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## Journal

International Journal of Business and Social Science, 4(9)

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## Publication Date

2013-08-01

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Peer reviewed

## **Conceptions of Poverty and Wealth in Ghana**

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### **Abstract**

*This paper utilizes both qualitative and quantitative data to examine popular conceptions about the causes of poverty and wealth in an adult sample in Ghana, West Africa. While overall perceptions included individualistic, structural, and culturally-specific religious factors, individual agency was identified as the primary cause of both poverty and wealth in this developing country.*

### **1. Introduction**

This paper utilizes both qualitative and quantitative data to examine popular conceptions about the causes of poverty and wealth in Ghana, West Africa. By analyzing two significant aspects of economic inequality, this study advances our knowledge about social inequality in the developing world. Researchers have thoroughly examined beliefs concerning causes of poverty (Feagin, 1975; Hughes and Tuch, 1999; Hunt, 1996; Hunt, 1996, 2002; Kluegel and Smith, 1986; Oorschot and Halman, 2000) but limited research on beliefs about wealth (Kluegel and Smith, 1986). However, very few have analyzed beliefs about both wealth and poverty in a given population (Hunt, 2004; Smith and Stone, 1989; Stephenson, 2000). In addition, majority of research in this area has been limited to North America and European countries, and thus white populations (Bobo, 1999; Hunt et al, 2000). By focusing on a non-western country and non-white population, this research adds to the scant empirical studies conducted in developing countries, especially in 'newly' independent nations of Africa, concerning perceptions of poverty and wealth. An exploration of these beliefs is important because they can shape individual engagement in activities that can influence the development of national economies as well as national policies.

### **2. Sociological Theories of Poverty and Wealth**

The body of literature in the areas of social inequality identifies three basic beliefs about poverty and wealth: individualistic (focused on behavior/actions of people), structuralist (focused on socio-economic factors) and fatalistic (based on luck and fate) views (Feagin, 1975; Smith, 1985; Smith and Stone, 1989). Underpinning this topic is a question about how beliefs are constructed. Stephenson (2000) uses the social construction theory to argue that beliefs about causes of wealth and poverty relate to how one perceives the economic system.

A positive perception about the economic system generates individualized explanations of poverty and wealth. On the other hand, a negative perception that views the economic system as just, benefiting some and not others, attribute poverty and wealth to structural reasons. Research has revealed that overall, individualistic beliefs are popular than structuralist beliefs of social inequality (Feagin, 1975; Kluegel and Smith, 1986).

According to Stephenson (2000), beliefs concerning poverty and wealth are based on the degree of inequality of a society. In societies where people believe there is a large middle class, individual reasons dominate. On the other hand, countries with large populations of poor people tend to blame the economic system (Kluegel et al., 1995). It is the case however, that there might be less support for redistribution and government help for the poor in less prosperous countries where there is less to go around than in rich nations.. There is a dominance of individualistic beliefs about wealth because the system is perceived to be relatively open at the top for persons with initiative and talent. However, Hunt (2004)'s research revealed that majority of people are more likely to attribute structuralist beliefs to poverty. Kluegel and Smith (1986, 1993) and Feagin (1975) in their seminal research note that persons of higher socio economic status generally favor individualistic explanations, while those with a lower status (especially African- Americans) increasingly utilize structuralist explanations to poverty. Robinson and Bell (1978) employ the term, the "underdog" thesis to explain why individuals with lower socio-economic indicators are more likely to subscribe to structuralist rather than individualistic explanations of poverty. At the same time, in the United States for example, lower status individuals adhere to individualistic explanations as well, since individualism is a dominant ideology in the country (Huber and Form, 1973; Kluegel and Smith, 1986). Individualism is also subscribed by majority of the poor because they lack political influence. Lewis and Hardiman (1990) maintain that there are instances where the disadvantaged adopt both individualistic and structuralist reasons to poverty. This is known as "compromise" explanations or "dual consciousness pattern" of beliefs (Hunt, 2004; Mann, 1970). Oorschot and Halman (2000) reveal that in more collectivist cultures, and in countries where government intervention is high, there will be a greater expectation for structural explanations to inequality.

There is however, another dimension of belief system that Lerner (1980) calls, the "just world belief" which argues that people get what they deserve. This belief system is closely aligned with fatalistic beliefs which are less known, because there is less attention paid to it as an important belief of inequality (Feagin, 1975; Hunt, 2000). Stephenson (2000) argues that there are underpinning's of fatalism that accompanies individual beliefs about wealth. Among racial minorities and the poor however, fatalistic explanation is strongly adhered to in terms of beliefs about poverty and wealth (Hunt, 2004). Nevertheless, data collected by researchers have not included sufficient numbers of items tapping fatalism (Hunt, 1996).

Psychological studies of attributions of wealth and poverty show case a strong perceived association between wealth and individualistic factors, as well as a perceived relationship between structural factors and poverty (Furnham and Bond, 1986), Turner and Lehning, (2007). This trend appears to be independent of national wealth. While the cultural dimension of collectivism suggests that interdependence and social relationships should play a prominent role in attributions of wealth or financial success from people from collectivistic cultures, available data suggests otherwise. For example, Furnham and Bond (1986) found among the Hong Kong Chinese, that majority endorsed individualistic explanations for wealth.

### **3. Cultural Theories of Poverty and Wealth**

The large and rapidly increasing body of literature on poverty in Ghana has been situated within the development field (see for example Simon, McGregor, Nsiah-Gyabaah, & Thompson, 2003). The limited research in Ghana about perceived causes of wealth and poverty is particularly focused on the voices of the political elite as well as the rural and urban poor (Norton et al., 1995; Kyei, 1999; Ashong & Rider Smith, 2001). Kyei (1999) assesses the perceptions and definitions of poverty by comparing the political elite to the rural poor. He concludes that although the elite perceive poverty as a lack of basic necessities and provision of social services, the rural poor have a multidimensional view of poverty (Dauphin, 2001). The issue of power and participation in societal decision making is salient in the definition of poverty by the rural poor (Norton et al, 1995; Kyei, 1999). Norton et al (1995) differentiate between the rural and urban poor in terms of their perceptions of poverty. The rural poor define poverty in terms of vulnerability to environmental factors that affect their livelihoods. One of the factors that make the rural poor vulnerable is the lack of food security (Brock, 1999).

Ahenkora (1999) adds that older people who have access to financial resources, might be considered poor if they have no children, because children are considered as social assets. For the urban poor, the focus is on the labor market and lack of employment. Unemployment as the cause of poverty is not attributed to structural causes but individual causes such as laziness. Cultural artifacts provide a window into the values and cultural beliefs of the societies that create and use them. This is particularly true in cultures that make use of oral tradition to pass down values and history from one generation to the next. Proverbs are an important part of traditional Ghanaian discourse. They address societal values, taboos, vices, and social expectations, there by constituting a repository of cultural values and cultural theories about how the society in which they were generated operates. Appiah, Appiah & Agyeman-Duah(2007) review over 7,000 Akan proverbs from Southern Ghana. This is the largest documented collection of Ghanaian proverbs to date. Some of the proverbs in the collection address issues of poverty and wealth, as illustrated below.

The notion that wealth is considered desirable is captured by proverbs such as: “A rich man eats sweet things” (pg. 254);and “A rich man’s corpse is more respected than a living poor man” (pg. 254). Wealth is seen as a source of options and opportunity, as illustrated by:“The rich man is an elder”(pg.254), “The brother of a single person is money” (as in, money can substitute for family and friends, pg19); “If a woman becomes wealthy, she changes into aman (as in, wealth brings authority, pg16); and money makes ‘a guilty person become innocent” (pg. 253); and “aman with rotten teeth speak in to your ear” (pg253). The state of being wealthy allows people to do whatever they want as captured by the Akan saying: “When a man is wealthy he may wear an old cloth”.

Poverty, on the other hand, is associated with social exclusion; “If your money is small, your position is also small” (pg. 253); “The poor man and the rich man do not play together”(pg 124); “A poor man’s wisdom does not come into public places”(as in, is ignored; pg125); “A poor man has no friend”(pg. 125); and “Women like pleasure but abhor debt” (pg17). Poverty leads to desperate behavior and is associated with a lack of options and opportunity, as illustrated by: “If the leopard is hungry, it eats the prickly yam plant” (pg. 123); “If a man is in need, he sleeps in the forest”(pg.123), and “If you are in want, you eat palm nuts from the refuse dump” (pg. 123). Poverty is affiliated with powerlessness and lack of social influence: “The power of a poor man is not real power”(pg. 124); “If a poor man makes a proverb, it does not spread” (pg. 124); and “A poor man who has a case is never innocent” (pg125).

Hard work is considered a source of wealth: “It is not difficult to know the sleeping place of money, but you need to work hard” (pg. 253) and restraint “One cannot both feast and become rich”. Poverty can be due to too many obligations: “To marry many women is nothing but poverty”(too many obligations keep you poor; pg 16).Neither is considered optimal “When you are rich, you are hated; when you are poor, you are despised”. Wealth is perceived as having unique downsides: “Money brings unfriendliness between men and women” (pg. 254) and limits “Money is not an antidote to death” (pg. 254).

It would be remiss to conclude are view of cultural art if acts in Ghana related to poverty and wealth without acknowledging the important role that the supernatural plays in Ghanaian cultural spaces. A variety of spiritual sources in Ghana – both good and evil-have been linked to wealth creation. Many churches focus on teachings about prosperity and some offer special classes, prayer services and offertory sessions focusing on the spiritual basis of wealth, based on Christian doctrine (Meyer, 2004; Gifford, 2004).Social representations of magical forces and deities that can be appealed to generate personal wealth (at a cost) include the sea-spirit *Mami Water* (Meyer, 2008), and a variety of powerful shrines which can be visited for the purposes of *sikaaduro* (self enrichment((Ellis &Ter Haar 1998). In traditional circles, ancestors and gods are appealed to help income-generating activities prosper (Mbiti, 1975). An ongoing trend is “sakawa” which consists of young men, engaging in prescribed secret rituals in order to gain wealth through computer fraud (Vice, 2011). Poverty is also captured in this social space. Poverty or the lack of economic advancement can be attributed to demons and other spirits (e.g. the spirit of poverty; Meyer, 2008) or be the result of accurse through witchcraft or sorcery

In sum, while limited social science research exists on perceived causes of poverty and wealth in Ghana, are view of cultural artifacts such as proverbs and myths reveals that references to-and local theories of wealth and poverty abound. These representations are not relevant to western explorations of wealth and poverty, but are likely to be represented to some degree in assessments of the perspectives on the topic from everyday Ghanaians.

#### **4. Perceptions of Wealth and Poverty in Ghana**

The current study is a replication of two separate, but related studies dealing with perceptions of wealth and poverty among certain racial/ethnic minorities and non-western societies. They are: Furnham and Bond's (1986) qualitative exploration of explanations of wealth in Hong Kong nationals, and Hunt (2004)'s quantitative exploration of the relationship between race/ethnicity and beliefs about wealth and poverty. The goal of this investigation was to explore the following questions:

1) Do cultural values inform conceptions of poverty and wealth in Ghana? This is an important question, because cultural values play a significant role in informing popular perceptions of poverty and wealth within a society. As a non-western society where cultural values play an important role in public policy, it is important to assess how specific values might explain these popular perceptions. Thus, we include popular proverbs of poverty and wealth and discuss them in detail in this study.

2) What are the perceptions of poverty and wealth in Ghana among University Students?

As a poor country, it is assumed that majority of the people might utilize more structural explanations of poverty, as has been seen in poor racial minorities in developed countries such as the United States. We use the sample of university students because majority of studies focused on Ghana have been limited to the urban and rural poor as well as political elites' conceptions of poverty. It is important to note that, although our sample constitutes a small segment of the population in Ghana, they are significant because they form a bulk of middle class people.

Ghana has experienced a growth in the middle class population who tend to populate positions of power in society. It is not far-fetched to acknowledge that these college students would eventually find themselves as future leaders of society. Thus, their perceptions and definitions of poverty and wealth are crucial because of their potential role in shaping development policies in the country.

To answer our research questions, we utilized a mixed methods approach, by combining qualitative and quantitative research. Study 1 was a replication of Furnham and Bond's (1986) qualitative exploration of attributions of wealth. Research participants were asked to generate free written descriptions of individuals they considered wealthy as part of a larger study. For Study 2, participants were asked to anonymously complete a questionnaire exploring descriptions of wealthy people and beliefs about the causes of wealth and poverty. In addition, participants rated typical beliefs about poverty and wealth on a 5-point Likert-type scale.

It was important to collect quantitative data to determine the overall conceptions of poverty and wealth. It was however crucial that a qualitative study was conducted because perception variables are not easily captured by quantitative surveys. The qualitative study is useful, by allowing respondents to come up with their own definitions of wealth. It also provides us with a detailed description of beliefs concerning wealth in Ghana. This allows individuals to determine on their own, what the important aspects of wealth are, and are able to identify variables not included in the quantitative survey. The quantitative data on the other hand, provide us with quantifiable information using pre-designed questionnaires to allow for a standardized measurement of responses.

A convenience sample of 169 Ghanaian student volunteers enrolled in undergraduate classes in economics at the University of Ghana were recruited to participate in the study. The different subsections were administered at different times, with some students opting out of the second administration session. Participants took about 45 minutes to complete the study.

#### **5. Results**

Descriptions of wealthy individuals were subjected to a thematic analysis. Overall, wealthy people were described as individuals with an abundance of assets (money, real estate, personal property, and businesses). The lifestyle of the wealthy was one of conspicuous consumption, enjoyment of life, residence in specific neighborhoods, and the ability to meet the needs of oneself and one's dependents irrespective of changes in the economy (e.g. inflation and fuel increases). Behaviorally, wealthy individuals were overwhelmingly described as entrepreneurial, driven to succeed, disciplined and ambitious, not deterred by obstacles, and hardworking. The freely generated sources of wealth were varied. While individual effort through legal means was considered one source of wealth, illegal means (fraud, *sakawa*), God (God's will, God's blessing), and Satanic rituals also featured prominently in generated attributions.

One respondent observed that place of residency made a difference in the probability of becoming wealthy; stating that living in Africa made it less likely that an individual would become wealthy. Wealth generated through various means was perceived to be developed and maintained through investing and saving behaviors. Wealth afforded individuals with special social roles including guests of honor at social gatherings, program chairs at public functions, and connections with the influential in society. Being wealthy was associated with prestige and respect from the community. Despite all these advantages, being wealthy was not considered desirable by some respondents, who noted that some wealthy individuals were not humble, were very stingy, were not necessarily happy, and were concerned about being robbed of their possessions.

Clearly, based on the open-ended portion of the study, individualistic factors were considered an important factor in the creation of wealth. This supports studies showing a strong correlation between wealth and individualistic factors. However, external spiritual factors (heavenly and satanic) also featured prominently in the generated attributions of wealth. This is consistent with the importance of spirituality in African daily life (Mbiti, 1975). Noticeably absent from the Ghanaian wealth discourse was a mention of structural issues. While this was alluded to in the mention of Africa as a continent that was not conducive to the creation of wealth, more specific, locally-relevant structural issues were not raised. Collectivistic (group) factors were also absent from this discussion. The focus on individualistic factors combined with spiritual factors (fatalism) provide some underpinnings of the “just world belief” which states that people get what they deserve. Below, we provide a quantitative analysis based on the answers to questionnaires about beliefs concerning poverty and wealth.

**Table 1: Perceptions of Sources of Wealth**

Reason	Important and Very Important	Moderately Important	Little Importance to Unimportant
Hard work & Initiative	91.9	3.8	3.2
Good business sense	83.4	8	2.6
Being Creative	80.4	12.9	4.9
Careful Money Management	80.3	9.8	3.7
God's Blessings	76.2	14.1	5.8
Money inherited from families	46.1	28.8	24.6
Economics system benefits the rich	22.7	22.7	53.5
Good Luck Winning Money	10.4	23.3	56.4

As shown on Table 1, the items “Hard work”, “Good business sense”, “Being creative”, “Careful management” were rated as very important and important by over 80% of respondents. The role of the supernatural (God's blessings) in the creation of wealth both manifested in proverbs, as well as the survey data. Over 70% rated the item, “God's blessings” as very important and important reason for wealth. In the case of poverty, interestingly, fate was not a popular notion for the cause(s) of poverty. The least popular item “Good luck winning money” was rated as important by just 10% of the respondents. Only 6% of respondents rated the item “bad luck” as very important and important and about 19% rated “God's will” as an important cause of poverty. Individual causes of poverty were dominant in the responses for perceptions of the poor as depicted by Table 2 below.

**Table 2: Perceptions of Poverty**

Reason	Important and Very Important	Moderately Important	Little Importance to Unimportant
Laziness	77.8	10.3	11.3
Lack of effort	56.8	18.9	21.1
Lack of thrift and proper money management	64.3	17.3	16.2
Lack of effort	56.8	18.9	21.1
Lack of discipline	49.2	19.5	29.8
Low wage in businesses	49.2	26.5	23.3
Sickness and physical handicaps	40.0	22.2	37.3
Low wage in businesses	49.2	26.5	23.3
Failure of private industry to provide good jobs	24.9	26.5	47.5
Bad Luck	6	10.3	82.1
God's Will	18.9	6.5	74.1

The most popular items rated as important explanation of poverty were “laziness” (78%), and “lack of thrift and proper money management”(64%). Only 25% rated as important the item, “failure of private industry to provide good jobs.”

### 5.1 Factor Analysis

The factor analyses for questionnaires used in the past yielded similar results with the Ghanaian population. Each factor analysis was conducted using Varimax rotation. The questionnaire items from Furnham and Bond(1986) were most interpretable using a two-factor structure similar to the one they derived.

**Table 3: Factor Load Scores for Furnham and Bond (1984)Items**

Item	Factor 1	Factor 2
Skillful in social interactions	.63	
Having high risk-taking propensity	.63	
Being Creative	.62	
Careful money management	.61	
Good business sense	.59	
Favorable economic environment	.58	.25
Being at the right place at the right time	.55	
Being knowledgeable	.55	
Hard work and great effort	.55	
Being honest	.47	-.29
Being very intelligent	.45	
Able to grasp opportunities	.33	
Societal values promote money-making		
Government policies benefit certain parties		.74
Better educational training and job		.72
Opportunities for people from certain families		
Inheriting wealth from parents and relatives		.65
High wages in some trades or professions		.56
The economic system automatically creates inequalities		.40
Graduated from famous schools or higher institutions		.39
Good luck in winning money		.35
The taxation system favors the rich		.28

*Note.*Factor load scores below .25 are not shown

Table 3 shows the factor loadings for each of the questionnaire items. A clear division between internal and external factors is evident. The first factor (with a neigen value of 3.8) involves internal dispositions, and the second factor (with Eigen value of 2.5) involves external factors. It should be noted that there were two items which loaded differently than in Furnahm and Bond(1986). The item on “Better educational training and job opportunities for people from certain families” loaded more on the internal factor for Furnahm and Bond, but loaded on the external factor in the current study. Also, the item on “Societal values promote money-making” loaded more on the external factor for Furnahm and Bond, but did not acceptably load on either factor in the current study because it did not have a factor loading greater than .25. Also, the item “The rich are ruthless” was eliminated because it did not culturally resonate with the Ghanaian population.

**Table 4: Factor Load Scores for Hunt (2004)Items**

<u>Item</u>	<u>Factor 1</u>	<u>Factor 2</u>	<u>Factor 3</u>
Lack of effort by the poor themselves	.82		
Lack of thrift and proper money management	.70		
Personal irresponsibility, lack of discipline among those who are poor			
	.56	.25	
Lack of ability or talent	.26	.43	
Failure of private industry to provide enough good jobs			
		.69	
Failure of society to provide good Schools to many citizens			
		.68	
Prejudice and discrimination		.61	
Low wages in some businesses and industry	.37	.46	
Just bad luck			.77
It is God’s will that some people are poor			.68
Sickness and physical handicaps	.40		.56

*Note. Factor load scores below .25 are not shown*

The questionnaire items from Hunt (2004) fell naturally into a three factor structure similar to the one they reported. Table 2 shows the factor load scores for the individualistic (Eigen value of 2.87), structuralistic (Eigen value of 1.42), and fatalistic (Eigen value of 1.03) factors. It should be noted that the item “Sickness and physical handicaps” did not load on any factor for Hunt, but it did load on the fatalistic factor for the current data. Also, the item “Lack of ability and talent” loaded on the individualistic factor for Hunt, but loaded more on the structuralistic factor in the current data.



**Table 5: Factor Load Scores for New Items**

Item	Factor1	Factor2	Factor3	Factor4	Factor5
Gender	.77				
Graduated from famous Schools or higher institutions	.71				
Years of schooling	.68				
Having the right connections	.58		.53		
Good luck, being in the right place	.49				
Family size	.44				
Great ability or talent	.37	.40			
Tithing		.80			
God's blessing		.72			
It is God' swill that some People are rich		.56			
Money inherited from families			.78		
Political influence from family			.70		
The economic system allows them To take unfair advantage of poor			.63		
Dishonesty and willingness to Take what they can get			.55	.53	
Witchcraft				.80	
JuJu				.76	
Hard work and initiative				.78	
Personal drive, willingness To take risks				.78	

*Note. Factor load scores below .35 are not shown*

The original items created for the current research were also subjected to a factor analysis. The factor loading scores for the five-factor solution are shown in Table 5. It appears that elements of the three factors identified by Hunt (2004) were reflected in the new scale. There appears to be a structural, individualistic, and fatalistic factors, however, the two extra factors appear to be sub-types of the main factors.

Specifically, the first factor listed in Table 5 appears to be a grouping of items related to individualistic factors (eigen value 4.41), the second factor listed is related to God's influence (eigen value 1.70). This factor is relevant to benevolent super-natural forces. The third factor deals with structural reasons for poverty (eigen value 2.12). The fourth factor was an additional fatalistic factor (eigen value 1.17). This second fatalistic factor contained items related to Witchcraft and Juju, or malevolent super natural forces. Finally, the fifth factor listed seems to be another division of individualistic items, however, these items seem to be individualistic items for which a person might exercise some measure of control.

## 5.2. Tests of Importance

Each of the resulting factors for each of the scales was tested to determine which was thought to be most important. The participant's ratings of importance for each of the questions making up a specific factor were averaged together. The averages were then subjected to a one-way repeated-measure ANOVA to determine which was most important. For the Furnham and Bond items, the 12 items loading most prevalently on the internal factor were averaged together as were the 8 items most prevalently loading on the external factor. As noted previously, two items were excluded completely. Of the original 169 participants there were 130 available for testing. It was not possible to include 39 participants who did not complete all of the ratings. The repeated measures ANOVA revealed a significant difference in ratings of importance for the internal ( $M=3.97$ ) versus the external ( $M=2.94$ ) factor,  $F(1, 129)=217.1, p < .001$ .

For the Hunt (2004) items, the ratings of importance for the three items that loaded predominately on the internal factor and the one item "Lack of ability or talent" were averaged together. The last item was included on this factor because while it loaded predominately on the external factor, it also strongly loaded on the internal factor and it made more conceptual sense to include it with the internal factor items. To compute the importance ratings for the external factor, the importance ratings for the four items that predominately loaded on that factor, plus the item "Lack of ability or talent" were averaged together. Finally, to compute the importance ratings for the fatalistic factor the three items predominately loading on that factor were averaged together. All 169 participants were included in this analysis. There was a significant difference between the perceived importance of the individual factor ( $M=3.45$ ), the structural factor ( $M=3.02$ ), and the fatalistic factor ( $M=2.23$ ),  $F(2, 336)=124.08, p < .001$ .

For the original items, the ratings of importance for the 6 items predominately loading on the internal factor, plus the item "Great ability or talent" were averaged together. The last item was included because while it loaded about equally well on two factors, it made more conceptual sense for the individualistic factor. To compute the importance ratings for the fatalistic-benevolent factor the three items which loaded predominately on this factor were averaged together. To compute the importance ratings for the structural factor the four items which loaded predominately on this factor were averaged together. The fatalistic-malevolent importance ratings were composed of the two items that loaded predominately on this factor, as were the final two items for the final internal control factor. Of the original 169 participants there were 155 available for testing. It was not possible to include 14 participants who did not complete all of the ratings. There was a significant difference between the perceived importance of the individual control factor ( $M=4.35$ ), the fatalistic-benevolent factor ( $M=3.51$ ), the individual factor ( $M=2.66$ ), the structural component ( $M=2.60$ ), and the fatalistic-malevolent factor ( $M=1.60$ ),  $F(4, 616)=167.53, p < .001$ .

## 6. Discussion

The results reveal that Ghanaians have similar ideas about wealth as other populations tested in the past. Questionnaires used from past research show a similar factor structure as have previously been demonstrated in other groups. The questionnaire developed specifically for Ghanaians revealed additional factors that may or may not be important in other groups. Specifically, the questionnaire seemed to tap into separate constructs for individualistic factors related to wealth. One factor for individualistic items for which a person exerts little or no control (e.g. gender, family size) and a separate factor of individualist items for which a person can exert some control (e.g. Hard work and initiative). The new questionnaire should be tested with other population to determine if everyone makes such a distinction. In addition, the questionnaire revealed two factors for the fatalistic items. The fatalistic-benevolent factor is very similar to the fatalistic factor in Hunt (2004).

The fatalistic-malevolent factor was composed of two items specifically created to reflect local beliefs about witchcraft. This distinction between fatalistic factors should also be tested in other population to determine its importance for those outside the local cultural norms. These factors were in turn shown as having different relative importance for Ghanaians in their perceptions of wealth. For all of the scales, the individual factor was seen as most important for wealth.

Since Ghana does not have a strong welfare state, it explains in some way why the individualist explanations are important. As noted by Oorschot and Halman (2000), in countries where government intervention is high, there will be a greater expectation for structural explanations to poverty. In the case of Ghana with little government intervention in terms of the provision of welfare services, individualistic explanations would dominate. Also, research into beliefs about poverty and wealth finds that persons of higher status favor individualistic explanations. Therefore, in this research, university students who represent largely the middle class, focus on individual explanations for wealth and poverty.

## **7. Conclusions**

This paper examined perceptions of poverty and wealth in Ghana, West Africa. A lot has been written about beliefs of poverty and wealth in advanced and western countries, but scant research about these perceptions in non-western developing countries. By examining perceptions of poverty and wealth in Ghana, we not only contribute to this field of study, but more importantly interrogate these perceptions in a growing democratic and developing economy. The beliefs about poverty and wealth are particularly crucial in the developing world, because popular perceptions of social inequality in societies affect policy prescriptions to address these inequalities. It also informs the level of engagement at the individual and societal levels to address social inequality.

Overall, the data as described in this paper reveal the dominance of individual factors in the explanation of poverty and wealth. One consequence of this finding would be less intervention from the government to promote equity, as poverty is analyzed as an individual problem. According to Oorschot and Halman, people who share individualistic explanations of poverty would be less inclined to accept social protection policies for the poor. The question to be asked is, why is it that a country with a large majority of poor people would individual causes of poverty dominate? Stephenson (2000) notes that in societies where there is less social inequality, individual reasons of poverty are more popular. The conjecture therefore is that structural factors would dominate beliefs concerning poverty in societies with high inequality. Nevertheless, this is not the case in Ghana which has more inequality. Stephenson however points out that individual factors might dominate because there might be less support for redistribution and government help for the poor in less prosperous countries, where there is less to go around.

The reason for the dominance of individualistic explanations to poverty could be attributed to the fact that as Kluegel and Smith (1986, 1993) as well as Feag in (1975) argue, persons of high socio economic status generally favor individualistic explanations while persons of lower status increasingly attribute to structuralist beliefs of poverty. This was the case in our sample of middle-class college students. It would however be interesting to determine therefore whether in the case of Ghana, college students (a s proxy for higher socio economic status) might have different beliefs of poverty than the urban poor. This presents a limitation for the study, as the ‘voices’ of the poor are not articulated in this paper. Sociological perceptions of poverty and wealth conducted in the developed world largely show that these individual factors dominate, even among poor people in rich countries. In the context of Ghana, it is important to acknowledge the cultural factors underpinning beliefs about poverty and wealth that privilege individual reasons associated with poverty. Hunt (2004) notes that based on the logic of the ‘underdog’ thesis, structural explanations (blaming the system) would be less dominant among the well- educated. This was the case in his study, where found that the more educated were more likely to blame the poor, and thus support the “enlightenment thesis” as promoted by Hyman and Wright (1979) and Robinson and Bell (1978). Could we infer from the fact that since individualistic explanations of poverty trump structuralist explanations, the economic system is perceived to be relatively open? Is it possible to find among the poor, more structuralist beliefs of poverty because they are disadvantaged in society? These questions were not explored in this study, but would require further investigation

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