A New Proposal for A Biblically Grounded Christian Social Welfare Provision Among the Ghana Baptist Convention Member Churches in the Ashanti Region, Ghana[1]

Joseph Adasi-Bekoe and Annang Asumang

Abstract

The aim of the study was to seek a theologically sound, biblically grounded and sociologically appropriate means of organizing social care for the Ghana Baptist Convention (GBC) member churches in the Ashanti Region of Ghana. The absence of formal social support, amidst severe social welfare challenge has led to the emergence of several mutual, self-help societies, including the social welfare schemes of the GBC churches. Using the Zerfass (1974) practical theological model as a primary tool for the study, the research showed that the current social welfare system of the church lacks a distinctive Christian identity. Relying on an exegesis of four anchor texts to discover the standards of God, the study made proposals to address the identified deficiencies of social welfare in the churches. This study could serve also as template for other Christian communities especially in Africa.

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2   The views expressed herein are those of the authors and do not necessarily represent the beliefs of the South African Theological Seminary.

SATS
Bible-based. Christ-centred. Spirit-led.

1. Introduction

Israel, as the precursor of the church was given a responsibility for the provision of social welfare of its citizens, and the same is expected of the church today. The Israelites were to be generous to people in need as a reflection of the generosity of God towards them (Lev 25:36–38). The New Testament Church followed this same pattern as laid down by God for Israel, and made provisions for the welfare needs of its members one of their major focuses (Acts 2:42–47, 4:32–37).

In pre-colonial African societies, the social welfare needs of citizens were not a major problem as the extended family and other social institutions were strong enough to take care of most members of the society (Neville2009:44–45). Mbiti captures this succinctly in his view of life in pre-colonial African society, which implied that the traditional life was characterized by blissful holism (Mbiti 1989:106). However, in the modern urban environment, the ability of the traditional social welfare institutions to perform this important function is seriously challenged.

A brief review of the current formal systems for Social Protection of Ghanaians suggests that even though Ghana, theoretically, has an elaborate social protection system, its benefits accrue to a few in formal employment. A typical social protection system of a country is made up of Social Insurance, including their related labour market provisions, Social Services and Social Safety Nets. In Ghana, the benefit of social insurance, like pension, accrues only to people engaged in either private or public formal employment representing less than 14% of all citizens (GSS 2012:28). The non-existent or very weak formal social safety nets has led to the emergence of several mutual, self-help societies providing assistance on their own terms.

To help deal with the practical reality of social welfare shortfalls, each member church of the Ghana Baptist Convention (GBC), has a mutual association to which members needing assistance with social welfare issues are referred. The social welfare schemes of the GBC member Churches are, however, fraught with several practical difficulties. It is this context which has necessitated the present project, seeking critically to analyse and propose biblical, theologically grounded and sociologically informed solutions to the challenges.

The main objective of the study was to find out how the GBC member churches can develop a biblically grounded social safety net that effectively protects the poor and vulnerable members. The subsidiary questions are as follows:

- How effective is the social protection of the current welfare scheme offered to the poor members of the church?

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

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

The study used the Zerfass (1974:165–166) model of practical theology as its primary tool for collecting and analysing data. The Zerfass model was considered the best tool for the study because it provides an operational process for incorporating theological tradition and situational analysis into a practical theological approach to correct an ecclesiological practice. Using the model, data was collected from twenty churches to give a thick description of the current situation. Relying also on an exegesis of four anchor texts (Lev 25:35–39; Matt 25: 31–46; Acts 2:42–47, 4:32–37) to discover the standards of God, the study made proposals to address the identified deficiencies of social welfare in the churches. The proposed scheme was then subjected to theoretical and theological reflection on how it fulfils the biblical standards.

2. Review of Literature on Social Welfare

2.1 Origin of social welfare in the West

A crucial development in the twentieth century was the emergence and expansion of institutions responsible for social welfare in the advanced democracies (Schludi 2001; OECD 2005; Myles and Quadagno 2002). This has been accompanied by an increasing number of studies that deal with the origins and development of social welfare practice in Western democratic societies (Stolleis 2013; Crouch and Farrell 2004).

It is difficult to trace the beginning of formal social welfare because the issues covered and the efforts to deal with them have always been with man after the Garden of Eden (Stolleis 2013: 23; Poe 2008:106). Faherty (2006:108), however, urges us to 're-imagine the history of social welfare, as beginning with the dawn of the human race'. Certain historical events may have combined to shape views of society and influence social policy positively in favour of formal social welfare (Stolleis 2013:24). However, there is consensus among scholars that the practice of social welfare and many of the original foundations of benevolence and charity have their beginnings in religious institutions (Placido 2015:4; Brandsen and Vliem 2008:59).

2.2 Christian influence on the evolution of formal social welfare

Historically, as Langer (2003:137) has suggested, the desire to help others, and, 'therefore the beginning of social welfare appears to have developed as a part of religion'. Karger & Stoesz suggest that the roots of modern social welfare in the Western democracies go deep into the soil of the Judeo-Christian tradition (Karger & Stoesz 2008:39). These traditions are derived from the laws and culture of the nation of Israel. The instructions in the Old Testament highlight Israel's responsibility for the poor, which was not to be limited to their fellow Israelites, but also extended to foreigners sojourning among them (Exod 22:21–25; Lev 25:35). In the New Testament, Jesus added new and more challenging ideas to the care of the poor (e.g. Luke 10:33; 15:20).

2.3. Evolution of state participation in social welfare

Several historical factors may have positively influenced views of society on poverty and how to respond to the needs of the poor (Poe 2008:105). The 'outbreak of the bubonic plague in the 1300s, that killed nearly 1/3 of European population' (Rengasamy 2009:1) is one example. Stolleis (2013:25) has further suggested that the 'emergence of cities and slums and the beginning of trade in the 15th and 16th centuries brought to the fore the already difficult conditions in which citizens lived, and the need for organized social welfare.

In England, 'the Statute of Labourers in 1349 became the first enacted law that assigned some responsibility for supporting the poor to the government' (Poe 2008:67). It sought to control the movement of labourers, the poor and also fixed a maximum wage (Karger & Stoesz 2008; Poe 2008:66). Following series of reforms of the poor laws, the responsibility for the management of the poor gradually shifted from the church to the state (2008:67). As the state took control, harsher and more stringent laws designed to control movement of the poor were enacted (Poe 2008:72; Sider 1999:103). A distinction was made between the deserving and the undeserving poor. The philosophy emphasized self-discipline, frugality, and hard work, and led its adherents to frown on those who are dependent or unemployed (Stolleis 2013:27–28, Schilling 1997:26–27).

2.4 Traditional social welfare systems in Ghana

The pre-colonial welfare regime of the Ashanti Region, like most parts of Ghana, was dominated by private welfare provision by members of the extended family (Stiles-Ocran 2015:30; Opoku 1978).

In Ashanti, the idea of a family extends beyond its conjugal members to a larger web of relationships in which all members have a common ancestor (Kutsoatia and Morck 2012:2). Opoku (1978:155) argued that the ancestors play an important role in the welfare of the living by taking an active interest in the family or community affairs. Busia intimates that, the belief among the Akans that the ancestors are 'watching over their living relatives', accounted for the effective role the extended family system played in meeting welfare needs of its members (Busia 1954:157). The practice of expecting assistance from family members triggers a cascade of mutual dependency (Stiles-Ocran 2015:32). Thus, here, one can discern the existence of 'a local "secular" structure of poor relief' (Tonnessen 2011:1).

3. Situational Analysis of Social Welfare in the Ashanti Region

3.1 Poverty Profile of the Ashanti Region

The nature of poverty in the Region is clarified by several studies that utilize the 'voices of the poor' themselves (Nkum and Ghartey 2000; Ohene-Kyei 2000; Ashong and Smith 2001). These studies provide empirical evidence that suggests that while the prevalence of income poverty is reducing, there are concerns that human poverty and the social dimension of poverty is also increasing in the urbanized segments of the economy (UNDP 2010:12; Osei-Assibey 2014:1–10). Ghana's recent relatively high GDP growth has created a wrong impression of economic well-being. However, the combined effect of an increasing inflation rate, averaging 14.6%, a crippling balance of payments deficit (US$1.46 billion recorded in 2010) among several other drawbacks have contributed greatly in reducing the expected benefits of economic growth for the citizens of the country (GSS 2014:X). Consequently, the most recent Ghana Living Standard Survey (GLSS 6) conducted in 2013 suggests that the incidence of income poverty is quite high in most parts of the country. Just a little under a quarter (24.8%) of Ghanaians are income poor, whilst under a tenth of the population lives in extreme poverty (GLSS 2014: Xi).

3.2 The state of Social Protection in the Ashanti Region

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

> The state shall ensure that contributory schemes are instituted and maintained that will guarantee economic security for self-employed and other citizens of Ghana and (b) provide social assistance to the aged.

However, the present formal social protection system neglects people in the informal sector and places emphasis only on workers in the formal sectors of the economy (GSS 2013:121). For instance, among the economically active segment of the population in Ashanti Region, nearly 85% are self-employed. More than 44.5% of the self-employed are in agriculture, 18.4% in wholesale and retail trade, 12.2% in local manufacturing and repairs among several others. Only 13.7% are engaged in occupations classified under formal employment and thus qualify for formal social protection.

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3.3 Social Safety Nets

Social safety nets provide income support or access to basic social services for people in difficult times (ADB 2010:3). However, like in most emerging economies, public social safety nets are seriously curtailed due to budgetary reasons. Presently, the Livelihood Empowerment Against Poverty (LEAP) and the Ghana School Feeding Programme (GSFP) are the only non-contributory public transfers available in Ghana to a targeted segment of the poor. The LEAP currently provides support for less than 20% of the extremely poor families in Ghana (World Bank 2015:92; MGCSP et al. 2013:1).

The Ghana School Feeding Programme (GSFP) is designed to provide one lunch for school children in poor public schools. However, its low coverage, offering assistance in 1,698 public schools out of the estimated 56,624 schools means that the majority of poor children are denied this service (GSFP 2011).

In the challenging context of the absence of Governmental and Non-governmental social welfare initiatives, informal social safety nets have become the most important means of welfare available to most citizens. An informal safety net consists of 'either actions to minimize risks or transfers between individuals or households to cope during difficult times' (DFID 2006:6). In Ashanti Region, informal safety nets build upon a long tradition of strong extended family systems. Faith-based safety nets have recently emerged as the most important social support groups providing support during key lifecycle events.

3.4. Social Welfare situation in the Baptist Churches in the Ashanti Region

In principle, all the GBC member churches make provision for social welfare assistance for their members who happen to need it. Members of the churches rated the social welfare schemes of the church as very important interventions, with more than 83% of the participants of the study claiming to have benefitted at some time, or knowing someone who had previously benefitted from the schemes' assistance. The top support issues that the current social welfare schemes provide to church members include formal/apprenticeship education assistance (22%), payment of hospital expenses (21%), business start-up capital (18%), living expenses (14%) and bereavement (12%). The study found, however, that despite being of good service to the church members, the welfare schemes in their present state are weak in organization. Also, their managers lack the necessary managerial skills to effectively run organizations of that magnitude. The present systems are constitutionally formulated and have very weak funding bases. Due to their financial limitations, their current interventions are quite restricted. Crucially also, the current welfare schemes of the GBC churches appear not to be adequately underpinned by biblically-grounded principles. They function practically like any non-Christian welfare association. As a result, the arrangements do not serve to enhance the witness mission of the churches. The study also found that due to its weak funding base, the long-term sustainability of the social welfare scheme cannot be guaranteed, and this has the capacity to affect its ultimate efficiency (ADB 2010:13)

4. Biblical and Theological Reflections on Social Welfare

4.1 Alleviating Poverty according to Leviticus 25:35-42

The anchor text in Leviticus 25:35–42 is a Levitical law on how to deal with poor neighbours. This text is probably the first biblical example of a system of a social safety net for a group of people. Social welfare challenges in the Old Testament are usually associated with poverty arising out of the lack of economic participation. Lazonby (2016:31) identifies indebtedness, land loss, land preservation and wealth accumulation as key social welfare issues in the ancient Near East. These were the problems that Leviticus 25 addresses, setting out how Israel's faith prescribed a distinctive solution.

The law was aimed at restoring the social welfare shortfall of the destitute, whenever they were compelled to sell or lease a productive asset. Yahweh had caused the land to be equally distributed among the tribes of Israel upon their arrival on the Promised Land (Josh 13–18). However, Yahweh anticipated that, temporarily, circumstances may cause some of the people to relinquish their control over their ancestral land by selling it to their rich neighbours (Brueggemann 2002:192). Leviticus 25 consists of four units, with each unit describing a social welfare situation into which a neighbour is likely to fall (verses 25–34, 35–37, 39–46, 47–54). Each type of destitution is introduced by the phrase 'if your kin becomes poor' (Jacobs 2006:135). There seem to be some 'logical progression in these four units, concerning increasingly desperate financial straits' which Israel is called upon to help prevent (Willis 2009:188).

The first possible anticipated action of the poor person was selling his right over land to survive a temporary situation. In such circumstances, the law required that relief would come immediately by family and community members assisting financially to redeem the sold property. The second situation involved mortgaging property, such as houses, or taking a loan from rich neighbours. The law required that such loans be granted with no interest. The third and fourth laws, anticipated even more difficult circumstances, when a neighbour attempted to sell himself into debt slavery (25:39b). The prescribed solution places the responsibility on the person to whom the destitute attempts to sell himself, by literally compelling the man not to treat the poor man as a slave. The law also made the Jubilee the ultimate social safety net, when all sold land properties revert to their original owners (25:54).

In all cases, the response of members of the community was to be far-reaching enough to restore neighbours who had fallen into economic difficulty back into the productive process, so they could take care of their families.

The main prescriptions in Leviticus 25 are buttressed by several other OT passages, where provision is made to address social welfare needs of the populace (Lev 19:9–10, 23:22, Deut 24:17–22, 15, 26). In these passages, Yahweh commands his people to open their hands wide to the poor and lend them enough to cover all their needs (Deut 15:8). The 'first fruits' of the land were to be shared with the Levite and the stranger living in their communities (Deut 26:2–11).

4.2 Alleviating Poverty According to Matthew 25:31-46

In the New Testament, Jesus set the stage in our anchor text with a simile of the eschatological judgment scene in Matthew 25:31–40. In this simile, all people are gathered before the throne of God to be judged at the end of the ages. The people are divided into two groups: the righteous on the right and the unrighteous on the left. The basis of the judgment is what the subjects did about the social welfare situations they encountered during their stay on the earth.

Hospitality then becomes the key action that the judge associated with righteousness. Hospitality is defined by the individual's response to six main indicators of social welfare needs identified in the passage as; feeding the hungry, providing water for the thirsty, home for the homeless, clothing for the naked, visiting the sick and visiting the imprisoned. The text agrees with other passages of scripture that those who will inherit the eschatological kingdom will be revealed by their rendering of service to God through human agency (1John 3:17; 4:12; 20). The crux of Jesus' teachings in this text is that services rendered to man are services rendered to God. Matthew's description of the judgment scene in comparison with other contemporary Jewish judgment literature is unique in pointing out the fact that, the 'acts of kindness towards the least of his brothers have been acts of kindness towards the Son of Man.' (Keener 2014:113).

The question that has often been asked is what kind of poor person is worthy of receiving attention on behalf of Christ? St Jerome answered that the hungering Christ was fed when each of the poor is fed, and watered whenever a drink is offered to the thirsty. By this he implied that any action taken to provide the poor with their needs is an action done on behalf of Jesus, and would be duly rewarded (Jerome 2008:290).

4.3 Social Welfare according to Acts 2:42-47, 4:32-37

Acts 2:42–47, 4:32–35 are further examples of a social safety net involving members of the first church in Jerusalem. In these passages, generally perceived as a summary of the fellowship lifestyle of the infant church, Luke described the characteristics of the first social safety net of the church.

In this summary, Luke showed that all the members of the church came together as a community whose purpose centred on understanding the teachings of Jesus through his apostles. The leaders of this group were the apostles who became the managers of the social safety net of the first church. Luke described the attitudes and motivation of the group with such words as 'being together in a common place', 'having one soul and mind' 'having all things in common'.

Luke's description of the fellowship lifestyle of the first Christians has prompted some scholars to suggest that the example set forth is meant to be 'prescriptive for Christian communities' (Chung-Kim, Hains, George and Manetsch 2014:131). However, there are also some scholars who hold the opinion that this view of Acts is only described rather than prescribed for the church. Some say the author of Acts actually presents this practice as 'mistaken', since the sharing of possessions seems to disappear from view in the remainder of Acts (Hume 2013; Watson 2008:99–111).

The interpretation of the phrase 'were together' (Acts 2:44) has created the impression that the disciples adopted a common residence after their conversion (Walton 2008:103–107; Taylor 2001:147–61; Bruce 1990:132). However, while one can discern some elements of shared living in the text, it appears as MacDonald (2001:1588) suggested, that togetherness is an expression of fellowship implied by the 'desire of the new community of believers to be with one another'.

The social teaching of the leadership of the first church was consistent with that of Jesus and other actors of the Gospel scene. In the gospels, Jesus taught his followers that God expects his followers to give to the disadvantaged or the poor (Luke 10:25–37). Jesus, by telling the story of the Good Samaritan, implied that providing for the social welfare needs of the disadvantaged is obedience to the greatest commandments of God. Similarly, Paul, consistent with the teachings of Christ and the agenda of the first church, showed a lot of sensitivity to the poor. He was personally involved in soliciting support from the Gentile church to the poor members of the church in Jerusalem (Gal 2:10).

5. A Proposal for Social Welfare for GBC Member Churches

5.1 Prioritizing social welfare

The leadership of the Baptist churches must take steps that show that the social welfare function of the church is treated as a priority programme.

This flows directly from one of the best practices of the first church in Jerusalem and also from the early church during the period between the first and third centuries (Faherty 2006:111–118). The first church in Jerusalem, according to Acts 2:42 prioritized the social welfare function of the church. Some of the practical steps recommended by the study include the following:

- Setting up a coordinating unit (a secretariat) within the offices of the Ghana Baptist Convention or its local Associations.

- Each local congregation allocating substantial funding in their annual budgets, organizing promotional programmes, and including issues of social welfare in their main preaching and teaching topics.

- Strengthening inter-congregation cooperation and learning among local churches.

5.2 Management of the Social Welfare System

The second strategy of the new proposed social welfare system calls on the churches to commit to entrusting the management responsibilities for the social safety net to mature, honest and professionally competent Christian leaders. In Acts 4:35–37, Luke shows that the leaders of the first social safety net of the church were the apostles, who also became the managers of its finances and distributed all resources of the group according to the needs of each member. A look at Paul's criterion for selection into leadership in the church, in 1 Timothy 3:8, suggests that Paul intended to show that the highest office bearers of the church (deacons and overseers) must all be matured and honest Christians. The selection of a blend of technically and spiritually competent leadership is not only positively aligned with scripture, but also aligned with several social welfare theories.

5.3 Strengthening the pro-poor character of the Social Safety Net

A key next step is to implement programmes that are friendly to the poor and vulnerable members of the churches.

One of the key issues is to be able to reduce the stigma associated with receiving welfare assistance. The first practical step that the study recommended is to strengthen the teaching function of the church. This ensures that issues around the giving and taking of social welfare assistance are placed in their proper theological contexts. Another practical step expected of managers of any social safety net is to take steps that strengthen and/or assure the confidentiality of transactions and the client's identity and information.

5.4 An all-inclusive group Membership with Responsibility

It is proposed that the GBC member churches set up a system that promotes equal rights and responsibilities of all members. The principle behind this best practice is that the organization of any effective social safety net is a shared responsibility. As in the traditional extended family systems, each member of the family is expected to play a role in meeting the needs of those who, for one reason or the other, need assistance. Similarly, in the first church, responsibility for the provision of the social welfare needs of all fell equally on all church members. There are several passages in the Old Testament that buttress the commandment to give to people on a need-based basis and not on any external qualifications. The same laws also expect all to contribute to meet the social welfare needs of all (Lev 19:9–10, 23:22, Deut 24:17–22, 15, 26).

5.5 Mainstreaming Gender Issues into Programming

Gender issues are to be considered as essential to the programming of the social welfare schemes. Gender issues can be defined as including all cultural and social traditions that have direct and indirect deleterious effects on the welfare of women, men, boys and girls. The current system, more importantly, has no consideration for child rights and wellbeing. Gender mainstreaming here should not be understood only as a tool in modern project management, but as a concept deeply rooted in Scripture. In the Old Testament, Yahweh's special concern for the people on the margins of society like widows, children and orphans should be understood from the context of gender considerations. The social ethics of Israel urged every Israelite to see such people as standing in a special place with God. Yahweh is said to be the father for the fatherless (Psalm 68:5) and the preserver of the stranger, widows and children (Psalm 146:6).

5.6 Increasing the Funding base of the Safety Net

One major area of consideration for the running of an effective social safety net for the GBC member churches in the long-term is the increase of the funding base of the programmes. This strategy encourages the whole church, including individual members to be involved in raising funds for the church as follows:

- Each church should set aside a fixed percentage of the church's income for the social welfare of its members.

- The churches can also organize special fund-raising events where all proceeds will be dedicated to solving the social welfare needs of members.

- Finally, the churches can also appeal to all rich members of the church to make special and regular donations to the church's social welfare.

6. Conclusion

The research was conducted into social welfare practice among a regionally based group of Christians with the aim of supporting the churches to meet the expectation of Jesus, which is to provide care for the poor. The study was conducted against the background of the severe challenges of the formal social welfare system. The study showed that the Baptist churches in the Ashanti Region, even though they are providing some form of care for their needy members, rely mostly on social insurance principles. In the absence of formal social welfare services provided by government or market sources, the church's contribution has filled a big social void. However, the social insurance principles are not distinctively Christian and biblical, and in any case, make it difficult for poor members to fully participate in the activities; resulting in some poor members being denied assistance when it matters most.

The study has made proposals to address these shortfalls associated with the present attempt to provide effective social care for its members. The study gives an opportunity for future researchers to further study the contribution of informal mutual assistance support groups in the Ashanti Region and beyond. It will also be interesting to see other researchers study the specific contribution of social welfare programmes of religious organizations in specific sectors of the economy like health and education.

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