

# Theological and Economic Perspectives on Eliminating Poverty in Ghana

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## ABSTRACT

This research examined the convergence of economic and biblical viewpoints on poverty in Ghana, aiming to guide strategies for alleviating poverty. This research aimed to uncover the fundamental elements that contribute to poverty and to explore various approaches for addressing these issues from both economic and biblical perspectives. A literature-based method was utilised, collecting information from secondary sources including books, journal articles, and dissertations. The research indicated that although economic and biblical viewpoints vary in their methods, they align on core principles that highlight the significance of empowerment, self-sufficiency, and community engagement in alleviating poverty. The conversations emphasise the importance of a comprehensive strategy for addressing poverty, integrating both economic and spiritual viewpoints. The study suggests that policymakers and development professionals should consider incorporating biblical principles into their economic development efforts to enhance the effectiveness of these efforts. The study also indicates that faith-based organisations can make a significant contribution to poverty reduction initiatives by offering economic empowerment programmes and promoting community development. This research contributes to the current body of work on incorporating biblical principles into economic growth.

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### Publication History

Received:  
9<sup>th</sup> October, 2024  
Accepted:  
23<sup>rd</sup> April, 2025  
Published:  
11<sup>th</sup> July, 2025

**Keywords:** *Poverty, Economic, Theological, Eliminate, Ghana.*

## INTRODUCTION

Poverty remains a pervasive and complex issue in Ghana, despite the country's notable economic growth and development efforts. The Ghana Statistical Service reports that approximately 23.4% of the population lives below the poverty line.<sup>1</sup> Addressing poverty requires a comprehensive understanding of its underlying causes and the development of effective strategies for poverty alleviation. While numerous studies have examined poverty from economic and biblical perspectives, there is a dearth of research that explores the intersection of these two paradigms. Specifically, there is a need for research that examines how economic and biblical perspectives converge on fundamental principles that can inform poverty alleviation strategies.

This study aims to explore the intersection of economic and biblical perspectives on poverty in Ghana, to identify the underlying factors contributing to poverty, and to examine the general strategies for addressing them from both economic and biblical viewpoints. A literature-based approach was employed, gathering data from secondary sources, including books, journal articles, and dissertations. This study is divided into five sections. Following this introduction, Section 2 provides an overview of

<sup>1</sup> "2021 Population and Housing Census - Ghana Statistical Service," accessed June 6, 2025, <https://census2021.statsghana.gov.gh/>.

the conceptual framework, examining the economic and biblical perspectives on poverty. Section 3 discusses the underlying factors contributing to poverty in Ghana, while Section 4 examines the general strategies for addressing poverty from both economic and biblical viewpoints. Finally, Section 5 presents the conclusion and recommendations for policymakers, development practitioners, and faith-based organizations.

### Historical Background of Poverty in Ghana

According to Joshua Dwayne Settles, the colonial era is the historical root of poverty in Ghana, as the exploitation of natural resources and coerced labour practices resulted in pervasive impoverishment among the local population.<sup>2</sup> The legacy of colonialism has had lasting effects on Ghana's economy, contributing to high levels of inequality and limited access to basic services such as education, healthcare, and clean water. Following independence in 1957, Ghana experienced periods of economic instability and political turmoil that further exacerbated poverty levels. Structural adjustment programs imposed by international financial institutions in the 1980s and 1990s also had detrimental effects on the country's economy, resulting in austerity measures that disproportionately affected the poorest segments of the population.<sup>3</sup> In recent years, Ghana has made significant strides in reducing poverty through various government initiatives and development projects. The implementation of social protection programs, such as the Livelihood Empowerment Against Poverty (LEAP) program, has provided cash transfers to vulnerable households, helping to alleviate extreme poverty and improve the living standards of many Ghanaians.<sup>4</sup> Despite these efforts, challenges remain in eliminating poverty in Ghana. Issues such as corruption, inadequate infrastructure, limited access to credit for small businesses, and a lack of quality education continue to hinder progress towards sustainable development. Addressing these challenges requires a comprehensive approach that combines effective economic policies with targeted interventions aimed at empowering less privileged communities and promoting inclusive growth. Understanding the historical context of poverty in Ghana is essential for developing holistic strategies that address the root causes of deprivation and inequality. By learning from past experiences and leveraging both theological and economic perspectives, Ghana can work towards a future where all its citizens have equal opportunities to thrive and prosper.

### The Approach of Christian Theology to Poverty

The Bible repeatedly mentions material poverty. The Old Testament frequently employs the phrases 'ani, 'ebyon, 'dal, 'yarash, and 'chaser' to refer to impoverished individuals.<sup>5</sup> Ani pertains to one who is feeble, wretched, vulnerable, enduring pain, oppressed, or afflicted. Dal denotes a person who is skinny and frail, often associated with destitute and dependent peasants. Yarash describes someone who has been unjustly deprived or dispossessed due to negligence or carelessness. Chaser refers to someone who lacks the necessities for survival, such as food and water. In the New Testament, the term "ptochos" is often used to refer to someone who is extremely impoverished to the point where they cannot sustain themselves with their belongings. According to Boaheng, the word "dal" is another Hebrew term for "poverty."<sup>6</sup> It derives its root from *dalal*, which means "to be inferior" or "to be below the standard set by a society." This person is like a beggar and relies on assistance from others. It is essential to acknowledge that the Bible encompasses a broader range of interpretations of the concept of 'poverty'. In the Old Testament, the term "ani" might be interpreted as denoting the good attribute of being "humble". In the context of the New Testament, poverty can be seen as a state of spiritual destitution, which results in receiving the kingdom of God. Sarah White introduces three additional forms of poverty, derived from the Bible, to material poverty. These include evangelical poverty, which involves asceticism, self-denial, and a simple lifestyle similar to that of Jesus; being poor in spirit, which entails detachment from the

<sup>2</sup> Joshua Dwayne Settles, "The Impact of Colonialism on African Economic Development" (University of Tennessee, 1996), 13.

<sup>3</sup> Settles, "The Impact of Colonialism on African Economic Development", 14.

<sup>4</sup> Ghana Statistical Service, "Poverty Trends in Ghana 2005--2017," *Ghana Living Standards Survey 7* (Ghana Statistical Service, Accra, Ghana, 2018).

<sup>5</sup> Stephen D. Renn, *Expository Dictionary of Bible Words: Word Studies for Key English Bible Words Based on the Hebrew and Greek Texts* (Peabody, MA: Hendrickson Academic, 2005), 78.

<sup>6</sup> Isaac Boaheng, Alexander Kwasi Boateng, and Samuel Boaheng, "Exploring Theological and Biblical Perspectives on Wealth and Poverty," *Social Sciences, Humanities and Education Journal (SHE Journal)* 5, no. 1 (2024): 84.

desire for wealth and recognition of the need for God; and spiritual poverty, which involves being attached to worldly possessions and oblivious to the need for God, also known as “poverty of being.”<sup>7</sup> This is the contradictory destitution experienced by the wealthy. Next, we will evaluate the Biblical view of the causes of poverty.

### **Biblical View of Causes of Poverty**

The Bible acknowledges that material poverty will persist to a certain degree in a sinful society, as seen in (Deut. 15:11) and (Matt. 26:11).<sup>8</sup> This is not an economics textbook that examines the reasons behind individuals' poverty. The Bible provides numerous insights into the causes of poverty, highlighting both individual and systemic factors. These biblical perspectives can be considered in several key themes: The terms “calamity” or “oppression” suggest the presence of a responsible entity or factor for the existence of poverty. This indicates that, despite the occurrence, God does not perceive poverty as a “typical condition” and also implies the anticipation of punishment for wrongdoing. The occurrence of poverty may be attributed to the consequences of the fall, which resulted in mankind's separation from God, other humans, the environment, and work (Gen. 3:17-18). Additionally, this event left creation in a state of deterioration and decay (Rom. 8:21). The absence of affection for God and fellow human beings is intricately connected to destitution, as seen in Isaiah 1:17.<sup>9</sup>

Instances of catastrophe include swarms of locusts (Joel 1:4), food scarcity (Gen. 12:10, Ruth 1:1), and armed conflict (Jer. 19:9 and Rev. 6:5-6). Environmental pollution, as mentioned in Ezekiel 34:18 and Revelation 11:19, poses a significant hazard to the world and may lead to its destruction. Twelve, individually, illness and advanced age can also lead to poverty (Mark 5:25-26).<sup>10</sup> The Bible places significant emphasis on the issue of oppression, which is regarded as a contributing factor to the exile of the tribes of Israel and Judah. Regarding personal injustice, King Ahab committed a grave transgression in the sight of God by killing his neighbour Naboth to seize his property (1 Kgs. 21:11-16).<sup>11</sup>

Additionally, God condemns the act of seizing land from the poor (Mic. 2:1-2) and the immoral practice of changing property lines to obtain land illegally (Prov. 23:10). The Old Testament consistently denounces bribery and corruption, linking them to oppression (1 Sam. 12:3) and usury (Ps. 15:4-5). God also highlights the presence of systematic or 'structural evil,' which encompasses the legalised oppression of the poor (Amos 2:6-7), a corrupt judicial system, and unjust laws that favour the wealthy (Isa. 10:1-2), leading to the concentration of land among a select few (Isa. 5:8). This flaw can be seen within the market economy itself. The concept of the “sin of the world” (John 1:29) poses a challenge for beneficiaries to acknowledge and comprehend the reality of systematic evil and its roots. In a broader context, when people, societal structures, or spiritual influences impose oppression on others, leading to material deprivation, it is typical for those impacted also to undergo a “poverty of the mind.” This pertains to a distorted self-image that is challenging to rectify. A clear illustration of this is found in the biblical narrative where Israel wandered in the desert for 40 years, grappling with the challenge of releasing their mindset as former slaves in Egypt (Num. 11:4-6). People in poverty are unable to discover their genuine identity or define their purpose in life. The Bible highlights that those in poverty may display laziness alongside their misfortune (Prov. 20:13), which can stem from poor choices that ultimately result in their financial struggles. They might try to exploit any acts of generosity that are offered (2 Thess. 3:6). As noted, some individuals choose to accept material poverty to focus on the Kingdom of God (Matt. 19:27), as stated in the New Testament, Jesus experienced poverty and lacked a place to lay his head (Matt. 8:20). According to Kimilike, “a lazy person works under the stress of necessity and tries to make a living from hard-working people through begging, stealing, and other fraudulent means.”<sup>12</sup>

<sup>7</sup> Sarah White, *Doing Theology and Development: Meeting the Challenge of Poverty* (Edinburgh: St Andrew Press, 1997), 78.

<sup>8</sup> Boaheng, Boateng, and Boaheng, “Exploring Theological and Biblical Perspectives on Wealth and Poverty,” 85.

<sup>9</sup> Gerald West, *The Bible and the Poor* in *The Cambridge Companion to Liberation Theology*, ed. Christopher Rowland (Cambridge: Cambridge University Press, 1999), 129.

<sup>10</sup> Deji Ayegboyin, *The Synoptics: Introductory Notes on the Gospels According to Matthew, Mark and Luke* (Ibadan, Nigeria: Global Estida Publishers, 2015), 56.

<sup>11</sup> Margaret Barker, *Eerdmans Commentary on the Bible: Isaiah*, ed. James D. G. Dunn (Grand Rapids, Michigan: Eerdmans, 2019), 151.

<sup>12</sup> Lechion Kimilike, “An African Perspective on Poverty Proverbs in the Book of Proverbs: An Analysis for Transformational Possibilities” (PhD diss., University of South Africa, 2006), 98.

## Personal Behaviour and Choices

The Bible frequently associates poverty with personal choices and behaviours, emphasising the importance of individual accountability. The book of Proverbs consistently associates poverty with a lack of effort and diligence. Proverbs 10:4 says, “Laziness leads to poverty, but hard work brings prosperity.” Proverbs 6:10-11 cautions, “A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a thief, and scarcity like an armed man.” Naivety and Absence of Insight: Unwise choices and careless handling of resources are viewed as routes to poverty. Proverbs 21:20 states, “The wise save valuable food and olive oil, but fools consume theirs hastily.” This highlights the significance of foresight and prudence in avoiding poverty. The Bible links poverty to both individual and collective spiritual and moral shortcomings. The Old Testament frequently associates a nation's disobedience to God with economic difficulties. Deuteronomy 28:15-48 outlines the consequences, including poverty, that would befall Israel for failing to adhere to God's commands.

## Neglecting the Poor

The Bible emphasises the moral obligation to care for the poor. Neglecting this duty is often viewed as a contributing factor to societal poverty. Proverbs 29:7 states, “The righteous care about justice for the poor, but the wicked have no such concern.” Generational and Inherited Poverty: The Bible also hints at the idea that poverty can be inherited or passed down through generations: Consequences of Ancestral Actions: Exodus 34:7 mentions God “punishing the children and their children for the sin of the parents to the third and fourth generation.” While this primarily refers to spiritual consequences, it also reflects the reality that the effects of poverty can span generations. Boaheng argued that specific individuals perceive material poverty as a prerequisite for gaining access to the kingdom of God.<sup>13</sup> People are encouraged to accept poverty as a means of pleasing God voluntarily. The idea of “poverty theology” suggests that wealth is fundamentally negative and contradicts God's purpose for Christians. It often implies that choosing to accept poverty is a profoundly moral decision. This religious conviction has led to embracing a way of life similar to that of monks and a dedication to the vows of poverty. The passage emphasises particular verses from the Bible, including “Blessed are you who are poor” (Luke 6:20) and “Woe to you who are rich” (Luke 6:24). He claims that these verses clarify what it means to be a follower of Christ, provide guidelines for behaviour, contrast the values of the kingdom with those of the world, and demonstrate the expectations and support that Christians can expect from God.

## Biblical Strategies to Address Poverty

### *Old Testament strategy*

Every person has an intrinsic worth and significance, being made in the image of God (Gen. 1:26) and being individuals for whom Christ gave his life (Rom. 5:8). Additionally, it is essential to recognise that God embodies fairness and impartiality (Psa. 11:7). He works diligently to address the resource deficiencies faced by marginalised individuals, including the poor, while also delivering consequences to those who violate his ethical standards (1 Sam. 2:8, Luke 1:52). God enacts justice mainly through direct involvement. The Exodus from Egypt represents the freedom of the destitute Israelites and the punishment imposed on Egypt. The exile of Israel and Judah resulted from their wrongful deeds, as noted in Amos 6:4-7 and Isaiah 1:19-21, 27-28. His second approach lies in the realm of Law. The goal was for the Israelites to eradicate poverty in their community, as mentioned in Deuteronomy 15:4-5. This included various provisions, such as the Jubilee (Lev. 25:23-28), which required the regular restoration of land to its original family owners. Moreover, the Sabbath year (Deut. 15:1) mandated the cancellation of debts, the liberation of Hebrew slaves, and the observance of letting the land rest, ensuring that the less fortunate could obtain food. It was also necessary to leave a portion of the field unharvested and to avoid taking a millstone. Furthermore, as stated in Deuteronomy 14:28-29, every three years, the tithe must be designated for the assistance of those in need, including orphans, widows, and the Levites. The measures provided the less fortunate the opportunity to obtain the necessities of life through hard work, allowing them to uphold their dignity and take control of their destinies. These scriptures affirm that

<sup>13</sup> Isaac Boaheng, *Poverty, the Bible, and Africa: Contextual Foundations of Helping the Poor* (Carlisle, Cumbria: Lagham Publishing, 2020), 81.

God's supreme justice takes precedence over the limitless property rights of the affluent, as He is the creator of everything (Eccl. 11:5).

### ***New Testament Strategy***

The New Covenant represents the third stage of God's approach. Questions have arisen regarding the occurrence of the Jubilee. It was prophesied that God would restore a just allocation of land in the future (Mic. 4:4). The coming of Jesus can be seen as the beginning of that journey, as demonstrated in the Magnificat (Luke 1:46-55). His ministry aimed to deliver encouraging and inspiring messages to individuals facing economic hardships (Luke 4:18), emphasising their inherent value within the kingdom. Luke's version of the Sermon on the Mount (Luke 6:20-26) emphasises the current state of poverty and the oppression of the populace by the affluent. The Scriptures outline three essential responses for believers to have towards those facing involuntary material poverty, reflecting God's compassion. The three ideas are personal justice, structural justice, and generosity. The Bible emphasises the importance of providing equitable treatment for the poor within the legal system, as evident in passages such as Exodus 23:6, Proverbs 31:9, James 2:6, and Isaiah 10:1-2. The aim is to ensure that individuals facing economic hardships can sustain or regain the resources needed for a decent quality of life. Micah 6:11 in the Old Testament firmly condemns the use of dishonest weights and measures that can cheat the poor. Jesus' dedication to personal justice is demonstrated through his embrace of the entire Law, as indicated in Matthew 5:17-18. The idea of perseverance is illustrated in the Parable of the Persistent Widow (Luke 18:1-8). Amos 5:24 emphasises the importance of seeking justice and reforming a corrupt legal system that allows the wealthy to escape accountability while imposing harsh penalties on the disadvantaged. Individuals benefiting from such systems will be held accountable, irrespective of their knowledge of the situation. For example, the Bible recognises that affluent women, described as 'cows of Bashan' in Israel (Amos 4:1-2), strive to hide from the truth and the consequent sin (John 3:20).

Proverbs 28:3 states that leaders are responsible for the unjust treatment of the poor. In Isaiah, the servant, symbolising Israel, Christ, and the church, is given the duty of bringing justice to the nations (Isa. 42:1-4). These excerpts could help inform national policies that prioritise the underprivileged and support global initiatives through aid and fairer trade practices. On the other hand, it is essential to note that the Bible frequently gives a restricted role to the state, as illustrated in Romans 13:1-5. The primary duties of the state are to ensure justice, foster peace, and uphold law and order exclusively for its citizens. This viewpoint could weaken the case for significant government involvement.

Building on this concept, liberation theology argues that the New Testament encourages Christians to oppose "structural injustice" in political and economic realms that lead to poverty, as this ultimately reflects the devil's hold on "the world" (Eph. 2:12).<sup>14</sup> The Holy Scriptures encourage private charity towards those in need, as illustrated by the commendation given to the virtuous woman in Proverbs 31:20 for extending her assistance to the less fortunate. This acts as an improvement to justice, not a replacement; the fundamental circumstances of the improviser stay the same in the absence of justice. Deuteronomy 15:7-11 emphasises that the blessings from God should inspire generosity and kindness towards those in need, highlighting that God identifies with the less fortunate when they are helped (Prov. 19:17).<sup>15</sup> For believers, Jesus emphasises that generosity is fundamental to loving one's neighbour. The example of the Good Samaritan in Luke 10:30-36 illustrates that a neighbour is generally recognised as any individual in distress, irrespective of their nationality, ethnicity, or religious beliefs. This is also supported by Galatians 6:10, which states, "Let us do good to all people." Just as God blesses us with His gifts, Jesus teaches that Christians ought to offer financial support to those in need without anticipating anything in return (Luke 6:34-6). However, Matthew 25:27 indicates that this principle does not apply universally, as believers are still permitted to engage in commercial lending.

Indeed, the early church engaged in generously sharing its resources and caring for one another's needs (Acts 2:44-45). The Apostles also advocated for kindness. As stated in 1 John 3:16-17, individuals who possess material wealth but neglect the needs of the needy do not truly embody God's love. Love is not merely expressed through words; it must be demonstrated through our actions (Jas. 2:14-17).

<sup>14</sup> Joseph Darius Simukonda and Clint Le Bruyns, "Church and Poverty: Towards a Prophetic Solidarity Model for the United Church of Zambia's Participation in Poverty Eradication in Zambia" (University of KwaZulu-Natal, Pietermaritzburg, 2018), 40.

<sup>15</sup> Boaheng, Boateng, and Boaheng, Exploring Theological and Biblical Perspectives on Wealth and Poverty, 85.

Immediate action is necessary. International charitable efforts that enhance human well-being can draw inspiration from Paul's gathering for the church in Jerusalem (Rom. 15:26-27).

In 2 Corinthians 8:7-8, 13– 15, Paul offers three suggestions for private charitable giving. The first and second highlight the importance of charity: “Give all you can” and “Giving is voluntary.” The third perspective, in contrast, highlights justice as an objective: similar to the Exodus narrative, there ought to be a form of equality that ensures the basic needs of all individuals are met. To help the Corinthians attain wealth, Paul references Christ's example of poverty (2 Cor. 8:9). Additionally, Paul was willing to face death in Jerusalem to ensure that the sharing took place. Injustice and a deficiency of personal kindness can provoke God's anger, as suggested in Isaiah 58:6-7. Jesus highlights the consequences that await those who overlook suffering, even if they are not the cause of it (as seen in the story of the rich man and Lazarus in Luke 16:19-31). In other words, Christians face eternal damnation if they fail to engage in acts of charity such as feeding the hungry, clothing the naked, and visiting those in prison (Matt. 25:41-45).

Jesus teaches that placing too much value on wealth hinders our ability to love God (Matt. 6:24), leading us to concentrate on the blessing rather than the one who provides it. The apostles caution that wealth can lead to a lack of compassion for the less fortunate (Jas. 5:1-5) and foster arrogance (1 Tim. 6:17), obstructing our ability to love our neighbours. 1 Timothy 6:10 indicates that Christians who seek wealth jeopardise their faith. The New Testament highlights the importance of caring for the poor and offers a path to redemption for the wealthy through acts of kindness towards those in need (Mark 10:17-22, 1 Tim. 6:18-19). Contributing a share of wealth can help the rich avoid poverty, as mentioned at the beginning of this section. Concentrating on the wealthy as sources of justice and charity may lead to perceiving the less fortunate as “objects” instead of recognising them as individuals with intrinsic worth.

The transformation development school asserts that assistance is futile unless the person in poverty, made in God's likeness, is seen as deserving of compassion or justice and acknowledges God's presence in their existence. To foster development, assistance should draw on the insights and experiences of the impoverished, rather than viewing them as “patients” in need of expert intervention. This method empowers individuals to make informed decisions about their own choices. In Matthew 20:25-28, Jesus taught his disciples the importance of being servants. Myers suggests that although reallocating resources may have advantages, it can also diminish their overall worth. An ineffective approach could harm the disadvantaged by undermining their self-worth and resources. Be aware of the connection to the previously mentioned concept of “poverty of the mind.” Those who offer assistance and cultivate a sense of superiority, viewing themselves as the ultimate source of aid for the less fortunate, may ultimately cause more harm to themselves than simply fulfilling their duty.<sup>16</sup>

Philip Davis suggests that Transformation development emphasises the necessity of incorporating evangelism as a core element of development, to mend relationships with God, oneself (tackling mental poverty), and others.<sup>17</sup> Furthermore, development workers should strive to foster harmony between the disadvantaged local community and the wealthier individuals who have traditionally taken advantage of them. Without this, those who are not impoverished may take advantage of the destitute and appropriate resources meant for development. Even those who are not in poverty need Christ in their lives to willingly let go of their need for control. Similarly, a result of biblical teachings is that those who find themselves in poverty due to their laziness or poor choices must undergo a significant change, as committed Christians, to escape this condition of hardship.<sup>18</sup>

Furthermore, individuals who have faced poverty as a result of perspectives that diverge from biblical teachings need to embrace Christianity to address the repercussions of their beliefs. The Bible highlights the importance of the materially poor as recipients of God's care, though it is not exclusively focused on them. Central to biblical teaching is the concept of sharing, which ensures that individuals with the ability can access productive resources for their support. At the same time, those who are disabled receive an equitable distribution of resources. The relationships emphasise the intrinsic value of

<sup>16</sup> Andrea Bieler and Hans-Martin Gutmann, *Embodying Grace: Proclaiming Justification in the Real World*, American e (Minneapolis, MN: Fortress Press, 2010), 56.

<sup>17</sup> Philip Davis, “A Confrontation Of Economic And Theological Approaches to ‘Ending Poverty’ In Africa” (London School of Theology and Brunel University, 2007), 8.

<sup>18</sup> Isaac Boaheng, *An African Background to the Old Testament* (Accra: Noyam Publishers, 2021), 45.

every person in God's sight, along with the duty of humanity, especially the wealthy, to serve as stewards of God's creation, as mentioned in Genesis 2:15.

### **Economic Views of the Causes of Poverty**

Economics provides various frameworks and theories to understand the causes of poverty. These perspectives encompass both personal and systemic elements, considering a wide range of economic, social, and structural factors. The prevailing “neo-classical” economic framework is based on the concept of competitive equilibrium.<sup>19</sup> This theory posits that with a specific initial distribution of asset endowments among individuals, such as talents, skills, and financial capital, labour, and product markets will function under certain conditions to set prices that ensure a balance between all supplies and demands.<sup>20</sup> In this condition, referred to as Pareto optimal, no one can enhance their circumstances without negatively impacting another individual. Nonetheless, this framework is lacking as it presumes that the initial distribution of resources is sufficient for everyone to thrive and succeed. Historically, it is evident that specific groups, like the landless, may be neglected by the market and fall into poverty. This situation is similar to the initial distribution of land in Israel and the subsequent injustice depicted in the Bible. Several fundamental reasons for poverty are identified as “poverty traps.” These are systems that reinforce themselves, leading to the continued existence of poverty over time. Poverty traps can arise even in nations that are not plagued by worsening factors such as corruption, conflict, or misallocated investments due to government policies.<sup>21</sup> Boaheng stated in his book, “Poverty, the Bible and Africa Contextual Foundations for Helping the Poor,” that political factors frequently contribute to poverty.<sup>22</sup>

Government policies aim to serve the interests of the people. In Africa, politicians often formulate policies that sustain an unequal distribution of opportunities, financial resources, and wealth by leveraging state power. Specific individuals utilise the resources at their disposal to achieve their objectives, whereas others struggle to meet their necessities. The laws establish a notable pay gap between elected officials and public employees, which adds to economic disparity. Several African nations struggle with effective governance structures. Ineffective institutions characterise Africa's governance challenges, including insufficient parliamentary oversight, a lack of judicial independence, political instability, inadequate budget transparency, disregard for the rule of law and human rights, and pervasive corruption in both the bureaucracy and politics. The growth rate of the population, particularly in Ghana, is often regarded as a significant factor contributing to poverty. Economists suggest that people with low income may opt to have more children as a strategy to secure financial stability, especially in their later years. Similarly, children can play a crucial role in enhancing the overall well-being of the household during times when there is a high demand for physical tasks, such as gathering water, farming, and collecting firewood. On the other hand, tradition might uphold a significant rate of reproduction even when it is no longer financially viable. This may occur in circumstances where the cost of raising children is relatively low.

Kutsoati and Morck claim that this occurrence is widespread in Ghana, where the responsibility of raising children is distributed among family members. Genesis 1:22 states that larger families might receive a larger share of the land held by the clan as compensation.<sup>23</sup> It is important to note that these economic theories consistently assume that behaviours such as parenting are mainly instrumental rather than possessing intrinsic value. Corruption hinders the allocation of resources to those who need them most and hampers economic growth. Boaheng's academic study explores how corruption and weak institutions affect economic growth and contribute to ongoing poverty.<sup>24</sup> Policies that are poorly designed or implemented may fail to address poverty or could even worsen the situation. Effective governance is

<sup>19</sup> Miguel Sanchez-Martinez and Philip Davis, “A Review of the Economic Theories of Poverty,” *National Institute of Economic and Social Research (NIESR) Discussion Papers*, (2014), 35.

<sup>20</sup> Martinez and Davis, A Review of the Economic Theories of Poverty, 36.

<sup>21</sup> Boaheng, Poverty, the Bible, and Africa: Contextual Foundations of Helping the Poor, 32.

<sup>22</sup> Boaheng, A Contextual Theology of Poverty for Africa, 56.

<sup>23</sup> Edward Kutsoati and Randall Morck, “Family Ties, Inheritance Rights, and Successful Poverty Alleviation: Evidence from Ghana,” in *African Successes, Volume II: Human Capital* (University of Chicago Press, 2014), 215.

<sup>24</sup> Boaheng, *Poverty, the Bible, and Africa: Contextual Foundations of Helping the Poor*, 2020, 21.

essential for creating an environment that promotes economic growth and reduces poverty. Globalisation can drive economic growth, yet it might also worsen inequality and poverty in specific regions.

Global economic interactions, as indicated by Scholars like Ronald Sider, can exacerbate a country's poverty levels.<sup>25</sup> Important factors leading to trade protection in sectors where developing countries have a comparative edge include fluctuations in commodity prices and the burden of foreign debt. When products are offered in a country at prices that undercut their production costs, it can significantly harm the local agricultural sector. Furthermore, there is the issue of economies of scale in companies and the benefits of regional concentration. These factors suggest that companies based in affluent countries could pose a challenge for less wealthy nations to compete against, even when they have access to identical technology and lower labour costs. On the other hand, rich countries seeking to exploit natural resources from poorer nations may opt to collaborate with authoritarian leaders, who ensure that the labourers participating in resource extraction have no rights to those resources.

### Understanding the General approach of Economics to Poverty

To tackle poverty effectively, a holistic approach is essential, one that fosters economic growth, enhances productivity, and guarantees equitable resource distribution. Njoku describes poverty as the absence of fundamental necessities for human existence or the inability to obtain these essentials.<sup>26</sup> This perspective suggests that temporary economic hardship does not equate to poverty, whereas lasting deprivation does. Consequently, an individual who experiences homelessness today as a result of a natural disaster (like a fire or flood) but manages to collect sufficient resources to build a new home in the following weeks should not be regarded as poor during the brief period of their homelessness.<sup>27</sup>

Wagle's view of poverty focuses on income or the quality of life. Poverty is described as a condition in which an individual lacks the income or other financial resources necessary to maintain a basic standard of living.<sup>28</sup> Wagle believes that establishing a universal minimum income to define poverty is not a suitable approach. In Ghana, individuals with a per capita income below two-thirds of the national average are classified as poor.<sup>29</sup> Wagle argues that it is not merely the amount of income that matters, but rather "the capacity to consume" that defines poverty.<sup>30</sup> Pantazis, Gordon, and Levitas concur with Wagle, asserting that an individual might earn a modest income yet manage to save more than someone with a significantly higher income.<sup>31</sup> Thus, the focus should be on the amount saved rather than solely on the income earned. Poverty is tightly linked to societal structural and systemic issues from an economic perspective. Poverty is typically the consequence of personal shortcomings that can be rectified through appropriate incentives and market participation, as per the neo-classical economic approach. These failures may encompass restricted access to markets, a dearth of skills, or low productivity. Conversely, structuralist economists argue that poverty is the result of systemic disparities in international trade and economic institutions that perpetuate marginalisation and underdevelopment.<sup>32</sup>

Sen's capability approach offers a more comprehensive economic framework by highlighting the genuine freedoms and opportunities of individuals to lead lives they value, rather than solely their income levels.<sup>33</sup> Amartya Sen argues that poverty is not merely a lack of financial resources; it is the denial of fundamental abilities. He argues that individuals may experience vastly different levels of well-being, despite having comparable income levels, contingent on factors such as health, education, or social

<sup>25</sup> Ronald Sider, *Rich Christians in an Age of Hunger*, 2nd ed. (London: Hodder and Stoughton, 1997), 45.

<sup>26</sup> C. N. Njoku, "Christian Religious Perspective on Poverty Alleviation: Issue or Fact," *Nsukka Journal of Religious Studies* 2, no. 1 (2008): 15.

<sup>27</sup> Timothy M Smeeding, "Public Policy and Economic Inequality: The United States in Comparative Perspective," 2004, 83.

<sup>28</sup> Udaya Wagle, "Multidimensional Poverty Measurement," *In Springer Science + Business Media*, 2007, 18, doi: 10.1007/978-0-387-75875-6\_2.

<sup>29</sup> Twene Kwabena Donkor, "The Role of MMDAs in Poverty Alleviation: A Case Study of Amansie Central District Assembly", 2011, Unpublished Master's Thesis: KNUST, 25.

<sup>30</sup> Wagle, "Multidimensional Poverty Measurement," 15.

<sup>31</sup> Stanislav A Gorokhov, Ruslan V Dmitriev, and Ivan A Zakharov, "Territorial Development of Christianity in Africa in the 20th and Early 21st Centuries," *Geography and Natural Resources* 39 (2018): 88–94.

<sup>32</sup> Michael Todaro and Stephen C. Smith, *Economic Development* (Harlow: Pearson Education, 2009), 245.

<sup>33</sup> Sen Amartya, *Development as Freedom* (Oxford: Oxford University Press, 1999), 74.



roles.<sup>34</sup> This framework is particularly beneficial in countries such as Ghana, where multidimensional poverty indicators may offer a more precise representation of well-being than income metrics alone.

Sachs also underscores the importance of economic geography in the understanding of poverty pitfalls. He argues that communities can become ensnared in long-term poverty due to geographic isolation, inadequate public health systems, and insufficient infrastructure. Sachs advocates for concentrated investments in infrastructure, education, and health as a strategy for overcoming poverty barriers and fostering economic growth.<sup>35</sup>

Poverty has historically been concentrated in the rural and northern regions of Ghana, where there are few economic opportunities and insufficient infrastructure. According to the Ghana Statistical Service (GSS), disparities persist despite minor decreases in poverty rates. Rural poverty remains significantly higher than urban poverty, particularly in the Northern, Savannah, and Upper West Regions.<sup>36</sup> Consequently, region-specific policy interventions are necessary.

An understanding of the informal economy is also essential for comprehending poverty in Ghana. Many individuals are susceptible to economic disruptions due to their lack of social protection and consistent income, as over 80% of their labour is engaged in informal occupations. Hart points out in his seminal work on informal income opportunities that the informal sector is a dynamic area that reflects the shortcomings of formal structures in assimilating labour and redistributing wealth fairly.<sup>37</sup>

Another aspect of the economic approach is the function of social safety nets. World Bank research suggests that targeted cash distribution programmes, such as Ghana's Livelihood Empowerment Against Poverty (LEAP), have enhanced household consumption and child attendance at school, despite the ongoing challenge of reaching all eligible recipients.<sup>38</sup>

Additionally, macroeconomic stability is a critical factor in poverty reduction. The impoverished are disproportionately affected by high inflation rates, currency depreciation, and fiscal imbalances because they allocate a greater portion of their income to necessities. IMF and World Bank reports on Ghana have emphasised the importance of prudent fiscal management and investment in industries that benefit the poor, such as agriculture and education, to sustain long-term poverty reduction.<sup>39</sup>

The economic approach to poverty considers both macro-level dynamics, such as structural inequality, policy frameworks, and economic governance, as well as micro-level elements, including income and consumption. Accordingly, for Ghana's poverty alleviation strategies to be genuinely effective, they must not only address disparities in opportunity, access, and capability but also implement effective economic growth metrics.

### **Improving the Efficiency and Output of Agricultural Activities**

Agriculture remains a critical sector of Ghana's economy, particularly in rural regions where poverty is most severe, with nearly 44.7% of the workforce employed in the industry.<sup>40</sup> Therefore, poverty reduction necessitates enhancing the agricultural sector's productivity and efficacy. A more productive agrarian system can significantly contribute to the growth of the national economy, ensure food security, and increase rural incomes.

The utilisation of modern technology is an essential strategy for enhancing agricultural productivity. Diao et al. assert that the potential to double productivity levels in Sub-Saharan Africa is present when mechanisation and improved seed varieties are combined with appropriate extension

<sup>34</sup> Amartya, Development as Freedom, 74.

<sup>35</sup> Jeffrey D. Sachs, *The End of Poverty: Economic Possibilities for Our Time* (New York: Penguin Books, 2006), 56.

<sup>36</sup> Ghana Statistical Service, *Ghana Poverty Mapping Report* (Accra: Ghana, 2015), [https://www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/Poverty Profile in Ghana\\_2005-2017.pdf](https://www.statsghana.gov.gh/gssmain/fileUpload/pressrelease/Poverty%20Profile%20in%20Ghana_2005-2017.pdf).

<sup>37</sup> Keith Hart, "Informal Income Opportunities and Urban Employment in Ghana," *The Journal of Modern African Studies* 11, no. 1 (March 11, 1973): 89, <https://doi.org/10.1017/S0022278X00008089>.

<sup>38</sup> "Ghana Overview: Development News, Research, Data | World Bank," accessed June 17, 2025, <https://www.worldbank.org/en/country/ghana/overview>.

<sup>39</sup> International Monetary Fund, "Ghana: Staff Report for the 2023 Article IV Consultation," 2023. IMF Country Report No. 23/123, May 2023.

<sup>40</sup> "Ghana - Ghana Living Standard Survey (GLSS 7) 2017 - Overview," accessed June 17, 2025, <https://www2.statsghana.gov.gh/nada/index.php/catalog/97/study-description>.

services and market access.<sup>41</sup> Nevertheless, productivity in Ghana continues to be impeded by low levels of mechanisation, restricted financial access, and inadequate storage infrastructure.

Agricultural inputs, including high-yield seedlings, irrigation systems, and fertilisers, must also be made more accessible. According to Salami, Kamara, and Brixiova, the underutilization of these inputs results in stagnant yields throughout Africa, despite the availability of arable land.<sup>42</sup> Ghana's Planting for Food and Jobs (PFJ) initiative, launched in 2017, has substantially improved access to inputs, although there are still deficiencies in equitable distribution and post-harvest assistance.<sup>43</sup>

Additionally, extension services are indispensable for optimising productivity. Anderson and Feder assert that farmers can adopt sustainable practices that enhance yield while safeguarding the environment by exchanging technical expertise, particularly in the field of climate-smart agriculture.<sup>44</sup> Regrettably, the availability of technical assistance remains limited in Ghana due to the insufficient number of agricultural extension officers in comparison to the number of producers.

Additionally, improving rural infrastructure, particularly in markets, storage facilities, and roads, can significantly reduce post-harvest losses and increase farmers' access to markets. Ghana's 30% post-harvest losses are primarily attributed to inadequate storage systems and inefficient transportation, according to the World Bank.<sup>45</sup> Consequently, by enhancing rural infrastructure, producers can preserve the quality of their products and elevate market prices.

Financial inclusion is equally critical, and access to credit remains a substantial challenge for smallholder farmers, who frequently lack financial records or collateral. According to a study conducted by Valeria Ferreira et al, farmers are unable to invest in inputs and technologies that enhance productivity due to financial constraints, which perpetuates cycles of poverty and low output.<sup>46</sup> Mobile banking technologies and microfinance institutions have the potential to bridge this disparity if they are adequately supported and regulated.

It is also imperative to address climate resilience. Ghana's crop cycles and yields have been adversely affected by climate change, which has exacerbated droughts and erratic rainfall patterns. Bryan et al. assert that integrating climate risk into agricultural planning can enhance the long-term resilience of farming communities by utilising drought-resistant crops, water harvesting, and weather-based insurance.<sup>47</sup>

It is imperative to allocate resources towards value chains and agro-processing. By adding value to their basic produce, farmers and agribusinesses can increase profits, reduce waste, and access larger markets. According to Porter's theory of value chain competitiveness, the connection between producers and markets, as well as processors, has a multiplier effect on rural economies.<sup>48</sup>

Enhancing agricultural productivity in Ghana requires a multifaceted strategy that encompasses the development of infrastructure, improvement of value chains, increased access to finance and commodities, technological innovation, and climate adaptation. These reforms offer a sustainable approach to poverty reduction and national development, while also promising increased economic output.

<sup>41</sup> Xinshen Diao et al., *The Role of Agriculture in Development: Implications for Sub-Saharan Africa*, vol. 153 (Intl Food Policy Res Inst, 2007).

<sup>42</sup> Adeleke Salami, Abdul B Kamara, and Zuzana Brixiova, *Smallholder Agriculture in East Africa: Trends, Constraints and Opportunities* (African Development Bank Tunis, Tunisia, 2010), 10.

<sup>43</sup> Ministry of Food and Agriculture, *Planting for Food and Jobs Programme: Operational Performance Review Report* (Accra: Operational Performance Review Report, 2020).

<sup>44</sup> J. R. Anderson, "Agricultural Extension: Good Intentions and Hard Realities," *The World Bank Research Observer* 19, no. 1 (March 1, 2004): 41, <https://doi.org/10.1093/wbro/lkh013>.

<sup>45</sup> World Bank, Ghana Agriculture Sector Policy Note: Transforming Agriculture for Economic Growth, Job Creation, and Food Security, Report No. 103987-GH, 2017, - Google Search," accessed June 17, 2025.

<sup>46</sup> Valeria Ferreira et al., "The Role of the Agricultural Sector in Ghanaian Development: A Multiregional SAM-Based Analysis," *Journal of Economic Structures* 11, no. 1 (December 1, 2022), 12 <https://doi.org/10.1186/S40008-022-00265-9>.

<sup>47</sup> Elizabeth Bryan et al., "Adaptation to Climate Change in Ethiopia and South Africa: Options and Constraints," *Environmental Science & Policy* 12, no. 4 (June 2009): 413–26, <https://doi.org/10.1016/j.envsci.2008.11.002>.

<sup>48</sup> Michael E. Porter, *Competitive Advantage: Creating and Sustaining Superior Performance* (New York: Free Press, 1985), 33.

## Enhancing Education and Facilitating Skill Development

Universal Education of the highest standard: Ensure that every child has access to free and quality basic education. Enhance educational outcomes by renovating school infrastructure, providing learning resources, and offering professional development opportunities for educators.<sup>49</sup> Education and skill development are indispensable components of poverty alleviation and development. Education, as per the human capital theory, enhances an individual's productivity and potential income, thereby contributing to the growth of the national economy. Becker, an advocate of this theory, underscores that education expenditures generate substantial returns in the form of increased worker productivity and innovation.<sup>50</sup> Because of this theoretical foundation, governments and development organisations have prioritised vocational training and educational reforms as a strategy for fostering socioeconomic mobility.

Ghana has made progress as a result of policy interventions, such as the Free Senior High School (SHS) policy, which is designed to increase access to secondary education. Contrarywise, critics argue that access alone is inadequate in the absence of adequate infrastructure and quality instruction. Many basic and secondary school students continue to grapple with the fundamentals of reading and numeracy due to a lack of teachers and limited resources, as discovered by Akyeampong et al.<sup>51</sup>

Technical and Vocational Education and Training (TVET) is an additional critical subject that requires attention. Youth employability is enhanced by skill-based education, which provides them with practical skills that align with the demands of the employment market, according to Oketch.<sup>52</sup> Nevertheless, Ghana's TVET sector is confronted with a variety of challenges, including inadequate funding, a dismal public image, and a lacklustre relationship between industry and training institutions. For vocational education to be a viable alternative to academic pathways, these connections must be strengthened through public-private partnerships.

Furthermore, the digital divide is a significant impediment to equitable education. Internet connectivity and the availability of digital tools are indispensable for integrating technology into teaching, particularly in rural and marginalised regions, as noted by Tuwor and Sossou.<sup>53</sup> The COVID-19 pandemic exposed significant disparities in students' access to online learning and learning materials, which further exacerbated and clarified this gap. To address these concerns, a multifaceted approach is necessary, which involves integrating technology into the teaching process, expanding TVET through strong industry partnerships, enhancing teacher preparation and motivation, and implementing infrastructural investments in schools. Furthermore, to ensure that graduates possess the requisite skills to adapt to Ghana's evolving economy, educational reforms should be informed by national development objectives and labour market trends.

## The Link Between Economic and Theological Perspectives

Theology offers a more comprehensive perspective on the value of humans, emphasising their intrinsic worth rather than their economic productivity. This is in stark contrast to economics, which offers less justification for providing care to the indigent and elderly. Theology emphasises the intrinsic value of social and communal connections, rather than their utilitarian benefits. Theology views work as a fundamental component of human dignity and does not consider it to be a burden or inconvenience.<sup>54</sup> Theology offers a sense of purpose in life that economics does not. Furthermore, it allocates responsibility for poverty, which represents the disparities in authority that economics typically attributes to impersonal market dynamics. Charity involves the act of serving God and others, rather than

<sup>49</sup> M. Awumbila, "Gender and Poverty Reduction Strategies in Ghana: Poverty, Health and Gender," in *Proceedings of the Nufu Workshop (Accra: Media Design LTD, 2004)*, 2004, 10.

<sup>50</sup> Gary S Becker, *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*, vol. 3 (University of Chicago Press Chicago, 1964), 15.

<sup>51</sup> Kwame Akyeampong et al., "Improving Teaching and Learning of Basic Maths and Reading in Africa: Does Teacher Preparation Count?," *International Journal of Educational Development* 33, no. 3 (May 2013): 272–82, <https://doi.org/10.1016/j.ijedudev.2012.09.006>.

<sup>52</sup> Moses Oketch, "Education Policy, Vocational Training, and the Youth in Sub-Saharan Africa," in *African Youth and the Persistence of Marginalization* (Routledge, 2015), 33.

<sup>53</sup> Theresa Tuwor and Marie-Antoinette Sossou, "Gender Discrimination and Education in West Africa: Strategies for Maintaining Girls in School," *International Journal of Inclusive Education* 12, no. 4 (July 2008): 63, <https://doi.org/10.1080/13603110601183115>.

<sup>54</sup> Jonathan A Aderonmu, "Local Government and Poverty Eradication in Rural Nigeria/Le Gouvernement Local Et L'éradication De La Pauvreté Rurale Au Nigeria," *Canadian Social Science* 6, no. 5 (2010): 200.

prioritising self-interest. Utility theory prioritises the preferences of the affluent and reduces individuals to mere commodities, as emphasised by liberation theology.

Furthermore, economics neglects to recognise the unequal power dynamics that perpetuate poverty. The synergistic effects of theological motivation and economic techniques can be substantial. For example, financial institutions and religious organisations may collaborate to implement development initiatives that are both morally responsible and effective. This collaboration can ensure that economic advancement is inclusive and consistent with the broader social and moral objectives that numerous faith organisations promote. Ghana has the potential to effectively combat poverty by implementing a comprehensive strategy that combines practical solutions derived from economic theory with moral imperatives from religious perspectives. This method would allow the nation to formulate policies that are more inclusive and resilient.

## CONCLUSION

This study concludes that a comprehensive understanding of poverty in the African context requires a multidisciplinary approach that integrates both economic and religious dimensions. Poverty in Africa is not only a material condition but also a profoundly spiritual and social reality, shaped by cultural, historical, and theological narratives. By integrating economic analysis with theological insight, scholars and practitioners can develop a more holistic and contextually grounded framework for addressing poverty. A solely theological perspective, while valuable in offering moral guidance and community-based compassion, may fall short in proposing structural and policy-driven solutions. Conversely, an exclusively financial or economic approach risks overlooking the dignity, spiritual resilience, and communal values of those affected. Therefore, combining these disciplines enables policymakers, church leaders, and development practitioners to design interventions that are not only economically sound but also spiritually empowering and socially transformative, leading to more sustainable and people-centered poverty alleviation strategies.

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