The Everyday Lived Experiences of Faith and Development:  
An Ethnographic Study of the Christian Faith Community in  
Ayigya, Ghana

A thesis submitted to the University of Manchester for the degree of Doctor of Philosophy in the Faculty of Humanities

2016

Jemima Clarke

School of Environment, Education and Development
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<tbody>
<tr>
<td>AG</td>
<td>Assemblies of God</td>
</tr>
<tr>
<td>AIC</td>
<td>African Initiated Churches</td>
</tr>
<tr>
<td>ATR</td>
<td>African Traditional Religion</td>
</tr>
<tr>
<td>CCC</td>
<td>Calvary Charismatic Centre</td>
</tr>
<tr>
<td>CFC</td>
<td>Christian Faith Community</td>
</tr>
<tr>
<td>CHAG</td>
<td>Christian Council of Churches Ghana</td>
</tr>
<tr>
<td>CSO</td>
<td>Civil Society Organisation</td>
</tr>
<tr>
<td>DFID</td>
<td>Department for International Development</td>
</tr>
<tr>
<td>ESRC</td>
<td>European Social Research Council</td>
</tr>
<tr>
<td>FBO</td>
<td>Faith Based Organisation</td>
</tr>
<tr>
<td>GAD</td>
<td>Gender and Development</td>
</tr>
<tr>
<td>GBC</td>
<td>Ghana Baptist Convention</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>HDI</td>
<td>Human Development Index</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
</tr>
<tr>
<td>JSS</td>
<td>Junior Secondary School</td>
</tr>
<tr>
<td>KNUST</td>
<td>Kwame Nkrumah University of Science and Technology</td>
</tr>
<tr>
<td>LWC</td>
<td>Living Waters Chapel</td>
</tr>
<tr>
<td>MDG</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>MOGPA</td>
<td>Moments of Glory Prayer Army</td>
</tr>
<tr>
<td>MWB</td>
<td>Multidimensional Wellbeing</td>
</tr>
<tr>
<td>NCC</td>
<td>Neo-Pentecostal and Charismatic Churches</td>
</tr>
<tr>
<td>NDPC</td>
<td>National Development Planning Commission</td>
</tr>
<tr>
<td>RaD</td>
<td>Religions and Development Research Consortium</td>
</tr>
<tr>
<td>SAP</td>
<td>Structural Adjustment Programme</td>
</tr>
<tr>
<td>SCD</td>
<td>School of Christian Development</td>
</tr>
<tr>
<td>SSA</td>
<td>Sub-Saharan Africa</td>
</tr>
<tr>
<td>SSS</td>
<td>Senior Secondary School</td>
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<tr>
<td>Abayifo/Bayifo</td>
<td>Witches</td>
</tr>
<tr>
<td>Abosom</td>
<td>Lesser gods</td>
</tr>
<tr>
<td>Abusia</td>
<td>Family</td>
</tr>
<tr>
<td>Ahonyade</td>
<td>Wealth, prosperity</td>
</tr>
<tr>
<td>Akrobiri</td>
<td>Bad destiny</td>
</tr>
<tr>
<td>Akraye</td>
<td>A good destiny</td>
</tr>
<tr>
<td>Asafo Jehovah</td>
<td>God’s church</td>
</tr>
<tr>
<td>Asomdwei</td>
<td>Peace</td>
</tr>
<tr>
<td>Asuman</td>
<td>Charms/amulets</td>
</tr>
<tr>
<td>Denkyem</td>
<td>Adaptability</td>
</tr>
<tr>
<td>Ete se</td>
<td>How are you?</td>
</tr>
<tr>
<td>Mogya</td>
<td>Blood</td>
</tr>
<tr>
<td>Nkrabea</td>
<td>Fate, destiny, allotted life</td>
</tr>
<tr>
<td>Nkwa</td>
<td>Long life, vitality, happiness, health</td>
</tr>
<tr>
<td>Nkwagyee</td>
<td>Salvation</td>
</tr>
<tr>
<td>Nyame Adom / Nyame Nti</td>
<td>By God’s grace</td>
</tr>
<tr>
<td>ɔkra</td>
<td>Soul</td>
</tr>
<tr>
<td>Onyame/Nyame</td>
<td>God</td>
</tr>
<tr>
<td>Osofo Maame</td>
<td>Pastor’s wife</td>
</tr>
<tr>
<td>Sankofa</td>
<td>Go back and recover what is lost</td>
</tr>
<tr>
<td>Sunsum Sore</td>
<td>Spiritualist church</td>
</tr>
<tr>
<td>Sunsum</td>
<td>Spirit</td>
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ABSTRACT

University of Manchester

Jemima Clarke

Doctor of Philosophy

The Everyday Lived Experiences of Faith and Development: An Ethnographic Study of the Christian Faith Community in Ayigya, Ghana

2016

After decades of marginalisation, there is a resounding assertion that 'faith matters' in development. A growing body of evidence suggests that religion promotes developmental values of social justice, equity, and compassion for the poor, it shapes people’s identities and is an important source of welfare provision. Nevertheless, studies on faith and development have been restricted to the instrumental approach; a developmentalised version of religion which biases faith based organisations and other formalised organisations that conform to the mainstream development agenda. This thesis departs from the instrumentalisation of faith to a lived religion approach and sees development as 'inherent' in what religions do. It explores how a Christian faith community (CFC) in Ayigya, Ghana lives and experiences its faith in the everyday. It considers how these experiences shape and construct both the wellbeing aspirations and achievements of the CFC. The research adopts an ethnographic methodology to investigate the wellbeing experiences of the CFC. This consisted of the profiling of the CFC, qualitative interviewing (in-depth, semi structured, conversational and focus group discussions), participant observation and faith dairies.

This study finds that the CFC offers a rich associational life for its members; one that constructs what wellbeing is and one that contributes significantly to how wellbeing is achieved. As such, for many the CFC has replaced the role of the state in social service delivery and welfare provision. The CFC provides a compelling wellbeing narrative that is congruent with both traditional norms and values and modern neoliberal discourses, that shapes the wellbeing aspirations of its members. The CFC also supplies its members with a social and spiritual capital, but most pertinently a divine agency to translate these wellbeing aspirations into achievements.

This study contributes to the alternative development literature; it proposes that a lived religion and multidimensional subjective wellbeing approach is well suited to understanding the complex processes involved in the wellbeing narratives of faith communities in the global South.
DECLARATION

No portion of the work referred to in the thesis has been submitted in support of an application for another degree of qualification of this or any other university or other institute of learning.

Jemima Clarke, 2016.
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I am thankful to you all.
1. INTRODUCTION

‘Faith matters’ in international development (Clarke, 2006). Since the turn of the century, religion has been a topic of increasing interest in development policy, practice, and literature. In stark contrast to the secularist claim of religious decline, much of the world has seen what scholars are calling a ‘religious revival’ or ‘resurgence’ (Carbonnier, 2013; Haynes, 2007). Today the literature points to various modes of conceiving faith and development: as a normative framework shaping the social norms, values and behaviour of people in developing countries; an important source of welfare provision relieving the state; a source of developmental values of social justice, equity and compassion for the poor; and a driver for social change (Jakobsson, 2013; Deneulin, 2009; Rakodi, 2007; Clarke, 2013).

More pertinently on a micro level, ‘faith matters’ in the everyday lives of its adherents. 80 per cent of the world profess a religious faith and in sub-Saharan Africa (SSA) alone, the percentage of people who say religion is very important in their lives ranges from 98 per cent to 69 per cent1 (Pew Forum, 2010; Clarke, 2013). Despite the overwhelming evidence that ‘faith matters’, how it matters in people’s everyday lives remains an underexplored terrain. This research has sought to bridge this gap in the literature by exploring the everyday lived religion of a faith community. It investigates how faith is experienced in the everyday and the relationship between these experiences and development in a faith community in Ghana.

This study was partly inspired by a master’s level dissertation in 2008. Adopting a bottom up, actor oriented approach to development, the dissertation investigated the relationship between religion and development in a local church in Ghana. The dissertation considered whether the local church could ‘move beyond charity’ as called for by the cabinet minister for the Department for International Development (DFID) Clare Short (between 1997 and 2003) (Carbonnier, 2013). The study found that the local church provided charitable assistance and welfare provision to both its members and local community, but it also played a significant role in generating social capital and empowering its members. Despite increasing academic interest in the historically neglected field of faith and development, during my research I was surprised to find

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1 This is based on the results of a nineteen-nation survey.
little empirical work on the local, bottom-up experiences of faith in the development literature.

Eight years later and faith has proliferated development discourses so much so that Jones and Peterson (2011) argue it has become ‘fashionable’ and Balchin (2011) accuses faith of becoming a buzzword in the development discourse. However, eight years down the line and the everyday lived experiences of faith and development remains a marginalised field.

This chapter critically situates the faith and development nexus, setting the contextual background to the literature review in chapter two. It begins by briefly tracing the faith and development discourse from a neglected domain to a ‘fashionable’ field, and demonstrates that contrary to the claims of inclusive neoliberalism, the engagement between faith and development has been incomplete. After identifying this gap in the literature, this chapter explains the aims and objectives of this study and concludes with a chapter outline of the thesis.

1.1 FAITH AND DEVELOPMENT: FROM MARGINALISATION TO ENGAGEMENT

This section shall give a critical overview of the faith and development nexus from marginalisation in development practice, policy, and research, to recent engagement. It will argue that a legacy of secularisation and top-down approaches in mainstream development thinking, has meant that this engagement has been incomplete, and a marginalisation of the local, bottom-up experiences of faith and development persists.

1.1.1 LEGACY OF MARGINALISATION

The marginalisation of religion in development discourses can essentially be traced back to the popular belief and propagation of the secularisation thesis. With philosophical and intellectual roots in the eighteenth-century age of enlightenment, the predominant claim of the secularisation thesis has been that the influence and role of religion in society would eventually decline as nations became modernised (Tomalin, 2007b; Deneulin, 2009). The enlightenment thinkers believed that technological advancements, an increase in scientifically proven knowledge, and rational reasoning would aid the transition from a traditional to a modern society. They asserted that such proven knowledge would eventually reduce the need for religious, ‘mystical’, supernatural and ‘irrational’ knowledge to explain social phenomenon (Rakodi, 2015;
Tomalin, 2007b). According to proponents of the secularisation thesis, religion was ‘a superstitious or retrograde approach to knowledge …uncritical … incompatible with the demands of modern rationality’ (Goulet, 1980, p.483).

The history of development is contested and fraught with many philosophical, theoretical, and paradigmatic insights and reformulations. Nevertheless, claims of secularisation have dominated development thinking and justified the marginalisation of religion. This is most evident in the modernisation tradition of development. Modernisation and the contemporary notion of development can be traced back to President Truman’s 1949 post World War II inaugural address. The then American president called for a global commitment to the reconstruction of a world devastated by war, global freedom and justice, and the injection of development aid (capital) to do so (Tomalin, 2015; Haynes, 2007). At this juncture in history, international development became synonymous with the transformation of traditional nations to modern ones.

Development economist Rostow (1960), a key protagonist of the modernisation approach, postulated that there were five stages of economic growth, and each country could be located in one of these stages: traditional societies, precondition for take-off, take off, drive to maturity and age of high consumption. The trajectory of development was to follow the West (Western Europe and America) on a universal, unilinear path from a traditional society to the age of high consumption. This universal, unilinear path entailed industrialisation, urbanisation, and westernisation; the pursuit of scientific and technological advancement; rationalist thinking; value free economics; injection of capital and secularism. In the modernisation approach to development religion was assigned to the realm of the traditional; incompatible with modern scientific knowledge, an obstacle to development, in need of replacement with modern, Western institutions. (Carbonnier, 2013; Rakodi, 2015). Evidence of religious decline in Western Europe simply strengthened the secularist modernisation agenda.

Over the past two decades, religious vitality, resurgence, and increased engagement in public affairs has brought the secularisation thesis under considerable scrutiny. The ‘deviant’ case of the United States (US) where religious adherence has not been in decline and the religious right active in political affairs, the rapid expansion of Pentecostalism in Latin America and SSA, the rise of Islamic fundamentalism with the 9/11 terrorist attacks, ensuing war on terror and Arab Springs, have all forced development and foreign policy makers and practitioners to take religion seriously and
engage with what is a compelling force in developing countries (Tomalin, 2015; Carbonnier, 2013; Haynes, 2007). In response to these events and a shift in mainstream development thinking to what has been labelled an inclusive neoliberalism by Craig and Porter (2009), Hickey (2011), there has been a drive towards greater engagement.

Since the turn of the millennium, the world has seen an unprecedented amount of donor support and engagement with Faith Based Organisations (FBOs) (Jones, 2011; Carbonnier, 2013). Faith and development specialised international agencies dedicated to dialogue, partnership and capacity building have emerged. The World Bank established the Development Dialogue on Values and Ethics in 2000 to ‘contribute to analytical work, capacity development and dialogue on issues related to values and ethics’ and has since developed partnerships with FBOs (World Bank, 2011). In 1998 the then President of the World Bank, John Wolfensohn, initiated the World Faiths Development Dialogue (WFDD) with the aim of bridging the gap between faith and secular development by enhancing awareness and dialogue (WFDD, 2012). The United States Agency for International Development established the Faith Based Community Initiative in 2002 to empower FBOs by increasing their access to US government funding from 10.5 per cent of aid in 2001 to 19.9 per cent in 2005 (James, 2009, p.7). Other bilateral organisations followed suite; DFID promised to double funding to FBOs in 2009 in ‘recognition’ of their ‘unique contribution’ (DFID 2009 cited in Tomalin 2015).

International development organisations have since increased their level of engagement and partnerships with FBOs. The World Bank commissioned report Mind Heart and Soul in the Fight against Poverty (Marshall and Keough, 2004) and Development and Faith: Where Mind, Heart, and Soul Work Together (Marshall and Van Saanen, 2007) revealed the extent of World Bank and FBO collaboration and called for greater partnerships. More recently in 2014, the United Nations Population Fund convened a consultation with several FBOs, donor organisations and international researchers on Religion and Development Post 2015: Challenges, Opportunities and Policy Guidance to consider lessons learnt from previous engagements, requirements for further partnerships and consolidating of joint efforts in the Post 2015 sustainable development goals (SDGs) agenda (United Nations Population Fund, 2014). FBOs have become common features of the development landscape. World Vision, Christian Aid, and
Catholic Relief Services have accounted for some of the largest development NGOs (Jones and Petersen, 2011).

In a review of three of the leading development journals from 1982 to 1998, sociologist Beek (2000) found only sixteen references to the role of religion in development compared to 163 on gender and development. Over a decade since Beek’s critical review of the three most prominent development journals, not only has there been a significant increase in articles relating to faith and development, but a proliferation of research projects, partnerships, conferences, and books on this interface. The faith presence in development thinking has expanded. The Religions and Development Research Programme (RaD), an international research partnership at the University of Birmingham, was commissioned by DIFD between 2005 to 2010 to explore the relationship between the major world religions, development, and poverty reduction. In America, the Berkley Centre for Religion, Peace, and World Affairs was created in 2006 with the mandate to build knowledge, dialogue and action on the religion, ethics, and public life intersection. Its Religion and Global Development program has been more specifically engaged in mapping the activities of religious communities and faith inspired organisations on key global issues, examining best practice and partnerships (Berkley Centre 2016). There has since been a steady increase in empirical research and academic literature university departments on this emerging field (Fountain, 2013; Clarke, 2013; Tomalin, 2015; Fountain et al., 2015; Carbonnier, 2013).

Scholars such as Craig and Porter (2006) and Hickey (2011) argue that global governance in the twenty-first century operates under an inclusive neoliberal framework, it is in this framework of inclusivity that religion has been brought to the mainstream. Inclusive neoliberalism offers a new inclusive framework for plural actors in development. While maintaining a commitment to the liberalisation of goods, capital and neoliberal economic policies, inclusive neoliberalism calls for the poor and the poverty reduction agenda to be at the centre of development interventions. It stresses the role of the state in protecting the poor and vulnerable from the unfettered market, and seeks to engage the community in the development process. It advances a multidimensional and people centred approach to development, calling for partnerships, social inclusion, community organising, volunteerism, bottom-up, country driven and indigenously owned development initiatives (Hickey and Golooba-Mutebi, 2009; Hickey, 2011; Craig and Porter, 2006; Bergh, 2012). In addition, the inclusive
neoliberal agenda has opened-up the development space - political space for negotiating
and setting the development agenda\textsuperscript{2} - to include civil society. This is seen in the good
governance agenda and the more recent SDGs. The good governance agenda advocates
a vibrant an active civil society as a condition for funding, and the exponential growth
of and engagement with civil society organisations (CSOs) in international development
over the past three decades (Craig and Porter, 2006; Howell, 2001; Bebbington, 2008).
Goal number seventeen of the SDGs: ‘strengthen the means of implementation and
revitalize the global partnership for sustainable development’ also illustrates the
dominance of an inclusive neoliberal framework

Achieving the ambitious targets of the 2030 Agenda requires a revitalized and
enhanced global partnership that brings together Governments, civil society, the
private sector, the United Nations system and other actors and mobilizes all
available resources (United Nations, 2016).

FBOs have emerged as important actors in the global partnership for sustainable
development (World Bank, 2016b; International Monetary Fund, 2016). While the
donor community continues to be wary of the divisive, exclusionary, and discriminatory
capacity of faith, donors have recognised the potential for FBOs to provide people-
centred, sustainable, and efficient development to the poorest, even more so than their
secular counterparts - civil society. At the same time, the visible presence of FBOs in
social service and welfare provision has been brought to the forefront of mainstream
development discourses. According to research conducted by the World Bank, 50 per
cent of all education and health services in SSA were provided by faith organisations at
the beginning of the millennium (James, 2009). The World Health Organisation (WHO)
estimated that 30 to 70 per cent of health infrastructure in Africa in 2006 were owned by
FBOs (AHRAP, 2006). The World Bank report, \textit{Voices of the Poor: Can Anyone Hear
Us} (Narayan, 2000), a participatory research initiative, based upon the realities of
60,000 poor people, captured poverty from the perspective of the poor themselves and
stressed the importance of religion and FBOs in the welfare provision of the poor.
Further research has also argued that FBOs are able to mobilise large groups of people

\textsuperscript{2} By the development agenda this thesis is referring to the global set of goals, initiatives, processes, and
programmes that make up the mainstream discourse in international development practice and thinking.
The actors dominating this mainstream discourse include: international intergovernmental institutions
such as the United Nations, World Bank; bilateral and regional organisations such as the OECD, DFID,
and USAID; CSOs and NGOs.
towards a developmental cause as witnessed in the Jubilee and Make Poverty History campaign which saw the Christian faith community mobilise to cancel debt (Tomalin 2013; Clarke 2006). Scholars have shown that they are well networked nationally and internationally and financially self-sufficient or at least less dependent on donor funding. As holders of moral authority, they are capable of drawing on the values and social norms conducive to development, they are believed to bring a spiritual element to development, providing a holistic approach which is often preferred by beneficiaries. In a comparative analysis of secular and faith based HIV/AIDS work in Nigeria, research conducted at RaD found that most beneficiaries preferred the faith based initiatives because of their holistic approach to health care (Leurs, 2012; Crowe, 2007; James, 2009).

This discussion covers only the surface of the recent proliferation of FBO engagement in mainstream development and academic research on the faith and development nexus. However, it has shown a glimpse of the unprecedented engagement with faith in mainstream development practice, policy and thinking in the past two decades.

 Whilst inclusive neoliberalism and an opening up of the development space has facilitated engagement with faith in mainstream development policy, practice and thinking, a legacy of the secularisation thesis and an instrumentalisation of faith in these discourses has meant that this engagement has been incomplete. The development alternatives body of literature invokes the need for greater engagement with faith in the development discourse. This is an engagement which takes seriously the role religion plays in the everyday lives of people in the global south and takes the framing and execution of development out of the hands of the outside, development ‘expert’ and into the hands of the people. The following section will demonstrate that the incomplete engagement between faith and development gives grounds for further engagement and understanding on what is an underexplored terrain - the local, bottom-up experiences of faith and development

1.1.2 INCOMPLETE ENGAGEMENT

Contrary to the rhetoric of inclusivity, the engagement between faith and development has been characterised by an instrumental approach; the ‘grafting’ of religion into existing ways of understanding or practicing development and asking how faith can be used to do development ‘better’ (Jones and Petersen, 2011, p.18; Balchin, 2011).
According to Jones and Peterson, in the instrumental approach ‘faith matters’ only as far as it concerns the mainstream development agenda. Scholars have shown that (1) those who comply with the current development agenda, namely FBOs who share the same development rhetoric of the international community dominate the emerging faith and development discourse, along with (2) ‘a narrow developmentalised version of religion’; religious values that fit with the mainstream development discourse (Jones and Petersen, 2011, p.18). Those that do not, are either left on the periphery, or are invisible (McDuie-Ra and Rees, 2010). According to Balchin (2011), the instrumental approach simply perceives faith to be either the problem or the solution to development. As such, faith is either ignored, excluded to the private realm out of harm’s way, or used to assist the pre-existing inclusive neoliberal development agenda. As such the development actors within the mainstream discourse continue to shape and frame development thinking and practice.

Whilst the secularisation thesis has been under considerable scrutiny, scholars argue that its core claim continues to shape mainstream development thinking and practice. Sociologists Norris and Inglehart (2011) concede that the secularisation thesis was mistaken, but instead of a complete rejection, they propose that it needs revising. They argue that religion provides security to people living in uncertain situations namely conflict, poverty, and famine, this explains religious revival in the global South. They postulate that an increase in existential security would eventually reduce the need for religion. According to Norris and Inglehart, secularisation still stands and is incompatible with modernity. Casanova (2007; 2011) identifies three commonly espoused features of secularisation: (1) religious decline; decline in church attendance and religious adherence as societies become modern, (2) privatisation; relegation of religion to the private realm of society and redundancy in the public, and (3) differentiation; a distinction between the different realms of society - economic, social, political and religious. Whilst evidence of religious vitality and resurgence in the global South has discredited the premise of religious decline and privatisation, the ‘differentiation of the various institutional spheres or subsystems of modern societies…remains relatively uncontested in the social sciences’ (2011, p.55). It is apparent that differentiation between the sacred and secular continues to dominate and undergird the mainstream development discourse as will be shown in chapter two, as such, those outside of the public and secular realm remain marginalised. The
instrumentalisation of faith into development discourses means that only those organisations of a developmentalised and secular orientation are brought into the fold. Activities that explicitly engage in mainstream development such as service delivery, welfare, education, and health care dominate the faith and development discourse, activities of a more sacred nature are excluded.

Whilst there has been an engagement between faith and development in the mainstream, this has been characterised by an instrumentalisation of faith and a legacy of secularist thinking. Mainstream development thinking, practice and policy now engages with FBOs and those who comply with the inclusive neoliberal agenda. However, in the instrumental approach, other actors within the faith community, more pertinently the values, aspirations, and agendas of the faith community themselves, continues to be marginalised.

The engagement between faith and development has been incomplete; the diverse voices and experiences of the faith community are neglected, as such the development actors within the mainstream continue to frame and shape the development agenda. The following section argues that the increasing call for development alternatives, coinciding with a postmodern shift in development thinking, calls for the development community to broaden its engagement beyond that of FBOs and a ‘developmentalised’ religion, to the voices of the faith community (Jones and Petersen, 2011, p.18; Balchin, 2011).

1.1.3 IN THE PURSUIT OF DEVELOPMENT ALTERNATIVES

Over the past two decades the development alternatives literature has increasingly come to the forefront of development thinking and called for a reframing of the mainstream development agenda to represent the aspirations of the global South. The literature is diverse ranging from the radical post-developmental calls for a complete abandonment of development, to the capabilities approach which has brought the language of what people have reason to value to the forefront of mainstream development thinking and policy. In essence they all call for what Escobar defines as (1) alternatives to development - an alternative picture of social transformation and enhancement in human fulfilment, in other words, an alternative objective to the development agenda, and (2) development alternatives – an alternative process of development or alternative
means of intervention in developing countries (Bebbington, 2008; Escobar, 1997; Mitlin et al., 2007). This is a development which is framed and achieved by the people.

Though nuanced, scholars within the post-colonial, postmodernism and post-development school of thought have critiqued mainstream development thinking for advancing a Eurocentric, western agenda that subordinates the aspirations, values, and voices of the global South (Escobar, 1997; Hefferan, 2015; Rahnema and Bawtree, 1997). Post-colonialist, post-developmentalists and postmodernist alike, concur that the development discourse dictates the rules of the development game; rules which are based on a western representation of social reality (Sachs, 1996). Post-developmentalists Dahl and Megerssa (Dahl and Megerssa, 1997) demonstrate how the end and means to development is value laden; that what people consider to be the end of development reflects what they deem to be valuable in life, and for many these values are inherently religious. They capture this in the following vignette. An elder from the Boran people of Ethiopia and Kenya saw development to mean Fidnaa - tradition, way of life, culture, or civilisation. Fidnaa is harmony between God and people. It is characterised by ‘rain, peace, growth, lack of fear and hunger, and freedom from worries about one’s nearest and dearest’. According to the Boran people, bad’d’aad’a -a harmony between God and people, is an important element of development (Dahl and Megerssa, 1997, pp.54-55). Apart from the radical and romanticised post-development call to abandon development altogether, these critiques have all called for a people-centred, actor oriented approach to development.

As will be discussed in chapter two, over the past decade, wellbeing has found increased traction in mainstream development discourses and have also sought to place the framing of development into the hands of people. The 2010 Stiglitz report, commissioned by the French government in the aftermath of the 2008 global recession, called for a shift of emphasis in international development from 'measuring economic production to measuring people's well-being' to address the shortcomings of the international monetary and financial system (White et al., 2012). The sustainable development goals (SDGs) have also introduced the language of wellbeing into the mainstream; the third sustainable development goal is to ‘ensure healthy lives and promote well-being for all at all ages’ (United Nations, 2016).
Over the past two and a half decades, the human development and associated capabilities approach have also brought wellbeing to the forefront of mainstream development policy and public debate. Both approaches have shifted attention from economic growth alone in development to ‘a normative framework for development’; what people have reason to value, capabilities, freedom and agency – or what can be more broadly labelled wellbeing (Alkire and Deneulin, 2009). In 1990 the human development approach revolutionised development thinking placing freedom and choice at the heart. Primarily inspired by Sen’s original work on welfare and development economics, Haq developed the human development approach arguing that development is achieved when people become the agents of their own lives and their own communities, deciding the kind of life they want to live and having the tools to do so (Fukuda-Parr, 2004). In the same vein, the capabilities approach proposes that development is freedom; it is achieved when people have the capability (freedom) and agency to lead the kind of life they have reason to value (Clark, 2006; Sen, 1999).

In addition to a greater appreciation of what people value to achieve, there has also been an ontological and epistemological shift in social research from the positivist tradition to interpretivism. Modernisation, secularisation and development were all set within the broader context of the positivist tradition (Lunn, 2009). As such positivism has dominated development thinking and research. Positivism assumes that there is a universal, objective truth out there that can be discovered by the social researcher through objective data collection and analysis. In the middle of the 1980’s, qualitative inquiry emerged and interpretivism gained popularity as a postmodern critique against the positivist tradition. This was in tandem with the development impasse which saw post-colonialists, post-developmentalists, postmodernists and critique mainstream development thinking. Interpretivism arose in this context. It argues that there are multiple interpretations of reality; reality is context bound, socially constructed, and subjective. Therefore, all social research should follow a hermeneutic interpretive process seeking to develop an understanding of both the social context that shapes and informs the social reality, and the meanings people attach to the practices and institutions constituting the social reality.

The above discussion suggests that the voices, experiences, interpretations, and subjective realities of the global South should determine both the development agenda and process if we are to attain the goal of sustainable development. If the ends and
means to development is what people value it to be, then the global South, within their socioeconomic and political contexts, local histories, and religious narratives, should be the ones framing the development agenda, not the outside development ‘expert’. In the current global climate of religious revival and resurgence, where religion is important in people’s everyday lives, and is increasingly influencing public and foreign affairs, engaging with religion beyond the instrumental approach and understanding the role it plays in shaping the norms, values, aspirations, behaviours and actions in the everyday lives of adherents is essential for alternative development and development alternatives; a people-centred, actor-oriented, wellbeing approach to development.

1.1.4 GAPS IN THE LITERATURE
There is a consensus in the emerging literature that ‘faith matters’ in development, but the discussion above has shown that the mainstream discourse has predominantly approached faith and development from a top-down, formal perspective; examining the faith and development interface from within the inclusive neoliberal development orthodoxy. This study seeks to contribute to the development alternatives literature and address this gap in the emerging faith and development literature.

Research on this intrinsic developmental nature of the faith community is emerging, but limited, illustrated by the continued call for empirical research that goes beyond the instrumental approach. Jones and Petersen (2011) stress the need for research on the complexity of individual cases beyond the explicit, developmental interest of development agencies and NGOs. In a special issue of Development in Practice, Rakodi (2012) suggests further investigation on the meaning of religion in the lives of individuals which she terms as everyday religion. More recently, in a workshop on Religions and Development: Redrawing a Research Agenda, Rakodi (2016) called for further research on ‘the meaning of religion in people’s everyday lives’. White and Devine (2013, p.661) similarly call for more ‘careful, context specific studies and analysis’. Nilsson and Moksnes (2013) argue that inquiry into how and why people engage in religion is needed for more effective development. In the same vein, Tomalin (2015, p.1) calls for further research on the ‘broader context’ beyond the instrumentalisation of faith, considering ‘how communities within these nations engage with the nexus between religion and development in ways that reflect their own socio-political context’. The above scholars concur that there is a significant gap in the literature on the meaning of religion in everyday lives and the experience of
development. They call for further research on the particular contexts of respective faith communities to better understand the role religion plays in the everyday.

Empirical evidence on the relationship between faith and development is steadily increasing. However, limited research has been conducted on the relationship between lived religion and wellbeing. More specifically, there are several studies which are of relevance to this research; studies on everyday Christianity in Ghana, everyday religion and development, and religion and wellbeing in Ghana. This section critically reviews these studies to identify common gaps and how this ethnographic study on everyday religion in Ghana seeks to address them.

Anthropologists have conducted ethnographic work on lived religion in specific communities in Ghana. Over the past two decades, cultural anthropologist Meyer has conducted much research on religion, modernity, the public sphere, and popular culture in Ghana. Most pertinent to this study is Meyer’s ethnography *Translating the Devil: Religion and Modernity Among the Ewe* in Ghana (1999) which explored how Ewe's experience and appropriate modernity and globalisation in their everyday religion. She finds that Ewes appropriate modernity by adopting an image of the Christian devil which assimilates the traditional Ewe worldview of spirits, lesser gods, and witchcraft. Meyers study is concerned with how the Ewes have adapted to deal with the socioeconomic changes of modernity.

Likewise, Graveling’s study (2010, p.27) explored religion as expressed in the everyday lives of the inhabitants of a rural Ghanaian village in Ndwumizilli and found that religion is not a theology or belief but an eclectic negotiation of powers. She found that people’s religious practices do not follow a ‘single, coherent or comprehensive cosmological system’ but rather a mix of discourses. As such religion is the negotiation of powers that transcend the secular, religious and public, private divide. She argues that the faith and development interface must not ‘ignore complexity of how religion is constructed in the reality of their everyday lives’.

Both Meyer and Graveling's anthropological studies of Christianity in Ghana offer insights into how religion is experienced in the given context and how it has adapted to modernity. Given the alternative debate in the literature that development is inherent in what religious communities do, these studies do provide some insight into the wellbeing discourses of their respective communities, however they do not explore or critically
analyse the relationship between these experiences and the wellbeing aspirations and achievements of the respective faith communities which this study aims to do.

There have been a couple of studies which have explored more specifically the relationship between religion, wellbeing, and development. The RaD research programme conducted research on religions, development and wellbeing in Bangladesh and India (White et al., 2010). Ethnographic research in two Bangladeshi villages, found that religion is best understood in the everyday experiences of a people, as a 'moral order' not 'a discrete set of doctrines and practices' (Devine and White, 2013, p.2). However, they also conclude that people’s choices and aspirations are not just influenced by religion but multiple social factors. Similarly, using a mixed methods approach in India, they found that there is not an 'automatic link between religion and values'. They argue that the social, political, and economic context also shapes the norms and values that inform people's actions, behaviours, and choices. Nevertheless, with religion being entangled in the social context, determining the link between religion, values and behaviour is problematic and in need of further study. Both works highlight the need for research which seriously considers the social context of the faith community so as not to place assumptions on unfamiliar contexts. Nevertheless, they investigated the relationship between religion and wellbeing in India and Bangladesh, this is faith within the South Asian context where Islam, Hinduism, Sikhism, and Christianity have shaped the religious landscape. Research is also needed on this interface in the unique context of SSA.

There has been a small group of studies researching subjective wellbeing in Ghana predominately in the Journal of Happiness and Social Indicators Research journal with contrasting findings. Pokimica, Addai and Takyi (2012) provide the only empirical research on Religion and Subjective Wellbeing in Ghana which specifically looks at the relationship between religion and wellbeing. Using the 2008 Afrobarometer the research examined the relationship between religious affiliation, religious importance, and subjective wellbeing. They found that there is a significant relationship between religious importance and relative subjective wellbeing (the subjective wellbeing of the respondents in comparison to other Ghanaians) but no significant relationship between religious importance and absolute subjective wellbeing (respondent’s subjective assessment of their own present living conditions). Findings also revealed a significant
correlation between religious affiliation and both absolute and relative subjective wellbeing.

Heaton, James and Oheneba-Sakyi (2009) researched the relationship between religion and socioeconomic attainment in Ghana using the 2003 Ghana Demographic and Health Survey - a nationally representative survey of women aged 15-49. They similarly found that there is a direct correlation between religious affiliation and social economic attainment. Considering rural and urban differences, ethnicity, and regional disparities, the religious differences in socioeconomic attainment were substantial. Those who attended the Protestant churches had more of an advantage in education and wealth followed by Roman Catholics, whilst those adhering to Muslims and traditional religions were at bottom.

Addai et al. (2014) explore the predictors of two measures of subjective wellbeing (happiness and life satisfaction) in Ghana using the 2005-2008 World Values Survey. They found that religion is a significant predictor of how Ghanaians perceive wellbeing. However, their study reveals that religious affiliation can be either a 'blessing and a curse'. Some religions like Christianity tend to undermine levels of happiness and satisfaction in comparison to African traditional religion (ATR). Yet there was evidence to suggest that engaging in religious activities and not just being affiliated with a religion does contribute positively to wellbeing. More recently Sulemana (2015) has investigated the relationship between social capital and subjective wellbeing in Ghana using the 2012 Afrobarometer surveys and found that while there is a positive correlation between interpersonal and institutional trust and subjective wellbeing, the evidence that participation in religious organisations enhances wellbeing is mixed calling for further investigation. The research found that membership in a religious group had no effect on absolute wellbeing but a negative effect on relative wellbeing.

Arku, Filson, and Shute (2008) conducted a mixed methods study (focus group discussion and then a field survey) in three rural areas in Ho municipal to consider what rural men and women consider to be wellbeing and to see if their wellbeing indicators change over time. They found that male and female wellbeing indicators do differ and consist of economic, social, and religious dimensions. Most importantly they found the following in the top ten wellbeing indicators; church attendance, a trustworthy pastor, a place on church committee, and children attending church. In agreement, Addai and
Pokimica’s (2010) empirical research on the influence of ethnicity on economic wellbeing, using the Afrobarometer, found that in addition to ethnicity, religion is a significant predictor of how Christians perceive wellbeing.

In summary, these studies present mixed findings about the relationship between religion and wellbeing in Ghana, but they all emphasise the need for further research. And most importantly for this study, all the above studies on wellbeing in the Ghanaian context have carried out using either quantitative empirical research or mixed quantitative and qualitative, the majority have relied on public surveys for empirical evidence, none have adopted a lived religion approach or explored how faith is experienced by the faith community within the given context beyond that of its official religious doctrine. Ethnographic research that captures the rich detail of both the social context, human agency and every day lived experiences of the faith community as will be discussed in 2.1, is most suited to such research. This has also been demonstrated in the ethnographic studies on Christianity in Ghana listed above and the studies conducted at RaD project in India and Bangladesh whose studies have highlighted the need for research which seriously considers the social context of the faith community so as not to place assumptions on unfamiliar contexts. This study seeks to address this gap in the literature by researching everyday religion and development as wellbeing within the context of Ghana.

There is an alternative body of literature that engages with the faith and development nexus beyond the confined space of the instrumental approach. Deneulin’s (2009, p.73) book *Religion in Development: Rewriting the Secular Script* provided an analytical grid for studying religion in development and argued that the relationship between religion and development ‘is not of an instrumental nature’ but ‘inherent in what members of religious traditions have been doing for a long time, and continue to do’ in other words the very essence of the faith community, its beliefs, teachings, and practices is bound up in development. Here faith is presented as intrinsically developmental, inherently offering development alternatives that enable people to sustainably bring themselves out of poverty and live a satisfying life. All faith based activity whether explicitly developmental or not is said to enhance the lives of people and subsequently their wellbeing. In the same vein, ter Haar (2011) has called for an integral understanding of faith and development. Integral development argues that faith is an end as well as a means to development as it advances what is subjectively deemed the ‘good’ life. Both
Deneulin and ter Haar suggest that faith and development do not constitute separate realms of life, but rather development is inherent in faith – this will be discussed further in section 2.2. This study draws from this emerging body of literature to frame analysis of the everyday religion beyond the instrumental approach.

1.2 PURPOSE STATEMENT AND RESEARCH OBJECTIVES

The overarching aim of this research is to go beyond the instrumentalisation of faith and development that dominates the mainstream development discourse, and explore the everyday lived experiences of faith and development. This study seeks to understand the relationship between the everyday lived experiences of the faith community and development. Placing the aspirations and values of the faith community at the centre of analysis, this study adopts a development as wellbeing approach. It distinguishes between the wellbeing aspirations and achievements of the faith community in the wellbeing process; it poses the question how does the faith community perceive, understand and construct wellbeing, and how does the faith community influence and contribute to wellbeing achievements.

This research lies within the alternative school and argues that the relationship between faith and development is not ‘instrumental’ but ‘inherent’, in other words development is embedded in the everyday activities of the faith community (Deneulin, 2009; ter Haar, 2011).

An ethnographic case study is conducted in Ayigya, a township located in Kumasi, Ghana, to explore the overarching aim. Ghana, as a developing country recently achieving middle income status, has development very high on the national agenda. It is also a nation where religion is very important to 88 per cent of the population and 78 per cent of Ghanaians attend a religious activity at least once a week (Adjasi, 2007). Ghana proved an apt setting to explore the relationship between religious adherence and wellbeing.

This study adopts the phrase faith and development over faith in development, or religion and development. The term faith in development advances the instrumental approach and implicitly frames the inquiry. Faith in development suggests that faith is separate and distinct from development and it can operate within the development context intermittently. This is in contrast to the phrase faith and development which implies more of a synergetic, symbiotic relationship. The shift from the Women in
Development (WID) approach to Gender and Development (GAD) emphasises the distinct uses of the *in* and *and*. While the WID approach sought for greater engagement with women in development practice and policy, the GAD approach recognised the socially constructed differences between men and women and sought to challenge them in mainstream development discourses. The WID approach claimed to integrate women into development policy and practice neglecting the fact that they already played an important integral role; the GAD approach challenged the isolated treatment of women in development and brought to light the socially embedded gender imbalances that hindered progress (Reeves and Baden, 2000). Faith and development similarly challenges the isolated treatment of faith in the instrumental approach.

This research adopts the terminology faith communities for a broad and more inclusive unit of research. The term faith community captures the diversity of actors within the faith and development nexus. The faith community is commonly understood as the network of individuals, families and groups of people that surround a particular religious faith tradition (Rakodi, 2007, p.54).

The subsequent research objectives of this study are as follows:

- To explore the daily lived experiences of the Christian faith community (CFC) in Ayigya, Kumasi, Ghana
- To examine the wellbeing aspirations of the faith community
- To consider the ways in which the faith community contributes to wellbeing achievement

These research objectives will be pursued by the following detailed questions:

1. How is faith lived and experienced in the everyday? What does the faith community look like? Who are the actors within the faith community? What does it do? What values and norms does it espouse?
2. What is perceived to be the constituent elements of wellbeing in the CFC? What are the different dimensions of the CFC’s wellbeing aspirations and how do they relate with one another? What social constructs have shaped the wellbeing aspirations of the CFC?
3. Have respondents achieved the wellbeing they aspired? If not, why? If yes, how was it achieved? What role did the CFC play in these stories of wellbeing
achievement? Is there a difference between relational, material and subjective levels of wellbeing achievement?

1.3 THESIS OUTLINE

Chapter two provides a critical assessment of the emerging faith and development literature. Key concepts and themes in faith and development are underexplored and highly ambiguous. The chapter will firstly provide a critical exposition of faith and wellbeing before the newly emerging faith and development literature is critically reviewed. The chapter concludes by identifying the key concepts, themes and approaches that will guide this study and are well suited to a lived religion and wellbeing approach.

Chapter three describes the research design, methodology and epistemological and ontological assumptions undergirding the study. This chapter is split into three sections. The first section discusses the socially constructed nature of faith and the challenges this presents to social research and puts forward the case for an interpretive/constructivist research design. The second section proceeds to explain the methodology of the research: the research setting, structure, and mixed research methods. Finally, the chapter critically discusses how I negotiated my positionality and maintained authenticity.

Drawing from the arguments and discussions made in the literature review and methodology, chapter four provides a contextual review of the faith community in Ghana. It starts by briefly detailing the socioeconomic context of the nation before providing an account of Ghana’s rich religious heritage: Akan Indigenous Religion (AIR) - the traditional religion of the majority ethnic group in Ayigya, enmeshed in the culture and society of the people. The chapter then traces Ghana’s religious trajectory from colonial Christianity to today and reveals a narrative of continuity and discontinuity; a religious epistemology and cosmology; and a spiritual notion of wellbeing.

The following three chapters present and analyse the empirical findings from this research, each addressing a research objective.

Chapter five addresses the first research objective: explore the daily lived experiences of a CFC in Ghana. It offers a detailed exposition of the CFC in Ayigya. It explores how
faith is experienced in the everyday, the actors within the faith community, what they do and what norms and values they adhere to. This chapter questions whether the faith community in Ayigya has replaced traditional forms of association.

Chapter six examines the second research objective: examine the wellbeing aspirations of the faith community. It investigates the wellbeing aspirations of the faith community in Ayigya, it distinguishes between the different constituent elements of wellbeing and questions how the wellbeing aspirations of the faith community have been socially constructed. The chapter explores the tension between traditional religion and modernity in the social construction of wellbeing aspirations. Building upon the foundation of the previous two chapters, chapter seven explores how the CFC contributes to wellbeing achievements. It considers whether the wellbeing aspirations of the faith community have been achieved and investigates how. The chapter explores the contribution of the faith community to wellbeing achievements and considers where agency lies in the wellbeing process.

The concluding chapter summarises the findings of the research. It draws together the key narratives emerging from this thesis and demonstrates how they contribute to the literature. It highlights the key limitations of the study before offering some policy recommendations and implications for future research.
2. FAITH AND DEVELOPMENT: A REVIEW OF THE LITERATURE

Over the past two decades, the proliferation of activity and research has meant there is now a growing body of literature on the faith and development nexus. However, the instrumental approach dominates the mainstream discourse and advances key assumptions which shape the way faith and development is understood. This chapter provides a critical assessment of the emerging faith and development literature distinguishing between the instrumental and alternative approach. It firstly delineates the central concepts in the faith and development literature, critically reviewing how they are understood in the literature and what is assumed in these understandings. Secondly, this chapter proceeds to discuss the emerging themes in the literature; a) the forms: who are the actors within the faith and development nexus, b) the functions: what do these actors do and c) the norms: what are the norms that they espouse? Finally, building upon the concepts, themes, past empirical research, and analytical frameworks emerging in the literature, this chapter draws out key themes and issues for an alternative understanding of faith and development.

The objective of this chapter is to critically review the emerging faith and development literature which is inherently multidisciplinary. The European and Social Research Council (ESRC) (2016) defines development studies as the 'multidisciplinary branch of the social sciences which addresses a range of social and economic issues related to developing or low-income countries'. This chapter focuses on the faith and development discourse but in accommodating its multidisciplinary nature, it includes those bodies of literature that have been most influential in shaping and informing the discourse: 'insider' disciplines, which engage with the truth claims of the religion such as theology, and; 'outsider' disciplines namely sociology and anthropology which on the most part is not concerned with the truth claims (Rakodi, 2011).

2.1 DELINEATING THE CONCEPTS OF FAITH AND DEVELOPMENT

The marginalisation of faith in mainstream development has meant that there has been much ambiguity over what is meant by faith and related concepts religion and spirituality. This study seeks to explore the relationship between the everyday lived experiences of the faith community and development; it adopts an alternative wellbeing approach to development to do so. This section critically discusses the key concepts in
the study: faith, religion, and wellbeing. It briefly reviews how faith has been conceptualised in development thinking and practice and then proceeds to provide a comprehensive discussion on the multiple approaches of wellbeing in development.

2.1.1 FAITH (RELIGION)

Whilst some scholars have used faith and religion interchangeably, there is a clear demarcation between the two. According to the Berkley Center, faith ‘reflects a broader set of spiritual approaches and beliefs than religion’ (Berkley Center, 2012). White, Devine, Shreya, and Stanley (2010) concur that faith is more ‘neutral, apparently inclusive and personal rather than institutional’. Parallels can also be made with Clarke (2007, p.7) who defines faith as less ‘rule bound and ritualised and less codified in writing’ than religion which he describes as ‘the values, rules and social practices that stem from belief in a spiritual and supreme being, usually codified in a sacred text’. In the same vein, Lunn (2009) asserts that faith is the ‘trust or belief in a transcendent reality’ while religion is the ‘institutionalised system of beliefs and practices concerning the supernatural’ (Lunn, 2009, p.937). Rakodi (2011, p.45) similarly defines faith as 'the belief in the truths of religion' and religion as the 'group of people who express a belief in a divine power and regard a particular source of knowledge or teaching about that power as authoritative'. Hefferan (2015, p.41) concludes that ‘religion is formal and organized, while faith is more nebulous and expansive’.

Another key concept in the emerging faith and development discourse is spirituality. Whilst spirituality is often used interchangeably with faith and religion, when spirituality is defined, distinct differences are evident. Beek (2000, p.32) describes spirituality as the personal and relational dimension of religion; the ‘relationship with the supernatural or spiritual realm which provides meaning and a basis for personal and communal reflection, decisions and action’. In the same vein, Lunn (2009, p.937) defines spirituality as the ‘personal beliefs by which an individual relates to and experiences the supernatural realm’. According to Rakodi (2012, p.640), spirituality is the ‘personal religious or mystical experiences that is attributed to awareness or experience of god/gods, the spiritual or sacred’.

Collectively these definitions suggest a clear demarcation between faith and religion. Faith as the belief or trust in the transcendent and religion as the institutionalisation of these beliefs and trust. Faith as relating to the personal and subjective, religion
pertaining to the social and institutionalised. Whilst the two are mutually constitutive, they are not the same. Spirituality speaks of the relationship between both the individual and collective and the spiritual, supernatural, and transcendent. For this study, such a distinction is important as it allows inquiry to go beyond the institutionalised form of religion that dominates the mainstream discourses. It allows for a more inclusive and broad view of faith, religion and spirituality consisting of both the personal, social, and spiritual. This study predominately adopts the concept faith to refer to all three dimensions unless it is specifically about the institutionalised form of religion or spiritual.

It is important to note that definitions of religion in the development literature can be broadly categorised into substantive or functional. These definitions have shaped the emerging faith and development discourse.

2.1.1.1 FUNCTIONAL AND SUBSTANTIVE
Substantive definitions focus on the essential attributes common to all religions; what religion is. They commonly identify the transcendent, the sacred, rituals, symbols, and doctrines as cross cultural attributes of all religions (Rakodi, 2012; Rakodi, 2011). Substantive definitions have been criticised for being ideologically loaded, westernised and disregarding religions which do not have a belief in a God or supernatural deity (Fitzgerald, 2003). Orthodox Buddhism for example advocates the view that the dependence on a deity is an obstacle towards the individual achieving enlightenment. Some argue that the Buddha can fulfil the role of a deity, nevertheless, Buddhism itself does not hold unto the belief of a deity or supernatural beings (Tomalin, 2007a). What is notable about substantive definitions is that they do not encompass all forms of religion or take cross-cultural differences into account.

Functional definitions on the other hand are concerned with what religion does; this can be either at an individual or societal level. Karl Marx, Emile Durkheim and Max Weber have all offered functional definitions of religion which continue to influence the social sciences today. According to Marx, religion is the conduit for false consciousness; it creates an illusion about the human condition disguising the exploitative nature of capitalism and hence validating it. This is encapsulated in his well-known statement Opium of the People (1818-1883) (Tomalin, 2007b). Marx's materialist conception of history attributes all social phenomena to market forces, it neglects the power of other
social institutions and the agency of individuals. For Durkheim on the other hand, society has a sui generis quality and religion is a part of the collective consciousness that informs and unifies the society and maintains order and social stability. Durkheim also predicted that the function of religion would be replaced by other social institutions (Tomalin, 2007b; Kunin, 2003). In his most famous work, The Protestant Ethic and the Spirit of Capitalism, Weber (Weber, 1930) drew from the experience of the Protestant reformation and industrial revolution to suggest that Protestantism and the hard work, savings and the frugal ethic it advanced, was conducive to the spirit of capitalism.

In a RaD commissioned literature review on Psychology, Religion and Development, Martin (2008) demonstrated how Psychology has also contributed to functional understandings of religion predominately at an individual level. Psychology has much to say on the role of religion in people's: (1) motivations and personality, (2) fulfilment of needs famously depicted in Maslow's hierarchy of human needs which places religion in the ultimate human need of self-actualisation, (3) identity and (4) coping. Scholars within the faith and development discourse have drawn from these functional definitions. According to Rakodi (2011, p.17), religion is a ‘cosmological lens that people use to understand their world and their place in it' informing and shaping their personal identity. Likewise, Clarke (2011, p.1) argues that religious belief systems ‘provide a meaning for existence through which adherents interpret their own circumstances and make decisions on how to act and interact in wider society’. Collectively, these functional definitions assert that religion is a meaning making instrument, a system of knowing that frames people’s understandings and inadvertently impacts their total being.

Whilst useful, functional definitions do not offer an adequate explanation of what religion is and suffers from being too broad. Functional definitions identify the role religion plays in society, not what religion is. What is of particular significance is that other institutions can play the same functions identified above. For example, functional definitions assert that religion is a meaning making instrument that frames people’s understandings; ideologies, value systems, cultures, and world views such as nationalism, Maoism and Marxism also shape people’s perspectives and understandings (Saler, 2008; Fitzgerald, 2003; Harrison, 2006). Functional definitions can neglect to identify the unique features that help to distinguish religion from other social institutions. The implication is that when investigating faith, a functional or substantive
approach alone may not capture its attributes, what it looks like, or what it does, especially in a non-western context. This study is interested in the relationship between religion and development not ideologies, philosophies, or values, therefore for the purposes of this study it is important to adopt an approach which can capture cross cultural features of faith (trust or belief in the transcendent), religion (the institutionalisation of these beliefs and trust) and spirituality (the relationship between the individual, collective and transcendent).

2.1.1.2 LIVED RELIGION

Development scholars are increasingly calling for a lived religion approach, this is the premise that religion is embedded in how it is lived and experienced in the everyday. Rakodi's (2011) overview of the RaD research project, stressed that religion is not fixed; boundaries are often blurred with people often borrowing from different religious or cultural traditions for practical purposes. As such Rakodi recommended an enquiry into lived religion-a bottom up, experiential perspective.

Evidence from anthropology and sociology support the claim for a lived religion approach. They both purport that religion is a part of the broader culture, it is not just a set or beliefs, doctrines, or rituals but it is embedded in the culture. According to anthropologists and sociologists, culture is an umbrella concept in which other social institutions (traditions, identities, customs, and religion) are positioned under. As such, there is a consensus that religion is inextricably linked to culture, the extent to which it however is contested (White and Deneulin, 2009; Hefferan, 2015). Rakodi (2011, p.10) identifies four dimensions of culture; a distinctive set of practices, a system of values and attitudes that sustain a way of life, and shared values, ideas, and norms. She concurs that analysing religion and culture separately is ‘probably impossible’ because both are involved in the shaping, influencing, and constructing of the everyday and each other. Verhelst and Tyndale (2002) identify three dimensions of culture: the symbolic, societal and technological. They argue that religion lies within the symbolic dimension along with ‘symbols, archetypes, myths, spirituality.’ Their differentiation suggests that religion is silent in the societal (organisational patterns for family) and technological (architecture, cooking, scientific understanding). Tomalin (2007b) on the other hand provides a review of the literature on sociology and development and concludes that in sociology culture is understood to be the mechanism where religion is translated into social structures and practices. This debate about the inextricable link between religion
and culture suggest that definitions of religion without reference to culture are incomplete; culture shapes religion and the converse is true.

In her book Lived Religion: Faith and Practice in Everyday Life, sociologist Maguire (2008) demonstrates how religion and culture is inextricably linked. She argues that religion is not the grand narrative found in the official doctrine but rather the everyday experiences of the individual. She calls for research on lived religion, the ‘practiced, experienced and expressed’ form of religion ‘by ordinary people… in the context of their everyday lives’. In agreement, the emerging literature on faith and development concurs that individuals often do not follow a set doctrine but mix beliefs, practices, and rituals to suit their specific need; this is known as syncretism, creolisation, bricolage and hybridity (Devine and Deneulin, 2011; Bradley, 2007).

The literature reviewed here indicates that there is a distinction between faith and religion. Faith pertains more to the personal, 'inner' belief or trust in the transcendent whilst religion is the social 'outer' institutionalisation of these beliefs and trust. Definitions of religion are either substantive, which list the cross-cultural attributes of all religions or/and functional, which describe what religion does. Substantive definitions fail to capture religion in non-western contexts; the practice of syncretism and hybridity, and everyday lived experiences of religion. Functional definitions suffer from a lack of clarity; they are broad and can encompass various meaning making frameworks. There is an increased call for a context specific, lived religion approach in development discourses to address some of these criticisms. This means that when investigating faith in the Ghanaian context, a lived religion approach is most suited to capture the idiosyncrasies of how religion is lived, experienced, understood and what it means within the given context.

The above discussion has highlighted the implicit differences between religion, faith and spirituality and revealed the importance of a lived religion approach in development enquiry. This chapter shall now proceed to discuss the second central concept to this study- wellbeing.

2.1.2 DEVELOPMENT AS WELLBEING

Wellbeing is a complex, multidisciplinary concept adopted throughout the social and even medical sciences. Lacking a standardised uniform understanding, defining wellbeing is problematic. This section provides a critical overview of the wellbeing
literature within development\textsuperscript{3}. It commences with a definition of the concept and proceeds to critically evaluate three categories of wellbeing approaches in development thinking and policy most suitable to the study of religion\textsuperscript{4}: subjective wellbeing, multidimensional wellbeing, and the more recently developed relational wellbeing.

2.1.2.1 AN OVERVIEW

Wellbeing represents a shift towards holistic, inclusive, people centred approach to development. As discussed in section 1.1.2, wellbeing extends developmental concerns beyond material and monetary growth (White, 2009b; Copestake, 2009; WeD, 2010). As summarised by McGregor (2007) in the conclusion of his co-edited book Wellbeing in Developing Countries, wellbeing is what a person has, what they can do with what they have, and what they think about what they have and can do. As such, in addition to the commodities or resources people have, wellbeing is what people can achieve with those resources and what meaning or value they attach to those achievements (Gough et al., 2007). Wellbeing refers to both the (1) developmental outcome: life satisfaction, the ’good’ life, happiness, quality of life, and (2) the development process: participation, agency, social inclusion, and empowerment (Neff, 2007; White, 2009a; White, 2010).

White (2016) provides a useful overview and categorisation of wellbeing approaches in development literature and policy. She distinguishes between (1) the substantive and evaluative approaches to wellbeing and, (2) the subjective and objective dimensions of wellbeing. Substantive wellbeing approaches are concerned about what wellbeing looks like; the constituent elements that make up wellbeing. Such approaches encompass the aspirations literature; the things people hope for and aspire to (Appadurai, 2004; Camfield and Copestake, 2010; Ibrahim, 2011). Evaluative wellbeing on the other hand is concerned with whether wellbeing has been achieved, it poses questions on life satisfaction, fulfilment, and quality of life. Evaluative concerns dominate wellbeing in development policy; global happiness surveys like the Happy Planet Index, World Database of Happiness, World Values Survey, Gallup World poll and the World Health

\textsuperscript{3} As mentioned above, wellbeing is a multidisciplinary concept; as such there are multiple accounts. Though there are linkages and shared understandings with many disciplines drawing from each other, for the sake of clarity and consistency, this study focuses on its usage in international development.

\textsuperscript{4} There are multiple wellbeing approaches within development thinking and practice, this chapter categorises these approaches into subjective, multidimensional, and relational approaches. White (2016) on the other hand develops a more comprehensive categorisation ‘accounts of wellbeing approaches in public policy’ (p. 6-25) with four faces (substantive/evaluative and subjective/objective) and seven overlapping concepts that underlie them (alternative development, personal wellbeing, relational wellbeing, comprehensive wellbeing, capability, utility, and happiness).
Organisation Quality of Life Assessment are all concerned with evaluative wellbeing (White et al., 2012; McGregor, 2007).

There is also a clear demarcation between subjective and objective dimensions of wellbeing in development policy and thinking. Subjective dimensions of development seek to capture people's own wellbeing assessments based upon their own values. The subjective pertains to what is ‘interior to the person’, their values and aspirations. Objective dimensions on the other hand refer to the ‘stuff of wellbeing ‘that can be ‘verified by an external observer’; the commodities, goods and services people acquire beyond that of monetary income such as education or health provision. White stresses that the boundaries between these categorisations are ‘fuzzy’ and some approaches to wellbeing can be a combination (White, 2016).

In addition to the above dimensions, there are multiple approaches to thinking about wellbeing in development thinking and policy. White also identifies four ‘faces’ of wellbeing: comprehensive, personal, utility and development alternatives. Comprehensive approaches are the most popular in mainstream development discourse. They combine both objective and subjective dimensions and are concerned with both substantive and evaluative claims of wellbeing. The capabilities and human development approach are examples of the comprehensive approach. The personal ‘face’ is concerned with individual wellbeing, behavioural change, and happiness; an example is the Bhutan Global Happiness Index. Utility approaches on the other hand are concerned with the subjective and evaluative; they measure policy effectiveness; the effect of policy on people’s experiences and the satisfaction or happiness people experience from the consumption of goods (White 2016). And lastly, the development alternatives approach to wellbeing advance an alternative set of values and question about what ‘good growth’ or the good life is to the people at hand; they are concerned with the substantive and subjective claims of wellbeing.

Wellbeing approaches in contemporary development thinking can be categorised into subjective wellbeing (SWB), multidimensional wellbeing (MWB) or more recently relational wellbeing. This section shall provide a critical exploration of these three approaches, highlighting areas of contention and drawing together implications for this study.
2.1.2.2 SUBJECTIVE WELLBEING

In addition to there being subjective dimensions of wellbeing, there are SWB approaches to wellbeing\(^5\). SWB is an important and increasingly popular approach to wellbeing which seeks to capture people's own wellbeing assessments based upon their own values. It is concerned with utility, happiness, pleasure, quality of life and life satisfaction. The literature distinguishes between two dominant traditions in SWB; hedonic and eudaimonic. Hedonic SWB focuses on happiness and attaining pleasure, 'the presence of positive affect and the absence of negative affect' (Deci and Ryan, 2008, p.1). Eudaimonism, on the other hand, focuses on life satisfaction and self-actualisation; ‘living life in a full and deeply satisfying way’ (Deci and Ryan, 2008, p.1). Hedonic approaches are critiqued for focusing on pleasure and absence of pain which does not always indicate wellbeing; people may pursue an activity which does not make them happy but overall enhances their wellbeing and the opposite is true, happiness does not always equate to improved welfare (White, 2016). Whilst the two traditions can be combined, wellbeing in development discourses has become more closely associated with eudaimonism; how satisfied people are with their condition. Eudaimonism moves beyond happiness, measuring how satisfied people are with their lives and the fulfilment of one's true nature through self-actualisation, purpose and meaning (Gough et al., 2007; Taylor, 2014; White et al., 2012).

2.1.2.3 THE PROBLEM OF ADAPTATION

Many scholars contend that SWB is inherently problematic due to adaptation. In a survey conducted by Qizilbash and Clark (2005), 73 per cent to 82 per cent of communities claimed to be satisfied/very satisfied despite having large capability poverty. Biwas-Diener and Diener (2001) conducted a study on the lives of those living in slums in Calcutta, India. They found that despite absolute poverty, poor people living in slums were actually more satisfied with their lives than was expected. In both cases, the people said they were satisfied despite significant levels of poverty. For some scholars this is not an accurate assessment of life satisfaction or quality of life. Adaptation and adaptive preferences is the notion that people’s aspirations and sense of life satisfaction adapt and adjust to feasible possibilities as their circumstances and

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\(^5\) Though the two are related, it is important to note that there is a distinction between subjective dimensions of wellbeing and subjective wellbeing (SWB) approaches. Whilst SWB is concerned primarily with subjective dimensions of wellbeing, subjective dimensions are inherent in all wellbeing approaches to varying degrees.
experiences change (Clark, 2012a; Clark, 2007). As people’s experiences change, so do their reference points for evaluation and people shift their aspirations according to their chances of achievement. As such, adaptation is said to distort how people perceive their lives. The concept adaptation has existed for centuries; Marx’s notion of ‘false consciousness’ is an early precursor. It contests that people’s perceptions of the world and their own positions in it are misleading and misrepresented because of the structures of the capitalist system which conceal underlying processes of exploitation, oppression and subordination (Qizilbash, 2012).

The literature reveals that adaptation can occur in several ways and impact how people perceive their lives. In his edited book, Adaptation, Poverty and Development, Clark (2012, p.4-5) identifies a variety of adaptations (which he stresses is not exhaustive): non-grumbling resignation in the face of hardship and injustice, valiant struggles in the face of adversity, false expectations, optimism and dissonance, natural adaptation, information, positional objectivity and false consciousness and value formation. Most importantly for this study, Clark points out that culture, religious values, and norms imposed by the respective society can affect what people aspire and subsequently whether or not they are satisfied with their lives. Clarke (2012, p.64) calls such adaptation ‘social conditioning’; where religion and cultural values condition the poor to accept their lot in life. In the same vein, Elster (1982) tells the story of the fox who desires to quench his thirst with some grapes on a vine to articulate the problem of adaptation. After several failed attempts to reach the grapes, the fox turns away saying they were sour so he does not want them anymore. Elster explains that the fox abandoned his aspiration for the grapes to quench his thirst not because they were sour, but because they were out of his reach, in other words his aspiration adapted to what was feasible. As such, according to Elster, life satisfaction and what people aspire is contained within what is perceived to be a feasible set. Likewise, Taylor (2014) categories the adaptation debate into (1) ‘content effect’ - what is considered attainable, or to use Elster's terminology 'feasible', and (2) ‘scale effect’ - the measurement of wellbeing. Taylor explains how the ‘scale effects’ of adaptation can occur due to: major life changes like the winning of the lottery; mood changes in the subjects emotional state; norm effect (where what is considered good or bad shifts); social comparison (peoples aspirations shift in reference to those around them); and the ‘aspiration spiral effect’ when subject’s
expectations and aspirations ‘rise in response to improvements in circumstances, thus negating any effect on happiness/life-satisfaction’ (Taylor 2014).

The criticism of adaptation calls some scholars to question the credibility, and robustness of SWB, for some it justifies abandoning SWB approaches altogether. Taylor (2014) argues for a MWB approach (what White (2016) describes as comprehensive); a combination of both subjective (that which the individual values) and objective dimensions of development such as consumption and income to address the problem of adaptation. Taylor (2014), rejects the naïve assumption that SWB measurements are a direct reflection of wellbeing achievements and calls for a recognition of the effects of adaptive preferences and a triangulation of research methods which generate both subjective and objective measures to minimise the distorting effect of adaptation. Taylor (p.259) recommends a 'balanced suite of measures containing both objective and subjective elements' which to some extent can compensate for each other’s weaknesses.

2.1.2.4 MULTIDIMENSIONAL WELLBEING

The MWB approach is an alternative approach to SWB, however it is not immune to adaptation.

MWB wellbeing is inclusive of living standards, health, education, work, political voice and governance, social connectedness and relationships, environment, personal and economic insecurity (White et al., 2012, p.764). The capability approach, the leading alternative to mainstream economic frameworks, adopts a multidimensional approach. Pioneered by Sen (1999; 1987; 1985) and advanced by Nussbaum (2000), the capabilities approach is a normative framework for assessing and evaluating wellbeing and provides the theoretical framework for the human development approach. It assesses the transformation of commodities into wellbeing by measuring the freedoms people have to achieve the life they have reason to value; according the capabilities approach development is freedom (Sen, 1999; Clark, 2012; Clark, 2007). Capabilities are defined as the positive freedoms people have to enjoy what they value. The related concept functioning is the valuable activity that constitute a person’s wellbeing, the actual beings and doings, or in Sen’s words the use a person makes of the commodities at his or her command such as being adequately nourished. Agency is the ability a person has to pursue the goals they have reason to value (Clark, 2006; Deneulin and
McGregor, 2009; Crocker and Robeyns, 2009; Robeyns, 2005) As such development is about freedom; expanding people’s capabilities to live the life they have reason to value. The capabilities approach is a multidimensional approach, it is concerned about subjective dimensions of wellbeing such as life satisfaction, positive emotions and agency (Deneulin, 2014). However, in an attempt to eliminate the problem of adaptation, it focuses primarily on objective concerns such as access to health and education and not just how people feel about their lives.

According to Sen, capabilities should not be determined externally or based on a universal standard, but it should be founded on public reasoning; on what people have ‘reason to value’ (Deneulin, 2013). Sen refuses to specify what people have ‘reason to value’ or central capabilities required for wellbeing for the fear of oppressing individuals and limiting their freedom to choose what is valued (Clark 2006). On the other hand, feminist Nussbaum does offer a list of central human capabilities so as to distinguish between those capabilities that do enhance freedom and generate wellbeing and those that fail to do so and in actual fact subvert others freedom (Deneulin and McGregor, 2009; Robeyns, 2005b; Nussbaum, 2000). Sen argues that lack of a central list of capabilities allows for the person to pursue that which they have reason to value and not an externally fixed universal list.

However, Binder (2014) shows that the capabilities approach itself can be subject to the same criticisms of adaptive preferences and Clark (2007, p.10) demonstrates that the ‘the substantive freedoms people have reason to value might be suppressed and muffled by the same psychological processes’ found in SWB approaches. Sen argues that through the process of public reasoning and discussion – deliberative democracy- what a community has reason to value can be determined, but these values can be adapted to privilege a specific group of people such as the ruling elite (Clark, 2007, p.12). Deneulin and McGregor (2009) argue that what people have reason to value is socially constructed and hence subject to ‘social conditioning’, indoctrination, political control and adaptive preferences.

Alternative MWB approaches have been developed by the ESRC funded Wellbeing in Developing Countries (WeD) research project from 2002 to 2007 and its successor the Wellbeing and Poverty Pathways research programme, also funded by the ESRC and DFID in 2010-2014 (WeD, 2010). In contrast to the capabilities approach these
approaches place the subjective at the centre of analysis and consider the social and relational nature of wellbeing. The WeD offered a comprehensive, holistic, conceptual framework to understanding wellbeing in development. They proposed that wellbeing has three dimensions; the material, subjective and relational to reflect the dynamic interaction of multiple factors in shaping wellbeing outcomes and processes (Robeyns, 2005). The subjective dimension entails what people value and how they feel about their position. This is depicted in figure 2.1 below: the wellbeing triangle. The subjective dimensions of wellbeing lies at the apex of the triangle to reflect how values and perceptions inform and shape the material and relational dimensions. The material refers to what people have or the stuff of wellbeing; 'food bodies, shelter and the physical environment' (White, 2010; White, WeD, 2010). While the relational pertains to two dimensions: (1) social interaction; rules and practices that govern who get what and why, social relations; social capital, social networks, culture, access to public goods and (2) human; capabilities; attitudes to life and personal relationships.

Figure 2.1 Wellbeing Triangle (White, 2009, p.10)

The WPP built upon the WeD approach and developed the concept of Inner Wellbeing (WPP, 2011; WPP, 2012). The WPP further divides the tripartite material, relational and subjective wellbeing advanced by the WeD project into seven interconnected domains. These domains can enable or constrain wellbeing and consist of both objective indicators and subjective perspectives; economic resources, values and meaning.
(included to address religion), physical and mental health, competence and self-worth, close relationships, social connections, and agency and participation. They are analysed through a five-layer objective/subjective lens: (1) the objective enabling environment, (2) objective wellbeing, (3) subjective reflection on the objective wellbeing, (4) subjective wellbeing and (5) inner wellbeing (White et al., 2012).

A key observation of MWB relevant to this work is that whilst it can address some of the criticisms of adaptive preferences by incorporating material wellbeing dimensions, the subjective (what people value) is intrinsic to all wellbeing approaches. Therefore, both MWB like the capabilities approach and SWB are susceptible to adaptation. The implication of this for investigating wellbeing is that because the subjective is intrinsic to all wellbeing approaches, the risk of adaptation is implicit. However as discussed above, adaptation does not dismiss the benefits of subjectivity, one of the reasons being is that the subjective allows for an actor oriented approach allowing for the individual to be the judge of his or her wellbeing (White, 2016, p.6).

2.1.2.5 AGENCY

Agency is a key feature of the wellbeing approach in development thinking. As indicated above, agency is a central concept in the capabilities approach (Crocker and Robeyns, 2009; Sen, 1985) and an important domain in the WPP’s inner wellbeing approach. Whilst the subjective is concerned about what people value and how they think about what they have and can do, agency refers to what Garikipati and Olsen (2008, p.327) describe as people's 'capacity to act', what they can do and have. Agency is the freedom people have to will and to act to achieve what they want, the opposite of agency is when someone is ‘forced, oppressed or passive’. Agency speaks of the resources, strategies, entitlements, capabilities, and choices people have to pursue their self-determined values and is associated with ‘self-determination, authentic self-direction, autonomy, self-reliance, empowerment, voice’ (Alkire, 2009, p.37; Crocker and Robeyns, 2009).

The relationship between agency and wellbeing is complex. Increased agency does not always equate to increased wellbeing. Crocker and Robeyns distinguish between agency freedom (1) the ‘freedom to …decide and the power to act and be effective’ and (2) agency achievement; ‘deciding and acting on the basis of what he or she values and has reason to value, whether or not that action is personally advantageous’ in Sen’s work.
(Crocker and Robeyns, 2009, pp.75-76). These two types of agency illustrate the different ways people can exhibit agency and the different impact these displays of agency can have on wellbeing. Crocker and Robeyns state that agents are not solely maximisers of wellbeing, sometimes they act on causes beyond self-interest such as sympathy for others and altruistic motives for religious reasons.

With its strong emphasis on human agency, wellbeing can be accused of ‘rampant individualism’ (McGregor, 2007). For example, the capabilities approach places emphasis on what the individual values, their resources, and capabilities. Alkire and Deneulin (2009b, p.35) highlight the distinction between ethical, ontological, and methodological individualism. They argue that the capabilities approach is individualistic in relation to ethical individualism. Citing Robeyns (2005) they suggest that individuals are the ‘ultimate unit of moral concern’ in the capability approach (italics in original) and whilst social structures and properties are important, they are to be evaluated in ‘virtue of the causal importance they have for individual wellbeing’.

McGregor however, argues that ‘the centrality of the social human being’ is one of the key ideas in the new theory of human wellbeing advanced throughout the WeD approach. McGregor draws from various scholars to argue that the socially embedded and constructed individual cannot be understood without reference to its social relatedness, context, and collectivism. As such Deneulin and McGregor (2009, p.4) call for a ‘social conception of wellbeing’.

Other scholars have stressed the importance of the group. According to Stewart (2005) groups can act as a direct source of wellbeing, a member of a group can experience greater self-respect and empowerment as a result of being a member, the overall performance of the group can also affect their wellbeing. In this instance the group can enlarge individual capabilities shape individuals’ preferences and values. Equally, Evans (2002) states that for individuals to achieve that which they value (especially the less privileged), they require collective action. Ibrahim (2006) argues that collective capabilities are generated through the process of collective action, benefiting both the collective and the individual they present new capabilities to the individual that come about from the act of joining a group. The above discussion illustrates the importance of both individual and social agency in wellbeing. Garikipati and Olsen (2008, p.329) offer the following definition to capture this dynamic; ‘agency is the capacity of any social actor to act; agents behave per their internal composition and history, and their external
relations’. According to White’s notion of relational wellbeing (2016), wellbeing is not the property of the individual but it belongs to and emerges through relationships, particularly in the non-western context.

2.1.2.6 RELATIONAL WELLBEING

The discussion so far has demonstrated that subjective dimensions of wellbeing and agency are socially and culturally constructed, and objective dimensions exhibit a level of subjectivity. For example, whilst education is perceived as the ‘stuff’ of wellbeing, the type of education received and how it is perceived by the individual and respective community is normatively loaded and socially constructed. As such objective dimensions of wellbeing are far from objective. In Cultures of Wellbeing: Method, Place, Policy, White (2016) and her co-authors seek to contribute towards the advancement of a new approach to wellbeing called relational wellbeing which captures the centrality of the subjective. This is the call for an appreciation of the interconnectedness of the multiple dimensions of wellbeing; from the subjective to the material, to the individual to the social; or as deposited by Sarah Atkinson (2013, p.142) the ‘complex assemblages of relations not only between people, but also between people and places, material objects and less material constituents of places, including atmosphere, histories and values’. White (2015) identifies the following features of a relational wellbeing approach: they are primarily found in the disciplines of anthropology, geography, sociology and more recently development; relational wellbeing approaches are adopted in reference to the global South; they are situated within the interpretivist and qualitative tradition; they have a contextual orientation; wellbeing is relational and grounded in politics; they are concerned with substantive concerns of wellbeing; subjective and objective dimensions of wellbeing are seen as ‘mutually imbricated and co-constituting’; and wellbeing is a process not a state.

2.1.2.7 CRITICAL DISCUSSION

It is apparent that both the capabilities approach and SWB approaches are susceptible to adaptation. According to Ray (2006), who developed the aspirations window, the desires of individuals are not socially isolated; they are defined by experiences, observation, and conditioned by their cognitive environment. As discussed in 2.1.2, religious values can shape how people view the world and what they aspire to achieve in life. Faith as a ‘cosmological lens that people use to understand their world and their place in it’ (Rakodi, 2011, p.17), can inform what people value, their goals, and
aspirations. In agreement, White (2010, p.164) stresses that values and goals are located within broader normative frameworks and ideologies and understandings of the sacred. A discussion on wellbeing is amiss without a discussion on culture; what the individual values in life is influenced by cultural values and beliefs and any broad normative framework in which the person exists. Appadurai (2004, p.102) similarly deposits that the goals and aspirations of people are not random individual preferences and perceptions but they are ‘constituted in culture and ideology’.

Adopting an interpretive paradigm, this research concurs that all knowledge is constructed; what people have reason to value, their aspirations, wants and desires are socially constructed. For this work the key implication is that instead of abandoning SWB altogether, it is imperative to call for greater awareness of these constructions and what they mean for wellbeing within the given context for a truly people centred, actor oriented approach to development. Abandoning SWB because of the adaptation problem, would abandon the voices of the poor, and the entire human wellbeing agenda itself. It would return expertise knowledge back into the hands of the ‘outsider’ and the elite expert which is reminiscent of paternalism (the idea that an outsider has the superior knowledge of what is the ‘good life’) (Deneulin and McGregor, 2009, p.8) After decades of failed development policies, interventions, projects and practices, the elite ‘outsider’ has been proved to not be the expert. Rather than a rejection of SWB, critical reflection on these voices is required.

Clark (2012) found that evidence from econometric studies of panel data reveal that when adaptation does occur it is primarily when people experience an increase of income and hence an adaptation upwards where they are no longer satisfied with their current consumption levels, not an adaptation downwards where poverty and hardship reduce people's wants and aspirations. According to Clark (2012, p.76) this more prevalent form of adaptation- 'raising aspirations to reflect previous achievements or meaningful social comparisons strengthens the case for listening to the poor'.

For this research the key implication of a wellbeing approach is that adaptation is inevitable, and the fact that adaptation has occurred does not have to undermine the voices of the poor, development recipient or people at hand. Rather this discussion stresses the need to recognise that adaptation may have taken place, to assess what has contributed to these adaptations, question whether they mark an adaptation upwards or
downwards and to evaluate how they may have impacted accounts of both evaluative and substantive wellbeing. This also calls for greater research of the social context to explore how what people value has been socially constructed.

The above discussion on wellbeing has important implications for this work. It suggests that both MWB - which is inclusive of both material and subjective dimensions of wellbeing – and relational wellbeing is suited for investigating faith and development. Firstly, it provides a discursive space for values; faith (religion), and a lived religion approach which is concerned with how religion is lived and experienced within the given context. Such an approach embraces both social context and human agency and does not seek to eliminate the ‘noise’ of subjective understandings and adaptive preferences but explore and understand it (White, 2015). Due to its intrinsic subjectivity, researching wellbeing invokes adaptation which can influence how people perceive their lives, but this does not call for an abandonment. Understanding wellbeing in developing countries involves understanding the complex processes, relationships and contexts that inform wellbeing.

2.1.3 CONCLUSION

The discussion above has shown that faith transcends the personal and the social. To understand faith and development the two cannot be separated. The personal dimension of faith is the trust and belief in a transcendent reality. The institutional dimension of faith is religion; it refers to the socialised, institutionalised, expression of this trust and belief. Spirituality refers to the relationship adherents have with the spiritual, supernatural, and transcendent.

While there are common attributes used to identify faith and religion, there is no strict universal, cross cultural conceptualisation of faith. People have the agency to choose their behaviour and actions sometimes adopting a hybrid of religious practices, additionally the social, political, economic, and historical context shapes not only the individual but the faith itself. For the reason that faith has both a personal and social dimension, faith is not exclusive to FBOs or other religious, formal, institutions but best observed through the everyday lives, behaviour, and activities of the believers.

Wellbeing provides a fitting framework for understanding faith and wellbeing and as such is dominating the emerging discourse to varying extents. MWB moves beyond an external criterion of wellbeing placing the social being along with their agency,
resources, capabilities, values, and priorities at the centre of analysis. Whilst there is much debate surrounding SWB due to adaptation, this study seeks to understand the ‘noise’ that surrounds wellbeing rather than eliminate it, hence a MWB and SWB approach offers the most suited framework.

2.2 CRITICAL REFLECTIONS ON THE DISCOURSE

While the above section critically reviewed the concepts in the emerging faith and development discourse this section critically reviews the key themes in the literature as identified in chapter one: a) the forms: who are the organisations, associations and actors within the faith and development nexus? b) the functions: what do these actors do? What activities do they engage in? What function do they play? And c) the norms: what are the norms and values that they espouse?

2.2.1 THE FORMS OF THE FAITH COMMUNITY

Associations are commonly defined as private, self-governing, non-profit groups, that organise diverse peoples around a common purpose. In mainstream development thinking they are believed to cut across ascriptive and primordial ties, formed on a voluntary basis, and are distinct from NGOs (the professional actors operating in a legal framework within the civil society (Bebbington, 2006; Mitlin et al., 2007). Associations are believed to be vehicles of local integration, self-help and community power (Anheier, 2007; Anheier et al., 2001). On a macro scale, they make states more democratic and accountable, offer a wide range of social services to citizens so as to relieve the state of social service delivery pressures, and generate a social capital (Craig and Porter, 2006; Edwards, 2009; Edwards, 2011). Associations are said to abide in the realm of civil society. In the current inclusive neoliberal framework, a vibrant and active civil society (active in associational activity) is believed to be good for development.

As indicated in chapter one, FBOs dominate associational activity in the mainstream faith and development nexus. This section critically reviews the factors behind this domination and demonstrates the need for a more inclusive awareness of the diverse actors within the faith and development interface.

FBOs are commonly located within the broader network of civil society as non-state actors in development (World Bank, 2016; International Monetary Fund, 2016). As such, civil society discourses have, to a large extent, set the parameters on the way faith
based actors are understood and engaged with in development thinking and practice. The concept civil society is complex and not without contestation. Its multi-dimensional usage as a policy tool, a normative ideal about good society and a historical process of socio-political struggle problematises its conceptualisation. Howell and Pearce (2001) distinguish between the conventional (mainstream) and alternative school in civil society and development discourse. Within the mainstream, civil society is perceived to be the arena beyond the family, outside of the state and market, where collective goals are pursued for the common good, by a diverse group of actors. As such, civil society is the public space for civic action, engagement and social transformation, the realm of associational activity and voluntarism.

Whilst the mainstream literature advances a vibrant, diverse, and active set of actors ranging from professional and business associations, political parties, trade unions, community grassroots groups, social movements and self-help groups, a certain type of CSO is the locus of civil society discussion, research, and practice- NGOs. NGO’s clearly dominate both the literature and practice (Bebbington, 2008; Mitlin et al., 2007; Bebbington, 2006). Fowler (2011) refers to an “NGDO-ism” (NGDO meaning non-governmental developmental organisation) in civil society discourses as a result of their rapid proliferation over the past twenty years. Likewise, Edwards (2009) and Howell and Pearce (2001) argue that the donor development community have focused on urban elite NGOs and how they have engaged with the state, overlooking bottom up local processes in civil society. McDuie-Ra and Rees (2010) attest that ‘professional, formal or compliant’ development actors are the ones who dominate the civil society and development mainstream discourse; namely NGOs. They distinguish between (a) development actors based in the north, (b) development actors in the South collaborating with the IFIs in the North, and (c) localised actors involved in grassroots community development. They argue that despite the opening of the development space to all the above actors, the asymmetries of power in the development space between international financial institutions means that only those civil society actors that adopt the current development orthodoxy are included. Oppositional counter hegemonic actors are co-opted through funding and partnerships.

Turning to the faith and development discourse, the same marginalisation of informal, nonprofessional associational activity is evident. The mainstream development discourse recognises those actors that explicitly and publicly engage in development...
namely FBOs (Berger, 2008; Crowe, 2007; World Bank, 2016b). In a review of World Bank partnerships with religious actors, McDuie-Ra and Rees (2010) demonstrate how formal FBOs dominate the mainstream development agenda whilst informal actors embedded in the community (social movements, community groups, networks of activists and collectives) are excluded. FBOs, Religious Non-Governmental Organisations (RNGOs) and Religious Organisations (ROs) dominate the emerging mainstream faith and development literature (James, 2009; Berger, 2003; Crowe, 2007; Clarke, 2006; Clarke, 2007).

Scholars have attempted to develop a broader understanding of faith actors within development over the past decade; however, institutions continue to dominate mainstream discourses. Clarke (2008) offers a FBO typology that includes faith based representative organisations, faith based charitable organisations, faith based socio political organisations, faith based missionary organisations and faith based illegal or terrorist organisations yet his typology is still restricted to faith in its formal organisational form. Sider and Unruh (2004) distinguish between varying levels of religiosity in FBOs; faith permeated, faith centred, faith affiliated, faith background, faith secular. Similarly, Clarke (2008) develops a typology regarding the religiosity of FBO; they can be passive, active, persuasive, or exclusive. While Clarke (2008, p.6) comments that FBOs come in ‘a variety of guises, each of which warrants attention in development discourse and policy’ his typology still biases the organisational variety of faith-representative, charitable/development, socio-political, missionary, or illegal or terrorist organisation, and so does not delve to uncover faith beyond the formal, institutional, and organisational.

Evidence in the emerging literature suggests that actors within the faith and development nexus are not restricted to FBOs, the realm outside of the state and market, or formalised and professional development based organisations. In a review of current thinking about FBOs, Tomalin (2012, p.694) argues that distinguishing between FBOs and secular organisations is problematic in contexts where religion permeates almost all areas of life. The secular and sacred divide in the discourse, which privileges formalised and professional FBOs, actively engaging in development activities, clearly is evidence of the continued influence of the secularisation thesis in mainstream discourses; ‘an imposition of Christianised/Western understandings of the relationship between the religious and the secular’. Likewise, in a study on civil society, faith and development
in Tanzania, Green, Mercer and Mesaki (2012) found that the boundaries between religion and popular culture in Tanzania are so blurred it is difficult to distinguish between FBOs and civil society. Rakodi (2011, p.3) similarly argues that the boundaries between the state, faith communities and other development actors are often blurred. Many faith communities are inextricably linked to the politics and government of the nation even if not explicitly, so ideas about moral and social order influence the 'power relations within families, social groups, and more broadly between government and citizen'. She concludes that in such countries faith influences 'virtually all institutional settings' (2011, p.47). In their review of FBOs in Nigeria, Tanzania, Pakistan and Tanzania, Tomalin and Leurs (2011) similarly argued that identifying the space of faith communities in the guise of FBOs was problematic in countries where most people confess religious adherence. In such contexts, even those that describe themselves as secular are inherently influenced by the faith their members adhere to.

The above discussion suggests that despite the domination of FBOs in mainstream development thinking and practice, associational life in the faith and development nexus is diverse and transcends boundaries between the state, civil society and even market. In an analysis of development and faith institutions, Marshall (2011) calls for a recognition of 'congregations, faith run media ...faith-inspired groups, and other dimensions of the vast and dynamic world of religious institutions.' She argues that one cannot 'lump' faith institutions with civil society otherwise their distinct differences will be lost. The above conceptual discussion of faith however demonstrates that faith is identifiable not only in religious institutions, doctrines, or beliefs but in the everyday lived experiences of those who practice, live and engage in it. Faith as the personal dimension may be intangible, and subjective hence difficult to identify, however it is embodied in the everyday practices of the believer. For this thesis, this is important because it stresses the need for a 'lived religion' approach to identify and observe the faith and development nexus beyond the instrumental approach where organisations dominate. To that end, when investigating faith and development it is imperative to include the diverse actors within the faith community and not just the formal, professional, and organised.

The following section will review the bodies of literature that discuss the role religion plays in shaping the norms and values of individuals and societies.
2.2.2 THE NORMS OF THE FAITH COMMUNITY

For over a century, scholars have discussed the relationship between religion, religious beliefs, values, norms, and development. Whilst they, and contemporary development practitioners alike, agree that religions construct normative frameworks, whether or not these norms are conducive or detrimental to development and the extent to which they inform behaviours is contested in the literature.

Max Weber (1930) introduced the concept of the Protestant Work Ethic in his seminal book The Protestant Ethic and the Spirit of Capitalism. He argued that early sixteenth and seventeenth century Protestantism in Europe exhibited the following characteristics which fuelled capitalism; 'frugality', a 'rational approach to the world', 'high rate of savings', limited consumption, a disciplined way of life and 'positive attitude towards general education' (Berger, 2008; Davie, 2000, p.8). Economist Arthur Lewis in his theory of economic growth agreed that the religious norms espoused by certain Christian theologians marked a turning point in the economic development of Europe, however, he also argued that they can be a hindrance (Deneulin, 2009). As alluded to in section 2.1.1, Marx similarly argued that religious norms and values shaped society; he argued it created a false consciousness which allowed for the exploitation of the proletariat and entrenched the oppressive capitalist system and social structures (Davie, 2000; Tomalin, 2007). Despite their different hypothesis on the role of religious norms in the development of society, all have held to the secularisation thesis that with modernity there would be a religious decline.

Teachings in some faith traditions that can be detrimental to developmental values; the experience of the Catholic Church and HIV/AIDS sufferers is one tainted with controversy; the Dutch Reformed Christian Church provided the moral justification for the Apartheid in South Africa; and there has much debate over whether Islam is compatible with democracy and development (Back et al., 2009; Casanova, 2001). The World Developments 1980 special Faith and Development edition highlighted the then common assertion that underdevelopment in some parts of the world was evidence that some religions such as Islam and Buddhism were antagonistic to economic development; (Ragab, 1980; Qureshi, 1980). Faith is seen to justify social injustices such as the inequalities of the caste system or discriminatory treatment of women. Under the RaD research consortium, Bradley and Ramsey (2011) conducted research on Hindu and Buddhist religious teachings, values and beliefs in India. They found that the
The caste system is fundamental to most Hindus not wishing it to be abolished despite the social inequality it entrenches.

Some of the literature has engaged more directly with the teachings and doctrines of religions to indicate areas where developmental values are promoted. According to Dugbazah (2009) all of the religions adhere to some form of the Golden Rule; treat others as you would like to be treated, which is closely linked to social justice, equal human rights and has been a religious motivating force for helping the poor and charity for centuries. According to Deneulin (2009, p.78), the principle of Da'wa (God's call) places social justice and brotherly care at the centre of Islam. Islamic institutions such as the Zakat (a compulsory tax on wealthy Muslims for the poor and needy), and missionary work in Christianity -the 'attempt to express the fundamentals of the Christian faith in the concrete historical, social, economic and political reality of human living' have all explicitly promoted pro development values. However, the teachings and doctrines even within the same religious tradition can be interpreted and experienced in diverse ways. Denominational differences and cultural diversities shape religions making the religious traditions highly heterogeneous and generalisations problematic. Dugbazah (2009) uses the example of poverty in Christianity, whilst some churches are committed to eradicating poverty and improving the wellbeing of its members, others encourage members to create wealth and riches such as the prosperity gospel doctrine in Pentecostalism, others such as Calvinists perceive poverty to be a virtue.

While there is an assumption in the literature that faith is the source of social values that dictates people’s behaviour and actions either for good or for bad, empirical work conducted by RaD in Bangladesh and India suggests that there is not an ‘automatic link between religion and values’, the social, political, and economic context also shapes the norms and values of society that inform people’s actions, behaviours, and choices (Rakodi, 2011, p.23). Their work has found that religion is entangled in the socio-economic and cultural context complicating the link between religion, values, and behaviour (White et al., 2012b; Devine and Deneulin, 2011; White et al., 2010; Devine and White, 2013). They demonstrate that in Bangladesh religion is the basis for the ‘moral order on which society is based’ and while it acts as a guide to how individuals act or behave, it is only one influential factor amongst others. Rakodi (2011, p.23) states that faith ‘inhabits the space between the “normative” ... and the everyday informing both but dominating neither’.
The above reveals that making generalisations about religious norms and values is problematic. Differences in interpretations of teachings, social context, and human agency shape how these norms and values are lived out and inform wellbeing. This emphasises the importance of investigating lived religion - how the religion is lived and experienced to capture this complex and nuanced relationship with development. The instrumentalisation of religion in development reduces religion to either a tool conducive to or detrimental to development, this oversimplifies the complex relationship between religion and development.

The next theme to be discussed in this literature review is the function of faith in the emerging nexus and the range of activities the faith community engages in.

2.2.3 THE FUNCTIONS OF THE FAITH COMMUNITY

The social service delivery function of FBOs dominates the literature. It speaks of emergency relief, education, health, HIV/AIDS related work, water supply, charitable and welfare assistance (Tyndale, 2006; Thurston and de la Mata, 2009; Shao, 2001; Chikwengu, 2004; AHRAP, 2006). This connection between social services and FBOs is historical. Since the colonial era till today, Christian missionaries have had a long tradition of establishing schools, hospitals and issuing charity to the poor throughout the developing world. It is believed that 50 per cent of all education and health services in SSA are provided by FBOs (James, 2009). Many scholars argue that this historical tradition, grassroots, sustainable, long lasting presence of the faith community even where there is conflict gives it an advantage over the state and civil society secular counterparts in social service delivery (Marshall, 2011). FBOs are often financially self-sufficient or at least less dependent on donor funding (Clarke, 2007). They also bring a spiritual element to development providing a holistic approach which is often preferred by beneficiaries. In a comparative analysis of secular and faith based HIV/AIDS work in Nigeria, Leurs (2012) found that most beneficiaries preferred the faith based initiatives because of their holistic approach to health care. However, there is debate on whether it is possible to assess whether FBOs can perform this role better than CSO, especially in the context where the distinction between the sacred and secular, and FBOs and CSO is blurred (Green et al., 2012; Tomalin, 2012).

Recent research mapping the activities of FBOs reveals that while they do play a relatively important role in service delivery, they also engage in community
development, humanitarian aid, reconstruction, and advocacy. According to Casanova (2001), faith communities played a positive role in the third waves for democratisation in South America, Eastern Europe, East Asia and South Africa once the separation of the church and state had occurred. Uzodike and Whetho (2008) found that churches were apart of civil resistance in SSA. Likewise, Howell and Pearce (2001) provided a brief historical trajectory of civil society in Africa and found that the Christian faith community played a ‘crucial’ part in the formation of civil society in opposition to oppressive regimes. Base Christian Communities (BCC) inspired by liberation theology have played a key role in mobilising support against oppressive regimes in Latin America and the Philippines (Deneulin, 2009; Casanova, 2001).

A common trend in the aforementioned activities lies in their developmentalised and secular orientation. Activities that explicitly engage in mainstream development such as service delivery, welfare, education, and health care dominate the faith and development discourse. Activities of a more sacred nature are excluded. James (2011) argues that it is difficult to separate the spiritual and material contribution of FBOs when spiritual faith often provides the fuel for action. In a review of Norwegian FBOs, Hovland (2008) found that the separation between the sacred and secular is counterproductive. He argues that this exclusion suggests that sacred activities are not relevant to the faith and development interface. Deneulin (2009, p.73) highlights the religious traditions of Christian mission and evangelism, and Islamic charity and political engagement (Da’wa and Zakat) to demonstrate that the relationship between religion and development ‘is not of an instrumental nature’ but ‘inherent in what members of religious traditions have been doing for a long time, and continue to do’ in other words the very essence of the faith community; beliefs, teachings and practices is bound up in development. In Haar’s recent collection, Lisette van de Wel (2011) equally argues that the daily activities within faith communities are inherently developmental; a women’s Bible study in

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6 Emerging in 1960s Latin America and influenced by Marxist social teaching and Paulo Freire’s theory of pedagogy the premise of the liberation theology is that poverty and injustice are a result of structural sin. Individual sin, but these individual sins combined create a structure of sin which in turn shapes the behaviour of individuals, for example when many employers place maximum profit over the wellbeing of their employees and are willing to exploit their workers for maximum profit, a structure of sin is created which ‘imposes a sinful behaviour on economic actors who support the structure’ (Deneulin, 2013). Liberation theology claims that through people turning to God and away from sin, structural sin can be eradicated. Gustavo Gutierrez, Dominican Priest, one of the propagators of the liberation theology argued for the ‘preferential treatment of the poor’; that Christians should help the poor and marginalised. Whilst the Catholic church has condemned liberation theology for its Marxist inclinations hence atheism, it has remained influential as an approach to help the oppressed (Tomalin, 2013; Deneulin, 2009).
Kenya can encourage and strengthen women to live positively with HIV/AIDS. BCCs in Latin America inspired by liberation theology in the 1960s consisted of small groups of peasants, workers, neighbours who gathered to pray and read the Bible and discuss issues related to their daily life (Casanova, 2001). This alternative approach suggests that the everyday experiences of the faith community are developmental contrary to the mainstream instrumental approach. However, the literature on this intrinsic, inherent relationship is limited.

In addition to providing a social service delivery, there is much evidence in the literature to suggest that the faith community also provides social capital. Social capital is associated with the civil society discourse, as discussed in 2.2.1, places of worship and FBOs are often included in the broader context of CSOs hence they are deemed to equally generate social capital. The term social capital originated in sociological thought, though contested, it is often heralded as the 'missing link' in development and the commodity of associational activity in civil society. According to the political scientist Putnam, who popularized the concept, social capital refers to the 'features of social organization, such as trust, norms and networks that can improve the efficiency of society by facilitating coordinated action' (Putnam, 2000, p.21; Putnam, 1993, p.167). Within the extant literature faith communities are often heralded as a great generator of social capital occasionally even more so than civil society for the reasons listed above in 2.2.3.

While social capital unites the group for collective action it is not always good for development. Social capital can reinforce exclusive identities, religious and ethnic homogeneity, leading to discrimination and hostility illustrated in the Klu Klux Klan Islamic fundamentalist terrorism or clergy supporting genocide (Thomas, 2004; Miller, 2011). The literature distinguishes between a bonding, bridging, and linking social capital. There is a general consensus in the social capital literature that faith communities can be exclusive, a source of prejudice and violence, benefiting only its members unless it demonstrates bridging and linking social capital and adheres to the value of ‘civility’ (Thomas, 2004; Gilchrist, 2004; Huntington, 1996). Bonding social capital can be exclusive, reinforcing exclusive identities and religious and ethnic homogeneity, it is seen as ‘good for getting by in life’. Bridging or linking social capital on the other hand, is inclusive, outward looking networks that cut across social, religious, and class division - ‘good for getting ahead in life’ opening the door to
economic resources and opportunities (Thomas, 2004, p.138). Narayan and Woolcock (2000) refer to the networks view, this is when vertical and horizontal associations relate with one another. The two allow individuals to benefit from community membership and association yet also acquire skills and resources to participate in networks that transcend the immediate association. Gilchrist (2004) argues that all these types of social capital are needed to produce well connected communities.

There is a small body of literature that argues that faith communities generate a unique capital; spiritual and religious. Spiritual and religious capital has emerged predominately in the US and literature in the United Kingdom (UK) in relation to their respective national faith communities to describe the resources gained from belonging to a faith community and adhering to its beliefs (Finke, 2003; Malloch, 2003; Baker, 2010; Baker and Skinner, 2006; Woodberry, 2003). It is proposed that religious and spiritual capital have socio economic development outcomes that extend the claimed outcomes of secular civil society to better health, life satisfaction and happiness (Baker, 2010; Hummer, 1999; Koenig, 2001). Scholars within this body of literature have argued that religion has health benefits; that people have less mental problems and recover from sickness quicker (Hummer, 1999; Koenig, 2001). According to Woodberry (2003) religious people volunteer more, give more money away for humanitarian purposes, play a central role in the forming of many social service organisations such as schools and hospitals they in turn relieve the state and reduce the tax burden.

Spiritual and religious capital are generally used interchangeably in the literature to mean the resources gained from belonging to a religious organisation and adhering to its religious beliefs. Innacone (1990, p.299), introduced the concept religious human capital, he defines it as ‘the skill(s) and experience specific to one’s religion include(ing) religious knowledge, familiarity with church ritual and doctrine, and friendships with fellow worshippers’. According to Woodberry (2003, p.12) spiritual capital refers to the ‘resources that are created or people have access to when people invest in religion as religion’. Some scholars have made a clear distinction between the religious and spiritual capital. Baker and Skinner (2006, pp.4-5) differentiate between the ‘what’ and ‘why’ of religious social capital. The ‘what’ is religious capital; ‘the practical contribution to local and national life made by faith groups' or 'the concrete actions and resources that faith communities contribute as a direct result of their
spiritual capital'. The ‘why’ pertains to the spiritual capital; 'the motivating basis of faith, belief and values (sometimes expressed in tangible forms as worship, creedal statements and articles of faith, or more intangibly as one’s own “spirituality”’) that shapes the actions of faith communities'. Verter (2003, p.150) offers a model adopted from Bourdieu’s cultural capital. He argues that spiritual capital comes in three forms; (1) an embodied state acquired through upbringing and socialisation, (2) an objectified state, and (3) an institutionalised state. According to Verter spiritual capital is the ‘spiritual knowledge, competencies, and preferences as positional goods within a competitive symbolic economy’

More recently, Butt (2014, pp.328-329) identifies three forms of capital unique to religion. He identifies a sacred, religious, and spiritual capital; combined they form faith capital—the religious dimension of social capital. Sacred capital is the ‘power, formal, and informal, vested upon religious organisations…through its discursive status, visibility, and embeddedness in cultural practices in a given setting’. Religious capital refers to the capital generated through participation in religious services, religious community, experiences and rituals. Whilst spiritual capital is not exclusive to the institutional, it pertains to the capital acquired through engagement with the wider realm of spirituality which pertains to both the sacred and religiosity.

Whilst there are nuanced differences in the religious and spiritual capital debate, they both speak of the social benefits of religious associational activity and the more personal benefits of faith as an inner attitude of religious belief, conviction and identity. For the purposes of this study, the spiritual and religious capital literature firstly supports the argument made above that the faith and development nexus should not be restricted to the developmental activities of FBOs because everything the faith community engages in, even those activities of a sacred nature, are inherently developmental. Secondly, this body of literature stresses the importance of understanding what the faith community does in its entirety - the everyday lived experiences of the faith community. Finally, apart from Butt (2014), study on spiritual and religious capital has been focused on the West, little is known about its relevance or whether it is applicable in the context of developing countries like Ghana. This highlights the importance of this study.
2.3 TOWARDS AN ALTERNATIVE UNDERSTANDING OF FAITH AND DEVELOPMENT

In this newly emerging faith and development interface, fully fledged and tested theoretical frameworks are yet to emerge, and those that do exist, while useful, are few (Rakodi, 2012; Deneulin, 2009). The RaD programme for example, advanced a comprehensive analytical framework to guide understanding in the faith and development nexus. It differentiates between: (1) the personal; everyday lived and personal religion, (2) the social; relationship between religion and society and (3) the organisational; role of religious organisations in development. Rakodi (2012, p.637) stressed that due to the ‘fragmented and incomplete’ nature of the faith and development discourse, her proposed analytical framework is, not a theory to be used for hypothesis testing or explaining the relationship between the faith and development phenomena but rather a guide to help researchers to ‘clarify their thinking about what is required and how the questions they ask might be framed’. As such, this study does not rely on a single conceptual framework or assume a fully-fledged theoretical framework to explain faith and development, further research is required to test and generalise from research findings before such a framework can be advanced. Rather, this study draws from the key themes and issues in the literature that will guide the research and provide parameters to exploring the everyday lived reality of faith and development in the faith community. In addition, this study is purposefully explorative and inductive; theories and concepts will be generated as a by-product of the fieldwork.

Chapter 2.1 and 2.2 critically reviewed the key concepts and themes in the faith and development nexus. This section draws together these conclusions and outlines the framework for this study; (1) personal and social, (2) forms, functions, and norms and (3) a multidimensional subjective wellbeing approach.

2.3.1 PERSONAL AND SOCIAL

A critical review of the concepts faith and religion indicate that the faith and development interface must be understood from both a personal and social dimension. The literature reveals that faith operates on both a personal and social dimension; personally, as faith and socially as religion. The two are mutually constitutive. Faith as 'the belief in the truths of religion' and religion as the 'group of people who express a belief in a divine power and regard a particular source of knowledge or teaching about
that power as authoritative’ (Rakodi, 2011, p.45). Religion develops as faith is socialised into practices, rituals and institutions, and faith in turn is inevitably shaped by this socialisation. To understand one, you must understand the other.

**Everyday Religion**

a) How do people understand religion and experience religion?

b) How does it inform their values?

c) How do their religious beliefs inform their views of what ‘development’ is?

d) How do people’s values inform their views about key development concerns e.g. poverty, inequality?

e) How do these and the religious teachings that people hear, influence their ideas about how to tackle social and economic problems?

(Rakodi, 2012, p.636)

The above extract, taken from Rakodi’s framework for analysing the relationship between religion and development, outlines the questions that are useful for research on everyday religion. Exploring the personal dimension involves asking how does the individual live their faith whilst the social dimension is concerned about the religion; its doctrines, teachings, organisations, and institutions. A lived religion approach in particular is suited for research on the personal and social dimension, it is concerned with religion as it is experienced by ordinary people in the context of the everyday and the social context in which it is embedded.

In exploring the personal and social dimension of the faith community, research on the faith and development nexus requires an appreciation of the social context as well as the agency power of individuals. Investigating lived religion incorporates study into both. The literature reveals that faith is not a cross cultural universal phenomenon but rather embedded, expressed and experienced in the everyday lives of individuals and is highly contextual (Bradley, 2007; Maguire, 2008; Devine and Deneulin, 2011). As such understanding the social, political, economic, cultural, and historical context of the faith community is imperative. Faith is embedded in everyday life and the context, hence different people and different contexts differently experience it. Most importantly, lived religion does not neglect the agency power of adherents. Functional definitions of religion argue that religion is a paradigm, an analytical lens shaping the perceptions, norms, values, and behaviours of individual. Empirical research however suggests that
people can exhibit the agency to practice their religion in very practical ways as suits their needs (Graveling, 2010; Devine and Deneulin, 2011; White et al., 2010). A lived religion approach which considers the personal and social is able to explore this.

2.3.2 FORMS, FUNCTIONS, AND NORMS

Whilst the instrumental approach has dominated the faith and development discourse, a critical analysis of the associational life, functions and norms of the faith community can aid a broader perspective. Section 2.2.1 demonstrated that formal, top-down development organisations have dominated the faith and development mainstream discourse namely FBOs in the public realm. However, associational life in the faith and development interface is varied and diverse consisting of formal, informal and bottom up associations, transcending the state, civil society, and market boundaries. The conceptual discussion of faith in 2.1.1 demonstrated that faith is identifiable not only in religious institutions, doctrines, or beliefs but in the everyday lived experiences of those who practice, live and engage in it. Faith as the personal dimension may be intangible, and subjective hence difficult to identify, however it is embodied in the everyday practices of the believer. As such this unit of study in this research is not the FBOs but the faith community; the formal and informal network of individuals, families and groups of people that surround a faith tradition. Investigating the forms of the faith community in all its shapes and guises will reveal the depth of its associational life beyond FBOs.

Section 2.2.2 revealed that faith can provide a normative framework which can either be good or bad for development; economically faith can promote values of hard work and a good work ethic, socially it can promote caring for the needy, humanitarianism and charity. Nonetheless, as mentioned, the link between faith, the social values individuals pursue and their subsequent actions and behaviours is contested; people have the agency to choose and the context also plays a part in shaping their decisions. In addition, whether the norms espoused by the faith community is conducive to development depends on what development is conceived to be and who defines it. The assumption in the mainstream is that the normative ideal of development is universal, the same across all cultures and religious traditions. Whilst the norms espoused by a religion may not be conducive to the agenda of the development donors, institutions, and practitioners, it can very much reflect the values and aspirations of the faith community. Researching
the norms of the faith community will identify what the faith community values to be development.

Section 2.2.3 discussed the functions of the faith community; the activities performed in the faith and development interface. It revealed that while the faith community is most commonly associated with social service delivery it does engage in democratisation, peace building and conflict resolution. More importantly for the purposes of this study, it reveals a domination of developmentalised activities in the literature and neglect of sacred activities. However, the activities of an explicitly religious nature can be inherently developmental. The alternative literature argues that development is inherent to faith, whether explicitly in faith based development activity or implicitly within sacred rituals and acts of worship, the faith community is engaged in development hence all actors and activities are relevant to the faith and development debate (Tyndale, 2006; Deneulin, 2009; Haar, 2011). This again supports a lived religion approach which explores how faith is lived in the everyday and does not attempt to compartmentalise what is relevant to development.

2.3.3 MULTIDIMENSIONAL SUBJECTIVE WELLBEING

The literature reveals that development as wellbeing provides an analytical framework most suited for research on faith and development. However, there are multiple wellbeing approaches which have different agendas. Whilst some wellbeing approaches seek to eliminate the ‘noise’ of adaptive preferences and ‘social conditioning’, others embrace the complex, processes, contexts, and constructions behind wellbeing. This study lies within the latter group. Inquiry into the everyday lived experiences of the faith community invokes a subjective, interpretive approach. As such, this study will draw from the WeD research programme and adopt a multidimensional subjective approach. A multidimensional subjective approach views wellbeing as primarily subjective but recognises its intrinsic relationship with material and relational dimensions of wellbeing.

The subjective is concerned with what people value and how they feel about their position, it lies at the apex of the wellbeing triangle to reflect how values and perceptions inform and shape the material and relational dimensions. The relational is the social interaction (rules and practices that govern who gets what and why) the social relations (social capital, social networks, culture, access to public goods, human
capabilities, personal relationships). The material is what people have, their commodities and goods including their environment (White, 2009; White, 2015; WeD, 2010). As indicated in figure 2.1 in section 2.1.2.4, all three dimensions are connected depicting their interconnected relationship. The study draws from the WeD wellbeing triangle firstly because it maintains a level of simplicity which is appealing to this exploratory, inductive ethnographic study, and secondly because it stresses the importance of the subjective in constructing relational and material perceptions of wellbeing.

2.4 CONCLUDING REMARKS

This chapter has critically reviewed the emerging faith and development discourse and distinguished between the mainstream which tends to instrumentalise religion into development, and the alternative which presents a faith which is inherently developmental. The chapter assessed the key concepts; faith (religion) and development as wellbeing and the three key groups of literature in the emerging faith and development discourse. It has argued that a mainstream approach assumes an institutional understanding of faith and development, it neglects: the context, the diversity of actors within the faith and development nexus and the mutually constitutive relationship between the two. Adopting an inductive approach, this chapter did not offer a theoretical framework but identified the key themes to an alternative approach to faith and wellbeing. Drawing from the above, the next part of this study will discuss the research design and methodology of this study.
3. RESEARCH DESIGN AND METHODOLOGY

Sitting in Bethel Chapel (Methodist Church) at the end of their mid-week youth service, waiting for an elder (whose name had been given to me by a key informant), I answered my mobile phone for the second time. After explaining once again to the church elder whereabouts in the church premises I was sitting and what I was wearing he finally located me. Surprised he approached me apologising for the confusion, explaining that he was looking for a white girl.

My position as a first generation, British born Ghanaian and practicing Christian presented me with many identities on the field. I was able to observe and participate in the setting as an insider without being recognised as a researcher. Even so, these multiple identities were at the same time problematic. This chapter sets out the research design and methodology of this study whilst describing how I reflexively negotiated my identity and role as a researcher. It commences by reviewing the problems that arise from researching faith and wellbeing and explains how an interpretive-constructivist research design can capture knowledge on the perceptions, values, and meanings of the Christian faith community. The chapter proceeds to describe the ethnographic methodology of the study; it justifies the research setting, and outlines the mixed research methods and structure as well as the inductive, iterative research process. Finally, it critically discusses how my positionality was negotiated and research authenticity maintained.

3.1 RESEARCHING FAITH AND WELLBEING: AN INTERPRETIVE-CONSTRUCTIVIST RESEARCH DESIGN

Deneulin and Rakodi (2011) present two challenges when researching the faith and development nexus. The first challenge is defining and identifying faith. As discussed in chapter 2.1, Faith is dynamic and heterogeneous, not confined to a unified set of core beliefs or doctrine. It is both a personal and social phenomenon, consisting of both the tangible (organisations, institutions, doctrines, rituals) and the intangible (values, beliefs and the subjective), and is embodied in everyday practices. The second challenge is in regards to the meaning-giving and contextual nature of faith. Again chapter 2.1 demonstrated how faith is embedded in everyday experiences, interpreted, and experienced differently by different people. It is both shaped and constructed by social,
political, historical, cultural contexts but also acts as an analytical lens shaping and constructing how people perceive the world. Researching such knowledge calls for an interpretive-constructivist research paradigm which places meanings, interpretations, and experiences at the centre of social inquiry to address these challenges. White (2015, p.18) stresses that the interpretive tradition is most suited to research on wellbeing because it is concerned with understanding peoples ‘world views in as near to their own terms as possible’.

Interpretivism and constructivism share common features. Bryman (2012) refers to interpretivism as an epistemological position (stance on the relationship between the researcher and what is known) and constructivism an ontology (posidon on the nature of reality) (Denzin and Lincoln, 2005a). They are both antifoundational; resisting the existence of an objective standard by which a universally accepted truth can be known (Lincoln et al., 2013). They share a relativist ontology; knowledge is local, specific, socially constructed and co-constructed and dependent on the background and context of meanings, values, and practices. Epistemologically, social reality is subjective, the researcher and respondent co-create understandings; or as put by Schwandt (2003, p.312) ‘understanding is interpretation’. And methodologically, hermeneutical methods are employed to gain knowledge; knowledge is interpreted not excavated (Lincoln et al., 2013). The goal of research is to gain an interpretive understanding of social phenomena under the basis that laws will never be found due to the complexity of the social world. Values are also implicated in the constructivist social inquiry process, altruism, empowerment, and liberation often inspire researchers (Guba and Lincoln, 2005; Cresswell, 2003; Denzin and Lincoln, 2008; Denzin and Lincoln, 2005b).

While constructivism and interpretivism make common assertions, they differ in their approach to objective knowledge and call to action. Schwandt (2003) reveals that according to interpretivists, it is possible to understand subjective meaning in an objective manner through the methods employed; the interpreter can objectify that which is to be interpreted so as to make judgements. This is not possible for ‘strong’ constructivists such as poststructuralists and postmodernists who claim that all knowledge is perceived through the ‘lenses of language, gender, social class, race and ethnicity… no objective observations, only observations socially situated in the worlds of… the observer and observed’ (Denzin and Lincoln, 2005, p. 21). According to constructivism all knowledge depends on context, it is constructed through meanings,
beliefs, values, it is always perceived through interpretation which differs from person to person depending on their individual experiences and contextual influences. Thus, no interpretation is more correct than another because there are multiple realities that are equally valid. Subsequently, constructivists have been accused of simply producing records of human experience rather than producing research that emancipates, empowers, and reconstructs alternatives where desired (Schwandt, 2003).

While all knowledge is constructed and subjective, social research in the field of international development demands a degree of judgement.

*If we cannot come up with universal fixed criteria to measure plausibility of competing interpretations, then this means that we have no rational basis for distinguishing better and worse, more plausible or less plausible interpretations, whether these be interpretations of texts, actions or historical epochs* (Bernstein, 1986, p.358 cited in Schwandt, 2003).

Making judgements on whether an interpretation is valid or justified is important. Deneulin and Rakodi (2011) argue that the essence of faith and development social inquiry is firstly studying the meanings people give to their religious practices and beliefs, rather than trying to discover an objective reality; and then generating knowledge to empower social actors. The generation of knowledge to empower social actors and generate theory requires judgement between interpretations. Should these interpretations be wrong, they can be revised. Questions on the validity of research are key debates in the interpretive-constructivist research paradigm. They call for (1) methodological rigour – though no research method can deliver an objective truth there are some which are more suited than others which will be discussed below and (2) rigour in community consent- an interpretation that most authentically represents the social reality of those researched (Lincoln et al., 2013). In their exposition of critical ethnography, Kincheloe and McLaren (2005, p.237) argue that ‘truth is internally related to meaning in a pragmatic way… claims of universality must be recognised in each particular normative claim and questions must be raised about whether such norms represent the entire group’.

Primarily, this study generates a subjective account of social reality that places what people think and value at the centre of analysis. However, judgements will be made on these various interpretations during the analysis; which interpretations are valid and
authentically represent the faith community. As such this study adopts weak holism. Weak holism argues that just because all knowledge is contextual and subjective does not mean one cannot make normative judgements on interpretations based upon practical reasoning (Schwandt, 2003). Instead of abandoning the possibility of judgements, the researcher must be aware of the social, historical, and political constructions that engage in the formation of knowledge within the social setting and also within the researcher, in order to present a normatively justified interpretation. The implication of this for this work is that while universal objective truth statements on wellbeing do not exist, the process of normative, pragmatic, contextually sensitive reasoning can allow a judgement on what wellbeing is that most represents the perceptions of the faith community.

In adopting an interpretive-constructivist paradigm, this study does not endorse or refute any truth claims espoused by the faith community, but attempts to represent their everyday lived experiences and the respective truth claims of their faith tradition as their interpretation of their social reality. This research sought to represent the social reality of the faith community as authentically as possible. For example, whilst evil spirits, witches and demons represent a supernatural discourse foreign to the western world, chapter four will reveal how they are deemed as real forces, having a tangible influence on their wellbeing. As such, to research the everyday lived experiences of faith and wellbeing and create an analytical space to understand it, this study has engaged with this supernatural discourse of witches, evil forces, and the spiritual realm as a social reality of the faith community. It is apparent that my positionality as a Christian, which will be discussed in detail in 3.3, is also implicated in how the faith community in the research setting has been represented.

It is also important to note that, contrary to the long standing ontological, epistemological, and methodological individualism versus holism debate in the social sciences, the 'social human being' is the unit of this study (McGregor, 2007). As indicated in chapter 2.1.1, the faith community has both a personal and social dimension. Going as far back as the social contract theory of Hobbes and Mill, ontological individualism claims 'that social facts supervene on or are exhaustively grounded by individualistic ones' (Epstein, 2009, p.2). Methodologically this means that the primary unit of social life is the individual. Holism within this debate, on the other hand, can be traced back to Durkheim's notion of the 'social fact' transcending
'individual manifestations'. It places causative significance on the social entity, arguing that social entities have their own characteristics and dispositions that act as objective constraints upon individual action (Udehn, 2002; List and Spiekermann, 2013; Williams, 2004). Chapter 5.5 will demonstrate how community, family, reciprocity, and cooperation are central tenets in SSA society and that there are ‘cultural limits on individual agency’ (Obadare, 2011, p.186). On the other hand, researching the daily lived experiences of the faith community and their wellbeing aspirations and achievements involves an exploration of the meanings, perspectives, actions, behaviour, and agency of the individual. Both List and Spiekermann (2013) and Udehn (2002) point out that whilst strong individualism and strong holism are irreconcilable, a synthesis of weaker forms is feasible. I adopt a 'weak methodological holism', the premise that the phenomena of the faith community and wellbeing are explained by both the individual and social entity of the faith community; the interaction of the two (Zahle and Collin, 2014). As discussed in 2.1.2, wellbeing is socially and culturally constructed, understood in collective terms (White, 2015, pp.5-6) both the social entity of the faith community and its constituent element the individual, are important units of research in wellbeing.

3.2 AN ETHNOGRAPHIC METHODOLOGY

In researching wellbeing, White (2015, p.14) points out that all accounts of wellbeing are intrinsically related to the methods and instruments through which the data is generated and analysed. Typical of lived religion research and an interpretive-constructivist paradigm, this study adopted an ethnographic research methodology to investigate the everyday lived experiences of the faith community and wellbeing. Ethnographic research lies within the tradition of qualitative research; this is ‘the interpretation of social phenomena from the point of view of the meanings employed by the people being studied; the deployment of natural rather than artificial settings for the collection of data and generating rather than testing theory’ (Becker, 1999). An ethnographic methodology is particularly useful in capturing the complexity of lived human life. Inspired by naturalism, ethnographic research entails the researcher being fully immersed in the research setting for an extended period of time so they can experience the setting for themselves and see people and their behaviour in their real-world environment (Bryman, 2012; Fetterman, 2010; Hammersley and Atkinson, 2007). It is also most suited to research on lived religion providing thick descriptions,
expressing personal views and interpretations of the researcher yet it is the research participant who directs the research (Rakodi, 2012b). This section outlines the ethnographic methodology adopted; the research setting, structure, and methods.

3.2.1 NEGOTIATING THE RESEARCH SETTING

According to Silverman (2011) the research site should be selected based upon its potential to yield relevant knowledge. The research setting for this study became the Christian faith community in Ayigya, a township located in Kumasi, Ghana. Ghana provided interesting insight into faith and development as wellbeing with the potential to yield relevant knowledge for the following reasons. Firstly, in Ghana, as a developing country recently achieving middle income status, development is very high on the national agenda. And secondly, as a nation where religion is very important to 88 per cent of the population and 78 per cent of Ghanaians attend a religious activity at least once a week, Ghana proved an apt setting to explore whether there is a correlation between this religious adherence and development (Adjasi, 2007). Apart from the above, I also chose Ghana for personal interest and pragmatic reasons. As a researcher of Ghanaian heritage, passionate about the development trajectory of the nation of my parent’s birth, Ghana was at the top of my list of potential research sites. Also, having conducted fieldwork in Ghana for my master’s dissertation I was acquainted with the social norms attached with academic research within the Ghanaian context. As a member of the Ghanaian diaspora (which presented me with conflicting challenges discussed in 3.3.1) I have family connections that provided accommodation for the duration of the research, this was a determining factor for a self-funding researcher with limited resources. I also speak the most widely spoken indigenous language, Twi, so could conduct the research myself, without the need of an interpreter.

Ayigya is a suburb within the Oforiakrom Constituency of the Kumasi Metropolis. Kumasi is the capital of the Ashanti Region of Ghana, the second largest city in the nation. Ayigya lies 5.7 kilometres from the Kumasi city centre, spans over fifty hectares and is located along the eastern side of the Kumasi-Accra road sharing boundaries with the Kwame Nkrumah University of Science and Technology (KNUST) campus to the south. The establishment of KNUST university in the 1950s, urbanisation, and migration from the North have meant that Ayigya has experienced much growth and development from a small community in the 1960s and 70s to a densely populated, primarily residential area, home to 30,000 people as of 2000, with a very diverse
population. Ayigya has become a convenient settlement for KNUST employees and non-residential students making it home to both a middle-income community in Ahenbronum and Ketego and poor slum dwelling community in the Ayigya Zongo; as such the township consists of a diverse range of demographics and socioeconomic groups (Arslan, 2010; Geurts, 2009; Farvacque-Vitkovic et al., 2008). It is divided into three electoral areas: Ayigya Ahenbronum, Ayigya Ketego and Ayigya Zongo.

Table 3.1 Ayigya Ethnic and Religious Composition
(Oforikrom Research and Electoral Committee, 2010)

<table>
<thead>
<tr>
<th>Electoral Zones</th>
<th>Main Religion</th>
<th>Ethnic Composition</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ayigya Ketego</td>
<td>Christian (60%)</td>
<td>Akans (55%)</td>
<td>Service (40%)</td>
</tr>
<tr>
<td></td>
<td>Muslim (30%)</td>
<td>Northerners (30%)</td>
<td>Artisans (50%)</td>
</tr>
<tr>
<td></td>
<td>Others (10%)</td>
<td>Others (15%)</td>
<td>Others (10%)</td>
</tr>
<tr>
<td>Ayigya Ahenbronum</td>
<td>Muslim (15%)</td>
<td>Akans (70%)</td>
<td>Service (40%)</td>
</tr>
<tr>
<td></td>
<td>Christian (75%)</td>
<td>Northerners (20%)</td>
<td>Artisans (45%)</td>
</tr>
<tr>
<td></td>
<td>Others (10%)</td>
<td>Others (10%)</td>
<td>Others (10%)</td>
</tr>
<tr>
<td>Ayigya Zongo</td>
<td>Muslim (80%)</td>
<td>Northerners (85%)</td>
<td>Farming (5%)</td>
</tr>
<tr>
<td></td>
<td>Christian (15%)</td>
<td>Akans (10%)</td>
<td>Trading (20%)</td>
</tr>
<tr>
<td></td>
<td>Others (5%)</td>
<td>Others (5%)</td>
<td>Artisans (70%)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Others (5%)</td>
</tr>
</tbody>
</table>

The above table indicates that the Akan and the Northerners (consisting of the Gurma, Grusi and Mole-Dagame) are the largest ethnic groups within the Ayigya locality. The Akan are predominately Christian as suggested in the religion and ethnic composition percentages while Northerners are Muslim. Christianity also holds the largest overall percentage apart from within the Zongo which is predominately Muslim and the smallest area in Ayigya.

While it became apparent that there was a significant Muslim community in Ayigya Zongo, I decided to focus on the CFC. My rationale for doing so became more apparent as I progressed. As a Ghanaian Christian, I was able to gain access into the CFC relatively easily and adequately communicate with people in Twi which enabled me to personally generate rich in-depth knowledge without the need for research assistants. The majority of the Muslim community originate from the north of Ghana, and while some of them could communicate in Twi it became clear that communicating with them presented many difficulties because of my dialect and foreign accent. In addition,
focusing on the CFC, who are predominantly Akan, allowed for me to delve into the socio-political history of the Akan to contextualise the faith community. While I considered researching the Muslim community for comparative purposes, I felt the knowledge generated would be imbalanced towards the CFC because of the above biases. A research of this type would require me to fully immerse myself within the Muslim community as well.

I initially attempted to map all of the CFC but considering that Ayigya is primarily a residential town with only two local markets the only clearly identifiable faith community organisations were churches and mosques. While there were schools and clinics which had presumably faith names, the name of the organisation was not enough to determine whether it was faith based. In reality, because religion is so embedded in the Ghanaian worldview, whether or not the organisation was faith based became an irrelevant distinction. For example, I identified a school called ‘Faith Senior High School’ when I approached the head teacher he advised me that while he himself was a Christian his school was not a faith oriented school. He chose the name ‘Faith Senior High School’ to encourage those of both the Christian and Muslim faith to send their children to his school. Nearly every organisation whether explicitly secular or sacred could potentially be included in the CFC because it consisted of people who were. It became apparent that the most efficient way to gain access to the CFC was to approach the local churches, of which there were many. This at first glance may appear to contradict my overall research objective which is to explore the faith and development nexus outside of the instrumental approach which dominates the literature and biases FBO. However, the churches provided an access point for potential recruit and as I progressed in my fieldwork the role of the local church in the everyday lived experiences of the Christian became more pronounced and presented a significant yet also neglected area of social inquiry in the faith and development interface. Churches play a significant part in the everyday lives of participants, this will be discussed in chapter five.

3.2.2 RESEARCH METHODS
The study adopted an ethnographic mixed methods approach to generate knowledge that most authentically represented the lived experiences of the faith community. According to Sociologist of Religion, Woodhead (2011) a combination of research methods is needed to capture the complex integration of faith in real life. The mixed methods
approach also allows for triangulation to add depth and richness to the knowledge generated (Bryman, 2012; Denzin and Lincoln, 2005). Silverman stresses that methodological triangulation cannot produce a cohesive objective truth, I adopted methodological triangulation not to excavate an objective truth but rather to add depth and richness to the generated data that captures different perspectives and varied interpretations. In the spirit of an interpretive-constructionist model, this research relies heavily upon qualitative interviewing (semi-structured, in-depth, focus groups and informal discussions), participant observation, supplemented by knowledge generated from faith diaries and local church questionnaires. The following section will briefly discuss the flexible and organic research sampling approach before detailing the research methods.

3.2.2.1 FLEXIBLE AND ORGANIC SAMPLING

Sampling strategy is an important determining factor of the generalisability, authenticity, and reliability of the research. Contrary to the formalised statistical criteria of selecting research participants in quantitative research projects, the goal of qualitative research is not generalisation to the wider population but insight, exploration, and the generation and elaboration of theory which could be applied to the wider population or beyond, commonly called theoretical sampling (Hammersley and Atkinson, 2007). British Professor of modern religion Lynch (2011, no pagination), argues that ‘if a non-probability sample is selected and studied in theoretically thoughtful ways then this should generate insights about lives and contexts which involve similar social or cultural dimensions or in which a comparable theoretical approach is used’.

I adopted a number of sampling strategies in a flexible and organic approach throughout the field to ensure rigour and depth in theoretical insightful ways. Mason (2002) states that in qualitative research ‘you may not be able to make all of your sampling decisions in advance’ hence a flexible approach allows for changes along the way. Even so, research that lacks a sampling strategy is accused of being ad hoc and too vague; the sampling strategy needs to be systematic and robust to retain internal and external validity. For this study, I recruited focus groups and initial batch of semi-structured interview volunteers from the local churches through a church announcement made by either the senior or associate pastor. Key informants and the remaining local church interview participants were employed using a ‘big-net approach’ – the mixing and mingling with everyone within the wider setting and narrowing down to specific focus
I also carried out non-probability snowball sampling in order to develop a sample based on recommendations and networks of other participants (Lynch, 2011).

In keeping with a flexible and organic approach the size of my sample was determined by ‘saturation point’ or theoretical saturation, this is the ‘continuation of sampling ... until no new conceptual insights are generated’ and not a predetermined number (Bloor and Wood, 2008, p.165). Saturation point invites criticisms of ‘providing some kind of neat closure... rather than continuing to attend to the complexities and contingencies of their data’. It also speaks of anecdotalism; ‘appeal(ing) to a few telling “examples” of some apparent phenomena, without any attempt to analyse less clear (or even contradictory data)’, this challenges the authenticity of the research (Silverman, 2011, p.20). I selected participants from diverse experiences and backgrounds and even what I perceived to be deviant cases to avoid anecdotalism and embrace the complex nuances of the CFC.

3.2.2.2 QUALITATIVE INTERVIEWING

Semi-structured interviews were conducted with key informants and leaders within the faith community in the scoping and community profiling phase. These were leaders and prominent figures in the CFC such as the Synod Secretary of the Methodist church, Moderator of the Presbyterian church, the Archbishop Emeritus of the Roman Catholic church (listed in Appendix 2), and senior pastors of local churches in Ayigya. Discussions with key informants explored the following; the context, history and characteristics of the CFC, which churches are in operation in Ayigya, how has and how does the church and the faith community engage in development and wellbeing, and what is the good life.

Very early on I adopted the term 'good life' over wellbeing. I found that development led to participants talking about the physical development of the nation, infrastructure, and social services such as the building of roads, infrastructure, hospitals, and schools. This was not useful to the study which is concerned about the lived experiences of the faith community. Wellbeing proved a very abstract concept participants did not understand and were not able to engage with. When asked to speak about their aspirations participants spoke about their career goals and ambitions. Good life on the
other hand immediately invoked discussion on material, relational and subjective wellbeing.

Semi-structured interviews were conducted with the majority of participants from the case study churches. Each participant was interviewed at least once. I originally planned to interview each participant on three separate occasions. The first interview was to break the ice, explain the research, develop a rapport, and gather general demographic knowledge. The second and third interviews were to draw on the knowledge generated in the first interview, to develop rich, deep knowledge on their experiences. During the latter two interviews I wanted to observe the participant in their daily lives in-situ observation, in their daily routines, at work, church, homes, and social events. This proved impractical; many participants were unable to give the time required for three separate interviews so I adjusted my interview guide to fit into one interview. Discussion revolved around; (1) how they lived their Christianity on a daily basis, (2) what they perceived the good life to be (wellbeing aspiration questions), and (3) have their above experiences as a Christian influenced or contributed to the good life in their own lives (wellbeing achievement questions), and if so, how.

In depth interviews were conducted with a small sample of nine participants who were able to sacrifice the time, and whose experiences provided compelling knowledge for the study itself. These interviews adopted a life history approach where I traced the life of the respondent: how they became a Christian; their experiences as a Christian; the churches and organisations (formal and informal) they have participated in; how they live their Christianity out on a daily basis; what they perceive the good life to be and how their experiences as a Christian has contributed to the good life they aspire to have. Participants were encouraged to discuss both the negative and positive contributions.

I conducted focus group discussions in five of the local churches in Ayigya during the mapping stages. Participants were asked to discuss what a Christian looked like. How they lived their Christianity out on a daily basis. What is the good life, and does being a Christian contribute or influence it?

All interviews were recorded. Notes were also taken during interviews so I could identify any observations, key themes or points of interest emerging. Interviews were then transcribed once I returned from the field.
Whilst I came into each interview with an interview guide, I adopted a flexible and organic approach. Not wanting to guide or lead the participant’s responses I adopted a more conversational approach, allowing the interview to naturally develop from one topic to another under the direction of the participants. I only interjected or asked direct questions when the participant appeared to have come to the end of their discussion. This enabled me to identify key themes and areas of interest I had not originally envisaged.

3.2.2.3 PARTICIPANT OBSERVATION
Participant observation was conducted at two levels. One at the level of the individual, to methodologically triangulate knowledge gathered in the interviews and generate a more holistic picture of their everyday life. The majority of interviews were conducted at participant’s homes, churches, and workplaces where I was able to observe them and extensively take notes on what I observed about their everyday life and the place of their faith in it. I was also able to conduct multiple interviews and observe the lives of 9 participants. The second level was at the social; the local church. I attended and participated in Sunday church services, weekly activities and any special programmes and took extensive notes of what I observed, not only in the services but in the town where I spent considerable time walking the streets of Ayigya, its busy bus station and market observing everyday life and conversing with people.

3.2.2.4 FAITH DIARIES
Participants from case study churches were asked to complete a faith diary and list what they did on a daily basis. Alongside each activity, they were asked to explain how their faith featured in this activity, if it did. Faith diaries were given to participants to complete during the week. The objective was to see the relationship between the participants’ Christianity and their daily activities.

3.2.2.5 CHURCH QUESTIONNAIRES
During the mapping exercise questionnaires were also distributed to local churches within Ayigya to help facilitate the mapping process. The questionnaires sought general information about the church, membership size and weekly activities.

3.2.2.6 ANONYMISATION
To ensure the safety and privacy of research participants, pseudonyms were given to each participant from the local churches. However, the anonymisation of key informants
and the churches was not feasible. The history, denomination, weekly schedule of the churches make them easily identifiable, along with the positions held. The knowledge generated from interviews with key informants and senior pastors were not of a sensitive or personal nature hence they did not object to their names being mentioned. All semi-structured and in-depth interviews with research participants from the case study churches were conducted only after informed consent was received and participants were informed that their responses would be kept confidential. As such participants are referred to by a pseudonym. Nevertheless, gaining informed consent was problematic and will be discussed in chapter 3.3.2. Interviews were recorded, transcribed and translated when required (majority of interviews were conducted predominately in English with intermittent Twi) by myself.

3.2.3 RESEARCH STRUCTURE

In an ethnography, the researcher traditionally becomes fully immersed in the community. This can consist of anything between six months to two years in the field (Fetterman, 2010). Rakodi (2012) explains that rapid ethnography can be adopted when time and resources are limited. Due to my limited resources as a self-funded researcher my fieldwork was conducted over a period of nine months consisting of four phases: (1) mapping of the faith community, (2) initial thematic data analysis and adjusting, (3) participant observation and interviewing, and (4) analysis of the research findings.

3.2.3.1 FIRST PHASE: SCOPING AND MAPPING

The first phase sought to address the first research objective; explore the daily lived experiences of a Christian faith community in Ghana and conduct a scoping visit of the research setting Ayigya. This consisted of:

- Identifying the local faith community; Who is it? What does it do? How does it do it?
- Building a rapport with the faith community and gain necessary permission and access to churches
- Identifying subsamples for further research

Profiling of the faith community was achieved through: observations whilst walking through the town, focus group discussions with members of churches within the faith community, semi-structured interviews, informal conversations with key informants and senior pastors in the faith community and local church questionnaires.
3.2.3.2 SECOND PHASE: ADJUSTING

For the second phase I returned home for three months to reflect on the data generated, draw out key emerging themes and issues and make any necessary amendments to my research approach before returning to the field. Interview guides were adjusted to suit emerging themes.

After identifying and mapping the faith community within Ayigya, the organisations within the CFC were categorised and case studies selected. As an inductive research study, I selected case studies which offered the most interesting data for the research.

A Orthodox churches
B Classical Pentecostal churches
C Neo-Pentecostal and Charismatic churches
D Other Christian churches

I decided to select one organisation from each category A, B, and C. They represent the three religious movements in Ghana’s Christianity (Gifford, 2004; Asamoah-Gyadu, 2005a). My categorisation draws upon the distinction between the Orthodox Christian churches (RCC, Anglican, Presbyterian and Methodist) and the Pentecostal churches. The distinctions and history between these denominations are described in detail in chapter four. Yet is also reflects the current shift in the Ghanaian Christian landscape from the Pentecostal churches to the Neo-Pentecostal Charismatic movement. I decided to look at a church in each of these categories so I could compare the knowledge generated and explore whether the different denominations offer different wellbeing experiences.

3.2.3.3 THIRD PHASE: INTERVIEWING AND PARTICIPANT OBSERVATION

The third phase of the research was more purposively designated for qualitative interviewing both semi-structured and in-depth, and participant observation, with the aim of generating knowledge in response to research objective two and three. As an iterative ethnographic research process, I continued to develop the community map.
Table 3.2 Research Participants by Church, Age, and Sex

<table>
<thead>
<tr>
<th>AGE</th>
<th>CCC</th>
<th>VB</th>
<th>LWC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>16-30</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>31-44</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>45+</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
</tbody>
</table>

As the table 3.2 highlights 53 people were interviewed from the case study churches. The sample of applicants were over the age of 16, in the following ranges; under 30s, 31-44 and 45+. An announcement was made at each church on a Sunday service before the congregation requesting volunteers. Potential volunteers were advised about the details of the research at a meeting after the service and written or verbal consent was given before recruitment. Interviews were held at a place convenient to the participant; home, work, church or local ‘spot’ (bar). A cross section of ages of participants were interviewed to explore any differences or similarities.

3.2.3.3 FOURTH PHASE: DRAWING OUT KEY THEMES AND NARRATIVES

Silverman (2011) identifies three stages of research that seek to develop inductively generated theory; (a) coding through memo writing, (b) theoretical sampling, (c) generating theories grounded in data. During my fieldwork, I took detailed field notes to begin to sort the generated knowledge through coding. As mentioned above the fieldwork was interjected with a three-month period to analyse the generated data and begin to identify any emerging themes and theories for theoretical sampling. Knowledge generated from the field was analysed using Nvivo software for qualitative analysis. Interviews were transcribed and inputted into Nvivo. Key themes from the most commonly cited words, phrases, concepts, themes were identified and developed into codes, derived from participants’ specific words, as such, an inductive ground-up process of attaching themes to the knowledge generated was adopted. Nvivo was used as a systematic means to organise the knowledge generated. I questioned whether the conceptual guide: personal and social, the norms, forms and functions and multidimensional wellbeing (relational, subjective and material) made any sense of the knowledge and themes emerging. With some adjustments, they helped to organise the
knowledge generated and tell a compelling story about the lived experiences of faith and development which will unfold in the following chapters. This was all an iterative process which began from the moment I entered the field.

3.3 ISSUES OF SUBJECTIVITY AND POSITIONALITY

Cresswell (2007) argues that there are eight means to achieving rigorous research in the qualitative tradition; prolonged engagement, triangulation, peer review, negative case analysis, reflexivity, member-checking, thick description, and external audits. He recommends adopting two means out of the eight. This study adopted prolonged engagement but more specifically triangulation and reflexivity to negotiate issues of subjectivity and positionality.

3.3.1 NEGOTIATING SUBJECTIVITY

As discussed above in 3.1, researching faith and wellbeing raises the issue of subjectivity. How can judgements on wellbeing, in particular wellbeing achievement, be made when wellbeing is embedded in the subjective perceptions and understandings of the respondent? The process of normative, pragmatic, contextually sensitive reasoning can produce a judgement on wellbeing that authentically represents the social reality of the given faith community. This was achieved through the triangulation of knowledge generated. For example, the faith diaries proved very problematic. Firstly, they relied on the participant’s capacity to articulate themselves in writing, and their understanding of what was required of them. Whilst I explained what was required when distributing the faith diary, and gave each participant the opportunity to ask a friend who could write in English to complete the forms on their behalf, reading their responses revealed a misunderstanding and mixed quality. In the faith diary, some respondents only listed those activities which were directly connected to their faith, which, whilst relevant, was not the objective of the faith diary and hence failed to capture the intended relationship between faith and the everyday. The written English of other participants was very basic as such they provided one word, rudimentary responses. These shortcomings were addressed by triangulating the knowledge generated from the questionnaires and faith diaries with semi-structured interviewing, observation, and mapping of the CFC.

The need to triangulate the knowledge generated to capture the complexities of the subjective in faith and wellbeing research was also apparent in the use of semi-structured interviewing. According to Mason (2002, p.39), those who choose qualitative
interviewing ontologically assert that ‘people’s knowledge, views, understandings, interpretations, experiences and interactions are meaningful properties of the social reality’. Nevertheless, such knowledge is still constructed and cannot be treated as a direct reflection of an understanding or experience. Interviews do not generate replica representations of the participant’s experiences but rather their interpretations. Participants were asked: “out of 1-10 what score would you give your life in terms of the good life- one being not good at all, 10 being excellent?” In response, participants subjectively scored using their own standard of the good life. This standard inevitably fluctuates from person to person and does not allow for a level playing field for comparison. Nonetheless, the objective of this question and the study at hand is not to identify a uniform objective wellbeing criterion and then apply this criterion to objectively assess wellbeing achievement. Rather the essence was to uncover the complex, socially constructed, wellbeing perceptions of the CFC; how people assess their own good life and how they feel their experiences as a Christian relates to it, and then to practically assess these various interpretations to highlight a valid and justified interpretation of wellbeing. Subsequently these wellbeing scores have limited analytical inference, they are nothing without the narratives surrounding them. The scores alone did not capture the respondent’s wellbeing experience. This was made evident when two respondents from diverse material wellbeing experiences both scored themselves six, the details of which and the implications will be discussed in chapter seven. Further inquiry and probing revealed that they both felt they had not achieved the level they personally aspired to- however this level differed considerably between them. By asking respondents what their life would look like if it was 10, determining the material wellbeing status of the participants, and further questioning and observation, a more authentic representation of the gap between their wellbeing aspirations and achievements was acquired.

Participant observation can compensate for what the interview, which ‘is heavily dependent on people’s capacities to verbalise, interact, conceptualise and remember’, may miss (Mason, 2002, p.64). It is evident that both observation and interviewing together, put into context what is observed. Participant observation tends to capture naturally occurring social phenomena, it is argued that interactions and actions produce in-depth rich, contextual data and give the researcher the advantage of having experienced the setting themselves. Nevertheless, this does not mean the knowledge
captured is objective, it too is constructed and shaped by the perceptions and views of
the researcher, which he or she must be aware of. According to Fetterman (2010) the
researcher should place ‘observations into a larger perspective’. The triangulation of
different methods to build a more representative and authentic picture of the social
reality brought depth and richness to my observation. The contested nature of the
prosperity gospel explored in chapter six and seven exemplifies this. Whilst I regularly
observed practices (worship, prayer meetings, times of giving during church services,
bible studies and teachings) and listened to sermons which portrayed a certain image of
the prosperity gospel, conversations, and interviews with participants within the CFC
revealed another perspective.

3.3.2 NEGOTIATING POSITIONALITY
The researcher is not outside the constructivist ontological paradigm, he or she is not the
objective scientific researcher. The researcher has their own biases, values, and
interpretations which they can bring into the research process. Denzin and McLaren
(2005, p.6) refer to the researcher as a ‘bricoleur’, someone who understands that their
research will be shaped by their own ‘personal history, biography, gender, social class,
race and ethnicity and by those of the people it the setting’. According to Kincheloe and
McLaren (2005) the ‘bricoleur’ respects the complexity of social reality and the part
they play in it. Mason (2002) similarly suggests that the researcher may wish to control
or eradicate these biases. Clearly in an interpretive-constructivist paradigm this is
problematic; personal biases are embedded in the researcher and how they go about
their research, but by reflexively accounting my own views, perspectives, identity,
behaviour, actions, and interpretations as a research tool, and checking them with other
data sources, it was possible to enhance the authenticity of the research study
(Cresswell, 2003).

I came into the research setting with two peculiar biases; I am a first-generation British
born Ghanaian, and a Christian. These two identities provided me with a conflicting
insider status. As a participant observer, I was neither a visible outsider or researcher.
During interviews, research subjects clearly felt more at ease to disclose sometimes
personal information to a “fellow believer” and Ghanaian. Respondents commonly
asserted "you know" during interactions in what appeared an attempt to ascertain
agreement but also an indication of what they perceived to be my understanding as a
“fellow Christian”. This insider status was most evident during my mapping exercise of
the CFC in Ayigya. Sitting in Bethel Chapel (Methodist Church) at the end of their mid-week youth service, waiting for an elder (whose name had been given to me by a key informant) I answered the phone for the second time. After explaining once again to the church elder where in the church premises I was sitting and what I was wearing he finally located me. Surprised he approached me apologising for the confusion explaining that he was looking for a white girl. The church elder was looking for a researcher from a British University with the name Jemima Clarke, he assumed a white woman. His misconception revealed the visible advantage I had as a participant observer to blend in with the congregation, immerse myself within the research setting and be exposed to the authentic every day, lived religion in Ayigya. Respondents were not aware of the outside researcher so they could not 'act' up to the researcher. To benefit from this even more, I decided to adopt my maiden name Acheampong (a traditional well known Ashanti surname equivalent to Smith or Jones in the UK) as a middle name when introducing myself.

**Negotiating Multiple Identities**

Three hours later and I was finding it difficult to close our interview. CCC19, a pastor and worship leader was clearly experiencing a lot of personal hardship, disappointment and frustration with his church and I was a listening, empathetic ear, one he wanted to fully divulge all to. At times, it felt like a counselling session; he was the client and I the counsellor - not from my perspective but his. Wanting to maintain my researcher identity I simply listened respectfully as he described his challenges and refrained from engaging. Had I not been a Christian, had I not been of Ghanaian descent, had I not been attending CCC for the past couple of months, would CCC19 had felt in a position to disclose such knowledge to me?

Whilst my ‘insider’ status clearly eased the participant and gave me privileged access to their everyday lives and experiences, it also presented some risks.

My positionality facilitated rapport and provided me with access to the CFC and the everyday lives and experiences of participants. Assuming emphatic understanding many divulged very personal information. For CCC19, my identity as both a Christian and outsider meant he felt free to disclose the political factions and power struggles he was facing in the church. This put me in a precarious position as researcher, one I found very
difficult to negotiate. Do I listen and respond with my Christian hat or a researcher hat? How would my responses shape the interview? Is it even possible to differentiate between the two? Very early on it became apparent that the dual identities are intertwined, however to avoid biasing the interview, or influencing CCC19 in anyway, I kept my responses to a minimum and kept the focus on him. I aimed to be respectful and represent CCC19’s interpretations as authentically as possible without influencing them.

It also became apparent that in some interviews participants were not fully divulging their experiences and meanings. There was an unspoken assumption that as a “fellow Ghanaian Christian”, I would be aware of what was being left unsaid. Despite having a cultural awareness of the given context, as a reflexive researcher, aware of my own perceptions and bias, it was my responsibility to not assume a common understanding or take anything as a given but to probe with questions. Scholars writing on the insider/outsider dichotomy in social research are increasingly pointing out the conflicting ways being ‘native’ can impact the production of knowledge. They argue that whilst there are inherent advantages to insider research (access, insider knowledge, cultural awareness), insiders do not necessarily undertake more sensitive and responsive research, sometimes their bias can hinder them from fully exploring the social phenomena and asking those difficult questions, subconsciously choosing to represent the research setting in a favourable light. In addition, the research community is not a homogenous group so despite sharing a common nationality and faith, other variables can impact my relationship with the research setting; sex, country of birth, religious denomination, and tribe. Scholars are calling for ‘continuous reflexivity’, so researchers can assess how their positionality has/may influence the knowledge generated (Desai and Potter, 2006; Mandiyanike, 2009; Giwa, 2015).

Drawing to the close of my fieldwork it became apparent that throughout the life span of the research, the researcher is never completely an outsider or insider, rather they are in a constant state of negotiation, and they are never devoid of their multiple identities. Even as a Christian I was not a complete ‘native’ and neither should I aspire to be one, a complete ‘native’ or insider status can cause the researcher to lose their perspective and ‘the purposes that brought one to the field in the first place’ (Frellich 1970, cited in Peshkin, 1984, p.259). During one interview with a 24-year-old student and shop keeper I was reminded of this precarious identity. Before embarking on a discussion about the
evil spirits that try to hinder both her and her family, VB5 asserted ‘you don’t stay here.’ It was as if she was reminding herself of my outsider status, our difference and perhaps my disbelief in what is very much deemed an African phenomenon - the world of evil spirits, witches, and demons. VB5 appeared to be assessing our relationship, and at that very moment I became an outsider again. She then asked “do you believe in evil spirits?” not waiting for an answer she then proceeded to explain how evil spirits had attempted to kill her father. Whilst my identity fluctuated, in this interview it appeared to work to my advantage. VB5 assumed that as a British born Ghanaian I did not believe in evil spirits so she proceeded to explain what they were and the impact they have had on her life.

Negotiating positionality is an important ethical dilemma. Ethical debates in social science research are commonly associated with (a) informed consent, (b) deception, (c) privacy and confidentiality and (d) accuracy (Christians, 2003). Ethical considerations are more than satisfying the bureaucratic university ethical approval process; it is an ongoing reflexive endeavour that starts from the research inception and proceeds throughout the fieldwork, the data analysis and write up. Ethics is about the researcher’s relationship with the research participant and the responsibilities he or she incurs based upon his or her own values. In light of my interpretive-constructivist positioning, this study adopted an ethical approach that assumed respect for the research subject; to be precise respect for the culture, norms, values, perspectives, and interpretations of the research participant. This is what Macfarlane calls a virtue-based approach to ethics, ‘trying to act reasonably according to the dictates of our conscience and experience’. In essence this means adopting courage, respectfulness, resoluteness, sincerity and humility (Macfarlane, 2010, p.22-27). For example, in as much as I sought informed consent from all research participants, informed consent in itself is problematic. Respecting the research setting involves being open and transparent. This involves keeping the applicant informed of the research purpose and implications right from the start and throughout. I had intended to provide each research participant with an informed consent form to read and sign prior to the interview, however there was a general discomfort amongst research participants with written consent, this I came to understand is due to a cultural norm where the signing of names implies a formal, official act which leaves the participant feeling vulnerable. Once I explained verbally to participants the research, its implications and sought verbal consent all were glad to
participate. Even so maintaining informed consent was also problematic. How much information do I give the participant? Does the applicant fully understand the implications of the study and their participation in it? These were questions I was regularly confronted with. I sought to protect the rights of the participants and ensure that they were not put at risk by adopting a ‘rolling informed consent’ approach as coined by Piper and Simons (2008, p.56 cited in Gilliat-Ray, 2011, p.7). This entailed gaining consent before, during and after the fieldwork. I did this by stressing to the participant that they could withdraw their consent at any time as well as constantly explaining the research and its implications.

Closely related to the notion of informed consent, but ethically the most controversial, is deception. As a Ghanaian Christian, resembling an insider, not having any visible features that would indicate that I was in actual fact a researcher, I was presented with the ethical dilemma of the covert and overt researcher. The covert researcher invokes deception by not informing the research subjects about the study, which undermines informed consent. Some scholars argue that deception can benefit the researcher. In his ethnography on a fundamentalist Christian school, Peshkin (1984, p.259) argues that the researcher must accept deception in some form or another ‘as an inevitable concomitant of the participant observer experience’. The negative Machiavellian connotation associated with deception causes me to differ with Peshkin, rather than deception, it became apparent to me that in order to respect the research setting and participants, maintain the approved ethics of social science, and conduct meaningful research, the researcher must negotiate with their human and researcher identity in an on-going reflexive manner. For this very reason, after returning from the field, I made the decision to remove the knowledge generated from one of the case study churches- All Nations church. After conducting the community mapping exercise, I had originally decided to do a case study on two churches within category C- Neo-Pentecostal and Charismatic churches. One of these churches was a small Twi speaking church attached to an orphanage also run by the church. The church consisted of approximately 70 members; 70 per cent of whom were orphans and staff from the orphanage. The congregation, in particular the orphanage, were living in relative poverty; struggling at times to have two meals a day, pay school fees and afford clothing. All Nations proved a compelling contrast against CCC, a 4000 strong English speaking church of many of the city's self-described “elite”. However, as my time in the field progressed, so did my
relationship with the pastor, his orphanage, and the staff. Visiting on a regular basis to spend time with the orphans, being asked for advice regarding official and sometimes personal matters, actively assisting in fundraising activities and regularly referred to as 'daughter', 'sister' and 'auntie' by the workers and orphans alike, obscured the researcher and respondent relationship and my identity. Returning from the field I reflexively considered my primary ethical position—will the generated rich detail, and recorded observations respect the research participant, protect them, and maintain informed consent? Did my engagement with them in any way influence their actions, behaviour, or responses? At All Nations, when was I the "daughter", "sister", "auntie" or even "friend", and when was I the researcher? For example, returning to the UK from the first phase, I had decided to raise some funds for All Nations. This entailed a sponsored climb up Mount Snowden. Returning back to Ghana, after presenting the raised funds, I noticed a change in the way the staff and children behaved around me. I had now become a patron who they hoped would continue to be a sponsor. I was invited in formal discussions about the running of the orphanage, and asked for advice. Unable to reconcile my obscured and multiple identities at All Nations, and how I had influenced the behaviour of the staff, I decided to omit the knowledge generated.

As indicated above, from data collection on the field to the analysis and writing up of findings, I have had to show courage to challenge my own presuppositions as a Christian by asking myself – does this interpretation reflect the research participant? Did I in any way shape the participant’s responses? This was achieved through reflectivity and triangulation. I have had to show respect towards the CFC to represent their lived experiences as authentically as possible. Adopting Macfarlane’s virtue-based approach ethics, I have had to operate in resoluteness and sincerity to be transparent and not exaggerate or conceal findings, and maintain humility by being self-critical and reflexive (Macfarlane, 2010).

3.4 CONCLUDING REMARKS

Researching faith and wellbeing invokes an interpretive-constructivist research paradigm that rejects the notion of an objective and universal social reality but embraces the possibility for evaluative judgments through contextually sensitive reasoning. The study adopted an ethnographic methodology most suited to the lived religion approach which places the meanings, experiences, practices, and interpretations of the research subject at the centre of analysis. Two recurring problematic themes in the research
design and methodology of the study were subjectivity and positionality. Methodological triangulation of knowledge from a plurality of sources allowed authentic, in-depth, contextually embedded representations of the CFC and their wellbeing experiences. Multiple identities in the research setting raised various advantages and disadvantages. I could reflexively negotiate these identities through a virtue based approach to ethics.
4. GHANA'S CHRISTIAN FAITH COMMUNITY

A critical discussion of the literature in chapter two concluded that any analysis of faith and development must be contextualised and understood within 'the historical, political and social context in which they evolved' (Rakodi, 2012). The interpretive-constructivist research paradigm adopted by this study, discussed in chapter three, also calls for contextual awareness to capture the socially constructed knowledge, perceptions, values, and meanings of the CFC. The aim of this chapter is to do so and provide a comprehensive description of the research setting: the CFC in Ghana.

This chapter is split into three parts. It begins with a brief socioeconomic overview of Ghana before narrowing down its focus to provide an account of Ghana's religious heritage of African traditional religion (ATR). Finally, the chapter traces Ghana's rich religious history from ATR to Christianity and reveals a narrative of both discontinuity and continuity. Ghana's religious landscape has changed dramatically since its pre-colonial state, and each change has left 'traces of its influence on the religious landscape' (Asamoah-Gyadu, 2005). As such Christianity in Ghana is a complex melange of the traditional, 'indigenous', and 'modern'; a continuation of traditional values, practices, and beliefs, alongside rupture.

4.1 GHANA: A RELIGIOUS AND SOCIOECONOMIC BACKGROUND

Ghana lies within the horn of West Africa, with a population of 26.79 million, on a land mass of 239.5 km² (World Bank, 2016a). It became a British colony in the late nineteenth century under the name the 'Gold Coast' and became the first African nation to achieve independence in 1957 under Kwame Nkrumah. After achieving independence, post-colonial Ghana has experienced considerable socioeconomic and political upheaval. However, since Ghana embarked on the adoption of a free market economy and democratic governance after the near collapse of its economy in the late 1980s, the World Bank and IMF have declared Ghana an economic role model in the SSA continent. Between 2010 and 2013 Ghana experienced an average gross domestic product (GDP) annual growth rate of 9.7 per cent (Ghana Statistical Service, 2014c). In 2011 it was the fastest growing African economy with a GDP growth rate of 15 per cent and achieving lower middle income status in November 2010 after recalculation of its GDP, ten years before its 2020 vision (Ghana Statistical Service, 2014b). Agriculture which once dominated the economy, accounts for 22 per cent of the total national
output, industry 28.5 per cent, whilst the service sector accounts for 49.5 per cent. Gold and cocoa were the leading export earnings until 2011 when oil exports rose after the discovery of substantial off-shore oil fields in 2010. It is currently the world’s second largest cocoa producer and Gold exporter in Africa (United Nations Development Programme Ghana and NDPC, 2015; Ghana Statistical Service, 2014c).

Ghana has also made some progress in social and political development. In 2014 Ghana’s HDI was 0.579 (medium human development) placing it 140th out of 188 countries with a life expectancy of 61.4 years. A steady increase from its 1980 level of 0.415. It achieved several its Millennium Development Goal (MDG) targets: halving the proportion of people living in extreme poverty from 2006, reducing the proportion of people without access to safe water, and largely achieving universal primary education and gender equality in schools (United Nations Development Programme Ghana and NDPC, 2015). Ghana has experienced considerable political upheaval, with three military coups and a twenty-year period of alternating between civil and military rule. Even so Ghana did experience democratic transition in 2000 and has maintained democracy since, with four successive governments in 2000, 2004, 2008 and particularly significant in 2012 where the leading opposition party appealed the electoral result on the allegations of fraud. The Supreme Court overruled the appeal and upheld the ruling President John Mahama’s victory. This peaceful transition has demonstrated the stability and maturity of Ghana’s polity (Ghana Statistical Service, 2012; Sulemana, 2015; Addai et al., 2014; Tsai and Dzorgbo, 2012; Ghana Statistical Service et al., 2015; Ghana Statistical Service, 2014a; Ghana Statistical Service, 2014c; United Nations Development Programme Ghana and NDPC, 2015; World Bank, 2016a).

Despite significant macroeconomic growth, and the above advancement in social development, on a micro level these successes have not fully translated into improvements across the board with continued high unemployment rates especially among the youth, poverty, and high income inequality (Pokimica et al., 2012). In 2012-13, 24.2 per cent of the population were still living under the poverty line and a further 8.4 per cent were considered extreme poor (Ghana Statistical Service, 2014c). Ghana failed to achieve the MDG target for under five child mortality and maternal mortality. The informal economy accounts for 86.2 percent of total employment with reduced economic security, protection, and employment benefits (Ghana Statistical Service,
More recently and worryingly is Ghana’s recent economic downfall with soaring inflation, a weakening currency and fuel shortage crisis having a devastating impact on the livelihoods of Ghanaians. Despite 15 per cent GDP growth in 2011, Ghana has experienced considerable recent economic decline with 7.3 per cent in 2013 and on 4 per cent in 2014 (World Bank, 2016a).

It is against this backdrop of mixed development; considerable macroeconomic growth with limited substantial micro level improvements in the everyday lives of the people, that Ghana’s religious landscape exists.

Ghana is a religious nation with 71.2 per cent Christians, 17.6 per cent Muslims (predominantly residing in the North), 5.2 per cent indigenous religion and only 5.3 per cent not affiliated to any religion (Ghana Statistical Service, 2012). Religion is central to the lives of many in Ghana. The 2008 Afrobarometer found that according to the Akans (the majority ethnic group in Ghana), religion is somewhat important to 54 per cent or very important to 46 per cent (Pokimica et al., 2012). This religious identity is one of the most paramount identities in Ghana. Ghana is a multi-ethnic nation with eight major ethnic groups: Akan (47.5 per cent), Ewe (13.9 per cent), Ga-Dangme (7.4 per cent), Grusi (2.5 per cent), Guan (3.7 per cent), Gurma (5.7 per cent), Mande (1.1 per cent), and Mole-Dagbani (16.6 per cent), a number of which consist of further subdivisions. For example, the Akan are the predominant ethnic group in Ghana, however they comprise of a number of smaller groups; the Ashanti, Fanti, Akuapem, Akyem, Nzima and Ahanta to name a few, who share a common language, beliefs, and socioeconomic structure (Ghana Statistical Service, 2012). Whilst ethnicity is an important identity for Ghanaians, Stewart (2009) found that 72 per cent, 73 per cent and 80 per cent of Ghanaians in the Accra, Ho and Kumasi region respectively, identify themselves most with their religion above their ethnicity. Thus, showing the importance of religion in Ghana.

There is a traditional Akan proverb which states that the child does not need to be taught about the existence of God in Ghana, this is because the belief in God is said to be embedded in the very psyche of man (Buah, 1980). Ghanaians are said to have a religious ontology and epistemology as such religion is embedded in the everyday and seen to shape the Ghanaian (Pobee, 1987; Pobee, 1991).
Religion therefore becomes the root of the African culture and it is the determining principle of the African life. It is no exaggeration, therefore to say that in traditional Africa, religion is life and life, religion. Africans are engaged in religion in whatever they do whether be it farming, fishing or hunting; or simply eating, drinking or travelling. Religion gives meaning and significance to their lives, both in this world and the next (Opoku, 1978).

To understand further this religious setting, this chapter will first go back to Ghana's pre-colonial religion to identify its historical heritage.

4.2 THE AKAN INDIGENOUS RELIGIOUS HERITAGE

Prior to the arrival of Christianity, pre-colonial Ghana was not devoid of religious values, norms, and practices. In actual fact, it had ways of understanding the world that had for centuries been shaping the epistemological worldview and culture of the Ghanaian people. As indicated in chapter 2.1.1, religion and culture are inextricably linked, this discussion on ATR in Ghana is inclusive of the culture, cosmology, and philosophy of the Akan, and embedded in the social, political, and economic context.

It is important to note the following areas of contention in the study of ATR which have shaped existing scholarship.

The very term ATR is problematic. Anthropologists argue that terms such as 'traditional' and even 'indigenous' are social constructs, this debate was also alluded to in chapter one. The word traditional implies that ATR is a religion of the past; that it is old, outdated, local, and static, whilst ‘modern’ is the opposite; it is synonymous with western, foreign, and new and in the context of religion - Christianity. Such binary categories are not representative of the fluidity and dynamism of ATR and Christianity in the Ghanaian context. ATR is built on oral traditions, not on sacred scriptures (Mbiti, 1969). Africa has also had a long contact with Christianity, Islam, western education, economic and political influences (Cox, 2012). How can we identify what ATR is? Where it begins, where it ends and where Christianity commences? As indicated above, ATR is still practiced today, with 5.2 per cent of the population still adhering to it, it is clearly not a religion just of pre-colonial Africa. This figure is still an underestimation of the prevalence of ATR in Ghana today, for it does not account for those who profess Christianity or Islam yet still practice some ATR rituals, or adhere to certain ATR beliefs or values.
Another longstanding scholarly debate is whether these beliefs and practices in Africa can be accurately categorised as a single unified religion, multiple religions, or a religion at all. In a continent of diverse cultures, ethnicities, and histories with a diversity of religious practices and beliefs, scholars such as Mbiti prefer the term African traditional religions to capture its plurality, whilst theologian Bediako (1989) adopts African traditional religion to stress a common, unified belief system and worldview held throughout the continent. Taking into account the contextual and cultural idiosyncrasies of the research setting, this section provides an exposition of the ATR of the Akan people - Akan Indigenous Religion (AIR) as a single unified religion. However, it does not assume homogeneity. The Akan are not a homogenous grouping; they comprise of a number of smaller groups who share a common language, beliefs and socioeconomic structure yet also exhibit significant differences. More importantly, AIR is not static. Kumasi is a cosmopolitan city, the second largest in Ghana consisting of multiple ethnicities. As the indigenous beliefs and values of these ethnic groups come in close contact with one another they become intermingled.
4.2.1 AN OVERVIEW OF KEY AKAN BELIEFS, VALUES, AND CONCEPTS

Table 4.1 Akan Indigenous Religion Key Concepts and Beliefs
(Larbi, 2001; Amanor, 2004; Asamoah-Gyadu, 2005a; Boadi, 2001).

| Spirit and Physical world | • The universe is divided into the physical and spiritual world  
|                           | • The two are mutually constitutive, interconnected  
|                           | • Everything that occurs in the physical can be traced back to the spirit |
| Humans                    | • Humans are made of  
|                           |   o Ṣkra (soul) which comes from God  
|                           |   o Honhom/sunsum (spirit) which comes from the father  
|                           |   o Mogya (blood) from the mother.  
|                           | • Lives life as member of community  
|                           | • Community comes first, individual second  
|                           | • Humans are constituent element of the community |
| Abusia (family/kinship/community) | • Consists of living, dead and unborn  
|                           | • Death does not separate one from the community  
|                           | • Community wellbeing is priority |
| Onyame, Nyame, Nyamkapon (Supreme God) | • Distant, withdrawn due to the evil nature of mankind  
|                           | • Humans cannot approach God |
| Abosom (Lesser Gods)      | • Lesser, inferior gods  
|                           | • Operated at national, local, or individual level  
|                           | • Supreme God worshipped indirectly through these lesser gods  
|                           | • Power over the elements  
|                           | • Derived from either the waters, skies, or forest |
| Priests                   | • Intermediaries between lesser gods and the people |
| Ancestors                 | • Members of the abusia who have passed on  
|                           | • Living dead  
|                           | • Consulted for help against evil spirits and sorcery  
|                           | • Believed to be nearer to God |
| Evil Spirits Abayifo (witches) | • Spirits with evil purposes against mankind to prevent him for enjoying abundant life or fulfilling destiny  
|                           | • Men and women who use these spiritual powers for evil purposes |
| Asuman (Charms or amulets) | • Repositories of power  
|                           | • Manufactured objects with protective qualities  
|                           | • Protect against power of evil |
Table 4.2 Akan Concepts of Wellbeing
(Larbi, 2001; Amanor, 2004; Asamoah-Gyadu, 2005a; Boadi, 2001).

| Nkwa          | • Long life  
|               | • Vitality   
|               | • Health     
|               | • Happiness  
| Asomdwei      | • Peace      
|               | • Tranquillity  
| Ahonyade      | • Wealth    
|               | • Prosperity  
|               | • Riches     
|               | • Children   
| Nkwagye       | • Salvation  
|               | • Saving towards an abundant life  
|               | • Liberation and preservation of life  
|               | • To do with day to day life- concrete realities 

The above table lists the key beliefs, actors, values, and concepts in AIR; they will be discussed in detail in the following sections.

The following sections provide an exposition of the AIR cosmology and categorises it into (1) physical and spiritual world, (2) the *abusia* (family, community, kinship) as the central social unit, and (3) an intrinsic relationship between salvation and wellbeing. This is not an exhaustive exposition of AIR but rather a brief discussion of those elements most relevant to understanding religion and development in the research setting.

### 4.2.2. SPIRITUAL AND PHYSICAL

Akans believe in a supreme God (*Onyame, Nyame or Nyamkapon*) in which all people owe their allegiance to (Larbi, 2001; Williamson, 1965). *Nyame* is believed to be distant, withdrawn due to the evil nature of humankind. The myth is that God withdrew from human beings after he was disturbed incessantly by a woman pounding fufu (Alolo, 2007). As such, humans cannot approach God himself, but indirectly he can through lesser gods (*abosom*). Alolo describes them as spirits below God. These lesser gods are inferior gods, operating at either the national, local, or individual level. They have power over the elements and reside in the waters, skies, or forest.
AIR adheres to a cosmology common to all ATRs, the existence of a spiritual and physical world. The spiritual world is home to Onyame, *abosom*, ancestors and others forces which can manipulate the spirit world for evil purposes, namely bayifo (witches) (Larbi, 2001). The physical world is home to humans. These two worlds whilst distinct are interconnected; what happens in the spiritual has impact in the physical and vice versa. Everyday life in this context is as much spiritual as it is physical which is very important to understanding the relationship between wellbeing and religion amongst the Akan which will be discussed in 4.2.3.

Priests and priestesses are highly esteemed and act as intermediaries between these lesser gods in the spiritual realm and the people. People come to the priest or priestess to pray for their requests and provide solutions to their problems by either; prescribing a sacrifice to be performed, providing them with an *asuman* (a talisman), pomade for protection, or indigenous medicine (Boadi, 2001). These gods have to be appeased by keeping tight moral codes, customs, and rituals, if they are not kept, there are evil consequences for both the wellbeing of the individual offender and the *abusia* (kinship, community, and family).

**4.2.3 THE ABUSIA: RECIPROCITY AND INTERDEPENDENCE**

‘I am because we are, and since we are, therefore I am' (Mbiti, 1969, pp.108-109).

In AIR the *abusia* (family) is very important if not the most important social unit. For the Akan, humans are made of three parts; the ɔкра (soul) which comes from God, the honhom or *sunsum* (spirit) which comes from the father, and the *mogya* (blood) which comes from the mother. He is both physical and spiritual, and a product of the *abusia* which is more than just the family as it is understood in the west, it is inclusive of the nuclear and extended family, the kinship, and the community (Larbi, 2001; Asamoah-Gyadu, 2005). Kinship is the relationship people share through blood and marriage, it informs social relationships and behaviour, and consists of both the living who abide in the physical realm (horizontal network) and the dead and unborn who have passed onto the spiritual world (vertical network) as the *sunsum* is believed to live on in the spirit world after death. The family consists of the nuclear and extended family; children, parents, aunts, uncles, grandparents and again the deceased and yet to be born. The human life is lived primarily as a member of the community, as such the family and tribe come first before the individual and human 'is simply part of the whole' (Mbiti,
AIR has a communal orientation in contrast to the individualism associated with Christianity and the west. Ancestors, once living members of the community, remain members even after death. Ancestors are then believed to support or frustrate their communities from within the spiritual realm. Members of the community appeal to their ancestors and the lesser gods to maintain what Larbi (2001, p.7) refers to as the cosmological balance, this is the balance of cosmic power in favour of the community.

For the Akan, the very definition of being human is belonging in the community. The community and normative ideals of communalism, interdependence, reciprocity, and mutual support derive from this centrality of the *abusia* in AIR and are the bedrock of everyday life. In the Akan context, humans are seen to need others to meet their needs and realise their personality. This principle generates cooperation, interdependence and mutual help which guides all social behaviour and forms the basis for Akan morality, philosophy and moral economy (Tsai and Dzorgbo, 2012, p.215; Daswani, 2016a, p.113).

### 4.2.4 Salvation and Wellbeing

AIR is very much concerned with the wellbeing of the people. An etymology of the word *Onyame* (the Akan word for their Supreme God) reveals the centrality of wellbeing in AIR. Nya (get) and Me (satisfied) together means ‘one who satisfies who has him’ (Boadi, 2001). The supreme God is said to be the one who satisfies. Again, the translation of the word salvation *Nkwagyey* means ‘saving of abundant life’ and the ‘liberation or preservation of abundant life’ (Larbi, 2001). Salvation in AIR is associated with the concrete physical realities of everyday life, it is holistic pertaining to good health, prosperity, safety, and security. In the words of African theologian Ngong (2009, p.3) it is ‘averting situations that diminish human material wellbeing. It means seeking spiritual powers that overcome impediments to fullness of life largely understood in material terms’.

The idea of soteriology (concept of salvation) in AIR is contested. Some scholars argue that soteriology is a Judaeo-Christian concept that has no parallels in AIR. According to Williamson (1965), AIR lacks a ‘systematic theology’. Others, in particular ‘insider’ theologians and philosophers argue otherwise (Larbi, 2001; Ngong, 2009; Mbiti, 1969). Whether or not the concept of soteriology is applicable to AIR is not a discussion this
study will delve into, but what is apparent is that the ultimate end and overriding concern in the practice of AIR is wellbeing. In a critical examination of Akan prayers, Larbi (2001, p. 8-9) concludes that the overriding concern in AIR is *Nkwa* (life in all its fullness or abundant life) long life, vitality, vigour, health, *Ahonyade* (possessions-wealth and riches, prosperity, children) and *Asomdwei* (peace, tranquillity, the absence of misfortune). According to Awuah-Nyamekye (2012) the concern of religion among the Akan is for the absence of ‘life negating phenomenon’ such as diseases, poverty, crop failure, barrenness and the presence of ‘life affirming phenomena’ such as long life and children. As such AIR and wellbeing are intrinsically connected, as put by the professor of religion and philosophy, Ngong (2009, p.11), ‘one’s materiality and spirituality are inseparable’.

As alluded to above, in AIR, the wellbeing of the individual is also very much tied into that of the community. Mbiti (1969, p.108) points out that ‘(w)hen he suffers, he does not suffer alone but with the corporate group; when he rejoices, he rejoices not alone but with his kinsmen, his neighbours and his relatives whether living or dead’. As such wellbeing for the Akan is communal and collective. Alolo (2007) highlights that morality and ethics is determined by the group and the family in AIR. It is trans-generational, seeking the survival of the community today and generations to come through social harmony in both the physical and spiritual world (Larbi, 2001). *Nkwa* is achieved through, not only the mediation of the lesser gods, but the ancestors who, as the ‘living dead’ members of the *abusia*, have the spiritual power to influence their wellbeing. As such development for the Akan is cosmological harmony with Onyame, ancestors, gods, and spirit beings (Awuah-Nyamekye, 2012; Larbi, 2001; Boadi, 2001).

4.2.5 A RELIGIOUS WORLDVIEW

As alluded to above, AIR acted as a religious worldview shaping society and politics in the everyday in pre-colonial Ghana. Religion was all pervasive, bound up in most communal activities and social institutions. Birth and puberty rites, marriage, death, widowhood, harvest, indigenous offices, and political life were all were laced with religious connotations. For example, the belief in life after death and ancestors permeated all social gatherings- during baby naming ceremonies libations were poured to ancestors. During funerals, cloth, money, and jewels were placed in the coffin for the afterlife and libations offered to ancestors. Libations were also poured at social gathering especially during annual festivals (Buah, 1980; Rattray, 1923; Rattray, 1927).
In politics, the Ashanti king’s power and authority was considered sacred, symbolically held in the Golden Stool which was said to carry the soul and spirit of people. The king was perceived as the link between the living and dead. He was the leader, commander in chief, head of kinship, head of political unit, judge, legislator, and religious leader. The stool was the symbol of the chief’s office it represented the ancestors, gods and tribal unity and the king, ruler, or chief’s authority derived from ancestors (Pobee, 1987; Pobee, 1991).

It is in this rich setting of a physical and spiritual world, centrality of the abusia (family, kinship, and community), material conception of salvation and religious worldview that Christianity arrived.

4.3 CHRISTIANITY IN GHANA

This section traces the trajectory of Christianity in Ghana, from a ‘foreign’ imported religion during the colonial era to what has now been coined ‘Ghana’s new Christianity’.

Christianity first arrived to this rich religious heritage of AIR in the fifteenth century, when missionaries from the Roman Catholic church (RCC) accompanying their Portuguese traders landed. Moravian (1730s) and Anglican missionaries (1754) followed suit in the eighteenth century. However the early Christian ventures had little success, failing to convert native Ghanaians by the eighteenth century there was hardly any trace of Christianity in Ghana (Amanor, 2004). Freed African slaves returning at the end of the eighteenth century also brought their new-found faith – Christianity, with them (Mbiti, 1969). The literature does not suggest any considerable advance of Christianity until the nineteenth century with the Protestant Basel missionaries arriving in 1828 and Methodist Wesleyan Missionaries in 1835 with the sole aim of evangelising and converting Africans to Christianity. The RCC returned in 1881 and the Anglicans in 1906. By 1918 the following denominations had been established in Ghana; Anglican, RCC, Methodism, Presbyterianism, Evangelical Presbyterianism, and they still represent a significant proportion of the Christian community in Ghana today (Williamson, 1965; Larbi, 2001; Asamoah-Gyadu, 2005). The literature refers to them as either Historic, Orthodox Mainline or Traditional Western Mission churches, I will adopt the term Orthodox, a term used in the everyday in Ghana today.
The Orthodox churches emerging from the missionary ventures of the nineteenth century account for a significant proportion of the CFC in Ghana, however Ghana's Christian landscape has evolved considerably over the past three decades with what Paul Gifford (2004), Professor of Religions and Philosophies, describes as 'Ghana's new Christianity'. In 1993, non-Catholic and non-mainline Protestants Christians accounted for just 16.9 per cent of the population. In 2003, that number more than doubled to over 41 per cent (Heaton et al., 2009). According to the nations latest statistics 13 per cent of the population describes themselves as Catholic, 18.4 per cent Protestant and 28.3 per cent Pentecostal/Charismatic, by far the largest proportion (Ghana Statistical Service, 2012).

Understanding the progression from the Orthodox churches to 'Ghana’s new Christianity' is critical to understanding the CFC in Ghana today. Both academic Larbi (2001) and Professor of African Christianity Asamoah-Gyadu (2004) provide a review of the major renewal movements that have shaped the current Ghanaian religious landscape. They can be categorised into the following phases: (1) Spiritual or African Initiated Churches (AIC), (2) Classical Pentecostalism and (3) Neo-Pentecostalism and Charismaticism. It must be noted that this categorisation is imperfect; firstly, as will be discussed in this section, the boundaries between each denomination are blurred and secondly, even more importantly are the diverse traits within each; AICs, Pentecostal churches and Neo-Pentecostal and Charismatic churches (NCC) are not homogenous, unified, categories within the CFC adhering to the same beliefs and practices, but rather heterogeneous groupings.

4.3.1 SUNSUM SORE OR AFRICAN INITIATED CHURCHES
The early 20th century saw the rise of what the literature variously describes as African Independent Churches, African Indigenous Churches, or African Initiated Churches because of their breakaway from the missionary ‘foreign’ churches and African initiation and leadership (Asamoah-Gyadu, 2005; Meyer, 2012). In Ghana, they are most commonly described as the Spiritualist churches or Sunsum Sore (Spiritual church). This movement emerged out of the ministries of various African prophets, the most renowned being Liberian William Wade Harris (1860-1929) a once Methodist lay church minister believed to convert 120, 000 people across Ghana, Ivory Coast and Liberia, 10, 000 in Ghana alone (Omulokoli, 2002). Among his converts were Prophet Samson Oppong, John Swatson, a former indigenous Prophetess Grace Tani, and
Prophet John Nackabah who became influential in the AIC movement (the latter two became the founders of The Twelve Apostles church still in existence today (Graveling, 2008). Then there was Peter Anim in 1917 who broke away from the Orthodox Presbyterian church inspired by US and UK religious literature. Unsatisfied with the orthodox style of worship, they all preached the power of God through healing, deliverance from evil spirits, and the manifestation of the Holy Spirit. Whilst William Wade did not establish his own church, and encouraged converts to join the surrounding protestant churches, others established new churches and institutionalised an indigenous Christian movement (Larbi, 2001).

Some scholars argue this marked the resurgence of ATR in Ghana's religious landscape which has brought about an element of continuity in religion in the nation. Mbiti (1969, p.233) describes this phase as an attempt by African peoples to 'indigenise Christianity and apply it in ways that, perhaps simultaneously, render Christianity more practical and meaningful to them'. However, this movement was characterised by diversity. Some AICs strongly rejected the beliefs and practices of AIR, whilst they did not deny the existence and power of evil spirits, and provided adherents with the power once again to overcome the life negating phenomenon associated with these spirits, they maintained a strict adherence to Christian doctrine and theology. Other AIC's attempted to reconcile Christianity with AIR and initiate a hybrid of the two. For example, Musama Disco Christo Church, established in 1925 and The Twelve Apostles Church were accused of syncretism. They integrated indigenous forms of worship and ritual such as animal sacrifices into Christian worship and designated specific roles to angels and the lighting of candles (Amanor, 2004; Larbi, 2001; Graveling, 2008).

Scholars point to two compelling motivating factors behind the AIC movement: (1) an increase in nationalistic sentiments against an ‘imported’, ‘foreign’ religion, and (2) the failure of Orthodox Christianity to inculturate into the African religious worldview (Amanor, 2004). There is strong evidence for both. Christianity was imported by western missionaries and bore the 'stigma of colonialism, foreignness, westernism and paternalism', it also failed to accommodate the native way of life, drawing converts away from their heritage and an indigenous means of solidarity, identity and belonging (Mbiti, 1969, pp.234-237). These AICs bridged the disjuncture in what Mbiti and other African theologians refer to as inculturation (the cross fertilisation of culture and religion), indigenisation or Africanisation.
4.3.2 CLASSICAL PENTECOSTALISM

Connected to the global Pentecostal religious movement in the early twentieth century came Pentecostalism. The Pentecostal movement saw the rise of the Apostolic Church, Church of Pentecost, and the American Assemblies of God (AG) as early as the 1920s. These churches rose out of activities of western Pentecostal missionaries which arguably can be traced back to the Azusa Street Revival in America in 1906. Scholars such as Asamoah-Gyadu (2005) would argue however that there is enough evidence to suggest that Pentecostalism was rife in SSA before these missionaries arrived, the AIC’s (discussed in the previous section) emerged prior to the missionary expansion of Pentecostalism yet demonstrated common characteristics to Pentecostalism: the power of God through healing, deliverance from evil spirits, manifestation of the Holy Spirit and glossolalia. Asamoah-Gyadu includes Ghana’s Sunsum Sore in his book on African Charismatics. He puts the case forward that the Sunsum Sore, unlike other African nationalist churches which sought to rebel against missionary control, were the first wave of Pentecostal churches in Ghana; he describes them as ‘independent indigenous Pentecostal churches/movements’.

Pentecostalism draws its name from the day of Pentecost in the Bible, a significant moment at the genesis of the Christian faith which saw the Holy Spirit fall on the Apostles, as promised by Jesus before his ascension into heaven, empowering the Apostles to be witnesses throughout the world. Whilst the empowering of the Holy Spirit is central to the Pentecostal movement, Pentecostalism is rife with diverse theologies and practices; it has taken a different form and expression in different cultures and has experienced multiple shifts over time in Ghana. Meyer (2012, p.157) rightly argues that Pentecostalism is not distinct in ‘scale, organisation, theology and religious practice’ but it does share family resemblances. Anderson (2013), academic scholar on global Pentecostalism, provides a comprehensive discussion which captures its common features: an emphasis on the Holy Spirit, incessant evangelism, healing and deliverance, cultural flexibility, religious continuity, an egalitarian community and the meeting of felt needs. An important characteristic of Pentecostalism especially in the Ghanaian context is that it places a strong emphasis on holiness, being 'born again' and 'breaking away' from the past, a ‘rapture’ or ‘discontinuity’ as many scholars on Pentecostalism have described it. This past pertains to a rejection of firstly AIR and its associated practices, beliefs, and rituals, and secondly a rejection of ‘immoral’, ‘sinful’
lifestyles through the ritual of ‘deliverance’, personal transformation and disassociation with any practices which invoked traditional beliefs and practices (Asamoah-Gyadu, 2005; Gifford, 2004). Whilst some AICs do have the tendency to veer towards ‘syncretism and the occultism’ (Amanor 2004) such as polygamy, performing animal sacrifices, using candles and incense and religious leaders wearing religious paraphernalia. Classical Pentecostal Churches have made a clear distinction between themselves and the spiritualist churches (Daswani, 2016b; Meyer, 2012; Meyer, 1998; Amanor, 2004).

These western mission related churches are frequently referred to as having a classical Pentecostal theology, even so they too are diverse and the distinction between these Pentecostal churches and AICs are blurred. Whilst active since the 1920’s, Meyer (2012) points out how both the Apostolic Church and Assemblies of God were still categorised as AICs until the 1990’s indicating their blurred boundaries.

4.3.3 NEO-PENTECOSTALISM AND CHARISMATICISM

Following Classical Pentecostalism came Neo-Pentecostalism and Charismaticism. The emergence of NCCs can be traced to the late 1970s with crusades from American Evangelist Morris Cerullo and German Reinhard Bonnke, the distribution of Oral Roberts publications and TV broadcasts, and missions from Nigerian Benson Idahosa and William F. Kumuyi, key Neo-Pentecostal figures (Daswani, 2013; Larbi, 2001). This religious shift can be divided into three subdivisions; (a) the Charismatic renewal movement, (b) para-church movements and (c) Neo-Pentecostal and Charismatic Churches (NCC). The charismatic renewal movement occurred within Orthodox churches, such as the RCC, often as prayer renewal groups. This is where groups in Orthodox churches campaigned for charismatic spiritual renewal from within. Para church movements, emerging at the same time, and closely aligned to the Neo-Pentecostal and Charismatic expansion, were trans denominational fellowships, prayer groups, and ministries like the Students Union, Full Gospel Business Men's Fellowship International and its female counterpart Women’s AGLOW. The NCCs on the other hand were distinct from the charismatic renewal movement in the Orthodox churches, and formed their own churches with distinct practices, theologies, and doctrines. They have become the fastest growing Christian churches in Ghana over the past three to four decades (Larbi, 2001; Asamoah-Gyadu, 2005; Gifford, 2004).
The theology, doctrine, and practices of NCCs are rooted in classical Pentecostalism with many of its leaders hailing former membership at a classical Pentecostal church (Mensah Otabil, the founder of one of the largest NCCs in Ghana, International Central Gospel Church (ICGC) was an AG member). However, there are distinct differences which the churches exhibit. Anthropologist Freeman (2012) identifies six characteristics of contemporary African Pentecostal and Charismatic Christianity which succinctly capture the common features of NCCs: (1) participatory spirit filled lively church services involving speaking in tongues, emotion, singing and dancing, (2) personal transformation, ‘break away’ from the past (3) restructuring of family, indigenous power structures and modes of social organisation, (4) emphasis on spiritual healing and deliverance, (5) moral purity and ethical behaviour and (6) a prosperity gospel which preaches that salvation as abundance, wealth and material success is a sign of God’s blessing. In addition the literature points to the following characteristics: an appeal to the upwardly mobile youth, the educated and professional, predominantly located in urban spaces, religious mediation through the adoption of mass media modern technologies (on the radio, television, video, audiocassettes, tapes, magazines, newsletters, books) that has produced new kinds of ‘religious subjectivity and spiritual experience’ (de Witte, 2003, p.172), charismatic leadership, modern, western dressing and image and an international outlook (de Witte, 2003; de Witte, 2008; Asamoah-Gyadu, 2005b; Meyer, 2008; Meyer, 2011).

Larbi (2001) offers two further categories to help understand the NCCs; (1) abundant life ministries – those that preach the prosperity gospel, the promises of material and physical wellbeing for every believer; and (2) deliverance ministries – those who perform deliverance, freedom, ‘break away’, or rescue from the oppressive evil spirits who come against the believer’s wellbeing. These churches preach that a background of witchcraft, juju, or any indigenous ritual or practice that invoked gods or ancestors could have infected the Christians life and be an oppressive force against their wellbeing. These churches perform deliverance from these evil forces so that the Christian can experience prosperity.
4.4 CONTINUITY AND DISCONTINUITY IN GHANA’S CHRISTIAN FAITH COMMUNITY

The above trajectory of Christianity in Ghana suggests a contention between continuity with AIR and discontinuity. This section discusses this apparent disjuncture pointing to examples of both and argues that Christianity in Africa as the daily lived experiences of the CFC is best analysed through the lens of (dis)continuity; continuity and discontinuity not as either or, but as one, both the traditional and the ‘modern’.

Anthropologist of religion Robbins (2003) argues that whilst anthropology is drawn to the science of continuity, seeing how traditional symbols, rituals, practices and beliefs endure, there is a need to go beyond received categories and explore discontinuity in religion to understand cultural change. Missionary Christianity officiated a disjuncture and discontinuity from AIR. The Christian missions did not attempt to inculcate Christianity into the Akan way of life but to replace it (Mbiti, 1969; Larbi, 2001; Amanor, 2004). For example, the missionary colonisers refused to accept the indigenous marriage which involved the *abusia* in the coming together of two people, telling believers that only marriages instituted in the church were recognised. The Presbyterian Church went as far as prohibiting their converts from living with the indigenous community and moving to the exclusively Christian Salem community. This rejection continued well into the twentieth century. At the time of the colonial administration, Ghana’s Christian Council (then known as the Gold Coast Christian Council) produced a pamphlet denying the existence of witchcraft and supernatural powers. This was in response to many Christians patronizing the likes of Tigare in the 1940’s - an indigenous deity- and the proliferation of *abosom* shrines which caused the mission churches concern (Williamson, 1965; Asamoah-Gyadu, 2005). The official condemnation of AIR clearly did not stop Ghanaians from practicing their age-old traditions, and as argued by Larbi (2001), economic hardship compelled people to resort to traditional sources of supernatural help.

Instead of adapting Christian teaching and practices to suit existing Ghanaian values, missionaries ignorant of their meanings and significance condemned them as pagan and replaced them with Christian westernised values. This continued after independence through the auspices of the Orthodox Church who opposed any attempts to reconcile the indigenous with Christianity. In 1960 the Nkrumah government attempted to pass a bill
which registered one wife but acknowledged that there could be others so children were assured some of the father’s inheritance. However, the Orthodox churches protested it until the bill was withdrawn (Pobee, 1991).

This rejection of Ghanaian indigenous values meant that Christianity had no home-grown roots and for many Ghanaians, Christianity imposed a foreign culture and discipline (Mbiti, 1969; Amanor, 2004). According to Larbi (2001, p.26) the Orthodox churches failed to meet ‘the spiritual need at the level at which the Akan experiences it’, it did not relate to their pre-existing worldview and inaugurated the search for continuity. Asamoah-Gyadu (2005, pp.16-17; pp.233-248) explains that the rise of a new form of Christianity emerged as ‘indigenous assimilation of Christianity’ to validate their belief in the supernatural and in the current displays of the mighty works of God retold in the Bible. He concludes his exposition on African Charismatics (AICs, Classical Pentecostals and NCCs) with five defining features of Ghanaian Pentecostalism which demonstrate an indigenous renewal and continuity: (1) an experiential religion; the conviction in the presence and existence of God and their experience of this affirming the African immediacy of Nyame in the everyday, (2) the belief in ‘signs and wonders’ through healings, deliverance or miracles compatible with a holistic salvation and wellbeing (health, prosperity, children, harvest) through the mediation of the gods, (3) demonstration of spiritual gifts as witnessed in the lives of AIR priests and priestesses, (4) worship as a spiritual, ecstatic, expressive, lively experience resembling African ‘traditional forms of celebration’ as well as the embodiment of religion and involvement of all human faculties.

According to Ellis and ter Haar (2007; 2006), Ghana’s new Christianity is not entirely new but a ‘recent development in long existing mode of thinking about the spirit world rather than as a major historical rupture’. According to Larbi (2001, p.3) Pentecostalism has found ‘fertile ground’ in Ghana because its cosmology and soteriology is ‘in consonance with the primal concept of reality’. Meyer (2007) argues that there is a continuity between NCCs and the African religious traditions they claim to despise.

However, the waves of religious change in Ghana are nuanced and cannot be explained alone through the lens of continuity, instead we see both the process of (dis)continuity, with each wave carrying both change and continuity. 4.3.1 showed how some AICs called for a complete rejection of ATR and, 4.3.2 demonstrated how Pentecostalism
(both classical and NCC) demonised anything associated with ATR. What is compelling is the radical discourse of discontinuity from 'insiders' in Pentecostalism, arguing that they 'confront rather than accommodate the spiritual world' (Anderson, 2016). NCC's call their members to 'break away' from their past, they denounce ATR and offer the Holy Spirit as a force that supersedes all other spiritual forces. Wariboko (2014), an 'insider' theologian, argues that Pentecostalism is simultaneously 'inside and outside'. Whilst Pentecostalism offers a continuity and engages with the belief in a coexistent physical and spiritual world, evil spirits and witches that affect wellbeing, it simultaneously offers a discontinuity.

4.5 CONCLUDING REMARKS
This chapter has shown that Ghana is a religious nation with a religious people. Religion is embedded in the everyday acting as a worldview or paradigm shaping the norms, values, relationships, social interactions, politics, public affairs. Whilst the nation has experienced various shifts that mark distinct junctures in Ghana's religious landscape, from an indigenous African cosmology to Christianity, they have all left lasting impressions that continue to contribute to 'Ghana's new Christianity'; the indigenous belief in a coexistent spiritual world, a material concept of salvation, spiritual and evil forces that can either impede or bring about wellbeing. Even so Ghana's religious landscape is full of diversity, despite the various religious movements, the boundaries between each are blurred. Finally, whilst continuity is apparent, so is discontinuity; the two are not mutually exclusive of the other but mutually constitutive.
5. AN INTERDENOMINATIONAL PENTECOSTAL COMMUNITY

Walking through the streets of Ayigya, a settlement located in the Oforikrom constituency of south Kumasi I am bombarded visually and auditorily with religious imagery, sounds, inscriptions and symbols. Tro tros (local bus service) and taxis are plastered with some sort of religious inscription or another; Nyame ye me broboa, (God is my helper), Nyame be ye (God will do it), Nyame Aye (God has done it), Nyame Tease (God understands). There are stickers identifying a particular church or religious grouping such as MOGPA “2013 year of dumbfounding miracles”. Hair dressers, market stalls and even convenience stores adopt religious names like Nyame ye Nyame (God is God). Along the streets are impressive bill boards publicising the latest church convention, conference, or revival. A multitude of sounds from the towns busy religious life are heard; people vehemently praying, pastors passionately preaching over pa systems from various services, almost competing for auditory space, gospel tracks booming from car or handheld radios. I can hear the repetition of Nyame Adom in response to customary greetings. The sights and sounds of everyday life in Ayigya are inherently religious.

A critical review of the religion and development discourse in chapter two revealed a legacy of secularisation, an unwarranted preoccupation with FBO and faith in its institutional and formal embodiment performing explicitly developmental functions such as service delivery, welfare, education, and health care. It was shown that the exclusion of the informal, sacred religious activities, and the daily lived experiences of the faith communities, fails to capture the extent of the faith and development nexus.

The previous chapter contextualised the CFC in Ghana; it provided a historical trajectory of Ghana's Christian religious landscape from its rich AIR heritage to Ghana's new Christianity and revealed (dis)continuity; a religious landscape marked by continuity of indigenous values and beliefs and discontinuity. Building upon this context, this chapter provides a comprehensive review of the lived experiences of the CFC in Ayigya to address the aforementioned gap in the literature: what are the daily lived experiences of the CFC in Ayigya? Drawing from chapter 2.3, the chapter considers the forms, functions, and norms of the CFC; (1) Who is the CFC? What does it look like? Who are its actors? (2) What does the CFC do? What activities does it
engage in? What role does it play? and (3) And what does the CFC value? What is its normative framework? The chapter commences with an overview of the CFC in Ayigya and the three case study churches; CCC, LWC and VB.

5.1 THE CFC IN AYIGYA: AN OVERVIEW

The CFC in Ayigya is diverse and extensive, consisting of 42 identifiable organisations, ranging from churches, orphanages and schools, and multiple denominations. As of 2010, 79.8 per cent of the Ashanti population were Christian: Pentecostals and Charismatics constituted the largest group with 39.7 per cent, Catholic 16.5 per cent, Protestant 25.2 per cent, and other Christians 18.6 per cent (Ghana Statistical Service, 2012). All of the major denominations are represented in Ayigya ranging from the Orthodox (Baptist, Methodist and Presbyterian) accounting for 17 per cent, Pentecostal 14 per cent, NCCs 54 per cent, AICs 0.3 per cent, and others 1.2 per cent. The NCCs are the largest denomination by far, the Orthodox churches following second and the Pentecostal a close third. AIC’s and other churches are a small minority. These churches range from 70 to 4000 strong membership. A list of these organisations can be found in Appendix 1 Table A.

Table 5.1 List of Churches within Christian Faith Community in Ayigya by Denomination.

<table>
<thead>
<tr>
<th>Category</th>
<th>Denomination</th>
<th>Detail</th>
</tr>
</thead>
</table>
| A        | Orthodox     | Bethel Methodist Evangelical Presbyterian Church of Ghana  
|          |              | Global Evangelical Church Presbyterian  
|          |              | Victory Baptist Church |
| B        | Pentecost    | Bethel Assembly -AG  
|          |              | Christ Apostolic Church  
|          |              | Church of Pentecost  
|          |              | Deeper Life  
|          |              | Living Waters Chapel -AG |
| C        | NCC          | All Nations Church  
|          |              | Calvary Charismatic Centre  
|          |              | Christ Divine Church  
|          |              | Christian Heritage Church  
|          |              | Cornerstone Bible Church  
|          |              | Faith Passover Chapel  
|          |              | Family Chapel International |

Quantity:
- A: 6
- B: 5
- C: 17
<table>
<thead>
<tr>
<th>Detail</th>
<th>Organisation</th>
<th>Bible School</th>
<th>Orphanage</th>
<th>Microfinance Institution</th>
<th>Vocational School</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>去叶丰收</td>
<td>直火教堂</td>
<td>国际中央福音教会</td>
<td>ITM使节</td>
<td>百森索尔</td>
</tr>
<tr>
<td></td>
<td>胜利卫理公会</td>
<td>路申卫理公会</td>
<td>直火教堂</td>
<td>直火教堂</td>
<td>未知</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AIC</td>
<td>Sunsum Sore</td>
<td>1</td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>E</td>
<td>未知</td>
<td>2</td>
<td>未知</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>未知</td>
<td>2</td>
<td>未知</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

Table 5.2 List of Faith Based Organisations in Christian Faith Community in Ayigya

<table>
<thead>
<tr>
<th>Detail</th>
<th>Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organisation</td>
<td>1. Victory Baptist School</td>
</tr>
<tr>
<td></td>
<td>2. Bethel Methodist Day Care Centre</td>
</tr>
<tr>
<td></td>
<td>1. Holy Fire Bible School</td>
</tr>
<tr>
<td></td>
<td>2. Zion Charismatic Bible School</td>
</tr>
<tr>
<td></td>
<td>1. All Nations Children’s Home</td>
</tr>
<tr>
<td></td>
<td>2. God Cares Ministry</td>
</tr>
<tr>
<td></td>
<td>1. AG Microfinance – Bethel Assembly AG</td>
</tr>
<tr>
<td></td>
<td>2. Victory Baptist Credit Union</td>
</tr>
<tr>
<td></td>
<td>1. Bethel Methodist Vocational Centre</td>
</tr>
</tbody>
</table>

5.1.1 VICTORY BAPTIST CHURCH

VB is a part of the Ghana Baptist Convention (GBC), the largest association of Baptist Churches in Ghana. At 50 years, old in 2014, the GBC was birthed out of Nigerian and American Southern Baptist missionary efforts in the early 1900s. The Baptist church was predominately known as a Nigerian church with services held in Yoruba and frequented by predominantly Nigerian migrants. They arrived in Ghana in the 1900s for
trade and during the 1930s and 1940s requested for missionaries to be sent to indigenous Ghanaians. In 1947 the missionaries were sent. Concerted efforts were made to attract the indigenous Ghanaian, by 1952 this was achieved in the Ashanti region with the first indigenous Baptist Church. By 1963 Ghanaian Baptist Churches achieved independence from the Nigerian Baptist Convention and was renamed the GBC in 1964. Today it works in partnership with the International Mission Board at the Southern Baptist Convention and is in partnership agreement with American Baptist Churches International Ministries.

Gifford categorises the Baptist church as a mainline church which has become ‘radically charismatic’ (2004, p.105). While there is some debate on whether Baptist churches are Orthodox, it is a missionary church from the Nigerian Baptist church who themselves had been reached by the Southern Baptist Convention. Baptist churches lie within Protestantism denomination and are members of the CHAG—the council of Protestant churches in Ghana along with the Presbyterianism, Evangelical Presbyterianism, Methodist Church and Anglican Church (CHAG, 2016; GBC, 2016).

VB Church is located alongside the Accra-Kumasi road just before the top high junction on a 4-5 plot\(^7\) of land. The incomplete church structure boasts of a steeple that extends above the surrounding buildings. With its openness (apart from a couple of shutters at the side of the structure) the sound of all services resounds throughout the town. The church is enclosed within a surrounding wall and metal gate at both the front and back. The church employs a live-in caretaker who monitors this access. The Church structure is a two-storey hexagonal building.

Like all churches within the GBC, VB has a strong democratic organisational structure with an elected body of eighteen deacons who oversee the everyday running of the church and are required in all decision-making processes. They act as checks on the pastors. VB has four pastors; a senior reverend pastor, two ordained reverend pastors (one of which is a woman), and one deliverance pastor. The church employs the senior reverend pastor, the church administrator, the pastor who also acts as a manager within the school and the live-in caretaker.

Also, located on the land is the VB school which consists of a kindergarten, primary school, and Junior Secondary School (JSS). It caters for children between the ages of 3

\(^7\) One plot of land in Ghana is measured at 70 by 100 metres.
to 12. Currently a one-story L shape structure along the perimeter of the plot (on my last visit they were constructing a second storey to facilitate an extension to the JSS). The majority of the teachers are church members; there are a handful who attend other churches and a minority who are Muslim. The children come from throughout the Ayigya locality, some are church members but the majority are not. According to Pastor George, an associate pastor at VB and the administrative manager of the school, a significant percentage of the children are also from Muslim families, the exact amount is not disclosed. I am told that the school exists to benefit the community rather than to make a profit. Fees are kept at a minimum rate for the grade category of the school so as to enable poorer families to send their children.

In addition, the building hosts the senior pastor’s office at the rear which consists of a reception where the church secretary/credit union manager is located and a separate well-furnished office for the pastor. Around the corner, opposite one of the church entrances is the credit union - small office of four who oversee the credit union.

The church has a membership of 1000 but consistent church attendance of 700. It holds two services on a Sunday morning, an English and Twi speaking service, the latter having the largest attendance of women and families. In between the services the church has a Bible study attended by both English and Twi speaking congregants. According to the church administrator, the majority of VB are under the age of 35; 65 per cent under 35, 10 to 15 per cent under the age of 16, leaving 35 per cent over the age of 36. The female to male ratio is 65 to 35. The church has mixed demographic with a 50 to 50 ratio between the poor living within the Ayigya Zongo and the middle class. The majority ethnicity is Akan with 75 to 80 per cent and the remaining from the North, Gas, or Ewes. Members work in various professions; nursing, teaching, retail, petty trading, driving and security.

5.1.2  **CALVARY CHARISMATIC CENTRE**

‘Committed Christians committed to the Great Commission’

CCC is a charismatic church located on the outskirts of Ayigya a stone’s throw away from the Zongo. It is an independent Charismatic church under the leadership of Pastor Ransford Obeng the senior pastor and founder, close friend and associate of the renowned Dr Mensa Otubil of the International Central Gospel Church. Pastor Ransford established CCC in 1985 as one of the first English speaking churches in the city to
reach out to the non-Akan speaking peoples. It was a part of the AG network (a Pentecostal denomination) but in 1992 Pastor Ransford announced his decision to cease all affiliation with the AG denomination. After 18 years of dispute with the AG over the rightful ownership of CCC properties and possessions, a final Supreme Court hearing in 2005 saw CCC make arrangements for a new church facility in its current location Ayigya. In 2009 CCC moved onto the land and has been building its church infrastructure ever since.

CCC is an international church with branches throughout the country and a handful internationally, with missionaries in the U.K, USA, Jamaica, Ivory Coast and Senegal and other countries around the world. CCC describes itself as a non-denominational Church which is why it broke away from the AG denomination in 1992. Even so it is a member of the National Association of Charismatic and Christian Churches (CCC, 2014).

While Pastor Ransford is the senior pastor, the church has a council of elders which consists of six men who assist in the major decision making of the church. This pastoral council oversees all the affairs of the church.

CCC is situated on a very large piece of land (approximately the size of two football pitches), with ongoing work to improve its facilities and build further structures. On the church premises, there are four structures: the sanctuary, the children’s block, the young people’s block, and the canteen area. A fifth area was under construction during my second journey to provide shelter for Bible study classes which were previously held outside. Located on the second floor of the sanctuary is the churches administrative engine; a large reception area and at least six separate offices for church staff and a number of board rooms.

The CCC sanctuary is a large prominent building on the top of a hill, an impressive and striking feature against the backdrop of the Ayigyan landscape. Beautiful well-kept gardens surround the structures, with an impressive man made fountain at the front entrance. The sanctuary is a large two-storey building with the seating capacity of 3000. On the first floor are further seats encircling the perimeter and a number of offices for the church staff. Administration pastor, Pastor Sammy, claims that the church has a membership of 4000, church demography is of the middle class and elite in Ghana. A glance at the cars parked during a Sunday service confirms the standard of living of
many members of the church. The associate pastor was unable to provide me with details of church demography but it was apparent that the church consisted of many of the cities wealthiest and privileged with teachers, professors, university staff, entrepreneurs, medical professionals, bankers, lawyers and the educated.

5.1.3 LIVING WATERS CHAPEL

LWC is a member of the AG denomination. AG is an international denomination with its roots lying in religious revivals in America giving birth to the Pentecostal movement in the early 1900s which emphasised the baptism of the Holy Spirit expressed and evidenced by speaking of tongues. This culminated in to the Azusa Street revival from 1906 to 1909, followed by the formation of the General Council of the AG in 1914 to coordinate the growing number of new Pentecostal churches. The denomination is said to have 2.6 million members in the US and over 60 million throughout the rest of the world. The AG in Ghana is a member of this global network.

AG arrived in Ghana in 1935 when missionaries from Burkina Faso came to the Northern region and churches were established in 1935 and 1937. The missionaries preached the good news while also meeting the socioeconomic needs of the people establishing literacy classes, and clinics. AG was established in Kumasi and Accra in 1944, Takoradi in 1945 from where the denomination spread to the rest of the nation. LWC was established in 1993 by American Missionaries Rev. David C. Vespa and his wife Marilyn Vespa. In 1996 Rev. Tony G. Amoakhene replaced the missionaries as they went on leave and has since been the senior pastor (LWC, 2015).

LWC purchased their church building in 2000. After erecting the youth block they have been having services there while continuing the ongoing work of the main sanctuary since 2003. The new main auditorium is currently under development; it has been designed with a car park on ground level which is already being used. The church consists of two structures. The church building is currently two stories; the ground floor is home to the church reception, offices for the senior pastor, other church staff, a kitchen, and classrooms, upstairs lies the main sanctuary.

The church is situated on a road parallel from the Accra-Kumasi road, couple of minutes’ walk away from top high junction. It is enclosed within high walls.

AG offers strong organisational structure. National headquarters places supervisory role over the churches. Churches are divided into districts and regions each region and
district having its own pastor. Each church is autonomous to an extent, having autonomy over the day to day running of the church. LWC has three pastors; the senior, a missions pastor, and a youth pastor.

According to the church administrator LWC has a demography of 15 per cent under the age of 16, 25 per cent under the age of 30, 55 per cent from 31 to 60 years and 5 per cent over the age of 60. Female to male ratio is 55 to 45. The church has approximately 100 to 150 children. It is an English-speaking church which boasts elite membership. Members are: lecturers, nurses, medical doctors, architects, bankers, administrators, insurance brokers, business people, pharmacists, students, engineers, lawyers, drivers, housewives. The majority of members are educated past SSS level.

5.2 ASSOCIATIONAL LIFE IN AYIGYA

The CFC in Ayigya is marked by plurality. Please see Appendix 1 Table A for a detailed list of all faith related organisations within the faith community. Ayigya is a small but densely populated suburb that takes less than two hours to walk around its circumference. There is one local indoor market and a very busy bus station called “tech” that services the university’s students, employees, and the city commuters, connecting them to various parts of the city. The suburb is equally densely populated with churches.

Within a 5-minute radius of my residence there were seven churches. Three of these churches were within remarkable close proximity of one another. Manna Miracle church lies ten to fifteen metres adjacent to Zion Charismatic Centre, and literally ten feet behind Zion Charismatic Centre lies an unnamed church. I identified 30 churches but it is distinctly possible that there are even more. While some churches were easy to distinguish situated in purpose built impressive buildings like CCC which boasts a 4000-strong congregation. The CCC sanctuary is a large prominent building on the top of a hill only a stone’s throw away from the Zongo shanty community. Other churches are more inconspicuous holding services in incomplete structures such as the unnamed church I literally stumbled across whilst looking to gain entrance into Zion Charismatic Centre, or in school classrooms such as the Grussi speaking church which uses one of the classrooms at the orphanage (All Nations Charity Home) for their church services. At the time of my interview with Dr Rev Prempeh, the former moderator of the Presbyterian church in Ghana, a PhD holder in church history and former Chairman of
Ghana’s Christian council, I had identified approximately 40 churches and FBOs in Ayigya. After telling him this he laughed and remarked ‘now you were talking of 40 churches, who told you it is 40 churches? There may be over 100 I tell you.’ In Dr Rev Prempeh’s expert opinion, there are even more churches in the Ayigyan CFC than meets the eye hiding, in unnamed buildings, people’s homes, and classrooms.

5.2.1 SACRED AND SECULAR

The CFC in Ayigya goes beyond the sacred space of the church, it consists of financial and educational establishments. For example, there are two faith based micro-finance institutions that serve the community in Ayigya; VB Credit Union and AG Microfinance Bethel Assembly. In addition, there are many churches that offer a credit union service for their members (the two Global Evangelical churches, CCC and LWC). VB Credit Union and AG Microfinance were situated in separate buildings from their churches and offered to the general public not just members of the church. There are four educational establishments in the CFC: a nursery called Bethel Methodist Day Care Centre; a vocational school called the Bethel Methodist Vocational Institute; a private school, VB School, and two Bible schools, Holy Fire Bible School, and Zion Charismatic Church Bible School. Apart from the two Bible schools which are more distinctly 'sacred' faith based institutions, these educational establishments in Ayigya, offer an education beyond that of the 'sacred'. Clearly, they do seek to extend their religious cause through the education of students from all faiths, but this is in a public educational setting. During an interview with Pastor Comfort one of the associate pastors at VB, she explains that the school is meant to serve the community by providing accessible education to the poor and evangelising the Islamic community.

One of the reasons for setting up the school was to teach children in the Zongo deprived community, renowned for its criminality and poverty- a new way of life “we are teaching them academic knowledge but then we want to balance it up with you know godly knowledge”. She continued to tell me that “there are kids with Muslim parents but surprisingly they allow them to come to our Sunday... children services…that was our aim so that we can get the children and through them maybe get their parents”.

In addition to these faith-based educational and financial establishments, the CFC in Ayigya boasts of two orphanages; All Nations Children Home which is in association with the church All Nations, and God Cares Ministry. They both adhere to a Christian ethos yet are open to people of all faiths, offering a general public service. For example,
Ghana's Social Services department work in partnership with All Nations Children's home, handing over recently rescued children to the orphanage. As such, the orphanage receives children of all faiths, and these children are quickly assimilated into the Christian faith. Every week night, the children at All Nations attend a church service at the All Nations church. All Nations church and the children's home actually share the same premises, and the officiating pastor is also the director of the children's home. The nightly church services are officiated by both the children and the staff.

Whilst the churches and FBOs listed above were easy to identify, probably most importantly and characteristic of the CFC in Ayigya are the problems that arise when attempting to identify who is and who is not a part of the CFC. I came across a school called faith Senior High School, assuming it was a faith based school I approached the head teacher only to be told that even though he himself was a Christian, the school was not a faith oriented school. The head teacher had chosen to call his school faith Senior High School to encourage parents of both the Christian and Muslim faith to register their children to his school. Two significant conclusions can be inferred from this. Firstly, in the Ayigyan context, religious faith of any kind, whether Christian or Muslim, is popular; people want to send their children to schools that adhere to a faith so much so faith is used as a marketing tool, a commodity. The popularity of faith based schools is demonstrated in the demographic composition of the students at VB School, an unapologetically Christian school, sharing the same compound with VB church. The school consists of both Christians and Muslim students. Secondly, distinguishing who is a part of the CFC is precarious. What determines whether a school is faith-based? If the head teacher and staff are Christians? If the students are Christians? If it endorses a Christian theology or ethos? In the Ayigyan context, discerning who is a part of the CFC is problematic. With so many people adhering to a form of Christianity that is not restricted to the private realm of the church or personal homes. In the context where religion is embedded in everyday life, the CFC is fluid, traveling to wherever those who adhere to it are.

As well as the church and FBOs, Ghana's public sector is very much engaged in the CFC so much so I am told Christianity is the 'preferred public religious observance'. CCC3 works for the Ghana Educational Services as a supervisor of schools within the Sekyere East region. On the 10 January 2014, he invited me to observe a day at work. I came into the office to join their weekly 8 am Monday morning devotion. A colleague
shared a small word from the book of Genesis in the Bible, encouraged the office that while 2014 may be a difficult year they should trust that God would protect, take care, help them, and never leave them. People were given the opportunity to pray. They then sang a song Asafo Jehovah (God of the church), and went around to greet one another with a handshake or hug before announcements were made and any pending issues discussed. CCC3 informed me that they have an office devotion every Monday and Friday morning. He also explained that everybody attends the devotion whether Christian or not. When asked why he explained that Christianity is the preferred 'public religious observance' in the public sector in Ghana. He says this is because Christianity uses either English or the indigenous language and this is more inclusive than Islam which adopts Arabic. Many of CCC3’s work colleagues are Christians; I am introduced to some nominal Christians not attending church, and some very active Christians, one of which was an Osofo Maame (pastor’s Wife). There are also some practicing Muslims who also adhere to their religious rituals at work and are accommodated for. I overheard of a meeting scheduled for midday that day, which was brought forward to accommodate those Muslims who wanted to engage in their Friday prayers. Interestingly enough, all were a part of the Christian morning devotion.

5.2.2 DIVERSE
The CFC in Ayigya is diverse, consisting of various groupings. Aside from formal institutions like the church, or devotions held in secular workplaces, the CFC also consists of a diverse range of ministries or fellowships. These are a form of associations within the church. When participants in focus groups and interviews were asked to list all the associations they had been involved in during their life, their responses revealed a vibrant associational life in the CFC, both within and outside of the church, ranging from student school fellowships, university campus fellowships, children’s fellowships, prayer groups, social media groups and radio programmes. In the most recent Afrobarometer (2014), 57 per cent of respondents reported being involved in a religious group outside of regular church services whether as an official leader (6 per cent), inactive (13 per cent) or active member (38 per cent). This is in comparison to other voluntary associations or community groups where only 32 per cent were affiliated as either an inactive member (9 per cent), active member (19 per cent) or official leader (4 per cent). The CFC makes up a significant proportion of associational life in Ghana.
Whilst some of the associations identified by respondents were not situated within Ayigya, they were connected to it one way or the other, either because a resident of the area frequented it or a member of one of the case study churches did. The most popular associations were the student and university campus fellowships. 55 per cent of participants in CCC had participated in a student fellowship in their life time, 65 per cent in LWC, and 31 per cent in VB. The most prominent student fellowship was Scripture Union (SU). SU is a ‘national, autonomous, evangelistic Christian organisation’ that works in partnership with churches. It is renowned for its Senior Secondary school (SSS) and JSS Bible groups, prayer meetings and evangelical activities (Scripture Union, 2016). Participants who had attended university had participated in a university campus fellowship. These fellowships were often campus branches of church denominations; Anglican, Baptist, Presbyterian/Methodist (shared a joint fellowship on the KNUST campus), Church of Pentecost and AG. These fellowships acted as auxiliary churches on campus for the students, offering prayer and devotion in the mornings, Bible studies, worship, evangelism, social activities, and Sunday church services. Some fellowships were not affiliated with a church such as Campus Christian Family, Interhall Christian Fellowship, Ghana Fellowship of Evangelical Students and Campus Crusade for Christ International, they offered the same activities as the denominational campus fellowships listed above.

The local church also contributes to the active associational life of the CFC. The church consists of ministries which many people in the CFC participate in. (Please see Table B in Appendix A for a list of the weekly schedules of the case study churches and the various ministries). These ministries consist of (1) Bible studies or Sunday school; this is where church members study the Bible, (2) support groups; they offer counselling, relationship, and social connections, (3) demographic groups for children, men, women, and youth which look to cater for the specific needs of each, and (4) departmental groups; these are groups centred around a specific department of the church such as finance, media, music, and ushers. All three churches offered ministries in each of the above categories. While the functions of these various ministries will be discussed in 5.3, their very existence is a very important aspect of the associational life of the CFC. Besides attending church on a Sunday morning for worship, members engage in the church through these associations throughout the week.
Informal Prayer Meetings in the Park

VB5 is a 24-year-old shop assistant. She chooses to attend a local prayer fellowship every Monday at a local green in her neighbourhood in place of the young ladies’ ministry at church. "I have been going for 3 months. We pray for our future, families, and friends. We are friends from outside of the church. There is about 60 of us. Not every day. Every Monday of the week … 60 come. Maybe 30 will come on Monday, others on Thursday. It is just a prayer group. A friend from this church introduced me to that group. I like praying when we are in a group. I can’t pray individually for long, but when in a group, I can really pray. We have three pastors. Two are prophets, one is a teacher, another is a woman, she is a prophetess, she sees into the future. There are people from different churches."

In addition to formal associations, informal associations are at work in the CFC. Participants spoke about unofficial weekly prayer or devotional meetings between neighbours, friends or work colleagues offering support, prayer, and fellowship outside of the formal or sacred space.

5.2.3 LOCAL AND GLOBAL

The CFC in Ayigya is not restricted to the local community or even the national, it transcends all geographical boundaries making it both global and local. For example, Scripture Union, Moments of Glory Prayer Army (MOGPA) and Women’s Aglow have a nation-wide and global presence. MOGPA is a non-denominational prayer network with the vision to ‘win souls into the Kingdom of God, foster unity among believers and establish the believer in the word of God’. It started in 2011 as a radio program on a national Ghanaian radio station and small prayer group but has since developed into an international ministry having its own radio station, webpage, active online social media community and TV station since 2015. Alongside, its television, radio and online community, MOGPA hosts regular prayer meetings at the local Abrankase sports stadium which has a capacity of 12,000, where thousands of members come together in one geographical location to hear from their founder Reverend Isaac Osei-Obeng, and pray all night (MOGPA, 2016). These prayer meetings have extended throughout the
world with gatherings being held in the diaspora Ghanaian communities in the UK, Holland, Belgium, France, Sweden, Denmark, Germany, Ireland, Italy, Sweden, and the US.

Some fellowships are international affiliations connecting the local CFC in Ayigya to the global CFC. For example, Women’s Aglow is a trans denominational network of traditionally Christian women but more recently incorporating Christian men under its new name- Aglow International. It consists of more than 4000 local groups in 171 nations, 255 fellowships in Ghana alone ‘dedicated to promoting the welfare and caring of women and teenage girls’ (Aglow, 2014). Local, regional, national meetings are held throughout the year and international meetings convened biannually.

Even those associations targeting a local audience have international links connecting the CFC in Ayigya to the global CFC. CCC2 and her family (husband and two children), with the help of three enthusiastic young men, host a Sunday school from 3-5pm for the underprivileged children in her neighbourhood in her own front yard. CCC2 informed me of how her Sunday school have been recipients of a ‘box’ from the Samaritans Purse ‘a nondenominational evangelical Christian organization providing spiritual and physical aid to hurting people around the world’ under their ‘Operation Christmas Child’. In addition to clothes items and toys, the boxes contained Bibles for every child (Samaritan's Purse, 2016).

With all of the above examples, the CFC in Ayigya is best seen as a global and local community; the local CFC has global links with Christians throughout the world whether through the immigrant diaspora Ghanaian community or through associational membership or the media

5.2.4 MEDIATING RELIGION

De Witte (2003) points out that in every religion there is a mediation, whether technological or spiritual, between the physical and spiritual world and individual person and religious community. Meyer (2008) defines media in the context of religion as 'those artefacts and cultural forms that make possible communication, bridging temporal and spatial distance between people as well as between them and the realm of the divine or spiritual'. This process of mediating religion is very much visible in the CFC in Ayigya and the implications of this far reaching. It was discussed in 4.3.3 that the adoption of mass media modern technologies (radio, television, video,
audiocassettes, cds, tapes, magazines, newsletters, books, and increasingly the internet) are a marked feature of NCCs and this is clear to see in Ayigya. On a daily basis, participants listen to, watch, and participate in: sermons, teachings, church services, prayer meetings, testimony or healing services, gospel music and lively discussions on the radio or television, in books, pamphlets, or on social media. They are bombarded with billboards, placards, roadside banners, posters, car bumper stickers, shop signs as well as radio, TV and newspaper advertisements publicising the latest crusade, convention, seminar, church, all night service, prayer meeting, gospel concert or simply making a statement about the nature of God.

In this context, the media is not simply a neutral instrument of mass communication, but there is a spiritual agency attached as these interactions with the media evoke new religious experiences and spiritual encounters. CCC11 regularly watches Emmanuel TV, a Christian based TV station founded by Nigerian TB Joshua, General Overseer of the Synagogue Church of All Nations (SCOAN, 2013). With its headquarters in Nigeria, Emmanuel TV is broadcasted throughout the world and believed to be the most viewed Christian television channel in Africa. He tells me “you know this prophet TB Joshua, he preaches and he prays, so I often listen to his sermons and then pray with him and I love to do that because I need to renew my commitment every night and day to God.” The daily ritual of praying with TB Joshua over the television, is a means for CCC11 to renew his “commitment to God”. Tuning in from 3am every weekday morning to pray with MOGPAS's Reverend Isaac Osei-Obeng, elicits the same spiritual encounters. During the first part of his radio session listeners call in to “testify” of healing, miracles, and breakthroughs because of praying with the MOGPA prayer network. In both instances, the religious media appears to be exhibiting 'talismanic powers' to its viewers and listeners (Asamoah-Gyadu, 2005, p.353). LW18 regularly listens to the Christian radio station Spirit FM. As a Law student and mother of two, LW18 is only able to attend church once a week and occasionally twice for special meetings. She is unable to attend church as often as she used to and would like to. LW18 tells me that she listens to Spirit FM to get her “spirit in tune with the Spirit of God” because she is unable to attend church. Whilst she stresses that listening to Spirit FM is not a substitute to church attendance, it too evokes a religious subjectivity, a spiritual encounter which enables LW18 to engage with the transcendent outside of church.
The religious media in Ayigya lies at the intersection between the private and the public, the local and global, the spiritual and physical, bridging the gap between the two. It brings public religious events into the personal homes of viewers and listeners, connects local communities with national, transnational, and global religious networks and transmits the religious into public and popular culture which will be discussed further in chapter 5.3.2. The mediation of religion in Ayigya creates auditory, virtual, and visual social associations. It is also a medium for the spiritual; a means for people to “tune into” the transcendent. To this end, it contributes to the construction of meanings and identities in the CFC which will be further explored in chapter six.

5.2.5 PHYSICAL AND SPIRITUAL

A Spiritual World

CCC11, a 34-year old MBA graduate and regional director of a public microfinance organisation, tells me that there is a spiritual side to life which holds equal weight in the everyday as the physical. “It is important that we recognise that the human is made of body, soul and spirit. What happens to the soul and spirit influences largely what happens in the flesh...If you don’t have appreciation of the spiritual you will ascribe physical reasons for everything on earth but man was created out of the earth and God breathed breath in him to make him alive. Body is earth, but what enabled us to speak is spirit and soul which is not physical but spiritual.”

The extract above captures what is a reality in the CFC; the existence of a parallel spiritual world mutually constitutive with the physical world. Parallels can be drawn here with the Akan worldview discussed in chapter 4.2. There are three elements to this spiritual world: the transcendent, the soul and spirit of human beings, and other spiritual forces.

The transcendent speaks of God, Jesus, and the Holy Spirit. Asamoah-Gyadu (2008) argues that the religious community consists of both the human and the transcendent community. In the CFC in Ayigya, the transcendent are spiritual actors within the CFC who speak, help, and act on behalf of the individual. Further on in our interview, CCC11 proceeded to tell me that “there is a God who is really close to me and who is really holding the affairs of my life”. CCC attaches a spiritual agency to God; God holds the affairs of his life. 34-year-old, Customer care Banker CCC8 speaks of the
Holy Spirit designing his system to wake him up in the morning from 4:30 am to pray. 52-year-old store keeper LW11 explains to me that “when you listen to the word of God and the voice of the Spirit, it will help you a lot to achieve your aim… (the) Holy Spirit, he will lead you. Avail yourself to the Holy Spirit. He will guide you, he will lead you. He will give you the strength to do what you can’t do’.

The participants narrate stories of either God, Jesus, or the Holy Spirit speaking, helping them in financial difficulties, giving wisdom to make decisions, to pass an exam, do well in school, comforting or protecting them from demonic activity and healing them from diseases and illnesses to name a few. These stories will be explored in the succeeding chapters six and seven, but for now suffice to say, the transcendent is more than an object of worship in the CFC, but an active member of the CFC. Albeit spiritual, the transcendent is a member of the CFC people interact with every day.

The extract taken from my interview with CCC11 captures the place of the soul and spirit in the CFC. The soul and spirit of humans are considered active in the spiritual realm. Whilst the body is made out of the earth and is physical, the soul and spirit of humans, breathed in by God, is spiritual like God. As such, humans are both spiritual and physical and whatever happens in the spiritual has an effect on the physical. In CCC11’s words “what happens in the soul and spirit influences largely what happens in the flesh'.

This coexistence of the spiritual and physical world is an important dimension of the CFC, with implications on both wellbeing aspirations and achievements. The CFC speaks of a world of the devil and his demons, witches and wizards who aggravate and try to destroy people's lives. They believe these spiritual forces have a very real, physical impact on everyday lives; inflicting diseases, causing accidents, bringing about confusion, misunderstandings, and fights in relationships, and generally hindering wellbeing. CCC11 informs me that ‘if you identify yourself with Christ you will have forces that will target you’. The Christian is in a “battle…not fighting flesh and blood but spiritual forces you cannot see with your eyes.”

It must be noted here that respondents often attributed this “battle” with spiritual forces to past encounters with AIR, ancestral curses, or “juju” (an incantation performed at a shrine by a high priest). Even when individuals reject and condemn AIR, participants continued to experience forces from this world of AIR in their everyday; the “fetish”,

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“juju”, “witches” and “wizards”. These experiences and their significance to wellbeing will be discussed further in Chapter seven. What they reveal is that in the daily lived experiences of the CFC the spiritual is very real. The physical and spiritual are mutually constitutive, coexisting and affecting one another. In the everyday life of the CFC the two cannot be divided neatly, but rather they dance in harmonious coordination. What happens in the physical affects the spiritual and the vice versa.

5.2.6 THE INDIVIDUAL

On the Streets and in the Bus.

At dawn one morning I am awoken by a loud male voice on a megaphone preaching in Twi. His voice subsides as he walks further away and eventually onto the next street. A few weeks later a participant explains that this person was a dawn preacher. VB13 himself is also a dawn preacher. During the day VB13 works as a secretary in a clinic and pharmacy. At 4.30am every morning, he goes to the streets in his neighbourhood to ‘broadcast the word of God to the perishing and those who are not privy to the word’.

Then there is the young woman who gets on the bus with a Bible only to start passionately sharing to all the passengers about the provision, care, and protection of God from the aisle way. As she comes to the end of her mini sermon she requests for an offering - money to go towards her expenses as this is how she makes a living- she encourages passengers the Lord will bless them richly. I discover during my interview with CCC20 a married mother of 4 and dietician at the military hospital in Kumasi that she too is a bus preacher.

Up until now I have discussed the social entity of the CFC; the church, FBOs, formal and informal associations, fellowships, and the media. However, as alluded to in chapter 2.3.2 and the methodological individualism and holism debate in 3.1, the individual is an important dimension of the CFC. In Ayigya, the individual is an active player having devotions at the office, evangelising on the bus, in the marketplace and at the workplace to customers and work colleagues. The CFC cannot be contained in institutions and associations; it evidently travels with its adherents.

The actions of the dawn and bus preacher contribute to the sum of the CFC, in this instance the exponential growth of an interdenominational Pentecostalism. This emphasises the rationale in adopting a weak methodological holism as discussed in
chapter 3.1 (Zahle and Collin, 2014). Weak methodological holism takes into account both individuals (the perspectives, meanings, actions and agency of the individual) as well as social entities (social structures, organisations and phenomena) in the social sciences. Chapter six and seven will explore in detail individual experiences in the CFC, in specific reference to their wellbeing aspirations and achievements.

5.3 HOLISTIC FUNCTIONALITY

As can be deduced from the diversity of the actors within the CFC, the range of activities performed by the CFC (a key theme in the faith and development literature discussed in chapter 2.2.3 Functions) is equally diverse. The CFC does many things. It has its proverbial fingers in nearly everything, as such the CFC in Ayigya performs a holistic function; simultaneously addressing the spiritual, relational and material. It is evident that this holistic feature is linked to the extensive and pervasive reach of the CFC alluded to above. This section, however, will focus primarily on the example of the local church to provide an illustration. Chapter seven will provide a more comprehensive discussion of how the functions of the CFC contribute to wellbeing achievements.

5.3.1 THE CHURCH

The local church is a central institution in the CFC in which members attend at least once a week, some every day. A number of rituals are performed at the church; worship, prayer, fasting, payment of tithes and offerings. Many of the participants live their lives around the daily activities of local the church. The following rituals/activities are predominately performed in the church (though not exclusively) and were identified in focus group sessions, faith diaries and interviews; (1) Worship-church attendance (2) Prayer (3) Bible reading, study or teaching, (4) Fasting, (5) Giving, and (6) Evangelism. These activities are also undertaken outside of the church.
<table>
<thead>
<tr>
<th>Activity</th>
<th>Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bible</td>
<td>The regular reading and studying of the Bible, God’s holy book to his creation providing guidance and direction on how to live</td>
</tr>
<tr>
<td>Church- Worship</td>
<td>Both the building where CFC meets to primarily worship God and for other religious activities and the community of believers who attend</td>
</tr>
<tr>
<td>Evangelism</td>
<td>The sharing of the gospel (good news of Jesus Christ as professed by the CFC) to those who do not believe so as to convert them to the faith.</td>
</tr>
</tbody>
</table>
| Fasting    | The refraining of eating food and/or drinking for a period of time ranging from a few hours, 12 hours of the day or a number of days in succession.  
At the start of the New Year all three churches engaged in a period of prayer and fasting ranging from 1 week to 3 weeks. This was explained as a time to pray and dedicate the coming year to God. |
| Giving     | The giving of money, time, and resources to God. Members pay their tithes to their local church; this is the payment of 10% of their income to the church for the upkeep of the church premises, activities, and payment of staff |
| Prayer     | Communicating with the transcendent (God, Holy Spirit, Jesus) for a variety of reasons; thanksgiving, supplication, protection, relationship. Can consist of glossalia - speaking in tongues (a language only God can understand given as a gift from the holy spirit) |
The table above lists various rituals of the church, please see Table B Appendix 1 for further details on weekly schedule and activities of the Church.

**Always at Church**

CCC20, a 43-year-old mother of 4, is a dietician at the military hospital. She is also an active member of the children’s ministry in her church- she holds the position of drama and media director and is a member of the women ministry where she sits on the executive. She tells me that “I am a church person. Because of involvement in church I don’t have any other activities… I am always at church… I don’t have any activities apart from work. I am always at church. My mind is on God.”

VB4 a 22-year-old teacher at VB school tells me that apart from church and church related activities she does not go out or attend any other association. VB4 also works at the VB school. She literally spends most of her time at the church.

What stands out from these two narratives is that besides from engaging in the explicitly religious activity of attending church for worship, prayer, or Bible studies, both CCC20 and VB4 also attend church for other activities. The church offers a wide range of ministries and services ranging from: Bible study groups, support groups, counselling, relationships and social connections, demographic groups for children, men, women, and youth which look to cater for the specific needs of each, and departmental groups centred around a specific department of the church such as finance, media, music or ushering. These wide variety of groups perform a number of functions beyond the explicitly religious or sacred.

5.3.1.1 **TEACHING**

The various ministerial groups provide an array of teachings which holistically educate their members. The CCC women's ministry teaches women how to pray and read their Bibles alongside how to balance their busy schedules, treat their husbands, cook, and raise their children. In addition to these more gender specific teachings, the women's ministry provides medical and financial teaching. CCC1 told me of a teaching she attended at the women's ministry about cervical cancer that encouraged the women to get regular smear tests. One of her friends was diagnosed with cancer as a result but has since had treatment. The men and women ministries in all three churches regularly invite “resource persons” (people with specialised knowledge in a particular field;
doctor, nurse, architect, marriage counsellor, financial adviser) to teach them on matters of concern ranging from health, finances, and marriage.

The church offers teaching on a plethora of issues. CCC hosted an entrepreneurial workshop for those looking to start a business as a part of a national business road show. During the Sunday church announcements, the administrative pastor, Pastor Sammy, encouraged all, but especially the young, to attend. He admonished church members to not wait for someone to employ them, but to “do something yourself even if you start small”. During a special programme at CCC, Dr Mensah Otabil taught members about the necessity to follow God’s natural order for success and prosperity in life through time, home, and relationship management. He then proceeded to lead the congregation in completing a 20-year personal development plan designed to help people achieve the kind of future they want for themselves.

5.3.1.2 FELLOWSHIP

Participants often made reference to a relational functionality. VB2 explained to me the importance of attending church “because the Bible says we shouldn’t stop meeting ourselves so when we come to church we mingle a lot. I think that it keeps us going”. VB2 echoes a common stress on the importance of “fellowship” in the CFC. Fellowship speaks of the regular meeting together of the CFC. It can take place either during a Sunday church service or during the week in a ministry. While ministries initially appear to address religious or spiritual functions; they provide biblical teachings and study, prayer meetings and worship, they simultaneously perform a relational function. In a large church like CCC, the ministries also operate as a microcosm of the overall church providing alternative avenues for fellowship and relationship. For example, the School of Christian Development (SCD) in CCC, is a Bible study group within the church. Pastor Sammy tells me that it was established not just to ensure members grew in the knowledge of the Bible but that relationships were strengthened within the church. CCC respondents commented on this. CCC11 remarks that through participating in the SDC, "I am a member… (the SCD) … is where I am easily identifiable". The SDC consists of anything between 20-30 people. Here participants transition from just ordinary church attendees to church members. LWC offers membership classes to assist members in this transition; here people learn about the beliefs, teachings, history, vision, and mission of the church. LWC also offers fellowship in the life group. This is where church members in the same geographical
location meet once a week in someone's house. Here members discuss the Sunday service and provide support for one another. VB has the same thing, but they meet once a month.

A by-product of these relationships is that the church provides an avenue for people to network. People from diverse backgrounds, experiences, expertise, careers, and interests regularly interacting with one another provides individuals the opportunity to connect in an informal manner with someone they may have otherwise never come into contact with, and to share knowledge and resources with. This is an important part of the wellbeing achievement process which will be elaborated on in chapter seven.

All three churches offer emotional support at various levels. CCC has family life ministries that offer pre-and post-marital counselling, career advice, parenting, and general counselling. LWC has its equivalent for pre-and post-marital counselling. While VB did not have a direct equivalent, counsellors were incorporated in the ministerial structure for example women in the church provide counselling for the young ladies auxiliary group. Informally, members can also receive some form of counselling or another in other areas of the church life; members can arrange an appointment or attend unannounced to discuss a matter of concern to their pastors. These matters can range from marital problems, spiritual attacks, career goals and grief to name a few.

5.3.1.3 MATERIAL ASSISTANCE

Each church has a formalised mechanism for the provision of financial assistance to its members. This can be in the form of paying school fees, hospital fees, or assisting with funeral or wedding expenses. Such financial support is primarily provided to members who have a history of paying their tithes. VB has a Needy Fund for members who find themselves in financial difficulty. In addition to tithes and offerings, members pay welfare dues at all three churches which are specifically assigned to meet the welfare needs of church members. In CCC welfare dues are collected at the SCD level. These funds go towards assisting members at weddings, funerals (where significant financial costs are incurred) and to assist other financial situations. LWC supports needy widows with food items, sometimes cash, partial and full payment of school fees, the bereaved, hospitalised, new births, and newlyweds.

Credit Union in LW
Situated in a small one manned office at the back of the church is LWC’s credit union. Established in 2004, it seeks to help reduce the financial burdens of members by offering an affordable and accessible saving and loans service. At the time, it had 300 members (predominately members from LWC with a few outsiders who had been introduced by LWC church members). Members purchase a passbook at 5GH₵, after saving regularly for six months they can purchase a loan of up to twice the amount of their savings account. If they have a record of faithfully making repayments on previous loans they can purchase a loan up to three times their savings amount. Shareholders can purchase a share from as small as 150GH₵ and interest is at 4 per cent of the remaining balance. The manager informs me that people have taken loans to pay for education, businesses, buying cars, clearing goods from harbour, and the church building fund.

Apart from short-term charitable assistance both LWC and VB provide long-term avenues for development through microfinance. Both LWC and VB have microfinance institutions located on their church premises, VB serving the local community in addition to their members. The administrative pastor of CCC, Pastor Sammy also informed me of how they have a credit union that helps people with small scale businesses to get loans to upscale their business with a low interest rate.

CCC actively advertises employment vacancies and businesses to church members during church announcements. For example, during my fieldwork, CCC advertised the services of Pentecostal Estates Developers - a land and estates’ developer private limited company affiliated with the Church of Pentecost.

Through this brief illustration of the local church, it is seen how the CFC can offer a holistic (spiritual, relational and material) functionality. The religious ritual of attending church concurrently provides worship, fellowship, teaching, counselling, and material assistance. This is just the local church; the global and local church community, the varied associations, individuals, informal groupings, and religious media making up the CFC simply add to the multidimensionality and diversity of this holistic functionality.

Moving onto the norms of the CFC, the subsequent section shall explore the values espoused by the CFC in Ayigya.
5.4 INTERDENOMINATIONAL PENTECOSTALISM

Despite denominational diversity, Pentecostalism is by far the most dominant and pervasive in Ayigya accounting for 68 per cent (Classical Pentecostal 14 per cent, and NCC 54 per cent) of the CFC. This Pentecostalism not only dominates the CFC numerically, but normatively. Distinguishing characteristics of Pentecostalism such as speaking in tongues, ecstatic praise and worship, incessant evangelism, belief in the power and gifts of the Holy Spirit, healing and deliverance, a narrative of personal transformation and a 'break away' from the past, and the prosperity gospel as identified in Chapter 4.3.2 and 4.3.3 is evident throughout the CFC regardless of denominational stance. This Pentecostalism is not restricted to the CFC, for as the CFC transcends the public and private divide, sacred and secular, so do the norms and values it adheres to. As such, everyday life in the CFC is characterised by what I term an interdenominational Pentecostalism; a Pentecostalism (in both the traditional and contemporary strands of Pentecostalism) that transcends denominational boundaries.

5.4.1 TRANSCENDING DENOMINATIONAL BOUNDARIES

Graveling (2008, p.34) argues that whilst scholars agree that Christianity in Ghana is characterised by blurred boundaries and a diversity of Christian practices and beliefs, they maintain the same flawed denominational boundaries they seek to deconstruct ‘discussion thus remains focused around denominational discourses, which does not provide space for the recognition of fluidity between different church and non-church groups, nor of the creative and often eclectic ways in which people interpret and negotiate these discourses.’ This denominational 'fluidity' is clear to see in Ayigya where Pentecostal theologies and practices have been adopted throughout the CFC, cutting across denominational boundaries. For example, VB is an Orthodox Baptist church yet it displays Pentecostal characteristics. Services are ecstatic and ‘spirit filled’ involving much dancing, singing and glossalia with ministers speaking in tongues. VB respondents share stories of personal transformation, spiritual healing, and deliverance. Every Sunday evening their deliverance pastor, Pastor Emmanuel officiates a deliverance service for church members; this is a service dedicated to prayer and teachings for spiritual or physical healing and deliverance from the evil spirits hindering their wellbeing.

In an interview with the senior pastor of VB, Pastor Charles shared how the GBC - the association of Baptist churches throughout Ghana - has evolved from its missionary
roots in Southern Baptism (originally from the South of America). The convention now allows the playing of drums, services are very lively, some members speak in tongues and some sing songs in the local dialect. When their missionary fathers have visited in the past, they have been shocked and feared that GBC was deviating from the Baptist denomination. Interestingly, Pastor Charles expressed that it is not a deviation but rather a contextualising of the Baptist church in Ghana – a becoming more relevant to the culture. Pastor Charles attributes the assimilation of Pentecostal practices, teachings, and beliefs in Baptist churches to what African theologians have called Africanisation, inculturation or indigenisation as discussed in chapter 4.3.1. This raises some pertinent points about how Pentecostalism is perceived by the CFC and why it has become so pervasive. I will explore this in 5.3.3.

In addition to churches adopting Pentecostal characteristics, individuals encounter and are exposed to Pentecostalism in various ways.

**Interdenominational Church Attendance**

“So, the objective is to make heaven and it is not really about which denomination you really belong to or fellowship... so having brought up my whole life in the EP church (Evangelical Presbyterian) when I came up to Kumasi I decided to learn something a bit different from tradition so that I’d become more. Tomorrow when I’m speaking I will have both perspectives. You know from the Charismatic perspective and the Orthodox. You know the EP is an Orthodox church so that’s the reason why when I came to Kumasi I decided to fellowship with CCC” (CCC11).

Many participants attend a variety of denominations throughout their life time. Some have transferred from Orthodox churches to Pentecostal or NCCs. CCC11 attends both. CCC11, is married with a family of 5 children. He works in Kumasi as the Ashanti regional manager of a governmental microfinance organisation, and resides there during the working week, but commutes home to Accra every other week, and on holidays. He attends Evangelical Presbyterian church in Accra (the church he has attended all his life) yet CCC, a NCC, when he is in Kumasi. He tells me that “we are aiming somewhere. When we get there, we will not be asked which denomination”. Such interdenominational experiences are common in the CFC. Students attend SU and experience the speaking of tongues or all night prayer and the “power of the Holy
Spirit” whilst at boarding school but return to their parents’ Orthodox churches once they returned home for vacation only later in life to leave their parents denomination and start attending an NCC. Others attended an Orthodox church but frequented NCCs, or Pentecostal prayer meetings or camps. VB5, a 24-year-old shop assistant and VB23 a 56-year-old housewife are both devout Baptists yet regularly attend prayer meetings affiliated with other ministries both of which display strong Pentecostal characteristics; healing and deliverance services and the power of the Holy Spirit demonstrated through miracles, signs, and wonders.

**Popularising Pentecostalism through Evangelisation**

“So, it up to me now to reach out to those who were in my shoes that my main task not only talking to believers but reaching those who were in my shoes I work hard for that to make sure souls are saved it my passion it hurts me when I see people doing the things I used to do because of the relationship I have with God I see the way God sees them.” (CCC16)

“As a pharmacist, I do a lot of preparations for children who have congenital problems like deformity during birth and most of the children who come to my place are children with heart problems and I prepare suspension like drugs for them because they are kids most of their drugs are not found in the market. If I use my Christianity in everything maybe trying to share the word with the mothers who are down because of their conditions I share the word of God with you I may encourage you to go to church I try to bring a smile on their faces that God is able that is where I do some little evangelism apart form that I am not involved in any big Christian activity.” (LWC17)

The pentecostal belief in world evangelization and witness of Jesus Christ compels the CFC to spread the “good news” and expand the “Kingdom of God”. CCC16 tells me that she feels compelled to “make sure souls are saved”, this involves attending outreach on Saturday on the university campus with the CCC youth ministry Salt City. Respondents such as LWC17 evangelise during their daily routine outside of an organized formal program, this can be at work, in university, wherever the individual finds themselves.
This active appeal to convert people to Pentecostalism has undoubtedly contributed to its rapid and pervasive proliferation.

5.4.2 POPULARISING PENTECOSTALISM

The mediation of religion, a distinguishing feature of NCCs, has not only brought Pentecostalism into the public spotlight, but also into the private homes of the CFC popularising Ghana's new Christianity. Let us return to the example of MOGPA. While the founder Reverend Osei-Bonsu, a Methodist evangelist describes MOGPA as a non-denominational network, his charismatic preaching, demonstration of the power of the Holy Spirit; listeners calling in to recount ‘dumbfounding’ testimonies; barren women bearing children; healing of terminal or unknown mysterious diseases, or miraculous financial provision, conveys Pentecostalism.

Hackett argues that the technologies employed by the new religious movement of Pentecostalism have facilitated ‘transnational and homogenising cultural flows’ (Hackett, 1998), they are direct attempts to ‘transform and Christianise popular culture so that it is safe for consumption by born again Christians.’ Such media practices have seen interdenominational Pentecostalism shaping the norms and values of not only the CFC but public culture. Meyer (2004, p.92) describes it as a ‘pentecostalite public culture,’ in which ‘pentecostalite expressive forms’ such as ‘music, popular theatre, call-in radio programs, and video-films bring about a converging of Pentecostalism into popular culture in the public realm’ (Daswani, 2013). According to cultural anthropologists Appadurai and Breckenridge (1988, p.5), public culture is the ‘space between the domestic life and the projects of the nation-state where different social groups… constitute their identities by their experience of mass-mediated forms in relation to the practices of everyday life’ in other words the ‘way in which public life in the contemporary world is being culturally articulated’. It is clear to see that an interdenominational Pentecostalism is culturally articulating public life in Ayigya. The different forms of media discussed in 5.2.4 either originating from Pentecostals such as TB Joshua’s Emmanuel TV, or sympathetic to Pentecostalism such as Reverend Osei-Bonsu’s MOGPA, televise, broadcast and publicise an interdenominational Pentecostalism.

This form of Pentecostalism infiltrates both public and private establishments, Schools introduce students into Pentecostal rituals, theologies, and practices. VB School, a
private Christian school, accepts students of all faiths. It holds a Wednesday morning devotion which all the children participate in whether Christian or not. CCC3, an employee at Ghana Educational Services also attends weekly devotions. While these devotions in public institutions are nondenominational, they provide an avenue for the popularisation of Pentecostalism – the very fact that they are held in secular, public spaces, a common trait of Pentecostalism that believes in an imminent God and is interested in the everyday life of the believer, illustrates that. From attendance at one of these devotions, the reach of interdenominational Pentecostalism is extended.

5.4.3 THE PROSPERITY GOSPEL

Apart from the Pentecostal practices alluded to above, Pentecostal doctrines, teachings and values have also infiltrated the CFC. I will illustrate this with the prosperity gospel, again a distinguishing feature of NCCs but also of particular interest to this study because of its contribution to the CFC's wellbeing discourse. The prosperity gospel, also known as the ‘word of faith movement’, ‘prosperity theology’, ‘name it and claim it’, ‘faith gospel’ and ‘gospel of health and wealth’, is a religious doctrine associated with Pentecostalism more specifically NCCs that preaches a material soteriology (Anderson, 2013; Gifford, 2004; Asamoah-Gyadu, 2005; Attansi, 2012). The basis of this soteriology stems from the belief that when Jesus resurrected from the dead he gained victory over death, sin, sickness, and poverty. Subsequently, every Christian can now share in the resurrection of Jesus Christ and have the same victory over sin, sickness, and poverty in their own lives (Asamoah-Gyadu, 2005a; Haynes, 2012; Hunt, 2000). According to the prosperity gospel, the Christian has the right to the blessings of health and wealth in every facet of their life; 'progress, breakthrough, success, achievement, destiny, favour, dominion, open doors, triumph, finances, overflow, abundance, victory, power, exams, visas, travel' (Gifford, 2004, p.46). Freeman (2012) identifies the following aspects of the prosperity gospel: (1) Jesus wants his believers to have abundance and prosperity; (2) members should pray for this prosperity; (3) they should do their part by engaging in entrepreneurial activity and hard work; and finally (4) members should pay tithes and offerings on the basis that as they give, it will be given back to them. The forth aspect is a key principle of the prosperity gospel; sometimes described as the ‘seed principle’ (Gifford 2004) or ‘sowing and reaping’ (Asamoah-Gyadu 2005a), believers are taught that as they give to God, they will receive back.
When the Christian gives, it is believed that they are sowing a seed that will produce fruit.

With a strong material stance, the prosperity gospel offers strong narratives about wellbeing and how to achieve it which will be explored in chapter six. What is important to note here, is that the prosperity gospel discourse is transmitted not only within those churches that consider themselves to be Pentecostal, but in Orthodox traditions and the public culture. The prosperity gospel, like interdenominational Pentecostalism and the CFC itself, transcends all denominational and societal boundaries. For example, the prosperity gospel is preached in Orthodox church services. On the 23 January 2014, the deliverance pastor, proclaimed “poverty is a choice”, “prosperity is your portion”, “in heaven there are certain things that are not there that are to be enjoyed now”, “your welfare is God’s concern”. Pastor Emmanuel’s proclamations were echoed in interviews with members of the church. This message is broadcasted on the radio, television and even bus preachers invite listeners to “sow a seed” into their ministry in exchange for answered prayers, blessings, and prosperity.

5.4.4 (DIS)CONTINUITY IN INTERDENOMINATIONAL PENTECOSTALISM

Sankofa is an Adrinka symbol and proverb of the Akan speaking people meaning go back and get it. It stresses the importance of learning from the past and recovering what has been lost (Adrinka, 2015). Dr Rev Prempeh, the former moderator of the Presbyterian church, made me aware that ‘because of that philosophy we are experiencing a certain resurgence of traditional beliefs and practices’. He gave the example of burial rites where people continue to perform traditional practices which have no Christian basis such as the pouring of libations and placing money, traditional cloth, and other items in the coffin with the dead body. During a conference, Rev Kwabena Opuni Frimpong the chairperson of the CHAG the former Asante Presbytery of the Presbyterian church shared before leaders of Ghana’s Orthodox church community (Presbyterians, Methodists, Church of Pentecost, and Baptists) that the churches are increasingly adopting and deconstructing cultural practices to suit Christianity. He gave the example of the naming ceremony and traditional Ghanaian wedding which are increasingly being performed either in the church or officiated by the church.
There is evidently a continuity between AIR and Pentecostalism. Pentecostalism fits nicely into the people’s traditional worldview. The everyday lived experiences of the CFC, in particular Pentecostalism, with its emphasis on the power of the Holy Spirit, deliverance from evil forces, the existence of a mutually constitutive spiritual and physical world, association with the concrete physical realities of everyday life, a prosperity gospel which projects a God who is very much concerned in the existential needs of His people, the belief in the existence of witches, evil spirits and demonic influences that can hinder wellbeing. Pentecostalism’s continuity with AIR provides an explanation for its popularity across denominational boundaries. Orthodox traditions were renowned for rejecting the AIR and its associated cultural values and practices especially the existence of evil spirits and witchcraft, as highlighted in 4.3.4. Pentecostalism, on the other hand does not reject the world of AIR but rather demonises it, calling their members to 'break away' from any association with it; rituals, practices, and beliefs. However, in the very act of calling for a 'break away' and offering deliverance from witches and evil forces, Pentecostalism does not deny the existence of AIR and a pre-Christian worldview.

5.5 REPLACING TRADITIONAL FORMS OF ASSOCIATION

The above findings reveal a dynamic and diverse associational life in the CFC and suggest that perhaps the CFC marks a new kind of pervasive associational life in Ayigya. An associational life that replaces traditional forms of association, and all other forms.

Contrary to mainstream civil society and development discourse, a critical review of the literature reveals that the space of civil society does not lie between the contemporary boundaries of the private and the public or outside of the state and market, rather it transcends these boundaries to places contemporary approaches within the inclusive neoliberal agenda neglect. The narratives in this chapter contest the classical western liberal public/private dichotomy. It suggests that the public and private realm is shared. Ekeh (1975) has argued that Africa has two public realms, one associated with the colonial administrations’ civil structures and the other a primordial public connected to

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*This continuity is evident in the prosperity gospel and explains it popularity. Whilst some scholars like Gifford (2004) and Hunt (2010) trace the prosperity gospel to the US. Others (Asamoah-Gyadu, 2005a) believe it was an indigenously inspired movement in response to the deteriorating socioeconomic climate in the 1980s. It is more plausible that both Ghana’s indigenous religious values of material soteriology and the foreign Pentecostal interpretations of the prosperity gospel inspired and shaped this Ghanaian variant.*
primordial groupings and sentiments that influence and determine the individual’s public behaviour. Osaghae (2006) provides a critical examination of Ekeh’s theory and concludes that the disjuncture between state and society through colonialism and failure of the state to meet the welfare and developmental needs of the people led to the emergence of two publics; the primordial public and the civic public. The primordial public is founded on communal and ethnic sentiments and activities, it acts as a shadow state filling the gap of the state, and operates under the same morals as the private realm; reciprocity and communal responsibility for collective and individual wellbeing. The civic public consisted of the colonial administration; the state, its agencies, and the foreign, western values it espoused. Findings above suggest that in twenty-first century Ayigya, the CFC is shaping this primordial public, filling the gap of the state, and operating under the same morals of reciprocity, and communal responsibility.

Scholars have found that SSA has always had a rich associational life (Bratton, 1989). In stark contrast with the western notion of individualism, autonomy and voluntarism, associational life in SSA was organised on ascriptive/primordial attachments and embedded in African communal identities and values of kin, clan, ethnicity, religion, and reciprocity. Reciprocal obligations between the rich and poor, and the powerful and weak for the wellbeing of the community, mutual aid and customary duties were the driving forces for association (Lewis, 2002; Obadare, 2004; Obadare, 2011; Bukenya and Hickey, 2014; Little, 1957; Little, 1962; Lewis, 2009). In response to the social upheaval that came with the disruptive forces of colonisation, the expansion of a capitalist political economy and urbanisation in post-colonial West Africa, people moved away from their local kinship ties in rural villages to the multi ethnic city looking for employment, and better financial prospects. Associations developed on a new socioeconomic basis; ethnic, hometown, youth, professional and trade association, elders’ forum, political, religious and secret societies, and self-help groups (Tar, 2014; Bukenya and Hickey, 2014). Whilst some of these new associations transcended the ascriptive attachments, cutting across ethnicity, kin, and religion, resembling their western counterparts, many scholars attest that associational life in SSA simply ‘adapted’ to accommodate these changes in society and the same ascriptive, primordial reciprocal obligations remained. Tribal unions provided a substitute for the extended family and kinship network lost in the migration to cities from villages during urbanisation in SSA. They maintained the collective identification, traditional culture
and language threatened by urbanisation and offered a range of services from financial assistance to social activities to its members. These associations sought to replace traditional familial ties providing support and community (Dercon et al., 2006; Ben-Zadok and Kooperman, 1988).

The pervasiveness, and popularity of the CFC suggest that there has been a further shift in associational life in Ayigya with the CFC now dominating the associational life of its members. As traditional forms of reciprocal obligations, customary duties and mutual aid have deteriorated, the CFC appears to have filled its gap providing avenues for association, belonging and community.

5.6 CONCLUDING REMARKS

The CFC in Ayigya is embedded in the everyday. It is pervasive; present in the physical and spiritual, transcending all binary dualisms: sacred and secular, private, and public, formal, and informal, local, and global, the collective and the individual. As such it is an interconnected web of actors that has a pervasive reach. The CFC performs a holistic functionality; spiritual, relational and material, and is characterised by an interdenominational Pentecostalism which acts as normative framework advancing key Pentecostal doctrines, beliefs, and practices throughout not only the CFC but Ghanaian popular culture. The pervasiveness and holistic reach of the CFC speaks of a new kind of associational life.

The following chapter will explore the wellbeing aspirations of this pervasive, well connected network.
6. SANKOFAISM AND DENKYEISM IN THE WELLBEING ASPIRATIONS OF THE CHRISTIAN FAITH COMMUNITY

The previous chapter has argued that the CFC in Ayigya serves as an alternative social network. One that comprises of a diversity of actors, that transcends the boundaries of the state, civil society, and market, as well as the binary categories of the sacred and secular, private, and public, formal, and informal. One that pervades popular and public culture as well as religious and geographical boundaries through the construction of an interdenominational Pentecostal moral framework. A social network that performs a material, relational, and spiritual functionality for its members. The aim of this chapter is to address the second research objective of this study and explore the wellbeing aspirations of this diverse social network of the CFC. What are the good life perceptions of the CFC in Ayigya and how have these perceptions been constructed?

Drawing from the research findings of this study and the analytical guide of the multidimensional wellbeing triangle identified in chapter 2.3, this chapter outlines the constituent elements of the wellbeing aspirations of the CFC, and critically evaluates the social norms, values and contexts that have constructed these aspirations. As highlighted in chapter three, the term good life was found most useful and adopted during the field because both wellbeing and aspirations proved too abstract a concept for the CFC to engage with. This chapter interchanges between the both: good life in interview extracts, and wellbeing aspirations in overall analytical discussions.

6.1 SPIRITUALISING THE GOOD LIFE

The wellbeing aspiration narratives of the CFC in Ayigya are multidimensional and intrinsically linked; they reveal material, relational and subjective dimensions. However, the findings of this study indicate that there is a fourth dimension in the wellbeing aspirations of the CFC. This section briefly provides an overview of the wellbeing constituent elements of the CFC in Ayigya before discussing the priority of the spiritual in the wellbeing aspirations of the faith community.

6.1.1 MULTIDIMENSIONAL WELLBEING

Knowledge generated in this study indicates that the wellbeing aspirations of the CFC are multidimensional. They consist of the material, relational and subjective. As such they corroborate the wellbeing triangle in chapter 2.3.4 (figure 2.1). Using the language of the CFC the material refers to: having “money in pocket”, “three square meals”, “a
good job that can take care of your needs and your family”, “businesses”, “own house”, “education”, “a car”, good “health” and being “financially sound”. The relational: “a beautiful family”, “somebody to marry”, “respect from others”, “a good name”, “helping the needy”. The subjective: “peace”, “happiness”, “contentment” and “life satisfaction”.

Table 6.1 Good Life Wellbeing Constituent Elements by Percentage

<table>
<thead>
<tr>
<th>Wellbeing Dimension and Elements</th>
<th>Church</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spiritual</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peace with God</td>
<td>CCC</td>
<td>72</td>
</tr>
<tr>
<td>Relationship with God</td>
<td>LWC</td>
<td>81</td>
</tr>
<tr>
<td>Christian life</td>
<td>VB</td>
<td>74</td>
</tr>
<tr>
<td>Christian walk</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accept Christ as Saviour</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subjective</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Content</td>
<td>CCC</td>
<td>39</td>
</tr>
<tr>
<td>At peace</td>
<td>LWC</td>
<td>56</td>
</tr>
<tr>
<td>Fulfilling my purpose</td>
<td>VB</td>
<td>32</td>
</tr>
<tr>
<td><strong>Relational: Relationships</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>CCC</td>
<td>67</td>
</tr>
<tr>
<td>Marriage</td>
<td>LWC</td>
<td>100</td>
</tr>
<tr>
<td>Respect from people</td>
<td>VB</td>
<td>79</td>
</tr>
<tr>
<td><strong>Relational: Helping Others</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Helping the needy</td>
<td>CCC</td>
<td>56</td>
</tr>
<tr>
<td>Humanitarian project</td>
<td>LWC</td>
<td>88</td>
</tr>
<tr>
<td>Help others to be able to fend for themselves</td>
<td>VB</td>
<td>47</td>
</tr>
<tr>
<td>Extended family</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Material</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shelter</td>
<td>CCC</td>
<td>94</td>
</tr>
<tr>
<td>My own house</td>
<td>LWC</td>
<td>94</td>
</tr>
<tr>
<td>Money</td>
<td>VB</td>
<td>89</td>
</tr>
<tr>
<td>Food</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Take care of needs of my family</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The table above provides an overview of the different wellbeing constituent elements of the CFC. Using the 'emic' perspectives of the CFC, it lists the responses of 53 interview participants from the case study churches: CCC, LWC and VB. These responses were
analysed through the multidimensional wellbeing triangle to assess its relevance. As indicated, the material dimension of wellbeing is the most cited, joint first with 94 per cent in CCC and LWC, and second place in VB after the relational with 89 per cent. Table D in Appendix 1 provides further evidence of the multidimensionality of the wellbeing aspirations of the CFC.

These dimensions work in tandem with another. Whilst analysing these findings it became apparent that the relational dimension of the CFC has two aspects: relationships and helping others. Participants spoke of having a family, or being married as an important element of the good life, but they also stressed the importance of being able to provide a material assistance to others, whether helping the needy or the extended family- the helping others category pertains to both a relational and material dimension. By distinguishing between relationships and helping others, the interconnection between the relational and material wellbeing dimensions in the CFC can be seen.

This interconnection was particularly apparent in material discussions of wellbeing aspirations. The material dimension is clearly very important to the CFC; its purchasing power enables respondents to secure a variety of other wellbeing aspirations: a good education for their children, furthering their own education, taking care of their family’s basic needs, helping others, helping the extended family, and helping in the work of God. For example, money enables respondents to participate in cultural conventions which gives the respondent a good name in the community. LW1 attended a funeral the week prior to our interview. After spending 30GH₵ on the transport to the funeral he was unable to donate any money to the mourners which he felt was not a sign of the good life. The altruism associated with helping the needy and vulnerable also brings about a sense of fulfilment and life satisfaction which is a subjective dimension of the good life. CCC6 tells me that helping others has always been her passion, “my passion is that if you get everything and don’t share with others there’s no fulfilment”. Subsequently, the material wellbeing of participants is inextricably linked to their relational and subjective wellbeing.
Table 6.2 Top Five Cited Wellbeing Constituent Elements

<table>
<thead>
<tr>
<th></th>
<th>CCC Frequency</th>
<th>LWC Frequency</th>
<th>VB Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money</td>
<td>14 78%</td>
<td>Relationship with God 13 81%</td>
<td>Relationship with God 14 74%</td>
</tr>
<tr>
<td>Relationship with God</td>
<td>13 72%</td>
<td>Family 13 81%</td>
<td>Family 13 68%</td>
</tr>
<tr>
<td>Helping Others</td>
<td>11 61%</td>
<td>Accommodation 11 69%</td>
<td>Helping Others 10 53%</td>
</tr>
<tr>
<td>Car</td>
<td>9 50%</td>
<td>Helping Others 8 50%</td>
<td>Money 9 47%</td>
</tr>
<tr>
<td>Education</td>
<td>9 50%</td>
<td>Money 8 50%</td>
<td>Employment 7 37%</td>
</tr>
</tbody>
</table>

A further breakdown of the wellbeing constituent elements, not using the multidimensional wellbeing triangle, indicates that having money, a car, education, and your own accommodation are the most popular elements of the good life and lie within the top five for all three churches. However, table 6.2 also reveals the importance of having a relationship with God - the second most mentioned wellbeing constituent element in all three churches; first in VB 74 per cent, joint first in LWC 81 per cent and second in CCC 72 per cent.

6.1.2 PRIORITISING THE SPIRITUAL

First thing you need is Christ (LW16)

If I have Christ I have everything (LW13)

If I have God what else do I need (CCC3)

When you have accepted Christ as your saviour it is then that you are living that good life (CCC4)
Whilst the relational, material and subjective dimensions of wellbeing are important, there is one dimension that transcends and links them all. As the quotes above imply, being a Christian is seen as a prerequisite to the good life. Having a “relationship with God”, “growing closer to God”, being “more spiritually connected”, having ”peace with God”, “protection from witchcraft”, “assurance of heaven”, “telling people about God”, “having Jesus”, “doing what God expects me to do”, “growing in Christian life”, “preaching the Gospel”, “being in the Lord”, “knowing God” and “helping in the work of God”, were all mentioned as constituent elements of the good life. Such narratives are not accommodated in the material, relational or even subjective. They speak of the relationship people have with God and the spiritual world (the transcendent and other spiritual forces), the religious activities people engage in personally and socially, the religious norms and values adhered to and the corresponding behaviours. These are important elements of wellbeing for the CFC and as such requires its own category. I will refer to them as the spiritual dimension of wellbeing.

Findings from this study suggest that amongst the CFC the spiritual is the most important and influential dimension of all wellbeing aspirations. For many respondents being a Christian itself is synonymous with having the good life because it facilitates the achievement of other dimensions. CCC8 is a married 34-year-old customer care worker at a leading bank in Ghana.

The most important thing in life is not about having nice physical things we see but if you want to make it in life, you having the right cordial relationship with your father (God the father) and all these things- the cars, the houses, they are the benefit and blessings of following God. They will come. You won’t struggle for them.

For CCC8, cars, houses and other material needs are a by-product of “following God”, in other words having spiritual wellbeing secures material wellbeing. For others, spiritual wellbeing is the most important dimension because it provides things money cannot buy or that the material cannot guarantee. 45-year-old, bank worker CCC1 is a mother of three. Though married, her husband has a second wife and has been unfaithful towards her since the birth of her first child. For CCC1 the good life is ultimately having God.
Looking at my experience, what I have been through, you know if you don’t have money you can go and borrow money ... if you need something you can talk to somebody and say oh please can you help me with this. But when you have emotional problems nobody can support you its only God, it is only God. Nobody.

CCC1 describes how there are wellbeing traits which money cannot buy, in this case emotional peace, but she stresses that God can provide it.

LW16 captures the pre-eminence of the spiritual in the CFC's wellbeing construct; “For me I always want to solve problems so I make sure I give my problems to the problem solver, that makes me happy. That’s why I always want to be in right relationship with my God.” For LW16 and the CFC in general, God is the “problem solver”. Whether it be a relational, material or emotional problem, God as the “problem solver”, is believed to be the remedy. Therefore, the spiritual is often depicted as the priority in wellbeing aspirations.

The spiritual is equally prioritised in the church. In the month of February, the senior pastor of CCC, Pastor Ransford, preached a sermon series titled How to Succeed in Difficult Times. He defined success as a way of life, “being what God wants you to be”, and accomplishing the “task God has given you” which starts with knowing Jesus. He shared that the Holy Spirit compelled the apostle Paul to preach the gospel; he knew what awaited him, experienced imprisonment, and suffering, however he said ‘but none of these things move me; nor do I count my life dear to myself, so that I may finish my race with joy, and the ministry which I received from the Lord Jesus, to testify to the gospel of the grace of God’ (Acts 20:22-24). He stressed that it is not about having money, worldly success, cars, or accommodation. He admonished the congregation to “have a godly view of success not a worldly one” and this is simply “knowing God” and being what he wants you to be. In an earlier sermon titled What Kind of Faith do you Have?, Pastor Ransford told his congregation that the best inheritance they could leave their children was not a car, house or even education but a “godly faith”. Pastor Ransford, as do the respondents above, prioritises the spiritual dimension of wellbeing aspirations. In distinguishing between a “worldly” view of success and “godly” view, Pastor Ransford was also referring to what became increasingly apparent; a contested notion of the prosperity gospel.
6.1.3 THE WELLBEING PYRAMID

The above findings challenge the three-point MWB triangle discussed in chapter 2.3.4. They suggest that a more suited framework of wellbeing in the CFC should include a spiritual dimension as depicted below in figure 6.1. As illustrated in the wellbeing triangle, the wellbeing aspirations among the CFC in Ayigya do consist of the relational, material and subjective. The difference lies in the addition of a spiritual dimension and its position at the apex of the pyramid. The spiritual dimension refers to the adherent’s relationship with God, the spiritual realm, and the diverse functions of the CFC. All four dimensions of wellbeing are clearly interlinked as discussed in the above narratives and depicted in the wellbeing pyramid; they do not exist outside of one another. For example, money (material wellbeing) can enable a person to help their extended family (relational wellbeing), and being able to do so brings a sense of life satisfaction (subjective wellbeing). As implied above, all of this is embedded within the spiritual dimension. Let us take ‘being in right relationship with God’, participants claim that having a right relationship with God is what provides money and brings an overall sense of wellbeing. In the words of VB14 “good life without God it is nothing…the real one is money with God”. Therefore, the spiritual dimension stands as the predominant wellbeing dimension, shaping, and informing the relational, material and subjective.

Figure 6.1 Wellbeing Pyramid (adaptation of wellbeing triangle in White, 2009).
Whilst the subjective in the WeD wellbeing triangle is concerned with how people feel about their position, knowledge generated from this study suggests that the pre-eminence of the spiritual in the aspirations of the CFC means that it is deserving of its own category. The spiritual dimension depicts how the spiritual constructs the subjective; what is perceived to be life satisfaction and standards of relational and material wellbeing. It also emphasises the distinct, unique features of the spiritual. For example, having a relationship with God is not captured in either the relational or material. In summary, the spiritual constructs what is considered to be attainable in material, relational and subjective aspirations.

6.2 A PROSPERITY CONTINUUM

“Jesus Christ lived well so we are meant to live well”

Family Chapel International is a 1500 strong Charismatic church established in 1992, it is renowned for its wealth. The senior pastor proudly describes his congregation as the middle and upper class, with many educated, professionals and entrepreneurs, doctors, lecturers, accountants, engineers, architects, nurses, students. The pastor asserts that “it is not just a spiritual church but people are encouraged to move up the social ladder” in his church. He argues that “the doctrine that the pastor has to be poor with oversized shoes is not true. Jesus Christ dressed well so we are meant to live well.” Family Chapel International is quintessentially a depiction of a prosperity gospel church.

Family Chapel International, like many churches in the CFC advance a prosperity gospel. As discussed in chapter 5.4.3, the prosperity gospel claims that every Christian has the right to the blessings of health and wealth, abundance, and prosperity in every area of life. With a strong material stance, the prosperity gospel offers many strong narratives about wellbeing and findings from this study suggest that it plays a significant part in shaping and constructing the wellbeing aspirations of the CFC. Given the pervasiveness of the CFC and the interdenominational Pentecostal moral framework which has infiltrated the Ghanaian public and popular culture, the prosperity gospel permeates throughout the nation.

However, findings from this study reveals that disapproval of the prosperity gospel is evident particularly among the Orthodox church. During the Awaken to the World Conference; a gathering of church leaders from Ghana’s Protestant churches, Reverend
Kwabena Opuni Frimpong, the chairperson of the CHAG (network of protestant member churches), shared that because of the prosperity gospel some Christians have given Christianity a bad name. At the same conference the second speaker admonished those who only preach the prosperity gospel to stop. This disapproval extends to other denominations in the CFC, even Charismatic churches, the progenitors of the prosperity gospel.

This section shall critically discuss the contested notion of the prosperity gospel in the everyday lived experiences of the CFC and suggest that is best perceived as lying on a continuum between individualism and community, consumption, and contentment, “worldly” and “godly”.

6.2.1 MATERIALISM, CONSUMERISM, AND THE COMMODIFICATION OF THE CFC

Love of Money

According to VB21 "the only thing we Christians have to be very careful is the love of money we are chasing as if we are competing. Someone will get a car the next day you must get a car. The Lord will do things in his own time but you will be forcing yourself. By forcing yourself you will indulge in all sorts of things that will take you away from God. The Bible says be content with everything so if you are a farmer you will be content and the Lord will see you through .... a teacher and a nurse, but if you love money you will be collecting extra money from students, poor patients."

As time progressed on the field, it became apparent to me, that whilst the prosperity gospel is preached, practiced, and advertised throughout the CFC, it is accused of engendering a “love of money” which calls into question the very integrity of the CFC. The above extract taken from an interview with VB21, a 63-year-old, widow, mother of four, and nurse, captures two reasons why there is an aversion to the prosperity gospel. Firstly, it can instigate the desire to acquire material things; “someone will get a car the next day you must get a car”. VB21 points out that the desire to acquire, or in other words materialism, derives from seeing what others have and wanting it. This within itself does not seem to be the problem but rather the second point she alludes to; “forcing” oneself. According to VB21 “forcing” yourself can “take you away from God” and as discussed above, with spiritual wellbeing being a priority in the wellbeing
aspirations of the CFC, this would be counterproductive. In agreement, CCC11 exclaims that if you “crave for riches (it) brings ...(you) ... into a lot of problems.” CCC19 describes further what these problems look like, “I knew people in youth ministry. They were so devoted but the devil has taken their hearts away. By now they have married second and third wives because they have money they think they can do what they want”.

It is believed that the “love of money” or when people “crave for riches”, they are tempted to be materialistic and acquire material things, if not under the auspices of the prosperity gospel then through “dubious” means (LW16). These “dubious” means can be through “connection” (a colloquial word for corruption) as will be discussed in Chapter 7.1, ‘witchcraft’, ‘juju’, ‘fetish’ or “sakaman”. CCC3 tells me stories of people who use juju to make wealth. He describes how this can involve going to see a priest in exchange of either your life or the life of a family member. The priest will appeal to a god on behalf of the supplicant. “People resort to fetish to make money –if you cannot steal, will go to fetish”. CCC3 then goes on to confirm stories I have heard from other respondents; the recent trend of “sakaman” which involves lying in a “coffin for two weeks-no eating drinking or bathing, ... and come back with big money. Or walking one kilometre naked to keep your car-it is happening in Ghana.” According to CCC3 there are pastors who also resort to juju for the power to perform miracles and have a successful church. During my field work, Nana Kwaku Bonsam, the renowned, traditional priest, described in the media as a “fetish priest” or “witch doctor”, whose surname literally translates to mean devil, publicly boasted that he had given supernatural powers to over 1000 pastors to perform miracles so their churches would be successful (Sahara TV, 2013).

The prosperity gospel has been accused of commercialising and commoditising institutions, practices, and symbolic items in the CFC. Archbishop Emeritus of the Roman Catholic church and anthropologist Peter Kwasi Sarpong explained “What I don't like about these things is some of them have turned them into money business commercial things. They are making money out of it”. Lecturer in biochemistry and research officer for the MP of the Oforikrom constituency, Dr Peter Twumasi, grew up as a Catholic but now attends a Charismatic church. He accuses churches and pastors that preached the prosperity gospel of intentionally projecting an image of success and material prosperity as a marketing tool to attract more members. According to Dr
Twumasi “some people set up a church out of frustration to make money… it is a career plan”. He shared his experiences of churches who had sponsored members to travel abroad “to give the message that if you attend this church you too will travel”. Success, he states, is a good “advertisement” for such churches. My interview with CCC19, amongst others, reinforced this accusation. He explained to me that if I took the time to listen to some of the street pastors “all they are doing is asking for money”. Associate pastor at VB equally shared how some pastors acquire wealth from their congregation who are looking for answers to life’s problems and hence willing to give money to their pastors to provide these answers.

A few months after returning from my fieldwork I watched a BBC documentary, The Millionaire Preacher. British presenter Reggie Yates looked into the life of a South African Preacher from the Church of Incredible Happenings, who himself was born into abject poverty but had become a multi-millionaire owning several houses and thirty cars. The church sells an array of items which it claims is anointed and can aid blessings, answers to prayers, breakthrough, these items consist of salt, “incredible petroleum jelly”, T Shirts and candles. The documentary revealed that the self-made millionaire offered hope to those who wanted to escape poverty. Members of the congregation expressed their mistrust of a preacher who had not acquired wealth. The congregation entrenched the preacher’s image of prosperity arguing that for a pastor to bring hope to his congregation that they could escape from poverty, the pastor needed to have visibly overcome it.

Commoditising Religious Symbols. Nigerian Charismatic preacher TB Joshua of the Synagogue church of all Nations, renowned throughout the West of Africa for his ‘healing and miracle working’ ministry, with a 1500 strong branch in Accra, Ghana, and a satellite TV channel, sells bottles of anointing water he calls ‘Morning Water’ According to T.B. Joshua, 'by using the Morning Water, you are symbolically setting yourself apart for Jesus Christ’s special attention as you pray in faith. I mean, you are positioned for mercy, favour, healing, deliverance, blessing, prosperity, and fruitfulness. It is not the Morning Water that heals the sick but Jesus Christ himself. There must be faith both in the person praying and in the person, being prayed for. Prayer must proceed from and be accompanied with a lively faith. It is this that brings about the healing, not the Morning Water.' The SCOAN slogan ‘Prophecy, Salvation, Protection,
Victory, Freedom, Miracles, Worship all of Gods Blessings’ capture the prosperity gospel (SCOAN, 2013).

Another area of contention in the prosperity gospel lies with what can be described as the commodification of the religious. This is where religious faith, practices, symbols and even institutions are turned into consumable or marketable goods as witnessed in the example above of SCOAN with the sale of ‘Morning Water’ in exchange for prosperity (Kitiarsa, 2010).

There is much evidence to suggest that the commercialisation and commodification of Pentecostalism is becoming an increasing trend in the CFC in Ghana. It is seen in the sale of holy water by TB Joshua; arm bands, posters, car bumper stickers, door stickers and other paraphernalia by MOGPA, and is strongly opposed by some pastors such as Pastor Ransford. On the 29 January 2014, Pastor Ransford discouraged his members from using holy oil or water for the solution of their problems. He accused pastors who offered such means as deceiving Ghanaians, making "pastors richer and richer and you poorer and poorer". Whilst Pastor Ransford did not mention the names of pastors or ministries, news reports of the death of four Ghanaians at a stampede in the Ghanaian SCOAN branch as people rushed to collect anointing oil and the rising popularity of MOGPA whose founder is known to pray over bottles of water, it was apparent that he was referring their founding pastors. Despite Pastor Ransford’s strong disapproval, some congregants continued to purchase and wear these items. During my interview with CCC3, he felt the need to justify why he wore his wristbands. He acknowledged that he knew his pastor disapproved of them but explained he did not wear it as an amulet or talisman to protect him or bless him. His wristbands said ‘No weapon fashioned against me will prosper’ and ‘The truth shall set you free’ both of which are biblical scriptures. CCC3 claimed to wear it to “give glory to God”. CCC21 a musician employed by the CCC, continued to wear his MOGPA wristband in spite of Pastor Ransford’s explicit disapproval. CCC21 disagrees with Pastor Ransford because he believes the anointing of God can be transferable, which he illustrates with the example of the apostle Paul’s handkerchief⁹.

⁹ This is about the incident in the bible where miracles were performed through the apostle Paul’s handkerchiefs. Acts 19:11-12:

‘God did extraordinary miracles through the hands of Paul, so that even handkerchiefs and aprons that had touched him were taken to the sick, and the diseases and evil spirits left them’
Money for Prayers.

On Sunday 22 June 2013, at the end of his preaching, the visiting pastor at Family Chapel International invited the congregation to sow an offering. He invited people to sow 100GHC and prayed that they would have babies, a husband, money to pay their fees. He then invited those who could sow 50GHC, he prayed for miracles and promotion in their lives. He moved to those who could sow 20GHC praying for peace in their families “only God can do it but 20GHC can trigger your miracle”. He finally invited 10GHC, 5GHC and 1 or 2GHC respectively his prayer and blessing over those who gave less grew considerably shorter. The pastor informed the church that the money would be going to the building fund.

Whilst I did not come across the sale of holy water or anointing oil in the case study churches, the commodification of prayer was arguably present.

I witnessed the same scenario at LWC. Again, a visiting pastor invited the congregation to bring an offering which would go towards the building fund. An interview with one of the congregants who was there at the time revealed his disapproval; “I appreciate his messages yet I think that the sowing seed was too much and people who do not have feel so embarrassed. Special prayer for 100GHC and when comes down to 10GHC drop it and go. Are you telling me there is a difference between 100 GH₵ and 10 GH₵? Look in the Bible. Jesus was more pleased with the widow than those who gave more.” LW5 claimed he knew of poorer church members who were discouraged from going to church unless they too had the money to give. Commoditising prayer here appears to compel church members to greater material prosperity.

Whilst there are many who oppose the apparent commercialisation and commodification of the religious in the CFC, the prosperity gospel maintains its popularity. In VB, 23 January 2014, the associate pastor, also the deliverance pastor, proclaimed to the congregation “poverty is a choice…prosperity is your portion”, “in heaven there are certain things that are not there that are to be enjoyed now”, “your welfare is God’s concern”. In LWC, 5 February 2014, the church Life group leaders (bible study groups) were discussing the sermon titled Donkeology by a visiting pastor from the previous Sunday. The visiting pastor compared the Christians life to that of the donkey Jesus rode on into Jerusalem in the Bible- John 12 (Biblegateway, 2016). The
senior pastor, Pastor Tony Amoakye, concluded that if you give your life to Jesus like the donkey you will be blessed, this blessing he associated with riding on good cars and living in good houses.

CCC was birthed in the AG denomination, having Pentecostal roots, it is associated with the holiness movement. This may explain its aversion to the prosperity gospel. However, Pastor Ransford does not reject it in its entirety. On 29 December 2013, he encouraged his congregation to give their annual pledge at the beginning of the year; explaining to them that when you give to the church ‘you get more blessing’. At the end of the New Year’s Day service Pastor Ransford spoke a blessing over the congregation one of good health, no accidents, strength, and prosperity. In January 2014, Dr Mensah Otabil taught members at CCC about the necessity to follow God’s natural order for success and prosperity in life through time, home, and relationship management. He then proceeded to lead the congregation in completing a 20-year personal development plan designed to help people achieve the kind of future they want for themselves. The plan consisted of the following questions: what kind of person do I want to be in 20 years’ time (character), what should I have achieved (accomplishments), what should I be doing (occupation) and what should I own (assets). The plan also encouraged readers to pay their tithe to their local church (that is the 10% of their income described in 5.3.1), save and invest another 10% of their income and become financially independent. Yearly goal suggestions included 'invest in a house', 'invest in a stock' and 'start a new business'. The personal development plan ended with the following:

We serve a God who is able to take the people the world sees as ordinary and transform them into winners. No matter where you are starting from, commit to this process of lifelong transformation. Take time to prayerfully and throughout fully write out this plan. Believe with all your heart that God is with you and is committed to give you the victory. Keep your plan close by and let it guide your actions everyday. Remain faithful to God and over the next 20 years you will see your life blossom as you climb all the way to the top. God richly bless you.

As an invited guest, Pastor Mensah Otabil of International Central Gospel Church, designed and shared the plan, we can assume that Pastor Ransford himself is in approval. It is apparent that Pastor Ransford is not opposed to prosperity in its entirety,
but a type of prosperity. In contrast with a “worldly” view of success he promotes a “godly view”.

6.2.2 A “GODLY VIEW” OF SUCCESS: HAVING ENOUGH AND HELPING OTHERS

**Having Enough Cash**

M1  I see good living as having enough cash…yes enough money as a Christian because what is the point if you are a Christian and you do not have and you have to wake up every morning thinking about what you are going to eat whilst the Bible says you shouldn’t think about what you are going to eat. So to me living a happy life as a person is getting rich enough…you are free if you want to fast you can fast if you want to eat you can eat anything. Living the good life as a Christian is having enough cash that you don't have to worry.

F1  So I want to add something to yours. I know I am rich even if I don’t have 1 GH₵ in my hands, God supplies everything, pays all my bills, you get me? So, God is the one who makes me rich. For example, if I wanted to pay my child's school fees, and I don’t have it, so I go to God he is my supplier. So, having the cash is ok, but having the cash is not the source.

A “godly view” of success is about “having enough”. The extract above is taken from a focus group discussion in CCC. It reveals a number of areas of contention within the prosperity gospel. Though all the participants attend CCC, a Charismatic church, the progenitor of the prosperity gospel in Ghana, the respondents had a contested perception of the good life and the role of money in it. After asking the group “What is the good life?” Respondents shouted out “having Christ”, “not being sick”, having your “children raised in the Lord”. Only after I presented the question again did M1 respond with 'having enough cash' which was followed by what seemed like nervous laughter or disapproval by some members in the group. M1 continued in what appeared to be him defending his position- “yes enough money” he asserted. M1’s defence, suggests that whilst the CFC is in agreement that money is a constituent element of the good life as indicated in 6.1, the amount of money should only be “enough” otherwise it is disapproved of. This disapproval of money in the excess was a common theme in interviews, conversations, and observations. Like M1, many felt the need to defend their assertion of money, wealth, or prosperity as good life elements so as not to be accused of the materialism many opposed.
Prosperity to "support people"

CCC6 tells me that when it comes to the good life she does not want much “something to eat a place to stay maybe 1 or 2 cars mmm I think it will do…I don’t like too much things. Like you have plenty houses, 50 houses 59 cars. What are you going to do with all these things? So, if I have a house for my family I think it will be ok. I have a business I have a car”. CCC6 does not want too many things, and without me prompting her, she made a distinction between herself and those who have “plenty”. Further on in the interview CCC6 tells me that she wants five businesses. When questioned why, she laughs to herself and responds “because of all the things I want to do. I want to support people. That’s my first of all, my charity work”. CCC6’s responses reveal an aversion to having “plenty”, but this aversion no longer exists when the motive for the plenty is to help others.

Helping others is a popular good life constituent element for the CFC, and as suggested above, it justifies the prosperity aspired to. Having “plenty” is disapproved of, but having “plenty” to “support people” is respected and desired. To illustrate this further, in table 6.2, helping others lies in the top three wellbeing constituent elements of all the case study churches, with 50 per cent or more participants attributing it to the good life, even more so than having money itself in LWC and VB. Prosperity for community is a common theme. On the 30th December 2012, Pastor Ransford shared the story of a pastor changing newspaper into dollars. He questioned the pastor’s motivation for it, and asked why he did not change the newspapers into dollars for the poor in villages who could not afford to go to school.

Findings from this study suggest that whilst the good life narratives of the CFC demonstrate a belief in the right to the blessings of health and wealth, abundance, and prosperity, in the everyday lived experiences of the CFC, this prosperity should not be excessive, it should come from God, and be enough to help others. Returning to the focus group discussion above, F1’s assertion is of particular interest. She does not deny the importance of money; it is needed for her to pay her bills, pay school fees. In actual fact F1 says that “I know I am rich”, but this richness (provision for bills and school
fees) comes from God. God is her “supplier” and “source”. As indicated above, with the prioritising of the spiritual, for FI good life is not money or prosperity but rather God as the one who supplies the money and prosperity.

Associated with this aversion to materialism is the concept of contentment which prescribes how much “having enough” and “plenty” is.

6.2.3. CONTENTMENT: LOWERING ASPIRATIONS?

Associate pastor of CCC preached to his congregation that the good life is being “happy and content so you can be happy with whatever physical things you have”. VB21 also tells me that “the Bible says be content with everything so if you are a farmer you will be content and the Lord will see you through”.

The notion of contentment problematises the agency of the CFC in their wellbeing aspirations. Defined by the Oxford English dictionary (2016) as ‘(a) state of happiness and satisfaction’ it lends to the subjective dimension of wellbeing which pertains to what people value and how they feel about their position. In the CFC in Ayigya the subjective translates to “peace”, “happiness”, “contentment”, and “life satisfaction”. It is important to consider whether contentment serves as a coping mechanism for the CFC; a mask to cover up disappointments and frustrations when the good life is not achieved, or as Marx would argue ‘an opium of the people’, a false consciousness. The problem of adaptive preferences (discussed in chapter 2.1.2.3) in subjective wellbeing arises.

If the notion of contentment frames good life constructs, this calls into question the agency and freedom of the CFC to choose the life they value to live. By contentment, the CFC are told to be satisfied with whatever they have, whether it be a little or lot and whether it be the life they value to live. It can be assumed that contentment reduces the aspirations of the CFC to a ‘feasible’ set. On the contrary, findings from this study suggest that the notion of contentment does not mean people cannot imagine, aspire, or desire a better life. When discussing the good life, respondents were firstly asked what is the good life. Respondents replied with a list of various constituent elements. After asking the participant to assess their own life using the good life constituent elements they had just identified, I then asked the participant to tell me what their life would look like if they had scored themselves top marks, 10 out of 10. By asking this question I was teasing out other good life aspirations the respondent may have failed to mention.
"The little you have" …and more

LW6 …if you are okay with the little your life is good. For at least you can get home. If it’s some food you put in your mouth.

Researcher So when you say a little … what is that little that is good

LW6 The little that I’m talking about at least I have what will give me food twice a day. Twice a day, I’m ok. I don’t need to have so much money ... So at least when somebody comes to me and says please can you give me 5 GHC to eat, I can say yeah, I have, take. But if I don’t have, there is no way that I can do it. … So, the little that I am talking about is you having something to eat and having some to give to somebody.

The extract above suggests that LW6 would be content with ‘little’ as long as he could eat twice a day and help others in need. LW6 has experienced much poverty in his life (see chapter 7.1 for details), he is currently being supported by the church. It would appear that LW6’s current state of poverty and dependence on the church has lowered what he deemed as feasible and hence lowered his aspirations but under the guise of contentment. Nevertheless, when LW6 was asked what his life would look like if it was 10 out of 10, he no longer spoke about “the little you have” but good life became about being surrounded and respected by people, money to give to the church, using money to do things that will please God, a house, a car, marriage and establishing his own orphanage. LW6 still aspired for further good life elements even though he had previously said he would be content with “the little you have”.

Ibrahim (2011, p.11) calls for development scholars and policy makers to extend the capability approach to explore both the achievable and aspired capabilities - 'those alternative functioning bundles that the individual values and has reason to value but is unable to achieve due to various structural and institutional constraints' - of a given community. In what appears to be a form of fatalism or stoicism, contentment is not as problematic as it may appear at first and an awareness of aspired capabilities as coined by Ibrahim, and illustrated in LW6’s narrative above demonstrates that.
Social environment, culture and most pertinently for this study religion may condition the wellbeing aspirations of the CFC, and invoke an attitude of satisfaction with ‘a little’, but does it lower people’s aspirations? According to Ray (2006) experiences and observation define the desires of individuals; they are not in social isolation but conditioned by their cognitive environments. Therefore, the aspirations window is simply the individual’s world of similar attainable individuals, or in Elster’s words their ‘feasible set’. Individuals are inspired by those around them; their peers act as comparisons and standards of achievements and they draw their aspirations from what they see through the window. As demonstrated by Appadurai (2004), the social environment and culture also conditions these aspirations. The important thing here is the aspirations gap, this is the distance between what the individual aspires and their current state of affairs. When this gap is too big, what people aspire seems unattainable and people’s aspirations are lowered. With this we see that adaptive preferences or contentment does not mean the CFC cannot aspire. However, in chapter seven, the aspirations gap will be explored to consider whether these aspirations are attainable or not in the eyes of the CFC.

In addition, whilst an adaptation downwards is associated with poverty and disadvantaged circumstances lowering what people perceive as feasible options, there is an adaptation upwards which comes from association with peers who present new opportunities and expand what people perceive as feasible options. We see adaptation upwards in Family Chapel International. The senior pastor, Victor Osei, boasts that “you cannot be in church for a year or two without something in your life changing as everything should challenge you to be a better person” in the way you dress and talk. His messages from the pulpit challenge you to move forward in life. For Pastor Victor Osei people started off as “nobodies” in his church and with time, hard work, and faith in God they have their own shops, houses, they have moved up the social ladder. He boasts that “it is impossible to be in his church and stay the same as the people you will see will challenge you”. This is according to Pastor Victor Osei, the senior pastor of a thriving prosperity gospel preaching church. However, there is the experience of CCC4, a 37-year-old, secondary school teacher. As a child, CCC4 attended a youth ministry full of committed Christians who had degrees and master’s

In fact, they became examples to us that you can be educated and committed to God so we wanted to follow their footsteps. You see now I have benefited both
spiritually and physically in regards to academics for me academics I couldn’t imagine studying to the master’s level not even the first degree I thought before I can do it I thought the university education was for a selected few but when I came to the Lord God told me that it is for everybody. Everybody can go.

CCC4 claims to have experienced an adaptation upwards because of the people he came into contact with in his church.

6.2.4 A PROSPERITY CONTINUUM

Whilst the prosperity gospel has conditioned perceptions of wellbeing in the CFC, there are complex nuances to how this doctrine is experienced. What emerges is not a single prosperity gospel, or ‘prosperity theology’, but Attansi (2012, p.5) argues ‘prosperity theologies’ which refers to the ‘plurality of ways renewalists apply prosperity messages’. It seems most fitting to think of the prosperity gospel as a lying on a continuum. In general, the prosperity gospel speaks of material prosperity. On the left the extent of this material prosperity is controlled by contentment; people still aspire for material gain (houses, cars, money) but these aspirations are to help others. On the left of the continuum, wealth and material gain is not just for the individual but the community; the nuclear family, extended family, the needy, and the church. It is primarily to help others. In addition, contentment, the belief that “God’s will” will determine what people do and do not have, encourages people to be satisfied with their current state. Contentment and community appear to act as checks on the CFC against the materialism many respondents are so avert to.

On the other end of the continuum, prosperity is associated with materialism, individualism, and the commodification of the CFC. This side of the spectrum is where controversial objections to the prosperity gospel emerge; people using “dubious” means for material gain – corruption, juju, witchcraft and sakaman. VB11 captures what I will call the two-pronged approach to the prosperity gospel “the money is not just for you, God gave it… and what the money is for? … to help others”.

Figure 6.2 Prosperity Gospel Continuum

![Diagram: Prosperity Gospel Continuum](image-url)
6.3 SANKOFAISM AND DENKYEISM IN WELLBEING ASPIRATIONS

Chapter 5.3 introduced Sankofa - the symbol of the traditional Akan proverb ‘go back and recover what is lost’. Denkyem, the crocodile, is the symbol of adaptability; ‘the crocodile lives in the water, yet breathes the air, demonstrating an ability to adapt to circumstances’ (Adrinka, 2015). Chapter four and 5.4.4 reveal both continuity and discontinuity in CFC, the wellbeing aspirations of the CFC are not immune to this. The lived experiences of the CFC demonstrate good life aspirations in congruence with the pre-colonial Akan worldview of the social being and a religion concerned with the everyday concrete realities of the believer. Whilst neoliberalism, consumerism, and materialism, have played a part in constructing the good life narratives of the CFC, traditional Akan indigenous values and spiritual agents also construct what the CFC perceives to be the good life.

An upwardly mobile family living in the city take in a poor teenage female relative from the village where there are little opportunities, to be their house help. This is a live-in maid. All of her material needs are taken care of; food, clothing, transport and she is paid a modest wage. After a short period in the role, she asks to return back home to her family. She cares little that back home awaits poverty, rural village life and limited opportunities; she misses her friends and family. Here in the city when the children go to school she is alone, without her parents, cousins, aunties, uncles, extended family and friends. She prefers a life of relative poverty in the village but with relationships than a life in the city with materialism but no relational wellbeing.
During our interview, Dr Asamoah-Gyadu, professor of Contemporary African Christianity and Pentecostal-Charismatic Studies, tells me the above common story in Ghana to illustrate the importance of traditional cultural values and norms. Chapter 4.2.3 revealed that the family, nuclear and extended, is very important to the Akan. AIR has a communal orientation in contrast to the individualism associated with Christianity, the very definition of being human is belonging in the community. Normative ideals of communalism, interdependence, reciprocity, and mutual support derive from this centrality of the *abusia* in AIR and was the bedrock of everyday life among the Akan. Humans are social, they need others to meet their needs and realise their personality. For the teenager above, the need for community (relational wellbeing) exceeded her material aspiration.

The relational was and continues to be an important dimension of wellbeing as cited by 100 per cent of participants in LWC, 67 per cent in CCC and 79 per cent in VB. CCC2 explains that “you know we also live as extended families; my mother, my father are all alive, so I’m expected to look after them”. Whilst a traditional expectation, it is one CCC2 also adopts and places on herself. CCC2 explains that “the little I get I give, but I wish I could help them more because they helped me and I feel responsible to do it”. CCC4 explains that “in Africa you have the nuclear family and the extended ones. For me monthly I have to send money to my mother alright, and when anything crops up you know I have to go and support”. For CCC4 the extended family consists of “your mother and maybe your uncles or aunties or your sisters and brothers.” There is an obligation for CCC4 to support both his nuclear and extended family, one that emanates from an African value. It is something he has to do, something he does not express any choice in.

In addition to helping the extended family, contributing at social events such as funerals, naming ceremonies and weddings is another cultural expectation. LW1 attended a funeral over the weekend and was unable to contribute, he explains to me the importance of financially contributing at such social events. “The culture says you need to do something, we are a big family so when you are in need you need to support, you can’t go without helping. We are born into this and it is a part of the culture so you don’t feel comfortable”. LW1 attributes the centrality of the relational to the culture, it is important to remember that by culture he is also referring to the worldview of the Akan which pertains to the religion (as discussed in 4.2). Whilst Pentecostalism is said
to loosen the ties to the extended family and challenge traditional power structures towards more western individualism and the nuclear family being the new 'central unit of production and consumption' (Freeman, 2012, p.13), this study suggests that the relational; helping the extended family and meeting social conventions, traditional expectations, is still a very important dimension of wellbeing aspirations to the CFC in Ayigya

Chapter 4.2 demonstrated how wellbeing narratives in pre-colonial Ghana were embedded in the AIR. Among the Akan, religion served a practical role, concerned with the concrete physical realities of everyday life and the wellbeing of its adherents which equated to: nkwa (life- vitality, health, and happiness), asomdwei (peace- tranquillity) and ahonyade (prosperity- wealth, riches, and children). Wellbeing was secured by appeasing Onyame (the supreme God), the abosom (lesser gods) and ancestors with tight moral codes, customs, and rituals, which ensured a 'harmony' or a 'cosmological balance'. Ill-being (diseases, poverty, crop failure, barrenness) on the other hand, came about through a cosmological imbalance that could only be resolved through a spiritual intervention (Awuah-Nyamekye, 2012). Whilst wellbeing was synonymous with a 'harmony' or a 'cosmological balance' between humans, Onyame, the abosom and ancestors in AIR, in the CFC today, wellbeing is synonymous with being a Christian: “if I have Christ I have everything’ (LW13), “first thing you need is Christ” (LW16), “if I have God what else do I need” (CCC3). The spiritual is the most important and influential dimension of all wellbeing aspirations because it is said to catalyse the achievement of other wellbeing dimensions. The prosperity gospel also preaches a material soteriology, promising prosperity, blessings, wealth, and health to every believer in the present world, displaying a continuity with AIR in the wellbeing aspirations of the CFC.

As well as a continuation of wellbeing narratives grounded in AIR, good life aspirations of the CFC are evidently embedded in and constructed by a neoliberal global culture and political economy. Neoliberalism, premised on a capitalist mode of production and consumption, a liberalisation and rolling back of the state and opening of the free market, has promised economic growth, wealth, and poverty reduction. The interdenominational Pentecostalism of the CFC exists in this framework of neoliberalism, and according to several scholars on Pentecostalism in SSA, it is the root of materialism, consumerism, and the commodification of the religious in the region.
According to Dr Asamoah-Gyadu (2005), consumption and commodification is rife in Ghana because the nation has been co-opted into a global capitalist approach to wellbeing, reducing everything to the material, which, he stresses, is not an African value. Gifford would attribute this specifically to the prosperity gospel. Unlike Calvinist or Puritan Protestantism that offered a new work ethic of hard work, frugality, and savings, conducive to the spirit of capitalism he argues that Pentecostalism instead offers a ‘new appetite for consumerism’ (Gifford 2004). Unlike the Protestantism of the sixteenth and seventeenth century, Pentecostalism was birthed into a pre-existing neoliberal capitalist world order, a world where the driving force and centralising process of the economy had shifted from production, industrialisation, modernisation, urbanisation, and labour to consumption (the end of Rostow’s Five Stages of Growth; the age of high mass consumption or consumerism). Subsequently, as coined by Meyer (2007, p.12), Pentecostalism is ‘enmeshed...entangled with the culture of neo-liberalism’ and not only has Ghana been co-opted into a capitalist approach to wellbeing; so has its CFC.

**God is a Brand.** Sitting in the FCI reception area, an air-conditioned office, with two leather sofas, a water cooler, at least fifty-inch flat screen TV waiting to speak to the senior Pastor Dr Victor Osei, the internationally acclaimed Joyous Celebration, a South African ‘inspirational music extravaganza’ is streaming from the satellite TV station. Joyous Celebration are popular in Ghana, their songs sung in the churches, and interview respondents listening to them. 2013 Joyous Celebration 18th live recording concert commences with the poem God is the Brand which captures the nuances of the prosperity gospel.

For God is a brand and tonight he is here for you

But he is not just any brand, he is thee brand

He is greater, grander, longer, smarter, better

Higher than any brand that’s ever existed
Throughout, the poet demonstrates how God supersedes the popular brands of the day. While this reinforces the assertion that God rather than material things is the good life, the implicit commercialisation of God as a brand by comparison fortifies the image of success and introduces God as a commodity.

According to Comaroff and Comaroff (2001; 2012), disenchantment with the promised wealth and poverty reduction of neoliberalism, global economic crises and increasing income disparity has given rise to an era of millenial capitalism. This is ‘a capitalism that presents itself as a gospel of salvation; a capitalism that, if rightly harnessed, is invested with the capacity wholly to transform the universe of the marginalized and disempowered.’ A capitalism where people adopt traditional, 'indigenous', 'cultural', or 'vernacular' forms of technology, or in other words, 'occult economies and prosperity cults' as a means to capital. These ‘occult economies’ can come in the form of corruption, 'juju', witchcraft or the prosperity gospel. This is a compelling argument which dominates the emerging literature on Pentecostalism in SSA. In Marshall's (2009) study on Pentecostalism in Nigeria, she argues that majority of the literature on Pentecostalism adopts the ‘domestication of modernity’ narrative – they seek to show how African societies appropriate modernity and deal with their subsequent disenchantment. There is evidence from this study to suggest that the right spectrum of the prosperity gospel, consumption, the individual, and all that is associated with it offers people a means to ‘make it’ in a capitalist economy. Contentment, on the left of the spectrum, arguably enables people to ‘cope’ with the elusiveness of prosperity.

Key informant Dr Twumasi appears to corroborate this. He argues that economic decline and persistent poverty in Ghana has meant that people are looking for a “solution to their problems”, “hope”, “relief”, and “answers”. Many find “quick solutions” and “miracles” in their religion; either Christian or occult. He believes this trend will increase for as long as poverty increases in Ghana. This is a compelling argument. However, it reinforces western, secularist assumptions that religion is a 'false consciousness' disguising the exploitation of the poor and marginalised. It adopts a Marxist meta-narrative which attributes the cause and effect of all social phenomena to the economy and reduces religion to a product of the economy that can only be understood through economic analysis on the basis that religion itself is irrational and cannot offer a framework of analysis or explanation for social action. This position devalues the perceptions, meanings, and agency of the CFC, neglects the peculiar
history and context of the CFC, and is at risk of paternalism. In the Ghanaian context, prior to colonialism, Christianity, neoliberalism and Comaroff and Comaroff's (1999; 2012) era of 'millennial capitalism', wellbeing was embedded in the spiritual with a material conception of soteriology. This was not a phenomenon that emerged with Pentecostalism or the prosperity gospel. In addition, Comaroff and Comaroff's 'occult economies' and Dr Twumasi's prediction that adherence to the prosperity gospel would increase as poverty did, fails to explain the rise of the upwardly mobile in NCC's. Dr Twumasi himself, a lecturer in biochemistry at KNUST and research officer for the MP of the Oforikrom constituency, is one of these upwardly mobile; he was born into the Roman Catholic church, yet now attends a Charismatic church. Both CCC and LWC, are renowned for their elite membership, CCC being the largest church in the city with 4000 members. Contrary to Twumasi’s prediction, poverty is on the decrease in their lives, but they continue to adopt Pentecostalism and elements of the prosperity gospel.

It is evident that the CFC does exist in, and is influenced by, a new world of global processes, a neoliberal market with new flows of capital and a culture of consumerism. Interdenominational Pentecostalism is 'enmeshed' in this economic framework along with the prosperity gospel which adopts a modern lexicon of; individualism, breaking away from the past, entrepreneurial activity, an international outlook, transnational ties, western apparel, consumer goods and modern technologies. Scholars link the most recent wave of religious renewal in Ghana to the economic crisis of the 1980's, and there is evidence to support this with the rapid increase of Pentecostal churches as believers sought an alternative African and independent means of wellbeing and security (McCauley, 2013; Marshall, 2009; Meyer, 2012). Bad crop harvests, a series of bush fires, severe drought, and famine in 1983, coinciding with the mass deportation of 1.2 million immigrant Ghanaians from Nigeria back to Ghana saw the nation in social crisis and deprivation. The imposition of Structural Adjustment Programs (SAP) and economic reforms which initiated a rolling back of the state in service delivery, public service investment, reduction in government employment, a decrease in agricultural subsidies, increased price in imported goods meant for increasing adverse effects on the livelihoods of the people (Marshall, 2009; Meyer, 2012; Meyer, 2007). 1980 saw the average income decrease to 20 per cent below its 1950 level (McCauley, 2013, p.31). Scholars argue that it is the history of failed civilian governments, unpopular longstanding military regimes, rampant corruption, the socioeconomic impact of
imposed SAPs and general deprivation of the people that built a mistrust of the nation state and international development donors and saw the rise of NCCs as people sought alternative ways to meet their welfare needs.

However, chapter four also demonstrates how the failure of Orthodox churches to assimilate Christianity into the Ghanaian pre-existing worldview created a moral disjuncture. Asamoah-Gyadu (2005a, pp.16-17) points out that it was this moral disjuncture that led to the rise of a new form of Christianity starting as far back as the AICs at the beginning of the twentieth century as Ghanaians sought an ‘indigenous assimilation of Christianity’ to validate their belief in the supernatural and in the current displays of the mighty works of God retold in the Bible.

Equally so, the wellbeing narratives of the CFC in Ayigya are not ‘simple metaphors for more material realities, such as commodification, capitalistic exploitation...or as vernacular attempts to understand mysteries behind new forms of power and wealth’ (Marshall 2009, p.117). Religious commodification is evident, some people do engage in occult economies, but this is only one part of the story not the whole. Only one respondent admitted to visiting a 'juju' man for success in his career, and two expressed the temptation to do so. Many more did tell stories of direct experiences with the occult hindering their wellbeing which will be discussed in the following chapter. Whether or not this a true representation of the CFC is questionable, participants may have not wanted to disclose their personal use of the occult (strongly frowned upon and disapproved by the CFC) in fear of being judged by myself whom they knew to be a Christian. However, it does suggest that whilst the occult economy does exist, it is strongly frowned upon by the CFC. The 'occult economies' and 'prosperity cult' narrative magnifies the prevalence of the occult, materialism, and consumerism in the CFC. The 'prosperity cult' narrative overlooks the existence of reciprocity, mutual support, helping others; family, extended family, the needy- community and contentment. Coleman (2011, p.41) adopts the concept 'sacrificial economies' to capture the prosperity gospel as not merely an economy of 'occultation or consumption' but a creative interplay of materiality and reciprocity, 'practices imbued with materiality, but not necessarily with materialism...'. Whilst 'sacrificial economies' is better suited to the Ayigyan context, we must be careful to not still assume a Marxist meta narrative and give analytical room to the spiritual.
Another dimension of the CFC which is not heard of in the 'domestication of modernity' narrative is that of the transcendent as active agents of good life construction in the everyday lives of the CFC. God himself is said to shape notions of the good life in the CFC which have transformed people’s life trajectory. CCC9 has had his passions channelled by God ‘into the good cause, if it was up to me I would have channelled my passions to the devil’. He proceeds to tell me that when he was younger he was pursuing becoming a rapper, but when it failed to work out he concluded it was not “God’s will” for him. God’s will is paramount to the CFC. Member’s aspirations and pursuits in life are influenced by prophetic words from Pastors which are believed to reveal God’s will.

CCC21 is a 29-year-old volunteer at All Nations orphanage, and a part time worker at CCC (musician). Having received prophecies that he would travel, he has persistently sought to study abroad for the past 4 years. He has applied for a visa two times, each time refused. Despite disappointments and feelings of failure CCC21 is still pursuing his dream to study abroad; he is currently in the process of applying for a third visa to study in Canada, and is working to save money for the process. LW6 is currently at acting school, after receiving a prophecy from a visiting prophet at his church who told him that he is destined to become a comedian and should study hard to pursue a career in comedy. LW6 abandoned his air conditioner and refrigerator repair job to go to acting school in Accra (the capital city). LW6 believes he has a gift in comedy which he thought was just for his family and friends to make them laugh, not for a career. What is the significance of these prophetic words? For the respective respondents, these prophecies foretell the future and subsequently influence their aspirations as each one adjusts their life course to fall in line with the prophecy. According to CCC8 these prophecies are accurate. CCC8 is currently a customer care adviser at a Bank. He was a teacher studying a part time accounting course when his father “in heaven” - God, told him to get a form to apply for University despite failing to gain admission on two prior occasions. A prophetic word from an invited prophet at a prayer meeting held at his church who told him “you guy, you’re going to build two houses, one in Accra one in Kumasi and another one in years to come. You are gonna work in one of the biggest banks in Ghana” simply confirmed this instruction. Now a graduate from KNUST, and employee of Stanbic Bank, which according to CCC8 is “… the biggest bank in Africa”, this prophecy was true. These narratives speak of a divine agent in the construction of wellbeing aspirations neglected in an economic meta narrative.
Knowledge generated from this study suggests that in the Ghanaian context where religion acts a religious epistemology and ontology, there is a strong argument to be made that instead of a Marxist meta narrative to explain the wellbeing aspirations of the CFC perhaps the opposite is more fitting- religion providing an explanation to the economy. I would argue that in a religious epistemological cosmology, how the CFC engages with the production of goods and services, and supply of money is inherently religious. Therefore, whilst it is evident that the forces of globalisation, modernity and structural inequalities associated with neoliberalism, do contribute to the wellbeing aspirations of the CFC, they alone do not explain them.

6.4 CONCLUDING REMARKS

Unsurprisingly, the good life in the CFC in Ayigya is multidimensional and intrinsically linked; it is material, relational and subjective and the three are interlinked. However, it is also spiritual. Good life is embedded in the spiritual; a relationship with God, religious norms, values, and practices. In the context of a pervasive interdenominational Pentecostalism where religion is embedded in the everyday, what people perceive to be the good life is both a social construct of and catalysed by the spiritual making it the most valued dimension of wellbeing in the CFC. The prosperity gospel is an influential doctrine within this setting, with much to say about prosperity, wealth, materiality, and God. However, in the everyday lived experiences of the CFC there is a contention between contentment, community, reciprocity, the traditional, cultural, and "godly" on one end and consumption, individualism, materialism, modern, western and "worldly" on the other end. The contention between the two coexists in the CFC, lying on a continuum. Wellbeing aspirations mirror this continuum and reflect both a continuity and discontinuity, or to use the vernacular of the Akan - a Sankofaism and Denkyeism. This is the continuation of traditional religious values, a religious worldview, a material soteriology, the importance of the abusia, and the adaptation to modernity, a global culture of consumerism, individualism, and materialism. The CFC lives in constant negotiation between the two. However, the CFC represents more than just the 'domestification of modernity', it itself is a constructing force in the wellbeing aspirations of its people.
7."THE ECONOMY OF GOD": SPIRITUALISING WELLBEING ACHIEVEMENT

The previous chapter has argued that the wellbeing aspirations of the CFC are embedded within the spiritual, however the spiritual is itself a social construct of a myriad of structures and actors; a traditional religious epistemology and religiously embedded conception of wellbeing, the pre-eminence of the social human being, a moral disjuncture between the traditional and modernity and a disenchantment with the neoliberal promises of wealth and the political state to meet the everyday needs of its people.

This chapter addresses the final objective of this study; it considers the ways in which the CFC contributes to wellbeing achievement. It reveals that the CFC generates networks and norms which contribute to the wellbeing achievement of its members. Whilst these networks and norms resemble that of social capital, there is also a divine agency actively involved in the wellbeing achievement process; a spiritual power respondents attribute to the transcendent- ‘God’, the ‘Holy Spirit’ or ‘Jesus’- unique to the CFC. As such, the translation of wellbeing aspirations into wellbeing achievement is very much embedded in the spiritual so much so the ‘good life’ is essentially perceived as the ‘spiritual life’. The perceived success of the CFC in all the above has made it an alternative means for wellbeing achievement for those who are disillusioned with the state and the elusive promise of neoliberal capitalism.

7.1 NETWORKING AND CREATING NORMS FOR WELLBEING

As discussed in chapter 2.2.3, the CFC is considered to be a generator of social capital. Knowledge generated from this study reveals that the networks and norms created by associational life within the CFC generates both a bonding and bridging social capital which contributes to wellbeing achievement. As Ghanaians are becoming more disillusioned with the nation state, the CFC is providing a trusted alternative means to securing wellbeing aspirations. In the latest Ghanaian Afrobarometer (2014), a public attitude survey on democracy, governance, and the economy, 58 per cent described the present condition of the nation as very bad and 82 per cent believe the nation is heading in the wrong direction. 38 per cent trusted religious leaders ‘a lot’- 10 per cent more than the President (22 per cent), ruling party (17 per cent), parliament (15 per cent), local government (14 per cent), police (17 per cent) and the courts of law (22 per cent).
Achieving Material Wellbeing

LW6 is a 29-year-old Nigerian immigrant in Ghana. He tells me that he grew up in Nigeria in poverty. LW6 originally came to Ghana to pursue a football career. Unable to sustain the high nutritional requirements for an active footballer (on a regular basis LW6 was going without food), and without the financial backing, LW6 was forced to abandon his footballing ambitions for air conditioning sales and repair. In this season of his life, LW6 was living in poverty, with no accommodation and seldom eating three meals a day. Since LW6 joined the church, he tells me that his life has drastically changed. He is now studying in the capital city Accra to become an actor, he has accommodation and receives a stipend from the church. He tells me that “80 per cent of my living is from the church…yeah just as I said coming to church has helped me to get to where I am now, acting… I told you initially I was not having even money to buy clothes coming to church has giving me clothes, given me house for where to stay, they pay the rent for me.”

Before attending LWC, LW6 comments that lack of support in his football career forced him to abandon it. Lack of finances and malnourishment meant he was unable to continue with the vigorous training. Since attending LWC, LW6 has received financial support for his immediate needs, further education, and embarked on a new career which was inspired by a prophecy from a visiting prophet at his church. The prophet told LW6 “you are supposed to be a comedian”. LW6 is not alone. The CFC in Ayigya is full of narratives of material wellbeing achievement: the provision of basic or immediate needs such as food, clothing, shelter, money, educational fees, and health care costs. As indicated in chapter 5.3 each church has a formalised mechanism for financial assistance to its members who are in need; CCC has a welfare fund collected at the SCD level, LWC’s dues is collected at the church level and VB has a needy fund financed by the welfare dues collected from church members, members who find themselves in financial difficulty benefit from these funds. VB7, 26 year-old teacher, benefited from this fund when she had difficulty paying for her teaching training fees as did VB20 a 46-year old mother of five separated from her abusive husband, for the payment of her children’s school fees “several times”. This is evidence of bonding social capital 'good for getting by in life' (Thomas, 2004a, p.138). These do not only occur in formalised structures of the church.
The CFC is a diverse network of actors and the support members can access is equally diverse cutting across formal and informal structures. Respondents told stories of borrowing money from fellow church members to pay school fees, receiving tutorage from student fellowship members, receiving food parcels from church members in times of need, medical advice, technical advice, and assistance in the building of properties. When LW17 had difficulties paying her fees for her master’s it was not the formalised structures of the church that came to her aid but a ‘Christian sister’ from the church who paid her fees until she was able to pay her back. LW17 tells me that if she had not received the loan she would have either deferred the course or been forced to withdraw altogether. In addition, the CFC provides it members with a global network they can access anywhere in the world. When LW15 was living in the US whilst her husband was doing his PhD, she fell ill but was unable to pay the medical bill on their living allowance. She prayed about it and it was her Christian friends from the church they had started attended in America who took the entire bill. Being a member of the CFC had connected LW15 and her husband to an international community. 63-year old widow LW13 tells me how the fellow church members at LWC have supported her on numerous occasions with medical advice from health care professionals and technical assistance at a reduced price to architects and building technicians when building her own property. The narratives indicate that the CFC provides an extensive support network for its members which contribute to their material wellbeing achievement.

It is apparent that whilst the networks provide the CFC with extensive avenues for material assistance, this does not only come in the form of mutual support, charity, or loans but there is a capital formed from the various horizontal and asymmetrical relationships within the CFC. The CFC brings people from diverse backgrounds, experiences, and knowledge, in age, education, ethnicity, employment, and income, in connection with one another, generating an environment of collaborative learning, information sharing, inspiration, motivation for business, employment opportunities and further education. 23-year old CCC15, is a recent graduate currently on the Ghana National Service Scheme10 (NSS). CCC15 recently started her own small business; she makes a traditional popular drink called *Sobolo* and packages it for sale. Her church, CCC, is 4000 strong and her main client. They often call on her to sell her product

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10 This is where all recent graduates from Ghanaian universities, are posted in a year-long work placement throughout the country to expose them to work life and as a part of their civic duty (NSS, 2016).
whenever they have a program. This provides CCC15 with a large market she would not have been able to access otherwise. CCC15 tells me how attending church inspired her to not only start a business but to develop it, “you go to a church like our church and meet people who are in different fields, with different ideas and knowledge and all that. I get to meet people and share what I want to do and they give good ideas some I have never thought of and it has been very helpful”. Similarly, as mentioned in chapter 6.2.3, 37-year-old CCC4 attended a youth ministry full of “committed”, educated Christians who had degrees and master’s, he tells me how interacting with such young people, in addition to hearing from God, motivated him to pursue a higher education, “in fact they became examples to us that you can be educated and committed to God so we wanted to follow”. CCC4 is now a master’s graduate and English teacher looking to do a PhD within the next couple of years.

There are stories of people gaining employment through their CFC network. LW17 got her job as a pharmacist at the Komfo Anoakye teaching hospital, the largest hospital in Ghana, through a Christian “sister” at church. When she finished her master’s the Christian “sister”, who also works at the hospital, told her about the job and prepared her for the interview. Then there is LW3, a 27-year old accountant and graduate from Kumasi Polytechnic. He boasts that since leaving university he has never been without a job. He has had three jobs since graduating all of which he secured through recommendation, introduction, or advice from a church member either at LWC or one of their sister churches.

In the above narratives, we see the two levels of social capital at play: bonding which reinforces exclusive identities and religious ethnic homogeneity 'good for getting by in life' and bridging social capital which is inclusive, outward looking networks that are ‘good for getting ahead in life’ opening the door to economic resources and opportunities (Thomas, 2004b, p.138). Whilst the CFC is exclusive to Christianity, in the context of Ayigya it is socially diverse (see Table C in Appendix 1 for demographic details of case study churches). As such the social capital, generated cuts across exclusive ethnic, social, religious, and class identities, allowing bridging social capital to take place. For example, CCC11 is the youngest of 11 children. His father died as a child and his mother struggled to pay his fees. He tells me that he was only able to complete his secondary school education because of a scholarship he received from another church (which happens to be International Central Gospel Church one of the
largest upwardly mobile Charismatic churches in Ghana) that had been publicised in the newspaper. CCC11 is an Ewe, at the time attending an Orthodox Protestant church-Evangelical Presbyterian, which is a predominantly Ewe congregation.

In addition to being a network of mutual support, there are norms espoused by the CFC which contribute to wellbeing achievement. Integrity and hard work emerge as guiding normative principles in the everyday lives of the CFC that contribute to wellbeing achievement. The principle of hard work will be discussed in 7.2.4. Attention is placed here on corruption. With daily reports of corrupt governmental practices and officials; the paying of bribes to access public services, secure employment, and procurement contracts - corruption is of topical concern in Ghana. Ghana has the second highest percentage of people saying corruption has increased in the continent of Africa; 64 per cent of the population believe that the level of corruption has ‘increased a lot’, 12 per cent ‘increased somewhat’ (Afrobarometer, 2014). The CFC condemns corruption; on the New Year’s Eve Service, Pastor Ransford told his congregation that deception, scandal and corruption is rife in the church because people are forgetting that their bodies are a temple of the Holy Spirit. Integrity house is a weekly programme hosted on the Christian radio station, Spirit FM, addressing the issue of corruption in the nation. Senior pastor of VB Pastor Charles preached a sermon on 28 January 2014 titled False Balance where he condemned bribing and corruption and described it as “false balance”. He challenged the congregation to not take a bribe and let integrity guide them.

Corruption is an everyday reality for the CFC; 28 out of the 53 respondents referred to either receiving, giving, or being asked to participate in a “bribe”, “connection”, “envelope”, “unscrupulous”, “dubious”, “fraud”, or “stealing”. CCC2 is a 44-year-old married chief accountant assistant with two children. Whilst both her and her husband have a salaried position, they both have a car, own their property and their children attend the KNUST primary and junior high school, CCC2 still goes “without”. She explains that her and her husband’s salary does not cover her and her family’s expenses. CCC2’s car is currently out of order; she cannot afford the required repairs so is commuting to work by public transport. Her fridge is “spoilt” but does not earn enough money to pay for repairs or purchase a new one. CCC2 pays her children’s fees in instalments because she cannot afford a one-off payment, and she is unable to save. Despite these financial challenges, CCC2 tells me that she is satisfied with “moderate
life”. She compares her life to some of her work colleagues who seek an extravagant life “so whatever means they would use to get to that then they do it and some of the finance team get themselves into trouble yes like forging documents”. Integrity is an important value in the CFC which is pursued sometimes at the expense of material wellbeing achievement.

LW1 also an accountant for the Ghana postal service, tells me how he has had many opportunities to gain money through ‘dubious means’. His salary does not cover his living expenses. Over the past ten years, salaries in the governmental postal service have not increased. LW1 struggles to pay his utility bills at the end of the month and cannot contribute to social functions like funerals the way he would like to. He tells me that most of his colleague’s resort to corruption “otherwise you will not survive. Even Christians get involved thinking God will understand. If you do not do it, you will not get anything to eat. Even pastors get involved. It makes Christianity difficult.” LW1 tells me he does not participate in corruption, even though he suffers as a result, because he does not want to enter ‘the devil’s camp’. By the “devils camp” LW1 is referring to those people who do not live their lives in a morally upright way; who do not live according to God’s standards.

Respondents reveal that they are tempted to engage in corrupt practices because their salaries are not enough to live on. As LW1 indicates when he says that “Christians get involved”, respondents may adopt norms of financial integrity but this does not mean they are exempt from corruption. It appears that material poverty is a compelling force that can drive people towards corruption even at the expense of spiritual wellbeing. As On the 28th January 2014, Pastor Charles from VB tells the congregation “life in Ghana is hard, so bribery and corruption is there”. VB2, a 29-year old part time student and fast food restaurant worker, does not earn enough to cover all of his living expenses. He admits to doing “connection” with some of his work colleagues to make up on the short fall of his salary. “It’s like err I won’t say robbing but being clever to manoeuvre something”. Poverty compels VB2 to engage in corrupt practices. While corruption may enhance his material wellbeing, it has the opposite effect on his spiritual and subjective wellbeing. VB2 is not satisfied with his job and is not happy that he does the “connection”. He fears he will not get into heaven and pleads to God to get a better paid job. A better job for VB2, is only 500GH₵ a month which at the time converted to approximately £125 a month. This is just below the national average monthly income
across all occupations in the nation which is GHC 592.64 (Ghana Statistical Service, 2014a). For VB2, a wage just below the national minimum would suffice; reducing his perceived need to engage in corruption. In a similar vein, LW6 fears that poverty and the pressure of wanting to help his family back home in Nigeria will cause him to do something “stupid”.

Whilst the Christian norms of integrity condemns corruption it alone cannot stop people from engaging in it. Poverty appears to override this norm for some. During his sermon, Pastor Charles tells the congregation that whilst life is hard in Ghana, if you are in God you have the “advantage”. Pastor Charles suggests that whilst poverty and financial hardship may tempt one to engage in corruption, having God puts the individual in a favourable or superior position. The details of this “advantage” will be explored in 7.2.3, but what is apparent is that the CFC does offer an alternative way of living and achieving wellbeing.

Now most Ghanaians are saying no need to take your case to court because corruption has started at the top. If you don’t have money you can’t take your case to court you have to leave it to God (CCC17)

CCC17 does not trust in the state. He tells me that the Supreme Court’s deliberations over the 2012 Presidential election petition showed how corrupt the system was. CCC17 saw there to be evidence of irregularities in the electoral process, yet the court did not order for a re-election. He believes the court itself is corrupt. The integrity espoused by the CFC means people have more trust in the CFC and it also implies that the CFC will choose to deal honestly in their endeavours even at the expense of material gain. However, the above narrative suggests that this does not mean corruption will no longer exist. Rather the CFC offers an alternative and “advantage” that, according to them, comes from God. It is not just the associational activity of the CFC which contributes to the wellbeing achievement, but God.

For SSS teacher and master’s graduate CCC4, church attendance did bring about an adaptation upwards. But CCC4 was also motivated by God. According to CCC4 “God told me” and it was this instruction which he claims motivated him to pursue further education. Here we begin to see God acing as an agent within the translation of wellbeing aspirations to wellbeing achievement in the CFC.
7.2 ‘NYAME ADOM’: A DIVINE AGENCY IN WELLBEING ACHIEVEMENTS

“By God’s Grace”

LW9 is a self-employed plumber, father of three and husband, he is also an elder at the church. He went through a difficult financial period when his business collapsed where he lost his property and resorted to living with his mother-in-law who he describes as ‘a very wicked woman’. During their stay at her house and a period of financial insecurity LW9 experienced considerable hardship on both fronts; materially and relationally. Now he looks back and tells me that it is ‘by God’s grace’ that he is doing well for himself now and it was the ‘hand of God’ that kept him and his family. He is not only paying for the school fees of his three children and taking care of the needs of his family, but even though he is the youngest sibling he also takes care of his elderly parents sending them money every fortnight (in Ghanaian tradition it is the responsibility of the eldest son to take care of elderly parents). LW9 attributes the wellbeing he has achieved to ‘God’s grace’.

Grace was mentioned 183 times throughout all of the interviews; during the interviews of 12 respondents from CCC, 9 from LWC and 14 from VB respondents. Like LW9, these 37 respondents spoke of achieving their wellbeing aspirations, whether material, relational or spiritual, by ‘God’s grace’ or the ‘grace of God’. God’s grace was implicated in material wellbeing achievement; this included education (from the admission into competitive schools, payment of fees, or the ability to learn, understand and pass exams), health (good health, to miraculous healing), employment (getting a job, doing the job well) and financial (money to help others, take care of immediate needs). Spiritually, God’s grace was said to enable people to read the Bible, attend church, remain a Christian and acquire spiritual protection from evil spirits. Relationally, it helped married couples to not get divorced, singles to get married, couples to have children, live at peace with people, men to respect women and help others. More generally the grace of God was said to enable respondents to “endure”, “persevere”, “live” and “do everything”.

By God’s grace is translated into Nyame adom. Nyame adom is also the customary response to a greeting amongst the Akans; when asked Ete se (How are you?) one
commonly responds *Nyame adom* which means ‘by God’s grace’. In this customary greeting the response implicates God in the wellbeing of the individual, it is essentially saying “I am fine thank you, but it is by God’s grace”. The Oxford Dictionary (2016) defines grace in Christian belief as the ‘free unmerited favour of God, as manifested in the salvation of sinners and the bestowal of God’s blessing’. Respondents often spoke of the key words “favour” and Gods “blessing”. Nevertheless, *Nyame adom* is an indigenous coinage and predates the arrival of Christianity in Ghana. Looking to a more traditional understanding, Ephirim-Donkor’s (2013, p.45) systematic study of ancestor worship among the Akan asserts that among the Akan the whole of existence is sustained by God’s grace. The Adinkra symbol *Nyame niti*, also interpreted to mean by God’s grace is the symbol of faith and trust in God and provides greater clarity on this age-old notion.

Figure 7.1 *Nyame niti* “By God’s grace” symbol of faith and trust in God (Source: Adrinka, 2015).

Figure 7.1 is the Adrinka symbol for *Nyame niti* (Adrinka, 2015). According to Willis, ‘this stalk is depicted as the staff of life in many cultures. It symbolises to the Akan that food is a basis for life and that they could not survive if not for food that God has placed here on earth for their nourishment’ (Willis, 1998 cited in Adrinka, 2015). In essence, by attributing wellbeing achievement to God’s grace the CFC is saying that God is in control of all things, hence humans are reliant/dependant on God for everything - wellbeing is achieved through him. Whilst there are 183 explicit references of God’s grace in the data generated; implicit references to God’s grace are throughout; these stories speak of a divine agency in the process of wellbeing achievement.

As such everything is attributed to God – “that’s the doing of the Lord” (LW14)
LW14 has twin sons who are both in London working. She is grateful to God that they have both been able to travel to London and she tells me “how can I, a woman who don’t have even one cedi, how can I send these children to UK? You know it was the doing of the Lord...God has done me a favour”. For LW14 it was God who took them to London. Whilst she is unable to provide me the full details of how they got there, because she has limited knowledge, for LW14 the details do not matter, it is still God who did it. She also has two shop stores which she was able to develop with a loan from the social welfare services where she used to work; she paid the loan of slowly and built the stores. According to LW14 “that’s the doing of the Lord”. If everything is the doing of the Lord, then wellbeing achievement becomes inextricably linked to the spiritual. Whilst an outsider would question how much of it actually was the “doing of the Lord”, in a world where God is everywhere and in control of everything, it is all the doing of the Lord.

7.2.1 A DIVINE AGENCY

God Provides

CCC21 tells me how his family went through much financial hardship in the 1990s when he was young. According to his mother God would bring them food, sometimes a raven would drop fish where they lived, he tells me that they knew it was God. On other occasions, someone would knock and say God laid it on their heart to bring them food. For CCC21 God miraculously provided for both him and his family.

During a focus group discussion in CCC, F2 also narrated the story of miraculous provision of food. F2 had just completed a 12 hour fast and was hoping to break it with a meal. This was during the time of Ghana’s famine in the 1980s where it was common occurrence for members of her fellowship to share food. However, that night food was not forthcoming so she went to bed. In the middle of the night she went to the toilet and saw money and food had been left for her. According to F2 it was like the ‘Holy Ghost dropped it’. She believes God supplied the food and money and tells me this was not the only time it happened.

Sen (1985, p.203-204; p.206) defines agency freedom as the freedom ‘to achieve whatever the person, as a responsible agent, decides he or she should achieve’, it is
what a person can do in line with his or her conception of the good’. In the context of the CFC what a person is free to achieve and what they can do is determined by an agency apart from themselves. The CFC speaks of the power of ‘God’, the ‘Holy Spirit’ and ‘Jesus’ as an agent in wellbeing achievement. I adopt the notion of agency to capture this ability or power to act; a power which lies not in the hands of the individual but spiritual forces. These include but are not excluded to supernatural miraculous incidents that cannot be explained like the ones above meeting basic immediate needs. Both CCC21 and F2 experienced poverty yet through a perceived divine agency their needs were met. Currently the absolute poverty line in Ghana is 1,314GHC per adult per year. This is based on a consumption level of 2900 calories per day. 24.2 per cent of the population come under this category, that is 2.2 million people who cannot afford the minimum nutritional requirement in what is now deemed a lower middle income nation. This is an increasing issue in a time of inflation and soaring food prices (Ghana Statistical Service, 2014b). This divine agency miraculously provides food in times of need; it is an alternative source of welfare for where the state is failing.

Even when they are not supernatural miraculous incidents, respondents still attributed the provision of food to God.

**God provides through people**

VB21 tells me how God provided for her and her children at a time of need. “One day I had no money for food with the children. They went to primary school, I closed my door and prayed. I heard a knock. I thought he is bothering me I want to pray I didn’t mind. When I opened the door third time someone was holding a bag of yam, pepper, garden eggs, everything. The person said ‘the Lord said I should bring you these things’. I said ‘How?’ ‘I was working and a voice said go the market and buy these things for auntie Anna. I said how, auntie Anna is a nurse she has more money than me. The voice came again. It said get up and stop what you are doing and go and buy it. The third time I said I will go.’ I said thanks and praise be to God I don’t have anything in this house that my children will eat after school you know how the Lord works’. The person received instructions from God to buy food stuff for VB21.
Whilst this does not conjure the same image of the miraculous raven dropping food to a hungry family, the “voice” telling someone to go to a market and purchase grocery items for a mother of four whose husband has abandoned her and has no food for her children is God, for VB21 it is God prompting the person to purchase the grocery items, and this is equally a miracle. According to the CFC, even acts performed by other people is believed to be instigated by God, therefore an act of divine agency. The belief in the immanence of God who is sovereign, in control, and concerned about the everyday lives of the believer fuels the belief that whether directly or indirectly, God is involved in the process of wellbeing achievement.

This study is not looking to make judgement on the truth claims of the CFC. Whether or not the friend who brought the groceries to VB21 was acting upon an act of divine agency as claimed is almost irrelevant. What is of significance is that VB21 believes the act of God provided for her, and as such relies on God for her wellbeing.

**God Heals**

LW1 tells me about his experience in 2013. He had dislocated his spine picking up a gas cylinder. The doctors advised him that he needed an operation but he refused believing that God would heal him. He was in extreme pain, only able to lie flat on the floor. For the first three months, he could not sleep or even close his eyes he was in such extreme pain and his wife had to do everything for him. For over five months he was bedridden and in extreme pain. Then one night 1:15am, three medical doctors came into his room. One of the doctors he describes as the leader, told him “everything is under control, just leave us to fight the battle… he encouraged me to still seek his face, that he is ready to deliver me”. LW1 then experienced an excruciating pain as the doctors opened his leg and began pushing things into place. He was in so much pain he could not speak but only cry. The doctors then left. Around 11:30am in the morning one of the doctors returned, took him by the hand as he helped him up to walk. From then on LW1 began walking. As LW1 shared his experience tears came to his eyes as he recalled the excruciating pain he was in.
The above narrative tells the story of a miraculous healing. Interestingly enough, this healing was performed by a medical doctor, who performed some kind of medical operation on LW1's leg. LW1 does not clarify whether it was a dream, a spiritual vision, or a reality. Either way, the effect was very real to LW1 who since has been able to walk.

God is seen to supply good health. Even when people recover from illnesses after medical attention it is still attributed to God giving wisdom to the doctors and God’s will. VB2, a nurse and mother of four, had an unexpected ectopic pregnancy that ruptured whilst she was at work at the KNUST hospital. She collapsed at work before they discovered the problem. The gynaecologist had travelled and there were no available ambulances, the security guard had to drive her to Komfo Anokye, the region's tertiary hospital, where they operated. She read her notes after the incident to find that she had lost three pints of blood, and when they started operating she had no blood pressure or pulse. According to VB2 “it is by God’s grace that I didn’t die”. Again, we hear of divine agency through “God’s grace”.

For some this comes in the form of not falling sick. LW6 has not been sick for the past 15 years. Despite living in poverty, one thing he is grateful to God for is his health. “I believe in God. My drug is communion so when I take communion I’m fit for the year. So, that alone is the wealth that God has given to me, the money God has given to me. I’m strong day in day out. Yeah so with that I am very very grateful to God”. For LW9 both his wife and children have not complained of any sickness that requires hospital admission only malaria, and headache. It is “God who has taken care of us”. Not falling ill enables individuals to save the money that they would have otherwise spent on hospital fees which can be used elsewhere for their wellbeing needs. VB24 does not take any medication. He believes that the “blood of Jesus” has healed him. In Ghana health care is at a cost, there is a National Health Insurance Scheme (NHIS) scheme which covers provision of general medical needs, however, 47.4 per cent of women and 47.8 per cent of men in the Ashanti region are not covered under the NHIS or any other insurance scheme (Ghana Statistical Service et al., 2015). The most recent Ghana Living Standards Survey reports that 25 per cent of people have not being covered by the NHIS; 45 per cent of them cited lack of money as the main reason they were not covered, and 9.9 per cent did not have confidence in the scheme (Ghana Statistical
Service, 2014b). For those unable to afford health care, the CFC offers an alternative health care system.

With the perceived failing health system and prevailing income poverty among many Ghanaians there is an apparent disillusionment with the state, as the state has failed to provide the conditions for Ghanaians to achieve their wellbeing. For many the CFC is offering an alternative. Dietician CCC20 is a government worker at the military hospital. Her salary does not cover her living expenses but she tells me “my source of income does not come from the government but God”. CCC14 a SSS teacher on the university campus is also struggling to survive on her government salary. She tells me that she does not rely on the economy of the nation but the “economy of God”.

"Economy of God"

LW10, a married father of three children, also a government worker SSS teacher, tells me how him and his wife often have to forgo two meals so their children can eat at least twice a day and pay their bills. He claims that 10 per cent of the household salary is spent on electricity bills alone. He is not satisfied with his wage. However, LW10 tells me that when he gets his salary and pays his tithes, God takes care of him. “So, when I take my salary and pay tithes, the Bible says test me if I will not open the floodgates. That month I don’t fall sick to waste money at hospital. God can touch someone to bless me with food stuff. The way people give us food stuff, I know it is through God. A parent will come and say take this yam or plantain. I don’t know the last time I went to hospital. God is not letting that to happen so you can use that money for other things”.

According to the CFC, another important constituent element of wellbeing is protection. Whilst there were only two specific references to protection in the wellbeing constituent elements of the CFC as noted in Table D Appendix 1, the wellbeing narratives of the CFC were loaded with stories of protection from evil forces which impede upon wellbeing. Adherents within the CFC call upon divine agency for protection in the spiritual realm which has a direct impact in the physical realm and their multidimensional wellbeing. As discussed in chapter five respondents live in a spiritual and physical world where they are confronted with evil forces that seek to undermine their wellbeing daily. This is depicted in LW1’s miraculous healing above and in CCC3’s narrative below. According to the CFC, what happens in the spiritual realm has
a direct effect on the physical. When respondents retell experiences of protection they do not make a distinction between the physical and spiritual, rather the two realms are one. It is a real struggle adherents contend with; but one they believe they have the power to overcome namely through this divine agency.

**Spiritual Forces Against Wellbeing**

CCC3 attributes his setbacks in life to “juju” “evil spirits” and “mallams”, and his past business venture failures to a family curse. Firstly, his grandmother took him to a “fetish” priest when he was a little boy to cure the sickness he had, the same sickness his deceased brother died from. They marked his face, and he believes because of it he is being “worried” by demons. He sees the effects of it in his multiple business failures. Secondly, CCC3’s father took him to many “mallams” (officially a learned Muslim scholar more recently the popular term for someone who practices juju). “They ask you to kill a fowl, you kill a fowl, then they prepare a soup and put all sort of concoctions in it. You eat and drink the soup. You don’t chew the bones. Then they use the bones to perform some rituals … burn it, then cut your body and then infest it and mix it with the blood. All these things were done when I was in the north and our father believed he was a Christian. So, all these things invited evil spirits to come and stay with us and they our fighting against our work”. For CCC3 the consequences of this is poverty; “when you go to my family no one has ever made it in life. We are all poor people very poor people, even in my family I can be one of the richest in this state”. He has also been informed that when he was young his family collected money from all the adults in the family and “burnt it, mixed it with manmade concoctions and performed juju before putting it in a box and burying it underground”. He has been told that it was done to protect his family from death and bless them with high fertility, “... lo and behold my family do live for a long time”; his mother being over 80- years, his grandmother over 100 and great grandmother 120.

CCC3 has been attending a Pentecostal church since a teenager, he regularly attends CCC (three times a week if he can afford the commute); he is one of the Bible school teachers and is a part of the drama ministry. However, CCC3 is without a car. He lives in an incomplete house structure without any windows, doors or interior fittings,
courtesy of a fellow church member, which he is grateful for. Even though CCC3 is a civil servant inspector of teachers, he is in considerable debt sometimes unable to afford his own children's school fees, his wife resorting to petty trading to help meet the households needs. Whilst CCC3 adamantly rejects AIR and its associated practices (he was once accused of performing juju on a neighbour which he denied), according to CCC3 it is the abusia, an ancestral curse and “evil spirits” which has hindered his wellbeing. CCC3 tells me that he needs “deliverance”; freedom, ‘break away’, or rescue from these oppressive evil spirits who come against his wellbeing – this he believes will come from God. For CCC3, the root of his financial difficulties is spiritual, therefore they can only be resolved through spiritual means.

Narratives of protection from “witches”, “evil spirits”, “demons”, “devils”, “devil attacks”, “juju”, and “mallams” who, in the words of VB14, “can delay you, ... (give you) sickness, failures, disappointment, embarrassment and all other things” are common. LW1 tells me that it is God’s blessing on his life which has protected him from four individual house helps (house helps are frequently women originally from rural areas offering in-house domestic assistance in exchange for accommodation and a small wage) who sought to bring harm to his family. Each house help confessed to being a witch and left. CCC8 experienced four of his secondary school mates dying “because they did not know God” so had no “protection”, “no helper”. Then there is VB associate pastor, Pastor Comfort, also an English teacher at a renowned SSS in Kumasi, who before becoming a “serious” Christian had a bad trance/dream-like experience every night. “It’s like a totally different life altogether ... it will be like you are in a forest and all manners of animals are making their noises you will be crossing huge rivers...” Every night Pastor Comfort would have this dream and would have to be woken up by someone to come out of it. After she gave her life to Christ the dreams ceased. They only return whenever she finds herself doing something “outside of the will of God”. Pastor Comfort recollects that they started after her parents took her to a “fetish” priest as a child when she fell ill. Again, it was God who was able to resolve this spiritual matter for Pastor Comfort.

The intrinsic nature of the spiritual and physical means that even when respondents do not explicitly refer to such ‘evil’ spiritual or supernatural forces, they are implied in the many narratives of ill-being; accidents, illnesses, robberies, deaths or near death experiences. CCC11 has a safe weekly commute from Accra to Kumasi week after
week despite the regular fatal accidents on the popular Accra-Kumasi route. He tells me that this is because God is “keeping” him and “watching” his ways. For CCC14 this protection is against armed robberies. CCC14 lives in a newly built residential area which has experienced multiple armed robberies. As she takes me to her house she points out the many households that have been burgled. CCC14 is very strict with her security having two armed dogs. One morning she awoke to find that her eldest son had forgotten to lock up the property. On another occasion an armed robber had gained access into her property; luckily some of her neighbours apprehended him. CCC14 tells me that she was ‘delivered’.

Returning to LW1, whilst he refused to go for an operation when he dislocated his spine believing God would heal him, his narrative is full of medical imagery and symbolism one cannot help but draw parallels with the medical attention received by medical professionals he had rejected and the spiritual medical assistance he accepted. When the doctor reassured him that everything was in control he referred to ‘the battle’. The CFC in Ayigya regularly make mention of the spiritual battle they experience; a battle against the devil and evil forces. It is implied that his spinal injury was as much a spiritual as well as a physical injury. This is very important in understanding the wellbeing achievement process for the CFC; it is enmeshed in the spiritual and as such it is the CFC who is perceived to be best equipped to create the conditions for positive wellbeing achievement. Here we see evidence of Sankofasism- a return to the traditional; congruence and continuity between norms and values of the CFC and AIR. Unlike the traditional role of the king who was both the religious and political head (Chapter 4.2.5), the political state in Ghana today, a foreign western import and an increasingly secular realm of society, is increasingly ill equipped to translate such spiritually embedded wellbeing aspirations into achievements. However, the CFC, transcending the sacred/secular divide offers what is seen to be a trusted alternative.

7.2.2 A HUMAN AGENCY

This divine agency leads us to question whether the individual has any voice or agency in their wellbeing achievements. As discussed in chapter 2.1.2.5, the literature indicates that agency is central to wellbeing. Without agency (both freedom and achievement agency) individuals are simply passive recipients of their wellbeing or ill-being, which is the opposite of agency (Crocker and Robeyns, 2009; Alkire and Deneulin, 2009c; White, 2009; Olsen and Garikipati, 2008). The concept of God’s grace and the idea of a
divine agency operating in the everyday life of individuals is evident in both Christian and AIR cosmology. Once again demonstrating the inherent convergence between the two. The Christian doctrine of predestination is the belief that God has ordained all things. In Akan cosmology parallels can be made with the notion Nkrabea interpreted to mean ‘fate’, ‘allotted life’ or ‘destiny’ (Pobee, 1991). Your Nkrabea is said to determine your character, successes, and failures in life. Pobee argues that the traditional concept of Nkrabea combined with the Christian doctrine of predestination has created a fatalistic, stoic people who have endured dictatorships, military coups, and hardships in Ghana, anticipating a redeemer to save them. However, Asante and Mazama (2009) argue that the notion of destiny or Nkrabea does not abdicate responsibility or control. Akrabiri (a bad destiny), can be made into Akraye (a good destiny) through ritual. This essentially means that destiny is not fatalistic; it can be altered through the agency of the individual. Knowledge generated from this research suggests that this same dynamic is at work in the CFC. Through the rituals of ‘prayer’, ‘fasting’ and the act of ‘sowing and reaping’ the individual is able to exercise divine agency for wellbeing achievement.

**Prayer, Word of God and Fasting: Weapons to Fight – VB14**

“When you come to Christ you have weapons to fight them; prayer, use the word of God and you can breakthrough… The covenant they had with your family they won’t let go unless you pray and fast and it will be broken. I do experience it but I pray. I know God is on my side.”

The above quotation taken from an interview with VB14 about the ‘evil spirits’ that have haunted his family due to “juju” captures the agency individuals have in wellbeing achievement; prayer, word of God and fasting. CCC8’s experience tells me it was the prayers he prayed during his wife’s near death experience after the delivery of their son which saved her. When CCC14 and VB21 had no food for their family they were praying in their houses when a member from the church came to donate them food. Prayer, the word of God, fasting and faith are common denominators in the wellbeing achievement narratives of the CFC. This agency is used to generate material (food, educational expenses, medical expenses, health); spiritual (protection) and relational (meeting the needs of others) wellbeing.

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11 It is important to note that Christian interpretations and teachings on the doctrine of predestination varies from denomination to denomination considerably.
“God helped me do it” - VB24

27-year-old school teacher VB24, tells me that “I don’t want to bring my effort... because of me, I have done this, oh I cancel it in Jesus name. My effort will do nothing God helped me do it”, VB24 suggests that what he has achieved in life, though little (with a good life score of only 3), has nothing to do with his efforts. However, he ends his statement by saying “God helped me do it” suggesting that God was in actual fact a part of the process.

Respondents attributed their wellbeing achievement to a partnership of both a personal and a divine agency as illustrated in VB24’s assertion that ‘God helped me to do it’. It was highlighted in chapter 7.1 that hard work is an important norm espoused by the CFC. Hard work is recognised as a virtuous trait that a Christian should have, but according to the CFC hard work alone will not bring the good life. VB17 a deacon at VB, a porter at KNUST, a tuck shop owner and public transport driver is clearly hard working with three jobs to make ends meet, yet he does not attribute his financial success to his hard work but “blessings of God”. These blessings he describes are the creativity to make money, “the Lord has granted me ideas so I can be creative”. Even when the individual is working hard, VB17 attributes his wellbeing achievement to a divine agency, “As a Christian you have to back it in prayer and strong faith in the Lord. Bible says despite all hard work if God not in it, you will not see success. With hard work, prayer, you can see success”. Narratives tell the story of divine and personal agency, not working in isolation but in partnership in all dimensions of wellbeing. The interaction between the divine and personal agency in the everyday lives of the CFC is most revealing in the area of giving.

7.2.3 ‘GIVING TIME... BLESSING TIME’: A DIVINE AND HUMAN PARTNERSHIP

On several occasions, the time to give during the church service was marked by the above call and response; as the officiating pastor shouted out “Giving time”, the congregation would automatically respond with “Blessing time”. This call and response captures the partnership between the divine and personal agency in the wellbeing achievement process.

As discussed in chapter 5.3, giving is an important part of everyday life in the CFC. In every church service congregants are invited to financially give to the church through various means; a tenth of their income, a voluntary amount as an offering, contribute
towards mission’s fund, church building projects and more. The act of giving is not just an act of generosity towards the church, or to maintain the upkeep of the church, but as insinuated in the response “blessing time”, it is a means to wellbeing achievement for the CFC. As stressed by CCC senior Pastor Ransford during the last Sunday service of the year 29th December 2013, when you give “you get more blessing”.

Chapter 5.4.3 revealed that the prosperity gospel preaches a message of material salvation; a life of abundance and wealth here on earth as a sign of God’s blessing. It preaches that God wants all believers to be rich, successful, and healthy. To access this “blessing” or prosperity believers must exercise faith through confession and giving. This is often called the ‘sowing and reaping’ or ‘seed principle’ of the prosperity gospel. Adherents believe that as they give to God they will receive. As the sowing of a seed produces fruit so will the sowing of finances. Haynes (2012), a social anthropologist working on the intersection between religion and the political economy in the copper belt in Zambia, describes this prosperity as holistic not just referring to financial gain but ‘spiritual development’, ‘strong family ties’, ‘wealth …the resources to be able to live their social lives well’. She proceeds to call giving in the life of the Pentecostal as an investment. Narratives of the CFC in Ayigya support this.

‘If you want to be rich, Bible says give so you will also be given. I can testify of that.’- VB18

VB18 works for the church as a musician and a teacher at VB School. He is on a modest salary and school fees for his children who attend VB school are supplemented. The church organises an annual fundraising strategy where members are divided into groups based upon their kradin (soul name; among the Akan each child is given a name which corresponds to the day on which they were born). As a Saturday born, VB18’s group are one of the largest fundraisers in the church. He contributed 3000GH₵ in 2013 (equivalent to approximately £600, over 50 per cent of the average per capita gross income in Ghana which was GH5347₵ in 2013 (Ghana Statistical Service, 2014c)). This is the largest individual donation which he proudly boasts about. VB18 tells me that he does this so that God will bless him and the blessings are not just financial but come in the form of healthy children and peace. VB18 does stress that it “does not mean you will not have problems but will have a way to solve them”.

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For VB18, giving to the church has been a means to wellbeing achievement, not just financially, but in health and peace. His personal agency of giving to the church has activated a divine exchange. This divine exchange leads not only to a financial blessing as indicated in VB18's narrative above but respondents speak of a spiritual protection.

**Protection from Evil Spirits -VB5**

VB5 attends a prayer group in a neighbouring park every Tuesday. She tells me that through this prayer group God has protected her family. “You don’t stay here”. In what seemed to be an attempt to justify what she was about to say VB5 asks, “Do you believe in evil spirits? They exist, they are not good. They are bothering my family. Today they want to do this. God reveals it. Tomorrow they are planning another thing.” VB5 tells me that had she not prayed she would have lost a lot of family members. At these prayer meetings, she has received prophecies which warn her of any evil which may be coming against her or her family. One prayer meeting, she received a prophecy that one of her father’s colleagues (her father is a police man) had taken her father to a Mallam to do juju. Her father’s colleague wanted her father to have a car accident or stroke, so they prayed, and the pastor who gave the prophecy told her to plant a financial seed. The planting of a financial seed is the giving of money to the church or a pastor. VB5 was told by a prophet that if she failed to pray, she would lose her dad by the end of the year. She was told what to do to prevent this death; pray and to pay a seed to a man of God. VB5 tells me that ‘by God’s grace he is still alive’. She attributes the prayer and the paying of the seed to saving her father’s life and protecting him from evil spirits.

We can see that in the process of wellbeing achievement the individual is believed to exercise an agency, a personal, human agency to activate the divine agency. There is a perceived partnership between the divine and human agency. Whereas the divine can bring about material and relational wellbeing through the provision of basic needs; food, money, clothes, healing both miraculously and through the aid of medicine, the individual exhibits some form of human agency whether this is faith, persistence, endurance, prayer or giving of their money to activate the divine.
7.2.4 TAKING THE SPIRITUAL SERIOUSLY

Social capital provides a useful framework for capturing the networks and norms espoused by the CFC which contribute to wellbeing achievement. However, social capital does not capture the pervasiveness of the spiritual within the CFC. Scholars are increasingly speaking of a spiritual and religious capital to capture the unique resources gained from engaging in the CFC as highlighted in chapter 2.2.3. These conceptualisations, though useful, are Eurocentric; grounded on empirical research or religious experiences in the UK and US rather than international development. Hence, they are ignorant of the idiosyncratic nuances of the CFC in Ayigya. The UK/US literature on religious and spiritual capital, whilst providing conceptual space for religion in economic discourse fails to capture the divine agency and neglects the spiritual power that adherents claim to appropriate. According to Atiemo (2013), spiritual capital in Ghanaian context is about the

Spiritual power (that) resides in the invisible world and can be accessed for improving the quality of life, and the influence this belief has on private and public life in Ghana…a belief in a world of spirits regarded as real with which believers may relate for their benefit.

A spiritual capital which takes into account this spiritual power; the divine and human agency partnership is needed to capture the everyday lived experiences of the CFC in relation to wellbeing achievement.

7.3. THE GOOD LIFE IS THE SPIRITUAL LIFE

The above sections explored how the CFC contributes to wellbeing achievements. This section discusses the actual wellbeing achievements of the CFC. It considers whether the wellbeing aspirations identified in chapter 6 have in actual fact been achieved and the place of the CFC in these achievements.

Narratives from the CFC suggest positive wellbeing achievement experiences; they imply that the wellbeing aspirations of the CFC are on the most part being achieved. Respondents were asked: ‘Out of 1-10 what score would you give your life in terms of the good life- one being not good at all, 10 been excellent?’
Table 7.1 Wellbeing Self Scoring by Age and Sex

<table>
<thead>
<tr>
<th>Sex</th>
<th>Age Range</th>
<th>Average Ranking</th>
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</thead>
<tbody>
<tr>
<td>Male</td>
<td>18-29</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>30-44</td>
<td>6</td>
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<td></td>
<td>45+</td>
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<tr>
<td>Female</td>
<td>18-29</td>
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<tr>
<td></td>
<td>30-44</td>
<td>7</td>
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<tr>
<td></td>
<td>45+</td>
<td>9</td>
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</tbody>
</table>

Table 7.1 above lists the average scores for each age group and sex in the case study churches. Table E to H in Appendix 1 provides a comprehensive breakdown of these scores per church. Scores ranged from 2-10. Only 13 per cent of all respondents scored their lives below 5, leaving 87 per cent at 5 and above. On average, each age group scored their lives above 5. Across all three churches, on average people felt that they had achieved their wellbeing aspirations; 6.75 (CCC), 6.84 (LWC) and 6.5 (VB). Despite the different backgrounds and demographics of the three case study churches (LWC describes itself as an ‘elite church’ with a highly-educated membership base, CCC is renowned in the community for being a church for the ‘rich people’ while VB has a very mixed congregation ranging from the illiterate petty trader to the lecturer). Respondent’s scores are within close range with a 0.34 variation. The similar perceptions of wellbeing achievements would indicate that demographic differences do not impact the wellbeing achievement process or at least impact very little.

Whilst these wellbeing achievement scores imply that wellbeing aspirations are being achieved across all demographics, analysis of the stories and experiences behind these scores reveal a nuanced narrative. CCC11, a 35-year-old regional director of a government microfinance institution, working in Kumasi but living in the capital city of Accra, commutes every other weekend back home to his wife and five children. According to the Ghana Living Standards survey, he is doing well for himself. He owns a car making him among the top 7 per cent of the urban population in the nation. He is in the process of building his own property. Only 1.7 per cent of household properties in
Accra are owned by a household member. His living standards are well above the national average (Ghana Statistical Service, 2014b). CCC5, in the same church, also in her mid-thirties, an unemployed teacher training student and single mother of two, lives with her mum in a rented one-bedroom property. She tells me stories of not having enough money to pay for her teacher training school fees and having to borrow money from people just to make ends meet. Her children currently live with their dad because she is unable to cater for their needs. CCC5 breaks down into tears as she explains that she has even entered sexual relationships for financial security.

Table 7.2 Breakdown of CCC5 and CCC11 Wellbeing Constituent Element.

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<thead>
<tr>
<th></th>
<th>CCC5</th>
<th>CCC11</th>
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<tbody>
<tr>
<td><strong>Aspirations</strong></td>
<td><strong>Achievements</strong></td>
<td><strong>Aspirations</strong></td>
</tr>
<tr>
<td><strong>Material</strong></td>
<td>Car</td>
<td>Currently training to be a teacher</td>
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<tr>
<td></td>
<td>Own House</td>
<td>Pay is intermittent and not sufficient</td>
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<td></td>
<td>Take care of Family</td>
<td>to take care of her own needs let alone</td>
</tr>
<tr>
<td></td>
<td>Money in the right way</td>
<td>her children</td>
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<td></td>
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<tr>
<td></td>
<td><strong>Currently training to be a teacher</strong></td>
<td><strong>Progressive</strong></td>
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<tr>
<td></td>
<td>Pay is intermittent and not sufficient to</td>
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<tr>
<td></td>
<td>take care of her own needs let alone her children</td>
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</tr>
<tr>
<td></td>
<td><strong>Money in the right way</strong></td>
<td><strong>Progressive career</strong></td>
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<tr>
<td></td>
<td><strong>Take care of Family</strong></td>
<td><strong>Take care of Family</strong></td>
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<tr>
<td></td>
<td>Twin children do not live with her</td>
<td><strong>Impact the life of others</strong></td>
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<td></td>
<td>Single but wants to get married</td>
<td><strong>Help others</strong></td>
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<td></td>
<td><strong>Twin children do not live with her</strong></td>
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<td><strong>Single but wants to get married</strong></td>
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<td></td>
<td><strong>Having hope in Christ</strong></td>
<td><strong>Struggles to live righteously due to</strong></td>
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<td><strong>Knowing you are living right</strong></td>
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<td><strong>Born again Christian</strong></td>
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The above table lists the material, relational and spiritual wellbeing aspirations, and achievements of CCC5 and CCC1.
dimension. CCC5 and CCC11 have similar wellbeing constituent elements; they both speak of material, relational, spiritual dimensions. They both prioritise the spiritual: CCC5 only makes mention of material and relational dimensions after some probing and CCC11 tells me his best form of security is God. They also both score themselves 6 in the wellbeing achievement exercise. Despite their equal scores CCC11 and CCC5 have not achieved equal wellbeing. As indicated above, CCC11 is experiencing higher levels of both material and relational wellbeing than CCC5, owning his own house, car, a successful career and able to take care of his family. The significance of this is compelling.

Wellbeing achievement looks different to CCC5 and CCC11. Evidently this will be the case in a subjective wellbeing exercise; each wellbeing criteria will differ as it is based on what the individual values. Even so, wellbeing achievement does not equate to wellbeing aspirations; for even when individuals do not achieve that which they aspired, they still consider themselves to be living the good life. CCC11 tells me that he has not yet achieved the good life, which in addition to material elements, it is to “know you have given your all to humanity and emptied all your potential, (that your) life has blessed humanity”. For CCC11 wellbeing is not about “cars, houses but self-fulfilment”. He scored himself relatively low because he had not reached “self-fulfilment”. On the other hand, CCC5 tells me that the “good life is having the hope in Christ and knowing that you are living right with God and knowing that at the end of the day after your death you are in heaven. So, the fact that I am a Christian, a born again Christian, and I have hope, and I know that at the end of the day I will not be perishing … that is success”.

Parallels can be drawn here between the adaptive preferences debate discussed in both chapter two and six. Adaptive preferences speak of the shift in people’s aspirations in relation to their circumstances and feasible possibilities (Clark, 2012a; Clark, 2012b). Taylor (2014) categorises the effects of adaptation into content and scale. The latter, which is concerned with the measurement of wellbeing, is of most significance here. Scale effects describes how a rise in material and relational wellbeing does not automatically equate to a rise in wellbeing achievement because people’s aspirations can shift.
A common thread in both CCC5 and CCC11’s wellbeing achievement narrative is however the spiritual. As indicated in chapter 6.1.1, whilst good life aspirations are constructed by the spiritual, the wellbeing achievement of the CFC is equally embedded in the spiritual. If spiritual wellbeing is achieved respondents overall felt a sense of wellbeing achievement even if other dimensions were low. For CCC5, wellbeing achievement is enmeshed with the spiritual. During the interview, she scored herself 4 for “social” which indicates material and relational wellbeing but 8 for “Christian”–spiritual wellbeing. CCC5 tells me that “at the moment the only satisfaction I have is being in Christ, but socially and materially I am not satisfied. As in Christ I will give myself 8, but social I will give myself 4. I don’t have anything. The things I want to have like my building, my car, my marriage, I don’t have I am at school”. Despite not having many of the material and relational elements of the good life CCC5 herself identified, she feels that she has achieved a substantive level of wellbeing, over that of 50 per cent, simply because she is “in Christ”.

The pre-eminence of the spiritual in wellbeing achievement is not excluded to CCC5 but is seen throughout the CFC. Respondents, without being prompted also made a distinction between the spiritual and material dimensions of wellbeing. When asked to score their life in light of the good life, they consistently attributed their wellbeing achievement to the spiritual. CCC17 a pastor and school owner also distinguishes between his “Christianity” which he scores 7.5, “financial” 3.5 and “social” 4.5. He tells me that “much we depend on God. I don’t have private car, but am satisfied. Whatever level God has taken me to, I am satisfied” despite awarding himself 3.5 for material wellbeing. CCC17 lives in the incomplete school structures with his wife and three children. He uses the school bus for his personal transport needs. On occasion, he finds it difficult to pay his own children’s school fees and they have to stay at home for a few days until he can gather the full amount. Interestingly this is at the expense of paying the school fees of some of the poorer students at his school; not being able to pay his children’s fees is not an indication of poverty but that which he values. Whilst CCC17’s good life narrative reveals a strong emphasis on the education of his own children (he speaks of educating his children up to PhD level). He also aspires to help other students, “at least I must help 10 people in the world paying their fees”. This thesis has argued in chapter 4 and chapter 6.3 that the value to help others emanates from both the spiritual and the traditional, ‘indigenous’ and ‘cultural’ value of the abusia, mutual support and
reciprocity. Even so, CCC17 does make it clear that it is his Christianity which enables him to achieve the good life.

Respondents continually referred to the spiritual dimensions of wellbeing being the catalyst for overall wellbeing achievement. Despite scoring himself only 2.5 in the wellbeing scoring exercise, and feeling like he did not have the capacity to do the things he wanted, LW6 stated, “I’m happy I’m a Christian. Something within me keeps telling me don’t worry, don’t worry so far so good. God is good to me. He is still good to me, he has never disappointed me and I know he will never disappoint me”. Being a Christian creates a sense of subjective wellbeing achievement for LW6, even without relational and material wellbeing achievement.

It would appear that for those who experience poverty like CCC5, LW6 and even CCC17, placing emphasis on the spiritual in their wellbeing achievement process is evidence of a false consciousness; evidence that religion is a façade disguising exploitative social structures that sustain inequality and poverty, a coping mechanism for those who are trapped in the vicious cycle of poverty. However, the same spiritualisation of wellbeing achievement can be found in those who have achieved higher levels of material and relational attainment such as; the upwardly mobile, highly educated, and middle class. For example, according to CCC11, a fulfilled life is paramount for life satisfaction, more so than material and relational attainment, and his notion of a fulfilled life is enmeshed in the spiritual; “what God uses me to impact on the lives of others”. So even CCC11, from his comparatively comfortable standard of living, shares the same preoccupation with the spiritual in his wellbeing achievement experience. He also speaks of the good life as “knowing God, having Christ and assurance to enter heaven”. The implication of this is that for the CFC the good life is the spiritual life and a ‘domestification of modernity’ does not offer an adequate explanation for why. In the next section, we will discuss the implications of this spiritualisation on perceived wellbeing achievement.

7.3.1 CONTENTMENT IN WELLBEING ACHIEVEMENT

This spiritualisation of wellbeing achievement illustrated above lends us to question whether wellbeing is being achieved in the CFC. Does the spiritualisation engender a discourse of wellbeing achievement which in reality is non-existent?
Having the Good Life is Being Content- LW18

LW18, a 32-year-old mother of two and law student (her second degree) is married to a medical doctor. She tells me that good life is being content. “Even though your life may not be as posh as others but you are content because godliness without contentment is nothing. You have to be content with what you have and say your life is good even though it can be difficult but you have to be content with what you have … some people even in the church they are really enjoying the good life but you have to look at yourself and say this is where God wants me to be. This is my good life. This is their good life. So, it all about being content with what you have because if you are not, you could have the whole world, you would not be content.”

The notion of contentment not only shapes and frames respondents’ wellbeing aspirations as discussed in chapter 6.2.3, but what they perceive to be wellbeing achievement as illustrated in LW18’s narrative above and those discussed in the previous section. LW18’s narrative is about what a Christian should be and that is content; the verb “have” implicates no choice in the matter- Christians “have” to be content with their life. She makes reference to the Biblical scripture, 1 Timothy 6:6: ‘But godliness with contentment is great gain’ (Biblegateway, 2016). This would explain the high sense of overall wellbeing achievement despite low achievement in material and relational wellbeing. According to LW18, being a Christian equates to being content no matter your current state of affairs; it speaks of a stoicism.

Whilst LW18 speaks of an imposed state of contentment that demands a sense of wellbeing achievement even if wellbeing aspirations have not been met, other narratives speak of an interaction between contentment and continued aspirations. CCC7 is a 35-year-old secondary school teacher, living in a rented property; he scores himself six in the good life ranking exercise. He tells me that “the good life I have it, but not the way I expected by now”. CCC7 is still expecting the things he has not yet achieved. He explains that you need patience in God; “by now I would have loved to settle down but it doesn’t take me off the fact that I will settle because I believe that God's timing is the best”. CCC7 believes that he will settle down one day even though at the age 35 he
should be married by Ghanaian standards. Whilst time presents a challenge to wellbeing achievement for CCC7, the fact that he has not achieved all of his aspirations is not an indication it will not be achieved. CCC7 has hope they will be achieved one day. CCC7 is both content, despite low wellbeing achievement, and aspiring for more. Wellbeing is not a state but a process; and this is made evident in the CFC in Ayigya. Even when wellbeing aspirations are not translated into wellbeing achievement respondents remained hopeful and expectant that they would be achieved in the future: “I am on the path to achieving” (CCC10), “there is more to achieve…I am not there yet” (CCC4), “I am not totally satisfied, still pressing on, God on my side I will be able to achieve it” (LW10), “the things I’ve just mentioned I’ve not gotten it yet” (VB11), “I have a lot to achieve and I have not get close to my target yet” (VB9). It is also interesting to note that the wellbeing achievement scores ascended with age on average across the church. Men under the age of 29 experienced the good life at 5, whilst men over the age of 45 scored themselves 6. Among the women this variation was even more apparent with 7 under the age of 29 and 9 over 45. These scores appear to corroborate the significance of timing and process in wellbeing achievement; younger respondents had not “yet” achieved what they aspired. Again 6 out of the 7 respondents who scored themselves below 5 in the wellbeing achievement scoring exercise were under the age of 35.

The above analysis reveals that in the CFC, achieving spiritual wellbeing is paramount and synonymous to an overall sense of wellbeing achievement. This is important, firstly because subjective wellbeing is shaped and constructed by spiritual wellbeing (having a relationship with God, being at peace with God, being content and protected from demonic powers). What people perceive to be life satisfaction is spiritual wellbeing. Secondly and subsequently, the interconnectedness of spiritual and subjective wellbeing achievement which is essentially captured in the concept contentment, poses questions about the authenticity of wellbeing achievement; is wellbeing being achieved or is contentment simply creating the rhetoric of wellbeing achievement? The above analysis suggests that contentment engenders stoicism (an acceptance of the card life has dealt you) which undermines agency and ultimately wellbeing achievement. However, the

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12 Mean age of first marriage in Ghana is 25.9 years among men in urban areas (Ghana Statistical Service, 2014c).
narrative of faith and God’s timing equally engenders expectation or assurance that what may be missing will eventually be achieved. The CFC still aspires.

7.4 CONCLUDING REMARKS

"The Economy of God" - CCC14

“So, that’s how I am now with the economy. I don’t take the economy of the nation but I take the economy of God because I know it is he that is why I am living. The Bible says it is in him that we live and move and have our being. So, that’s how I see the economy.”

The above extract taken from an interview with 44-year-old teacher and married mother of three aptly paints the portrait of the wellbeing achievement process in the CFC in Ayigya. The CFC offers a new economy; the economy of God. This economy has new rules that compete with the current neoliberal market; rules that engage with the supernatural, miraculous, spiritual, and evil. An economy that offers an alternative means to prosperity and welfare. There are new flows of capital in this economy: a social capital from its extensive associational activity, but more uniquely a spiritual capital from the perceived intervention of a divine agency. The currency in this economy is the divine and human agency. With the spiritual, the CFC is able to purchase the commodities, goods and services required for an overall sense of wellbeing achievement. The economy is characterised by contentment; everyone experiences a level of contentment and even still, still aspires.
8. CONCLUSION

The overarching aim of this thesis has been to explore how people experience their faith in the everyday and how these experiences shape their wellbeing. Departing from mainstream discourses, this research sought to understand the dynamic of faith and development through the emic (insider) lens of the faith community (the network of individuals, families and groups of people that surround a particular religious faith tradition). This concluding chapter shall briefly recapitulate the key findings from this research in response to the three research objectives indicating how these findings relate and contribute to previous research. It shall then highlight key limitations and problems that arose during this research before concluding by piecing together the implications of this study for both development policy makers, practitioners, and scholars for further research.

8.1 KEY FINDINGS AND CONTRIBUTIONS TO PREVIOUS RESEARCH

8.1.1 A RICH ASSOCIATIONAL LIFE

The first objective of this research was to explore the everyday lived experiences of a CFC in Ghana; how is faith lived and experienced in the everyday? What does the faith community look like? Who are the actors within the faith community? What does it do? In addition, what does it value? Chapter 5 - An Interdenominational Pentecostal Community - discussed the key findings to this objective and its subsequent research questions. It found that the CFC in Ayigya provides a rich associational life for its members. The CFC in Ayigya is a pervasive and far-reaching social network that transcends all binary categories; formal and informal, physical, and spiritual, sacred, and secular, local, and global. An associational network which has maintained the traditional, indigenous function of mutual support and reciprocity in associational life in Ghana. However, it can be assumed that the CFC has a larger reach than its traditional predecessors as it transcends ethnic, kinship and geographical boundaries. The CFC is a community that performs a multidimensional and holistic functionality, and is characterised by an interdenominational Pentecostalism. As such the CFC is more than the commonly espoused group of people within the Christian faith tradition; it is the globalised, physical, and spiritual network of actors within a faith tradition; this is
inclusive of individuals, groups of people, organisations, the transcendent, the material and the immaterial.

Pre-colonial associations were formed on kinship and ethnic ties. They performed customary obligations and offered mutual support. The literature on civil society in SSA has found that pre-colonial SSA had a vibrant associational life. However, in response to urbanisation and the expansion of a capitalist political economy in colonial and post-colonial West Africa, people moved away from their local kinship ties in rural villages to the city and associations experienced an ‘adaptive mechanism’ as they developed on new socioeconomic lines: ‘ethnic associations, hometown association, town union, youth associations, elders’ forum, self-help groups, trade associations’ (Tar, 2014, p. 266). These associations replaced traditional family ties and provided support and community to their members. It appears that the vibrant and popular associational life in the CFC ranging from student fellowships, office based prayer groups, demographic church ministries and radio prayer networks have replaced these post-colonial associations and have a far greater reach. The strong presence of the media in the CFC and the dynamic process of globalisation has created a global community that cuts across geographical, linguistic, and ethnic boundaries; a community that is highly connected and informed through the mass media; radio, television, internet, phones, and social media.

One of the most significant findings to emerge from this study, which further emphasises the pervasive reach of the CFC, is the ubiquity of an interdenominational Pentecostalism in the everyday lived experiences of the faith community. Through the adoption of and exposure to: Pentecostal rituals, theology, and practice; radio and television broadcasts of Pentecostal religious experiences; and proselytising, Ghana's Christian landscape and public culture have been characterised by a Pentecostalism which cuts across denominational boundaries. This study demonstrates how this interdenominational Pentecostalism acts as an overarching normative framework in the CFC, a common normative thread between the multiple and diverse denominations of the CFC, cutting across ethnic, regional, and religious backgrounds and doctrinal differences. Whilst interdenominational Pentecostalism acts a common normative framework in the CFC, this does not dismiss the great diversity and plurality within the CFC or suggest that all of the actions and behaviours of the CFC are determined by Pentecostalism. The lived experiences of the CFC mean that this interdenominational
Pentecostalism offers shared norms and values, but whether or not people adhere to them and to what extent is not a given.

The study has also shown that through its vibrant associational life, the CFC performs more than a religious, spiritual, or sacred function but offers mutual support and community to its members. The CFC performs a multidimensional and holistic functionality; material, relational and spiritual. Chapter 5.3 demonstrated how the church carries out a spiritual function through worship, Bible studies, prayer, and other religious rituals, however it simultaneously also performs a material and relational function. For example, women are taught how to manage their households, marriages, busy schedules, children, and finances, they are encouraged to further their education and given advice on how to manage a business. The sense of family, friendships and relationships generated through the everyday interactions of the church also creates a diverse social network of actors offering not just fellowship and interaction with one another but mutual aid and support. This can be through the formal structures of the church (like the needy fund or credit union) or informal structures such as fellow church members: buying each other groceries; paying school fees for those who cannot afford it; offering professional advice or technical assistance for free. As such the church performs not just a multidimensional functionality but a holistic one; concurrently carrying out a spiritual, relational and material functionality. These findings confirm previous research and contributes to the spiritual and religious capital literature discussed in chapter 2.2.3. It shows that the CFC in Ayigya generates not only a social capital (both bonding and bridging), but a capital unique to religion; a spiritual and religious capital.

8.1.2 SPIRITUALISING WELLBEING ASPIRATIONS

The second objective of this study was to examine the wellbeing aspirations of the faith community. What is perceived to be the constituent elements of wellbeing in the CFC? What are the different dimensions of these wellbeing aspirations and how do they relate with one another? What social constructs have informed the wellbeing aspirations of the CFC? Chapter six - *Sankofaism and Denkyeism in the Wellbeing Aspirations of the CFC* - discusses the research findings in response to this objective. The study revealed that there is a spiritualisation of the wellbeing aspirations of the CFC. However, within the context of the spiritual lies a contested prosperity gospel, a tension between continuity with traditional and indigenous cultural values and worldviews, and a discontinuity with
modernity and neoliberalism. The agency of the individual to negotiate between these different factors cannot be understated.

These findings are on the most part consistent with previous research on wellbeing and contributes to this growing body of literature. Chapter 2.1.2 found that a common assertion in the literature is that wellbeing is multidimensional. The wellbeing aspirations of the CFC in Ayigya are multidimensional (material, relational and subjective) and they are intrinsically linked. Although these findings are compatible with the WeD wellbeing triangle identified in chapter 2.3, this study has also shown that there is a fourth wellbeing dimension, which supersedes the others in the lives of the CFC. Wellbeing aspirations in the CFC are embedded in the spiritual; the relationship people have with the spiritual world (the transcendent, the soul and spirit of human beings, and other spiritual forces), the religious activities people engage in, the religious norms and values adhered to, and the general personal and social everyday religious experiences of the faith community. Chapter 6.1.3 introduced a more suited wellbeing framework to understanding the CFC; the four-point wellbeing pyramid. An adaptation from the WeD wellbeing triangle, the wellbeing pyramid depicts how wellbeing is relational, material, subjective and spiritual, with the spiritual lying at the apex of the pyramid replacing the subjective. All four dimensions of wellbeing are interlinked as represented in the wellbeing pyramid. The spiritual however stands at the apex of the pyramid shaping, constructing the relational, material and most significantly the subjective – how satisfied people feel about their position.

The spiritual however is a heterogeneous and contested realm, complicating the relationship between the spiritual and people’s aspirations. This is exemplified through the prosperity gospel. The prosperity gospel is a Pentecostal doctrine that through the pervasive reach of interdenominational Pentecostalism contributes to the wellbeing narratives of the CFC. However, findings from this study reveal a nuanced prosperity gospel with diverse interpretations and practices. These findings suggest that the prosperity gospel in Ayigya can be best seen as lying on a continuum. On the far right lies the consuming individual with its associated values of individualism, consumerism, the commodification of the religious and materialism. The far right is strongly frowned upon by a significant proportion of the CFC, both Orthodox and Pentecostal denominations, and is associated with the prevalence of corruption, juju and 'occult economies'. Comaroff and Comaroff (2001) attribute the proliferation of ‘occult
economies’ to the prosperity gospel. In Ayigya the selling of: wrist bands, car bumper stickers and other paraphernalia; holy water or oil that has been prayed over by a Prophet promising healing, breakthrough, or deliverance, has arguably turned NCCs into ‘money business commercial things’ (Emeritus Kwesi Sarpong, 2014). The lucrative prospects attached to being a pastor have also made the ministry (working in the church) an appealing profession. On the far left of the continuum on the other hand lie values of contentment, community, restraint, and reciprocity. Here prosperity is still sought and seen as the right and blessing of every Christian, however the purpose of this prosperity and means to achieving it differs considerably from the far right. Prosperity should not be in excess but “enough” to meet needs, it is for the purposes of helping others and is achieved through “godly” moral conduct.

This study offers a nuanced understanding of religion and development, more specifically the Pentecostalism, modernity and development debate which has arisen to the forefront over the past five years (Freeman, 2012; Gifford, 2015; Attansi, 2012). In his study on Pentecostalism and Catholicism in Africa, Gifford (2015, p.57; p.62) attests that the enchanted world view of Pentecostalism in SSA is not conducive to development and modernity, that it ‘… diminishes human agency, undermines social capital by encouraging fear and distrust, and militates against scientific rationality that underpins the modern world’. The finding in this ethnographic study suggests the opposite. Gifford goes onto say that this enchanted Christianity of Pentecostalism ‘concerns the individual, and is geared to bring about personal victory which is his or hers’. Findings from this study would suggest that Gifford is referring to those who adhere to a prosperity gospel on the far right, but not those on the left. The CFC is diverse and should not be homogenously grouped. Rightly distinguishing between the various lived experiences of the CFC is important if the development community is to engage with it. These findings enhance the faith literacy of the faith and development discourse so as the engage more accurately with its nuanced features. This research corroborates Attansi’s claim ‘…that there is no single prosperity theology; only prosperity theologies…’ (2012, p.5).

These findings also support previous research that there is no automatic link between religious values, norms, and people’s behaviour or actions (Rakodi, 2012; Devine and Deneulin, 2011b; White et al., 2012a; White et al., 2010; Rakodi, 2011). For example, to assume an automatic link between the prosperity gospel and the aspirations of the
CFC is naïve. The contentious interpretations and lived experiences of the prosperity gospel reveal that a divine and human agency, the socioeconomic global climate, and traditional values, are all contributing factors to the wellbeing aspirations of the CFC. However, as depicted in figure 6.1, the spiritual does lie at the apex of the wellbeing pyramid and shapes the multiple dimensions of wellbeing aspirations. The spiritual lying at the apex of the wellbeing pyramid does not contradict with previous research findings, instead it provides a more nuanced account of the complexity of wellbeing constructs. Whilst the spiritual lies at the apex shaping and informing material, relational and subjective wellbeing aspirations, in the everyday lived experiences of the CFC the spiritual realm consists of multiple realities, how people interpret and live it out can differ depending on other determining factors.

8.1.3 SPIRITUALISING WELLBEING ACHIEVEMENTS

Chapter seven addresses the final objective of this study which was to consider the ways in which the CFC contributes to wellbeing achievement. It posed the questions; have respondents achieved the wellbeing they aspired? If not, why? If yes, how was it achieved? What role did the CFC play in these stories of wellbeing achievement? Is there a difference between relational, material and subjective levels of wellbeing achievement? Findings reveal that in the same vein as the wellbeing aspirations of the CFC, there is a spiritualisation of the wellbeing achievements of the CFC. The wellbeing achievements of the CFC are embedded in the spiritual so much so they are synonymous with the spiritual life. This is captured in the quote ‘If I have Christ I have everything’ (LW13). For respondents in this study, the CFC offers an alternative, trusted and relevant means to wellbeing achievement.

There are two points to be made about the spiritualisation of wellbeing aspirations. Firstly, findings from this study revealed that achieving spiritual wellbeing was within itself the good life for the CFC. When spiritual wellbeing was achieved, respondents felt an overall sense of wellbeing achievement or contentment, even if there had been a low level of achievement in other areas of their life. Secondly, the findings suggested that the translation of wellbeing aspirations into wellbeing achievements was a spiritual process in the CFC. This implies that both the end and means of the wellbeing achievement process are embedded in the spiritual.
The study also found that there is a capital unique to the CFC at work in the wellbeing achievement process. This is *Nyame adom* (God’s grace); God’s divine intervention in the everyday. These incidents of divine intervention include supernatural miraculous occurrences that cannot be explained, but are not excluded to the supernatural. Narratives of *Nyame adom* include a speedy recovery from an illness, a successful medical operation, good health, provision of food or finances. The concept of a divine agency in the wellbeing achievement process contributes an important insight into the emerging faith and development discourse. Chapter 2.2.3 demonstrated how the spiritual and religious capital discourse provides a discursive space for the social benefits of religious associational activity (religious capital) and the personal benefits of faith as an inner attitude of religious belief, conviction, and identity (spiritual capital). It distinguished between the capital acquired through ‘what’ religions do and the capital acquired through ‘why’ they do it. However, it does not offer any explanation as into the ‘how’; how is this capital produced? How are wellbeing aspirations translated into wellbeing achievement? Perhaps scholars are silent on the ‘how’ because they fear engaging so closely with spiritual, ‘irrational’ and ‘mystical’ narratives. Whatever it may be, such an omission neglects the everyday lived experiences of the CFC and what is deemed a reality to them. Understanding the everyday lived experiences of the CFC and their wellbeing achievement narratives requires engaging with the ‘how’.

There is the argument to be made here, that the spiritualisation of wellbeing achievements, the belief in a divine agency, and the concept of contentment discussed in the previous section, undermines the agency and responsibility of the individual in the wellbeing achievement process and implies that the CFC are simply passive recipients of whatever has been allotted to them in life. Are respondents truly content with the life they have achieved or do they feel compelled to be content because they are told that ‘godliness with contentment is great gain’? (1 Timothy 6:6). Findings from this study suggest that rather than assuming a false consciousness over the CFC, contentment plays two roles; it acts as a morality check against the consumerism, materialism, and commodification some are strongly averted to, and it ensures a certain degree of life satisfaction regardless of material condition. The everyday lived experiences of the CFC suggest that contentment does not stop people from aspiring for greater wellbeing and believing they will achieve it one day. The research also found that divine agency is appropriated through human agency; people can change their destiny, acquire wealth,
secure protection from evil spirits, through the performance of certain religious rituals; fasting, faith, giving of the money, hard work, adhering to religious norms. These findings contribute to the adaptation debate in the subjective wellbeing literature. Ibrahim (2011) proposes that research to understand the impact of adaptation on wellbeing should be conducted on both the capabilities aspired and achieved. This study provides evidence to suggest that distinguishing between what people aspire to have and what they may consider to be feasible, capture a more nuanced but authentic and trustworthy account of the wellbeing aspirations, achievements, and adaptations of the faith community.

As alluded to above, findings in chapter seven also showed that even when participants had failed to achieve that they had aspired, participants felt a degree of life satisfaction because they were content and more importantly expectant that they would be achieved in the future. Statements such as “I am on the path to achieving” (CCC10), “there is more to achieve…I am not there yet” (CCC4), “I am not totally satisfied, still pressing on, God on my side I will be able to achieve it” (LW10), “the things I’ve just mentioned I’ve not gotten it yet” all spoke of wellbeing as not a state but process, a journey participants were on. What is most intriguing is that participants felt an overall sense of wellbeing satisfaction because they had an expectation that wellbeing aspirations would be achieved in the future? This finding contributes to what White (2015, p.10; 2016) has coined the relational wellbeing approach. As discussed in chapter 2.1.2.6, relational wellbeing speaks of the idea that wellbeing is deeply embedded in societal and environmental processes, all dimensions of wellbeing are interconnected, and subjective and objective dimensions are ‘mutually imbricated and co-constituting’. Most significantly, it also asserts that wellbeing is a ‘process or flow, something that happens, rather than a state to be achieved’. For participants in the CFC in Ayigya, expectation contributed to a sense of wellbeing achievement supporting the relational wellbeing claim that wellbeing is not a state but a process.

8.1.4 (DIS)CONTINUITY AND MULTIPLE MODERNITIES

A common denominator in the above narrative, that runs throughout the study is that of continuity and discontinuity. This dynamic is central to understanding how the CFC experiences Christianity in the everyday. Tradition and modernity are not opposing forces in conflict with one another, they are in fact in synergy, co-producing the experiences of the CFC and wellbeing. As such, the indigenous does not pertain to the
traditional as a certain period of time in the past, or the modern as the western and foreign influence. Rather the experience of both wellbeing aspirations and achievements is characterised by discontinuity and continuity. This contributes to the development alternatives body of literature, most pertinently multiple modernities as first coined by sociologist Eisenstadt (2000). The multiple modernities thesis offers an alternative paradigm to development. In rejecting the modernisation approach along with its Eurocentric, unilinear, universal and secular narrative, scholars argue that modernity is subjective. There is not one modernity but many in coexistence (Rakodi 2014; Tomalin 2014; Gifford 2015; Eisenstadt 2000). Gifford (2015) argues that it is not possible to reconcile an enchanted Christianity with the scientific rationality of modernity, but Gifford echoes the paternal, secularist claim that religion is ‘a superstitious or retrograde approach to knowledge …uncritical … incompatible with the demands of modern rationality’ (Goulet, 1980, p.483). This undermines the perceived reality of the CFC. The interpretivist-constructivist research paradigm adopted in this research rejects the assumption that there is only one reality; rather knowledge is socially constructed and social reality is subjective, as such there are interpretations and understanding of reality. This study shows that everyday life in the CFC in Ayigya presents an alternative modernity; it is the intermingling of both the traditional and modern, the indigenous and foreign, the spiritual and physical, the moral economy and the neoliberal capitalist economy. How wellbeing is perceived and achieved is framed by a combination of the above. Even still it is the spiritual that holds a preeminent position in the overall wellbeing narratives of the CFC, shaping how the above factors are perceived and engaged with.

8.2 LIMITATIONS AND CHALLENGES DURING THE RESEARCH

Several methodological challenges arose during the research, the most prominent being the ambitious research design and methodology. Having conducted 53 semi-structured interviews with church participants (9 of which were in-depth), 7 focus group discussions, 7 key informant interviews, 16 semi-structured interviews with church leaders in Ayigya, various informal conversations, multiple church services and ministry meetings, 14 mapping the CFC questionnaires, 33 faith diaries and countless walks through the town, analysis of the knowledge generated took over 2 years (transcribing alone over a year). Whilst this helped me to gather data from multiple sources, and generate a rich picture of the CFC which is crucial for an ethnographic
approach. I fear that this may have been at the expense of depth and the strength of a lived religion approach. A lived religion approach calls for research on the ‘practiced, experienced and expressed’ form of religion ‘by ordinary people… in the context of their everyday lives’ (Maguire 2008). Whilst the ethnographic methodology allowed for such, the study relied more heavily on interviews and research participants’ ability to articulate these experiences. Participant observation during church services, in the town and with 9 participants from the case study churches did enable me to generate knowledge ‘in the context of their everyday lives’. Even so, a smaller sample of participants, with more in-depth interviews and further participant observation of their everyday lives may have strengthened the lived religion approach. The depth of rich data also meant there were some intriguing dimensions in the research I was not able to fully divulge into such as differences in wellbeing aspirations and achievement between churches, ages, sexes and across time.

A second (perhaps related) problem that arose during the community profiling exercise. Securing interviews with a church leader proved very problematic; some did not get back to my request for an interview, others set appointment times but did not turn up. It became clear quite early on that the most appropriate time to secure an interview with either the senior pastor or representative was on a Sunday after a church service. This was not feasible considering the number of churches I identified in Ayigya. After a pastor’s recommendation, I decided to send each church a questionnaire to be completed in their own leisure which I would collect once completed. In total I received three completed questionnaires (interestingly enough the pastor who recommended this was not one of them; I never did get to interview him). This was very disappointing as it meant that I was not able to complete the community profiling exercise to the desired level of detail for comparison purposes. In the end, I conducted 11 completed interviews and 3 written questionnaire responses out of the total 42 faith related organisations. I attempted to overcome this challenge by asking other leaders about these organisations, but this did not produce the same level of detail. Had I a smaller sample of research participants, perhaps I would have been able to pursue this further.

A weakness of the methodology is inherent in the ethnographic approach. As highlighted in chapter three, the aim of ethnographic research is not to generalise findings to other communities in other locations, but rather ethnographic research seeks to generate and elaborate on theory which could be applied to the wider population or
beyond (Hammersley and Atkinson, 2007). The findings from this study cannot be
generalised to all faith communities throughout the world, across religions, or even to
the rest of the CFC in Ghana. On the contrary, this study provides some compelling
insights of the CFC within the Ayigyan context which can contribute to theory in
thoughtful ways but require further exploration and discussion.

Another important limitation of this study rests with the research design. The research
adopted a multidimensional subjective wellbeing approach; it set out to explore the
material, relational and subjective dimensions of wellbeing but focused on the
subjective evaluations of each of these. Whilst these generated useful findings on what
the faith community values and how they feel about their position, the findings were
limited in terms of assessing material wellbeing achievements. Had a participant
actually achieved the wellbeing they aspired? Or where they disguising wellbeing
failure behind the notion of contentment? As the study progressed it became apparent
that the concept of contentment suggested that participants were disguising wellbeing
failure, but further investigation threw that into question. I attempted to address this by
exploring further the living conditions, educational background, employment,
relationship status of the respondent. Adopting a mixed methods approach would have
addressed this challenge. A material wellbeing questionnaire would have allowed me to
identify the participants’ material wellbeing. Such knowledge would have shed more
light on the intriguing relationship between contentment and wellbeing achievements.

8.3 IMPLICATIONS FOR DEVELOPMENT POLICY AND RESEARCH

The implications that arise from this study for development thinking, though limited in
generalisability, are important in terms of contributing to theory, further research and
policy making.

Theoretically and methodologically this study has shown that a multidimensional
subjective wellbeing approach (discussed in chapter 2.3) is well suited for researching
everyday religion. A multidimensional subjective wellbeing and lived religion
approach embraces the complex processes that construct what people value in life and
their experiences in achieving what they value. Contrary to other wellbeing approaches,
it does not seek to eliminate the ‘noise’ (as put by White (2015)) of adaptive preferences
that surrounds wellbeing narratives, rather it seeks to identify the ‘noise’ and explore its
role in constructing wellbeing perceptions. This study has found that a multidimensional
subjective wellbeing approach is also well suited to a lived religions approach. The lived religion approach is concerned with how religion is experienced by ordinary people in the context of their everyday. Similarly, a lived religion approach does not seek to silence the ‘noise’ but acknowledges its significance. For this study a combination of the multidimensional subjective wellbeing and lived religion approach which places that which people value and their experiences at the centre of analysis helped to uncover a fourth wellbeing dimension; the spiritual.

Secondly, this study suggests that development practitioners and scholars alike should abandon western dualistic constructs and enlightenment perspectives towards religion and society in the global South. In the Ghanaian context religion is embedded in the everyday transcending all dualisms: physical and spiritual, public, and private, secular, and sacred, formal, and informal. To understand religion in a non-western context, development research must take into account the socioeconomic context, historical religious trajectory, and culture of the people at hand. In the Ghanaian context religion acts as a religious epistemology and ontology shaping what people deem to be true. Religion is embedded in the everyday acting as a worldview or paradigm shaping the norms, values, relationships of the CFC. Whilst the nation has experienced various shifts that mark distinct junctures in Ghana's religious landscape, from ATR to Christianity, they have all left lasting impressions that continue to shape 'Ghana's new Christianity'. The CFC in Ghana is characterised by the indigenous belief in a coexistent spiritual world, a material concept of salvation, spiritual and evil forces that can either impede or bring about wellbeing. In the context of Ayigya it is apparent that the western enlightenment concept of the rational, secular individual, is not compatible. Exploring how religion is lived in the everyday helps to dismiss any Eurocentric assumptions the researcher may have. This is dependent on the researcher adopting an emic ‘insider’ perspective.

This ethnographic study suggests that development practitioners and scholars alike should engage more purposefully with the spiritual, mystical, and transcendental experiences of the CFC to better understand their everyday reality. By reflexively considering their own position, the researcher can lay aside any judgment on the validity of the religion and enter the world of the research participant, to better understand the lives of the many in the global South. In the case of the CFC in Ayigya, entering the world of the CFC and abandoning the assumptions of my multiple
identities, I was able to identify the importance of a divine agency (the intervention of God) in the wellbeing achievement of the CFC. For greater faith literacy and cultural awareness, it would appear most useful for the development community to adopt similar anthropological tools and gather insider emic perspectives to capture the everyday of the research subject, using their very own categories and language.

Overall these findings run counter to the domination of FBO in development discourses and the instrumental approach which focuses on a ‘developmentalised version of religion’ and formalised organisations that engage explicitly in development related activities (Jones and Peterson, 2013). This study contributes to the alternative literature in the faith and development discourse. It finds that development in the CFC is inherently embedded in the everyday life of the CFC. The CFC far extends the reach of FBOs and even CSOs; it is diverse and pervasive in the everyday and as such engages in the welfare and wellbeing of people on multiple levels. Binary categories and differentiation between different spheres of society are misleading and inappropriate in the context of the CFC in Ayigya where what is considered sacred is simultaneously developmental.

8.4 CONCLUDING REMARKS

The underlying narrative of this study has been that the CFC offers a pervasive associational network to its members, one that shapes how wellbeing is perceived and achieved and provides a divine agency (divine intervention) in translating wellbeing aspirations into achievements. For many the CFC replaces not just traditional forms of association but the role of the state in social service delivery and welfare. The CFC offers a divine agency which assists in the wellbeing process; an agency the post-colonial nation state is not privy to. However, it is important to note that the CFC does not exist in isolation. It itself is embedded in a world of traditional norms and values, a neoliberal capitalist economy which has also framed the wellbeing aspiration and achievements of the CFC. Amidst all this, the individual still exhibits an agency to aspire and achieve.
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APPENDICIES

APPENDIX 1: TABLES

Table A List of all identifiable faith-based organisations in Ayigya with details of membership and year established - for those that responded to questionnaire/interview

<table>
<thead>
<tr>
<th>Name</th>
<th>Denomination</th>
<th>Organisation</th>
<th>Membership</th>
<th>Established</th>
<th>Language</th>
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<td>All Nations Chapel</td>
<td>NCC</td>
<td>Church</td>
<td>70</td>
<td>2004</td>
<td>Twi</td>
</tr>
<tr>
<td>All Nations Orphanage</td>
<td>Other</td>
<td>Orphanage</td>
<td>50</td>
<td>2004</td>
<td>Twi</td>
</tr>
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<td>Assemblies of God (AG) Microfinance</td>
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<td>Microfinance</td>
<td>institution</td>
<td></td>
<td></td>
</tr>
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<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>Orthodox</td>
<td>Church</td>
<td>3200</td>
<td>1964</td>
<td>Twi/English</td>
</tr>
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<td>School</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bethel Methodist Day Care</td>
<td>Other</td>
<td>Nursery</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>Calvary Charismatic Church</td>
<td>NCC</td>
<td>Church</td>
<td>4000</td>
<td>1992 (2005 split)</td>
<td>English</td>
</tr>
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<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>Church</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Christian Heritage Church</td>
<td>NCC</td>
<td>Church</td>
<td></td>
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</tr>
<tr>
<td>Church of Pentecost</td>
<td>Pentecostal</td>
<td>Church</td>
<td>330</td>
<td>1997</td>
<td>Twi</td>
</tr>
<tr>
<td>Cornerstone Bible Church</td>
<td>NCC</td>
<td>Church</td>
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<td></td>
</tr>
<tr>
<td>Deeper life</td>
<td>Pentecostal</td>
<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>Name of Church/Group</td>
<td>Denomination</td>
<td>Type</td>
<td>Number</td>
<td>Year</td>
<td>Language</td>
</tr>
<tr>
<td>-----------------------------------------------------------</td>
<td>--------------</td>
<td>-----------</td>
<td>--------</td>
<td>-------</td>
<td>----------</td>
</tr>
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<td>Evangelical Presbyterian Church of Ghana</td>
<td>Orthodox</td>
<td>Church</td>
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<td></td>
<td></td>
</tr>
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<td>Faith Passover Chapel</td>
<td>NCC</td>
<td>Church</td>
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<td></td>
</tr>
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<td>Family Chapel International</td>
<td>NCC</td>
<td>Church</td>
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<td>1992</td>
<td>Twi/English</td>
</tr>
<tr>
<td>Global Evangelical Church-Calvary</td>
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<td>Church</td>
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<td>1991</td>
<td>Ewe</td>
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<td>Global Evangelical Church-Praise Chapel</td>
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<td>Church</td>
<td>350</td>
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<td>Ewe</td>
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<td>Go Ye Harvest Time</td>
<td>NCC</td>
<td>Church</td>
<td>150</td>
<td>1989</td>
<td>Twi</td>
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<td>God Cares Ministries</td>
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<tr>
<td>Holy Fire Bible College</td>
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<td>2005</td>
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<td>NCC</td>
<td>Church</td>
<td>120</td>
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<td>Twi</td>
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<td>International Central Gospel Church</td>
<td>NCC</td>
<td>Church</td>
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</tr>
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<td>ITM Ambassadors</td>
<td>NCC</td>
<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jehovah Witness - Zongo</td>
<td>Other Church</td>
<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jehovah Witness - Top High</td>
<td>Other Church</td>
<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>Kings Family Ministries</td>
<td>NCC</td>
<td>Church</td>
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<td></td>
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<td>Lighthouse Chapel</td>
<td>NCC</td>
<td>Church</td>
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<td>Living Waters Chapel AG</td>
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<td>700</td>
<td>1993</td>
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<td>Miracle Manna Church</td>
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<td>Church</td>
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<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sunsum Sore</td>
<td>AIC</td>
<td>Church</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tabernacle Christian Fellowship</td>
<td>NCC</td>
<td>Church</td>
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</tr>
<tr>
<td>Temple of Praise</td>
<td>NCC</td>
<td>Church</td>
<td>240</td>
<td>2000</td>
<td>Twi</td>
</tr>
<tr>
<td>Victory Baptist Church</td>
<td>Orthodox</td>
<td>Church</td>
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<td>1986</td>
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<td>Victory Baptist School</td>
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<td>School</td>
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</tr>
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<td>Zion Charismatic Church</td>
<td>NCC</td>
<td>Church</td>
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<td></td>
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Table B. Weekly Schedule of Case Study Churches

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<th>Day</th>
<th>CCC</th>
<th>LW</th>
<th>VB</th>
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<tr>
<td>Monday</td>
<td>• Youth Program</td>
<td>• Youth Ministry</td>
<td>• Young Ladies’ Ministry</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Men’s Ministry</td>
<td>• Young Men’s Ministry</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Women’s Ministry</td>
<td>• Men’s Ministry (fortnightly)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Women’s Ministry (fortnightly)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Young Ladies’ Ministry</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Young Men’s Ministry</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Men’s Ministry (fortnightly)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Women’s Ministry (fortnightly)</td>
<td></td>
</tr>
<tr>
<td>Tuesday</td>
<td></td>
<td>• Missions Prayer</td>
<td>• Youth Ministry</td>
</tr>
<tr>
<td>Wednesday</td>
<td>• Mid-Week Prayer Service</td>
<td>• Mid-Week Service</td>
<td>• Mid-Week Service</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Life Group Preparatory Classes</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thursday</td>
<td></td>
<td>• Joy Fellowship</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• French Fellowship</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>(monthly)</td>
<td></td>
</tr>
<tr>
<td>Friday</td>
<td>• SCD Preparatory Classes</td>
<td>• All Night Service</td>
<td>• All Night Service</td>
</tr>
<tr>
<td></td>
<td>• All Night service</td>
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</tr>
<tr>
<td>Saturday</td>
<td>• SCD Preparatory Classes</td>
<td>• Choir Practice</td>
<td>• Choir Practice</td>
</tr>
<tr>
<td></td>
<td>• Choir &amp; Band Practice</td>
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<td></td>
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</tr>
<tr>
<td>Sunday</td>
<td>• Family Service</td>
<td>• Sunday School</td>
<td>• English Speaking Service</td>
</tr>
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<td>• SCD</td>
<td>• Adult Service</td>
<td>• Joint Sunday School</td>
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<td>• Adult Service</td>
<td>• Children’s Sunday School</td>
<td>• Twi Speaking Service</td>
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<td>• Children’s Sunday School</td>
<td>• New Generation/Salt City Service</td>
<td>• Children’s Sunday School</td>
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<td>• New Generation/Salt City Service</td>
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<td>• Deliverance Service</td>
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Table C Demography of Participants by Case Study Church
N = Northern

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<td>31-45</td>
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<td>46+</td>
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<tr>
<td>Ga</td>
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<td>Education/university</td>
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<td></td>
<td></td>
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<tr>
<td>Manual</td>
<td>1</td>
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<tr>
<td>Media</td>
<td>1</td>
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<tr>
<td>Security</td>
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<td></td>
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</tr>
<tr>
<td>Service/petty trading</td>
<td>2</td>
<td>2</td>
<td></td>
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<tr>
<td>PT Student</td>
<td>1</td>
<td></td>
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</tr>
<tr>
<td>FT Student</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Unemployed</td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
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<td>1(warehouse manager)</td>
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Table D Breakdown of Wellbeing Dimensions Based upon Self-Identified Constituent Elements

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<thead>
<tr>
<th>Breakdown of Wellbeing Dimension</th>
<th>Frequency</th>
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<td>CCC</td>
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<tr>
<td>Material</td>
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</tr>
<tr>
<td>Travel</td>
<td>2</td>
</tr>
<tr>
<td>Food</td>
<td>2</td>
</tr>
<tr>
<td>Money</td>
<td>14</td>
</tr>
<tr>
<td>Transport</td>
<td>9</td>
</tr>
<tr>
<td>Clothes</td>
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</tr>
<tr>
<td>Employment</td>
<td>7</td>
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<tr>
<td>Accommodation</td>
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</tr>
<tr>
<td>Own property</td>
<td>8</td>
</tr>
<tr>
<td>Shelter</td>
<td>1</td>
</tr>
<tr>
<td>Health</td>
<td>4</td>
</tr>
<tr>
<td>Career</td>
<td>6</td>
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<tr>
<td>Education</td>
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<tr>
<td>Personal</td>
<td>4</td>
</tr>
<tr>
<td>Children</td>
<td>4</td>
</tr>
<tr>
<td>General</td>
<td>5</td>
</tr>
<tr>
<td>Relational</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td></td>
</tr>
<tr>
<td>Marriage</td>
<td>5</td>
</tr>
<tr>
<td>Children</td>
<td>3</td>
</tr>
<tr>
<td>General</td>
<td>3</td>
</tr>
<tr>
<td>Helping others (extended family)</td>
<td>5</td>
</tr>
<tr>
<td>Helping others (needy)</td>
<td>11</td>
</tr>
<tr>
<td>Receive help from others</td>
<td>1</td>
</tr>
<tr>
<td>Respect/reputation/good</td>
<td>6</td>
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<tr>
<td>relationships</td>
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<tr>
<td>Spiritual</td>
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<tr>
<td>Relationship with God</td>
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<tr>
<td>Protection</td>
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<tr>
<td>Subjective</td>
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</tr>
<tr>
<td>Peace</td>
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<tr>
<td>Content</td>
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Table E Average Wellbeing Self-Assessment Scores by Age for all Three Churches

<table>
<thead>
<tr>
<th>Sex</th>
<th>Age Range</th>
<th>Average scores</th>
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<tr>
<td>Male</td>
<td>18-29</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>30-44</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>45+</td>
<td>6</td>
</tr>
<tr>
<td>Female</td>
<td>18-29</td>
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<tr>
<td></td>
<td>30-44</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>45+</td>
<td>9</td>
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</table>

Table F CCC Average Wellbeing Self-Assessment Scores by Age and Sex

<table>
<thead>
<tr>
<th>CCC</th>
<th>Age Range</th>
<th>Average Score by Sex</th>
<th>Average Score by Age</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>18-29</td>
<td>M 5.5</td>
<td>6.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 7.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30-44</td>
<td>M 6</td>
<td>6.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>45+</td>
<td>M 5</td>
<td>6.875</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 8.75</td>
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</tr>
<tr>
<td></td>
<td>Combined average score for church</td>
<td>6.75</td>
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Table G LWC Average Wellbeing Self-Assessment Scores by Age and Sex

<table>
<thead>
<tr>
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<th>Age Range</th>
<th>Average Score by Sex</th>
<th>Average Score by Age</th>
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</thead>
<tbody>
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<td>18-29</td>
<td>M 5</td>
<td>6.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30-44</td>
<td>M 7</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>45+</td>
<td>M 5.7</td>
<td>6.85</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Combined average score for church</td>
<td>6.84</td>
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</table>
Table H VB Average Wellbeing Self-Assessment Scores by Age and Sex

<table>
<thead>
<tr>
<th>VB</th>
<th>Age Range</th>
<th>Average Score by Age</th>
<th>Average Score by Age</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>18-29</td>
<td>M 4.5</td>
<td>4.85</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 5.25</td>
<td></td>
</tr>
<tr>
<td></td>
<td>30-44</td>
<td>M 5.5</td>
<td>6.25</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 7</td>
<td></td>
</tr>
<tr>
<td></td>
<td>45+</td>
<td>M 8</td>
<td>8.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>F 9.5</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Combined average score for church</td>
<td>6.5</td>
<td></td>
</tr>
</tbody>
</table>

APPENDIX 2: KEY INFORMANT INTERVIEWS

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr Peter Kwesi Sarpong</td>
<td>Archbishop Emeritus of RCC Ashanti Region</td>
<td>Retired in 2008 but served since 1959 as priest, bishop, and archbishop of RCC within the Ashanti region</td>
</tr>
<tr>
<td>Dr Peter Twumasi</td>
<td>Biochemistry Lecturer at KNUST Oforikrom Research Officer</td>
<td></td>
</tr>
<tr>
<td>Rev Dr Samuel Prempreh</td>
<td>Moderator of Presbyterian Church of Ghana</td>
<td>PhD holder on Church History in Ghana and former chairman of CHAG</td>
</tr>
<tr>
<td>Dr Asamoah-Gyadu</td>
<td>Professor of African Christianity, Trinity Theological Seminary, Accra, Ghana</td>
<td>internationally renowned expert on NCCs and Christianity in Africa.</td>
</tr>
<tr>
<td>Dr Cephas Narh</td>
<td>Lecturer at Central University, Ghana</td>
<td></td>
</tr>
<tr>
<td>Very Reverend Christopher Nyarko Andam</td>
<td>Synod Secretary</td>
<td>Methodist Church</td>
</tr>
<tr>
<td>Reverend Seth</td>
<td>Pastor</td>
<td>Raised within Ayigya within strong connections in the community</td>
</tr>
</tbody>
</table>
APPENDIX 3: FAITH BASED ORGANISATION QUESTIONNAIRE

Ayigya Questionnaire

You are being invited to take part in a pilot study as part of a PhD research project about the role the faith community plays in development.

The overarching aim of this study is to explore the everyday lived experiences of faith and development in other words to understand how people experience their faith and how do these experiences influence their life.

Today in the bid to eradicate poverty people are realising that faith matters in development. Faith is important to people and Faith Based Organisations play an important role in the plight against poverty. While Faith Based Organisations have emerged as important development actors the influence of faith in the everyday lives of people in the wellbeing of its members and community is a neglected field. This study seeks to look at faith and development from a local everyday perspective.

You can participate completing this questionnaire in an informal interview/discussion setting. Should you wish to do so please get in contact with me-Jemima Clarke- to arrange an appointment convenient to you.

If you are unavailable for an informal interview/discussion you can still participate through the following options:

1. Completing this questionnaire on paper-should you wish to do so please provide as much detail as possible. I will arrange to collect it from you at a convenient time.

2. Completing this questionnaire on line-please provide me with your email address and I will send you an electronic version which you can complete and return on line.

This research is for purely academic purposes and has been approved by the University of Manchester Ethics Committee. All data collected will be handled with confidentiality and will not be shared with any third party without the written permission of the respondents.

I would like to take this opportunity to thank you for your assistance in advance; I hope that your participation would enrich your knowledge and understanding of the role your church plays in the lives of its members.

If you have any further questions, please do not hesitate to contact me.

God Bless You

Jemima Acheampong Clarke
PhD Candidate

Email: jemima.acheampong@postgrad.manchester.ac.uk
Tel: 0509932283
Name of Church:

Contact Person:

Contact Details:

When was this Church established?

Are there any other branches- if so where are they?

What is the Church denomination?

Which regulatory association or organisation are you apart of?

Does the church have a mission statement? Please provide a brief summary.

How many people are registered members of your organisation(males, females, age groups?)

Can you give me a brief description of the sort of people who attend your church?
Please can you list and describe your weekly church activities along with any regular programs/ events in your church calendar. Please include activities you have for: all members; for Women; for Men; for young people and for families.

Please name and briefly describe the various ministries within your church. For example:
Praise and worship?
Outreach?
Welfare?

I am interested in how your organisation cares for or looks after its members and others.

What does your organisation do to help members in a) times of need and b) to improve their lives? I.e. welfare ministry, scholarship for bright and needy, credit union etc.
Do you offer any such services for the local community?

How do you raise resources to support your activities?

I am interested in what some people would term as the ‘good life’, ‘success or the ‘happy/satisfied life’.
Could you tell me what this looks like for your church members?
If it helps you could list up to 10 aspects of the good life below.
Finally, I have been able to identify the following churches within the Ayigya locality—if you are aware of any others please could you add them to the bottom of the list with a contact name and number if known. This would be greatly appreciated.

1. Methodist: Aldersgate
2. All Nations Chapel International
3. Assemblies of God: Bethel Assembly
4. Assemblies of God: Living Waters Chapel
5. Methodist: Bethel
6. Calvary Chapel
7. CCC
8. Christ Apostolic Church
9. Christian Divine Church
10. Christian Heritage Church
11. Church of Pentecost
12. Cornerstone Bible Church
13. Deeper Life
14. Evangelical Presbyterian Church of Ghana
15. Faith Passover Chapel
16. Family Chapel International
17. Generation Life Chapel
18. Global Evangelical Church—Calvary Chapel
19. Global Evangelical Church- Praise Chapel
20. Go Ye Harvest Time
21. God Cares Ministries
22. Holy Fire Chapel
23. ICGC
24. ITM Ambassadors
25. Jehovah Witnessesx2
26. Kings Family Ministries
27. Lighthouse Chapel
28. Miracle Home Chapel
29. Miracle Manna Church
30. Tabernacle Christian Fellowship
31. Temple of Praise
32. Victory Baptist church
33. Zion Charismatic Church

If you have completed this form on behalf of the senior pastor, please kindly write your name and position in the church below.
APPENDIX 4: FAITH DIARY

Sample page for one day

The Everyday Lived Experiences of Faith and Development

Dairy Sheet

*Please use this diary to tell me about your week—from when you woke up in the morning till going to sleep. Every detail is important. Tell me what you think I should know that would help me understand your daily life. In notes have a think about the impact of this activity and what it means to you.*

| Monday       |      |  
|--------------|------|------
| Event        | Notes|  
| Morning      |      |  
| Afternoon    |      |  
| Evening      |      |  

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