole which supplies water for the benefit of the community.

Sarfo-kantanka, the Parish Priest of the Catholic Church in Tafo said in order to improve the health status of the community the church has a bore hole which the community benefits from for good drinking water at minimal cost for maintenance of the system. The church also has toilet facility to reduce the indiscriminate defecation within the community which poses health hazard to the people. Michael Boahene of the Catholic Church also said the church organises health education for members of the community and medically support those who cannot afford their medical treatment during their Health Week.

4.4.3 The Challenges the Church is facing in helping the Poor

In response to the question of challenges being faced by the church in its desire to help the poor, Joe Alfred Sagoe, District Secretary of the Church of Pentecost said some people take advantage of the good will of the church to frame stories to seek financial assistance. In his view, this makes it difficult to differentiate between those who are in genuine need from those seeking to defraud the church. Daniel Kwabena Danso a Presbyter of the Presbyterian Church of Ghana was of the opinion that some members of the congregation do not contribute their quota to keep the fund set aside to help the poor. He further stated

that considering those seeking help and the amount contributed by members each month into the welfare fund; he sees it as too marginal in reaching out to most of the needy.

Asare Yeboah, a Synod member and a Circuit Steward of the Methodist Church Ghana in his response said that the major problem of the Church is financial constraint, which for him is a major hindrance to the church's desire to help the poor. He also said the other problem is poor attendance to workshops aimed at empowering members organised by the church to enable such members to become self-employed. Omari Emmanuel expressed worry about the very large membership of the church, which makes it very challenging in identifying all the members within the church. He expressed worry that even when the varied needs of some people are identified, the church cannot meet all of them. Isaac Kojo Anokye, the Dean of St Cyprian's Cathedral expressed worry about the inadequate funds to meet the needs of the poor. His other concern was that most members do not contribute to the welfare fund which poses a lot of constraints on the budget of the church.

Victor Osei, General Overseer of Family Chapel was also disturbed about the level of deception that exists within some members of the church, and some of those outside who come to seek assistance. According to him, they sometimes want to take advantage of the church's policies of helping the poor to defraud it. Isaac Kwasi Konadu a Pastor of the Seventh-Day Adventist Church also expressed the same concern when the question was put to him. He however, expressed concern that some people collect money from the fund of the church and misuse it instead of the intended purpose. He also said there are some people who stop the training programme in the mid-stream after all the expenses have been

paid for. There are others who collect money with the aim of paying back and never do so after the money has been collected.

The manager of Centre for Community Empowerment of the Grace Baptist Church Alex Obeng stated that their poverty reduction programmes face certain difficulties which hinder the smooth progress of their work. He said that some of the challenges are financial constraint and lack of will on the part of beneficiaries to pay back the financial assistance given to them. He further expressed worry about the frustration they have gone through as a church in their desire to purchase land to build a vocational training school. There are some beneficiaries of the church's pro-poor policies who do not take the training programmes seriously and thus discontinuing mid-way.

Sarko-Kantanka a Parish Priest of the Catholic Church in responding to the challenges his church is facing in helping the poor; said that one of the major problems is being able to identify those who are really in need in the church and the community since some can pretend to be so. This view was also shared by Michael Boahene who also added that the church has many people seeking help from it due to its location in the centre of the City. There is also the situation of financial constraints considering the number of church members and the diverse needs of such people, since the offerings are not enough to support such demand.

4.4.4 Other ways the Church can help to Reduce Poverty

When asked whether there are other ways the church can help to reduce poverty in Ghana, Victor Osei, General Overseer of the Family Chapel International stated that to reduce poverty there is the need for the church to help more in the education of the poor people's children. He also stated that the church should also speak more about parental responsibility and for the state to live up to its responsibility which will contribute more to reduce the number of street children, equip them to acquire skills and make them gainfully employed, thereby reducing the level of poverty. He was of the view that parents should be educated to respect the right of the child to have basic necessities of life and government should also be pressured to create opportunities for young people to improve upon themselves.

Omane Acheamfour the former Bishop of the Methodist Church Ghana now a Pastor at Bantama Wesley Methodist, in response to the question also said that the church should educate people to ensure that good leaders are elected and are held accountable for their stewardship and the use of the nation's resources. Kojo Anokye, the Dean of St. Cyprian's Cathedral said that the church should undertake more income generating ventures to give employment to members who are unemployed since by so doing it will help reduce poverty. Daniel Okyere Baffour suggested that the church should seriously teach members about wealth creation and support members to engage in some small businesses.

In Alex Obeng's response to whether there are other ways in which the church can be of help to the poor, he said the church can do more if extra effort is put in to ensure that the poor are assisted in their desire to live a meaningful life. There are other ways the church can also help the poor, and this according to Alex Obeng can be done if each church decides to take upon itself the responsibility of training or equipping some of the poor and unemployed with skills for self employment. He also said that the church does not seem to be doing enough in its advocacy role in shaping the direction of government policies that will help address the poverty situation. Alex Obeng however cautioned that there is the need for the church to exercise great discretion in its advocacy role in other not to be seen to be supporting one political party or another. That will ensure that members of the church remain united in spite of their political differences.

For Sarfo-Kantanka the Parish Priest of the Catholic Church, the Church may try but will not be able to do much if the concentration is on helping individual members in the church and community. In his view the focus should be on projects that will be beneficial to the community as a whole which will cover a wider population. In view of this, some of the projects should be schools, hospitals and drilling of bore holes which will serve the needs of the general community. Michael Boahene said the church can do more if individuals in it who have money will make regular contributions to the fund to help the poor. He also said it is important for the church to create an income generating venture to help the poor. Margaret Marfo of the Sisters of the Order of Charity said the church can pull resources together to set up small scale factories to create employment for the many young people who are finding it difficult to live a meaningful life.

4.4.5 Should the Church be partly blamed for Poverty in Ghana?

Omane Acheamfour, former Bishop of the Methodist Church Ghana now at Wesley Methodist in Bantama said those who want to blame the church for not doing enough towards poverty reduction are just refusing to see the numerous contributions the church is making towards national development. He stated that the unfortunate thing about those who think that the church can partly be blamed for the current state of poverty is that most of such people attended Mission Schools received good education and discipline but turn to be ungrateful to the church while refusing to recognise what the church has done and continue to do towards the development of the nation. He further stressed that people cannot blame the church if bad leaders are chosen to administer the affairs of the state and they end up bringing about economic hardship on the people through bad policies.

Daniel Danso, a Presbyterian of the Presbyterian Church of Ghana in his response to the question said the Church should take part of the blame for the current state of poverty in Ghana. He expressed concern about Church leaders who are not interested in the living condition of members and yet make high demands from them. J. K. Mensah a Circuit Steward of the Methodist Church Ghana- Asawasi in his contribution said the church cannot be absolved from the perpetuation of poverty in the country. He said that instead of the church giving financial support to members for them to engage in income generating activities, they rather use most of the resources to buy expensive cars for the clergy and engage in expensive church decorations. Isaac Kojo Anokye also said the church should take part of the blame, since some church leaders do not empower members to be resourceful, but take from them resulting in their impoverishment. Victor Osei, the General

Overseer of Family Chapel International in expressing his views said some church leaders are not accountable to anybody in the church or any leadership structure, therefore whatever the funds are used for is not known to members.

Daniel Baffour, a Pastor of the Seventh-Day Adventist Church- Amakom in his contribution said that there are some church leaders who collect large sums of money from members before praying for them, while there are others who also sell anointing oil to members at exorbitant prices with the aim of giving them healing and solution to their financial difficulties. Such acts go a long way to contribute to the poverty situation of members since it is a form of exploitation. Isaac Konadu a Pastor of the Seventh-Day Adventist Church- Tafo in his contribution said the church is limited in its influence on policies of government which is a major contributory factor in determining the direction of the economy with its resultant effect. He continued that the church can reduce poverty by creating opportunities for people to develop themselves and their potential. The advocacy role of the church in his view needs to be strengthened so that the voice of the church would be heard loud and clear on policies of government.

Samuel Himbson, Regional Project Officer of National Board for Small Scale Industries in Kumasi when asked whether the church can partly be blamed for the current state of poverty in Ghana? He said that if the church can do more to help the poor and is not doing then it should share part of the blame. In his opinion there are certain things the church can do to help the poor if it will cut down on infrastructural expenditure and spend more in developing the capacity of its members in terms of skills acquisition which the church

stands to benefit at the end. He does not understand why every year the church plan for projects while there is no consciously development plan for the development of members who contribute to ensure that such projects see the light of day.

Augustina Gyamfi, the Director of the National Commission for Women and Children Affairs (women's desk) in the Ashanti Region expressed worry about the fact that there are some church leaders who take advantage of the vulnerability of some women and abuse their rights by calling them witches. When that happens, some communities subject such women to all kinds of maltreatment and isolation which deprive such individuals the needed social support. She also stated that it is surprising that even though women form more than fifty percent of adult church population in most churches, their representation on the Church Board or Parochial Church Council in many churches is nothing to talk about.

Augustina Gyamfi thinks that because of women's poor representation on the church leadership, it does not help in addressing issues that seriously hamper the development of women and poverty reduction since women form the greater percentage of poor people in many communities. According to Augustine, the woman is central in building a good home and their needs in the church should not be pushed to the background. The church according to Augustina should be seen as playing a critical role in women empowerment and speaking more against all forms of societal abuse against women. This according to her can be done if the church starts the needed reforms that will change societal attitude towards women and children issues.

Sarfo-Kantanka, a Parish Priest of the Catholic Church when asked whether the church can partly be blamed for the current state of poverty, said that the greatest problem of Ghana since independence has to do with poor leadership. He was of the opinion that if state resources are mismanaged by the leaders of the nation, one cannot turn round to blame the church for not doing enough. He expressed worry about the situation where people who have been put in positions of trust fail to live up to their responsibilities thereby giving room for people to defraud the state huge sums of money. He said there are situations where people disregard the laws of the state in their actions and conduct. In his view, unless state institutions are strengthened to live up to their responsibilities the nation's effort at development will be very difficult. In such a situation one cannot blame the church for the increasing poverty rate among the people. He however, acknowledged the fact that there are certain churches whose leaders may not be accountable to the members and as a result may not be contributing much towards the development of its members. In spite of such situation, he said they are in the minority and can be found in all human institutions and as a result that it does not justify any attempt to blame the church for the current state of the nation.

Michael Boahene of St Peter's Cathedral Basilica responded by saying that the activities of the church are motivational which seeks to encourage people to work and hope for a good future. As a result of that the church cannot be blamed for the current state of poverty in the country. Margaret Marfo a Sister of the Daughter of Charity in Kumasi pointed out that the church can partly be blamed since they can pull resources together to open more employment avenues for the large number of unemployed youth in the Church.

4.5 Analysis of Research Findings

All the twenty church leaders interviewed responded that their churches are involved in social intervention measures to help the poor. What was different was their mode of assistance which varied in some churches. Out of the twenty church leaders interviewed. Fifteen said the church could do more to help the poor even though they acknowledged financial limitations. Out of the fifty questionnaires distributed, ten of the respondents said the church could be blamed for the present state of poverty in the country for failing to live up to expectation in the mist of so much injustice. Thirty respondents however said it is the responsibility of the state to provide the needs of the people whilst the church plays supportive role. Five respondents were rather of the opinion that the people should be blamed for the present state of poverty for choosing leaders who mismanage the resources of the nation. Most of the respondents however acknowledged the fact that some churches are not doing enough to help the poor.

The researcher found out that many churches have Welfare Schemes which are based on the contribution of members. The Welfare Scheme helps the church to take care of some needs of members which would have been a drain on the church in terms of finance. In most cases the scheme takes care of the sick, support would be marriage couples, in times of bereavement and other critical needs after it has been considered by the managers of the scheme. The Scheme is used to help members who may be in need. There are other instances where special contributions are made for people after the elders of the church have considered the person's situation.

Some respondents accepted the fact that there may be some churches which may not be doing enough in providing the physical needs of their members by giving them the needed support. They however, think that such churches are in the minority and as a result the church cannot be partly blamed for the current state of poverty in the nation. Most of the respondents were of the opinion that the greater responsibility for poverty reduction should lie with the government and parents. Since it is the responsibility of the state to ensure that the resources available to it are consciously utilised for the improvement of the living condition of the people, while creating the environment for people to earn a living. Parents should also ensure that they fulfil their responsibilities towards their children by providing their basic needs for them to grow up to be responsible adults. It is when government and parents play their expected roles that the church's supporting role can be effectively felt by many.

There were some respondents who also expressed the view that there is the need for a collective effort by the Church and State in addressing problems that confront the people. This the church can do effectively without giving the impression of supporting one political party or another against the other. It is in this direction that people think the church can do more if they pool their resources together, especially in the field of helping to shape government policies through their advocacy.

It was observed that the Church's Welfare Scheme which is used to help those in diverse needs is a laudable idea. It serves as an avenue where the church is able to mobilise financial resources apart from the traditional sources which are the offertory and tithes, so

that members will be each other's keeper. What needs to be re-looked at is the flat rate which is levelled across board for all members to pay. This does not create the fair ground for all members to be part of the Welfare Scheme, especially in the case of those who do not have much and those without a permanent source of income. People should rather be grouped as pertains to the insurance schemes where people of different income levels are made to pay different premiums. The grouping of the people according to income levels will ensure that those who have will be helping those who do not, since at the end of the day they will all get benefits according to each individual's need. For the Welfare Scheme to be sustainable and for people to donate willingly, believers should be educated to have the attitude of the disciples who were of one mind and one heart as stipulated in the Acts of the Apostles. The action of the believers ensured that there was no needy person among them. In situations where special contributions are made by members during worship voluntarily, it has some problems. One of the possible situations that can occur is that a member who is not well known by the members may not receive much even though the person's situation may be more serious. There is also the tendency that attendance to service may be large for one and not so for another which will bring variations in the amount given during the appeal to people who have the same need. This may result in disaffection and grumbling among members.

The issue of empowering members to be resourceful and educating parents to fulfil their responsibilities towards their children is important. The situation where some parents are not living up to their responsibilities in ensuring the proper up-bringing of their children is of great concern and a hindrance to poverty reduction. There is the need for continuous

teaching of parents to live up to their responsibilities which is one aspect that cannot be overlooked by the church in its drive towards poverty reduction among its members and the community at large. There is the need to strengthen the educational system and formulate policies that will ensure that access to quality education does not become a privilege but something that all could afford since quality education is critical to poverty reduction. The church can continue to help in this direction by improving on the quality and affordability of education in Mission Schools which will contribute a long way in reducing the number of children we see on our streets whose parents cannot support them. It will also ensure that those who turn out from the schools are either able to continue their studies, are employable or have skills to become self-employed.

4.5.1 Organizational Structure of the Churches for Addressing Poverty

The Welfare Schemes of the churches are institutional structures within the church with leaders either elected for a number of years or elected by members of the church. They have their mandate carefully spelt out in either in written form or in unwritten constitution. People who need support are referred to them to be addressed. Alex Obeng manager of CeFORCE said the Grace Baptist Church has a Centre for Community Empowerment which has a manager in charge. There are some of the churches that have a Scholarship Board that considers the application of members. Michael Boahene a Priest of the Roman Catholic Church also said the church has groups set up to assist the needy. Example is the Sisters group called Sisters of the Order of the Daughters of Charity who help orphans, abandoned and street children.

There are however some assistance given to people which are ad-hoc. These are needs which are not within the mandate of the structured groups set up to help the poor or the amount involved is very high. Even in such situations the church elders are made to plan the mode of assistance for such individuals. Some of such cases are when a person is faced with natural disaster or a medical condition that demands high financial support. In such instances special appeals are organized to help such individuals. There are also instances when some organizations within the church organize items to be donated to orphanages or the poor.

The well organized structures better plan and deal with poverty in a more coordinated manner as compared to those that are done in an ad-hoc way and therefore such is recommended. In spite of the advantages of the structured organizations, sometimes certain situations demand that ad-hoc measures are used to address them.

4.5.2 Sources of Funding the Poverty Reduction Programmes

Some depend on the contribution of members and special appeals made in the church. Example of such is the Welfare Scheme which depends on the contribution of members of the church. There are others that depend on voluntary donations from individuals and well wishers who want to help the needy. The regular contributions seem to be the most reliable source of funding, since it makes funds readily available.

4.6 Conclusion

The different views expressed by the respondents on the poverty situation in Ghana and how it can be addressed, gives an indication that the problem needs a comprehensive approach to be addressed. The church is making some effort to support the poor, however its contribution does not seem to be enough considering what people expect of it. In spite of the fact that some people see the church as having a critical role to play in the area of poverty reduction, the general view is that the central government has the greater responsibility to address the poverty situation. This is so since the church is limited in terms of resources. The church however should be seen to play the role of supporting the government to perform its mandated responsibilities to the people.

CHAPTER FIVE

THEOLOGICAL REFLFECTION ON THE RESPONSE OF THE CHURCH TO

POVERTY

5.1 Introduction

Many activities and projects engaged in by various churches in the Kumasi Metropolitan Area suggest that the Church of Jesus Christ cannot isolate itself from the suffering of the poor since whatever happens in the society has effect on the church. The mission of the church should affect the life of every individual and the society at large as it seeks to call people into the saving knowledge of Christ. These responsibilities are manifested in the church's missionary activities which encompass the preaching of the word and by providing the physical needs of the people which are aimed at poverty reduction. It is however, mind bordering that in spite of the various programmes being embarked on by the church within the congregation and society in which it finds itself, the prevalence rate of poverty is still alarming. It is the responsibility of the church to task itself of making love a reality in the life of people, through spiritual and physical experience by having a critical look at the methodology being used for poverty reduction. The message of the gospel of Christ should deeply be rooted in the fundamental causes of poverty which find expression in the pains of the poor and the numerous challenges of society.

The church in fulfilling its responsibilities in the salvation work of God is being called upon to help uproot and overthrow all social, economic and religious institutions that hinder the realization of the fullness of life through the message of the gospel of Christ. The church in its activities should help do away with anything that hinder the holistic

development of the individual and replace it with that which enhances God's purpose for humankind which is to be fruitful in all spheres of human endeavour.

5.2 Christian Theology as a tool for addressing poverty and social injustice

Our intellectual understanding of the Christian faith which comes as a result of the revelation of God should affirm us in the Lord. The faith must lead to the truth which should find expression in our attitude and commitment to God and humanity (Gustavo Gutierrez, 1968: 34). The acceptance of God's existence, his revealed plans, actions, relation and dealing with the world and humanity is what informs the church's involvement in the affairs of society. The church in seeking to create a just society should be seen as part of the redemptive work of God for humanity. We should use the faith derived from hearing the gospel, and the rational study of the context of the oppressed to facilitate the creation of a just society. The present state of social injustice which the church has to deal with is fully inserted in the culture, times, circumstances and concrete economic situations of the people. For the church to effectively bring about the needed transformation and to be effective in the struggles of the people, the weapon should be the Scripture, Church tradition and the people's hopes, aspirations which must serve as the catalyst for the needed action.

5.2.1 The role of the Church in Seeking for Social Justice

The fact that there are people who have been made poor by the economic structure is a form of injustice. Justice, in the opinion of Augustine (1983:143), should be seen within the context of distributing to everyone his or her due while imparting to every individual

the dignity due him or her. Justice is therefore the first virtue of social institution which is needed for social cohesion and peaceful coexistence. Laws and institutions which are set up should be reformed or abolished if they are unjust and do not ensure fair distribution of resources. The rights secured by justice are not subject to political or social interests, since the first virtues of human activities are truth and justice which cannot be compromised (Rawls, 1970:46). Justice should be the first virtue of any social institution, and no one should be disadvantaged or advantaged in the choice of principles and by the outcome of natural chance or by social circumstances.

Justice denies that the loss of freedom for some is made right by a greater good shared by others. It does not also accept the view that the sacrifices imposed on a few are outweighed by the larger sum of advantages enjoyed by many. Justice can therefore not be denied a group of people for any reason, irrespective of their social conditions or background. A situation where some people have so much of the national resources, while others do not have the basic needs for survival, is itself a form of injustice which the church cannot turn its back on.

We live within an environment where things continue to change with time. This has resulted in the raising of questions in the minds of people about the certainty of the future, and these new challenges present many difficulties for people. The responsibility therefore lies on the shoulders of teachers of the gospel to help people to understand the signs of the times and to maintain their faith in God whiles striving for personal wellbeing. The core task of church therefore can be seen in the life of our saviour Jesus Christ who went about

seeking the wellbeing of all manners of people, especially the sick, poor and oppressed. Jesus demonstrated this when he gave his disciples authority over unclean spirits by casting them out, and to cure every disease and sickness (Matt. 10:1).

Jesus Christ preached the gospel to liberate people from religious beliefs, cultural practices and oppressive economic situation. It is therefore impossible to speak of the God of Israelite history revealed in Jesus Christ, without recognizing the God of those "who labour and are heavy laden" and seeking for rest (Matt. 11:28). The righteousness of God is therefore not an abstract quality in the being of God, but rather God's active involvement in history while making right what human beings have made wrong (Asante, 1999 : 77). The language of the church should continue to challenge all oppressive and unjust societal structures; because the church is inseparable from the community or context in which it is situated.

Our believe that the gospel is meant to make the redemptive work of Christ a message for all people enables us to help believers and non-believers as they strive for dignity and human identity . It is something which has been defined by God from the beginning of creation, when humanity was created in his image and likeness. It is this which should be realised within the new socio-economic condition. The church should continue to build up the hope of the victims of social injustice in the mist of frustrating reality. This therefore calls for the breaking of certain religious, cultural and economic bondages which has become hindrances to societal progress as the gospel is presented. The suffering of Christ

is something that relate to the concrete situation of the poor who find hope in his resurrection.

The old division of the human being into body and soul is no longer tenable. The salvation of the soul is therefore no longer a separate future fact, but a present reality that should be explained as liberation from things that keep human beings in oppression while denying them the joy within a human community (Maimela, 1981:30). Salvation is not an escape from this miserable world, but as a divine power and possibility of transforming the social structures, restoring creation and seeking to overcome suffering. Salvation can therefore be seen to be real when it addresses the total situation in which the poor find themselves, characterised by human brokenness, alienation and social injustice.

There can therefore not be genuine and tangible salvation, if it fails to address the unjust social relationships and create a humane society where personal wholeness is saved, transformed and liberated. Salvation must bring about self realisation as one created in the image and likeness of God to live a dignified life that pleases the creator. Pieris (1981:198) sees the problem of poverty as being the result of structures of exploitation and domination which dehumanizes not only the countless poor, but also the rich who benefit from it. He explains that the rich by benefiting from the suffering of the poor grow insensitive to life; therefore the present social and economic situation demands a definite commitment to justice and solidarity with the poor and the victims of oppression and exploitation. The gospel of Jesus Christ should encompass the totality of the struggle of the poor and oppressed people against injustices that perpetuate their condition.

The Passion experience of Jesus Christ gives an indication of the sacrificial aspect of the work of those who seek to serve the needs of humanity. It gives a sign that the journey to liberate people from poverty and injustice is sometimes full of grief and suffering. In spite of that, it is for all people who affirm the faith that all humanity was created in the image and likeness of God to be committed to the struggle for justice as followers of Christ. We cannot in any way claim to be committed to ensure peace in the nation if we become blind to the unfair distribution of national wealth.

It is certain that national instability and violence is mostly initiated by those who oppress and exploit others. The language or expression of faith should express the vision and pain of the poor for self-expression and the rediscovery of their human dignity (Martey, 1995: 30). The high rate of poverty, corruption and greed of minority of people to the disadvantage of the larger society is a denial of justice and violence against the poor. The word of God should compel the rich and powerful to alleviate the suffering of the poor as was in the days of Nehemiah so that they will begin to work towards the transformation of the prevailing situation and structures that support it. There is the need for all who believe in the redemptive work of Christ to be interested in the developmental programmes which are continuously being implemented which are aimed at increasing the national wealth, but due to the poor distribution tend to increase the wealth of few ruling class while sinking the poor into deeper poverty.

The church response to poor should empower their people to break the transmission of poverty from one generation to the next. This can be done since the message of the gospel

is a liberating force that gives hope for the poor. It should be expressed through policy formulations to change the existing environment which only serve the interest of those who can afford or have the economic means. It is imperative that the gospel finds expression in various festivals celebrated by the people that express where they came from and their continuous struggle to live a meaningful life.

There is therefore the need to be careful and vigilant of those who use the gospel to support the existing system or status quo, by keeping Christians insensitive to the injustices of political and economic structures (Russell, 1983: 90). Those who teach such gospel do not address the unjust situation, and seek to make the deprived accept their faith without doing something about it. It is because of such teachings that Jesus told his disciples to “watch out and beware of the yeast of the Pharisees and Sadducees” (Matthew 16:6). Teachings of the gospel that glamorise the difficult situation of the poor needs to be exposed so that the gospel will not lose its relevance within the context of the poor, but continue to be the good news to all including the poor and oppressed. Theological thinking must therefore seek to make the gospel a historical present by leading to the transformation of structures of dehumanization and injustice.

The word of God should be used creatively to engage oppressive and unjust social system to create a just and equitable society where all will feel the sense of belonging. There is the need for a society where men and women, weak and strong, rich and poor, will all live in dignity while working against any form of exploitation. This must be seen as essential dimension of participation in the gospel mission which seeks to reach out to all people.

The gospel when situated in the Jewish culture gave a new meaning to Baptism, Passover and Pentecost, which enabled the people to appreciate the message by identifying themselves with it. The gospel therefore should find space for all including the poor to respond to the good news.

In the face of increasing rate of corruption and continuous denial of basic needs of life to the disadvantaged in society, the tools and categories of traditional theology will be losing its cutting edge if the pains and suffering of the poor do not find expression in it. The message of the gospel should provide spiritual guidance to individuals to enable them to better serve the Lord, witness to people and glorify God in the service of society (Nihinlola, 2007: 20). The message of God through the Prophets in different times and contexts has provided their own answers to challenges facing humanity. The teachings of Jesus which was heard by the poor as good news, found expression in works that made the poor and oppressed hopeful and happy as they strive for self identity.

Jesus told the disciples of John to go and tell him what they have seen and heard: the blind see, the lame walk, lepers are cleansed, the deaf hear, the dead are raised, and the poor have good news brought to them (Matthew 11:4-5). As the gospel was preached the sick were healed, lepers were cleansed, the dead were raised and the oppressed were empowered to break the structures of captivity in which they found themselves in. The resurrection of Jesus Christ is the beginning of a new life, and that new life must find expression in liberating victims of injustice and poverty. All should be empowered to actively participate in rebuilding a new society and culture in which all human beings are

seen as each other's keeper. A society where the poor will no longer satisfy their hunger with what fell from the table of the rich but be served their own food (Luke 16:21). The witness we bear and the message we proclaim should therefore be in keeping with the times by addressing the challenges of the day.

5.2.2 The Message of the Gospel and Poverty Reduction

Christian theology should function as an instrument that is used to facilitate the integration of people into the logic of the present system while they deal critically and creatively with the reality and discover how to transform their world. The gospel therefore should either empower people to take control of their life or make them to accept their condition as their faith (Freire, 1993: 89). The struggle of the poor and oppressed for humanization is a struggle against poverty and injustice. Achieving the ideal situation where all are treated with dignity is an indispensable condition for human completion which was given by God during creation.

The gospel should lead to the confession in the heart of its listeners and bring about some level of sensitivity to the suffering of the poor. The mission of the proclaimed gospel should lead to the institution of justice and righteousness among the people being preached to. It is when the poor can identify themselves with the message of the gospel that they can call the churches as a community of God's people. The church should be a place where the poor like Lazarus can also find comfort (Luke 16:20).

5.3 The Church as an Agent for National Development

Poverty reduction has of late moved to the centre of international agenda for critical discussion after being overshadowed by policies of structural adjustment and incentives for growth. The demand it places on the church now is to move from the traditional role of giving charity to the poor to addressing the root causes of poverty and underdevelopment. This can be done by living the character of the gospel which is more explicit about the effect of seeking excessive wealth and how it can corrupt the human community.

Some Christian Churches are reluctant to address the ethical and spiritual issues related to the penchant desire for riches. This is because in some traditions wealth is regarded as a sign of divine blessing, which seems to suggest that the poor and afflicted are to be blamed for their state. Unfortunately these views are being defended by some churches that proclaim the 'prosperity gospel'. Just as it has become common to speak of 'poverty line', there should also be a limit beyond which the accumulation of wealth should become greed and no longer ethically and socially acceptable (Taylor, 2003: 67). There should be a point where people are not to continue to accumulate, but use the rest of what they have to serve the needs of society.

Our world is in conflict, since majority of the human family suffers from injustice and exploitation at the hands of powerful few who benefit from the status quo. Excessive materialism is seeking to destroy the traditional family solidarity and generosity. This has resulted in the many social problems such as delinquency, child –labour, gambling and drug abuse. It has therefore become necessary for the church to proclaim the need for a

change of mind and heart. It calls for more than the reading of the Bible and other church oriented texts (Taylor 2003: 89). The situation calls the church to action since it concerns humanity, its existence and development.

Any theology which acknowledges this conflict cannot afford to remain socially and politically neutral. It is in the midst of this struggle that the church is being called upon to take sides out of a conviction that the demands of the gospel are incompatible with unjust, alienating and polarizing social arrangements. The church has a responsibility to assist people in their role as worshippers to become fully human, attain personal fulfilment and to respond to real needs of their communities (Asante, 2007:99). The call of people into the saving knowledge of Christ should empower believers into a transformed life which should have a rippling effect on their society in a more productive way.

The church in the early periods has been closely associated with the alleviation of the suffering of the poor and the ravages inflicted on the human person through poverty. The Early Church in Jerusalem for instance served the needs of the poor and the disadvantaged of the society (Acts 2:44-45; 4:32). In situations where the church had little resources, members joyfully participated in sharing and assisting those who were poor from their limited resources (2 Cor. 8:9). Service to the poor therefore remained a dominating dimension of the role of the church, which was the best practical demonstration of reality of love for God and neighbour. The church can therefore be seen as a community that lives on the basis of the radical demand of the gospel as was portrayed in the urgency with which the disciples of the early church went on with their work. The church today as a

matter of necessity should live up to its mission of bringing the good news to the poor by disengaging itself from the influence of the rich and the powers that be. This will allow it to make courageous, public and prophetic denunciation of oppressive structures without fear of being victimised.

Development which is part of the church's responsibility can be said to be taking place in the life of the individual and community when the spiritual and physical needs are being met. The pastoral vocation of the church demands for a caring relationship and an active practical engagement in its work. There is the need for a kind of engagement which involves the community, deals with the teaching, the proclamation and the church reaching out in service to humanity (Harris, 1989:89). The gospel should therefore have elements of economic and political reality of poverty and injustice as the church seeks to bring people into the greater awareness that human and spiritual development cannot be separated from the society in which the person finds him or herself.

Unless the church demonstrates God's love for humanity by being involved in the struggle of the poor for survival, there will be the temptation to identify the Church with the perpetrators of corruption and injustice against the poor. The church will be seen more in how it expresses interest in the society of which members of the church are part. The church as part of its core responsibilities should objectively aim at changing inhuman conditions for the better and make a choice to join in solidarity with the poor. Jesus Christ did this by clearing the temple of those who used religious obligations to exploit others by "overturning the table of money- changers, the seats of those who sold" and ministered to

the lame, blind, the poor and children (Matthew, 21:12-15). Unfortunately this enthusiasm of Jesus in the ministry seems to be declining with time. There is the need for the church to follow critically the struggle of the poor by taking a stand against injustice and oppression.

The church needs to insert itself into the movement of the poor for a more just society and keep in mind that the struggles of the poor for their liberation are signs of God's action in history which finds expression in the biblical records. The church at this moment is being called upon to rethink and refocus its mission by reordering of priorities in the light of its redemptive role in human life (Sergio, 1981:8). The church therefore cannot be neutral in society in the mist of increasing poverty and human anguish which are as a result of human greed and mismanagement of resources. It should come to the realization of a new consciousness arising among the down trodden in the world which finds expression in political and tribal conflicts which are inimical to national stability .It should be seen as a struggle of people searching for their full humanity and a demand for their rightful place in national affairs. There is therefore the need for reaffirmation of the commitment of the church to the gospel of life, love and justice for all to ensure social cohesion.

For anybody to proclaim a God who does not see the plight of the poor and does not act in their favour is to preach a God of death that is a dead God (Pieris, 1981:203). Whenever the life of the poor is cruelly crushed or ignored by the rich and powerful, and the Church refuse to act in their favour, what is set up is a false God which is idolatry (Ex 20:2-6). The church will be seen as offering hope to many within the present socio-economic situation,

if it becomes friendly to the poor and is able to rediscover its liberating power by the use of the Bible as instrument in the struggle from oppression and injustice.

The political changes which occurred in Egypt, Tunisia and some West African countries were caused mostly as a result of people's desire for justice and equal participation in national life, with its resultant effects have made it obligatory for the church to rethink of their current principles, objectives and methodologies guiding their engagement and participation in national development. The church has a role to play in ensuring that national wealth is equitably distributed without putting some at a disadvantage. The situation where some have more than they need, and can afford other things extra can be seen as luxury. Especially at a time where others lack the basic necessities of life, is a situation which cannot continue in any just society. According to Parrat (1987:109,) Nyerere expresses great concern about the current role of the church in national affairs and states that the church is expected to actively and forcefully engage in a more creative way in bringing about a just society. In other words, Nyerere seeks to encourage the church to help create a situation where all people in the society will live in dignity and well-being without the exploitation of others.

The church should help confront the present social, economic and political injustice in order to establish a society where equity and love can be experienced. Christian hope cannot be realized if it is purely contemplative expectation of a better life or future. The Christian hope is essentially creative and active. It is this hope that liberates believers for committed action. The church should continue to empower and encourage its members to

committed action in view of its service to humanity. As the symbol of light to the world it should illuminate the dark aspect of human life that seems to deprive people the hope in life. It is supposed to help bring into reality the aspirations of the people and to help the large population of the people struggling in deprivation to identify their potential through the theoretical and practical ministry to the lost.

The church should help stop the continuous decay of the society for failure to recognize the right of others to live in dignity as people created in the image and likeness of God. Failure of the church to serve as light to those that live in the darkness of deprivation as a result of human greed will not be serving its full purpose. The unwarranted attacks by some section of the public of the church should call it to have a second look at itself and activities, whether it is not an indication that the salt of the earth is losing its taste and as a result being trampled upon (Ojo, 1995:60). It gives an indication that the church is expected to be more proactive in many issues of the nation than what it seems to be doing now.

It is on the basis of the radical desire of people to hear the gospel which strongly influenced the early church and disciples to spread the gospel. The same urgency should be attached in addressing the country's socio-economic and political situation. It is that which places a greater demand and conviction on the church to act. The gospel should therefore have elements of economic and political reality as the church seeks to bring people into the knowledge of Christ. The church should come to the greater awareness that human spiritual development cannot be separated from the society in which the person finds him or herself.

The impact of the church will be more felt depending on how it seeks to fulfil the mandate given to it by Jesus Christ should empower people intellectually through it education and make them functional in addressing issues confronting their society, There is the need for social justice and equality which is dependent on a redistribution of economic resources or change in institutional practices and public policies like land reforms or more resources targeted for improved public health, education and job creation. People like Rosa Park whose selfless individual action triggered the Montgomery bus boycott and became the “mother of the civil rights movement” believe that society’s victims of poverty require neither pity nor charity, but dignity and empowerment (<http://www.hlifestyles.com>). In seeking to ensure a just society therefore, the church can oppose certain policies and laws of government that work against the economic enhancement of the poor majority.

5.4 The Church and State Relationship in Addressing Human Needs

The Church and the State share some commonalities in terms of seeking to improve the living condition of their people. The function of each could however positively or negatively affect the other. Both the Church and State have God-given function to humanity due to their social nature. The function of the state according to Aquinas (1983:98) is to secure the common good of the people by keeping the peace, organize the activities of the citizens into harmonious pursuits, provide resources to sustain life and prevent as much as possible obstacles to good life. The threat to the good life gives to the state a function tied to human ultimate end and her relationship with the church. Since there are aspects of human life that bear upon human’s supernatural need, it beholds on the state not to put any hindrances in the way of any individual which may frustrate the

person's spiritual life. Neither the Church nor the State is autonomous of another, therefore in seeking to provide the needs of the people for their common good it beholds on the state to also be conscious of human spiritual end.

Any government should therefore rule for the good of the people. In situations where those in authority govern for their own private gain or interest, then the government is perverted. On the issue of State-Church relationship, the state in making laws should follow the requirement of justice which should result in distributing to everyone his due and imparts to every individual the dignity due him or her (Rawls, 1992: 80). The proper effect of every law is to secure the common good or the good of the individual according to divine justice. Political authority is from God, and the purpose of the authority is to provide for the common good and not to be used for selfish ends. In seeking the common good the State should be careful such that does not lose sight of the collective whole. Jesus in response to a question posed by the Pharisees whether it was lawful to pay taxes to the emperor or not, Jesus said they should "give to the emperor the things that are the emperor's, and to God the things that are God's" (Matthew 22:15-21).

This response by Jesus gives an indication that in fulfilling ones responsibility towards the State, our duties towards God cannot be sacrificed at that expense. As a result, responsibilities towards the State and God should go hand in hand and not one at the expense of another. It also shows that the church in seeking the spiritual needs of its members cannot dissociate itself from the role it is supposed to play towards the development of the state. In Paul's letter to the Romans he admonished them to be subject

to the governing authorities by playing their expected role and owe nobody except love, since the governing authorities have been instituted by God to serve their interest and they are there for their good (Romans 13: 1-8). The state cannot also do things that will put hindrances in the way of the people in fulfilling their responsibilities towards God.

5.5 Conclusion

The church of Jesus Christ as is an agent mandated to make the kingdom to be known in theory and practice, and to make disciples of people. The Church can therefore not isolate itself from the community but help in its transformation. It shows the important role the Church is expected to play as an agent of change in society through the demonstration of the love of God to all humanity. It is due to these responsibilities of the Church that people are raising question as to whether it is living up to the set goals of Jesus Christ. Such questions have become relevant considering the numerous challenges facing the society in which the church operates and the bitter fruit of poverty which many are forced to eat with its resultant unpleasant effect.

The church is being asked to show more interest in matters of state affairs so as to influence policies that affect majority of the people who have no place to turn for help. It is within this context that the church of today is being challenged to re-package itself holistically to rise up to the present socio- economic challenges of injustice and poverty. This the church could do by making a conscious effort to speak and put into practice the love of God by making a strong affirmation against poverty and injustice, and helping to pull down the strong holds that perpetuate it.

CHAPTER SIX

SUMMARY, RECOMMENDATIONS AND COCLUSION

6.1 Introduction

The issue of poverty is one that concerns every individual in the country including the church, since nobody can be isolated from its resultant effect such as insecurity due to its relationship to increasing violent crimes and social unrest. The church's involvement in helping to address the rising rate of poverty and its resultant effect is even more critical because of its responsibility of giving hope to the hopeless and being the light of the world. The church in expanding its frontiers of social involvement should be interested in the economic imbalances which have resulted in the divide between the poor and the rich, which is an affront to human dignity.

The expectation of many is that the church should be more aggressive in its involvement in poverty reduction. The church should be seen more in the areas of helping to do away with policies which seem to strengthen the social divide where some have so much while others have barely enough to survive on. The church's prayer for peace in the nation will be a mirage if the poor begin to lose confidence in the church as a partner in breaking down the social and economic injustices which frustrate the poor in their desire for a better condition of life. This chapter will therefore bring out the findings of the research and highlight on issues of concern to people in the effort of the church in helping to reduce poverty. Recommendation will be given with respect to different ways the church could respond to the concerns of the poor to achieve the desired results.

6.2 Summary

6.2a Quality of Education

What most of the churches such as the Seventh-Day Adventist Church, Anglican Church, Roman Catholic Church, The Methodist Church Ghana, Baptist Convention and The Presbyterian Church of Ghana have in common is their contribution in making education accessible to large number of people. Since education is fundamental to poverty reduction. Education which enables one to acquire knowledge and skills address some of the causes of poverty which is unemployment. This has been done through the establishment of many educational institutions across the different levels of education, from the Basic, Vocational, and Secondary to the Tertiary levels of education.

Some churches have also offer Scholarships and other supports such as free Vacation Classes and Adult Education to the needy who cannot afford the cost involved in educating their wards. There are others who offer financial assistance, care and training support for street and abandoned children. These efforts seek to address the effect of poverty which is the inability of people to afford the cost of education.

6.2b Health Care Delivery

The health of people is very critical for any meaningful development, due to the need for healthy people in any society. The inability of many people to afford quality health care is due to their state of poverty. Some churches therefore organise health outreaches and sometimes offer free health care for their members and the community by using the health professionals within the church. Some churches have hospitals which are aimed at making

health care accessible to the sick in need of medical attention. In some situations the church helps some poor people to pay for the cost of their medical care. These health programmes and assistance offered to people are aimed at addressing some of the effects of poverty.

6.2c What was Unique about some of the Poverty Reduction Programmes

The Grace Baptist Church in Amakom has a medical store where people donate drugs into the store for those who are not able to buy their prescribed medication due to poverty. Such people are given their drugs if some happen to be available at the store. On Sundays after church the sick are given medical treatment by the health professionals within the church at no cost to address the effect of poverty. They also provide accommodation and living allowance for the poor whom they train in to acquire vocational training.

Provision of Social Services

There are some churches that are in the area of provision of bore- holes as a source of water supply. Others also provide child care support and library for communities. There are also capacity building programmes offered for members and non-church members for self –employment. The churches also make donations to various institutions such as orphanages, hospitals, prisons, the poor and widows within the community.

Challenges facing the church in addressing Poverty

Most Churches are of the view that financial constraints are a major hindrance to their effort of helping the poor. Considering the number of Church members and those of the

community that seek assistance from the Church, it puts severe pressure on the resources of the Church. Another difficulty is the insincerely of those that seek help from the church. There are those who collect money from the revolving fund and yet make no effort to repay the money to enable others to benefit. There are others also who do not take the training programmes offered by the Church seriously and at the end they are not able to use the skills acquired to earn a living. This makes the amount of money the Church has invested in such training programme to go to waste.

It is the view of the research that since human behaviour is unpredictable, the church will continue to be confronted with some of these challenges. However proper planning and implementation of poverty reduction policies with due diligence being done will ensure that those challenges are minimised to achieve the needed results.

6.3 Recommendation

The Church should help in increasing access to quality and affordable education by building more schools as well as ensuring improved teaching and learning at a reduce cost. These will ensure that many poor people will get quality education and those who turn out from such schools does not add to the unemployment population. Parent's inability to pay their children's school fees is the effect of poverty and educating the children will address the cause of poverty. The Church should spend more in supporting the poor in its yearly budgets. The Church can also use the human resources at its disposal to create jobs to help address the unemployment situation. Education is important since studies have shown that there is a positive correlation between level of education and level of lifetime earnings.

The Church should speak against unjust laws in our society and support efforts that seek to reform the judicial system to make it accessible and affordable to the poor to seek justice. By addressing the injustice in the system, be it cultural or economic the church will be dealing with some of the causes of poverty. The Church in its small way can help widows, orphans and elderly who are subjected to abuse and are denied their rights by extended family or the society.

There is the need for the church to form a strong pressure group that will forcefully make its views known on government policies. This is to ensure that such policies cater for the needs of the vulnerable in society including the poor. They could also help to expose acts of corruption and bad leadership.

The church should continue to advocate strongly against parental irresponsibility which is one of the causes of increasing poverty and large illiterate unemployed youth population. The church should support the strengthening of laws that will check parental neglect. Family planning education should also be taken seriously by the church, since there is a correlation between the standard of living and family size. Larger families have fewer resources available to them as compared to smaller families.

6.4 Conclusion

Poverty situation in the country is alarming and it reflect on the number of young people who are unemployed or underemployed and as a result cannot provide the basic necessities

of life for themselves and their family. Such people can be found inside and outside the Church seeking for assistance to live a meaningful life. The causes of the poverty situation have to do mostly with the attitude of people who have been put in responsible positions not living up to their expectation, corruption, the bad structure of the nation's economy and poor leadership. Even though the state has made some effort to address the poverty situation, the level of impact of such efforts has not yielded the expected result thereby bringing about severe economic difficulties for many.

The research revealed that some churches are doing a lot in helping to alleviate the suffering of the poor in spite of their limited resources financially. Most of the initiatives however are not targeted at addressing the root causes of poverty but the effect it has on the people. The church is therefore being encouraged to take the front line in ensuring that factors that perpetuate the poverty such as injustice, parental neglect, corruption, bad leadership are comprehensively dealt with. The church can do this by seriously engaging government in shaping national economic policies that will address the needs of the vulnerable people including the poor. The Church's failure to do so will allow the factors that create the poverty situation to remain intact whiles it addresses the effect which may not achieve the desired results.

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Acheamfour Omane (RT. REV)	Former Bishop, Methodist Church Ghana	(27/02/2012)
Anokye Kojo Isaac (VERY REV)	Dean, Anglican Church	(15/01/2012)
Ampadu Christian (MR.)	District Secretary, Seventh-Day Adventist Church	(16/05/12)
Baffour Okyere Daniel (Pastor)	Seventh-Day Adventist Church/ Amakom	(13/05/12)
Boahene Michael K. (Rev. Fr.)	Assistant Priest, St. Peter's Cathedral Basilica	(20/6/12)
Danso Kwabena Daniel (MR.)	Presbyter, Presbyterian Church of Ghana	(24/01/12)
Gyamfi Augustina, (MS.)	Regional Director on Women's Desk, NCWC	(07/02/12)
Himbson Samuel Nana (MR)	Regional Project Officer, NBSSI-Kumasi	(07/02/12)
Konadu Kwasi Isaac (Pastor)	Seventh-Day Adventist Church/ Old-Tafo	(16/05/12)
Marfo Margaret (Sr.)	Sister of the Daughters of Charity-Kumasi	(23/06/12)
Mensah J. K. (MR.)	Circuit Steward, The Methodist Church Ghana	(06/02/12)
Obeng Alex (MR.)	Manager, CeFORCE-Grace Baptist Church/ Amakom	(10/05/12)
Omari Emmanuel (REV.)	Asst. Minister, Presbyterian Church of Ghana	(25/01/12)
Omar Ibrahim (MR)	Regional Coordinator, N. Y. E. P.	(07/02/12)
Osei Victor (REVDR)	General Overseer, Family Chapel Int.	(20/12/2011)
Sagoe Joe Alfred (MR.)	District Secretary, Church of Pentecost	(05/01/2012)
Sarfo Kantanka M. (FR.)	Catholic Church/ Old –Tafo	(07/06/2012)
Yeboah Asare (MR.)	Synod Member, The Methodist Church Ghana	(23/01/2012)

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APPENDIX
QUESTIONNAIRE

1. Name:

2. Position:

3. Church:

4. Does your church undertake projects aimed at helping the poor? Yes [] No []

5. How does your church take care of the needs of the poor in it?

.....
.....

6. (a) Do your church undertake programmes aimed at helping the poor within its community? Yes [] No []

6. (b) If yes, mention some of the programmes.

.....
.....

7. What are some of the challenges your church face in its desire to help the poor within and outside the church?

.....
.....

8. (a) Do you think the church can do more to help the poor? Yes [] No []

8. (b) Suggest some of the ways you think the church can be of help to the poor in Ghana.

.....

9. (a) Do you think some church leaders impoverish their members?

.....
.....

9. (b) What are some of the ways you think they are done?

.....
.....

10. (a) Do you think the churches in Ghana can partly be blamed for the current state of poverty? Yes [] No []

10. (b) State reasons for your answer.

.....
.....