

# John Wesley's Economic Ethics and Poverty Alleviation in Ghana

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## Abstract

*Although no country is completely unaffected by poverty, this socio-economic canker tends to affect developing countries more than developed countries. The global impact of poverty was so serious that the United Nations Millennium Summit, held in September 2000, came out with the Millennium Development Goals (MDGs) which had the reduction of extreme poverty by half by the year 2015 as its first goal. Africa was a prime focus of poverty reduction because of the serious effect of this economic challenge on the continent. Ghana (the context of this study) is a developing country in Africa, experiencing a high level of poverty despite its abundant natural resources. Different governments and religious organizations have made various attempts in combating poverty in Ghana, yet the nation is still faced with poverty. The key theological responses to poverty in Ghana are found between the two extremes of considering poverty as a requirement for salvation and considering material wealth as something to be experienced by every believer. This literature research explores how a contextual application of John Wesley's economic ethics - "Gain all you can, save all you can and give all you can" - may function to fight against poverty in Ghana. By engaging the three key aspects of Wesley's economic ethics within the Ghanaian socio-economic setting, the study found that poverty alleviation in Ghana requires not only cultural, social, and political transformation but also a shift from wealth accumulation to wealth distribution. Wealth distribution, in this context, means sharing excess wealth with the needy so that each individual is able to meet basic life needs.*

**Keywords:** Economic, Ghana, Poverty, Poor, Wesley, Wealth Accumulation

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## Introduction

The purpose of this paper is to explore how a contextual application of John Wesley's economic ethics as found in his phrase "Gain all you can, save all you can and give all you can" may function to fight against poverty in Ghana. This introductory section examines the socio-economic context of Wesley's society to help the reader to appreciate the factors that necessitated the kind of economic ethics Wesley espoused and how one can contextualize his principles for the Ghanaian context.

England, in the 18<sup>th</sup> century, was plagued by the effects of many revolutions and reformations of the preceding century. The beginning of the century witnessed a reasonably economic stability, but the latter part was characterised by economic instability (Sekyere, 2017, p. 18). The society became very hierarchical with sharp social and economic gaps between the

rich and the poor. Wealthy landowners confiscated the lands owed by peasant farmers and freeholders (Boafo, 2014, p. xvii). This situation increased the wealth of wealthy farmers, most of whom lived in mansions in the cities. The poor became vulnerable and suffered human rights abuses in the hands of the wealthy (Ibid.). England was characterized by discrimination in the education system as only males were allowed to attend school. Consequently, many females became poor because of lack of formal education and vocational training.

Further, slave trade was a core part of the British economy (Ibid.). Gambling was practised, marriage was contracted by barter system, drunkenness was a common practice and various forms of social vices characterised the society (Ibid., p. xviii). What further worsened the situation was industrial revolution which led to the relocation of many people who eventually lost their means of living (Sekyere, 2017, p. 18). This urban population who became jobless added to the already existing unemployment situation in the country. Most people no longer lived in their home societies, but in newly developed regions or slums at city outskirts (Marquardt, 1992, p. 20). England was really in hard times in those days. The following quote by Yrigoyen summarizes our discussions so far:

England had just come out of a bloody civil war. Political tensions were high. There was extreme poverty. Regular employment was uncertain. Housing was often inadequate and unaffordable. Pure drinking water was scarce. Food was in short supply. Disease was rampant. Alcohol, violence, prostitution, and gambling were popular means to escape feelings of desperation and hopelessness. Children as young as four or five were employed as chimney sweeps or in mines and factories. Life was insecure. (as cited by Tedder, 2017, p. 121).

### **A Brief Account of Poverty in the Ghanaian Context**

This section examines the Ghanaian socio-economic and religious contexts to enable the reader to appreciate the contextual applications of Wesley's economic ethics to the Ghanaian setting. Like many other African countries, Ghana exhibits three main levels of poverty (see Boaheng, 2020, p. 28-29). The lack of basic physical human needs like food, healthcare, drinking water, education for children, shelter, clothing and sanitation constitutes absolute poverty. People who can barely meet their basic needs are said to experience moderate poverty. Finally, those who are considered poor simply because their income falls below the average income in their society are said to experience relative poverty. This kind of poverty may be brought about by the relocation of a person into a different economic environment. For example, in Kenya, a person who is rich in Limuru may find him/herself as poor after relocating to Nairobi where he/she lives among people who are far ahead in terms of economic gains.

One issue that is very important in considering poverty in Ghana is economic inequality. In Ghana, poverty levels are different at different places. There is evidence to show that measures taken by successive governments to reduce poverty end up widening the gap between the poor and the rich.

There is growing evidence that while the incidence of income poverty in general has reduced, income distribution has widened ... Whereas the poorest average income has

fallen from 6.9 in early 1990s to 5.2 in the mid 2000s, the richest incomes have increased from 44 to 48.3 over the same period. One of the worrying aspects of this growing income inequality is that it actually reduced the impact of economic growth on poverty reduction in the country over the periods under consideration. (Osei-Assibey cited by Amevenku & Boaheng, 2020, p. 103)

In line with this assertion, Coulombe and Wodon (2007, p. 21, 25) observed that Ghana's poverty reduction strategies have not benefited the northern Savanna Region as much as they have benefited the middle and southern parts of the country. Therefore, those dwelling in the northern sector have a higher tendency of becoming poor than those living in the southern sector.

An exhaustive treatment of the causes and effects of poverty in Ghana cannot be achieved in a brief study of this nature. This section therefore outlines key causes and effects of poverty in the Ghanaian context. First of all, poverty in Ghana is caused by corruption in both public and private sectors. Corruption refers to "the misappropriation of public funds or property by a person who has the mandate to safeguard and protect them" (Boaheng, 2020, p. 34). Corruption hinders socio-economic progress by creating an unjust society that no longer guarantees equal rights and opportunities for its citizens. Corrupt public officials compromise efficiency in service delivery, use public wealth for their own benefits, and fail to ensure effective supervision, among others (Ibid., p. 35). Consequently, the cost of projects executed by the government exceeds the cost of similar projects when executed by the private sector. To sum up, corruption weakens the economy, and makes a country poorer.

Another cause of poverty in Ghana is environmental destruction. Attempts to harness Ghana's natural resources through unsafe practices (such as excessive cutting down of trees, illegal mining activities, or chemical means of harvesting fish) result in various environmental problems including land degradation, soil erosion, pollution of rivers, streams and lagoons, air pollution, and desertification. Correcting the adverse effects of these practices requires huge sums of money from the government, a situation which eventually makes a country poorer. At the same time, the environment may become less productive as a result of degradation and consequently deprive people of their means of living.

Poor agricultural practices and the lack of a ready market for farm produce also promote poverty in Ghana. The dependence on rainfall (due to lack of irrigation capabilities), and the use of manual labor for cultivating crops (due to lack of technologically advanced farming equipment) makes agriculture unattractive and expensive in Ghana. In addition, the lack of motorable roads to many farming communities makes many farm yields get rotten in the farm. Consequently, there are many people who apply for loans to farm but are unable to pay back their loans due to poor yields resulting from rain failure. The consequence of this is to begin the next farming season with the debt incurred in the previous season. The cycle of debt continues and the chain of poverty remains unbroken. More so, farm produce is also sold cheaply due to the lack of a ready market for farmers. In the end, many farmers are not able to pay for the labor cost involved in food production.

Poverty among Ghanaian women may be due to cultural factors (Boaheng, 2020, p. 36). Women in Ghana experience greater poverty than men because of gender inequalities in

accessing resources like land, labor, capital, education and health. Traditional northern customs deny women the right to own resources such as land, buildings, livestock, poultry, water bodies, farm produce, bullocks, radio, bicycle, motor, and labor (Kyei as cited by Adjei 2012, p. 57-58). Many widows (who could have improved their lives with the resources of their late husband) still live in poverty because traditional customs do not allow them to inherit resources even after the demise of their husbands. This custom may be rooted in the fact that the dowry paid during marriage is regarded as giving the man and his family ownership of the woman. Widowhood rites in most Ghanaian societies involve rituals of seclusion, prescribed dress codes, walking barefooted, fasting for extended periods of time and a ban from engaging in economic activities (Boaheng, 2020, p. 36-37). Considering the fact that such rites can take up to a year, it is obvious that widowhood rites may end up making widows poorer.

A high illiteracy rate and inadequate access to employment opportunities also contribute to Ghana's high poverty rate. Education fosters sustainable development by helping learners gain the expertise required to acquire a job, establish a business, manufacture, and to manage available resources. Illiteracy leads to poor hygiene and poor eating habits, all of which put economic pressure on the individual involved and the nation. There are, however, some people who are educated but lack access to employment opportunities. At the same time, most of these people lack the capital required to establish their own enterprises. Consequently, there is a high unemployment rate in Ghana that tends to increase the dependency ratio of the few working class. Laziness can also make people poor.

### **Wesley's Economic Ethics**

From a Wesleyan perspective, the poor "are the destitute poor, deprived of the basic necessities of life, in contradiction of God's stewardship of resources which centers on a proper love of God being expressed in love of neighbor" (Macquiban, 2016, p. 423). Wesley identified injustice in the society, oppression, corruption, scarcity and high prices of foodstuffs, monopoly in the market sector and laziness, among others as causes of poverty in his society (Marquardt, 1992, p.44).

Wesley did not formulate a systematic theology on wealth and poverty. However, he gave a number of sermons indicating his position on wealth and poverty. The sermon "The Use of Money" spells out his economic ethics in the clearest terms, touching on areas such as economics, commerce, finance, and stewardship. This sermon is built around the Parable of the Unjust Steward (Luke 16; particularly v.9) with a three-fold economic principle: "Gain all you can, save all you can, and give all you can." These principles summarize Wesley's thought on how believers are expected to handle money and other economic goods. The paper proceeds to outline each of these principles briefly below.

#### **Acquisition of Wealth: Gain All You Can**

Wesley's principle, "Gain all you can" focuses on "permissible profession, right approach to business and working ethics" (Boafo, 2014, p. 220). Wesley did not intend to use this principle to endorse the aggressive acquisitiveness which characterized the 18<sup>th</sup> century English society. Rather, Wesley used it as a polemic against destructive ways by which people earned riches in

his society. Wesley was strongly against industry that failed to glorify God, help others and improve the society. Therefore, in Wesleyan thought, any economic enterprise that is detrimental to one's health or that has a negative effect on one's character or faith and joy in God is to be avoided (Moltmann et al., 2015, p. 96; Macquiban, 2016, p. 420). A lucrative work that deprives someone of their food or sleep in the proportion naturally required by the body is not worth undertaking. Wesley's argument echoes Jesus' teaching that life is more valuable than food and the body more than clothing (Matt. 6:25-26).

For Wesley the effect of one's work on his/her neighbour also mattered (Boafo, 2014, p. 221). It is unchristian to seek personal gain at the expense of the welfare of one's neighbour (Ibid.). Wesley (cited in Forell, 2013, p. 183) contends that "we cannot, if we love everyone as ourselves, hurt anyone in his substance." Christians also have to be law-abiding in their industry. It is unethical to evade taxes or to act in a way that will cause financial loss to one's nation. Further, Wesley contended that Christians should not undertake enterprises that go contrary to God's law. For example, it is unethical to sell alcohol because of its devastating economic and psychological effects on the consumer and the society. He went further to rebuke bankers, ministers of the gospel, doctors, pharmacists, lawyers and leaders who made money through exploitation, stealing, fraud, and gambling (Ibid.).

Wesley's business ethics also prohibit "predatory lending practices, price-gouging, and profiting from another's hardship" as well as "routine competitive practices" (Moltmann et al., 2015, p. 96). For him, it was unacceptable to sell one's goods below market value in order to attract all the customers and collapse other people's businesses. Similarly, it is unethical to do anything that ruins others' businesses for the purpose of advancing one's own, or entice one's neighbour's workers to come and work for one when they are still engaged with one's neighbour (Moltmann et al., 2015, p. 96). Wesley was not prohibiting competitive business entirely. His point was that competition in business is unethical if one's benefits/success depends on another's loss. Therefore, godly prosperity may come through sheer diligence, ingenuity and excellence and the superior quality of one's services (or work) but not through the failure of others.

### **Accumulation of Wealth: Save all you can**

Having gained all that one can, Wesley's economic ethics require one to save as much as one can through honest wisdom and diligence (Russie ed., 2011). Wesley warned against luxury and waste; he encouraged frugality (Russie ed., 2011, p. 71). Minimizing one's spending increases one's saving ability. Wesley (cited in Forell ed., 2013, p. 185) gave this instruction, "[w]aste no part of it [your money] in curiously adorning your houses; in superfluous or expensive furniture; in costly pictures, painting, gilding, books; in elegant rather than useful gardens." Wesley spoke against spending on wants rather than necessities. Concerning things bought for children, this principle requires that believers avoid providing children with things that will endanger them with more pride and vanity. Rather, children must be supplied with things that will enhance their love for God and other human beings. Anything one buys just to please taste or other senses or to attract the applause of other people must be avoided. Therefore, believers are expected to buy only the necessities of life in order that they may neither waste their money nor increase their fleshly desires.

## **Distribution of Wealth: Give All You Can**

Wesley argued that there is no value in gaining wealth without sharing with others. Thus, the first two principles for dealing with money only find fulfillment in the third rule (Marquardt, 1992, p. 36). Therefore, gaining and saving wealth have their fulfillment in giving as much as one can. He makes a distinction between a person's necessary possessions and his/her incipient wealth or what a person needs to keep and what he/she needs to give away. He gave some priorities that may guide believers as to how to expend their wealth. Christians should use their resources to provide their own basic needs and then those of their families, including spouse, children, servants, maids, and any other person in the household (Macquiban, 2016, p. 421, see also 1 Tim. 5:8). The basic needs include food, clothing and shelter and any other thing that nature moderately demands in order to maintain one's health and strength (Ibid.). If there is more wealth, then, they are to provide for poor Christians. If there is still surplus, then share with all the poor in the world. He further taught that expenses must be done sacrificially, and if one is in doubt, he/she must speak to God about it in prayer.

For Wesley "[a]nyone spending money for expensive clothes and other luxuries and asserting: 'I can afford it,' ... defrauds the Lord" (Marquardt, 1992, p. 37). His reason is that "the purpose of earning and thrift is to make life's necessities available to all and to ameliorate or eliminate the distress of others" (Ibid.). Based on this thought, he asked his followers to be modest and moderate in their spending. Wesley exemplified his teaching on giving by giving as much as he could to the poor, prisoners, widows, orphans, and slaves. Newcomb (2016, p. 29) quotes Wesley as writing to his sister, "Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart."

## **Contextual Application of Wesley's Economic Ethics to the Ghana**

Based on the Wesleyan economic ethics espoused so far, the paper proceeds to develop an approach to poverty reduction in Ghana that requires collective efforts from the individual, the Church and the society/state. It is important to state that poverty is not a requirement for salvation just as wealth is not a sign of eternal damnation. Wealth as such is neither inherently good nor evil. Wealth could achieve good or evil goals depending on how one uses it. Money, according to Wesley (2008, p. 428), "is an excellent gift of God answering the noblest ends. In the hands of his children, it is food for the hungry, drink for the thirsty, raiment for the naked. It gives the traveller and the stranger where to lay his head. By it we supply the place of a husband to the widow, and of a father to the fatherless." Therefore, the poor should make attempts to improve their lives.

Here, the Akan saying "*aniha mu nni biribi ara se ohia*" (lit. "Laziness has nothing to offer but poverty") must urge the poor to find something to do rather than sitting aloof and praying that some miracle happens to them. The poor who are capable of engaging in any godly employment have no excuse for failing to work. The unemployed must not remain unemployed forever. In Ghana, land is available for anyone who desires to farm, though not all people own farmland. The youth are encouraged to go into agriculture without hesitation. People who have family land can use it; those who can hire land can do so and those who cannot hire land can opt for what is locally referred to as *ɔ ma yenkye* (lit. "do it and let's share", whereby the landowner

shares the yield with the farm in an agreed ratio). Those who do not live in forest zones can engage in other occupations based on the natural resources available to them. For example, people in the coastal areas can engage in fishing and salt production. By finding something to do, one does not only help reduce his/her plight but also fulfills his/her calling as a believer who is expected to work just as the God in whose image, he/she was created also works.

A proper understanding of work is necessary at this point (Gleaned from Kudadjie & Aboagye-Mensah, 1992, p. 105-107; Boafo, 2014, p. 221). First, work is part of the believer's calling and must therefore be fulfilled to the glory of God. Industry is therefore the believer's contribution towards sustaining God's creation. More importantly, "professional activity in the Christian calling should not be ends in themselves, but rather means leading to a higher goal: fulfilment of the divine will, consisting specifically in the commandment to love" (Marquardt, 1992, p.39). Therefore, one must not always look for financial reward for every work done. Second, because of human finitude, there is a limitation as to how much work one can do. There is the need to take rest in order to regain energy. This is a godly way of taking good care of the life which God has granted us by his grace. Third, human work is not only meant to meet the needs of the worker but also to meet the needs of other people. Work must be done out of love for humanity. Therefore, one may engage in a particular work to help others without necessarily getting the full wage. Moreover, the get-rich attitude of today's youth must also be checked. Believers must trust that once they work hard under the providence of God, God will provide their necessities to them.

It is also important that the poor live modestly (which is actually required of all believers). Wesley's principle of "save all you can" means that one must maximize saving so as to have the means to deal with unforeseen situations in the future. Extravagance must be checked. People should distinguish between what they really need and what they want. As human wants are insatiable, it is important for each person to control how much is spent on wants because no amount of money can buy all that a person wants. Most of these items are underutilized and their use does not match up to the amount spent in acquiring them. One area that people must check is communication gadgets they buy. There are many people whose phones have many functions which are not explored either because the owner does not have the basic information technology to use them or that they are simply not interested in those functions. The obvious question that comes to mind is: "Why should one spend so much money to buy an expensive phone he does not really need when he/she could have bought a cheaper one which could serve the purpose for which he/she bought the expensive one?" Closely related to modesty is contentment. The individual should also be content with the little that God grants them. This is not to say that people should not work hard to earn their living. Rather, it is to make the point that when the basic necessities have been met, people should endeavor to help others with what is left in their hands. Again, contentment is the antidote to the love of money which leads to all kinds of evil (1 Tim. 6:5-10).

Further, Wesley's economic principle draws attention to the need to share resources with others. In this regard, the African communal worldview serves as a very useful tool to enhance interdependence among people in the society. The Ubuntu philosophy of "I am because you are" and the Akan idea of "I am related by blood, therefore, I exist or I exist because I belong to a family" must therefore be developed and promoted against any Western individualistic

tendencies. The extended family system which makes a person's livelihood the responsibility of the entire family and by extension the entire society must also be given priority to promote interdependence, unity and peaceful co-existence not only among Ghanaians but among other groups as well.

Sharing of resources is better enhanced if people appreciate the stewardship of resources. Wesley's economic principles are rooted in the fact that God is the owner of all resources and humans are stewards. Just as our very being (body, spirit and/or soul) is not ours but God's, so is everything we have God's, not ours. Since no one has absolute ownership of resources, it is the responsibility of the wealthy to share their resources with the poor to ease their plight. Failure to share what one has with the poor contradicts the command to love God and one's neighbor.

There is the need for cultural transformation (Boaheng, 2020, p. 156-157). Cultures which deprive women the right to own economic properties must be given a relook. The aspect of widowhood rites which prohibits widows from undertaking economic ventures must be amended. Funeral expenses should be reduced to have enough resources to cater for the needy. The society must also develop and promote traditional wisdom that frowns upon wealth acquired through ungodly means. The practice of hailing the wealthy (without taking cognizance of the source of their wealth) must be checked as such a practice has the tendency of making people develop the love for money and eventually falling prey to the dangers associated with wealth. The society must again expose those who are involved in tax evasion, smuggling, illegal connection of electricity, bribery and corruption, and loitering, among others. The society is expected to monitor the government to ensure that the right structures are in place for the economic empowerment of the citizenry.

The Church is expected to live modestly to set an example for Christians and to enhance her chances of helping members in times of need (Ibid., p. 166). In addition, the Church may organize free medical care for people, especially the poor, and then educate people on proper nourishment, personal hygiene, treatment of sicknesses, and how to care for the sick. Christian financial ethics should be developed and taught in the Church to equip members with the proper way of handling money. The Church must use her prophetic voice to speak on behalf of the voiceless, the needy, the marginalized and the oppressed. Christian schools can be established to educate people and equip them with the necessary skills required to gain employment or to start one's own enterprise. Most importantly, the Church should not deviate from her core mandate of making disciples of all nation; it is the fulfilment of this task that will transform the world to become God's kingdom in anticipation of the eschatological heaven and earth.

The government is the single most powerful entity to ensure the liberation of the nation from poverty. Thus, it is required of the political leadership to put in place the right policies, plans and programs for the development of the state. The Wesleyan approach to poverty reduction requires putting in place deliberate policies to break down the evil, unequal structures within society. The proportionate taxation of incomes, profit and business activities within the jurisdiction and society and enhancing, achievable development planning for the country will help alleviate poverty. The model calls on the government to invest in raising leaders along their human potentials, talents and gifts. People of proven track records must be appointed to occupy vacant positions, not those of strong political affiliation whose competence and/or integrity are



questionable. This will foster effective leadership and hence increase the nation's potential of dealing with poverty.

### Conclusion

In an attempt to contextualize Wesley's economic principles for the Ghanaian context, this study has argued that poverty alleviation in Ghana requires not only cultural, social and political transformation but also a shift from wealth accumulation to wealth distribution. The following practical steps were outlined towards poverty alleviation in Ghana. The poor should entrust their lives into God's care and take advantage of every godly opportunities to enhance their living conditions. Also, the society must encourage sharing of resources based on the African communal view of life. The "caring is sharing" attitude is not only to be demonstrated in the community alone but also in the Church where people are taught the principle of stewardship of resources. On her part, the Church is expected to speak for the voiceless and thereby put the government on its toes in resource distribution, formulation of national policies and other domains. The government also has the task of ensuring that the state resources are used in ways that benefit everyone in the nation. Further, the government is expected to empower its citizenry, create employment opportunities for them, ensure justice and make the nation a comfortable place to live.

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