

S.5 DIVINITY NOTES | MONEY AND WEALTH | Tr. Harriet

Money is a medium of exchange used to transact business and payment of goods and services.

Money from a Christian point of view is indeed very good and accepted as a blessing from God.

IMPORTANCE OF MONEY

1. Money has enabled one to acquire basic necessities of life. It can be used to help the needy and the orphans, it can be used to provide food, shelter or education etc. for the needy like blind, lame, deaf hence enabling them to live a better life.
2. Money can be used to make more money. This can be done through investment and saving e.g. the parable of the Talents. The two servants invested their coins and got money from it.
3. It helps in the construction of infrastructures. In the use of money many schools, hospitals, roads have been constructed e.g. King's College Buddo, hospitals like Nsambya, are all in place because of money which has been used. This has helped the people to live a better life.
4. Money brings about harmony in society by sharing goods and services with others, providing goods and services to people e.g. the rich and poor, this makes the poor to respect the rich.
5. Money stimulates one to work. This is because people have to work in order to earn money e.g. St. Paul's letter to the Thessalonians said that he who doesn't work doesn't eat (2 Thessalonians 3:16).
6. It plays a part in development of talents. This is discovery of new talents and investing in them in order to serve others better.
7. To pay tithe and offertories in church to thank God for the good works done and also to assist the religious leaders meet their needs in life.
8. Payment of bride wealth. Money helps young men to pay bride wealth which helps them to get wives and produce children who help to expand the clan.
9. It is used to expand the kingdom of God this is done through buying musical instruments and preaching the gospel to non believers, which helps them to convert to Christianity.

10. It is used to assist the needy like the orphans with basic needs of life . this makes them to live a better life.
11. It is used to pay for leisure.like going to the beach. this helps to relax the body and regain the lost energy for the next days work.

DANGERS OF MONEY

1. Money leads to discrimination in society between the rich and the poor. Those who have money have their own social group leading to income inequality yet we are meant to live together in harmony.
2. It has led to misuse of leisure to those with a lot of money through over drinking ,smoking and others are exposed to sex misuse resulting to diseases.
3. The desire to get money has resulted into pick pocketing, theft and telling of lies leading to imprisonment and its related consequences.
4. Money has led to exploitation and oppression of workers by employers through underpayment , exploitation of workers by employers leads to hatred in society.
5. Money leads to extravagancy which is wasteful like the prodigal son who spent all his money extravagantly (luke 10:11-13) people use money to buy prostitutes, over drink and over dance
6. It make one to forget God because people put their entire turst in using ungodly ways to acquire money like going down the lake and carrying out human sacrifices.
7. Money has led to abuse of professional ethics e.g. doctors practicing abortion while some teachers practice examination malpractices ,coaching in the name of money.
8. Money has made businessmen to distort their weighing scales in order to cheat customers and increase on their profit margin. This has made customers get less commodities for their money.
9. Money has made some people too much work oriented because of the desire to have money every time you are at work. this has resulted into family breakdown and other social ties.

10. Money has led many people to rig elections. The electoral commission process has been misused and most of whom who are to bear witness have ended up distorting information after being given money.
11. Money has led to unfair judgement in courts of law. The poor are denied justice in courts of law and the rich win cases even when they are guilty because of money which makes them to suffer
12. Money has led to polygamy. Rich men who can afford to pay bride wealth get more wives which leads to jealousy and envy among them which at times causes death.
13. Money has led to murder of innocent people . very many children have been sacrificed because of money e.g. Nabukenya who was given money by KatoKajubi a prominent business man in Kampala and they sacrifice a 12 year old boy Joseph Kasirye of Masaka.

WAYS THROUGH WHICH A CHRISTIAN ACQUIRE WEALTH

1. Christians may acquire their wealth through hard work which should be genuinely done and acquire wages and salary thereby fulfilling the demand of Paul (2 thes 3:10).
2. Through praying to God so as to get more profits. E.g. Job prayed and - God rewarded him with many animals after Satan destroyed them..
3. A Christian can acquire money by investing money in various projects. This helps one to get profit from the projects -----(Matt 25-) parable of the talents.
4. A Christian can use his talent by being creative and through innovation so as to get wealth like the footballers and musicians who earn from their talents to get money.
5. A Christian can acquire money through inheritance of the deceased parents property or even friend e.g. Solomon inherited wealth from David as the rightful heir.
6. Money can be acquired through working for the government e.g. civil servants who are paid for their services monthly which they do invest and get profits.

7. Money can be acquired through making art and craft e.g. weaving baskets, making mats etc. .art and craft is a gift from God, these are sold and money is earned.
8. Money can be acquired through self-employment like carpentry, tent making e.g. st Paul was a tent maker.so he used to sell them and get money, which he used to preach the gospel.
9. Money can be acquired through exploitation of natural resources which are sold in the market to maximize profits.
10. Money can be acquired through preaching the gospel in church as a priest(religious leaders and at the end of the month one is paid a salary and earns money.
11. Wealth can be acquired through donations from rich friends who give one money which s/he use.for his personal benefits

WAYS THROUGH WHICH A CHRISTIAN CAN USE HIS OR HER WEALTH

1. A Christian should use his wealth to provide his family with basic needs of life . a christian who doesn't provide for his family is worse than a non believer.
2. A Christian can use his wealth by starting up income enriching projects to even provide employment opportunity to other people e.g. poultry and carpentry.
3. Wealth can be used for going on Christian pilgrimage e.g. Uganda martyrs shrine at Namugongo, Rome and Jerusalem so as to grow stronger in their faith.
4. Christians should use their money for missionary journeys this is because Jesus commanded his disciples to preach the gospel all over the world.(matt 28: 18-20). this helps to convert many people to christianity.
5. Christians should use their wealth for constructing houses like churches where people go and pray to God and have their problems solved e.g. King Solomon built the temple in Jerusalem.
6. A Christian can use money to finance leisure activities for the family and the community at large which helps to refresh the body and regain the lost energy.

7. Christians can use their wealth to share with others e.g. orphans and widows whoever gives to the poor lends to God hence obtaining blessings from God.
8. Christians can use their wealth to pay govt taxes for their expenditures like roads construction. Jesus said give to Caesar what belongs to Caesar and he also paid taxes to the roman emperor.
9. Christians should use wealth to pay tithe and offerings to help in church in which is intended for supporting God's work. E.g. buying of musical instruments which are used in worshipping God.
10. Christians should use their wealth to make voluntary contribution whenever called upon to support people in need and for community development like building orphanages to provide shelter to disadvantaged children.
11. Christians can use their money for payment of dowry and bride wealth and arrange for marriage. This strengthens love and commitment in marriage and marriage is a gift from God.
12. Christians can use money to exploit the natural resources like land, lakes and produce goods for sale in order to get profits.

WRONG WAYS OF ACQUIRING WEALTH THAT IS NOT RIGHT FOR A CHRISTIAN.

1. Sex abuse e.g. prostitution and adultery, this is a sin before God and people who involve in them will not inherit the kingdom of God.
2. Gambling. This is in form of playing games for money, buying tickets in lottery . this is wrong because money is earned without much efforts, money has to be earned through hard work.
3. Bribery. This is giving a gift in form of money, goods and privileges in return for an advantage which leads to imprisonment even found guilty.
4. Outright stealing, this involves taking what belongs to another person without any permission. This is against one of the ten commandments which says " do not steal".
5. Smuggling i.e bringing in unauthorized goods in the country in a secretive way in order to avoid paying taxes yet taxes have to be paid to the government to enable it provide social services to people.

6. Bride price. Some parents regard their daughters economic assets which can be disposed off in which most profitable way without regard for personal feelings which is wrong, bride wealth should be an appreciation to girl's parents for proper upbringing of the girl.
7. Exaggerating prices of commodities by business people aimed at maximizing profits. Prophet Amos was against exploitation of consumers by sellers.
8. Exploitation of workers e.g. tendency to use people as a means of making money through under paying them yet the bible is against exploitation of workers, it advocates for fair treatment of workers.
9. Embezzlement of public funds which are meant for the benefit of many people in society and use it for personal gains. Money should be earned honestly and through hard work.
10. Robbery and murder of innocent people in order to earn money. In the ten commandments it says "do not commit murder/ do not kill", so murder is a sin.
11. Putting ghost workers on the pay roll who either died or don't exist by employers in order to earn a lot of money. This is unchristian. A Christian is meant to be honest.

WEALTH IN AFRICAN TRADITIONAL SOCIETY

Children in African traditional society were taken as wealth for their parents in community . girls were married off at a pay of cows, sheep goats and other property which boosted their economic status.

Wealth was understood in terms of assets and not money. People treasured animals like goats and cows among cattle keeping communities , one with more animals was considered richest.

Wealth was a measure of social status. The rich were respected at beer parties married many women and their funeral rites were much respected because they were considered responsible.

Wealth in African traditional society was hereditary . the father made a will privately and left his wealth in the hands of the first born son to take care of them.

Wealth in African traditional society was communally owned. It was owned and enjoyed by the whole community, this enabled them to live a comfortable life

e.g. wells where people got water. In some societies the king was the overall owner of the tribe's wealth, however he was to provide for his people and not necessarily exploit them.

Hardwork was always encouraged as a way of accumulating wealth and laziness was strongly discouraged as it would pave way for being poor.

Polygamy was considered as a sign of wealth because a man was able to pay bride wealth for more than one woman who provided labour in the garden and got more output.

Wealth was taken as a blessing from ancestors that is why sacrifices were done by people pouring libation on the ancestors grave to win favour for wealth.

All wealth belonged to Males land, domestic animals and children were strictly in the hands of males. A woman could neither inherit the fathers nor husband's wealth or property.

Wealth was seen in terms of having many acres of land. This is because Africans treasured land so much because they used it for farming (agriculture which helped them get produce (food)

PEOPLE'S ATTITUDE TOWARDS WEALTH TODAY.

1. Most people today see wealth as a source of status and so they use some methods to acquire it so as to be respected by the society members.
2. Some people believe that wealth is God's blessing to man. This is because popular among religious people. Since God blesses people who love him and whom he loves.
3. people acquire wealth at the expense of the poor. They exploit them and they argue that the end justifies the means and what is important is being rich, so they under pay them because they want to maximise profits.
4. People are selfish in the use of wealth, they do not share it with the unprivileged thereby bringing condemnation from the Lord to themselves. (luke 6:19-30) Lazarus and the richman.
5. Some people earn wealth through sex abuse such as prostitution, adultery thus evading God as a result of committing sin. (prov 7:6-27) because they want to meet their material needs.

6. Some people believe that wealth is a reward for being good and keeping God's commandments. the righteous receive their due on earth(proverbs 11:31).
7. There is need to maximise profits in order to get wealth. This has led to exploitation among employers and employees by employers in form of overworking them and underpaying them.
8. Some people practice idolatry in the name of getting wealth and attaining political power, they make sacrifices to satan in order to get blessings from him.
9. Wealth is owned individually. People accumulate wealth and use it for their own benefits and that for that family which disregard to the community. It is because of selfishness e.g. bitatule patrick -owns simba telecom which deals in phones and earns a lot of money.
10. Wealth at times is a threat to people. People fear to declare their wealth in fear of taxation, thieves and being investigated by government and imprisoned.
11. Wealth is owned by the males and the females, women can inherit their fathers and husbands property and can also own their own property e.g. the late professor Apollo nsibambi's s daughter Rhoda nsibambisucceded her dad as a heir and is-in control of his property.
12. Hard work . people still believe that wealth is got through hard work e.g. work so hard to get the wealth e.g. through carrying out various investiments and use to earn profits.

BIBLICAL TEACHING ON WEALTH

1. Wealth is a gift from God. The earth and all that it contains was put at man's disposal. Be faithful and multiply and control the earth, subdue it and have dominion over the fish and over the sea and over everything (genesis 1:23).
2. God enriches those he loves, God wishes to bless the people who observe the covenant. Isaac sowed seeds/ crops in the land and that year, he harvested a hundred times as much as he had sowed because God blessed him. (gen 26:12)
3. Though wealth is good, there are better things than it

e.g. wisdom, peace of mind, righteousness and good health. Better is little with the fear of the Lord than great treasure and trouble to them with much wealth.(proverbs 15:16).

4. God punishes rich people who don't assist the poor. Hell is punishment for those who are rich but indifferent to the plight of the poor. Luke 16: 19-31), Lazarus and the richman.
5. We shall be judged according to how we have used our wealth to cater for the needs of others i.e sick, prisoners, naked. Hungry and thirsty(matt 25:31-46)those who did good will go to heaven and those who did bad will go to hell..
6. The love of money is condemned, for the love of money is the root cause of all evil. We came to the world with nothing and we shall carry nothing. Let food and clothing be enough(1 timothy 6: 7-10)
7. Spiritual wealth is better than worldly wealth . peter asked Jesus,we who left all and followed you what shall we have? Jesus answered " you will inherit eternal life."(matt 19:27-30).
8. Wealth is temporary and when we die we cant take it with us. Do not be afraid of people who become rich. When wealth of his house has increased when he dies he will not take it .(psalms 49:16-17)
9. Riches lead to pride and snobbery it leads to discrimination and prejudice in society(James 2:1-7) which is a sin and is against the law of God which says love your neighbour the way you love yourself.
10. Wealth brings extra burdens of responsibility ie the richer you are, the more mouths to feed and lack of sleep (eccl 5:10-12) " a labourer has sweet sleep whether he has little or much but a rich man has no sleep.
11. Wealth should be used for thanking and appreciating God. One should pay the tithe to the Lord. (numbers 18: 21-24) as part of God's offering in appreciation of what He has given to us.
12. Wealth should be possessed in moderation i.e not too much and not too little in that too much of it can make one hate God and too little makes one to stumble against God.
13. Wealth gives people independency and they don't beg .they don't become parasites but live a self centred life.
14. Wealth should be earned honestly e.g. thru hard work wisdom and knowledge. Being lazy will make us poor and hardwork makes us rich(proverbs 10:14).

15. Wealth cant buy everything. It cant save us from death nor buy love if any one tried to buy love with wealth/money contempt is all we would get. (songs of songs 8:7)
16. One should give to the poor i.e we should share our wealth with the needy. When you give to the poor, it is like lending to the Lord and He will pay you back (proverbs 19:17).
17. We possess wealth on behalf of God, we are stewards but not absolute owners therefore we should use wealth to serve God in the best way possible.(matt24:45-51).

BIBLICAL TEACHING ON POVERTY.

1. The bible consoles the poor not to be worried. Jesus was born in a poor family, his parents failed to hire a lodge and spent a night in a manger in Jerusalem (matt 11:18-25) (luke 2:1-7).
2. During Jesus' ministry , he moved from place to place without a permanent home , he said "foxes have holes , birds have nests but the son of man has no where to lay his head" Luke 9:58). To be poor is part of human life.
3. When Jesus died, he was buried in another man's tomb i.e joseph's new tomb which he had made (matt 27:60).
4. At the presentation of Christ in the temple, his parents offered two doves which were normally offered by the poor people (Luke 2:24).
5. Jesus accepted poverty for he believed that riches may make man forget about God.
6. The rich should care for the poor if they love with their wealth so as to be provided with protection from God. (prov 22:22-23).
7. The exploitation of the poor is condemned in the bible as evil (Amos 2:6-7) (Isaiah 1:17-23) (Isaiah 10:1-23).
8. God cares for the poor in a special way , he saves and protects them from any trouble (2 sam 6:9-33).
9. Mistreatment and discrimination of the poor is discouraged as it evokes God's anger thus leading to punishment (prov 22:16)

CORRUPTION AND BRIBERY

A bribe is defined as something given /offered or promised to somebody in order to influence decisions to favour the one giving it out.

Corruption means a general moral decadence influencing a person to neglect his duties or perform it wrongly so as to be given some money or promotion.

Corruption also refers to dishonest, illegal or immoral behavior used in order to take advantage of others.

According to transparency international in 2000 Uganda was third corrupt in the world and 2001 it was the second most corrupt.

Traffic officers are corrupt.

FORMS OF CORRUPTION

- Nepotism and tribalism e.g. promotion and giving jobs on tribal ground.
- Embezzlement of government funds and public funds.
- Sexual harassment of junior staff by senior officers
- Smuggling/ tax evasion.
- Neglect of duty for doing other business e.g. part time, late coming.
- Misuse of government vehicles through doing private work such as introduction programme.
- Mud staining someone's name in public with the intention of undermining him/her to one's advantage.
- Deceit or hypocrisy e.g. making someone move for a month promising him a job and yet you know it's not available.
- Bribery as a form of corruption.
- Forgery
- Harassment can also be employed to once occupants of places in order to bring those who have bribed.
- Commercialization of politics through vote buying.

CAUSES OF CORRUPTION/ BRIBERY

1. Poverty. Most people lack the means to survive. The salaries are low and again delayed in paying them. This leads to corruption, since workers need to feed their families.
2. Unemployment. People give bribes to officials in order to be given a job. since they are few yet job seekers are many.

3. Greed. Some people are well off but yet corrupt. They get money from even the poorest person because of greed.
4. Ignorance. Most of the civil servants are not aware of their rights. Money is extracted from them by corrupt officials who claim unnecessary payments as part of their services, yet they are provided freely.
5. Time. People are too busy chasing for money therefore to catch up with time for appointment, one is forced to corrupt so as to get what he wants and go away .
6. Some people fear to face the law and so offer bribes to be set free after committing an offence by the law enforcement staff e.g. taxi drivers give bribes to police officers to be left free after committing a crime.
7. Overtaxation by government officials such that individuals resort to giving a kick back to some officials to avoid paying full taxes to the government so as to earn some profits in their business.
8. Bureaucracy. This normally takes too long as the official whose signature and stamps you need may be too reluctant to serve you the best way is to bribe them.
9. Scarcity of goods. Goods are scarce , one has to corrupt those concerned in order to get those services like a driving permit and visa so fast.
10. Lack of self control and lack of religious conviction. This spearheads corruption as corrupt officials are not afraid of what God will do to them and what the bible says it advocates for a honest living.
11. Political instability. Politicians embezzle public funds in disguise of buying guns and tanks for fighting rebels. This money is even eaten with no proper accountability.
12. Permissiveness of the society. People feel free to do what they want regardless of its effect on others so they use wrong weighing scales in order to get maximum profits.

DANGERS OF CORRUPTION

1. It leads to income inequality, some people (who take bribes) may end up rich without hard work in a short time while others are becoming poor and poorer, this is bse they get alot of free money
2. It promotes insecurity in the nation , criminals are capable of doing any harm because they cant be punished even when taken to courts of law because they will bribe the judges.

3. It is illegal. It leads to long term imprisonment and as it is against the law of any country which makes the children suffer if the bread winner is imprisoned.
4. It makes the innocent suffer. Some people miss out job opportunities yet they have all the necessary documents because the officers were bribed to favour another candidate.
5. Corruption leads to poor performance/ poor products. This is because workers end up having too much love for money and not interested in their work.
6. It is a sin before God. Prophets like Amos strongly condemned corruption among the Israelites by advocating for fairness especially in courts of law.
7. It leads to imprisonment of corrupt officials. When found guilty the corrupt officials are sent to jail which makes them suffer. E.g. Mike Mukula former state minister for health misused the GAVI funds meant for immunization and AIDS control. He Was imprisoned at Luzira prison and after released.
8. It leads to denial of social services to the people. Many people go without medicine and other social services because corrupt officers take them for their own gain e.g. former attorney general hon Ekemu misused funds meant for restocking cattle in Teso region which were raided by the Karamojong.
9. It leads to political instability. Some people have run to the bush to fight corrupt regimes e.g. NRA rebels led by Museveni went to the bush to fight president Milton obote for having rigged the 1980 presidential elections.
10. It lowers ones efficiency at work. Some workers like doctors and teachers may not perform to their best unless given extra money e.g. coaching of students which makes other students to miss out important concepts.
11. Reduction in academic standards of the nation. In most institutions of learning , examinations malpractices are common therefore its not easy to trust people with certain examinations since there is cheating of examinations.

POSITIVE EFFECTS

1. It creates employment opportunities to people who offer bribes in order to get jobs which helps them to earn some incomes and improve on their standards of living.
2. It helps the offender to avoid harsher punishment when taken to courts of law(traffic officers) like imprisonment, so they prefer a lighter punishment of giving out money(losing money).
3. It leads to development as people become rich and start developmental projects like bicupuli dealers (fake money) get a lot of money which they use to put up buildings that people rent and do business.
4. Reduces on poverty.this is because the corrupt get money and invest it to earn profits, then some get jobs and earn a salary and others supplement on their earnings
5. Creates common understanding between the giver and receiver . this is bse their is always communication before a bribe is given
6. It helps people to invest and save for the future. eg the Rdc who was video covered receiving bribes from people who wanted to get permission to move, during the covid lock down. he got alot of money each was paying 10000.he could have invested it.
7. Because of corruption, commodities have been made available. to people moreover at a faster rate. eg people who give out bribes get passports in the shortest time possible compared to those who follow the correct procedure.

SOLUTIONS TO CORRUPTION.

1. The church should pray for corrupt societies so that people can change their way of thinking from bad to good, and they become God fearing people
2. Christians should abide by the teachings of the ten commandments . this is because one of them say “ do not steal.” this will make them to behave in a proper way.
3. Christian leaders should be exemplary to the worldly leaders. They should put into practice what they teach so that political leaders can borrow from them and do what is good, since they are the light and salt of the earth.

4. The church should expose corrupt people and condemn them like prophet Amos strongly condemn the rich for being corrupt. This will deter other people from being corrupt.
5. The church should have faith in God. It should trust in God for his provision other than steal public funds to get money for survival.
6. Christians should be encouraged to work hard e.g. investing in various projects because through hard work they will be able to earn a living, by making much profits
7. A Christian leader should provide guidance and counselling to the victims of corruption and if possible should be made to take back what they have stolen which makes them to reform.
8. Parents should raise up their children in a morally upright way I.e God fearing way. This will help change their attitude towards life and do away with the civil of corruption.
9. Children should be brought up well by the parents in a Christian way i.e they should be taught what the bible wants us to do. We should be holy because God is Holy.
10. Chirstian leaders/ government should pay workers adequately or on time and higher wages. A hired labourer should be given a fair day's work. This will help reduce on corruption.
11. Government should put in place strict laws against corruption. Victims of corruption should be dealt with . this will deter other potential criminals from committing the same offence.
12. The church should preach against corruption in its sermons in church. This will change their attitude towards corruption among its followers since it is a sin before God.
13. The church should let Christians know that corruption is a sin before God and its punishable by eternal fire. Victims of corruption should be driven to repentance.
14. The church should ex-communicate corrupt officials for purposes of having them realise the offence and then repent such likethe case of a man who committed incest was ex-communicated from the corinthian church by Paul.

POVERTY

Poverty can be described as being deprived of sufficient material goods and services to ensure decent life.

Absolute poverty is being deprived of the basic needs of life e.g. food, shelter, water and clothing.

CAUSES OF POVERTY

Poverty described as being deprived of goods and services to ensure decent life.

1. Lack of sufficient education. Illiteracy leads to poverty as it means lack of skilled man power necessary for development and employment.
2. Distribution of natural resources. Some communities have remained poor because of poor distribution of natural resources like poor soil, lack of minerals. Bad climate which hinder agricultural production leading to low output and incomes.
3. Laziness. A lazy person is uncertain and also fear hard work even if he has the potential so he spends most time sleeping instead of working there fore he gets no money and cannot sustain his life.
4. Philosophy of life and religion. Some people believe that they are cursed by people and with that assumption they force poverty into themselves. this is bse they are discouraged from working.
5. Desire for luxurious life style. Some people live a reckless life. They spend carelessly, they save nothing and invest nothing so earn no profits.
6. Diseases. Diseases which destroy crops and animals lead to poverty. Nomadic communities end up being stripped off their wealth bse what would have been sold has perished
7. Extended families. In a family, a few members turn out to be successful in life. They are expected to take care of the needs of the rest who are poor this limits their saving and investment.
8. Drunkenness. Some people take alcohol everyday so they spend a lot of money so their saving and investments are reduced.
9. The effect of exploitation. Many managerial groups of people like women, children are not given chance to develop their potential so they remain poor because they don't work.
10. High population growth rate. A high population growth rate leads to poverty because it increases the dependency burden therefore reducing on savings of an individual hence poverty.

11. Corruption and misappropriation of funds in order to get a job you should be known by someone at the workplace. If one doesn't have such contacts, one remains unemployed with no earnings hence poverty.
12. Dependency on agriculture. This leads to variations in income earning due to variations in prices hence causing poverty.

CAUSES OF ECONOMIC IMBALANCE BETWEEN THE POOR AND RICH COUNTRIES

1. Existence of resources. Some countries are endowed with valuable minerals such as gold petroleum whose price is high while others have less resources so countries with less resources remain poor because they earn less from them.
2. Technological advancement. The more technologically advanced the countries are the more developed it will be compared to those with poor methods of production because they produce more quality products which fetch a lower price.
3. Education. Countries which have invested in education are more rich because education stirs the economy to development while uneducated people earn low incomes and are economically insufficient in terms of ideas necessary for development to take place.
4. Soils and good climate. Countries with fertile soils enjoy advantage in agriculture compared to countries with poor soils which yield less output leading to low incomes.
5. Political climate. Countries which are politically stable have a likelihood of consolidation of their development compared to countries which are politically unstable because people fear to invest due to fear of losses of their lives and property.
6. Financial discipline. In countries where civil servants are keen to fight corrupt money intended for development is utilized well hence causing development while in government where money for development is swindled lag behind. Money is put in their pockets instead of investing.
7. Colonial factors. Colonial masters used their colonies as bases for the production of raw materials which fetch a low price and low income while developed countries were for production of finished manufactured products. This led to decline in terms of trade for LDCs because manufactured products are highly priced compared to the raw materials.

8. Infrastructural development. Countries with good distribution of communication links and are open for business development while poor countries have poor communication and infrastructure therefore resources are not fully tapped/ exploited.
9. Ability to work. Countries whose citizens are hard working grow richer since they invest a lot than those countries whose citizens are lazy. They lead to poverty since put in less efforts.
10. Degree of corruption in a country. There is absence of patriotism and nationalism with in LDCs. Most people are corrupt while developed countries have true nationalism with zero tolerance for corruption.
11. Nature of goods that a country depends on. Some countries overdependence on agriculture which as it attimesdone on small scale is affected by price fluctuations hence earn less income while developed countries depend on manufactured goods whose prices are stable and earn more money.

SOLUTIONS(what role can the church play to reduce imbalance of incomes.

1. The church should encourage everybody to work hard and contribute to the country's wealth according to each ones ability and talents given by God like in the parable of talents where different servants used their talents very well and gained more money.
2. The church should encourage cooperation in the field of production. People should be encouraged to work together and plan together. This eliminates dangers of envy, hatred and jealousy which are obstacles to development.
3. The church should polish up the morals of people by preaching to them the gospel of Christ. All the evil in society such as drunkenness should be preached against so that people concentrate more on their work and earn more money.
4. The church should help people to develop personal initiative and creativity by encouraging them develop self esteem and also opening of income generating projects for them.
5. The church can advise its citizens to have the spirit of national reconciliation between conflicting partners to avoid civil wars which lead to poverty as farms and property is destroyed.

6. The church should pray and work for peace to prevail in third world countries so as to encourage development since people will be sure of their lives and property.
7. The church should invest both externally and internally in various projects to provide employment opportunities to people pay tax to government which will enable it to provide social services like roads that help in the movement of people.
8. The church should provide education programme to people so as to increase on the skills of people for more productivity in the country. this leads to production of more goods which are sold off profits
9. The church should encourage the use of natural family planning methods so as to reduce on the population so as to reduce on government expenditure and the depenency burden and increase on savings neccesary for investiment
10. The church should advocate for peace. There is need for peace and security to be kept in the country. This will help lead to development. This can be attained through peace talks and reconciliation between warring parties.
11. The church should help mobilise local resources. This will help in establishing projects for development e.g. the catholic church mobilized local funds to start centenary rural development bank in 1986 which has employed many people in the country and given out loans to many for development.

SOLUTIONS TO POVERTY

1. Christian leaders should pray for people to become rich. With God all things are possible. e.g he made job wealthy again after loosing his wealth
2. Christian leaders should encourage people to work hard because work is a blessing from God and a commandment by God. Laziness leads to poverty.
3. Christians should encourage peace talks. This leads to development of a country and hence increase finance e.g. archibishop Odama of gulu diocese was active in peace talks between the government of Uganda and LRA rebels of kony which brought peace in northern Uganda.

4. The government should construct infrastructures like roads which which will bring in the transportation of goods to the market hence enabling the producers to earn some money.
5. The church should encourage use of natural family planning methods. Parents should produce children whom they can take care of and use the rest of their money for investment.
6. Christians should make proper use of talents that were given to us by God. In our talents we will earn more money.
7. The church should seek for aid from friendly churches abroad. This will help the Christians to begin some projects at home and earn money in form of profits.
8. Government should pay workers a fair wage. A hired labourer should be paid a just wage. This helps to meet the basic needs of the family.
9. The government should establish income generating activities. Those will help provide jobs to people which will help them improve on their ways of life.
10. The government should put strict laws against corruption and also punish corrupt officials. This will enable the government officers to avoid job discrimination which leads to poverty.
11. The government should sensitize people through the mass media about the importance of saving which lead to investments hence earning profit.
12. The government should establish vocational institutions to provide people with skills which will enable them get jobs to generate income for themselves and improve on their standards of living.

MONEY

Money is defined as a medium of exchange. It can also be defined as anything generally acceptable in the settlement of debts.

THE NEED FOR MONEY/ IMPORTANCE/ PURPOSE

1. It is used for acquiring basic needs of life e.g. food, clothing, shelter. This helps people to survive in a better way.
2. It is used to help the needy e.g. orphans, widows with the basic needs of life which helps to reduce their level of suffering, live a comfortable life

3. It helps in building the kingdom of God, organizing crusades. King Solomon used part of his wealth to build the temple for God in Jerusalem. 1 king 6 and 8.
4. Money is needed to organize weddings and for paying bride wealth marriages as ordained by God. People get married and produce children.
5. It can be used for paying taxes e.g. Jesus encouraged payment of taxes to emperor Caesar which taxes are used to by government in providing social services to the people.
6. Money enables a person to spend his leisure time profitably e.g. watching a football match between Uganda cranes and tgo in Namboole stadium hence relaxation of his body parts and mind.
7. It encourages development of talents e.g. developing talents of singing and dancing helps one to earn more income e.g. joseph Mayanja known as jose chameleon who owns leone island music earns a lot of money from his shows and selling of cds.
8. It gives people economic independence so that they don't become parasites and beggars since they invest their money and get profits.
9. Money stimulates hard work among the people because it is expected of an individual to work harder. (Prov so as to earn a living and live a better life.)
10. It is used as a thanksgiving to God. This can be through offertory and tithe e.g. the poor widow (mark 12:41-44) gave in a button as an appreciation to God.
11. It can be used for assisting the sick which makes them become better after receiving treatment e.g. the good Samaritan who took the wounded man to hospital and promised to pay the bills. (Luke 10:25).
12. Money brings harmony to society avails goods and services to the people e.g. consumer goods and also encourages sharing between the rich and the poor hence creating a good relationship among them.

NB: write examples () on some of these points.

THE IMPACT OF MONEY ECONOMY ON AFRICA (Effects)

Money is a recent introduction in Africa. In pre-colonial period, barter trade was the normal means of exchange. The introduction on money has changed the African setting positively and negatively.

NEGATIVELY.

1. It has brought about division in the society of the rich and the poor and thus a materialistic attitude towards life. This has led to jealousy and envy.
2. The social custom of bride wealth has been heavily commercialized. The girl's parents are tied up in economic motives. This has led to forced marriages, that end in divorce due to lack of love. .
3. Leisure has been greatly commercialized i.e one has to pay in order to enjoy . this has encouraged theft in order to get money to enjoy leisure.
4. Family has been disrupted by men going to look for paid jobs in urban areas. This has denied children parental life and discipline.
5. It has destroyed the good relationship between man and God. Man has evaded God in order to look for money for survival,he goes to work even on the sabbath day.
6. Sex abuse e.g. prostitution. Women have resorted to selling themselves in order to earn money hence acquiring diseases which lead to death of people.
7. Wealth has led to conflicts in the family because women have become big headed and disrespect their husbands bse they have money. this has resulted into domestic violence which has led to bodily harm.
8. It has brought about too much individualism in society, each person minds about himself and his family only yet in African traditional society it was shared amongst the people.
9. In the past people would talk about their wealth as a sign of success but today some people avoid declaring their wealth for fear of taxation , being imprisoned, guarding against robbers and murderers.
10. It has destroyed the good relations between people as it has led to anger , jealousy and hatred especially of the rich by the poor.the poor see therich as proud people
11. Unemployment. One has to be employed in order to get money but there are too many people looking for the few places available in the job market.

POSITIVELY

1. It has facilitated trade and commerce. It has made business convenient and simple hence enabling people to earn some profits.

2. It has promoted a spirit of competition hence hard work because one needs money in order to survive.
3. It makes people acquire property e.g. building houses , cars ,herds of cattle hence improving on their standard of living after getting money from renting the building and selling of agricultural products.
4. Money has led to economic development of the country through construction of infrastructures, industries etc. this has made production and movement of goods easy.
5. It has led to construction of churches of God and the spread of the gospel of God. This has attracted many people to Christ through evangelism.
6. Money has enabled the men to pay bride wealth to the girl's parents as a form of appreciation for work done hence getting marriage partner.
7. Money has enabled people to enjoy their leisure time like games and sports which has made them become physically fit due to constant exercise that makes them reduce on the fats in the body.
8. Money has helped in treating the sick in hospitals by paying their medical bills hence ensuring good health.
9. Money has helped in the construction of School where children go and study and acquire skills which help them to acquire employment opportunities where they earn money from.
10. Money has helped in acquiring of political power, since people are able to print posters and campaign which earns them respect and also help in the proper running of the country.
11. Money has enabled people to pay tithe and offertory to God in church, to thank God for the good things that he has done This has enabled them get blessing from him.
12. Money helps people to pay taxes to government which is a source of government revenue that enables the government to provide social services to the people.