

A Theological Analysis of the Informal Social Safety Net of the Ghana Baptist Convention Churches in Ashanti Region, Ghana

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ABSTRACT

Churches in Ghana and in many emerging economies are confronted with masses of church members who are poor but have no access to the formal social safety nets of the country. This is because the present system of formal social security neglects people in the informal sector of employment. The extended family's ability to meet welfare needs has been severely curtailed by the forces of urbanization and modernization. The aim of the study was to seek a theologically sound, biblically grounded and sociologically appropriate means of organizing social care in these churches. Using the Zerfass (1974) practical theological model as a primary tool for the study, data was collected from twenty (20) churches from each of the five Associations of the Ghana Baptist Convention Churches in the urbanized parts of the Ashanti Region to give a thick description of the current situation. The research showed that the system relies on social insurance principles to guide its operations just like most other mutual support groups. It also discovered that the Baptist social welfare schemes, being part of national informal safety nets are providing valuable service to their members. However, the welfare schemes, which are constitutionally formulated, are limited to membership contributions to finance their projects. Due to their financial limitations, their current interventions are quite restrictive. The study made recommendations from ideas and examples from the teachings of Jesus and the best practices of both biblical Israel and the New Testament Church.

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Publication History

Received:

31st January, 2025

Accepted:

16th May, 2025

Published online:

19th June, 2025

Keywords: *Modernization, Individualism, Communitarianism, Neo-Puritanism, Social Contingency.*

INTRODUCTION

A defining characteristic of Christian believers, as noted by Jesus in Matthew 25:1-46, is the demonstration of love in action. However, modern churches lack strong, effective systems to make this command a practical reality. This study explores biblically grounded strategies to address this gap within the Ghana Baptist Convention (GBC) member churches in the Ashanti Region. The study is set in a rapidly urbanizing environment where the effects of modernization have weakened traditional social support systems. In Ghana, an emerging economy with limited state welfare support, informal welfare mechanisms are crucial for a significant portion of the population. By employing practical theological methods, this research proposes a Christ-centered welfare model to address pressing socio-economic and theological challenges.

This study therefore addresses the persistent issue of poverty affecting over 30.8% of the Ashanti Region's population. Given that over 70% of Ghanaians identify as Christians, it is reasonable to assume that many impoverished individuals belong to local churches. Government assistance primarily benefits formal sector employees, leaving many without sufficient welfare protection and creating a reliance on "needless poverty."¹ The Church has an ethical responsibility to support its members, and the social welfare schemes established by various churches are currently the primary form of support. This study aims to evaluate the efficiency of these welfare schemes using the ADB's standards of appropriateness, sustainability, adaptability, and management capacity to recommend enhancements for a more effective welfare model.

Social welfare, defined as "action designed to promote the basic physical and material well-being of people in need" (Oxford Concise Dictionary), is essential to the Church's mission. Created in God's image, humanity's welfare was initially secure within the self-sufficiency of Eden (Gen. 2:8-14). However, following humanity's expulsion from Eden, social welfare needs became a critical concern as people faced risks requiring social protection.²

Throughout biblical history, Israel was instructed to care for the poor, mirroring God's generosity. They were urged to aid those in need by sharing the produce of their land with the less fortunate (Lev. 25:36-38; Deut. 15:7-13; Lev. 19:19-12; Ruth 2-7). The New Testament Church continued this pattern, focusing on welfare provisions for its members. Jesus, in his inaugural sermon (Luke 4:18-19), underscored the duty of believers to care for the disadvantaged. The early Church's commitment to social welfare is well-documented, with both biblical and secular sources highlighting the Church's dedication to charity (Acts 2:42-47; Jam. 1:27; Gal. 2:9-10).

In pre-colonial African societies, the extended family and social institutions were robust, addressing members' welfare needs collectively.³ This strong interdependence of one upon the other ensured effective social support of the entire society so that few members of the society were disadvantaged. Mbiti captures this succinctly in his view of life in pre-colonial African society thus:

In traditional life, the individual does not and cannot exist alone except corporately. ... When he suffers, he does not suffer alone but with the corporate group; when he rejoices, he rejoices not alone but with his kinsmen, his neighbour and relatives... Whatever happens to the individual happens to the whole group, and what happens to the whole group happens to the individual. The individual can only say; 'I am because we are and since we are, therefore, I am'. This is the cardinal point in the African view of man.⁴

However, modernization has diminished these structures, leaving urban dwellers vulnerable. Tönnies' sociological concepts of *Gemeinschaft* and *Gesellschaft* highlight the shift from close-knit communities to impersonal societies, thus compounding the challenge of welfare provision in urban Ghana.⁵

Ghana, a West African nation with a population of 24.7 million, is divided into ten regions, including Ashanti, home to over 4.78 million people.⁶ Despite its economic progress, Ghana still grapples with high poverty levels, especially in urban areas, where formal state welfare is accessible only to a small fraction of the population. Nearly 71.2% of Ghanaians identify as Christians, implying that church welfare systems potentially serve a significant portion of the population. As the Church grows, the model of communal support in Acts 6:1-7 offers valuable guidance.

Formal social protection in Ghana includes social insurance, social services, and social safety nets. Social insurance benefits, such as pensions, are restricted to the 14% of citizens employed in the formal sector, limiting access to welfare resources for most. Social services, provided as government

¹ Asian Development Bank, *Weaving Social Safety Nets* (Mandaluyong, Philippines: Pacific Studies Series, 2010).

² John Inge, *A Christian Theology of Place* (Routledge, 2017).

³ R. Neville, "Morality and Community in Africa," in *What Is a Good Life? An Introduction to Ethics in 21st Century Africa.*, ed. Louis et. al., Kretzschmarin (Eileen: Acad SA Publishing, 2009).

⁴ John Mbiti, *African Religions and Philosophy* (London: Heinemann Publications, 1969).

⁵ F. Tönnies, *Community and Civil Society*, ed. Jose Translated by Harris (Cambridge: Cambridge University Press, 2001).

⁶ Ghana Statistical Service (GSS), "2010 Population and Housing Census Report," 2012, <http://www.statsghana.gov.gh/docfiles/2010phc/Census2010>.

subsidies, vary depending on political and economic conditions. Social safety nets, or non-contributory transfers, provide targeted support to the poorest but remain limited due to fiscal constraints. In response, informal support systems have emerged, including church-led initiatives. The Ghana Baptist Convention's welfare schemes.

REVIEW OF SCHOLARLY LITERATURE ON THE TRADITION OF SOCIAL WELFARE

According to Zerfaß, practical theological research begins with a thorough description of the problem through situational analysis.⁷ In line with this model, the researchers conducted this analysis in two phases: first, a scholarly review of the relevant literature on social welfare, followed by a comprehensive description of the social welfare context in the Ashanti Region and within Baptist churches. Zerfaß posits that this process fosters a thorough understanding of the issue identified in praxis 1, enabling a more informed response.⁸ This section, therefore, reviews key literature on social welfare to offer a broad perspective on both the philosophy and practices of social welfare, with a focus on the Baptist churches in Ghana's Ashanti Region.

Given the limited research on social welfare within Ghana and comparable emerging economies, this review draws on theoretical frameworks and historical developments from industrialized democracies, notably Britain. Although such an approach may introduce some contextual limitations, these theories nevertheless provide a useful foundation for understanding and adapting concepts to the Ghanaian context.

Historical Origins of Social Welfare

The foundations of modern social welfare are deeply rooted in the philosophical ideas of ancient Western thinkers, who were among the first to contemplate social progress and its implications for communal welfare. These early reflections laid the groundwork for the theories that underpin much of today's social welfare practices. This review also traces the origins of formal social welfare systems in Ghana, beginning with traditional structures that fulfilled welfare needs within pre-colonial societies. Historically, Ghana's social systems provided for the welfare needs of community members, demonstrating a communal approach that predates formalized state welfare systems.

In tracing the origin and development of formal social welfare, reference is made to the pre-colonial social system in Ghana. This section highlights the role of the church in Ghana, particularly the historical churches and of late, the Charismatic and Pentecostal churches. We also aver that the government of Ghana has played an important role in the development of social welfare. A crucial development in the twentieth century is the emergence and expansion of institutions responsible for social welfare in advanced democracies.⁹ The emergence of the welfare state in Western industrialized nations is itself a phenomenon. This has been accompanied by an increasing number of studies that deal with the origins and development of social welfare practices in Western democratic societies.¹⁰ Despite the proliferation of research, aimed at explaining the development of social welfare systems, there is very little research that explains the welfare regimes in developing countries. At best, researchers included as "cases" in quantitative comparisons, welfare outcomes in emerging economies.¹¹

⁷ Rolf Zerfaß, "Praktische Theologie Als Handlungswissenschaft: Seward Hiltner: Preface to Pastoral Theology-Eine Alternative Zum Handbuch Der Pastoraltheologie," *Theologische Revue* 69, no. 2 (1973): 89–97.

⁸ Zerfaß, "Praktische Theologie Als Handlungswissenschaft: Seward Hiltner: Preface to Pastoral Theology-Eine Alternative Zum Handbuch Der Pastoraltheologie." 168.

⁹ Walter Korpi, "Contentious Institutions: An Augmented Rational-Action Analysis of the Origins and Path Dependency of Welfare State Institutions in Western Countries," *Rationality and Society* 13, no. 2 (2001): 235–83; M. Schludi, *The Politics of Pensions in European Social Insurance Countries*. (Köln: Max-Planck-Institut für Gesellschaftsforschung, 2001); OECD, "Pensions at a Glance. Public Policies Across OECD Countries," OECD, 2005, <https://www.oecd.org>. J. Myles and J. Quadagno, *Political Theories of the Welfare State*, Social Service Rev (Chicago: University of Chicago, 2002).

¹⁰ Gosta Esping-Andersen, *The Three Worlds of Welfare Capitalism* (Princeton University Press, 1990); Michael Stolleis, *Origins of the German Welfare State: Social Policy in Germany to 1945* (Springer, 2013).

¹¹ Shinyoung Kim, "The Theoretical Relevance of Western Welfare-State Models in Third World Nations: The Case of Korean Health and Pension Programs," *Asian Perspective* 28, no. 2 (2004): 205–32.

Stolleis has shown that certain historical events may have combined to shape views of society and influence social policy positively in favour of social welfare.¹² In all cases, social welfare measures correspond to the economic character of the society.¹³ Jones sees the “Christian conception of divine love” as the most important influence on the development of social welfare, particularly in society accepting individual welfare needs as the responsibility of the individual, the community, and even the secular state.¹⁴

Influence of historical events on social policy and welfare

Stolleis argues that certain historical events have significantly shaped societal views on welfare and positively influenced social policy toward social welfare.¹⁵ Across various contexts, the development of social welfare measures has consistently corresponded to the prevailing economic conditions of each society.¹⁶ Importantly, Jones emphasizes the impact of the “Christian conception of divine love” on social welfare’s evolution.¹⁷ This principle has influenced societal acceptance of individual welfare needs as a shared responsibility among individuals, communities, and even secular states.

The social welfare groups of the Baptist Convention Churches, funded by members' contributions, serve as an essential safety net for church members. For example, Trinity Baptist’s welfare scheme required members to contribute three Ghana Cedis monthly in 2015, equivalent to roughly one US dollar. These funds are allocated to support members facing economic hardships.

THEORETICAL FRAMEWORK

The Zerfaß model, developed to address ecclesiological issues, emphasizes reflection on Christian and ecclesiastical action.¹⁸ Zerfaß advocates a practical theological approach that incorporates theological tradition and situational analysis to address Church practice. For instance, if Church attendance declines, the model facilitates reflection and corrective action. The Zerfaß model supports research aimed at improving Church practices by integrating theoretical and practical considerations, resulting in a more grounded Christian praxis. Tucker recommends this model for its clarity and effectiveness in long-term ecclesiological corrections.¹⁹

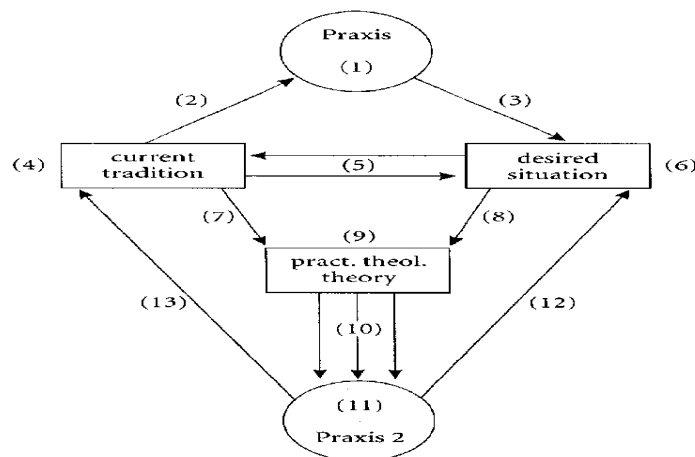


Figure 1: The Zerfass Practical Theology Model

¹² Stolleis, *Origins of the German Welfare State: Social Policy in Germany to 1945*.
¹³ J.D. Rheinallt Jones, “The Aims and Spiritual Background of Social Welfare Work and Its Relation to Social Change 1,” *International Review of Mission* 41, no. 4 (1952): 452–63.
¹⁴ Jones, “The Aims and Spiritual Background of Social Welfare Work and Its Relation to Social Change 1.”453.
¹⁵ Stolleis, *Origins of the German Welfare State: Social Policy in Germany to 1945*.
¹⁶ Jones, “The Aims and Spiritual Background of Social Welfare Work and Its Relation to Social Change 1.”
¹⁷ Jones, “The Aims and Spiritual Background of Social Welfare Work and Its Relation to Social Change 1.”
¹⁸ Zerfaß, “Praktische Theologie Als Handlungswissenschaft: Seward Hiltner: Preface to Pastoral Theology-Eine Alternative Zum Handbuch Der Pastoraltheologie.”
¹⁹ Arthur Roger Tucker, “An Investigation of the Development of the Cell Church Concept in the Western Cape” (University of Pretoria, 2003).

As illustrated in the diagram below, the model is designed to help reflection in a typical correctional intervention of the church. The diagram graphically shows the processes that a researcher of practical theology will go through to solve an identified problem. According to Zerfaß research in practical theology often begins by examining a present situation and then formulating a biblical model of what it should be.²⁰ It then culminates with developing a practical response. Praxis 1 in the Zerfass model of practical theology in the diagram below refers to the present situation or the problem under investigation.²¹

METHODOLOGY

Given the theological and empirical focus, this study combined biblical exegesis, theological reflection, and sociological analysis to assess data gathered through fieldwork. The author conducted a survey in the Ghana Baptist Convention Churches in the Ashanti region of Ghana where the welfare system of the GBC member churches was reviewed. The study used a combination of qualitative and quantitative methods to investigate the nature of the problem. Twenty (20) Churches – four (4) from each of the five Associations of the GBC Churches in the urbanized parts of the Ashanti Region were randomly selected for the detailed study; their pastors, Church leaders and members were interviewed using both quantitative and qualitative methods. The choice of both quantitative and qualitative methods was made to achieve triangulation of methods.²²

The structured interview technique was employed to collect data from the selected Churches. The use of a simple random sampling technique is justified on the grounds that most of the key elements of the population within the sample were homogenous.²³ Using Gerhardt's complete collection principle, the study interviewed the head pastors and head deacons of all selected Churches²⁴. This technique limits the sample in advance to specific groups within the population universe due to their privileged knowledge of the subject under consideration. In all, the study interviewed two hundred and twenty (220) participants from the twenty selected churches. These were to be made up of twenty (20) head pastors and twenty (20) deacons or Church leaders, twenty (20) recent beneficiaries. The rest were selected from the ordinary members of the churches. The ordinary members were made up of 40 participants each from the four age-appropriate groups within the churches namely; the Men's Ministry, Women Missionary Union (WMU), the Youth Ministry (YM) and the Young Ladies Association (YLA). The interviews with recent beneficiaries and ordinary members were designed to solicit views from a cross-section of the church members. The interviews employed the use of a structured questionnaire, made up of both open and closed-ended questions to solicit the views of the participants of the study.

As much as possible, steps were taken to ensure that the right entry and exit protocols were used throughout the study. Both verbal and informed consent were sought from the research participants by first explaining the nature and purpose of the research. To assure participants of confidentiality, all respondents were informed that their responses would be used purely for research purposes only. Part of the strategy to improve participation was to explain to the participating churches the possible benefits of the research to all churches, not only in the Ashanti Region but also to the Ghana Baptist Convention and other Evangelical Churches beyond the Baptist denomination. The participants were told that there would be no payment involved and that participation in the research was strictly on a voluntary basis. Participants were at all times made aware of their right to withdraw from participation without any consequences at any time.

²⁰ Zerfaß, "Praktische Theologie Als Handlungswissenschaft: Seward Hiltner: Preface to Pastoral Theology-Eine Alternative Zum Handbuch Der Pastoraltheologie."

²¹ Zerfaß, "Praktische Theologie Als Handlungswissenschaft: Seward Hiltner: Preface to Pastoral Theology-Eine Alternative Zum Handbuch Der Pastoraltheologie."166.

²² L. W. Neuman, *Social Research Methods* (London: Allyn and Bacon, 2000).170.

²³ Lim and Ting, Why do people purchase virtual goods? A uses and gratification (U&G) theory perspective.(Modern Applied Science, 6 (5) (2012)

²⁴ Gerhardt U, *The Use of Weberian Ideal-Type Methodology in Qualitative Data Interpretation: an Outline for Ideal-Type Analysis.* (journals.sagepub.com, 1994)

The study also applied a biblical reflection section involving a detailed exegesis of four anchor texts. Four scripture passages considered to be of strategic importance to the discussion on the church's contemporary welfare responsibility were discussed. Using Vyhmeister's seven exegetical steps, the study conducted a detailed exegesis of the selected text from both the Old and New Testaments to explore their theological messages.²⁵ The anchor text, beginning from pre-exodus instructions on social welfare (Leviticus 25:35-39), continued to Jesus' teaching in the New Testament (Matthew 25:31-46) and finally settled on the early church's social welfare practice recorded in (Acts 2:42-47 and Acts 4:32-37). The study employed the Zerfass model, which supports the practical theological examination of issues with the goal of improving Church practices.

PRESENTATION OF FINDINGS

This analysis addresses the social welfare situation within the Ashanti Region, with references to national data where necessary due to limited region-specific information. It highlights key gaps in social welfare provisions available to the region's population. Notably, poverty is a pressing issue impacting a significant number of people in both Ashanti and the wider Ghanaian context. While Ghana has developed a social welfare system to mitigate poverty, this system often falls short of offering adequate support to the most vulnerable populations. Consequently, many people in need increasingly rely on private and mutual welfare systems. The Church serves as one such informal source of social protection, particularly for those with limited access to alternative support mechanisms.

Types of Welfare Schemes in Operation

The welfare schemes in the Ghana Baptist Convention churches operate primarily through two types: Tier 1 and Tier 2, categorized by their funding sources and the benefits provided. According to Convention guidelines, each Baptist church is expected to establish a welfare scheme accessible to all members. However, the findings show that in 85% of the surveyed churches (17 out of 20), access to these welfare schemes is limited. While all churches technically have a welfare scheme in place, most require members to register and pay dues to benefit from it. Only 15% (3 out of 20) operate both Tier 1 and Tier 2 schemes, offering universal access to social welfare services.

Tier 1 schemes, which predominate, function like a contributory social insurance system. Church members must register and obtain membership cards, which makes them eligible for welfare benefits. To remain in good standing, members must meet conditions such as regular church attendance, participation in area fellowship and prayer meetings, Sunday school attendance, and consistent tithe payments. The constitution of some churches, such as the Trinity Baptist Church, explicitly outlines these requirements, which can be challenging for poorer members to fulfill. Members of the Trinity Baptist Church, for example, are expected to pay monthly dues of four Ghana Cedis (approximately USD 0.39), with options to pay in advance for a year. While the constitution allows for fee waivers for certain groups, such as new converts, students, unemployed youth, widows, the elderly, and orphans, over 20% of members remain unregistered, primarily due to financial hardship or neglect. By contrast, the three churches in the study do not require registration, making the welfare scheme universally accessible without financial contributions.

Tier 2 schemes focus on specialized, contributory services, particularly for bereavement support. Members can receive assistance in organizing funerals and financial contributions from the church. However, these additional benefits, such as funeral assistance, require separate registration and monthly dues. In four churches, a non-contributory Tier 1 system exists, granting all members entitled to welfare assistance without requiring any financial contribution. Nevertheless, in most churches (85%), the Tier 1 model requires members to contribute to qualify for welfare support.

Assistance Provided by the Welfare Schemes of the Baptist Churches

²⁵ N. J. Vyhmeister, *Quality Research Papers for Students of Religion and Theology* (Grand Rapids: Zondervan, 2001), 117-125.

The welfare schemes offer support in various critical areas, as outlined in their constitutions. These include apprenticeship training, wedding gifts, funeral donations, school fees, sickness and disability support, business advice, hospital bill assistance, food aid for orphans and widows, and emergency aid in the event of natural disasters. Emergency assistance is limited to sickness, education, and natural disaster-related needs. For instance, members can receive up to GHC 400 Ghana Cedis (approximately USD 39.5) at that time, in funeral benefits for the death of a close relative, defined as a spouse, biological parent, or child. However, assistance is generally not extended to non-biological dependents. To qualify for these benefits, members must be “in good standing,” as defined by church regulations.

The welfare schemes also provide further benefits to members upon the occurrence of other contingencies, including up to GHC 200 for emergency assistance and up to GHC 2,000 for school or apprenticeship fees, subject to review. Upon a church member’s passing, additional support is extended to the bereaved family, including the purchase of a casket and shroud, along with a financial donation. In cases where the deceased has no family or where the family cannot organize funeral rites, the church assumes full responsibility for funeral arrangements and covers all associated costs.

Survey results underscore the popularity and significance of these welfare schemes. More than 91% of respondents were aware of the welfare schemes, with 83% personally knowing someone who had benefited from them. Notably, 25% of respondents had personally received assistance from these schemes, reflecting their impact and reach. Only a small minority, 7% were unaware of the welfare provisions, likely to consist of recent converts or new church members.

Major Issues of Social Welfare Concern and Support in the Churches

In churches that offer only a first-tier welfare system, social welfare assistance is available solely to members in good standing. Eligibility for assistance is based on a set list of social contingencies, which qualifies a member for aid upon occurrence. Although welfare committees are permitted to evaluate each case individually, they typically adhere to this pre-approved list due to the high demand for church resources.

The primary contingencies covered include major life events such as bereavement, wedding gifts, funeral donations, apprenticeship training, school fees, and support for sickness and disability. In addition, emergency aid, business advice, assistance with hospital bills, food supplements for orphans and widows, and relief in the event of natural disasters are occasionally provided in extraordinary circumstances.

The following figure (Figure 2) outlines the primary welfare concerns among church members. This overview highlights the diverse support needs that these welfare schemes seek to address, reflecting the social and economic challenges faced by many within the church community.

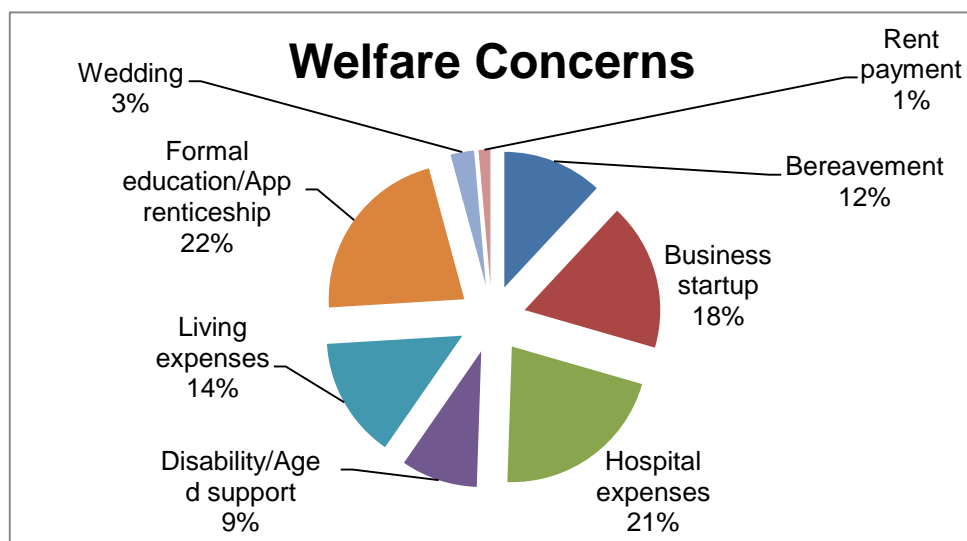


Figure 2: Major Welfare Concerns (Source: Author’s Computation)

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

More than 20% of the respondents reported to have received assistance from the church recently. The chart below (Figure 3) is a pictorial description of the main issues that the church has recently supported members. As can be seen from the pie chart, the major social contingencies that the church supports members with were given by these recent beneficiaries as comprising bereavement (48%) and educational support (22%). Other areas where members have been assisted recently include support to pay medical bills (8%), Business start-up capital (8%) and gifts for childbirth (6%). There were also other minor areas of support like wedding gifts and support for the disabled both recording 4% respectively.

The two sets of data were compared by running a correlation analysis to determine if welfare support meets the expectations of church members. The two sets of data are combined in Table 2. The first dataset marked “B” describes the issues that church members expect the church’s welfare scheme to be concerned with, while the second dataset marked “C” describes actual assistance that has been given to church members recently. From Table 2, it appears that the actual assistance given to church members does not reflect the expectations of the church members. In the first set of data, members were asked what they considered to be the major issues of welfare concerns in the church. In the second set of data, members who were recent beneficiaries of the church’s welfare assistance were asked to identify the issues that led to their seeking and being granted welfare assistance.

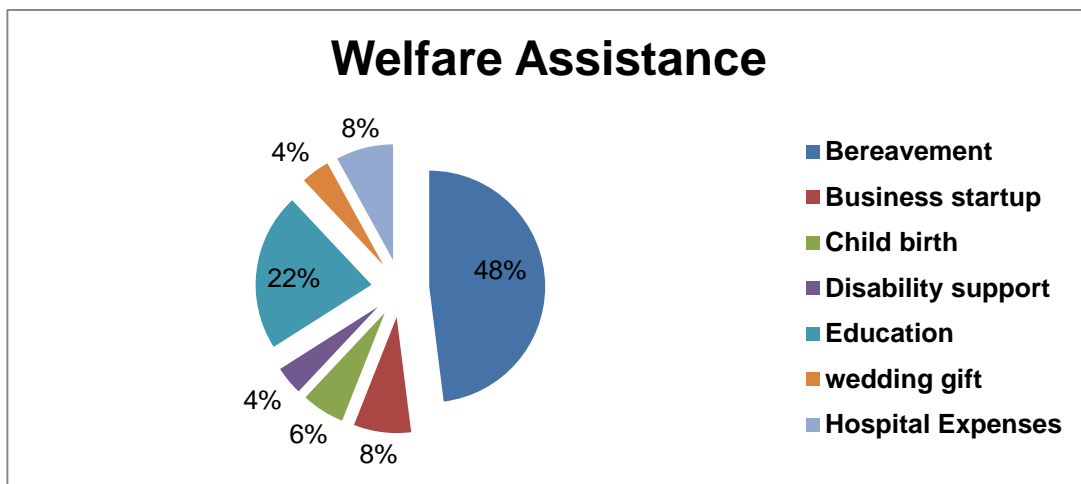


Figure 3: Recent Welfare Assistance (Source: Author’s computation)

Table 1: Expected and Actual Benefits of Welfare

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

Wedding Gift	8	3	2	4
Rent Support	4	1	0	0
Total	285	100	50	100

Source: Author’s Computation

Table 1 illustrates a significant disparity between church members' welfare expectations and the actual support provided by the church’s welfare system. For instance, while 60 members (21%) expressed that support for sick members through payment of hospital expenses should be prioritized, only 8% of the welfare resources were allocated to this need. Similarly, although 14% of respondents indicated that assistance with living expenses would be valuable, no funds were actually directed toward this category. Instead, a considerable portion of the welfare resources (48%) was allocated to bereavement support, yet only 12% of church members regarded this as a top priority.

This mismatch suggests that the pre-qualified list governing welfare assistance does not align well with the needs and preferences of church members. The welfare scheme's emphasis, in fact, largely overlooks issues that directly address poverty and its root challenges, reflecting a potential gap in addressing members' most pressing needs.

These findings are further validated by the correlation analysis shown in Figure 4. When comparing welfare concerns and actual support provided, the analysis reveals no correlation between the two sets of data, confirming the disconnect between the welfare system’s focus and the actual priorities of church members.

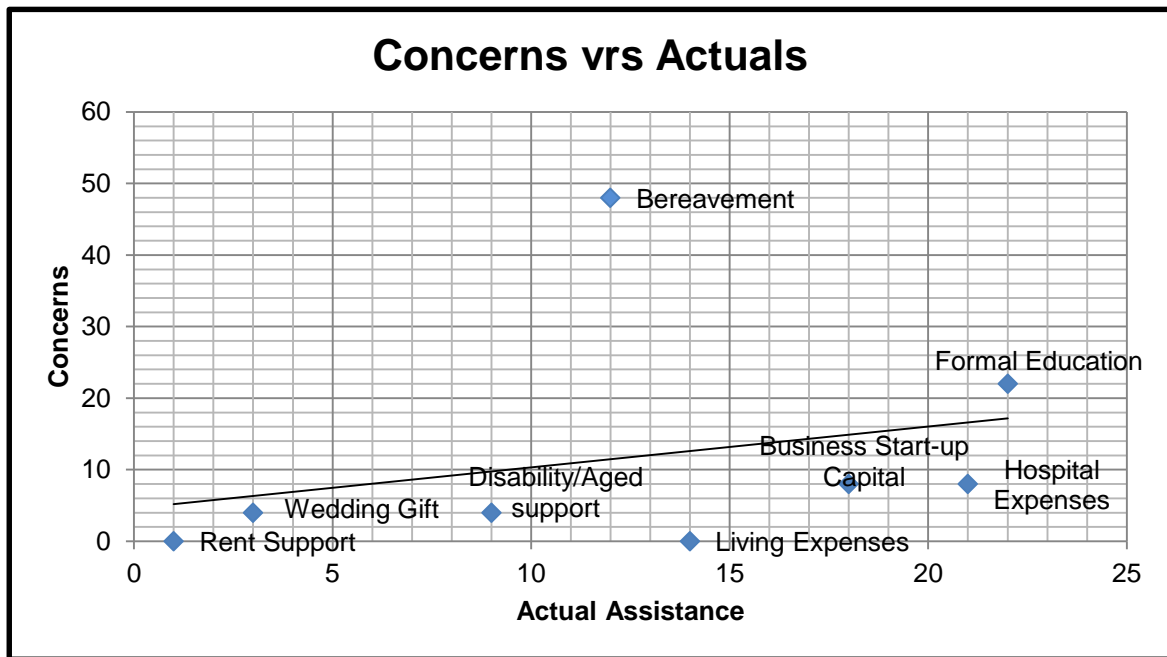


Figure 4: Correlation of Welfare Concerns with Actual Assistance (Source: Author’s computation)

Another observation from the data is that the current welfare system places very little emphasis on addressing the root causes of poverty. For instance, while the actual support given to church members placed very little emphasis (8%) on business start-up provision, it concentrates more efforts on support for bereaved members (48%); a support which in the short run has very little to do with the roots of poverty. Admittedly, this may be because the financial resources of the churches are limited and hence cannot offer much support in addressing the roots of poverty.

Additionally, it is possible the priorities have been skewed by socio-cultural concerns rather than the practical needs for recipients of welfare to escape poverty. In any typical community in the Ashanti Region, concerns with funerals permeate the social fabric of the society and residents are under pressure to perform expensive funeral rites and events because of the need to avoid shame on family

members. Also, frequently funeral expenses occur as emergencies, and people are compelled to take loans at such high interest rates that assistance from the church always comes as a big relief to most members.

Table 2: Opinion on the adaptability of welfare

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

Source: Author's computation

Table 2 provides a summary of respondent opinions regarding the adaptability of the church's social welfare scheme. The table shows that most members feel the welfare scheme does not frequently review its benefits and premiums to align with current economic conditions. The lack of regular updates implies that the financial assistance provided may not be keeping pace with inflation or rising costs of goods and services. Only 20% of respondents believe the welfare schemes consistently review both the contingencies covered and the benefits provided.

A significant portion of respondents—81 (44%) and 83 (46%) respectively—felt that the welfare scheme “does not at all” review the types of social contingencies covered or the benefits. A smaller group, 15%, were unsure of their stance on this issue. Meanwhile, 40 respondents (21%) and 35 respondents (19%) indicated they “don't know, which may suggest a reluctance to speak negatively about the program. Based on these responses, it appears that the welfare scheme, in its current form, lacks adaptability, as it rarely revises the types of issues it covers or the associated benefits. This could be an area for improvement for the welfare scheme managers.

Further, a correlation analysis of respondent views about the adaptability of the welfare scheme shows a nearly perfect correlation between the review of social contingencies and the review of financial benefits. This reinforces the impression that the current system is rather inflexible, with little regular review of either the focus areas or the financial assistance provided. Figure 3.8 visually illustrates this finding.

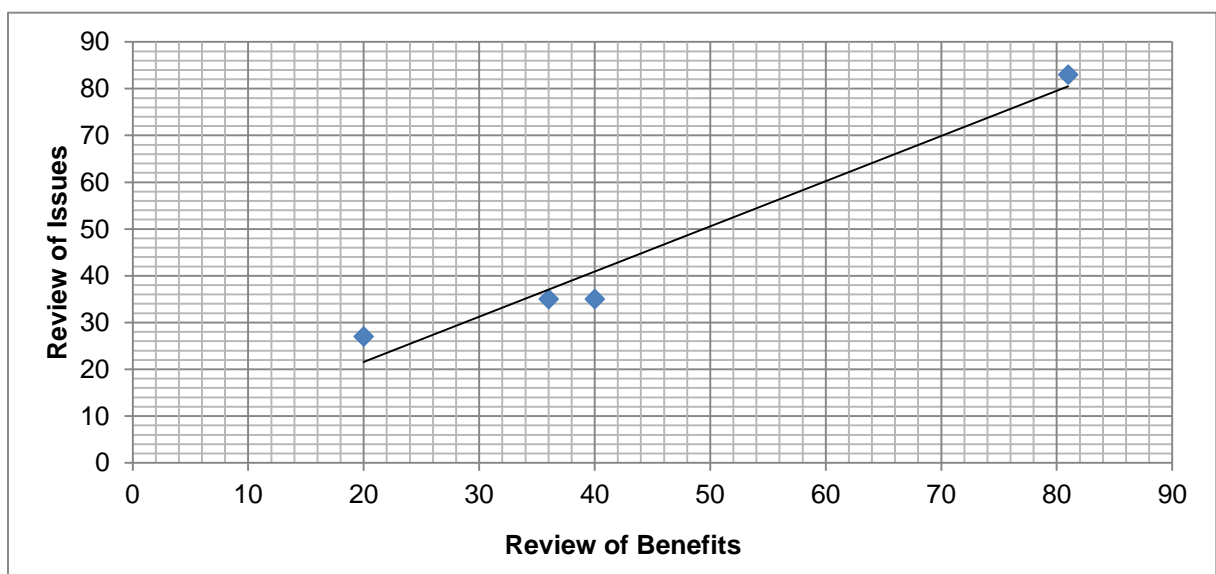


Figure 5: Review of issues and Benefits (Source: Author's computation)

As pointed out earlier, a social safety net’s effectiveness for alleviating poverty in the short or long term depends on several critical factors. One of the critical factors pointed out by the Asian Development Bank (ADB) is the program’s appropriateness of its benefits.²⁶

Appropriateness of the Social Welfare System of the Church

According to the ADB, a program’s benefit is appropriate “if it reflects the needs of beneficiaries.”²⁷ It is in this light that the study was designed to evaluate the present welfare system for appropriateness of benefits. When the opinions of respondents were sought, the majority were of the view that the benefits of the present system were not very appropriate. They were implicitly emphatic that the present levels of benefits do not always reflect the actual needs of members and must be reviewed. More than 21% (42) believed the benefits were not appropriate while nearly 51% (100) were of the opinion that the benefits sometimes do not reflect the actual needs of church members. Their responses are illustrated in Figure 6.

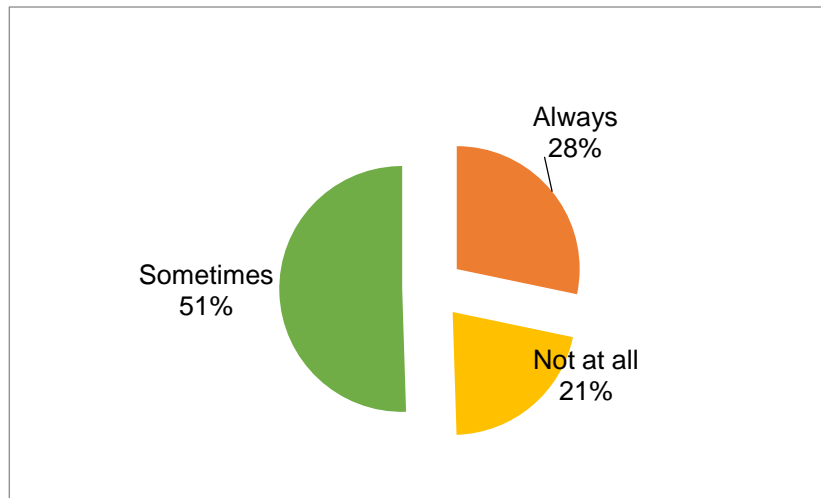


Figure 6: Welfare benefits and needs (Source: Author’s computation)

Most of the church members, 77% (152), therefore, believed the present pre-qualified list of contingencies supported by the welfare scheme should be reviewed. Only 8% of respondents were of the view that the present list should be maintained. This again confirms the opinion that social welfare benefits may not reflect the actual needs of members. This opinion is illustrated in Figure 6.

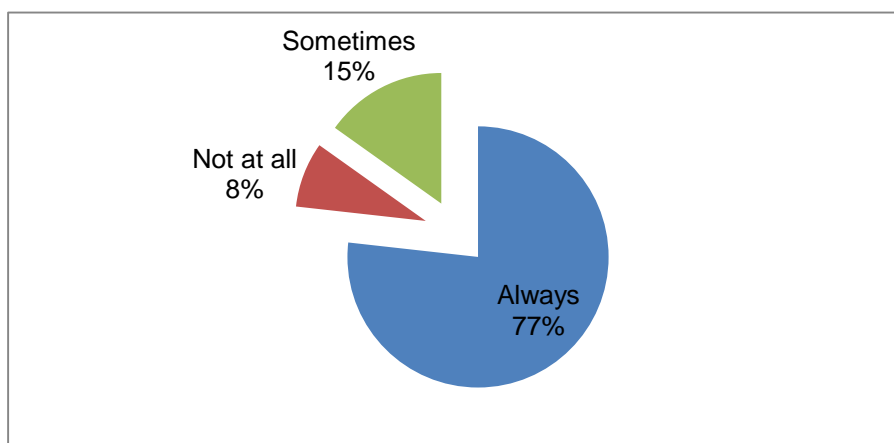


Figure 7: Assessment of Welfare Benefits Review (Source: Author’s computation)

²⁶ Asian Development Bank, *Weaving Social Safety Nets*.13.

²⁷ Asian Development Bank, *Weaving Social Safety Nets*.13.

Adequacy of Social Welfare Benefit

Closely associated with the appropriateness of the benefits is the issue of its adequacy. Again, the ADB suggests that the benefits of a social safety net are said to be adequate when they are “big enough to make a difference to recipients.”²⁸ Only 10% of the respondents were emphatic that the present levels of benefits are adequate. Also, a small minority of 3% (6) emphatically say the benefits are not adequate at all. A large majority of 65% were of the opinion that the benefits were “sometimes” adequate. However, since “sometimes” may possibly be a polite way of saying it is not the case, one can assume that at least in the opinion of the respondents, adequacy was not positively reviewed. A follow-up question asked for the opinion of the respondents if the benefits should be maintained at current levels. The opinions of the respondents about the adequacy of welfare benefits and the question of maintaining the benefits at current levels are summed up in Figure 7.

As can be seen from Figure 8, while many respondents, 53%, were of the opinion that the present level of benefits paid to beneficiaries should not be maintained, the highest number of respondents, 66%, were of the opinion that the benefits are “sometimes” adequate. “Sometimes” in this case, is used as a polite way of saying that the benefit is not always adequate. The analysis of the responses confirms that the present benefits of the welfare system are not adequate and that it must not be maintained at current levels.

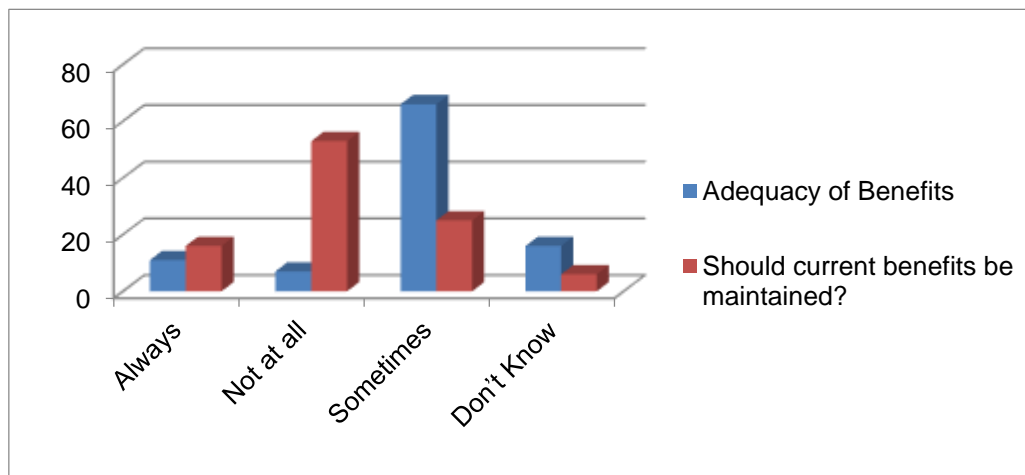


Figure 8: Assessment of Adequacy of Welfare Benefits (Source: Author’s computation)

Several reasons were offered by respondents in support of the opinion that the present levels of benefits should be reviewed. These reasons for the opinion expressed are listed in Table 3

Table 3: Reasons why Levels of benefits are to be reviewed

Ref #	Reasons why levels of benefits should be reviewed	#	%
1	Each payment be based on actual needs after investigations	20	11
2	Benefits reflect economic conditions	70	38
3	Current policies are effective and should be maintained	14	7
4	Support should reflect individual needs	44	24
5	The present level of support is not adequate	31	11
6	Don’t know how much is in the Church coffers	6	3

Financing Welfare in the Churches

Presently, social welfare in the church is financed, mainly through membership contributions/dues. As this source is not always enough, most churches supplement with funds from the church’s income.

²⁸ Asian Development Bank, *Weaving Social Safety Nets*.13.

Some of the churches also organize special offertory sessions for the purpose of funding welfare. There are two types of offertories; special fund-raising events and regular offertories collected for welfare funding. Figure 9 gives a summary of the most popular means of raising funds for social welfare.

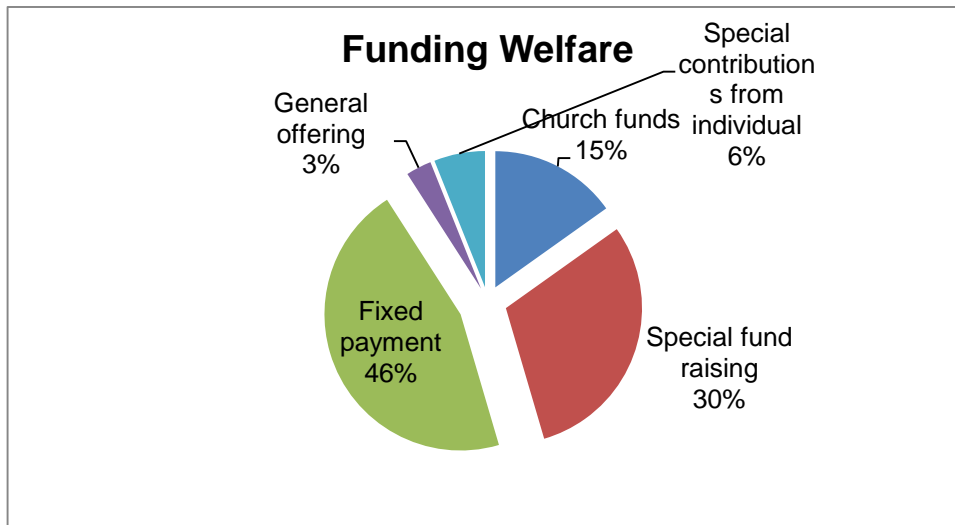


Figure 9: Sources of Welfare Funding (Source: Author's computation)

From Figure 9, one can discern that the most popular means of raising funds for funding social welfare needs in the churches is membership dues, 53%. There is a small minority, 5%, that organize special fund-raising events to raise funds. Even though it appears to be laudable, it is not popular among the churches. This method may not be a popular one because some church leaders may see it as an additional financial burden on church members and are likely to resist its imposition. The other identified methods of raising funds include regular general offering, 13%, and special contributions from rich members of the church, 16%, towards the social welfare needs of others. Funding from church income, 13%, is another common means of financing the cost of meeting the welfare needs of church members. Talking to the pastors and some members, showed that no church relies on one source of funding. While the dependence on the monthly dues payment is the most popular, since the funds collected are usually not enough, the churches depend on a mix of two or three methods.

The perceived inadequacy of the funds of the various welfare schemes of the churches can be traced partly to the present methods of fundraising. Now, all the schemes offering tier-one benefits depend on membership dues or premiums as the major means of financing their operations. However, this premium appears to be quite inadequate to meet the demands of its members. Additionally, the payment of such a premium has often become a stumbling block for the most vulnerable members who are not able to pay on a regular basis. The payment has kept some of the very poor members from becoming members of the scheme, when in actual fact; the scheme was set up to relieve the very poor members when they need it most. It was therefore not surprising that one of the pastors interviewed estimated that more than 20% of his church members are not members of good standing of the welfare scheme.²⁹ Those who are excluded from the scheme on account of non-payment of dues are likely to be the most vulnerable members of the church.

²⁹ Addo-Domfeh A 2017 (30th Sept). Interview by Researcher, Trinity Baptist Church, Kumasi, Ghana. Transcript of audio recording available from author: joeadasibekoe@gmail.com.

Figure 10 represents the view of both pastors and church members on how they think the social welfare schemes could raise additional funds for the operations of the church welfare. Both church members and pastors of the churches believe that there are several ways of raising additional funds to finance the activities of the social welfare scheme. The views of the two groups (church members and pastors) are compared in the chart below.

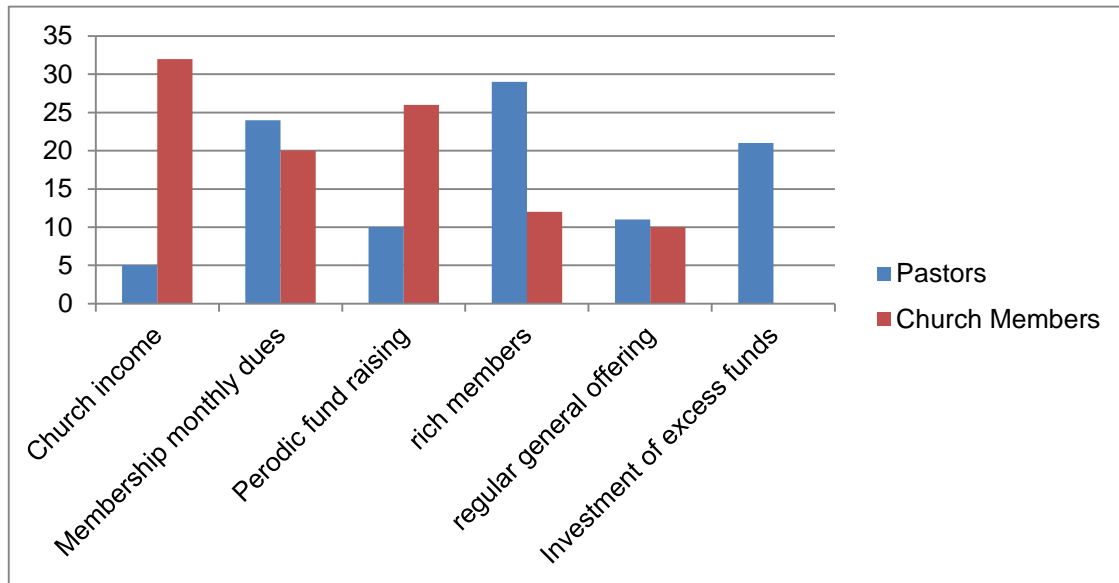


Figure 10: Comparing opinion of Pastors and Church members on funding welfare
 Source: Author's computation

The views in Figure 10 above suggest that the church members and their head pastors held similar views on sources of raising additional funds but held divergent views on where the emphasis is placed. For instance, while the church members emphasize using part of the church's income from tithe and offering (32%), only 5% of the pastors agree with this opinion. For the pastors, the most important source of increasing funding to the welfare schemes, (29%), is to encourage their rich members to make additional contributions to the church's welfare. However, this means was one of the least attractive to the church members (12%). This opinion, most of the pastor's claim, is in direct imitation of Acts 4:34-37, where rich and generous members of the church gave their material blessings for the benefit of all members of the church.

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

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

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

With the current funding sources in mind, respondents were asked to evaluate the sustainability of the welfare schemes. Sustainability in this context is seen as the capacity of the social welfare scheme to meet the current and future financial commitments of its members. The majority (63%) agreed that the present level of contribution is not sufficient to meet the future needs of the scheme. While 19% were doubtful about the scheme’s long-term sustainability, 12% did not know the impact of the present level on sustainability. Only a small minority, 6% were confident that the schemes were sustainable. The long-term sustainability of a social safety net was considered by the ADP as one of the critical factors affecting their ultimate efficiency.³⁰ The respondents gave several suggestions as to how the managers of the schemes could increase funding to sustain the schemes. Their views are compiled in Table 3.4.

Table 4: Sources of Improved Funding

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

Source: Author’s computation

From Table 4, most -19% (40) - members of the churches favour the church allocating a fixed percentage of their income through tithe and offering to welfare provision. The church participating in an Income Generating Activity (IGA) and appealing to its rich and gifted members to support its welfare programmes were both ranked as the second most important means of increasing funding to the scheme by 35 (17%) of respondents. The least effective method in the opinion of the respondents, 7% (15), is “increasing welfare premium.” Unfortunately, for now, it remains the most used fund-raising method.

Reasons for giving to welfare

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

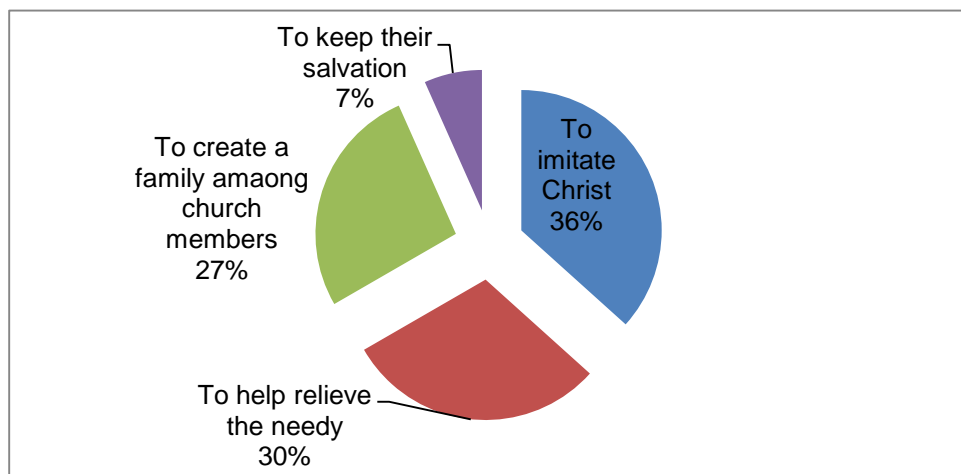


Figure 11: Reasons for Giving to Welfare (Source: Author’s computation)

³⁰ Asian Development Bank, *Weaving Social Safety Nets*.13.

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

Assessment for Bias in the distribution of welfare benefits

One of the criticisms levelled against the social safety net is the possibility of biases, both perceived and actual biases on the part of managers of a programme. Biases occur when there is an inclination or prejudice for or against one person or group, especially in a way considered to be unfair. It is in this light that a recent summary of international experiences with social safety nets conducted by the ADB referred to in chapter one, recommends that managers of social safety nets must be equitable to all members for improved efficiency. Equitability is defined here as the program’s ability to provide “equal treatment to people with equal needs.”³¹ Biases may only be a perception, but it is critical for church-based social safety nets to wean them of this perception as they may negatively affect the witness of the church.

In the opinion of the church members, biases were quite minimal. One of the major reasons for perceived or actual biases is members being denied assistance for whatever reason. There may be several genuine reasons why church members may be denied assistance, and leaders of the welfare scheme often take time to explain why assistance is denied. Few members (9%) reported that they have been denied assistance. Among those who have never been denied assistance, only 30% were satisfied with the reasons offered for the denial. The majority of those denied assistance, 60%, were dissatisfied with the reasons offered for the denial. This then becomes one of the major issues that managers of the social welfare schemes of the church will have to work on to ensure that the system contributes positively to the fellowship of the churches.

Figure 12 summarizes the perception of church members of bias on the part of the managers of the welfare schemes. While the majority of the participants, 75%, believed all members of the group were equally treated, more than 8% disagreed. It can also be discerned from the illustration that while a large majority (69%) held the opinion that there was no impression of biases against some group members, a minority of 11% disagreed. Equally worrying signals are those who held the opinion that sometimes all members are not treated equally (9%), and those who chose either not to directly answer or politely said they do not know, (8%). On the impression of biases against some individuals or groups, while it is gratifying to note that the majority of respondents held the opinion that such an impression does not exist, a significant percentage of respondents were not positively inclined that such a perception is not prevalent in the social protection system of the church. Even though one can say with some certainty that the problem of bias was not of generic concern to members of the groups, however, the signals are quite worrying for a church-based support system. It appears there is a small minority who feel they are being discriminated against. It may well be imaginary, but the managers of the system ought to avert their minds to this menace as it has the potential to negatively affect the witness of the church.

³¹ Asian Development Bank, *Weaving Social Safety Nets*. 13.

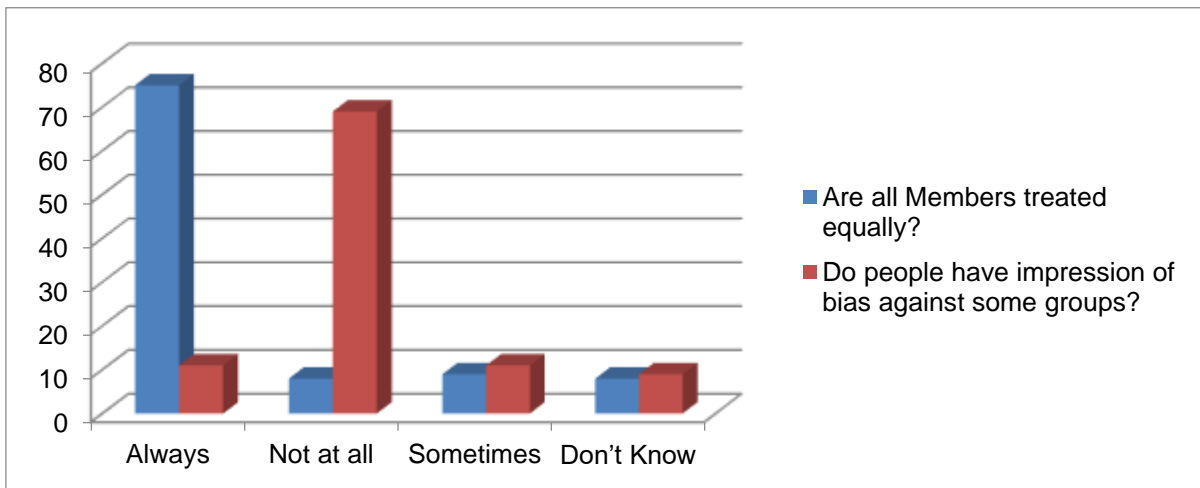


Figure 12: Perception of Bias (Source: Author’s computation)

Assessment of Pastoral Philosophy of Welfare

The extent to which the church is willing to participate in meeting the social welfare needs of its members, according to Poe (2008: 63) depends on how its leaders answer the question of “what is our responsibility as individuals and as part of the church to our poor neighbours?” Martin has pointed out that such answers have often not been given in a vacuum but are always influenced by the prevailing social philosophy and theological underpinnings of the church leaders.³² The twenty head pastor participants were asked what they thought was the main responsibility of the church to its poor members. Their answers are illustrated in Figure 13. The majority, 12(60%) of the respondents believed the church must prioritize the provision of their social needs. Another 2(10%) believed the church must lobby government and general society to take care of the needs of the poor. However, 4(20%) were of the view that the church must combine both the provision of social needs and the salvation of the soul. A small minority, 2(10%) believed the church ought to prioritize the salvation of the soul.

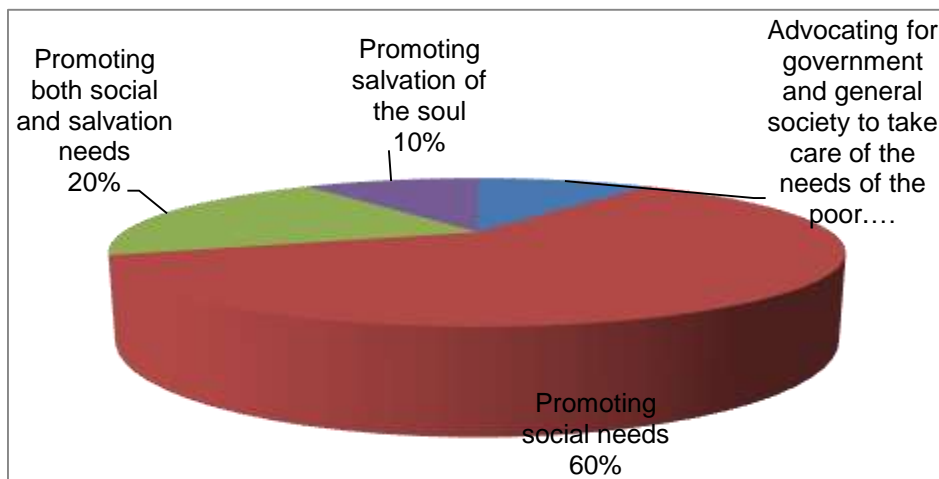


Figure 13: Assessment of Pastoral Philosophy of Welfare (Source: Author’s computation)

In these views, elements of the social theology of individualism, communitarianism and neo-Puritanism in the opinion of the pastors can be observed. The view that the church must prioritize the promotion of individual salvation of the soul is akin to the social theological position of individualism.

³² Michelle E Martin, “Philosophical and Religious Influences on Social Welfare Policy in the United States: The Ongoing Effect of Reformed Theology and Social Darwinism on Attitudes toward the Poor and Social Welfare Policy and Practice,” *Journal of Social Work* 12, no. 1 (2012): 51–64.

This social theological position, according to Gray assumes that the mission of the church is to promote individual salvation through spiritual regeneration and personal moral reform.³³ The view of the majority (60%) of the pastors was that the church must focus on providing for the social needs of the poor. This view is consistent with the social theological positions of communitarianism. There are also elements of Neo-puritanism in the view of 4(20%) of the respondents who thought that the church must combine both provision of social needs and salvation of the soul. Neo-puritanism assumes that the primary mission of the church is individual salvation but also contends that this is best facilitated by the presence of a supportive social milieu.³⁴

RECOMMENDATIONS

This study's recommendations address key questions regarding the effectiveness of social safety nets. The primary concern is adequacy, a central issue in promoting and sustaining interest in social welfare. The recommendations are designed to ensure sufficient welfare provisions from both material and idealistic perspectives. These steps are practical and sociologically appropriate steps to primarily give the social welfare system of the church a biblical character. The commitments expected from the implementing churches are as follows:

- a) **Prioritization of Social Welfare:** The first proposal for an effective social welfare system among Ghana Baptist Convention (GBC) member churches is to prioritize social welfare provision within all local congregations. This recommendation is modelled after the social work practices of the early church in Jerusalem, as seen before AD 313. A practical step to prioritize social welfare would be establishing a coordinating unit, or secretariat, within the offices of the Ghana Baptist Convention or its local associations. This secretariat would oversee and coordinate social welfare activities across local churches.
- b) **Entrusting Management to Competent Leaders:** The second proposal emphasizes that GBC member churches should appoint mature, honest, and professionally competent Christian managers to oversee social safety nets in each congregation. These managers should be granted full control over all safety net affairs. This requires a clear definition of roles and responsibilities, delineating the functions of general church leadership and social welfare workers to ensure smooth, effective collaboration.
- c) **Encouraging All-Inclusive Membership Contributions:** The third proposal calls for a system where all church members contribute financially to support social welfare programs, with contributions scaled according to individual means. Wealthier members should be encouraged to contribute additional funds to meet the needs of other members, fostering a sense of collective responsibility within each congregation.
- d) **Expanding the Funding Base:** To ensure a sustainable funding base, it is recommended that each church allocate a specific percentage of income from tithes and offerings exclusively for social welfare purposes. Additionally, local congregations might consider income-generating projects as a way to raise supplementary funds.
- e) **Strengthening the Pro-Poor Focus of the Social Welfare System:** A fifth recommendation is to reinforce the social safety net's support for poorer members by reducing the stigma associated with receiving welfare assistance. The church can play a role in this by enhancing its educational efforts around the value and purpose of social welfare, making it more accessible and acceptable to those in need.
- f) **Investing in High-Yield Opportunities:** To further increase the funding for the social safety net, managers are encouraged to invest a portion of the welfare funds in high-yield financial instruments. Managers should possess the necessary skills to oversee these investments effectively, creating an additional revenue stream to support the church's social welfare initiatives.

³³ Don Gray, "Beyond Orthodoxy: Social Theology and the Views of Protestant Clergy on Social Issues," *Review of Religious Research*, 2008, 221.

³⁴ Gray, "Beyond Orthodoxy: Social Theology and the Views of Protestant Clergy on Social Issues."221.

CONCLUSION

The Baptist Churches by their action through their informal safety nets are providing valuable service to their members. The welfare schemes, constitutionally formulated, are limited to membership contributions to finance their projects and are not able to go far in their interventions. Due to their financial limitations, their current interventions are quite restrictive. Even though they recognize the need to expand the coverage of their operations, they are forced to limit their coverage to mostly the social dimensions of poverty. They, however, neglect the restrictions imposed by income poverty. In the face of the apparent inability of the government to provide the assistance needed to help citizens with their social welfare needs, it would not be out of place if these private safety nets were improved. With proper organization, this social welfare scheme can become an important safety net for the several members they serve.

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