

Research Article

Social Welfare in Two Local Baptist Churches in Ghana

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Abstract

A key defining feature, which distinguishes Christian believers from those who make empty profession of faith, according to Jesus is the practical exhibition of brotherly love for one another. Jesus expects all His followers to make the provision of social welfare shortfalls of individuals a priority. The first church understood this expectation of Jesus and made the provision of the social welfare needs of its members a prime concern. The book of Acts suggests that the first believers made provision for social welfare needs of their members a major priority. The members of the first church in the second century similarly took bold steps to ensure social welfare shortfalls of members are met. This study, undertaken in a modern cosmopolitan area in Ghana, compared how the modern church understood this requirement of Jesus. The study showed that in the two Baptist Churches, even though provision for social welfare of members may not be as comprehensive as in the early church, the churches had quite effective ways of discovering social welfare needs of members and had also made effective provisions for addressing the welfare shortfalls once discovered.

Keywords

Social Welfare, Poverty and Welfare, Christian Social Action, Urbanization, Community care, Justice and Compassion, Religion

1. Introduction

A key defining feature, which distinguishes Christian believers from those who make empty profession of faith, according to Jesus in Matthew 25: 1- 46, is the practical exhibition of brotherly love for one another. Jesus expects all His followers to demonstrate this feature wherever they are. The early church understood this expectation of Jesus and made the provision of the social welfare needs of its members a prime concern. This research examines and compares how the Early Church and two Baptist Churches understood and carried out Social Welfare assistance to its members. Provision of basic Social Welfare needs is seen as part of the broad responsibilities of social concern of the Church. This study has been undertaken in a cosmopolitan setting where the institutions

that traditionally provided welfare for citizens are unable to function effectively due to the forces of urbanization. In place of these institutions people have found ‘surrogate families’ in social clubs and other institutions. It is against this background that this study is conducted to understand the role the Church plays in providing welfare to its members.

1.1. Background

Ghana today, is a vastly religious nation with several of its citizens professing one or other religion. Christianity leads the pack with 71.3% of the population professing to be Christians. The latest population census shows that only an insignificant

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1.1% of the population had no religious attachment¹. Christianity first came to Ghana in 1482 when Diego d'Azambuja the leader of a Portuguese expedition team first landed in Elmina [11]. Ellis believe Christianity ought not to be important in a man's life with civilization [12].

By all standards, Christianity has become a major dominant religion in Ghana. The numbers seem to suggest that what has been referred to as "the modern shift in centre of gravity in Christianity" has become a living reality in Ghana [5]. Kwame Bediako seems to agree with this assessment in his comments below:

... The idea is that in our time, the heartlands of the Christian faith are no longer found in the Western world, but in the non-Western world; ... Asia and particularly, Africa. In 1900, 80% of the world's Christians lived in Europe and North America. Today, over 60% of the world's Christians live in Latin America, Asia and Africa... By any account then, Africa has become one of the heartlands of the Christian faith in our time. [6].

The church has since then grown in numbers and so is it expected that its influence among the population spread fast. What is the relevance of the Church in matters of inequality and poverty in society? The Church has a responsibility to continue the works of Jesus Christ. Jesus in the book of Luke inaugurated his ministry by reading Isaiah 61: 1-2 and applying it to himself [21]. In the opinion of David Horton, "the Church's whole mission revolves around Christian nurture...Christian nurture is feeding his lambs ...ministering to people's needs is continuing the works of the great physician" [16].

1.2. Objectives of Study

The main objective of the study is to discuss the expression of Social Welfare in two modern Baptist Churches. The specific questions the study will seek answers to include the following: What do the Churches consider to be important social welfare issues that demand external assistance? What mechanisms are in place to meet social needs of Church members? How many members have benefited from the social intervention of the Church in the past year? What impact did such a scheme or intervention have on members? How does the expression of social welfare in the two Churches compare with that social welfare of the early Church?

The study was conducted in a cosmopolitan society, Kumasi in the Ashanti Region of Ghana. In an environment like that, the extended family's relevance continues to diminish as emphasis is now placed on the nuclear family. The symbiotic relationships that characterized the family system in the past have disappeared. In developed economies, governments, through their social welfare agencies, are taking more roles but in emerging economies, the role of the state is minimal.

The relatively weak position of the traditional welfare system in emerging economies has led to people looking for alternatives. These alternatives are found in religious societies or in NGOs that act in what Goran Hyden referred to as "surrogate families". These societies become "important institutions fostering the development of marginalized segments of the population whose place at the state or market table is not reserved" [14].

Israel as the first form of church had laws and regulation that encouraged giving to others as part of one's religious duty to neighbors². This same attitude is found in the New Testament Church, leading to the Church making full provision for all needs of needy members³.

How did the early Church succeed? This understanding is seen as a critical need of the modern Church and will help the Church draw useful lessons.

2. Methodology

The purpose of research is to provide knowledge about a social phenomenon [2]. The methods one chooses for any investigation are influenced by several factors. Nigel suggests that method chosen should be "guided by the topic, time and financial resources available" [25]. I choose to conduct an exploratory study which Neuman suggests is the right method when one encounters an issue that is not familiar [23].

Kudadji, suggests that "in abstract and difficult areas... it would be helpful to probe the thoughts of knowledgeable people and opinion leaders in order to get the mind and authentic views" [18]. The most knowledgeable opinion leaders to deal with the subject were the Head Pastors and Deacons. I choose the Head Deacons, other deacons, beneficiaries of the welfare schemes of each church and the Senior Pastors because the welfare issues fall directly under their leadership and supervision. The information obtained from them was verified and validated with members of the Churches who had benefitted from the scheme by cross-checking for authenticity of the data obtained. The verification was done in the form of follow-up interviews with four (4) beneficiaries of the welfare schemes of each Church. Facts were verified from the two Accountants of the Churches. By combining all these methods, I have achieved triangulation of methods that has the advantage of fuller comprehensive results [23].

Methodological limitation of this study is indicated by the nature of the samples and the size of the sample selected. Empirical data based on which the bulk of the discussions are formed was taken from fourteen (14) respondents from two Baptist Churches in the city of Kumasi. These, on the ordinary appear to be inadequate representation but since this study is considered an exploratory one, I consider that the results will form the basis for further studies. The steps I took to validate all responses obtained from the gate keepers also purges the

¹ Ghana Statistical Service, 2021 Population Census report

² Exodus 23: 11, Leviticus 19:10, 23:22, 25:35, Deut. 23 among several others discusses these issues.

³ Acts 2: 44- 46 suggests that there was no neglected need among the members of the early Church.

data of all biases.

The study's background limitation is associated with the dearth of prior background research on social welfare in Ghana. However, Kudadjie suggests that background knowledge can also be a baggage that influences the outcome of research. He suggests that "many a researcher's shadow goes before him or her. Part of the baggage that may influence the findings is the literature that one may have studied, and, in fact the whole of one's previous state of knowledge" [17]. Even though I did not have enough background reading of similar research in Ghana, my personal knowledge of the two churches can be both an asset and a baggage for which I am conscious about.

Given the limitation of time, financial resources and scope of my study, I consider the methods I have adopted adequate. One can therefore rely on the results of the study and some generalization made out of the study.

3. Understanding Poverty and Welfare Systems

3.1. Poverty

Poverty has many faces changing from place to place and across time and has been described in many ways by many people. It is quite difficult to give a precise definition to the concept described as poverty, but it is generally accepted to mean a condition of lack. According to the World Bank "poverty is hunger, poverty is lack of shelter, poverty is being sick and not able to see a doctor, Poverty is not being able to go to School, Poverty is not having a job, fear of the future, living one day at a time, losing a Child to illness brought about by drinking unclean water, poverty is powerlessness, lack of representation and freedom"⁴. The above means that poverty generally is associated with a lack of something.

In his contribution to the definition of poverty Jayakumar Christian proposes that poverty is the results of a relationship between a powerful minority who performs and monopolises power and enjoys the advantages that power brings. In his assessment,

...Essentially poverty is about relationships. It is a flesh-and-blood experience of a people within their day-to-day relationships. Within these relationships, the poor experience deprivation, powerlessness, physical isolation, economic poverty and all other characteristics of poverty [10].

The relationships created according to Christian leads the non-poor seeking to play god in the lives of the poor. His position corroborates the position of Myers who sees poverty from two perspectives. According to Myers, the cause of poverty is fundamentally relational and also spiritual [8]. He argues that sin is the cause of injustice that has resulted in distributional bottlenecks because God created enough resources

for everybody. Tetsunao Yamamori suggests that the essential duty of the Church is social action and social action should be aimed at liberating mankind. He wrote that "Social action encompasses those efforts devoted to the liberation of men and women from social, political and economic shackles" [28].

God showed in the Old Testament that he hates injustice⁵ because injustice has the tendency to perpetuate poverty. God is known by his justice, and he expects all his followers to be the same. God is interested in the poor and expect his Church to do all in their power to liberate the poor.

3.2. Traditional Welfare System

In its everyday understanding, "welfare provision is the process by which members of a community are restored to a life of happiness by filling a social contingency that has befallen the member, so they are able to continue their normal way of life" [1]. Meeting welfare needs is a way of narrowing the extend of insecurity by enabling individuals and families meet certain social contingencies like sickness, old age, unemployment that has the potential of creating a crisis situation for the individual or the family involved. Traditionally, the main organ for welfare is the family. Africans think in terms of 'holism' where there is a strong dependence, one on the other. Neville writing about the strong sense of holism among Africans comments that:

... In contrast traditional African thinking is not all dualistic. Instead, it sees things in their totality rather than their separateness. It highlights the dependence of people on one another and of human beings on their natural environment. It assumes that the human being and their environment are in symbiotic relationships [26].

Situation creating crisis for the individual arising in such societies with this world view is minimised as the individual is seen as an integral part of the society. The concern of the individual is said to be the concern of the society as a whole. The individual being part of a community is an integral part of the primal consciousness. The individual's "well-being is inextricably linked with that of the clan" [27]. John Mbiti captures this succinctly in his view of persons in African communality as follows:

In traditional life, the individual does not and cannot exist alone except corporately. He owes his existence to other people, including those of past generations and his contemporaries. ...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 neighbor 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 [22].

Living in a community implies that what belongs to one is held communally. In contrast to the winner-take-all of the

⁴ www.worldbank.org/poverty

⁵ Exodus 23:2-6, Deut. 16:19-20, 24:17, 27:19

West, there is in African tradition a strong inclination towards a 'let-us-all-win-together' approach" [28].

Believe in ancestors occupy a central place in African traditional religion because of the relative conceptual importance of the role the ancestors are believed to play in the well-being of the living. The ancestors are good members of the clan that are already dead and passed into the spirit world. According to Idowu the ancestors are part of society and take interest in every action of the living. Every action of the ancestors is guided by their interest in the well-being of the living. In her opinion:

The ancestors are believe to take an active interest in the family or community and his power over it is now considerably increased as he is no longer restricted by earthly conditions.... Therefore, he is naturally brought into the picture as a superintending spirit who gives approval to any proposal or action which makes for the well-being of the community and shows displeasure at anything which may tend to disrupt it [3].

The strong believe that the ancestors are watching the actions of the living provide the motivation for individuals to fulfill their obligation to their kinsmen to avoid their negative sanctions. In the words of K. A Busia, "They (ancestors) are believed to be constantly watching over their living relatives. They punish those who break the customs and fail to fulfill their obligations to their kinsfolk" [9]. Ones obligation to kinsmen includes meeting their welfare needs in times of difficulty.

4. Modern Welfare Provision System

In modern and advanced States, governments play a very active role in the provision of welfare whenever the individual is faced with difficulties. Even though the family continue to play an important role, in a modern welfare system, the market and the state are the dominant players.

Espin Anderson, building on a long sociological tradition, interprets societal development as function of the interplay of one or more of the main societal provision systems, namely the state, the family and the market [13]. Espin-Andersson go further to show that states can be classified into three different types based on the roles they assign to the various organs of societal provision system. He identified the Liberal Welfare States, the Conservative or Corporatist and the Social Democratic states in the quotation below:

... a careful examination of international variations in social right and welfare state stratification and the level of de-commodification they offer, we will find qualitatively different arrangements between the state, the market and the family... we find the Liberal Welfare State... the conservative and strongly corporatist and the social democratic model of welfare [13].

The Liberal Welfare state, best illustrated by the United States, welfare provision is said to be characterised by:

... modest universal transfers and insurance with benefits

being paid to mainly low income, usually working-class state dependents. Entitlements rules are strict and often associated with stigma. The market is encouraged (either passively by guaranteeing only a minimum) or actively by subsidizing private welfare schemes [13].

The Conservative/Corporative model is similarly illustrated by Germany where welfare provision is typically influenced by the Church. He wrote that welfare is described as:

... in the Conservative... model welfare provision is typically shaped by the Church and hence strongly committed to the preservation of the traditional family hood. Social insurance typically excludes non-working wives while family benefits encouraged wives to stay at home. Its strong believes in the principle of 'subsidiarity' emphasis that the state will only intervene only when the family capacity to service its members is exhausted [13].

The third group, the Social Democratic Regimes, exemplified by Sweden, welfare provision is universal and does not depend on citizens particularity. Anderson again described the main characteristics of this system of welfare thus:

There is a strong promotion of equality of the highest standards. In this system, all benefits and all are dependent. The principle is not to wait until the capacity of the family is exhausted but to pre-emptively socialize the cost of family hood [13].

5. God's Provision of Well-Being for Creation

God is the provider of well-being of all people. God's original intention is for humankind and all of creation to live in harmony with the well-being of man, the centre of creation, being paramount. Everything he made, the first creation account of Genesis 1: 31 boldly proclaim, was good. The story of creation from Genesis 1-2 suggests a gradual gravitation of the creation process towards the well-being of man. God's idea of well-being provision is demonstrated in his eventual provision of the Garden of Eden for the first family. As John Inge has suggested, the Garden of Eden is central to the narrative of the story of creation [16]. The garden represents God's ideal of a place for habitation for humankind, where people can live in harmony with God and his creation.

Meeting welfare needs of individuals is to be expressed in Family life and communal living. The animals were created in pairs, male and female. A suitable helper, according to the second creation account, is found only in the company of another human⁶. The individual's happiness was linked with his participation in group living. Isolation or solitariness for the individual, family or tribe is the ultimate punishment God mete out to people who commits the most heinous offences. Adam and Eve were denied access to the Garden of Eden⁷. Cain was banished from living in his community after he killed his

⁶ Genesis 2:18

⁷ Genesis 3

brother⁸.

God's idea of a good life again is illustrated in the Exodus. In the exodus from Egypt, God was taking Israel out of a harsh life of slavery to a place of bounteous provision, a land said to be flowing "with milk and honey".

*And I am come down to deliver them out of the hand of the Egyptians, and to bring them up out of that land unto a good land and a large, unto a land flowing with milk and honey; unto the place of the Canaanites, and the Hittites, and the Amorites, and the Perizzites, and the Hivites, and the Jebusites*⁹.

God is pictured to be delivering the people from a place of suffering unto a good place where the well-being of its members and all provision for a good life is assured. In the latter years in Israel history, a strong hope for a happy life was nursed in their expectation of the "day of the Lord"¹⁰. The day of the Lord, a concept taught in the Old Testament, refers to a "coming time when God will intervene powerfully and decisively in human history to bring about his promised plan" [24]. The Prophets use the phrase "to refer to that time of glorious future restoration and blessings that God will establish both for Israel, Judah and the nations" [20]. Even though the prophets chastised Israel for a wrongful expectation of the day of the Lord¹¹, it nevertheless provided Israel with a hope for a better life where well-being of God's people is assured¹².

6. Justice and Well-being

One of the favourite themes of the prophets of the Old Testament that addresses the concerns of God for the well-being of all people irrespective of one's social status is justice. Isaiah 30: 18 boldly proclaims that "The Lord is a God of Justice". The basis of God's justice is the well-being of his people. God finds all religious practice that is devoid of justice to be irritating¹³. Denying justice to the poor, the alien, the innocent and the fatherless is one of the greatest sins for which God personally pronounces a curse on all perpetrators¹⁴. But those who maintain justice have the promise of God's blessings¹⁵. It is the duty and expectation of God on everyone to actively seek after justice, rebuke the oppressors and defend the fatherless¹⁶.

From the inauguration sermon of Jesus, he sought to make the provision of justice for the disadvantaged his main duty¹⁷. Giving to the disadvantaged or poor remains a major expectation in the New Testament¹⁸. Meeting social needs was a universal requirement. All members are qualified for assistance¹⁹.

Underlying God's strong desire for justice in the society is his concern that no one is disadvantaged in life. He wants to promote equality of all to assure the well-being of all.

Israel was to emulate Yahweh by deliberately leaving the corners of their field and not glean their harvest completely so that the poor can have access to the gleanings of the harvest as a way of fulfilling their social responsibility to the poor²⁰.

Bruce Bradshaw [7] has shown that the covenant between God and Israel is that of "Shalom". Shalom as he interprets it summarizes the quality-of-life covenant members were to enjoy in his quotation below:

...The covenant between God and his people is that of Shalom...Shalom defines the state of wholeness and holiness possessed by individuals and communities...Shalom describes the condition of wellbeing resulting from sound relationships among people and between and with God. It includes social justice: the protection of widows, orphans, and society's dependents; the struggle against exploitation and oppression; the protection of life and property. ...Shalom is the expression of harmony intended by God.

All members of the God's covenant family were guaranteed well-being. It was to be extended to all who come to Israel. The desire of the church to provide for the social welfare of her members has been and age old one. A general description of early Christian in the second century by Aristides in his Apology XV, XVI suggest that social welfare provision was a key component of the early Christian life. He wrote thus:

They despise not the widow, and grief not the orphan. He that hath distributeth liberally to him that hath not. If they see a stranger, they bring him under their roof, and rejoice over him, as it were their own brother: for they call themselves brethren, not after the flesh, but after the spirit and in God: but when one of their poor passes away from this world and any of them sees him, then he provides for his burial according to his ability; and if they hear that any of their number is imprisoned or oppressed for the sake of their messiah, all of them provide for his needs and if it is possible that he may be delivered, they deliver him [30].

The task of satisfying the basic needs of one considered to be a brother was understood to be part of one's religious duty, for which no sacrifice was deemed to be too big to endure. Social Welfare needs of members were met universally. Aristides again comments thus:

And if there is among them a man that is poor and needy, and they have not an abundance of necessities, they fast two or three days that they may supply the needy with their

⁸ Genesis 4:11-16

⁹ Exodus 3:8

¹⁰ Exodus 32:33, Ezekiel 18:4-20; Mal 4:1

¹¹ Isaiah 13:9 for instance describe the day of the Lord as a day of terror but also carries the idea that the sinners will be destroyed from the land, thus purging the land of evil that is responsible for the social decay the prophets forcefully spoke against.

¹² Isaiah 11:10-12, Joel 3:14-18

¹³ Jeremiah 6:19-20

¹⁴ Deut. 27:19, Is. 5:23, 10:2, Amos 5:7,12.

¹⁵ Psalm 106:3

¹⁶ Isaiah 1:16-17

¹⁷ Luke 4: 18-19 Jesus read the message of the prophet and applied it to himself. He summed up his main duty and indeed that of all his followers preaching the gospel to the poor, healing the brokenhearted and proclaiming liberty to the captives, recovery of sight to the blind and set at liberty all who are oppressed

¹⁸ In Acts 2:45, we are told the Church members sold their possessions and goods, and divided them among all, as anyone had need

¹⁹ Romans 12:13, James 2:13-15

²⁰ Lev. 19:19-12, Deut. 24:17-22. See also Ruth account in Ruth 2-7.

necessary food. For Christ's sake, they are ready to lay down their lives, they keep his commandments faithfully, living righteous and holy lives as the Lord commanded [30].

Christian giving, that enabled the body of Christ sustain meeting universal welfare needs of members of the Christian community was not based on the abundance of the giver. It was voluntarily given, based on a conviction that one belong to the group by choice and was willing to contribute towards the maintenance of the group. Tertullian, in his Apology 39.1-6 comments on this as follows:

Even if there is a chest of a sort, it is not made up of money paid in entrance fees, as if religion were a matter of contract. Every man once a month brings some modest coin – or whatever he wishes, and only if he does wish, and if he can; for nobody is compelled; it is a voluntary offering. You might call them the trust fund of piety. For they are not spent upon banquets nor drinking parties nor thankless eating-houses; but to feed the poor and to bury them, for boys and girls who lack property and parents and then for slaves grown old and ship-wrecked mariners; and any who may be in mines, island or prisons, provided that it is for the sake of God's school, because the pensioner of their confession [30].

Loving God and one's neighbor is deemed to be one of the most important tasks of the Christian. Love was to be a feeling for all the brethren and was considered to be one of the ways to express one's worth for the Kingdom. In Clement's Pedagogues, he wrote thus: "...and if we are to the kingdom of God, let us walk worthy of the kingdom, loving God and our neighbor. But love is not tested by a kiss, but by kindly feeling" [31].

7. Review and Analysis of Social Concerns as Expressed in the Two Baptist Churches

The two Baptist churches where the study was conducted are members of the Ghana Baptist Convention. The Ghana Baptist Convention is the parent body of Baptist Churches in Ghana who follow the "principles and practices approved by the constitution of the convention" [34] and have voluntarily applied and been accepted to membership.

Baptist work began in Ghana in 1946 with the evangelistic work of Mark C Hayford, a Ghanaian who has earlier lived and received his call in Nigeria [33]. Osei-Wusu says that the Ghana Baptist Convention's early beginning is associated with the missionary work of the Nigerian Baptist brethren who lived and traded in Ghana in the 1900 and the southern Baptist Convention of the USA [34]. Baptist believes in the autonomy of the local churches which means that each local congregation has "absolute authority in handling its internal affairs"²¹. In matters of welfare, each local Church has absolute authority

in deciding what to do. However, the broader Baptist philosophy of welfare is set out in the constitution of the Ghana Baptist Convention as follow:

Every Christian is under obligation to seek and make the will of Christ supreme in his own life and human society. Means and methods used for the improvement of society and the establishment of righteousness among men can be truly and permanently helpful only when they are rooted in the regeneration of the individual...The Christian should ...work to provide for the orphan, the needy, the aged, the helpless and the sick [34].

It is therefore the expectation that every Baptist church will have a department that takes care of welfare needs. It was found that both local churches operate in one form or another welfare schemes where members who have any contingency needs are referred to. The Trinity Baptist Church (TBC) has a formal Welfare scheme where it is required that members formally register and pay monthly dues while the Livingspring Baptist Church (LBC) does not have a formal scheme. The LBC, however, has a formal Funeral Scheme where members of the Church are expected to register and join voluntarily. In both churches, the Head Pastors are the ultimate authority in all welfare matters.

The two churches formally appoint Deacons and Deaconesses who as part of their responsibility as ministerial assistants are responsible for the welfare needs of their members²². They serve as referral points for all members who have any special need. Both Head Pastors referred to Acts 6 as the basis for the appointment of Deacons and Deaconesses in their Churches²³. Welfare philosophy of the two Head Pastors is firmly based on scripture and also affirms the position of the Ghana Baptist Convention. The two Pastors were aware of the difficulties of having members from diverse backgrounds in a cosmopolitan society where most people do not have the benefit of the usual extended family and tend to depend on a surrogate family for meeting their needs.

7.1. Trinity Baptist Church

The TBC is member Church of good standing of the Ghana Baptist Convention. It currently has more than Six Hundred (600) adult members and three hundred (300) children. It runs two Church services for adults, English and Twi services and a Teens Chapel for its teenage members. The Church operates a formal welfare scheme for its members. Every member of the Church is a potential member of the scheme but one is expected to register and obtain a membership card to become a beneficiary member. The operation of the scheme is guided by a constitution that sets forth all the bylaws that guide the operation of the scheme and the benefits thereof to members.

As set forth in the constitution, the scheme is funded by membership contribution of two Ghana Cedis (GHC2.00) an

²¹ Ghana Baptist Convention, Our understanding of Autonomy and Cooperation, (Kumasi: Faith-Alive Services, No date)

²² Raymond Antwi Freduah, Interview, 3 October 2013, Kumasi

²³ Interview with Rev. Baafour Adu-Gyamfi and Rev. Raymond Antwi Freduah, Head Pastors of the Trinity Baptist Church and the Livingspring Baptist Church respectively was conducted by this researcher on Sunday

equivalent of nearly one United States Dollar (\$1.00) monthly. Dues are either paid in full to cover the whole year or paid in monthly installment. This due also qualifies one to be a member of the funeral scheme and enjoys all the benefits of the scheme.

Major areas where members usually request for assistance include but not limited to the following; Request for apprenticeship training, marriage gifts to members, funeral donations, school fees, sickness and disability, business advice, settlement of hospital bills, food supplements for orphans and widows, natural disasters and request for emergency aid. The constitution, however, limits emergency aid to areas of sickness, education, and tragedy. The TBC record shows that 50-60 request are received and honored annually²⁴.

The TBC also operates an educational scheme for poor members of the Church. The scheme, according to the Head Pastor is based on the Church's philosophy that all young members of the Church should be given the necessary support to achieve their full potential in life. The Steps and Platform Organization, as the scheme is officially known, support young people through all levels of formal and vocational education. One of such members has received sponsorship from Senior High School level and is currently at the Medical School.

Benefits paid to individuals for the funeral expenses of a close relative at the time of my interview was two hundred Ghana Cedis (GHC200.00). A close relative is limited to a one's spouse, biological parents, and biological children. The highest benefit paid to a member at a time is nearly three thousand Ghana Cedis (GHC3000.00) paid to a medical student.

Benefits are paid to members upon certification that the member is in need and is also qualifies as a "member of good standing". Membership of good standing is obtained by fulfilling the following conditions as set out by the constitution: Full payment of membership dues. Attend funerals. One must also be a regular attender of Area Fellowship meetings. Attend prayer and Sunday school meetings of the church. One must be a regular payer of tithes [32].

The constitution recognizes that some members may not be able to pay their full dues and made concessions for such people. Such exceptions include new converts, young people of school going age or unemployed youth, widows and orphans. Additional benefits are paid to members upon the occurrence of a contingency include indeterminate emergency assistance that has the ceiling of up to two hundred cedis, and school fees, apprenticeship fees determined on its own merit but not exceeding two hundred cedis. At the time of conducting the interview, Akosua, (not real name) a student had been orphaned by the loss of her mother. Akosua hails from the Central region, three hundred and fifty kilometers (350) from Kumasi. As a student, she is exempted from payment of welfare dues. The church was adequately represented at the funeral and got a

generous donation of up to two hundred and fifty Ghana cedis, a promise of receiving a "love offering" from all church members, the first Sunday after her arrival from the funeral.

In the case of death of a member, the TBC among other things contributes to the purchase of the casket, the shroud and give funeral donation to the bereaved family. Where the member has no family connections, or the family is unable to organize the funeral rites, the Church becomes responsible for organizing all funeral rites and pays all expenses involved.

All the people interviewed, the Head Pastor, Head Deacon²⁵ and all members believed that the payment to beneficiaries is adequate and there is no need to revise the benefits. The scheme is also believed to be self-sustaining but sometimes funds are taken from the coffers of the main Church when the contributions of members are not enough. All respondents, however, believed that the monthly contribution of the members is adequate and able to sustain the scheme.

The scheme, admitted by most of the respondents, has made a lot of positive impacts among members of the Church. It is seen as the continuation of the apostolic work and has made many converts for the Church. Some of the main impacts listed by the people interviewed include their transformed lifestyle, the deepening of their individual faith and their deep appreciation of Church contribution as some of the major impacts the welfare system of the Church has made upon them. They said it has encouraged others to join the church. Those who benefited from the educational scheme of the TBC have acquired a profession and a means of regular income.

7.2. Livingspring Baptist Church

The LBC is member Church of good standing of the Ghana Baptist Convention. It currently has nearly four Hundred (400) adult and three hundred (300) children who are recognized as full members of the church. With an average attendance of five hundred (500), the LBC runs two Church services on a normal Sunday, an English and Twi services. The LBC does not operate a formal welfare scheme for its members. Instead, in recognition of the social importance of funerals in the Ashanti Region, operates a formal funeral scheme.

The information obtained here were the responses of the Head Pastor, the Head Deacon, the Chairperson of the funeral scheme²⁶ and two other members who had recently benefitted from the scheme. Additional information about records was obtained from the Church Accountant who keeps an up to date records of all transactions of both the Church's welfare and that of the funeral scheme.

According to the head Pastor²⁷, welfare needs of Church members is deemed the responsibility of Church and as it becomes necessary, the Church contributes from its coffers to all who presents a genuine need. A need is said to be genuine and requires attention upon certification of the Deacon in charge

²⁴ Records obtained from the Church Accountant, Mrs. Gifty Asamoah on Monday, October 2013 at 9.00am

²⁵ Dabanka Domfeh, Interview, 3 October 2013, Kumasi

²⁶ Raymond Antwi Freduah, Interview, 3 October 2013,

²⁷ Amponsem John, Interview, 3 October 2013, Kumasi

of the person in need's area fellowship. All cases are evaluated by the deacons and recommendations made to the Pastor who in consultation with the finance committee, pay something to the affected member. One needs to be a member of area fellowship to obtain a full benefit.

The Funeral scheme on the hand is potentially available for every member of the Church but one is expected to register, obtain a membership card and pay up all monthly dues to be become a member of good standing. A member is expected to pay two Ghana Cedis (GHC2.00) as monthly membership dues. The scheme has a membership of two hundred (200). There are six (6) distant members, two in Europe, one in Australia, one in the United States of America and two in Accra who still retain their membership of the scheme by paying regularly, their annual dues. There is a concession for those who declare their "inability to pay"²⁸ for any acceptable reason. Acceptable reasons include an aged member on pension, a student, single parent who are not involved in any profitable trade or profession and are hence unable to pay, poor members who declare they are unable to pay.

Benefits of the scheme are paid upon certification that the claims for the benefits are genuine. Benefits are paid to members upon the occurrence of a funeral of a close relative. Close relative is defined to mean one's biological parents, spouse or biological child. Benefits include one hundred Ghana Cedis and a love offering by all Church members. The LBC also contributes two hundred Ghana Cedis to all bereaved members. Where the funeral is outside Kumasi, the scheme hires a car for its members to attend the funeral²⁹.

Where death of a Church member occurs, the benefits are different. The LBC donates up to one thousand Ghana Cedis for a member's funeral arrangements. This includes a contribution towards the casket, the shroud and funeral donations to the bereaved family.

With a firm conviction that the welfare needs of its members should be met by the church, the church has a generous package for all who need assistance. General assistance paid out of the income of the church, last year to satisfy welfare needs include the following; school fees subsidy, settlement of poor member's hospital bill, initial capital for petty trading, feeding supplements to destitute and contribution to mitigate a social contingency like a member suffering from a natural disaster. The Church recently had three (3) of her members losing their wares during a recent fire outbreak of the Kumasi central market. The church contributed five hundred Ghana Cedis to each member who lost their wares. The highest contribution of the Church to an individual member in the past year was one thousand Ghana Cedis paid to a single parent as initial capital for petty trading. Welfare benefits have been paid to thirty people this year with the total expenses given as twenty-five thousand Ghana cedis (GHC25, 000).

Rev Freduah believes this scheme is sustainable as it can count on membership contribution to support the course. In

his words:

People are social beings with social needs. Since they come to church and pay their tithe and offering, it becomes the responsibility of the Church to look after their welfare needs. Those who have the resources will always give to support a worthy cause³⁰

Regarding the impacts of the giving of the Church on members, all interviewed were unanimous that it has made very positive impacts on members. Some of the impacts mentioned include the following: transformed lifestyle of members, deepening the faith of members, member's appreciation of Church contribution and encourage others to join the church.

tinuous stay in the church. Some have left the city of Kumasi but retained their membership due to its immense contribution to meeting social needs.

8. Discussions, Conclusion and Implications

8.1. Discussions

As John Mbiti has observed, "the man of Africa will not have very far to go before walking on familiar grounds [23]". This quotation of Mbiti confirms the results of this research. Community consciousness was found to be very prevalent in both Churches. Making provision for and receiving assistance was seen as a natural extension of the African way of living into the Church.

What mechanism was found to be in place for provision of welfare to members? This is very important because it provide the opportunity to translating welfare philosophy of the leadership of the Churches to reality. In both Churches, we found a strong welfare consciousness among the leadership and the members. Both Churches demonstrated this by their active Welfare Schemes. Welfare scheme extends to funeral schemes in both Churches. Funeral donation was not limited to official stipulated donation from the Church. Individual members attending funerals at TBC gave private donations, collected by members present and handed over to the bereaved member. In both Churches more than 70% of the adult Church members were registered members of the various schemes. The 30% of the members who have not registered for the schemes are likely to be the young adult, unemployed and mostly student members of the Churches. In both Churches, such members are guaranteed assistance as it becomes necessary.

In both Churches, we found that all the issues considered to be important to warrant external assistance coincide with events with the human life cycle. Welfare assistance is given in both Churches during funerals, marriages or weddings, Childbirth, sickness, unemployment, widowhood, apprenticeship, educational assistance, payment of Hospital bills or subsidy for drug purchase and as Deacon Domfeh concluded,

²⁸ Raymond Antwi Freduah, Interview, 3 October 2013,

²⁹ Margaret Antwi Fredua, Interview, 3 October 2013, Kumasi

³⁰ Raymond Antwi Freduah, Interview, 3 October 2013,

“practically every event of life³¹”. We found this to confirm the description of primal religious thought and practice by Gillian Bediako that in primal religion, “life is spiritual and religious and nothing happens in the family, community, nation or empire without the spiritual realm being involved... Similarly, all the events of the human life cycle... are attended with rites of passage involving the whole community [4]”. We found a sense of family consciousness in both Churches aiding which otherwise would have been performed by the family and thus becoming the ‘surrogate family’ [15] in place of the extended family whose assistance are lost in the cosmopolitan setting.

As to the question of the number of beneficiaries in the past year, we found that quite a good number of people were involved. In both Churches, it was realised that nearly 10% of members received one form of benefit or another. Funeral benefits can be compared, in principle, to welfare benefits in advanced welfare states. In both Churches we found that, like benefits in the Social Democratic model of welfare states, welfare is extended to all members of the Church, irrespective of one’s social or economic standing. In this system, “all benefit and all are dependent [13]”. This principle is very important as it enhances the chances of sustainability of such schemes because everyone is assured of receiving one form of benefit or the other and all will be willing to contribute.

The immediate impacts of the scheme on members listed include transformed lifestyle of members, deepening the faith of members, member’s appreciation of Church contribution and being a source of encouragement to others to join the church. We found that the welfare provision in a sense reflects what Gillian Bediako refers to as the “recovery of community in Christian Worship [4]”. We found also that the provision of welfare in the two churches have produced the similar impacts that “singing, clapping and dancing” has done elsewhere in other Churches [5].

The study also compared the welfare system of the two Churches, and the early Church including Israel as the “first Church”. We found both similarities and differences between the two systems. But before we do that, we must first point out the fact that the two systems operated at different times in history so it may not be possible to achieve an accurate standard of comparison. Israel operated basically in an “economy that revolves around private ownership and agrarian realities [19]”. The New Testament Church operated in an economy “vast disparity of economic lifestyle between the enormously wealthy and the severely impoverished [20]” majority. But these, notwithstanding, it is possible to compare to some levels.

The first issue with all the systems is that in Israel, The New Testament Church and the two Baptist Churches, welfare is

funded by members’ private contributions. In Israel, it was expected that individuals will spontaneously give to those in need or share their crops with the needy³². In the New Testament Church, there was a fund but giving to such fund or to the needy was voluntary³³. In the early Church, both Aristide and Tertullian report contribution to the fund was voluntary.

Similarly, Aristide’s comment suggested that people were willing to give and found all means possible to do even if they have to fast to be able to give. He writes that.

And if there is among them a man that is poor and needy, and they have not an abundance of necessities, they fast two or three days that they may supply the needy with their necessary food [31].

In the two Churches, however, welfare provision generally is paid to people who regularly contribute a fixed (agreed) amount to a common fund³⁴. Members of good standing are those who pay their dues. Giving welfare to people who have not contributed to the fund is possible, but it is treated as an exception rather than the rule. Such payments depend on the discretion of the Pastor and the Welfare Committee. However, welfare benefits, in all cases, except in the two modern Churches, are universalistic. Payments are made to all people who have the need for it. In the two churches, there is a stringent qualification requirement before one receives assistance.

Israel was to be proactive, providing welfare assistance to both the strangers and sojourners living among them. Aristide suggests that provision for welfare went beyond the immediate members of the early Church and was distributed freely even to strangers in his comments below;

He that hath distributeth liberally to him that hath not. If they see a stranger, they bring him under their roof, and rejoice over him, as it were their own brother: for they call themselves brethren, not after the flesh, but after the spirit and in God [29].

The present system, however, is limited to members of the Churches. It is possible, again, for people outside the Church to benefit but when it happens as such, it is treated as an exception. Rev. Baafour, the Head Pastor of the TBC cautioned that in a “cosmopolitan society, if one is not careful, it is possible to attract only people who come to Church just for welfare assistance³⁵”.

8.2. Implications

The solution to the contradiction of Deuteronomy 15: 4 and 15: 11 is found in the provision system of society. The former suggests that “there should be no poor in the land” while the latter suggest that “There will always be some in the land who are poor”. Globally, the poor will not only remain with us, but their numbers will also keep increasing by the day. In Ghana, if the Church is to mirror society, it is expected that the Church will continue to have poor members. Israel was not to wait and

³¹ Domfeh, Interview, 3 October 2013

³² Lev. 19:18,

³³ Acts 6:1-6,

³⁴ Interview with both Rev. Raymond Antwi Freduah, Head Pastor of the Living-spring Baptist Church and Rev. Baafour Adu-Gyamfi of the Trinity Baptist Church

confirmed this stand. This is also documented in the Trinity Baptist Church’s Welfare Constitution.

³⁵ Baafour Adu-Gyamfi, Interview, 3 October 2013, Kumasi

see, but to proactively make provision for meeting the needs of the poor³⁶.

Welfare has the implications for creating dependency. Even though the two Churches appeared to operate systems whose benefits are assumed to be adequate, there is still the need to take steps aimed at building capacities of people to avoid dependency. The system that pays for hospital bills, school fees and other recurrent expenses of individuals and families is not training people to “fish” for themselves as an old Chinese proverb suggest.

If the aim of welfare is to be restorative, the Churches need to take the implications for the present system where equal benefits are paid to all members into consideration in calculating benefits. What it takes to restore a poor member and a non-poor member may not be the same. For instance, members with adequate personal financial resources may not need all the assistance the church provides upon bereavement while other with inadequate financial resource may require more than what the fixed benefit gives to members upon bereavement. A proper assessment of each case on its own merit will be the best option if the Church is to operate not as any other social club. The social clubs of the world have fixed benefits for its members. The Church must aim at meeting needs not equality in benefits for all. The principle in Acts 2: 45 is to “divide them among all as anyone had need” and not dividing up equally among members. Even though we noticed some tendency among the Churches to do this, the pastors were always quick to add that they are exceptions rather than the rule.

One other area we would suggest a possible review of its implication is the mode of funding the various schemes. Presently, both schemes depend on membership fixed contributions. The present level of individual dues is likely to present some difficulty for the scheme’s future sustainability. In the event of an unforeseen disaster hitting several members of the Church, the present contributions will not be enough to meet the claims. Instead, the leadership of the Church can appeal to members to give voluntarily to support welfare of others and not rely on fixed contributions. We found voluntary giving to be the formulae of the early Church and in Acts.

The present system has implications for gender which must be taken into consideration in determining benefits. The system assumes that the needs of men and women, boys and girls are always the same and hence prescribes fixed benefits. For instance, where single parenting is involved, the needs of men and women may be different and the Church ought to take this into consideration in designing welfare intervention. Benefits should not always be paid in cash. Some members need more benefits in kind than in cash. Once again, a proper assessment of needs will eliminate the payment of redundant benefits to members. There is the need to broaden the benefit base of the present system. A full-scale holistic approach to development has the chance of succeeding by building capacity of members to take care of themselves and their families.

9. Conclusion

Our research collaborates the position of John Mbiti in his earlier quotation, that it is relatively easier for an African who comes to faith in Christ to follow the instructions of the faith because they are familiar with the requirements of the Christian faith from their primal religious background. We found in our present research that the churches where our data was taken have embraced the understanding of the need to care for their neighbors very well. Each Church has a well-defined mechanism for meeting welfare needs. All the Pastors agree that meeting welfare needs of others is part of one’s religious duty. Even though this is derived from the teachings of scriptures, it was also a natural expression of our Africanness.

Christianity had arrived in Ghana at a time when traditional religion was very pervasive among religious adherents in the Ghanaian society. Their religion, providing the basis of their lives was a situation some Europeans found repugnant. Israel had similar religious condensation in her community. The religion of Israel made care for disadvantaged members of the society a religious duty. The God of the Hebrew religion was said to be on the side of poor and demanded justice be done to all me members irrespective of one’s economic standing.

We also found that the present welfare schemes of the two Churches compare favorably with the systems of both Israel and the early Church in several departments. The definition for neighborhood, however, is limited to only the immediate Church members in all the Churches. Benefits are paid only to their immediate members with strangers and sojourners having no share in the care for the poor.

The study recommends that the services the Church offers to its members should not be limited to meeting only welfare needs. The Church can consider a full-scale holistic development of her members to build their capacity to escape the scourge of poverty and deprivation among her members.

Abbreviations

TBC	Trinity Baptist Church
LBC	Livingspring Baptist Church

Author Contributions

Joseph Adasi-Bekoe: Conceptualization

Conflicts of Interest

The author declares no conflict of interest.

³⁶ Lev. 19:10, 23:22

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