



Gambling and wealth acquisition in Ghana: A biblical-theological and ethical critique of Ghana's betting culture

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ABSTRACT

The acquisition and use of wealth have significant implications for an individual's relationship with God, society, and the environment. In Ghana, gambling—particularly sports betting—has become a widespread economic activity among the youth, largely due to high unemployment rates, the aggressive marketing strategies of betting companies, and a prevalent get-rich-quick mentality. However, the ethicality of gambling remains a subject of theological and moral debate, especially within Christian circles. The key research question that this paper addresses is: To what extent does gambling align with biblical-theological principles of wealth acquisition and ethical financial stewardship? The paper employed a literature-based research approach, analyzing biblical texts, theological discourses, and scholarly works to evaluate the moral and ethical dimensions of gambling. The methodological steps included a contextual examination of gambling in contemporary Ghana, biblical-theological analysis of relevant biblical texts on wealth creation and distribution, and a critique of gambling based on a biblical-theological ethics on wealth. The central argument of this paper is that while the Bible does not explicitly condemn gambling, its teachings on wealth acquisition, responsible stewardship, and social justice provide a framework for assessing the practice. The study found that gambling not only promotes a mindset of quick wealth accumulation (which contradicts biblical principles of diligence, honest labor, and ethical financial management) but also contributes to social and economic inequalities by promoting financial irresponsibility and exacerbating poverty. This research contributes to the discourse on theology, ethics, and economic justice by providing a biblically grounded framework for evaluating contemporary financial practices.

Keywords: *Gambling, Ghana, Biblical Ethics, Christian Stewardship, Wealth Acquisition*

INTRODUCTION

Wealth plays a crucial role in human survival and social development, providing individuals with the means to sustain themselves and contribute to society. However, the methods of acquiring and using wealth have long been subjects of theological and ethical debate. Although some Christian traditions emphasize diligence, hard work, and responsible financial management, modern economic trends—such as gambling—challenge these traditional perspectives.

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In Ghana, gambling, particularly sports betting, has become increasingly popular, especially among the youth. A 2022 study by Hootsuite and We Are Social revealed that Ghana had 16.99 million internet users, with 11.18 million accessing sports betting sites—more than those visiting news (10.79 million) and social media (10.68 million) platforms.¹ The growing appeal of gambling can be attributed to high unemployment rates, aggressive marketing by betting companies, and a widespread get-rich-quick mentality. For some, betting is a desperate attempt to escape financial hardship, while for others, it is merely a form of entertainment.

The economic impact of gambling extends beyond individuals to national revenue generation. The previous New Patriotic Party (NPP) administration introduced a betting tax, which sparked widespread protests among the youth, who argued that it unfairly targeted them instead of addressing structural economic problems like unemployment. The National Democratic Congress (NDC) criticized the tax as an additional burden on struggling youth. In response to public outcry, Finance Minister Ato Forson announced in the 2025 budget statement that the government had abolished the tax, reflecting the political contest over youth-centered economic policies and the broader debate on gambling's role in Ghana's economy.

Despite its economic significance, gambling raises serious theological and ethical concerns. Some argue that the Bible does not explicitly condemn gambling, making it a neutral practice. Others, however, assess it in light of biblical principles on wealth acquisition, stewardship, and social responsibility. Since gambling fundamentally revolves around financial gain, it is necessary to evaluate its alignment with biblical teachings on responsible wealth management. Therefore, this paper critically examines Ghana's betting culture through a biblical-theological and ethical lens. By offering a biblical framework to evaluate contemporary financial practices, this study aims to contribute to ongoing discussions on theology, ethics, and economic justice in Ghana.

METHODOLOGY

This study used a literature-based research approach, which involves the critical collection, review, and analysis of already existing scholarly works, theological reflections, and biblical texts to address a research problem. Unlike empirical research, which uses fieldwork and data collection from participants, literature-based research draws insights from secondary sources such as books, journal articles, theological commentaries, and ethical discussions. Through systematic engagement with these sources, the researcher identifies patterns, debates, and theological principles that speak directly to the research problem. The methodology of this study involved three key steps. First, it conducted a contextual analysis of gambling in contemporary Ghana, examining its social, economic, and cultural dimensions. Second, it carried out a biblical-theological exploration of relevant texts on wealth creation and distribution, highlighting scriptural principles that inform Christian perspectives on economic life. Third, it developed a theological-ethical critique of gambling in light of biblical teaching on wealth, stewardship, and justice. In this process, insights from John Wesley's socio-economic ethics were also used to enrich the analysis. The central argument advanced is that, although Scripture does not directly prohibit gambling, its overarching teachings on diligence, stewardship, and social responsibility provide a robust framework for evaluating the practice.

This approach is particularly suitable for this study for the following reasons. First, the main concern of the study is a theological-ethical critique, which requires a foundation in biblical texts and Christian theological traditions rather than empirical measurements of behavior. Second, since gambling as a moral and ethical issue has been widely debated in theology, philosophy, and ethics, a literature-based approach provides a broad platform for engaging diverse scholarly perspectives. Third, this method allows for a biblical-theological evaluation by bringing the voice of Scripture—along with the insights of Christian ethicists such as John Wesley—into dialogue with Ghana's contemporary betting culture. Finally, this approach makes it possible to situate Ghana's gambling culture within a broader theological and ethical discourse. Thus, the literature-based research approach is appropriate because it provides the necessary tools for a nuanced, textually and theologically informed critique without the limitations of field-based constraints.

¹ Emmanuel K. Dogbevi, "While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank," *Africa Uncensored*, January 13, 2023, <https://africauncensored.online/blog/2023/01/13/sports-betting-addiction-ghana/>.

GAMBLING AMONG GHANAIAN YOUTH: CAUSES AND INFLUENCES

As noted in the Introduction, Gambling has become a widespread activity among Ghanaian youth, with many engaging in various forms of betting, particularly sports betting. Here, the term gambling refers to the act of staking money or valuables in an uncertain event with the hope of winning more than was staked. This kind of activity is based on chance or luck rather than effort, skill, or labor. The reasons people engage in gambling activities are numerous but not far-fetched. This section outlines some of the causes and influences behind gambling activities in contemporary Ghana.

Economic Hardship and Unemployment

One of the main reasons why gambling is popular among Ghanaian youth is the high level of unemployment and financial instability. Unemployment is one of the major political challenges in Ghana today. According to the Ghana Statistical Service (GSS 2022, 16), approximately 1.74 million people, representing 13.4% of the working population aged 15 and over, were unemployed in the first quarter of 2022. In the second quarter, this figure had increased to 1.8 million (13.9%). The formal sector, which includes white-collar jobs, has traditionally been a major source of employment. However, in recent years, the number of young graduates has increased significantly due to the growing desire for formal employment. Unfortunately, many of these graduates struggle to find jobs because employment opportunities in their communities are limited. One major issue is that Ghana's education system does not equip students with the practical skills needed to start their own business. Instead, the system focuses on memorization, in which students are trained to recall information for exams rather than develop skills to solve real-world problems.

As a result, even the best-performing students may graduate without the ability to contribute meaningfully to the job market or become self-employed. Consider a poor family that invests all its resources in educating a young person, hoping that after graduation, he or she will secure a good job and support the family financially. If that graduate cannot find employment and lacks the practical skills or capital to start a business, the family remains in poverty. This cycle of unemployment contributes to the country's worsening economic situation, leaving many young people without hope for a better future.

In these struggles, many young people turn to alternative means of income generation. Gambling, particularly sports betting, is perceived as a quick and easy way to earn money. The potential for substantial winnings drives continued participation, even in the face of repeated losses. However, the reality is that most people lose more money than they gain, leading to financial distress and, in some cases, addiction. This growing dependence on gambling as a financial strategy underscores the urgent need for policies that promote employment opportunities and equip young people with the skills required for sustainable livelihoods.

Influence of Technology and Advertisement

The rapid advancement of technology and increased internet accessibility have made gambling more convenient and widespread. Unlike in the past, when individuals had to visit physical betting centers, young people can now easily engage in gambling through smartphones and mobile money services. Online betting platforms provide 24/7 access, making gambling more tempting and harder to resist.

As of January 2023, Dogbevi reported that there were 36 licensed sports betting companies in Ghana. Given that each of these companies operates multiple branches nationwide, betting avenues have become highly accessible, normalizing gambling as a common activity among the youth.² The presence of these establishments in urban and rural areas means that young people encounter betting advertisements and promotions almost daily, further fueling their participation. All that is required to place a bet is a smartphone, internet access, and a betting app. With these tools, individuals can gamble anytime, anywhere, and as frequently as they desire. To enhance convenience, betting companies have developed systems that allow users to seamlessly transfer funds from their Mobile Money wallets into their betting accounts, making the process quick and hassle-free.

² Dogbevi, "While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank."

Furthermore, betting companies in Ghana invest heavily in advertising, using television, radio, social media, and sports sponsorships to attract young gamblers.³ These advertisements often present gambling as an exciting, entertaining and rewarding activity,⁴ showing people winning large sums of money with little effort. The glamorous portrayal of gambling misleads young people into believing that they can also become rich overnight. In addition, famous sports personalities and celebrities often promote betting platforms, making gambling seem fashionable and acceptable among the youth. The allure of quick financial gains keeps them engaged, often at the expense of long-term career and personal growth. It is now common for young people to dedicate entire days to monitoring sports events and betting, hoping for a life-changing win, even though the odds are largely against them.

Peer Influence

Beyond technological advancements that have made gambling more accessible, peer influence contributes significantly to its rise among young people.⁵ Many youth participate in gambling because their friends or classmates are involved, creating a sense of normalcy and social pressure. When peers share stories of their wins, others feel compelled to try their luck, often without fully considering the risks. This influence is so strong that some students have misused their tuition fees to bet, hoping to recover and multiply their money, only to face devastating losses.

For instance, a young Ghanaian recounted how peer influence led him to betting: “A friend came and told me he had won a bet. He showed me how much he had won—almost GH¢4000 (USD 363.50) by staking just GH¢5 (USD 0.45). I said I’ll also try my luck. That was how I started,” he revealed.⁶ Despite experiencing some wins, he admitted, “I have won some, but I have lost more. The highest bet I have ever placed was GH¢50 (USD 4.54), and the highest I have won so far was about GH¢3000 (USD 272.63). I can bet all day, but I don’t stake a lot of money.”⁷ His story reflects a broader pattern among young people who are enticed into gambling by the illusion of quick wealth, only to suffer substantial financial losses over time.

The consequences of such behavior are evident in real-life cases. In 2022, *Graphic Online* reported that some students at the Kwame Nkrumah University of Science and Technology (Kumasi, Ghana) deferred their studies after losing their tuition fees to gambling, leaving them unable to pay their academic fees.⁸ Similarly, a former University of Ghana student disclosed how his gambling addiction led him to wager every last pesewa he had. Reflecting on his losses, he confessed, “Last year, I spent almost GH¢10,000 on betting and won only GH¢200. That was when I realized that betting was a way for the white man to cripple the African youth so that the youth wouldn’t have a better future.”⁹ His testimony underscores the damaging impact of gambling addiction, which not only drains financial resources but also derails young people's academic and professional aspirations.

Furthermore, gambling is often perceived as a social activity where friends gather to watch sports and place bets together. This social aspect reinforces participation, making it even harder for young people to resist gambling, even when they recognize the potential risks. The desire to fit in, combined with the allure of easy money, creates a dangerous cycle of dependency that can lead to long-term financial instability and addiction.

Thrill and Escapism

The excitement and unpredictability of gambling make it highly appealing to young people in Ghana. The possibility of winning large sums of money creates an adrenaline rush, making gambling not just a recreational activity but an addictive one. The appeal is enhanced by the promise of quick financial

³ Angelo Elijah Opoku, “Sports Betting Among Students in Colleges of Education in the Ashanti Region of Ghana” (University of Cape Coast, 2022).

⁴ Opoku, “Sports Betting Among Students in Colleges of Education in the Ashanti Region of Ghana.”31.

⁵ Opoku, “Sports Betting Among Students in Colleges of Education in the Ashanti Region of Ghana.”44-45-47.

⁶ Dogbevi, “While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank.”

⁷ Dogbevi, “While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank.”

⁸ Enoch Darfah Frimpong, “Deferred KNUST Students Used School Fees for Sports Betting – URO,” *Graphic Online*, 2022, <https://www.graphic.com.gh/news/general-news/deferred-knust-students-used-school-fees-for-sports-betting-uro.html>.

⁹ MyJoyOnline.com., “I Staked ₵10k in Betting but Won Only ₵200 the Whole of Last Year – Former UG Student,” *MyJoyOnline*, 2022, <https://www.myjoyonline.com/i-staked-¢10k-in-betting-but-won-only-¢200-the-whole-of-last-year-former-ug-student/>.

gains, which is particularly enticing in a country where youth unemployment and economic hardship are prevalent. Therefore, for many (as noted earlier), gambling is perceived as an opportunity to escape financial struggles.

However, beyond financial motivation, gambling serves as an emotional escape for many young Ghanaians. Facing academic pressure, unemployment, or difficult living conditions, some turn to betting as a way to relieve stress and momentarily experience excitement and hope. The thrill of winning, even if only occasionally, provides a temporary sense of achievement and success, reinforcing the behavior. But when losses occur, rather than walking away, many feel compelled to keep gambling in an attempt to recover their lost money. This dangerous cycle—known as “chasing losses”—often leads to compulsive gambling behaviors, where individuals continue betting despite repeated losses, deepening their financial woes.

BIBLICAL-THEOLOGICAL PERSPECTIVES ON WEALTH

In addressing gambling in Ghana, the Bible provides a necessary and legitimate foundation for theological-ethical critique. Ghana is a predominantly Christian nation, with more than 70% of the population professing the Christian faith, and as such, the Bible functions as a primary moral and spiritual authority in shaping both personal values and public discourse. Beyond its religious role, the Bible offers timeless principles on wealth acquisition, stewardship, justice, and community responsibility, which are essential for evaluating practices like gambling that affect not only individuals but also families and society at large. By engaging the Bible, this study situates the critique of gambling within the moral vision of Christian theology, presenting an alternative model of wealth rooted in stewardship, social justice, and care for the vulnerable. Thus, the Bible is not merely a religious text in this study but a normative framework through which ethical guidance is derived to address contemporary socio-economic challenges in Ghana.

The Owner of Wealth

The theology of wealth is founded on the premise that God is the Creator and Owner of all material resources (cf. Gen. 1:1; 1 Chron. 29:10-16; Psa. 24:1-2; 50:10; Hag. 2:8). There is nothing inherently evil about riches. The Bible often considers wealth a divine gift and a sign of God's blessing upon those who love him and walk in His ways (Psa. 112:1-3). The examples of Abraham (Gen. 13:1-2), Isaac (Gen. 26:12-13), Job (Job 1:1-3; 42:10-12), and Solomon (2 Chron. 9:13-22) illustrate how God blesses His people with material prosperity.

Some may argue that wealth is acquired solely through personal effort and, therefore, belongs only to the individual who has earned it. However, such a person must recognize that the wisdom, strength, and even life itself—factors that contribute to wealth creation—are all gifts from God. Moreover, many intelligent and hardworking individuals still struggle financially, highlighting the role of divine grace in success. Wealth is not an end in itself; rather, it points to the ultimate Owner, who graciously blesses people with it.

Since God is the true Owner of all riches, human beings are merely trustees or stewards of His resources. Consequently, wealth must be used in accordance with God's will. Additionally, because all riches ultimately belong to God, people will be held accountable for how they manage his resources (Luke 12:48; Rom. 14:12). Ghana, as a nation, must be reminded that God will ask how its abundant resources have been utilized. Ghanaians—especially political leaders—will be accountable for how they harness these resources and how the revenue generated from them has been used. Therefore, those involved in managing the nation's wealth must exercise caution and integrity in their stewardship.

At the same time, the notion that all believers will experience material prosperity is a misconception. While the Old Testament contains promises of wealth for God's people (Deut. 28:8, 12), it also acknowledges the reality of poverty and commands the care of the poor (Deut. 15:11). People must therefore do their part and trust in God's will for their lives.

It is also incorrect to assume that poverty is a prerequisite for entering the Kingdom of God. Jesus' teaching in the Beatitudes emphasizes being “poor in spirit,” which refers to humility and reliance on God rather than material poverty itself. A person's spiritual posture before God matters more than

their economic status. Being “poor in spirit” does not mean embracing material poverty as a requirement for discipleship; rather, it means placing ultimate trust in God and believing that He will provide for those in need (Exod. 22:25-27; Isa. 61:1).

Having established that all wealth belongs to God, the discussion now turns to biblical principles regarding the acquisition and stewardship of wealth.

The acquisition of wealth

The Bible teaches Christians to rely on God's divine will, omnipotence, and providence in all aspects of life, including their economic activities, the acquisition of wealth, and its use (cf. Matt. 6:25-34; 10:29–30). This principle calls for faith in God's provision and an approach to wealth that aligns with His purposes. Human effort must be guided by trusting God's design for work and reward.

Furthermore, the Bible emphasizes love for one's neighbor and the importance of seeking the well-being of others in social and economic relations (Matt. 22:35-40). True wealth should not be acquired at the expense of others or through practices that harm individuals or communities. Ethical economic engagement must reflect concern for the common good rather than self-interest alone. The exploitation of others for personal gain is condemned in Scripture (Matt. 6:24–25), as wealth should be a means of service and mutual upliftment, not a tool for selfish ambition.

The Bible also upholds the principle of disciplined living and responsible stewardship of wealth. Those who acquire riches through dishonest or exploitative means often develop reckless and self-indulgent lifestyles. Today, in Ghana, some young people have abandoned their education or neglected productive work because they seek quick and easy wealth. The consequences of such pursuits include extravagant living, disregard for moral values, and a lack of responsibility in financial management. Biblical stewardship, however, calls for simple and modest living, ensuring that wealth is used wisely and in a manner that honors God.

The Bible strongly disapproves of wealth acquired through dishonest means or practices that harm others. It is unethical to gain riches without investing work, service, or sacrifice equivalent to what is received—unless it is given as a gift.¹⁰ Scripture warns against dishonest gain and unjust economic practices (Matt. 25:14-30, esp. vv. 26-30). The laws against cheating and charging excessive interest exist to ensure that wealth is accumulated through just and fair means (Exod. 22:25; Deut. 25:13-16; Luke 3:9-14; 1 Cor. 6:9-10).

John Wesley offers a valuable principle on wealth acquisition: “Gain all you can, save all you can, and give all you can.” This threefold economic ethic guides Christians in handling money and other resources responsibly.¹¹ The first principle, “Gain all you can,” serves as Wesley’s perspective on career guidance and work ethics, emphasizing permissible professions and ethical business practices. His call to earn all one can was a response to the idleness he observed in society. However, Wesley maintained that wealth must never be acquired through unethical means.¹²

Wesley’s approach to wealth is ontological rather than teleological—the morality of wealth is not solely about how much one earns but, more importantly, how it is earned. He emphasized that acquiring wealth through harmful means is unethical, such as selling expired goods, engaging in mining activities that pollute water sources, or selling drugs used for abortion. Additionally, Wesley opposed the sale of products that harm the soul through “temptation, unchastity, or deceit.”¹³ He particularly condemned the liquor trade, arguing that it led to physical and spiritual ruin. Selling alcohol to an addict endangers their health, damages family relationships, and negatively impacts society. The economic and psychological consequences of alcohol abuse make its sale ethically questionable.

Furthermore, Wesley’s business ethics prohibit predatory lending, price-gouging, and profiting from others' hardships.¹⁴ Selling goods at excessively high prices due to scarcity is exploitative, just as

¹⁰ Joshua N. Kudadjie and Robert K. Aboagye-Mensah, *Christian Social Ethics* (Accra: Asempa Publishers, 1992), 96.

¹¹ Paul K. Bofo, *John Wesley's Theology and Public Life: His Sociopolitical Thought in the Ghanaian Context* (Accra: Asempa Publishers, 2014), 220.

¹² Bofo, *John Wesley's Theology and Public Life: His Sociopolitical Thought in the Ghanaian Context*, 220.

¹³ Thomas C. Oden, *John Wesley's Teachings: Ethics and Society* (Grand Rapids, MI: Zondervan, 2014), 64.

¹⁴ Jurgen Moltmann, Timothy Reinhold Eberhart, and Matthew Charlton, *The Economy of Salvation: Essays in Honor of M. Douglas Meeks* (Wipf and Stock Publishers, 2015), 96.

undercutting market prices to drive competitors out of business is unethical. Although business competition is acceptable, it should not lead to the ruin of others. Wesley also condemned corruption and exploitation by professionals such as bankers, clergy, doctors, pharmacists, lawyers, and judges during his time.

In Ghana, the principles of ethical wealth acquisition are particularly relevant in industries such as mining, agriculture, and commerce. For instance, illegal mining (galamsey) has led to severe environmental degradation, with rivers and water bodies contaminated by mercury and other harmful chemicals. While some miners amass great wealth, their activities destroy farmlands, pollute drinking water, and endanger the health of entire communities. Their pursuit of profit disregards the biblical principle of gaining wealth without harming others.

Similarly, in the agricultural sector, some farmers prioritize profit over ethics by using dangerous chemicals on crops and selling them without proper safety measures. Remaining residues of these chemicals remain on food items, posing serious health risks to consumers. Such practices mirror the unethical business approaches that John Wesley condemned—where financial gain comes at the expense of people’s well-being. In commerce, dishonest practices such as internet fraud (*sakawa*), ritual murders, bribery, and corrupt trade dealings have also become means through which some individuals seek wealth. Some traders manipulate weighing scales, overcharge customers during times of scarcity, or sell expired goods, disregarding the biblical call to honesty in business. These practices reflect the moral failures Wesley warned against—profiting from another’s hardship, exploiting desperate consumers, and pursuing wealth through deceitful means.

In summary, wealth must be acquired through honest means that do not harm others and contribute to the well-being of society. The notion that “the end justifies the means” has no place in biblical ethics. Instead, Scripture upholds that both the means and the outcome must be just and righteous. It is not only how wealth is used that matters, but also how it is obtained. Therefore, the church and the state must work together to promote hard work, ethical business practices, and integrity in wealth management.

The Stewardship of Wealth

Since God is the ultimate Owner of wealth, human beings are stewards of the wealth in their possession. This section outlines some principles that must guide this stewardship of wealth. These principles include simplicity, generosity, and contentment. To place the discussion in the right perspective, the section begins with a brief outline of the dangers associated with material possessions.

The Dangers Associated with Wealth

Although wealth is not inherently evil, there are several dangers associated with its possession and accumulation, a few of which are briefly outlined below. First, the craving for more riches may negatively affect one’s relationship with God.¹⁵ As people acquire more wealth, they may be tempted to attribute their material prosperity to their own abilities and wisdom (or their gods) instead of acknowledging God as the true source of riches (Deut. 8:17-18; Hos. 2:8). Such a person may begin to trust and find security in wealth, as the rich fool did, instead of placing their trust in God (Psa. 52:7; Luke 12:16-21). This divided loyalty leads to serving both God and Mammon, which ultimately conflicts with true devotion to God (Matt. 6:24).

Secondly, wealth can endanger one’s moral and spiritual well-being by promoting materialism.¹⁶ Materialism is not merely the possession of wealth but an unhealthy obsession with it.¹⁷ Many assume that wealth will solve all their problems, but human desires are limitless. No one can fully satisfy all their desires, and even those who acquire everything they initially sought often find themselves longing for more. This is why even those who can afford extravagant lifestyles often remain unfulfilled. The relentless pursuit of wealth can consume a person to the point that they neglect the Kingdom of God and

¹⁵ Kudadjie and Aboagye-Mensah, *Christian Social Ethics*, 100.

¹⁶ John Stott, *Issues Facing Christians Today* (Zondervan, Michigan 49530: Grand Rapids, 2006), 314-315; Kudadjie and Aboagye-Mensah, *Christian Social Ethics*, 101.

¹⁷ Stott, *Issues Facing Christians Today*, 314.

its righteousness, leading to spiritual fruitlessness. This explains why it is often difficult for wealthy individuals to remain committed to God (Luke 18:18-30).

Thirdly, material wealth can sometimes cause people to mistakenly measure the quality of life by material possessions.¹⁸ From a biblical-theological perspective, the worth of human life is rooted in the divine image that people bear, not in their material wealth. Life itself is more valuable than any amount of riches. Human life is priceless, and Jesus emphasized that gaining the whole world is meaningless if one loses their soul (Luke 12, 15ff; Mark 8, 36-37). Material wealth is transient; it can be lost or destroyed at any moment, leaving one frustrated and broken (Matt. 6, 19-21).¹⁹ Moreover, a person may die and leave behind their riches. Therefore, it is unwise to determine the value of a person's life, which has eternal significance—based on wealth, which does not have eternal value.

Fourthly, material possessions can negatively impact socio-economic relationships.²⁰ For instance, an excessive love for money may lead individuals to pay unfair wages or refuse to compensate their employees justly. The desire for wealth can also drive people to engage in covetousness, cheating, exploitation, and oppression, all of which damage human relationships. Additionally, unchecked greed can cause individuals to harm the environment in their quest for financial gain. Wealth may also foster pride, causing affluent individuals to look down on others.²¹ A luxurious lifestyle often distances the rich from the struggles of the less fortunate, making them less sensitive to the needs of society's vulnerable members (Luke 16, 19-31).

The discussion above highlights that although material wealth is not inherently evil, inappropriate use of it can lead to significant negative consequences. These cautionary insights pave the way for principles that promote responsible stewardship.

The Principle of Modesty/Simplicity

The first step toward proper stewardship of one's possessions is modesty and simplicity. God desires that His people live modestly, avoiding extravagance and luxury. Christ's life and ministry epitomized humility, simplicity, and modesty, serving as a paradigm for Christians. The principle of modesty is incompatible with the careless use of money, that is, spending on things that are not truly necessary. Extravagant lifestyles must be avoided not only to increase one's ability to share with others but also because such lifestyles often lead to moral corruption.²² There is a need to guard against waste.

However, modesty is not incompatible with the careful enjoyment of life. The 1980 Lausanne Movement's International Consultation on Simple Lifestyle urges believers to "resolve to renounce waste and oppose extravagance in personal living, clothing and housing, travel and church buildings."²³ This consultation clearly differentiated between modest living and asceticism, stating: "We acknowledge the distinction between necessities and luxuries, creative hobbies and mere status symbols, modesty and vanity, occasional celebrations and daily routines, as well as between serving God and being enslaved to fashion. Therefore, one should not refuse to meet essential life needs in the name of modesty. For example, it would be wrong to neglect providing for one's family under the guise of living modestly. It is unethical to avoid paying taxes, school fees, medical bills, electricity bills, church contributions, and other basic obligations. These are important responsibilities that must be met.

Wesley's socio-economic teachings closely align with the principle of simplicity. While he admonished people to work hard and acquire wealth, his intent was not for individuals to accumulate money for self-indulgence. He emphasized the maxim "save all you can," which is a call to a simplified lifestyle—a warning against extravagance, opulence, and self-gratification.²⁴ Wesley taught that individuals should prioritize essential needs, such as food, clothing, shelter, and health care, ensuring

¹⁸ Kudadjie and Aboagye-Mensah, *Christian Social Ethics*, 101.

¹⁹ Stott, *Issues Facing Christians Today*, 315.

²⁰ Kudadjie and Aboagye-Mensah, *Christian Social Ethics*, 102.

²¹ Stott, *Issues Facing Christians Today*, 314.

²² Stott, *Issues Facing Christians Today*, 317.

²³ Daniel Hillion, "Responsible Generosity," *Evangelical Review of Theology* 37, no. 1 (2013): 39.

²⁴ Alice Russie, *The Essential Works of John Wesley* (Ohio: Barbour Publishing, Inc. 2011), 71.

that their families are well provided for (1 Tim 5:8).²⁵ Only after meeting these necessities should one save what remains.

A key aspect of modest living is considering the true worth and necessity of an item before purchasing it. Wesley warns against buying things for children that may encourage pride and vanity. According to his economic principles, only items that enhance love and devotion to God should be acquired for children. Thus, it is wrong to purchase things merely to satisfy personal taste, indulge the senses, or seek the admiration of others.

Modest living also requires individuals not to go beyond their means. For instance, borrowing money to purchase an expensive car that one cannot afford to maintain, taking a loan to host a grand wedding when a modest ceremony would suffice, or incurring debts to organize extravagant funerals all go against the principle of simplicity. In Ghana, the cost of organizing funerals is so high that some families sell their properties just to settle debts. Similarly, the extravagant nature of weddings in contemporary Ghana is a significant factor that prevents many young people from getting married.

Standing Order 750(4) of the Methodist Church Ghana (MCG) advises: “Members shall avoid extravagant expenditure on baptisms, weddings, funerals and similar occasions, and especially upon intoxicating liquor at such times, and they shall not impose such expenditure upon their relatives or others out of respect for what is customary.”²⁶ This statement must be understood in the context of situations where families incur excessive debt for social events, only to pass the financial burden onto relatives. Many people take loans to finance funerals and weddings and, as a result, find themselves in financial distress.

Wesley’s teachings further emphasize that wealth should not merely be accumulated but should be used to benefit others. He was against hoarding large sums of money in bank accounts while others suffered in poverty. According to him, acquiring wealth comes with the responsibility of sharing it with those in need. Referring to the Sermon on the Mount, Wesley argued that those who fix their eyes on accumulating earthly wealth are not focused on God’s kingdom.²⁷ He viewed an attachment to riches as a hindrance to holiness, stating that one cannot pursue both wealth and holiness simultaneously. In many of his sermons, Wesley observed that an increase in wealth often leads to the erosion of Christian virtues, such as humility, patience, and devotion to God, while fostering selfishness and pride. He warned that wealth could diminish “the mind that was in Christ” and shift one’s reliance away from the gospel.²⁸ To illustrate this danger, Wesley frequently referenced the biblical story of Ananias and Sapphira, showing how greed can lead to dishonesty and moral failure.

Wesley not only taught these principles but also lived by them. He practiced the third principle of stewardship—“give all you can”—by ministering to the poor, raising funds for them, making personal donations, and advocating for their relief. His example serves as a powerful reminder that modesty and simplicity are not only about avoiding excess but also about ensuring that wealth is used for the good of others. This perspective challenges contemporary attitudes toward wealth and encourages Christians to adopt a lifestyle that prioritizes responsible stewardship, generosity, and devotion to God.

The principle of contentment

The principle of contentment is crucial in addressing the dangers associated with the desire for wealth. As noted earlier, no amount of wealth can fully satisfy human desire; the more one acquires, the more one craves. This insatiable longing can ultimately lead to the idolization of riches. The antidote to this problem is contentment—the ability to say “enough is enough,” in contrast to the love of money, which drives people to an endless pursuit of wealth.

Contentment, as illustrated in the Beatitudes, is not about having everything and then deciding that one has had enough. Rather, it is about valuing and appreciating what one has, recognizing it as sufficient. The Beatitudes teach that true happiness is not determined by the accumulation of wealth but

²⁵ T. Macquiban, “The Wesleyan Legacy in Issues of Wealth and Poverty: Reflections on Wesley’s Sermon, ‘The Use of Money.’” *The Journal of Wesley House Cambridge* 2, no. 3 (2016): 419–28.

²⁶ Methodist Church Ghana, *The Constitution and Standing Orders* (Accra: Methodist Church Ghana, 2000), 119.

²⁷ Stephen Barry, “John Wesley and Human Rights” (North-West University, 2003), 216.

²⁸ Bofo, *John Wesley’s Theology and Public Life: His Sociopolitical Thought in the Ghanaian Context*, 220.

by one's ability to find peace and fulfillment in any circumstance (Matt. 5:3-12). Contentment liberates a person from the love of money and the obsessive pursuit of wealth, allowing them to set their priorities right.

Paul expands on Jesus' teaching on contentment in 1 Timothy 6:6-9, where he links "contentment" with "godliness" to contrast the Christian perspective on wealth with the worldly obsession with riches. He argues that great gain comes when godliness is combined with contentment (v. 6), though this gain is not primarily financial but spiritual—which may, in turn, yield material blessings. Paul warns that without contentment, people may become enslaved to wealth, ultimately leading to their downfall (v. 9). The term "contentment" here refers to an inward self-sufficiency, as opposed to dependence on outward possessions. Thus, contentment is characterized by a sense of sufficiency and inner peace.²⁹

Dissatisfaction often arises when people perceive a gap in their lives or wish for different circumstances. Someone may buy an extravagant mansion or a luxurious car, only to experience fleeting excitement before desiring something more. In contrast, contentment reminds us: "We brought nothing into the world, and we can take nothing out of it" (1 Tim. 6:7, NIV). Another person may lose their job or live in a modest home, yet still experience deep inner peace and satisfaction because of their relationship with God. As Stott observes, life is a journey between two moments of nakedness—birth and burial—highlighting the futility of placing ultimate value on material possessions.³⁰ Therefore, one's level of contentment is not determined by wealth but by trusting God.

Importantly, contentment does not mean complacency or a lack of ambition. Rather, it enables a person to pursue improvement ethically, without resorting to greed or corruption. Contentment fosters generosity, allowing a person to share with others even when they do not have much. The following section explores the theme of generosity in more detail.

The Principle of Generosity

Under normal circumstances, judicious spending of money will lead to increased wealth. As noted earlier, an increase in wealth has the tendency to destroy Christian virtues such as humility, patience, and loyalty to God while encouraging selfishness and pride. Therefore, to avoid accumulating wealth while others are suffering or idolizing wealth, one must give as much as possible. The principle of sharing wealth is based on the fact that material resources, like spiritual resources, are meant for the common good of society (1 Cor. 12:7); thus, it is unethical to accumulate wealth while others lack basic necessities. Jesus' earthly ministry—which included preaching the gospel to the needy, consoling the wounded and bereaved, releasing captives, and healing the sick—serves as an example of the social aspect of the Christian faith.

John Wesley strongly emphasized the ethical responsibility that comes with wealth acquisition. He maintained that gaining and saving wealth should serve the ultimate purpose of benefiting others. For him, the principle of "giving all you can" was a critical aspect of Christian living.³¹ He was particularly against hoarding money in bank accounts while people suffered. Wesley argued that those who accumulate wealth for themselves, instead of using it to serve others, are not focused on the Kingdom of God but rather on earthly treasures.³² He believed that pursuing wealth could be a major hindrance to holiness, as one cannot simultaneously seek both wealth and godliness.

In many of his sermons, Wesley warned that an increase in wealth leads to a decline in virtues such as humility, patience, and dependence on God. He argued that attachment to riches gradually weakens the mind of Christ in a believer and undermines one's reliance on the gospel.³³ This point is reinforced by the biblical story of Ananias and Sapphira, which Wesley often cited to illustrate the

²⁹ Stott, *Issues Facing Christians Today*, 316.

³⁰ Stott, *Issues Facing Christians Today*, 316.

³¹ M. Marquardt, *John Wesley's Social Ethics: Praxis and Principles* (Nashville: Abingdon, 1992), 36.

³² Barry, *John Wesley and Human Rights*, 216.

³³ Bofo, *John Wesley's Theology and Public Life: His Sociopolitical Thought in the Ghanaian Context*, 220.

dangers of greed. Their downfall serves as a reminder of how an excessive desire for wealth can lead to dishonesty and moral failure.

Wesley's commitment to his own teachings was evident in his personal life. He actively ministered to the poor, raised funds for their welfare, made personal donations, and advocated for their relief. His life demonstrated that true Christian faith involves not only avoiding the pitfalls of wealth but also using it to uplift those in need.

This understanding aligns with the words of Basil of Caesarea, who declared: "That bread which you keep belongs to the hungry; that coat which you preserve in your wardrobe, to the naked; those shoes which are rotting in your possession, to the shoeless; that gold which you have hidden in the ground, to the needy. Wherefore as often as you can help others and refuse, so often did you do them wrong."³⁴ These sentiments echo Luther's teaching that political and economic activities must be driven by love. Love should be the believer's response to God's love for humanity, compelling them to develop a neighborly love that seeks the well-being of society as a whole.

Given this understanding, every individual and the church must ask: "What are we doing to feed the hungry and help the poor? What are we doing to secure justice for the oppressed? What are we doing to uphold the cause of the needy?"³⁵ The pursuit of justification before God must go hand in hand with the pursuit of social and economic justice. Moltmann rightly points out that addressing suffering requires more than faith—it demands concrete action from both the church and the state to address the root causes of injustice and poverty. Since God suffers with humanity, He expects believers to work toward alleviating suffering in tangible ways.

Therefore, all Christians are urged to join the fight against poverty, discrimination, human rights violations, violence, child abuse, and oppression. Beyond charity, believers must proactively engage in sustainable wealth creation and fair resource distribution to ensure that society as a whole flourishes. However, wealth distribution is not intended to create total financial equality, as such an ideal is unrealistic. Rather, the goal is to ensure that everyone has access to basic necessities. Paul affirmed this principle when he encouraged believers to share their resources, stating, "The one who gathered much did not have too much, and the one who gathered little did not have too little" (2 Cor. 8:15 NIV). This means that those who are wealthy have a moral obligation to support the poor, not by creating dependency but by providing opportunities—such as employment and business capital—for those in need to become self-sufficient.

Generosity is not new in the Ghanaian context; it is a core part of the Ghanaian culture. The Ghanaian communal worldview of life is a good foundation for developing interdependence, interconnectedness, sharing and solidarity. Traditionally, Ghanaians hold the view that one does not need to be wealthy before showing generosity. The Ghanaian communal view of wealth ownership is expressed in the saying, "If there is money in a town, it belongs to the whole community." This means that the value of wealth is based on the generosity of the owner. Consequently, people freely share the little that they have with others. One's act of generosity defines his/her humanity. The Bono people would say "ɔyε nipa sε" ("he/her is a real human") to describe a generous person. Being generous is one of the steps toward building a flourishing society. Ghanaian culture teaches that one cannot flourish in a society where many people live in abject poverty.

Ghanaian hospitality and generosity are evident in everyday life. For example, people cook and invite others to dine with them. Every morning, people visit their neighbors to find out how they are faring and whether they need anything. Both the greeting and the response underline a communal sense because the visitor does not ask about the neighbor's well-being alone, but about the well-being of the entire family of the neighbor. This Ghanaian principle of solidarity finds its expression in the following morning and afternoon greeting and response from the Shona people of Zimbabwe: *Mangwani, marara sei?* (Good morning, did you sleep well?), *Ndarara, kana mararawo* (I slept well, if you slept well); *Marara sei?* (How has your day been?), *Ndarara, kana mararawo* (My day has been good if your day has been good). These greetings underscore that a person cannot enjoy good health or prosperity without others enjoying the same. That is, true human flourishing in communal rather than individualistic terms.

³⁴ Nicholas Wolterstorff, *Justice Rights and Wrongs* (Princeton: Princeton University Press, 2010).

³⁵ Randy Alcorn, *Money, Possessions, and Eternity* (Illinois: Tyndale House Publishers, 2011), 255.

Therefore, from a Ghanaian Christian perspective, true and authentic spirituality demonstrates itself in generosity toward the needy. If so, then a person cannot profess to be a Christian and be tight-fisted.

Generosity, while an expression of Christian grace and calling, must be balanced by principles of responsibility to avoid imbalance in its practice and discussion. There is a need for one's generosity to be a responsible one, and on this, Hillion provides some insights which this study draws from.³⁶ Generosity, as an expression of Christian grace, must be practiced with responsibility to avoid imbalance. Responsibility in generosity is relational, grounded in the Christian's relationship with God and he/her neighbors. It is not absolute but relative, focused on addressing immediate needs rather than solving global issues. The Christian call is to respond to those within one's reach with ordinary acts of kindness, not as "world-changing" heroes. Individual responsibility is central in the Christian tradition, where each person is free to make personal decisions about wealth and generosity, without coercion. This principle ensures that generosity aligns with personal autonomy, allowing individuals to share resources responsibly and ethically, honoring both personal and collective needs.

A BIBLICAL-THEOLOGICAL AND ETHICAL CRITIQUE OF GAMBLING

This section examines gambling from a biblical-theological and ethical perspective, highlighting how it contradicts Christian values. Drawing from scriptural principles, it critiques the gambling culture for promoting wealth acquisition without labor, undermining responsible stewardship, and fostering attitudes that deviate from God's intended design for human flourishing.

First, the Bible teaches that Christians should rely on God's divine will, omnipotence, and providence in all aspects of life, including their economic activities, acquisition, and use of wealth (cf. Matt. 6:25-34; 10:29–30). Gambling and its associated belief in luck or chance contradict dependence on God's providence and divine arrangement for work and reward. Asante rightly argues that gambling is improper because it "makes chance or luck the determining factor of human decisions."³⁷ Humans are expected to be responsible stewards, guided by God's providence, not by random chance. Gambling contradicts this principle by promoting wealth acquisition without labor, which goes against biblical teachings on the importance of work (Prov. 14:23; Eph. 4:28; 2 Thess. 3:10).

Secondly, the Bible emphasizes love for one's neighbor and the need to seek the welfare of others in social and economic relations (Matt. 22:35-40). Gambling contradicts this principle by fostering a self-centered attitude that disregards the well-being of others. Gamblers benefit at the expense of those who lose, exploiting their misfortune. Asante observes that "gambling feeds into the spirit of acquisitive greed (cupiditas) in humans," fostering a desire to gain much for little at the expense of others.³⁸ This contradicts the biblical call to generosity and justice (Matt. 6:24–25). The success of a gambler is built on the losses of others, making gambling an unethical practice that encourages selfishness and greed.

Thirdly, gambling promotes indiscipline and reckless living, which are unbiblical. People who gain wealth through gambling often lack the discipline to manage it responsibly. Many young people in Ghana have abandoned their education due to their engagement in gambling, particularly in sports betting. The sudden acquisition of wealth through gambling has led many to indulge in alcoholism, sexual immorality, and drug abuse. The biblical principle of stewardship demands a modest and responsible life, but gambling fosters extravagance and financial recklessness. Moreover, those who constantly lose in gambling may resort to unchristian means of acquiring wealth, such as theft, fraud, drug trafficking, and corruption.

The Bible also condemns the acquisition of wealth through dishonest or harmful means. It is unethical to gain riches without investing labor, service, or sacrifice of equivalent value (unless it is a gift).³⁹ Gambling is an easy-gain system that contradicts biblical teachings on honest labor (cf. Matt. 25:14-30, especially vv. 26-30). The prohibitions against cheating and charging excessive interest (Exod. 22:25; Deut. 25:13-16; Luke 3:9-14; 1 Cor. 6:9-10) further highlight the biblical principle that

³⁶ Hillion, "Responsible Generosity," 40-43.

³⁷ Emmanuel Asante, *Stewardship: Essays on Ethics of Stewardship* (Kumasi: Wilas Press, 1999), 64.

³⁸ Asante, *Stewardship: Essays on Ethics of Stewardship*, 65.

³⁹ Kudadjie and Aboagye-Mensah, *Christian Social Ethics*, 69.

wealth should be obtained through just and honorable means. Gambling, by its very nature, promotes an exploitative economic system that disregards fairness and equity.

Moreover, gambling encourages covetousness and materialism, both of which are explicitly condemned in Scripture (Exod. 20:17; Ezek. 33:31; Matt. 6:24–25; Luke 12:15). It fosters an unhealthy obsession with wealth accumulation, often at the expense of spiritual and moral values. Adei argues that a perspective on eternal treasures shapes one's attitude toward wealth and poverty.⁴⁰ Gambling shifts focus from heavenly treasures to earthly wealth, cultivating a get-rich-quick mentality that the Bible warns against (Prov. 28:22). This attitude undermines the biblical teaching that people should work diligently and trust in God's provision rather than resorting to chance. The obsession associated with gambling is evident in two cases involving young men who stole GH¢7,000 (\$636.13) and GH¢1 million (\$90,876.05) from their employers to fund their betting habits.⁴¹ In a third case, a young man was sentenced to 15 years in prison for stealing GH¢139,000 (\$12,631.77) to bet. These incidents reflect how gambling, fueled by greed, can lead to financial ruin, criminal behavior, and severe consequences.⁴² Furthermore, the cases of Saddick Amoah, Nana Nhyira Agyapong, and Yussif Abubakar illustrate the devastating consequences of betting addiction.⁴³ Amoah, a 23-year-old salesman, was arrested for gambling away GH¢7,000 (\$636.13) of his employer's money. Agyapong, a 19-year-old administrative officer, has been jailed for allegedly stealing over GH¢1 million (\$90,876.05) from his employer, admitting to spending GH¢1,079,728 (\$98,121.42) on sports betting. Abubakar, formerly employed at Star Oil, was sentenced to 15 years in prison for stealing GH¢139,118 (\$12,642.49) to fund his betting habit. These cases highlight how unchecked gambling can lead to financial ruin, job loss, imprisonment, and the destruction of young lives.

When judged in light of these biblical teachings on wealth acquisition, gambling stands condemned. Even if the proceeds from gambling are used for charitable purposes, the means remain unjustifiable. Christian ethics uphold that the end does not justify the means; morally wrong methods cannot be validated by good outcomes. The church, therefore, has a responsibility to educate its members on the dangers of gambling. In this regard, the Methodist Church Ghana (MCG) deserves commendation for its firm stance against gambling. The church's Constitution and Standing Orders state that "members shall avoid all forms of gambling, including betting, sweepstakes, pools, and raffles," as these practices contradict Christian principles of wealth acquisition.⁴⁴ Other churches are encouraged to take similar stands and actively oppose gambling in Ghanaian society.

The principles outlined above extend beyond gambling to other unethical means of wealth acquisition. Those engaged in mining activities that pollute water bodies, air, and food sources are equally guilty of unethical practices. The disregard for environmental consequences highlights selfishness and a lack of concern for the well-being of the community. Similarly, applying harmful chemicals to crops and selling them with residual toxins is a dishonest and exploitative practice. Internet fraud, ritual murders, bribery, fraud, and dishonest business practices, such as the use of false weights and measures, are equally condemned in light of biblical teachings.

RECOMMENDATIONS

In light of the biblical-theological and ethical critique of gambling, several measures can be taken by both religious and secular institutions to mitigate its harmful effects and promote responsible behavior.

Churches' Role in Education and Advocacy

⁴⁰ Stephen Adei, "Transforming Ghana Beyond Aid: The Way Forward." *Members Journal: The Official Journal of The Institute of Chartered Accountants*, 12–17 (Accra: Institute of Chartered Accountants, 2018), 788.

⁴¹ Dogbevi, "While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank."

⁴² Dogbevi, "While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank."

⁴³ Dogbevi, "While the Youth Are Delving Deep and Getting Hooked, the Betting Companies Are Smiling All the Way to the Bank."

⁴⁴ Methodist Church Ghana, *The Constitution and Standing Orders*, 119.

Churches should take an active role in educating their members about biblical principles of stewardship, the dangers of gambling, and the importance of hard work and integrity in acquiring wealth. Biblical teachings that emphasize trusting in God's providence and the value of labor (Prov. 14:23; Eph. 4:28; 2 Thess. 3:10) should be central in church teachings, particularly for young people who are most vulnerable to gambling temptations. The church could also offer counseling services and support groups for those struggling with gambling addiction.

Government Regulations and Monitoring

The government of Ghana should implement stricter regulations on gambling activities, particularly on online platforms and sports betting. This includes limiting the accessibility of gambling opportunities to young people, regulating advertising that promotes gambling, and ensuring that gambling operators comply with ethical and legal standards. Governments can also introduce age restrictions, self-exclusion programs, and monitoring systems to identify gambling addiction early.

Counseling and Rehabilitation Support

Support systems, such as counseling services and rehabilitation programs, should be readily available for individuals struggling with gambling addiction. These programs should focus on both prevention and treatment; they should provide individuals with the necessary tools to overcome their addiction and regain control over their finances. Rehabilitation centers can offer counseling for gambling addiction, financial management education, and support networks to help individuals break the cycle of gambling. The inclusion of mental health professionals in the process is also necessary in addressing the psychological aspects of addiction.

Promoting Ethical and Responsible Wealth Acquisition

Society should place greater emphasis on promoting ethical means of wealth acquisition, such as hard work, entrepreneurship, integrity, and financial discipline. In the olden days, people's means of acquiring wealth were scrutinized by society. Those who acquired wealth unethically were considered deviants in society. However, in contemporary times, society hails any wealthy person regardless of the source of their wealth. This situation must stop. Educational programs in schools and universities should highlight the value of diligence and responsible financial management, encouraging young people to make informed, ethical decisions regarding their careers and financial planning. Public awareness campaigns can also be launched to challenge the "get-rich-quick" mentality that gambling promotes and to inspire a shift toward long-term financial stability and responsible stewardship.

CONCLUSION

The negative effects of gambling on individuals and society are profound. Many who engage in gambling face severe financial difficulties, often leading to debt, bankruptcy, and even criminal activities such as theft and fraud. Gambling addiction also strains personal relationships, contributing to family breakdowns and divorce. Furthermore, the psychological toll of gambling can be devastating, leading to anxiety, depression, and, in extreme cases, suicidal thoughts. On a broader scale, communities where gambling is widespread often experience increased crime rates, corruption, and social instability. Wealth should be acquired through honest and ethical means that contribute to the well-being of individuals and society. The notion that "the end justifies the means" has no place in Christian ethics. Instead, biblical principles emphasize that both the means and the outcome must be morally sound. It is not enough to focus on how wealth is used; how it is acquired matters just as much. Therefore, the church and the state have a responsibility to encourage hard work, financial integrity, and ethical economic practices.

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