

CHRISTIAN SERVICE UNIVERSITY COLLEGE, KUMASI

DEPARTMENT OF THEOLOGY

**AN ASSESSMENT OF CHURCH WELFARE SYSTEM AT MOUNT HOREB
METHODIST SOCIETY, AHODWO AND ITS IMPLICATION FOR
CHURCH GROWTH**

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**A long essay submitted to Christian Service University College, in partial
fulfillment of the requirement for the award of the degree of Bachelor of Arts in
Theology with Administration.**

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DECLARATION

I, Isaac Gyesaw do hereby declare that this long essay/ project work is the result of my own original research, except for sections for which references have been duly made, and to the best of my knowledge, no part of it has been presented to this university college or any other institution for the award of a degree.

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DEDICATION

First and foremost I wholeheartedly dedicate this important work to my maker the Most High God who has graciously and mercifully strengthened and directed me to do this project work effectively. In addition, this work is being dedicated to Rev. & Mrs. Mozley, Mr. Ashley Zook, Mrs. Joyce Gyesaw, daughter Emmanuella Egyirba and my mother, Mama Grace Duah. All these persons played vital roles in my life to support me spiritually and physically to achieve my dream as a result of completing this course.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 Background to the Study

Church welfare system has become a major issue in the Church today. There are biblical references in the Old and New Testament where people of God had systems in place to cater for their needs. It is recorded in the Bible (Acts 2:42-47, Acts 4:32-37) that the early church observed the need to distribute their belongings equally among themselves which resulted in positive church growth. In Acts 6:1-6, some concerns arose about some widows, orphans, and the aged which caused disturbances in the church but was later resolved by the apostles through prayer. Then the twelve summoned the multitude of believers and said, "It would not be right for us to neglect the ministry of the word of God in order to serve on the tables... Then they choose seven men from among themselves who were known to be full of the Spirit and wisdom to be in-charge of that business..." (Acts 6:2-4 NIV). This led to the ignition of a welfare system which involved voluntary distribution of items donated.

The church welfare system in Ghana is a mechanism adopted by the church to support the needs of their members. The support is usually sourced by contributions or a special fund which has been set aside for that purpose. The church plays an important role in the development of its member's economically, physically and spiritually. It is very imperative that the church mobilizes funds in order to address the welfare of its members in terms of marriages, bereavement, health related issues, accident, scholarships, and other special needs.

1.2 Statement of the Problem

The Mt. Horeb Methodist Society Ahodwo used to have a vibrant church welfare system in support of the needy. However, the case is different this day. There is a challenge in how the church's welfare fund is being managed. It seems there is improper management of church the welfare fund which may affect the growth of the church. This is very crucial. It is serious and has become a major concern to many of the church members. It appears that, the improper management of Mt. Horeb society welfare system has caused some members to leave the church for other Churches. Therefore, this study assesses the management of Mt. Horeb Society's welfare system and its implications for church growth.

1. 3 Research Questions

The main question is how does the operation of the welfare system at Mt. Horeb Methodist Society affect its growth?

The study further seeks answers to the following questions:

- ✓ How does Mt. Horeb Methodist Society Ahodwo welfare committee manage the system and raises funds and mobilize resources for their activities?
- ✓ What are the challenges associated with the welfare system at Mt. Horeb Methodist Society Ahodwo?
- ✓ What are implications of the welfare system for the growth of Mt. Horeb Methodist Society at Ahodwo?

1. 4 Aim and Objectives

The main aim of this work is to assess the operation of church welfare system and its implications for church growth at Mt. Horeb Society.

The specific objectives are to:

1. Assess the operation of Mt. Horeb Methodist society welfare system and how the welfare committee mobilizes resources for their activities;
2. Identify some of the challenges associated with the welfare system at Mt. Horeb Methodist society;
3. Examine the effects of the welfare system on Mt. Horeb Methodist Society members;
4. Make recommendations for improvement of the church welfare systems.

1.5 Scope and Focus of the Study

The focus of this research is centered on Mt. Horeb Methodist Society, Ahodwo in the Ahodwo Circuit of the Kumasi Diocese of the Methodist Church Ghana. It is centered on the welfare system and how it operates. The study covers a period of eighteen years, starting from the foundation of the welfare scheme at Mt. Horeb Methodist Society.

1.6 Research Methodology

Under this section, the method used was qualitative research method which involves in-depth investigation. Specifically, this research work applied a case study method to help the researcher examine and analyze the church welfare system and how it operates at Mt. Horeb Methodist Society, Ahodwo.

1.6.1 Methods of Data Collection

The study employed two approaches to gather information. The first is the primary source information which is the first hand of information for the research such as

interviews, (both structured and unstructured) and participant observation. Conducting such interviews helped the researcher to know the different views of people concerning the church welfare system and how the current situation at hand could be addressed. A total of about twenty individual church members and three organizations from Mt. Horeb Methodist Society were interviewed for this study. This consists of both contributors to the welfare scheme and non-contributors. The secondary source of information includes published books, journals, magazines, welfare reports / minutes and internet sources.

1.6.2 Data Findings and Analysis

The method used for the data analysis and findings was a thematic method. Some of the themes used were: factors that promote church growth, church financial management, biblical church welfare systems, challenges of church welfare system, management of the welfare scheme, etc.

The following findings were observed: thirteen (13) individuals together with three organizations and the welfare committee were interviewed (i.e 8 males, 5 females, Men's Fellowship, the church choir, Women Fellowship and the welfare management staffs) which comprises the welfare committee chairman, vice chairman, secretary and three other executives were interviewed. The interview was conducted in various ways and it was based on an interview guide. Some were personal interaction, phone calls, group discussions and others in a written form. The questions were asked based on the main question statement and its sub questions in this chapter above. In view of this, the chairman and the vice chairman of the welfare committee gave the brief background of the welfare system, the stages it as gone through, some amendments, challenges, importance, payment (contribution) structure, and ways to attend social

events/programs. They also shared their views and contributed to other questions in discussions.

1.7 Literature Review

This section reviewed the academic work already done in relation to the topic of the study. It also focuses on factors that promote and contribute to Church growth as well as Church finances management.

1.7.1 Factors that promote Church Growth

There are several factors that promote Church growth. Some examples of positive Church growth activities include: visitation, good welfare policies, prayer meeting, good preaching, and teachings, opening new branches, regular attendance of class meetings, good administration system, and good financial position of the Church. However, some of the negative factors affecting Church growth are: misunderstanding, discrimination, conflicts, taken advantages of the poor and so on. Christian Schwarz studied many Churches in terms of quantitative and qualitative growth standards and identified some essential elements in a healthy Church. Few of Schwarz findings are as follows: empowering the leadership, gift-oriented ministry, functional structures, an inspiring worship life, evangelistic minded team, holistic groups, loving relationships and passionate spirituality.¹

Rick Warren also points out that, church growth is multi-dimensional, which means a growth of the church is in different directions. A healthy Church as Warren explains, has to grow in five directions: warmer through fellowship, deeper through discipleship, stronger through worship, broader through ministry, and larger through evangelism.²

¹ Christian A Schwarz, *Natural Church Development* (McIntosh: C & P Publishing, 2004), 12.

² Rick Warren, *Lord Jesus Returns* (California: Zondervan, 2015), 146.

This shows that every Church just like an organism needs to grow in some aspects and directions in Warren's view. This indication of "warmer fellowship" was the hallmark of the early Church. Jesus' example of church growth and welfare is mentioned in the Bible (Matt. 25: 36-46) when Jesus explained his concern about how people have to care about others.

Warren further states that, there are some essential characteristics that grow a Church. They include: reliance on supernatural power- the Holy Spirit (Acts 2:3-4); we don't just talk about God but we experience him. We have the Holy Spirit that provides loving support in our heart. The first church loved and cared for one another (Acts 2:42). "The church isn't a business entity, it's not an organization, it's not a social club but it's a family".³

For today's churches to experience the power of the early Church, the church has to unite as a family like the early Church did. The church has to make generous sacrifices. Acts 2:44 - 45 NLT "...and all the believers met together in one place and shared everything they had. They sold their properties and possessions and shared the money according to their needs." The Bible teaches us to make generous sacrifices for the sake of the gospel. The early Church shared everything they had, and enjoyed joyful worship (Acts 2:46 NLT). "They worshiped together at the Temple each day, met in homes for the Lord's Supper, and shared their meals with great joy and generosity".

Warren says: "Do you think if your Churches were full of glad hearts, joyful words and hopeful lives, it would not attract other unbelievers"?⁴

³ Warren, *Lord Jesus Returns*, 8.

⁴ Warren, *Lord Jesus Returns*, 6.

The researcher agrees that Church growth is not only about an increase in membership but also putting the proper essential elements in place to lead the church that may attract unbelievers to join.

Donald Anderson MaGavran also added that, “multiplying growth by the transfers of resources for mission work is done by the transfer of resources of the people to one another”⁵. He further says that, “a healthy growth of the people in the church depends on the help and the nurture of the church that nurture them.”⁶ In this case, church and mission leaders should direct some part of the resources to teaching their membership for church growth.⁷ Church growth is based on the management of human and material resources in order to bridge the gap of the poor and the word of God.

John Wesley, the founder of Methodism, in his social ethics considered the poor. The Wesleyan revival showed much social responsibility for certain categories of people especially how Wesley related towards the poor. John Wesley in one breath reckons that, he has given away much of his income to help the poor. He risked his life making sure the poor had something to eat. From his own saving, Wesley provided the basic capital of a loan fund (welfare fund) from which the poor could take interest free up to three months.⁸

This practice of Wesley brought numbers of people to the Church of England in the Oxford Street. It symbolizes that one of the factors for church growth is giving to the needy and the poor as Paul told Timothy in 1Tim. 5:1-7. Considerably, God has already provided all necessary spiritual gifts that help the church to grow (Eph. 4: 11

⁵ Donald Anderson McGavran, *Bridges of God* (199 W 8th Ave, Suite 3 India: Wip and Stock publishers, 2005), 112.

⁶ McGavran, *Bridges of God*, 112.

⁷ McGavran, *Bridges of God*, 114.

⁸ Paul K. Boafo & Co, *revised edd. The Methodist Local Preachers' Manual* (Kumasi: Payless Publication Ltd., 2013), 209.

and 1 Cor. 12: 4- 11). It is the responsibility of the church to make use of these spiritual gifts to enhance her growth in all directions.

1.7.2 Factors that Contribute to Church Growth

Churches do not grow automatically: there are various factors which contribute to church growth, but one should not believe that any one of factors mentioned above alone can bring special results of growth.

Hamilton wrote that,

“It is the mixture of factors at each stage of church growth that counts. The growth of a person is best achieved by a combination of some factors, like: good diet, physical development, spiritual, and mental exercises, are essentials for wholesome personal growth. Yet, an emphasis on any one of these elements to be excluded could seriously damage the normal development of the entire body. This is not different in church growth.”⁹

Keith Hamilton further reiterated that, in order to achieve church growth, those responsible for the expansion (Leaders) should define the following stages: “Classify churches according to present achievements, measure the actual rate of growth, evaluate past performances, and plan the distribution of people and resources in view of each stage and growth departmental potential of those cluster of congregations.”¹⁰

The stages below explain different ways churches can grow better. Stage one; congregations are found during the period of missionary exploration. Their leaders are mission minded. Stage two; these are made up of strong Church leaders using small groups and fellowshiping regularly.

They should be skillfully assisting each other towards the Church growth. Stage three; this stage find out an association or union made up of many Churches. It usually grows in one homogeneous unit. For it to grow larger, or to increase in number, it must obtain dedicated leadership from within.¹¹

⁹ Keith Hamilton, *Church Growth in the High Andes* (India: Lucknow Publishing House, 1962), 141.

¹⁰ Hamilton, *Church Growth in the High Andes*, 140.

¹¹ Hamilton, *Church Growth in the High Andes*, 137-138.

Churches should make conscious effort to grow their local churches by using stages above as Hamilton's suggested.

1.7.3 Church Financial Management

According to Jack A. Henry, lack of good money management is one of the biggest stumbling blocks to the growth of many churches today. God's money should be used judiciously for God's purposes. The Church should manage its finances well especially what they receive from the congregation as offering or welfare fund. Investing God's money and spending the money deserves careful attention in order to account properly to the congregation especially the welfare fund.¹²

Wesley said the usage of God's money should be done by three (3) principles such as: "Gain all what you can, save all what you can and Give all what you can".¹³ Two reasons for this rule are firstly, most Christians do not know how to rightly handle money. Secondly, he thought the improper way of using money entrusted to our hands by God could have consequences for both Christians and their neighbors.¹⁴ The church is a spending organization and proper accounts should be kept with regards to how much is received and spent. This will enhance financial accountability in the church. Financial matters in churches are important and may have serious consequences on church growth.

1.7.4 Biblical Welfare Systems: Old Testament and New Testament

¹² Jack A. Henry, *Basic Accounting for Churches* (California: Broadman & Holman Publisher, 1994), 7-15.

¹³ The Methodist Church Ghana Local Preachers Manual, (Partt. II, Payless Publication, Kumasi, 2013), 209

¹⁴ Boafo & Co, *revised edd. The Methodist Local Preachers' Manual*, 209.

In the bible both old and new testament has recorded some instances about the welfare issues and how it was managed and handled as some examples are shown below.

1.7.4.1 Gleaning

The Hebrew law required that the poor, the orphan, the widow, the stranger be allowed to glean the grain, grapes and olives left behind during the harvesting. The owners were prohibited from harvesting the corners of his field and from stripping bare his fields, vineyards and orchards. (Lev. 19:9ff; 23:22, Deut. 24:19-21) Gleaning was a way of making provision for those who had no property of their own. This practice is illustrated by the story of Ruth (Ruth 2:2-23). The generosity of the owner determined the value of the gleanings. In Ruth's case it was beyond the commonly accepted bounds (Ruth 2:16).

Sometimes the poor were hired to glean the vineyard while others gathered the grapes (Job 24:6).¹⁵ It is clear that God has always been mindful of the needy that is why God instructed the Israelites to practice the gleaning. God also knew that, the poor and the needy are always in our midst so it is important to consider such people when the need arises.

1.7.4.2 The Tithe

The payment of Tithe represents someone's whole life offered to the covenant God within the community's celebration. (Gen. 14:17-20; 28:10-22, Deuteronomy 7:21, 15:15; 26:1ff) Crops, fruits, animals and monies were given (Lev. 27:30-33), and thereby provision was made for the poor, the Levites and the priests (Num. 18:1ff). To omit to give God's tithe was "robbery" (Mal. 3:8-10). Tithing was in practice

¹⁵ Geoffrey W. Bromiley, *International Standard Bible Encyclopedia* Vol 2, (Michigan: William B E Erdmans Publishing, 1982), 477.

generosity seen elsewhere in the Old Testament to fulfill God's mandate (Exodus 25:1ff, 31:1ff) and to affirm generosity to the poor.¹⁶ While these people were not tithe payers themselves, the church members saw the need to contribute to support them.

1.7.4.3 Jesus' Welfare System

In this scripture (Matt. 25:36-41 ESV), Jesus' teachings were clear about welfare issues. Jesus explains how people should care for one another: visit prisoners, feed the hungry, clothe the naked one etc. Jesus also had a welfare system in place in his ministry because there were people who contributed to support his ministry even to a point that he had a treasury which Judas Iscariot was in charge of. Jesus in his missionary work was always concerned about the poor, the outcast, the sick, and the broken hearted. Some biblical references include (John 12:1-11, Luke 4:16-21, Luke 8:1-3, Mark 10:44-52ESV). As a result of this, the church universal and its leaders must learn and emulate Jesus' example of support.

1.7.4.4 Paul's View on Welfare System

Paul's concern about the need to care for the needy in the society and in the church is recorded in (1 Timothy 5:1-8). Paul employed Timothy to take good care of the widows and the orphans so that their needs would be met. Paul again addresses the Philippians Church by expressing his joy for that church for remembering him again and showing care and concern to him. He was glad that it was only the Philippians Church that supported him when he was in trouble. Paul further on thanked the Church for their gift given to Epaphroditus for him which was more than enough for his mission work.

¹⁶ Bromiley, *International Standard Bible Encyclopedia*, 410.

1.7.4.5 The Practice of “Welfare System” in the Early Church

The early Church could not hold their properties to themselves rather they shared with others, helping their societies. They brought all their belongings for the purpose of church growth. Luke also recorded that, with one accord, the community wholeheartedly gave to support the church and themselves which helped in massive church growth by adding new souls to the church daily. (Acts 2:42-47, Acts 4:32-37) In the book of Acts 6:1-6, the increasing in number of believers made it more difficult for the church to distribute their goods evenly and it resulted that some widows were being overlooked in the daily distribution of food. There were complaints that the Greek-speaking Jews were being neglected by the Hebrew-speaking Jews. These groups were both Jews so this was not a racial discrimination, nor had the community of goods failed, rather, the system of distribution had proved to be flawed.¹⁷ Peter summons the disciples to deal with such situation prayerfully.

1.8 Significance of the Study

There is the need to address the perception of some Church members at Mt. Horeb Methodist with regards to the church welfare system. This study will help promote good management and help build a transparent welfare system which would encourage more church members to join. It would also sensitize the managers of the welfare system to make it useful to all members, not only those who can afford; and thus put measures in place for church growth. Again, the work will add to the existing

¹⁷ Tokunboh Adeyemo, *Africa Bible Commentary* (Nairobi, Kenya: World Alive Publishers, 2006), 1309.

knowledge of what is known about the church's welfare system and stimulate investigation of welfare systems in other churches.

1.9 Organization of the Study

The study is organized into five chapters. Chapter one is the general introduction. Chapter two is the historical background which includes a brief history of Mt. Horeb Methodist Society, Ahodwo. The chapter three is a discussion of the welfare system and its implication for the growth of Mt. Horeb Methodist Society Ahodwo. Chapter four is interpretation and analysis of the data collected for the study. Chapter five is the summary of findings, conclusion and recommendations of the study.

CHAPTER TWO

HISTORICAL BACKGROUND OF MOUNT HOREB SOCIETY

2.1 Introduction

The previous chapter serves as the general introduction to the study. This chapter basically considers the historical background of Mt. Horeb Society. It proceeds with a concise history of the Methodist Church Ghana and continues with the early history of the two Methodist Societies that merged to form Mt. Horeb Society. **It is reflecting “a tale of two cities.”**

2.2 Brief History of the Methodist Church in Ghana

The Methodist Church Ghana (MCG) is one of the largest and oldest protestant denominations in Ghana. The Methodist Church Ghana traces its history back to England (an Anglican Church) and the arrival of Joseph Rhodes Dunwell on First January 1835 in Cape Coast (of then Gold Coast, now Ghana).¹⁸

According to Agbeti, the Methodist Church Ghana came into existence as a result of missionary activities of the Wesleyan Methodist Mission Society which sent a missionary Rev. Joseph Rhodes Dunwell from England to Ghana upon a request by Williams De Graft a member of Fante Bible Band. This leader saw the need for getting Bibles for the group so he asked one Captain Porter of a Ship called “Congo”

12 <http://weslymethodistchurchedmonton.com> (*internet source 2015/06/10*), accessed on 25th May 2017.

to bring them Bibles. Through Captain Porter's instrumentality, not only the Bibles were sent but also a missionary, Rev. Dunwell, who was sent when he was twenty seven (27) years, arrived in Ghana.¹⁹

Casely recorded that, from 1835 –1857, Eleven (11) out of Twenty –one (21) Missionaries who were sent to Gold Coast died, including Dunwell who died on 24th June 1835 after six months (6 months) upon his arrival in Ghana. They fell victims to a tough and bad weather as well as tropical diseases.

The local leadership (the Fante men and women) of the Methodist Church took up the challenge to entrust the church upon themselves, to manage the church after Dunwell's demise.²⁰ This indicates that Methodism in Ghana has gone through some challenging moments. It also helps to understand the good and voluntarily work of the early missionaries as compared to today's mission work. In the same write up, it was realized that, Dunwell did his part to collaborate with some indigenous leaders who had already started the Christian Mission work in Dixcove and Cape Coast respectively. The Fante Band, with Joseph Smith and William De Graft as part of the leadership, expanded the church to different places. It is obvious that the growth of Methodist Church Ghana was based mostly on the local leaders.

Essamuah writes:

Rev. Thomas Birch Freeman, another priest and a missionary of the Wesleyan Methodist Mission Society from England and his wife (Elizabeth) also came to continue the work and Rev. Freeman became known as the founder of Methodism in West Africa after the death of Rev. Dunwell and other predecessors who also died in Ghana. Rev. Freeman trained most indigenes and the local people to become

¹⁹ John Kofi Agbeti, *West Africa Church History, Christian Mission and Church Foundations* (Leiden: E. J. Brill, 1986), 20.

²⁰ <http://weslymethodistchurchdмонтон.com> (internet source 2015/06/10), accessed on 23rd January 2018.

leaders of the local converts. He added fourteen (14) branches of the Church to the three (3) he came to meet in the Fante Lands.²¹ The above statement indicates that an effective church growth is based on the development of the natives. Furthermore, this also proves the initial effort of Freeman to get the indigenes involved in the expansion of Methodism in Ghana. Freeman used his locally trained converts as Evangelists and Catechists to propagate the gospel and promote the Kingdom of God. Local prophets and evangelists like Sampson Oppong, (Ghanaian) and Prophet William Wade Harris (Liberian) also enlarged as the frontiers of the Methodist mission.

Essamuah further remarks that Freeman took the church beyond Gold Coast to the Ashanti lands, Nigeria, Congo, and other parts of the Africa regions. Freeman opened missions at Kumasi through James Hayford (a graduate of Cape Coast School) who first took Methodism to Ashanti and built manse there. In 1854, the Methodist Church was organized into Circuits which constitute the Ghana District with Freeman as the District Chairman in Ghana²². This assertion shows that the early missionaries, especially the Wesleyans, used more of the indigenes for the church expansion and its growth, from one place to the other. Freeman trained the people and focused on setting up to equip the indigenes to perform their work. He also lost his wife (Elizabeth Freeman) after six (6) months of arrival to Ghana.²³

John Kofi Agbeti discloses that: Freeman later (in 1857) resigned as a missionary due to pressure from his home office about his ambition for building projects: attaching

²¹ Casely B. Essamuah, *Genuinely Ghanaian: History of the Methodist Church Ghana 1961-2000* (ERETREA, Africa World Press, Inc. 2000), 1-3.

²² Essamuah, *Genuinely Ghanaian*, 11- 18.

²³ John Kofi Agbeti, *West Africa Church History, Christian Mission and Church Foundations* (Leiden: E. J. Brill, 1986), 23- 25.

secular jobs to the mission work in Ghana. However, he returned to the Mission field in 1873.

2.3 How the Methodist Church Ghana Gained Autonomy and Connexionalism

The Methodist Church Ghana has gone through many transitions since its establishment. For example, change of names from districts to diocese, and national to connexional. Adoption the Episcopal order changed “National President” to “Presiding Bishop,” “District Chairman” to “Diocesan Bishop” and so on. The deeds of foundation were made by the persons appointed to represent the Methodist Church and the Synod of the Ghana District of the Methodist Church Conference held in Britain.²⁴ It is recorded in the Constitution of the Methodist Church Ghana that, The Methodist Church Ghana attained its full independence and autonomy to be called “The Methodist Church Ghana” in 28th July 1961 from the British Methodist Conference based on the Deeds of Foundation of the Church. These deeds of foundation are enshrined in the Church Constitution and Standing Orders.²⁵ The Constitution and the Standing Orders are the important books in the Methodist Church setting. It contains all powers of the rules and regulations as well as the Standing Orders to follow. The autonomy also brought some self-reliance to the Church both in authority and administration.

According to Essamuah, in 1935 and 1950s, Thomas A. Beetham (a British missionary) who had worked in Ghana and was the Secretary of Africa to the British Methodist Missionary Society mooted the idea of autonomy for Methodist Church Ghana during its Golden Jubilee celebration. At the request of the Ghana Methodist

²⁴ The Methodist Church Ghana, *Constitution and Standing Orders of The Methodist Church Ghana* (Accra: Buck Press Ltd. , 2000), 9-14.

²⁵ The Methodist Church Ghana, *Constitution and Standing Orders* (2000), 12-13.

Synod, the 1960 British Conference meeting in Liverpool unanimously consented to the setting up of a new autonomous Methodist Conference in Ghana in July 1961.²⁶ This decision of autonomy seems to have brought self-reliance, self-sufficiency and self-support so that the Church could grow on its own. It was all part of the movement for national independence that was sweeping across British colonies in Africa—ecclesiastical independence followed political independence.

Autonomy brings freedom in many ways so it was an important step for The Methodist Church to be free from their colonial masters so that they would be independent in administration, finances, gospel propagation/ doctrinal issues and the Church growth. Research has shown that The Methodist Church Ghana began with helping the needy, the poor, donations to bereaved, and the sick and was emphasized more on charity works to support the society. This was seen as the social welfare and responsibility to those who need help which added new members to the church. These principles were put into consideration by the establishment of hospitals, schools, orphanage homes to fulfill believers' mandate as a holistic approach for evangelism. This kind of attitude was demonstrated by the Mt. Horeb Methodist church as part of their welfare system in the beginning of the church.²⁷

2.4 The History of Adiebeba Society Methodist Church

Establishing a church at new surroundings always calls for some self-sacrifice, dedication and perseverance in order to gain the grounds. Adiebeba was a community known for idol worshipping. This community is located in Ashanti Region, Kumasi in Nhyiaeso District. The members of Cavalry Methodist Society Amakom, saw the

²⁶ Essamuah, *Genuinely Ghanaian*, 36-37.

²⁷ Mr. Ameyaw Okyere, *Mt. Horeb Methodist Church, (Sunday School Superintendent, Ahodwo-Kumasi*, Interviewed, 7/1/18).

need to plant a church at Adiebeba upon a request from one Madam Mary Adjei (a Methodist member from Adiebeba community) to start this new Church.

In spite of this community being infested with idols, the team from Amakom Calvary Methodist Society hurriedly responded to the call of Madam Mary Adjei.²⁸

According to the history of Adiebeba Methodist Society, the Society was established under the auspices of three brothers, Dan Ofosu, Gaddiel Rud Acquah and Evangelist Akwasi Adjei who were members of the evangelism team of Calvary Methodist Society Amakom in May 1993. These brothers visited the community of Adiebeba looking for a place of worship. The team approached the head teacher of Adiebeba Junior High Secondary School for assistance but it did not yield any positive results.

This did not discourage them instead they started witnessing to some people in the community.²⁹ The determination of these three brothers later yielded great results. Regardless of the negative response from the school authorities, the team decided to share the gospel with group of people who were enjoying themselves with palm wine and cigarettes at a certain “drinking spot”. In the process of evangelizing, one of the person’s at drinking spot, Mr. Kwaku Mensah (deceased) gave his life to Jesus Christ. Further discussions with him for a place for worship compelled him to give out the palm wine “base” for worship with the assistance of the late Josephine Oppong Gaizie, who also patronized the spot.³⁰ This indicates the challenge the Adiebeba society had to go through before its establishment.

²⁸ Interview with Mary Adjei on 17th June 2017.

²⁹ Enoch Baah and Ernestina F. Antoh, *Mt. Horeb Methodist Church 10th Anniversary Brochure*, (Kumasi, Sorek Printing Works, 2000), 10-13.

³⁰ Baah and Antoh, *10th Anniversary brochure*, 10-13.

According to Mt. Horeb 10th Anniversary Brochure, through prayers and evangelism, a fetish priestess (Komfo Konadu) who also lived opposite the place of worship was won for Jesus Christ.

Her conversion did not go well with her clients/ worshippers who revolted to displace the team of the Methodist worshippers. The team one day came to meet a very aggressive group who had resolved to fight them out. In the process, Madame Mary Adjei (a member of the new Church) consulted her son to release his drinking and video show bar for their use as temporally worship place. As the Lord continued to add to their number, the bar could not contain them anymore. They sought the assistance again of the Head Teacher of the L/A School for accommodation and he suggested they should use an uncompleted Junior Secondary School block. The message was conveyed to the leaders of the Calvary Society who urgently released funds for the completion of the three classroom block for use In February 1994.³¹

2.4.1 The History of Ahodwo Methodist Society

In the year 1992, some Methodist Church members who were living at Ahodwo were compelled to organize themselves into a Society whiles attending Church at Kaase, a nearby community. Although the distance was a bit far, yet they were attending both class meetings and Sunday Church services regularly at Kaase Ebenezer Methodist Society. One Sister Attaa, a member, saw the inconvenience of commuting from Ahodwo to Kaase and suggested to another member, Sister Rose Mary Barnes, Proprietress of Morning Star Day Care Center to offer the Church a classroom for worship. She gave the Church access to the classrooms for their meetings and worship purposes. This brought about the birth of the Ahodwo Methodist Society. The Kaase Ebenezer Methodist Society nurtured the new Society and continually assigned

³¹ Baah and Antoh, *10th Anniversary Brochure*, 10-13.

Ministers, lay preachers and Sunday School teachers for their morning devotions, Sunday divine services, evening programs and other activities.³² This initiative led to the rapid growth of the Methodist Society in Ahodwo and its environs under the Amakom Circuit. The kind gesture by Mrs. Rose Mary Barnes is a lesson to all people to give their possessions to serve God and humankind when the need arises.

2.4.2 The Growth of Ahodwo Methodist Society

Whilst interacting with some members from the above society, (Ahodwo Society) it was observed that, after two years of existence the Ahodwo Methodist Society had experienced a significant increase in membership. The growth was acknowledged by the leadership of Kaase Methodist Society which assigned Evangelist Paul Frimpong and Bro. Felix O. Boateng to be in-charge of the Ahodwo Society as the first Caretaker's and Steward respectively. Whilst worshipping in class room, it became necessary to look for another place of worship.³³ The Ahodwo Society decided to acquire permanent place of worship. This led the Ahodwo leaders to the already land purchased for Adidebeba Society in the Ahodwo community for a permanent Church building.

2.4.3 The Merger of Adiebeba and Ahodwo Societies –The Mt. Horeb Methodist Society, Ahodwo

The merger of Adiebeba and Ahodwo Methodist Societies gave birth to Mt. Horeb Methodist Society. This merger came as a result of when Ahodwo Methodist Society was looking for plots of land to build their Chapel whilst the Adiebeba Methodist Society had two (2) plots of land situated at Ahodwo also to be used for the same

³² Baah and Antoh, *10th Anniversary Brochure*, 13-14.

³³ Paul Frimpong & Mercy Kyei-Mensah, Ahodwo Meth. Church leaders (Ahodwo Kumasi, 16th April, 2018).

purpose as Chapel building. When the Ahodwo Methodist Society leaders heard about the Adiebeba Methodist Society land in Ahodwo area, the Ahodwo leaders approached Adiebeba leaders at their leaders meeting to talk about the land issue. Both leaders later agreed to put their resources together to build a Chapel to become one Methodist Society (Mt. Horeb). This church was named the Ahodwo Methodist Church, “Mt. Horeb” Society. This name “*Mt. Horeb*” was adopted from the then Minister-in Charge (*Rev. Michael Mozley*) home town’s church in U.S.A. This Mt. Horeb Methodist Society (USA) supported the then Adiebeba Methodist Society in diverse ways more especially helping them in casting of concrete of the foundation floor of the Chapel. The Mt. Horeb Methodist Society Ahodwo was established in the year 2000 under the leadership of Rev. James Kwame Michael Mozley (Missionary) as Minister-in Charge, and Very. Rev. Samuel Aidoo Bervell as their Superintendent Minister, together with Twenty Eight (28) Lay Leaders from both Societies.³⁴

2.4.4 Membership of Mt. Horeb Society

The Mt. Horeb Methodist Society has a membership of about three hundred and fifty (350) population made up of 180 adults and 170 children, with active Church attendance ranging from 130 to 140 adults and 150 children each Sunday. Currently the Total membership of Mt. Horeb Society is about 380 with forty (40) lay leaders. Very Rev. Daniel Kojo Skyere is their superintendent Minister and three stewards in charge of the administration.

2.5 Conclusion

History is important because it is clear from this chapter that the Methodist Church Ghana has undergone through some challenges in terms of sickness and deaths of

³⁴ Baah and Antoh, *Mt. Horeb Methodist Church, 10th Anniversary Brochure*, 15-16.

their leadership who brought the gospel to Ghana. Their founders laid down their lives to spread the gospel in Ghana especially in Asante land, Kumasi Adum. The Wesleyan Methodist Mission Society (WMMS) did well to employ local people which helped to grow the church. The introduction of schools also played a significant role to make Methodism firm grasp in its establishment in Ghana. Adiebeba Methodist Society suffered before it sustained its gains of land and membership as well as Ahodwo Society. It is obvious that the merger of the Adiebeba and the Ahodwo societies has yielded good results to grow in both qualitative and quantitative ways.

CHAPTER THREE

MOUNT HOREB METHODIST CHURCH SOCIETY, AHODWO WELFARE SYSTEM AND ITS CHALLENGES ON CHURCH GROWTH

3.1 Introduction

The previous chapter gives an idea of brief background to the study. This chapter also considers the Church's welfare system at Mt. Horeb Methodist society and its challenges on Church growth. It further discusses the meaning, purposes of welfare system, and some biblical examples.

3.2 The Meaning of Welfare System

Collins English Dictionary defines welfare systems "as a policy in the state, an agencies, etc which provides services such as education, health, employment, social services to the people for their needs." "It is again a general process to cure the burning wounds of the persons in need." "It further states that welfare policy is a social intervention to support those in bad situation of living." Welfare is also an organized efforts of a government, a state, an agency, institution, etc that grant aid to the needy ones" On the other hand, it is an effort designed to support with the basic material, mental, physical, spiritual well-being of people in need.³⁵

³⁵ [Http://www.collinsdictionary.com/dictionary/English/welfare](http://www.collinsdictionary.com/dictionary/English/welfare), (online dictionary, 15th March 2018).

Welfare policy is the major subject to be discussed and assessed. It showcases various issues affecting and relating to church growth and good social living. Welfare system today is one of the pillars for church growth due to its positive implication on the church. However, it can also be risky to the church if the church fails to manage it well. The definition from Collins dictionary also shows that it is suppose to be an intervention for both the society and the church to alleviate people from their hardship. Some examples of welfare systems being practice in Ghana, are: social welfare, church welfare system, (at various churches) non-governmental support system (NGO's), Governmental welfare institutions (SSNIT), disaster approach welfare support (NADMO), funeral welfare system, educational welfare policy (free education), employment welfare system (YEA), medical welfare (national health insurance), biblical welfare system (gleaning, tithing), association contribution welfare and child care welfare policy (infant mortality control system).

3.3 Purposes of Welfare System

The main purpose of a welfare system is to assist citizens (government welfare system) and the church members (church welfare system) who are not able to support themselves or their families. Various welfare systems are put in place for various reasons such as: unemployment, bereavement, hardship, health related issues, educational support, broken homes or other similar reasons. In some cases, the aged, the under underprivileged and single parents may also be considered as such.

3.4 The Methodist Church Ghana Understanding of Welfare System

According to The Methodist Church Ghana Weekly Bible Lesson for 2016 first quarter booklet, John Wesley wrote that, church welfare should cover the vision of God with service to mankind by helping the poor and caring for the needy. The

Methodist Church, according to Wesley, “embraces and stretches its hands to all manner of people in the community.” That is why in Ghana, the Methodist Church has a relief program called “Methodist Development and Relief Service” (MDRS) which caters for disasters and other related problems for both the church members and the society.

It is also basically about how the church would be able to reduce the hardship of the members socially like helping to rent accommodation, provide material needs, and to educate them to control the environment. The church could also help to register those who cannot afford to register for National Health Insurance Scheme (NHIS); soft loans could also be given to the members, as part of the welfare support.³⁶

The researcher agrees with the above assertion that, welfare is about caring for the people in order to make them relevant to the church. It is a likely event to promote God’s Kingdom business by way of visiting the church members, supporting when sick, and comforting, when bereaved.

3.5 The History of the Mt. Horeb Methodist Society-Ahodwo Welfare System

The researcher describes how the welfare system of Mt. Horeb society was formed, mode of their contribution, its challenges and benefits. According to the Mt. Horeb Methodist welfare by-laws, the welfare system was formed after the merger of the church in the year 2000. These two societies brought their welfare policies and resources together to ascertain better usage of the welfare system to the church. It is said that Mt. Horeb Methodist church welfare started as a general registration to all members of the church where each member was supposed to contribute GH¢2.00 a month. Then, later they found out that the welfare fund was not sufficient to cater for

³⁶The Methodist Church Ghana, *Weekly Bible Lesson* (Freeman Centre- Kumasi), (2016 Jan. – June), 23.

its purposes. The church decided to adopt a new policy by setting up a committee to review the policy.³⁷

Whilst the leaders of the church were monitoring the administration of the welfare scheme, they developed new policy to set up a welfare committee. It was also observed by communicating with one of the committee members (Jonathan Kobeah) that, the welfare committee had increased its monthly contribution from GH¢2.00 to GH¢3.00 and to GH¢5.00 from the years 2000, 2010 and 2015. The church also agreed that the “organizations” in the church should contribute to the fund. These organizations had to pay one third of their anniversary proceeds into the welfare fund in order to increase the welfare account. As time went on, the welfare committee designed by-laws to guide the operations of the welfare system. It was stated in the by-laws that, no defaulter will benefit from the welfare package in full if dues are not fully paid within a certain period of time. Again when a church member passed on, each congregant should pay GH¢2.00 as a compulsory fees to add to the welfare fund. Each welfare member must also possess a prescribed membership card for monthly payment. The by-laws were later reviewed by adding some new rules and amending some old ones.³⁸ When the monthly dues was increased to five Ghana cedis, the benefits were also increased.

This welfare system could have many implications for the church growth especially when it is poorly managed. Information gathered throughout the research from some of the Mt. Horeb Methodist Society’s members proved that their welfare system is based on “No-contribution, No-chop” (NCNC). Meaning that, the welfare benefits only those who contribute to the scheme. However, this is contrary to the biblical and

³⁷ Interview conducted with Oppong Boateng & Apraku Mensah, *Mt. Horeb Methodist Welfare executives, by-Law* (Ahodwo, Kumasi, 2016), 1-3.

³⁸ Interview conducted with Jonathan Kobeah, Mt. Horeb Methodist welfare committee member, Ahodwo, 10th Feb. 2018.

John Wesley's view as well as the Methodist Church position on welfare system as a whole.

Referring to John Wesley, the Methodist Church Ghana noted that,... "the church welfare does not belongs to only those in the church but non-members as well..."³⁹

When church welfare is perceived to be for only those who can contribute, then, the church is shifting away from the main purpose of the welfare system, and the biblical perspective. In the early church it is recorded that none of the believers lacked or needed anything. No one considered what he/she had as his/her personal property in the church.⁴⁰ (Acts 4:32-37 ESV) This was because some believers contributed to the benefit of others. The church welfare system is suppose to bring people together (poor and the rich) where they all believe that they are one person in Christ. When church welfare systems are properly managed, it brings out church growth. However, when it is poorly managed, it may result in factions and could leads to decline in growth of membership. It is known that some of the church members do not contribute to the welfare fund because of the perception they have had that the welfare policy does not favour for all but to those who can only pay. Their reasons were that the benefits being received by the beneficiaries varies from one individual or family to the other depending on the status of the affected one.⁴¹

3.6 Challenges of the Welfare System at Mt. Horeb Society Ahodwo

In fact church welfare has been a major challenging issue facing many churches today. It needs prudent measures so as to control the system. The Mt. Horeb Methodist society is not exempted from these kinds of challenges associated with welfare systems in churches which need to be addressed. Some challenges facing the

³⁹ The Methodist Church Ghana *weekly Bible Lesson* (Freeman Centre-Kumasi, 2016 Jan. -June), 23.

³⁹English Standard Version Bible, Acts 4:32-37, 12th March 2018.

⁴⁰ An interview conducted with Faustiana Owusu & Cicilia Opoku, on 18th July. 2017.

⁴¹ Group discussion with some women fellowship members on 2nd May, 2017.

welfare system at Mt. Horeb Methodist society include: irregular monthly contribution, membership, default payment principle, process to attend social events, improper accountability.

3.6.1 Monthly Contribution

From the Church's welfare by-laws, each welfare member is supposed to contribute some amount of money monthly to the fund⁴². It has become a challenge for some contributors to pay regularly. "Each contributor pays the same amount at the end of every month which does not help those who cannot afford to pay frequently".⁴³ In responding to a question on how does the management see the member's regular contributions? Some members of the committee (Jennifer, Alexander Kyei, Grace Boateng, and Solomon Apraku) responded that, the monthly amount should be reduced for more people to be enrolled into the welfare scheme. Others also recommended that, the Society should insure the entire congregation into Group Insurance Policy to avoid the monthly contribution. Some members were not happy that they were not benefiting from the welfare fund with the fact that they have not registered names onto the scheme. Meanwhile, they said they contribute monthly to the special appeal made by the church to support the welfare fund for its sustainability. In spite of the enforcement of the bye-laws, some members are not able to pay regularly which affects the welfare fund.⁴⁴

⁴² The Mt. Horeb Methodist Church welfare committee by-laws (Kumasi, Ahodwo, 2012-2016), 1.

⁴³ Interview conducted with Jonathan & Solomon on 19th March, 2018 at Mt. Horeb.

⁴⁴ Interviews conducted with some management members of the welfare committee, (Jennifer Twumasi, Alexander Kyei, Grace Boateng,) 1st April, 2018.

3.6.2 Membership

The Mt. Horeb Methodist Society welfare system is a compulsory to all the members to be registered under the scheme.⁴⁵ However, some of the church members were either not contributing to the fund or have not registered due to some personal reasons. The welfare system is facing challenges of membership because the payment structure allows only those who can afford to join.⁴⁶ The welfare system allows persons who can pay their dues in full (which is not less than three 3 months) to become members of the scheme even though their names may not be in the Class books of the church. Some people were discouraged to join the welfare scheme since it has become usually for funerals and weddings.

3.6.3 Modalities to Attend Social Events

There was some dissatisfaction by some members about preferential treatment given to some people, for example how to disburse funerals or weddings contribution. Again, the welfare committee does not have a specific number to attend a particular event because always the number of people to attend an event varies from one event to the other. For instance, a fifteen seater bus may be used in some cases, another time twenty-two seat bus, sometimes too forty – eight seater bus. The Society sometimes selects five people to represent them at a function especially on funerals. The society selects two (2) people from each organization to attend an event sometimes which does not help. It prevented those who do not belong to any organization and wanted to attend from joining.⁴⁷

⁴⁵ The Mt. Horeb Methodist Church welfare committee by-laws (Kumasi, Ahodwo, 2012-2016), 1.

⁴⁶ Group discussions with Church Choir & Men's Fellowship, March 2018.

⁴⁷ Interviews conducted with some members at Mt. Horeb Methodist Church, 1st April, 2018.

3.6.4 The Default Payment Principle

This is a principle in which the welfare committee employs to deal with contributors who fails to pay their dues up to a stipulated period of time in order to qualify for their benefits. This principle then explains that when one defaulted for one year or more, nothing would be paid from the welfare fund to support the person. When one defaults, the committee deducts the arrears of the contributor from his/her benefits before it is presented.⁴⁸ This principle is regarded as complex, because the committee deductions from actual donation were not made known to the person.⁴⁹ It has been stated in the by-laws of the welfare committee that “this principle don not allow each defaulter to benefit from the scheme in fully. For instance, three months defaulter shall receive three-fourth of the total amount due him/her, six months defaulter receives half of the benefit and one year also receives one third of the total amount respectively. But beyond one year duration, no donation is to be expected from the welfare fund.”⁵⁰

Again, under this same principle out of the sixteen (16) people interviewed thirteen (13) people complaint against the principle but with different views. For instance, some suggested that the system should have been designed in such a way that the defaulter should be allowed to pay the outstanding dues in order to qualify for the benefit. Others looked at what is given to those who have defaulted as in adequate settlement. Some also said that in such instance, the welfare committee should not give any benefit to the person if it is more than six months (6 months) debt non-payment of dues unless the person is willing to pay the total amount overdue. The

⁴⁸ The Mt. Horeb Methodist Church welfare committee by-laws (Kumasi, Ahodwo, 2012-2016), 2.

⁴⁹ Ohene Gyan & Co. interview conducted on 30th April 20 17.

⁵⁰ The Mt. Horeb Methodist Church welfare committee by-laws (Kumasi, Ahodwo, 2012-2016), 2-3.

church should have a fix amount set aside for all church members apart from the welfare benefits but should be smaller amount than the welfare figure. Because each member contributes to the church fund and the church should not neglect her members. Finally, some respondents considered their total benefit to be received at the end from the welfare as worthless, that it has discouraged them to continue their contributions. However, the remaining three of the respondents also agreed that the welfare committee should continue with this principle so that it will deter people from taken the scheme for granted. They further on stated that, every contribution organization should be strict on their rules to prevent its collapsing.

3.6.5 Accountability

Some respondents added to the discussion that, the expenses of the welfare committee are not transparent to the church. For example, monies spent on funerals, weddings, visitations, educational support, are not known to the entire church. The interview revealed that, how the committee handles the welfare fund is not openly enough to the general congregation except some few leaders. It was also found out that the practices of contributing some donations at the funeral grounds “*Tre wo ntoma mu*” (tasking people who attend the funeral to pay money at the spot) affect some people, who therefore are not interested to attend funerals. However, in the welfare by-laws (page 2 articles 4^b) it is stated: “there shall be no *Tre Wo Ntoma Mu*”.⁵¹

During the focus group discussion, it was disclosed that, the committee members should be identified to the church in order to know the number of the management staff who are managing the welfare scheme.⁵² Some members were displeased with the way the welfare committee renders their accounts, sometimes a whole year no accounts, and expenses that the committee incurred are not known to the contributors.

⁵¹ The Mt. Horeb Methodist Church Welfare Committee By-Laws (Kumasi, Ahodwo, 2012-2016), 2.

⁵² Group discussions with Church Choir & Men’s Fellowship, March 2018.

As to the actual amount they spend on each event in a month is another problem, no one knows

3.7 Benefits of Church's Welfare System

According to some respondents when a church member is affected, the church selects people to accompany the person. At times too, majority of the church members travel to support the person especially at shorter distance. The welfare does not charge the affected person for feeding, hiring of car, rather the welfare committee provides breakfast when traveling to a longer distance for any vent. Again, when there is bereavement, no matter the distance, the church mobilizes resources to attend and sympathize with the person.

The infants, Sunday school children, aged, invalids and unemployed persons are automatic beneficiaries of the welfare scheme when it is made known to them. The welfare services are also extended to the sick people (when admitted at the hospital); students get scholarships. Sometimes the committee grants loans to some members with little or no interest for their relief. "I was given a loan to rent a room in absence of my husband and I was doing menial job with my three children."⁵³ Mrs. Mary Sarpong who backslides re-joins the church after she lost her mother and the Mt. Horeb Society joined her to sympathize with her at the funeral through the welfare initiatives.⁵⁴

⁵³ An interview conducted with Sis. Christiana Boniface Azure, member, on 30th March, 2018.

⁵⁴ Mrs. Mercy Kyei Mensah, steward, Mt. Horeb society, (Ahodwo, 11th January, 2018).

3.8 Conclusion

This chapter concludes on the fact that Mt. Horeb Methodist society has numerous welfare challenges despite its benefits for church growth. Their policies and principles may have negative impact on the church growth looking at the respondents remarks. Where some people have stopped contributing their dues, some are treating on a standard level while others being treated preferentially. In situations where *tre wontoma mu* has become an obstacle for people not to attend funerals again, it cause for a little treat to the scheme. However, the committee is doing their best to utilize little resources they have to meet people needs. Testimonies heard above shows some kind of benefits the welfare can offer to the church. Regardless of the challenges above, it is good to initiate welfare policy in churches. However, care should be taken in order to ensure proper management of the welfare system.

CHAPTER FOUR

AN ASSESSMENT OF THE CHURCH WELFARE SYSTEM AT MT. HOREB METHODIST SOCIETY AND ITS IMPLICATIONS FOR CHURCH GROWTH

4.1 Introduction

The chapter three dealt with the discussions on the welfare system and its Challenges on church growth. This chapter assesses the welfare system of Mt. Horeb Methodist church society and to analyze the data collected from the respondents during interviews. It also shows findings, suggestions, and impact on the growth church.

4.2 Assessment of the Church Welfare System: Mt. Horeb Society

An assessment of the church welfare system at Mt. Horeb Methodist Society established that their welfare scheme is separated from the church funds; the welfare is for only contributors. The church is different from a secular organization in which it is only when one has to contribute to a fund before becoming a member. Therefore, the church should consider its people being committed as church members before accepting them as welfare registered members. Mr. Jonathan and Collins responded that, Mt. Horeb society welfare system is for only contributors not all church members.⁵⁵ It would be appropriate for the church to make the welfare system optional an attractive for more people to join than making it compulsory to the members. Since the church welfare system is an alleviation means that could help both the contributors and the church, it will be good for Mt. Horeb society to include all their members in the welfare system.

⁵⁵ Interview conducted on 15th April, 2018 with Collins and Jonathan.

The data gathered from the interviews has shown that, the welfare system is not encouraging in terms of participation and contribution. “There is a decline on the welfare membership from 183 in the year 2010 to 87 members as at March 2018. The following has been the causes for the decline of the membership:

Unfulfilled benefits to some members, selective distribution of funds / donations (preferential treatment), in-affordability of monthly dues and other payments (*Tre wo nto ma mu*), some people do not get direct benefit from the scheme, migration, backsliding and transfer of some church members,”⁵⁶. These concerns raised above are some of the reasons that caused the decline of the welfare membership. The actual data and details of the decline of the membership can also be seen in an **Appendix I** table below.

From one of the respondent, (Christian Cudjoe) “church members who have not registered with the welfare scheme do not benefit anything from the church funds when bereaved. Meanwhile, the church raises funds monthly as an appeal for the welfare funds which involve all members.”⁵⁷ It is clear from Sister Christiana’s statement that the church is not supporting non- welfare members when in need. The church should set aside a specific fund for non-welfare contributors as their benefit because of the church’s monthly welfare appeal for funds which involves all the church members. In the Mt. Horeb society welfare by-laws, it is stated that “the purpose for this welfare is to seek and promote the interest and the wellbeing of the church members not only `contributors.”⁵⁸ However, this statement contradicts what is being practiced in the church because this society practices “no contributions no chop” (NCNC) system.

⁵⁶ Solomon Apraku, Welfare Vice Chairman, Mt. Horeb welfare committee, (Ahodwo 25th March, 2018)

⁵⁷ Sister Christiana Cudjoe leader Mt. Horeb Society interviewed on 1st April, 2018.

⁵⁸ Mt. Horeb Methodist Church welfare committee by-laws (Kumasi, Ahodwo, 2012-2016),1.

In another breath, a statement was also made in the same by-laws that, “only members who are of good standing shall qualify for full benefits “⁵⁹, which seems contradictory to the previous one quote above.

One can analyze this issue here that, the welfare system of Mt. Horeb society is shifting from the Wesley’s welfare policy, which says that “the church should be concerned about the poor, visit those in prison and support the needy”.⁶⁰ So the church should concentrate on the total wellbeing and the holistic growth of the church members. I also realized that operational challenges like inadequate resources to finance the welfare scheme were preventing the committee to meet peoples need. This comes as result of low monthly returns of dues contribution. Lack of professional accountant is another issue causing the committee not to render proper accounts to the church. Some members were dissatisfied with the preferential treatment by the management to some contributors than others. This has also caused some members to withdraw from the scheme.

4.3 Impact of welfare system on Church Growth of Mt. Horeb Society

The welfare system has impact on the church either positively or negatively depending on its management. In the early church example, the church was doubling up its number each day due to their selfless contribution to needy. This type of welfare was voluntary type not compulsory contribution. However, from the interview conducted, two respondents mentioned that, two ladies had left the Mt. Horeb Society due to failure to attend their parents’ funeral in Northern Ghana by the church. On the other hand, a couple reported that after their delivery, no church member visited the woman (Regina) or donated anything, which compelled her to stop the church.⁶¹ I was

⁵⁹ Welfare Committee by-laws, 1.

⁶⁰ Methodist Church Ghana, *Local Preachers’ Manual Pt. 1*, (Accra, May 2013), 99.

⁶¹ Group interview conducted with Collins Poku and Regina Aidoo on 4th March, 2018.

also told by a woman that, the welfare committee and the church neglected her friend when she was admitted to hospital and nothing was given to her from the welfare fund or the church as well which made her to leave the church.⁶² Another man also complained that, he had stopped contributing to the welfare fund after the welfare committee failed to give him his full benefit during his mother's funeral due to his unpaid arrears for five months.⁶³ These complains caused discomfort to these members who left the church and / (or) the welfare scheme. Statements from the respondents reveal that the Mt. Horeb welfare scheme is having negative impact to the church growth.

Other cases show, Mt. Horeb welfare scheme has made positive impact on the members. Two people reported that, when they were in financial difficulties, the welfare assisted them with established capital as soft loan.⁶⁴ Another woman testified that it was through the welfare support that she got an accommodation when she was ejected from her room.⁶⁵ According to the welfare chairman, the welfare committee has helped some people who were finding it difficult to get married due to financial challenges and now through the welfare support, these members are happily married and active in church activities and have become useful members to the church as ushers after their marriage.⁶⁶

Mt. Horeb Society welfare scheme serves as a form of social evangelism platform to win souls for the church especially when attending social events outside the society. The funeral attendance and donations have attracted some people to join the church.

⁶² Faustina Interviewed conducted on 12th April, 2018.

⁶³ Samuel Amoako Interview conducted on 12th April, 2018.

⁶⁴ Interviewed conducted with Patience Oduro and Hana Kyere, 16th July, 2017

⁶⁵ Interviewed conducted with Azure 1st April, 2018

⁶⁶ Oppong Boteng, Mt. Horeb welfare committee Chairman, 6th May, 2018

Mrs. Mary Sarpong and her family re-joined the church after the church attended her mother's funeral⁶⁷.

4.4 Relevance of the Welfare System

Although, there are various challenges facing church welfare systems, it also serves several good purposes. Some respondents were happy to give some relevance of the welfare system at Mt. Horeb society. They said that the welfare fulfills the church's responsibility to attend funerals and weddings of members; due donations are being paid to the persons involved. Aside that, the following were also mentioned: It fosters some kind of fellowship in the church especially when traveling together to a long distance. It also enhances socialization in the church. Apart from the monetary support, the attendance serves as a kind of moral support to the affected person. When welfare activities are well managed they tend to attract people to the church, and hence church growth happens.

4.5 Resources Mobilization

The following processes are the means by which the committee mobilizes financial resources: monthly dues of GH¢5.00 per contributor, special contributions from church members of GH¢3 when a member passes away and monthly fundraising offering to support the fund. One-third (1/3) proceeds from anniversaries income of the church organizations are being paid to the fund. In case of long distance events, the church makes special appeal to support the welfare fund.⁶⁸

⁶⁷ Mr. Joseph Faithlord, steward, interviewed on 13th December, 2017.

⁶⁸ Jennifer & Boateng Mt. Horeb society Welfare executives, *By-laws*, (Article 2, 2016), 1.

4.6 Conclusion

In conclusion, looking to the analysis in this chapter, I am convinced that the Mt. Horeb welfare system is doing well for church growth. However, the dis-advantages ascertained outweighed the positive impact on the church growth. Therefore, I can conclude that, the Mt. Horeb society welfare system has had a negative impact on the church growth which has also caused some members to leave the church. Due to that, some church members were also dissatisfied with the management of the welfare system. Therefore; the welfare committee should take note of the suggestions from the respondents as well as recommendations from the researcher.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

Church welfare is good considering what it does for the church members from the welfare fund. The motive behind most welfare systems is to cater for the well being of its members. The welfare scheme is also a system of social intervention to relieve people from their hardships situation. The welfare scheme sometimes liberates people from their hopeless condition to a reliable state in life. However, church welfare scheme can bring divisions in the church if it is not properly managed. The Mt. Horeb society welfare scheme nature is the “contribution” type unlike the biblical example in the early church in Acts 2:42ff or other welfare systems. As a result, there should be consistency in payment of dues to make the welfare fund active for its purposes. On the other hand, benefits to the contributors of Mt. Horeb welfare should be looked at because it was observed that the amount given is not sufficient to encourage more patronage.

It looks like the main purpose of Mt. Horeb society welfare system is support for funerals and weddings. But it should consider other issues like scholarships, theft, and disaster as well. There are challenges associated with every welfare system with which Mt. Horeb society welfare system is no exception. These include irregular monthly contribution, default payment principle, lack of accountability, preferential treatment, insufficient resources to settle their contributors, and modalities for attending social events. Aside these challenges of Mt. Horeb society welfare, there are some benefits which also promote the welfare system, such as soft loan assistance to the members, education support fund, disaster emergency support, socialization when

traveling, and social evangelism during funerals and marriage events, and health related support.

5.2 Conclusion

Church welfare system is a vital policy for churches to affect people's life as much to support the church members and the church growth. It is seen as a social intervention which transforms human lives from deprived condition.. During this research, some views were sought from respondents at Mt. Horeb Methodist Society, both contributors and non-payment members to the welfare scheme. From analysis of the findings, it was concluded that welfare systems faces challenges but less attention has been given to that. It was noticed that these challenges has hindered some people from joining the welfare scheme. It has also brought negative impact on the church growth. Therefore, some recommendations have been provided for the welfare committee and the entire Mt. Horeb Methodist Society to consider.

5.3 Recommendations

The researcher recommends the following based on finding from the respondents and personal observations:

- Since the Mt. Horeb Society welfare scheme is based on contribution before benefit, the church should reserve a general fund for all church members to serve as a support for other issues especially to the non-welfare contributors.
- Default payment principle should be reviewed and the welfare benefits should be raised up to entice more people to join.
- The practice of "*Tre Wo Ntoma Mu*" should be abolished at the funeral grounds as stated in the by-laws, but a book for donations can be opened before the funeral day.

- Pastors should visit the aged and invalids with health personnel to check on their health needs since church welfare scheme is one of the pillars for holistic church growth.
- There should be regular and proper rendering of accounts by a qualified accounts officer to the contributors and the entire church members as well.
- The Mt. Horeb Society should intensify the monthly fundraising to increase the welfare scheme support for other needs.

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APPENDIX I

TABLE

The Mount Horeb Society Data Analyses of members who contribute to the welfare scheme from 2010 to 2018.

S/N^o	Year	Active members	Sub Total members	In-active members	Sub Total members	Grand Total
01	2010	Male	52	2	54	
		Female	88	41	129	183
02	2011	Male	54	8	62	
		Female	111	18	129	191
03	2012	Male	51	21	72	
		Female	101	29	130	202
04	2013	Male	55	11	66	
		Female	55	82	137	203
05	2014	Male	43	21	64	
		Female	98	42	140	204
06	2015	Male	45	10	55	
		Female	101	30	131	186
07	2016	Male	46	5	51	
		Female	104	30	134	185
08	2017	Male	36	19	55	
		Female	86	39	125	180
09	2018	Male	18	12	30	
		Female	36	21	57	87

This table above explains the position of the welfare statistics of active and non-active member's payments to the welfare scheme from the year 2010 to 2018. This data analysis became necessary to know whether the welfare system is improving or declining to help the committee to take necessary steps to manage their operations.

APPENDIX II

INTERVIEW GUIDE

1. What impression do you have on the church welfare system?

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2. How do you assess this church's welfare system as compare to the early believers system? (Acts chapters 2-6)

.....

3. How do you think your church welfare is being managed by the committee?

.....

4. Does the church welfare provide its purposes in the church to all members?

.....

5. What is the impact of the welfare system on this church and its growth?

.....

6. What challenges is the committee facing in your operations?

.....

7. Could you mention some relevance of your church welfare system?

.....

8. How does the church welfare mobilizes its resources for activities?

.....

9. What are your suggestions on the church welfare system operations?

.....

10 What is the major challenge do you see in this church welfare system?

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