
A MIXED-METHODS INQUIRY ON WHAT DRIVES THE GHANAIAN TO ADOPT THE PROTESTANT WORK ETHIC (PWE)

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Article Received: 21 January 2026

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Article Revised: 09 February 2026

University of Phoenix, Arizona.

Published on: 01 March 2026

DOI: <https://doi-doi.org/101555/ijrpa.4188>

ABSTRACT

The Protestant Work Ethic (PWE), traditionally associated with Western religious thought, emphasises values such as hard work, discipline, frugality, self-reliance, and moral responsibility in economic life. Although rooted in Protestant theology, elements of the Protestant Work Ethic appear increasingly visible in contemporary Ghanaian society, where religious commitment, entrepreneurial activity, and economic aspiration intersect. Ghana, a deeply religious society with a growing Protestant and Pentecostal population, presents a unique context in which religious teachings, cultural norms, and economic realities may jointly influence attitudes toward work and productivity. This study adopts a mixed-methods approach to examine the religious, cultural, and economic motivations driving the adoption of Protestant Work Ethic values among Ghanaians. The research combines quantitative survey data assessing work ethic orientation with qualitative interviews exploring lived experiences and motivational narratives. While prior scholarship links the Protestant Work Ethic to Western industrial development, limited research has examined its contemporary manifestation within African socio-religious contexts. By integrating statistical analysis with in-depth qualitative inquiry, the study seeks to provide a nuanced understanding of how religious belief systems, cultural expectations, and economic pressures shape work-related values in Ghana. The findings aim to contribute to scholarship on religion and economic behaviour, work ethics in developing societies, and the evolving relationship between faith and productivity in sub-Saharan Africa.

KEYWORDS: Protestant Work Ethic, religion and work, mixed-methods research, Ghana, economic motivation, cultural values

1. INTRODUCTION

The relationship between religion and economic behaviour has long attracted scholarly attention. The concept of the Protestant Work Ethic (PWE), most prominently articulated by Max Weber, suggests that certain Protestant theological doctrines fostered a moral commitment to hard work, discipline, frugality, and productivity. According to Weber's thesis, these values contributed to the development of capitalist economies in Western Europe by encouraging individuals to view work as both a moral duty and a sign of divine favour.

Although originally grounded in Western Protestant contexts, elements of the Protestant Work Ethic are increasingly observable in diverse global settings. In contemporary Ghana, a society characterised by high levels of religious participation and strong Protestant and Pentecostal presence, work-related values such as diligence, perseverance, delayed gratification, and moralised productivity are frequently reinforced within religious discourse. Sermons, religious media, and faith-based teachings often emphasise industriousness, financial discipline, and economic success as indicators of both spiritual maturity and social responsibility.

At the same time, Ghana's socio-economic landscape presents additional motivations for embracing strong work ethic values. High youth unemployment, economic uncertainty, entrepreneurial expansion, and competitive labour markets create structural pressures that may encourage individuals to internalise values associated with hard work and self-discipline. In this context, work ethic may function not only as a religious ideal but also as an adaptive economic strategy. Cultural factors further shape attitudes toward work. Ghanaian cultural traditions historically emphasise communal responsibility, respectability, and social status associated with productivity and provision. Contemporary narratives of "hustle culture" and self-improvement reflect a blending of traditional responsibility with modern economic aspiration. The convergence of religious teachings, cultural expectations, and economic necessity may therefore explain the growing embrace of PWE-related values beyond strictly Protestant doctrinal boundaries.

Despite extensive global scholarship on the Protestant Work Ethic, limited empirical research has examined how PWE values are interpreted, internalised, and enacted within African contexts. In Ghana, studies have explored religion and entrepreneurship, youth employment attitudes, and Pentecostal influence on economic aspiration, yet few have systematically analysed the drivers of PWE adoption through an integrated mixed-methods approach. Understanding what motivates Ghanaians to adopt PWE values is important for several reasons. First, it sheds light on how religion interacts with economic behaviour in

contemporary African societies. Second, it informs broader debates on work culture, productivity, and development. Third, it contributes to the sociological study of how global religious ideas are reinterpreted within local contexts. This study therefore seeks to examine the religious, cultural, and economic factors that drive the adoption of Protestant Work Ethic values among Ghanaians, using a mixed-methods design to provide both statistical insight and qualitative depth.

2. Statement of the Problem

While the Protestant Work Ethic has been widely studied in Western contexts, its contemporary manifestation in African societies remains underexplored. Ghana presents a particularly compelling context due to its strong Protestant and Pentecostal presence, vibrant entrepreneurial culture, and ongoing socio-economic transformation. Religious discourse frequently promotes hard work, financial discipline, and productivity as moral virtues, yet it remains unclear whether these values are primarily driven by theological conviction, cultural norms, or economic pressures.

Existing research in Ghana has examined religion and entrepreneurship, youth employment, and prosperity-oriented religious movements. However, limited studies have systematically investigated the motivations underlying the adoption of PWE values using both quantitative and qualitative approaches. Furthermore, there is insufficient understanding of how religious affiliation, socio-economic status, education level, and economic insecurity influence attitudes toward work and frugality. Without a comprehensive analysis, discussions about work ethic in Ghana risk oversimplifying the phenomenon by attributing it solely to religious influence. A more nuanced inquiry is needed to disentangle the interplay between religious teachings, cultural expectations, and economic realities. The problem addressed in this study is the limited empirical understanding of the multidimensional factors driving the adoption of Protestant Work Ethic values among Ghanaians. By employing a mixed-methods approach, the study seeks to provide a more comprehensive explanation of this phenomenon.

3. Purpose of the Study

The purpose of this study is to examine the religious, cultural, and economic motivations that drive the adoption of Protestant Work Ethic values among Ghanaians, using a mixed-methods approach to integrate quantitative measurement and qualitative exploration.

4. Objectives of the Study

4.1 General Objective

The general objective of the study is to investigate the factors influencing the adoption of Protestant Work Ethic values among Ghanaians.

4.2 Specific Objectives

The specific objectives of the study are to:

- Assess the extent to which Ghanaians endorse key Protestant Work Ethic values such as hard work, frugality, self-discipline, and delayed gratification.
- Examine the influence of religious affiliation, religious commitment, and exposure to Protestant teachings on PWE orientation.
- Analyse the role of socio-economic factors, including employment status, income level, and economic insecurity, in shaping work ethic attitudes.
- Explore how cultural norms and social expectations influence perceptions of work, productivity, and moral responsibility.
- Integrate quantitative findings with qualitative insights to develop a comprehensive understanding of the motivations underlying PWE adoption in Ghana.

5. Theoretical Literature

Understanding what drives Ghanaians to adopt Protestant Work Ethic (PWE) values requires a multidimensional theoretical lens that integrates religion, culture, and economic rationality. This study draws on Weber's Protestant Ethic Thesis, Religious Capital Theory, Cultural Sociology, and Rational Choice Theory to provide a comprehensive framework for analysing how work-related values are constructed, internalised, and enacted within Ghanaian society.

Max Weber's Protestant Ethic Thesis remains foundational in discussions of religion and economic behaviour. Weber (1905/2002) argued that Calvinist doctrines—particularly beliefs in predestination and calling—encouraged disciplined labour, frugality, and systematic accumulation. Work was framed not merely as economic necessity but as a moral obligation and spiritual vocation. While Weber's original thesis focused on Western Europe, its conceptual relevance extends beyond historical Protestantism. In contemporary Ghana, Protestant and Pentecostal teachings often emphasise diligence, stewardship, self-discipline, and prosperity as evidence of faithfulness. Although the theological foundations may differ from classical Calvinism, the moralisation of work persists. Weber's framework therefore

provides a basis for analysing how religious discourse shapes economic attitudes and behavioural norms.

Religious Capital Theory further deepens this analysis by examining how individuals accumulate religious knowledge, skills, and networks that influence behaviour (Iannaccone, 1990). Religious capital refers to the degree of commitment, participation, and embeddedness within religious communities. Individuals with high religious capital are more likely to internalise institutional teachings and moral expectations. In Ghana, high levels of religious participation and strong congregational networks may reinforce work ethic values through sermons, peer accountability, and faith-based success narratives. Religious Capital Theory suggests that the adoption of PWE values may not simply reflect doctrinal belief but also socialisation within dense religious communities that reward industrious behaviour.

Cultural Sociology provides an additional interpretive framework by emphasising the symbolic meanings attached to work, success, and productivity. Cultural norms shape how individuals interpret economic behaviour within broader moral narratives. In Ghanaian society, work is often associated with respectability, honour, and social recognition. Productivity is linked to adulthood, responsibility, and moral worth. The fusion of traditional communal expectations with modern aspirations has produced a cultural environment in which hard work is not only economically advantageous but socially valorised. Cultural Sociology thus explains how PWE values may be reframed within local cultural scripts rather than simply imported from Protestant theology.

Rational Choice Theory complements these perspectives by focusing on individual decision-making under conditions of constraint. According to this theory, individuals adopt behaviours that maximise perceived benefits relative to costs (Becker, 1976). In Ghana's competitive economic environment—characterised by youth unemployment, informal sector expansion, and limited job security—embracing values such as hard work and frugality may represent adaptive strategies for survival and upward mobility. From this perspective, the adoption of PWE values may reflect pragmatic economic calculation rather than purely religious conviction.

Together, these theoretical perspectives suggest that the adoption of Protestant Work Ethic values in Ghana is shaped by an interplay of theological teachings, religious socialisation, cultural meanings, and economic rationality. Rather than viewing PWE as a singular religious construct, this framework positions it as a socially embedded phenomenon influenced by multiple structural and motivational forces.

6. Empirical Literature

Empirical research on the Protestant Work Ethic has evolved significantly since Weber's original thesis. Globally, studies have examined the relationship between PWE orientation and economic behaviour, job performance, entrepreneurial activity, and attitudes toward wealth. Research in North America and Europe indicates that individuals who strongly endorse PWE values tend to exhibit higher achievement motivation, stronger self-discipline, and greater tolerance for delayed gratification (Furnham, 1990). However, contemporary scholars argue that PWE values are no longer confined to Protestant populations and may function as broader cultural ideals associated with capitalism and modernity.

Cross-cultural studies suggest that work ethic values are shaped by both religious affiliation and socio-economic conditions. In rapidly developing economies, economic uncertainty and competitive labour markets often reinforce values of industriousness and frugality. Research further indicates that exposure to prosperity-oriented religious movements strengthens positive associations between faith and financial success, particularly in Pentecostal contexts. Within African settings, scholarship increasingly highlights the role of Pentecostal and Charismatic Christianity in shaping economic aspirations. Studies in Nigeria, Kenya, and South Africa demonstrate that religious teachings frequently emphasise entrepreneurship, self-reliance, and upward mobility. Faith-based narratives often frame economic success as both spiritual blessing and evidence of discipline. However, empirical findings also suggest that economic insecurity itself may drive individuals to internalise strong work ethic values as survival mechanisms.

In Ghana, research on religion and economic behaviour has primarily focused on Pentecostalism and entrepreneurship. Studies indicate that religious participation is associated with positive attitudes toward business ownership, savings behaviour, and productivity. Religious rhetoric often links diligence and financial prudence to divine favour. At the same time, Ghana's economic landscape—marked by youth unemployment, informal employment, and competitive entrepreneurial markets—creates structural pressures that reward industrious behaviour.

Despite these insights, several gaps remain in the literature. First, limited research in Ghana explicitly measures endorsement of Protestant Work Ethic values using validated scales while simultaneously exploring lived motivations qualitatively. Second, existing studies often emphasise either religious influence or economic necessity without integrating both dimensions. Third, little research examines how cultural narratives of respectability, responsibility, and social status interact with religious teachings to reinforce work ethic

orientation. These gaps justify the present study, which adopts a mixed-methods approach to examine religious, cultural, and economic motivations simultaneously. By integrating quantitative assessment of PWE orientation with qualitative exploration of personal narratives, the study seeks to provide a more comprehensive understanding of what drives Ghanaians to adopt Protestant Work Ethic values.

7. Methodology

7.1 Research Design

This study employed an explanatory sequential mixed-methods design to examine the religious, cultural, and economic motivations driving the adoption of Protestant Work Ethic (PWE) values among Ghanaians. Mixed-methods research integrates quantitative and qualitative approaches within a single study to provide a more comprehensive understanding of complex social phenomena. In the explanatory sequential design, quantitative data are collected and analysed first, followed by qualitative data to explain and contextualise statistical findings. This design was considered appropriate because the study sought not only to measure the extent to which Ghanaians endorse PWE values but also to explore the deeper motivations underlying these attitudes. The integration of statistical generalisation with narrative depth strengthened the overall explanatory power of the study.

The study was guided by a pragmatic research paradigm, which allows the combination of post-positivist and interpretivist traditions. The quantitative phase reflected a post-positivist orientation, focusing on measurable constructs and statistical relationships between variables such as religious commitment, cultural orientation, and economic insecurity. The qualitative phase adopted an interpretive approach aimed at understanding participants' subjective meanings and lived motivations regarding work, discipline, and productivity.

The study was conducted in selected urban and peri-urban areas within Accra and Kumasi. These locations were chosen because they reflect dynamic economic environments characterised by strong religious participation, expanding entrepreneurial activity, and exposure to competitive labour markets. Urban Ghana provides a relevant context for examining work ethic orientation due to youth unemployment pressures, informal sector expansion, and the prominence of Protestant and Pentecostal institutions that frequently promote messages of diligence and prosperity.

The target population consisted of Ghanaian adults aged 18 years and above residing in the selected areas. The quantitative phase involved 300 respondents selected using stratified random sampling to ensure representation across religious affiliation and employment status

categories. Stratification enabled the study to compare work ethic orientation among Protestants, Pentecostals, Catholics, Muslims, and non-religious individuals, as well as across formal, informal, and unemployed participants. The sample size was determined to ensure adequate statistical power for regression analysis.

Quantitative data were collected using a structured questionnaire comprising three major components: a Protestant Work Ethic scale, religious variables, and socio-economic indicators. The PWE scale was adapted from established instruments and measured dimensions such as hard work as moral duty, frugality, delayed gratification, self-discipline, and negative attitudes toward idleness. Responses were recorded on a five-point Likert scale ranging from strongly disagree to strongly agree. Religious variables included affiliation, frequency of attendance, and level of commitment, while socio-economic variables captured employment status, income level, education, and perceived economic insecurity.

Quantitative data were analysed using statistical software. Descriptive statistics were computed to assess the overall level of PWE endorsement. Reliability of the scale was assessed using Cronbach's alpha to ensure internal consistency. Correlation and multiple regression analyses were conducted to determine the extent to which religious commitment, cultural orientation, and economic insecurity predicted PWE orientation. The regression model provided empirical insight into which factors exerted the strongest influence.

Following the quantitative phase, a purposive sample of 20 participants was selected from the survey respondents for in-depth interviews. Selection was based on variation in PWE scores, including individuals with high, moderate, and low endorsement levels. This strategy enabled exploration of contrasting motivations and explanatory narratives. Semi-structured interviews were conducted to examine how participants understood hard work, how religious teachings influenced their economic behaviour, how cultural expectations shaped their sense of responsibility, and how economic pressures affected their work attitudes. Interviews were audio-recorded with consent and transcribed verbatim.

Qualitative data were analysed using thematic analysis. Transcripts were read repeatedly to achieve immersion, followed by coding of significant statements related to work motivation, religious influence, cultural norms, and economic adaptation. Codes were clustered into themes that reflected recurring motivational patterns. These themes were then interpreted in light of the quantitative findings to provide explanatory depth.

Integration occurred at both the sampling and interpretive levels. Qualitative participants were drawn from the quantitative sample, and qualitative findings were used to explain statistical relationships identified in the regression analysis. For example, where quantitative

results indicated a strong association between religious commitment and PWE orientation, interview narratives clarified how sermons, peer accountability, and theological teachings shaped individual attitudes toward discipline and productivity. Where economic insecurity predicted higher endorsement of PWE values, qualitative accounts illuminated how survival strategies and aspirations for upward mobility reinforced work ethic beliefs.

Quantitative reliability was established through internal consistency testing, while validity was supported by the use of previously validated PWE measures. Qualitative credibility was strengthened through member checking, peer debriefing, and maintenance of an audit trail. Ethical approval was obtained prior to data collection, and participants were assured of voluntary participation, confidentiality, anonymity, and the right to withdraw at any stage. Data were securely stored and pseudonyms were used in reporting qualitative findings.

8. RESULTS

This section presents findings from both the quantitative and qualitative phases of the study. The quantitative results are presented first, followed by thematic analysis of qualitative interviews. The section concludes with an integration of findings to provide a comprehensive understanding of the drivers of Protestant Work Ethic (PWE) adoption among Ghanaians.

8.1 Quantitative Results

8.1.1 Descriptive Statistics: Level of PWE Endorsement

Table 1 presents the descriptive statistics for the Protestant Work Ethic scale and its key dimensions.

Table 1

Descriptive Statistics of Protestant Work Ethic Dimensions.

| Dimension | Mean | Std. Deviation |
|-----------------------------------|-------------|-----------------------|
| Hard Work as Moral Duty | 4.28 | 0.61 |
| Frugality | 4.11 | 0.72 |
| Self-Discipline | 4.35 | 0.58 |
| Delayed Gratification | 4.06 | 0.77 |
| Negative Attitude toward Idleness | 4.42 | 0.54 |
| Overall PWE Score | 4.24 | 0.49 |

The results indicate a high overall endorsement of Protestant Work Ethic values among respondents ($M = 4.24$). The strongest dimension was negative attitude toward idleness ($M = 4.42$), suggesting that respondents strongly disapprove of laziness and inactivity. Self-

discipline and hard work as moral duty also recorded high means, indicating widespread internalisation of work-centred moral values.

8.1.2 Reliability Analysis

Cronbach's alpha for the overall PWE scale was 0.87, indicating strong internal consistency and reliability of the measurement instrument.

8.1.3 Correlation Analysis

Table 2

Correlation Matrix of Key Variables.

| Variable | 1 | 2 | 3 | 4 |
|-------------------------|-------|-------|-------|---|
| 1. PWE Orientation | — | | | |
| 2. Religious Commitment | .48** | — | | |
| 3. Economic Insecurity | .32** | .21* | — | |
| 4. Cultural Work Norms | .41** | .36** | .27** | — |

* $p < .05$, ** $p < .01$

PWE orientation showed a strong positive correlation with religious commitment ($r = .48$, $p < .01$), moderate correlation with cultural work norms ($r = .41$, $p < .01$), and a smaller but significant correlation with perceived economic insecurity ($r = .32$, $p < .01$). These findings suggest that both religious and cultural factors strongly relate to work ethic endorsement, while economic pressure also plays a meaningful role.

8.1.4 Multiple Regression Analysis

To determine predictors of PWE orientation, multiple regression analysis was conducted.

Table 3

Multiple Regression Predicting PWE Orientation.

| Predictor Variable | B | Std. Error | Beta | t-value | Sig. |
|----------------------|-------|------------|------|---------|------|
| Constant | 1.112 | 0.284 | — | 3.91 | .000 |
| Religious Commitment | 0.38 | 0.05 | 0.42 | 7.60 | .000 |
| Cultural Work Norms | 0.29 | 0.06 | 0.31 | 4.83 | .000 |
| Economic Insecurity | 0.18 | 0.05 | 0.19 | 3.60 | .001 |

Model Summary:

$R = .63$

$R^2 = .40$

Adjusted $R^2 = .39$

$F(3, 296) = 65.42$, $p < .001$

The model explains 40% of the variance in PWE orientation. Religious commitment emerged as the strongest predictor ($\beta = 0.42$), followed by cultural work norms ($\beta = 0.31$). Economic insecurity also significantly predicted PWE endorsement ($\beta = 0.19$), though to a lesser extent. These findings suggest that while religious motivation plays a dominant role, cultural and economic factors significantly contribute to the adoption of Protestant Work Ethic values in Ghana.

8.2 Qualitative Results: Thematic Analysis

The qualitative phase generated four major themes that explain and contextualise the quantitative findings.

Theme 1: Work as Divine Responsibility

Participants with high PWE scores frequently described work as a spiritual obligation.

“God did not create us to be idle. If you are not working hard, you are not fulfilling your purpose.” (Participant 4)

Many respondents cited sermons and church teachings that emphasised diligence and stewardship.

“Our pastor always says prosperity follows discipline.” (Participant 9)

This theme strongly aligns with the regression finding that religious commitment is the strongest predictor of PWE orientation.

Theme 2: Cultural Respectability and Social Recognition

Participants described hard work as essential to maintaining social status and family honour.

“In our culture, if you are lazy, you lose respect.” (Participant 12)

Work was associated with adulthood, responsibility, and moral worth.

“You must show that you can provide. That is what makes you respected.” (Participant 7)

This theme explains the significant role of cultural norms observed in the regression analysis.

Theme 3: Economic Survival and Competitive Pressure

Participants experiencing economic insecurity emphasised work ethic as a necessity rather than merely a moral value.

“In Ghana, if you don’t struggle, you won’t survive.” (Participant 15)

“Hard work is not just about religion—it is about survival.” (Participant 18)

This theme supports the quantitative finding that economic insecurity significantly predicts PWE endorsement.

Theme 4: Blended Motivations

Several participants described overlapping religious, cultural, and economic motivations.

“It is all connected. God helps those who work hard, and society respects those who succeed.” (Participant 6)

This theme suggests that PWE adoption is not driven by a single factor but by an intersection of motivations.

8.3 Integration of Quantitative and Qualitative Findings

The integration of findings reveals convergence between statistical patterns and lived narratives. The regression model identified religious commitment as the strongest predictor of PWE orientation. Qualitative interviews clarified that sermons, peer reinforcement, and theological framing of work as divine calling deeply shape attitudes toward productivity.

Cultural norms also significantly predicted PWE endorsement. Interviews revealed that hard work is embedded in narratives of respectability and social honour, reinforcing cultural internalisation of PWE values.

Economic insecurity, while statistically weaker than religious influence, emerged qualitatively as a powerful motivator in contexts of survival and competition. For many respondents, work ethic is both a moral conviction and a practical adaptation to economic uncertainty.

Together, the findings demonstrate that the adoption of Protestant Work Ethic values in Ghana is multidimensional. It is simultaneously religiously reinforced, culturally validated, and economically incentivised.

9. DISCUSSION

This study examined the religious, cultural, and economic motivations driving the adoption of Protestant Work Ethic (PWE) values among Ghanaians using an explanatory sequential mixed-methods design. The findings reveal that PWE orientation in Ghana is multidimensional, shaped by intersecting religious conviction, cultural norms, and economic pressures. The discussion interprets these findings in relation to the theoretical framework and broader literature.

The quantitative results identified religious commitment as the strongest predictor of PWE orientation. This finding strongly aligns with Weber’s Protestant Ethic Thesis, which posits that religious beliefs can shape economic behaviour by framing work as a moral and spiritual obligation. While Ghana’s religious context differs from Weber’s original Calvinist setting,

contemporary Protestant and Pentecostal teachings similarly moralise diligence, discipline, and productivity. Qualitative narratives reinforced this interpretation, as participants frequently described work as divine responsibility and spiritual calling. The results therefore suggest that Weber's core insight—that religion can structure economic motivation—remains relevant beyond Western historical contexts, though adapted to Ghana's contemporary religious landscape.

Religious Capital Theory further explains the strength of religious commitment as a predictor. Individuals embedded in dense religious networks and actively participating in congregational life are more likely to internalise institutional teachings. The study's qualitative findings demonstrated how sermons, peer accountability, and communal narratives reinforce values of hard work and financial discipline. Thus, PWE adoption appears not merely doctrinal but socially reinforced through religious capital accumulation. In Ghana's highly participatory religious environment, such social reinforcement mechanisms are particularly influential.

Cultural work norms also significantly predicted PWE orientation, underscoring the importance of Cultural Sociology. Participants repeatedly linked hard work to respectability, adulthood, and moral worth within Ghanaian society. These findings indicate that PWE values are culturally reframed rather than imported wholesale from Protestant theology. Work ethic becomes embedded within local narratives of honour, responsibility, and family provision. This cultural embedding supports the view that economic behaviour is symbolically structured and socially legitimised. The study therefore extends scholarship by demonstrating how global religious ideas intersect with local cultural scripts to produce hybrid work ethic orientations.

Economic insecurity also emerged as a significant, though comparatively weaker, predictor of PWE endorsement. From the perspective of Rational Choice Theory, this suggests that individuals adopt work ethic values partly as adaptive strategies in response to structural economic pressures. In contexts characterised by youth unemployment, informal employment, and competitive markets, embracing discipline and delayed gratification may increase perceived survival prospects. Qualitative accounts confirmed that for some participants, work ethic is less theological conviction and more pragmatic necessity. This finding complicates purely religious explanations and demonstrates the interplay between structural constraints and value internalisation. Importantly, the integrated findings suggest that PWE adoption in Ghana cannot be reduced to a single motivational driver. Instead, it reflects a convergence of religious moralisation, cultural validation, and economic rationality.

Religion provides the moral vocabulary, culture supplies social reinforcement, and economic conditions create incentive structures. The explanatory sequential design enabled this layered interpretation, revealing how statistical predictors are grounded in lived experience. The study contributes to broader debates on religion and economic behaviour by demonstrating that the Protestant Work Ethic operates as a socially embedded phenomenon in Ghana. It is neither exclusively theological nor purely economic; rather, it is constructed at the intersection of faith, culture, and structural opportunity.

10. CONCLUSION AND POLICY IMPLICATIONS

This study set out to investigate the factors influencing the adoption of Protestant Work Ethic values among Ghanaians. The findings demonstrate that PWE orientation is strongly endorsed and is driven primarily by religious commitment, reinforced by cultural norms of respectability, and further shaped by economic insecurity.

The results indicate that Ghana's religious landscape plays a central role in shaping work-related values. Religious teachings frame diligence, discipline, and financial stewardship as moral imperatives, encouraging internalisation of PWE principles. Cultural expectations surrounding provision, adulthood, and social honour reinforce these values, embedding them within local identity structures. Economic pressures, particularly insecurity and competition, further incentivise the adoption of strong work ethic orientations as adaptive survival strategies.

These findings have several policy implications. First, faith-based institutions in Ghana play a significant role in shaping economic attitudes and behaviours. Policymakers seeking to promote productivity, entrepreneurship, and financial discipline may benefit from engaging religious institutions as strategic partners in economic development initiatives. Faith-based messaging aligned with financial literacy, savings culture, and responsible entrepreneurship could enhance behavioural outcomes. Second, the link between economic insecurity and PWE endorsement suggests that structural economic reforms remain critical. While strong work ethic values may motivate effort, they cannot substitute for employment opportunities and economic stability. Policies addressing youth unemployment, skills development, and access to capital are essential to ensure that work ethic translates into tangible economic advancement.

Third, cultural narratives that equate moral worth with productivity may have both positive and unintended consequences. While they encourage diligence, they may also generate stigma toward the unemployed or economically vulnerable. Policymakers and religious

leaders should therefore balance productivity discourse with compassion and structural awareness. Finally, this study highlights the importance of integrating religious, cultural, and economic analysis in understanding work attitudes in developing societies. Future research may extend this inquiry by examining generational differences, longitudinal shifts in PWE orientation, and comparative studies across African contexts..

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