CONTRIBUTION OF WORTH VILLAGE BANKING TO ECONOMIC
EMPOWERMENT OF WOMEN IN SALVATION ARMY IN BUNGOMA
COUNTY, KENYA.

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C50/CE/28287/2013

A THESIS SUBMITTED TO THE SCHOOL OF HUMANITIES AND SOCIAL
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AWARD OF THE DEGREE OF MASTER OF ARTS IN RELIGIOUS STUDIES
OF KENYATTA UNIVERSITY.

MAY, 2019
DECLARATION

I declare that this thesis is mine and has not been submitted for a degree in any other university or for any other award.

Sign…………………………………..Date………………………………..

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We confirm that this student carried out this research work under our supervision and submitted it to Graduate School with our approval as Kenyatta University supervisors.

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I dedicate this study to my father Wycliffe Sikowo for taking me to school and ensuring that I was never sent back home for lack of school fees. His emphasis on education energized me to work hard.
ACKNOWLEDGEMENT

My special gratitude goes to God for giving me good health, grace and ability to continue with my study. I also extend my special thanks to my supervisors: Dr. Zacharia Samita and Dr. Cyprian Kavivya. Their guidance, constructive criticism, inspiration and selfless perspectives greatly contributed to the successful completion of this study.

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I also acknowledge the resourcefulness of my research assistant, Mr. Isaac Sikowo. Further, I appreciate the mentorship of Mr. Mwenda M’tharimi in the course of the research feat.
ABBREVIATIONS AND ACRONYMS

AIC: African Inland Church
ADR: Annual Development Report
AIDS: Acquired Immunodeficiency Virus Syndrome
CBOs: Community Based Organizations
CHA: Christians Holiness Association
CHP: Christian Holiness Partnership
CO: Corps Officer
DO: District Officer
DC: Divisional Commander
EFK: Evangelical Fellowship of Kenya
ELCK: Evangelical Lutheran Church of Kenya
EWs: Empowerment Workers
FBOs: Faith Based Organizations
FCK: Friends Church in Kenya
FGDs: Focused Group Discussions
GoK: Government of Kenya
HIV: Human Immunodeficiency Virus
HL: Home League
IEBC: Independent Electoral and Boundaries Commission
ICT: Information, Communication and Technology
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>IGAs:</td>
<td>Income Generating Activities.</td>
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<tr>
<td>IMC:</td>
<td>International Missionary Conference</td>
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<td>KNBS:</td>
<td>Kenya National Bureau of Statistics</td>
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<td>KCB:</td>
<td>Kenya Commercial Bank</td>
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<td>KSH:</td>
<td>Kenya Shillings</td>
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<td>MCA:</td>
<td>Member of County Assembly</td>
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<td>MDGs:</td>
<td>Millennium Development Goals</td>
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<td>MFIs:</td>
<td>Microfinance Institutions.</td>
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<td>NCCK:</td>
<td>National Council of Churches of Kenya</td>
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<td>NGOs:</td>
<td>Non-Governmental Organizations</td>
</tr>
<tr>
<td>NHA:</td>
<td>National Holiness Association</td>
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<tr>
<td>NT:</td>
<td>New Testament</td>
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<td>OT:</td>
<td>Old Testament</td>
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<tr>
<td>OI:</td>
<td>Oral Interviews</td>
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<tr>
<td>OTC:</td>
<td>Officers Training College</td>
</tr>
<tr>
<td>OVC:</td>
<td>Orphans and Vulnerable Children</td>
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<td>PACT:</td>
<td>Project for Agriculture Organization Commercialization and Trade.</td>
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<tr>
<td>PEV:</td>
<td>Post-election Violence</td>
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<tr>
<td>PO:</td>
<td>Participant Observation.</td>
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<tr>
<td>RGSB:</td>
<td>Reflecting God Study Bible</td>
</tr>
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<td>SA:</td>
<td>Salvation Army.</td>
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<tr>
<td>Abbreviation</td>
<td>Description</td>
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<td>-------------</td>
<td>-----------------------------------------</td>
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<tr>
<td>SAISJC</td>
<td>The Salvation Army International Social Justice Commission</td>
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<td>SAWSO</td>
<td>The Salvation Army World Service Organization</td>
</tr>
<tr>
<td>SDGs</td>
<td>Sustainable Development Goals</td>
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<td>SHGs</td>
<td>Self-Help Groups</td>
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<tr>
<td>SHM</td>
<td>Scriptural Holiness Mission</td>
</tr>
<tr>
<td>SDA</td>
<td>Seventh Day Adventist</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Packages for Social Sciences</td>
</tr>
<tr>
<td>TC</td>
<td>Territorial Commander</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations.</td>
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<tr>
<td>WCC</td>
<td>World Council of Churches</td>
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<td>WEA</td>
<td>World Evangelical Alliance</td>
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<tr>
<td>WEP</td>
<td>Women Empowerment Program</td>
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<td>WORTH</td>
<td>Women of Worth</td>
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OPERATIONAL DEFINITION OF TERMS

Corps: A local church/assembly in the SA.

Corp Officer: A trained and ordained Salvation Army minister in charge of ministering in a corps (church). He/she is equivalent to an ordained pastor in other Christian denominations.

District Officer: An ordained and experienced SA minister who is in charge of several corps within a district.

Economic empowerment: Providing opportunities for women to access financial services, assets and increase their income and participation in financial decision-making.

General: The officer elected to the supreme command and leader of the SA throughout the world.

Holiness: To be set apart to love God and neighbor by putting God’s love into action. Salvationists believe that God is sacred and their faith in Him is an expression of pure love. This is the love that invites the believers to share in the world, by engaging in evangelism, service and social sanctity.

Holistic Christian Transformation: A fundamental change from deplorable human conditions which are contrary to God’s purpose for humanity to that of enjoying fullness of life in harmony with God.
**Home League:** A fellowship of women that aids in development of Christian standards in personal and home life as well as supporting SA’s operations.

**Liberation theology:** An interpretation of the Bible from the plight of the economically disempowered women in the SA. It involves participating in God’s work of positively changing the world with a view to redeeming women from economic challenges and restoring their economic dignity so that they can reflect God’s image.

**Officer:** A Salvationist who professes salvation and has been trained, commissioned and ordained for pastoral service and leadership.

**Outpost:** A locality in which SA’s work such as fellowship and evangelism is carried out. It is hoped that an outpost would automatically evolve into a corps. An outpost is upgraded to a corps once the SA leadership feels that it has adequate members.

**Salvation Army:** A revivialist and holiness movement practicing the elements of holiness such as soul cleansing and transformation. Also, it is an evangelical part of the Universal Church because of its emphasis on personal salvation and strict belief in the Christian gospel.

**Salvation Army leaders:** Members of the clergy in the SA.

**Salvationist:** A member of the Salvation Army.
Shalom (peace): A state of abundance in reference to material and physical state of affairs as a way of having a harmonious relationship with God.

Soldier: A salvationist who has been approved by the SA and enrolled as a warrior after professing salvation and declared by signing the SA’s Articles of War.

Territory: The SA’s administrative unit equivalent to a country or part of a country in which the missionary work is organized and led by a Territorial Commander (TC).

Theology of Development: The interpretation of the scripture from the viewpoint of restoring right relationships with God, humanity, oneself, and the earth or environment. It covers all aspects of one’s life; spiritual, social and economic. It involves integrating evangelism with social action purposely to enable believers to have an abundant life.

Village banking: Equivalent to table-banking where members of WORTH group deposit their savings, loan repayments and other contributions either in a locked wooden box. Then the amount is given out as loan to borrowers at the end of the month.

WORTH: It is a women empowerment program centered on promoting the dignity of women so that they become women of worth or dignity. It is aimed at enabling them to be self-reliant, financially literate and increase their economic participation through establishing income generating activities.
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ABSTRACT

Economic empowerment of women is part of the holistic mission of the Salvation Army (SA) which evangelizes both in word and deed. The holistic mission of the SA aims at restoring the right relationship with God through redemption from both sin and economic disempowerment. In Kenya, particularly in Bungoma County, the SA executes her holistic mission through redemption from sin and economic empowerment of women using the Women of Worth (WORTH) program. This study explored the contribution of SA’s WORTH program to economic empowerment of women through WORTH village banks in Bungoma County, Kenya. The purpose of this study was to bring to light the activities of SA’s WORTH village banking program that economically empower women in the study area. Guiding objectives were first, to discuss the teachings of the SA on holistic transformation and redemption in relation to economic empowerment of women; second, to assess the contribution of the SA towards God’s mission of *shalom* in reference to economic empowerment of women. The third objective was to examine the nature of WORTH Village banking. Finally, the study sought to address the challenges facing WORTH village banking in its economic empowerment of women. The study is significant in assisting the SA in and outside the study area as well as other Christian denominations interested in coming up with sustainable economic empowerment initiatives for women and other vulnerable groups in the society. The study reviewed the literature related to the objectives. The study was conducted in Cheptais Ward, in Bungoma County because of poor penetration of formal women microfinance institutions. Holistic Christian Transformation and Social Gospel theories guided the study. Holistic Transformation theory advocates for transforming lives holistically and restoring relationships with God and humanity through the local church. The SA is an agent of this holistic transformation due to its ability to mobilize people for change. Through the WORTH Village banking program, it mobilizes women to accumulate savings and use them for investment in income generating activities (IGAs). On the other hand, the Social Gospel Theory attempts to bring the Kingdom of God on earth by using the Church to address the contextual social and economic realities in the society. The researcher employed the descriptive research design to gather both primary and secondary data. This was because it allowed the researcher to conduct in-depth interviews, focused group discussions (FGDs) and observations. Simple random and purposive samplings were used to select 136 respondents who participated in the study from a study population of 351 members and leaders of WORTH groups. Quantitative data was analyzed using descriptive statistics and presented in form of frequencies, tables, graphs and charts. Qualitative data was organized into study themes and presented in form verbatim and narratives. The study findings revealed that the SA’s WORTH village banking has enabled women to become economically independent by reducing the financial dependence on men. Further, inadequate skills and knowledge on investment as well as inadequate loan capital have thwarted efforts to investment in IGAs. The study recommends the need for WORTH groups to form linkages with formal microfinance institutions (MFIs) and Uwezo Fund so as to boost the loan capital. It also calls the successful investors through WORTH program to share their stories so as to inspire the other member
CHAPTER ONE: INTRODUCTION

1.1 Background to the Study
Economic empowerment of women refers to the provision of opportunities to women to access financial services, assets, income generating activities (IGAs), and increase their participation in financial decision-making (Mayoux, 2008). The implication is that women are liberated from economic disempowerment when they access economic resources and financial services. Economic empowerment is part of the twin mission of the Salvation Army (SA) which seeks both social and spiritual redemption in its integral transformation of people (Coke & Kerry, 2015).

Transformation, in Christian circles, is the change from any deplorable human condition which is contrary to God’s purpose for humanity to one of enjoying the fullness of quality life in harmony with God (Malone 2005:86). Transformation aims at meeting the needs of an integral person: mind, soul and body (Lang’at, 2007). Transformational development advocates for restoration of right relationships with both God and humanity as intended by God (Alela, 2007). Transformed individuals and society are characterized by a new creation of God living in the Kingdom of God on earth and a state of abundance and fullness of life: shalom (Nthukar & Gathogo, 2015:33).

According to Burke (2013:51), shalom, a Hebrew word for peace refers to a state of abundance, peacefulness, wholeness and flourishing of all God’s creation. Biblically, shalom flourishes in a community that is characterized by abundance of everything, for example, the community in the Garden of Eden. The garden was characterized by order and harmonious relationship between God and humanity, humanity and the rest of creation, and man and woman. However, since the ideal community of shalom in the Garden of Eden
was fractured through the fall of the man. Bruggemann (2010) explains that the fall of man as a theological expression of descent from perfection to sin. This is a state of change of man and woman from innocent obedience to God to a situation of guilty disobedience. Before disobedience, mankind was placed in a perfect home, the Garden of Eden, that was characterized by plenty of fruits, vegetables, animals and other natural resources (Genesis 2:10-17). Again, there was a perfect relationship between man and God. However, when Adam and Eve ate the forbidden fruit, the curse from God resulted in sin, suffering and misery (Genesis 3:1-24). Christians believe that God is in the mission of restoring the good relationship he had with mankind before the fall and create a state of shalom (Burke, 2013:52-53). Consequently, holistic transformation is in line with God’s mission of restoring shalom in a community that has elements of social, political and economic problems. It is development in the light of God’s justice. Such justice includes destroying evil societal structures, for instance, poverty which hinders people from accessing the resources needed to care for themselves and their dependants (Alela, 2007).

Tsele (2001) asserts that engaging in holistic Christian transformation forms the basis for Christian involvement in development. It seeks to improve the conditions of those in need as both a taste of salvation and manifestation of practical evangelism (Samuel & Sugden, 2003:40). Liberation theology inspires Christian transformation as an approach to development. Gutierrez and Muller (2015) affirm that liberation theology has the overall responsibility of liberating the world from social, economic and political quagmires. In this responsibility, Christians participate in God’s-world changing praxis. To accomplish this mission, liberation theology champions and fights for human dignity amidst economic,
social and political challenges while constructing a society that reflects the Kingdom of God.

This is the foundation for the theology of development which attempts to empower people economically. Alela (2007) claims that people are empowered with access to economic resources which enable them to provide for their families. To him, management of these resources as God’s stewards on earth fulfills God’s purpose on earth. Such an understanding of Christian transformation confirms that God is concerned with both the spiritual and physical life of humankind. Hence, when the church participates in the economic empowerment of women, she is essentially participating in God’s work.

Myers (2011) intimates that development and evangelism should be integrated and not separated. He cautions the Church against overt focus on the spiritual realm at the expense of the material realm. The author justifies this as reasonable explanation for the modern understanding of development which includes economic empowerment. The gospel should be declared by both word and action. Hence, holistic ministry should target holistic redemption (Adjei, 2012). This is the redemption of the society from religious and economic bondages which hamper its progress as the gospel is presented to it (Gruchy, 2013). Clifton (2010:125) suggests that the biblical and theological purpose of redemption is to restore humanity to the image of God. He argues that the fact that human beings were created in the image and likeness of God gives them all dignity and worth, irrespective of personal, religious and socio-economic circumstances.

Holistic redemption was a major underlying motivation in the founding of the SA. Indeed, practical mission comprising evangelism, service and social action formed the foundation
pillar for the SA (Clifton, 2010). The SA has continued to serve the world with Christ’s compassion. Davis-Kildea (2008) notes that the need to liberate people from deplorable socio-economic conditions and sin motivated William Booth, the founder of the SA, and early SA officers to engage in social action. This desire provoked William Booth to start the SA Church in East London, England in 1865 (Merrit, 2006). Many families in East London were suffering from acute socio-economic challenges. Their source of income was match-making at home and in the factory (Coke & Kerry, 2015). Apart from poor working conditions, their meager pay was exploitative. It could not afford them a decent and dignified life (Coke & Kerry, 2015). The SA sought to change their economic conditions by starting its match-making factory in Bow in 1889. The campaign begun in 1888 when the SA led the strike against the Bryant and May Factory in East London. After establishment of her industry, the SA engaged in massive advertisement of her matches with the intention of eliminating those of Bryant Factory from the market. As a result, it liberated these families from poverty and economic woes.

From England, the SA continued its ministry by initiating churches in continents such as North America, South America, Antarctica, Europe, Asia and Africa. Merrit (2006: 315) narrates how, in 1896, the SA missionaries arrived in Kenya to provide spiritual and physical care for workers who were building the Kenya/Uganda Railway. In 1921, the SA was established in Kenya by SA Commissioner Allister Smith. In 1931, it set its foot in Uganda. Two years later, it extended its work to Tanganyika. These three countries formed the East African Territory from 1931 to 1998. With time, this territory evolved into three new territories; Tanzania, Uganda and Kenya became independent territories in 2005 (Merrit, 2006). In March 2008, the large numerical strength of the SA in Kenya compelled
the division of the territory into two; Kenya East and Kenya West (Gariepy, 2009: 52). The territory had over 200,000 Senior Soldiers and 173,905 Junior Soldiers by 2017 (Peddle, 2018). The sub-division was meant to ease administration of the fastest-growing territory. In all its territories, the SA continues to manifest its holistic redemption.

Merrit (2006) notes that after establishing a training center in Kenya, the SA issued its first publication called *The War Cry (Sauti ya Vita* in Kiswahili) in 1928. It was from these publications, especially *Sauti ya Vita* that the home league (HL) was introduced in Kenya. A HL is as an international women fellowship that meets weekly for education, services and fellowship (Gariepy, 2009). It was founded by Mrs. Catherine Booth in 1907 as a women ministry with an aim of promoting a true life at home, encourage hygiene and thrift.

As an “army”, the SA has adopted a ranking structure, uniform and procedures which are similar to those of the military. Merrit (2006) observes that the SA has a quasi-military structure of at least 26 ranks employed by commissioned officers who encompass: the colonel, the general, lieutenant, captain, major, commanders and adjutant among others. William Both became the first general of the SA. By 2017, the SA has had 20 generals. General Andre Cox who took over from General Linda Bond in 2013, is the twentieth one. The military resemblance was initially met with hostility in England leading to assault, imprisonment and vandalism of the SA’s buildings. In 1878 alone, 86 officers and soldiers were imprisoned, 56 buildings were vandalized and approximately 700 Salvationists were assaulted.

Murdoch (2014:1-2) affirms that the SA’s theology is largely informed by that of Wesleyian Methodism and the sermons of American revivalists. William Booth’s
theological perspectives and vigorous revivalism were adopted from Wesleyian methodology between 1844 and 1865. Their doctrine was that of John Wesley and Arminian theology which advocated for free salvation for everybody and full salvation from sin. Faith, repentance and surrendering of past sins were believed to bring conversion which led to holy living (Clifton, 2010). As such salvation encompassed both conversion (being born again) and entire sanctification (experience of holiness). American revivalists such as James Caughey, Charles G. Finney and Phoebe Palmer also influenced Booth’s theology (Murdoch 2014:2). Booth acquired from them the need for ministerial education as well as belief in lay ministry for both men and women. He also appropriated from them, the method of preaching in the streets, open confession of sins and training of new converts to win others to Christ.

Globally, Bailey (2010: 362) suggests that the development programs of the SA are under the Salvation Army World Service Organization (SAWSO). The latter has regional offices in all parts of the continent where the SA has established its roots. The mission of SAWSO is to support and strengthen the SA’s efforts of working with communities to enhance health, education, economic and spiritual conditions of the poor. SAWSO advocates for community participation in creating long-term solutions to the economic and social challenges. He mentions that the success of SAWSO initiatives has seen the formulation and implementation of microcredit programs in India, China and Zambia. Furthermore, it has led to the introduction of women of worth (WORTH) program, an economic empowerment program, in Tanzania, Uganda and Kenya.

Gariepy (2009) opines that that the Home League (HL), a women’s wing of the SA which falls within the department of women ministry addresses the economic empowerment of
women. HL is a program meant for fellowship, education and addressing issues related to women. One of the issues addressed through the HL program is economic empowerment of women as a way of enabling them to become self-reliant and mitigate poverty (Merrit, 2006). The Women Ministry Department in the SA sponsors economic empowerment programs in developing countries to make sustainable progress in the lives of women (SA ADR, 2015). In India, the SA economically empowers women through Self-help Groups (SHGs). According to SA ADR (2013), these SHGs provide a platform for economic empowerment of women. The report further indicates that participants in this program have become confident, self-reliant and economically independent.

In Africa, the SA Women Ministry addresses the issue of economic empowerment of women through WORTH program in Malawi, Ethiopia, Kenya, Tanzania and Uganda. WORTH program is a women empowerment program that combines literacy, banking and business (Mayoux, 2008 & SA ADR, 2013). It was initially known as Women Empowerment Program (WEP) in Nepal where it was started and implemented between 1999 and 2001. SA ADR (2013) states that this is a low cost, innovative and sustainable program geared towards helping women to increase their income and take control of economic resources. WORTH program provides credit and savings services to women through village banks (Odell & Pickens, 2004: 2).

A village bank is an informal microfinance institution (MFI) owned and financed by informal SHGs of between 25 and 30 women members (Mayoux, 2008). Members who receive loans from these village banks are encouraged to start their individual or group businesses (SA ADR, 2013). In Malawi, for example, women have been able to engage in IGAs to support their families and supplement their income (SA ADR, 2013). Swarts, et al
(2010) argue that the SA WORTH program through village banking has economically empowered women to support orphans, vulnerable children and provide care to people living with Human Immunodeficiency Virus (HIV) and Acquired Immune Deficiency Syndrome (AIDS) in Uganda.

In Kenya, WORTH program was launched in 2001 as a platform for economic empowerment of women. This program was in partnership with Project for Agriculture and Trade (PACT), with 64 women groups who wanted to maximize their income to fight HIV and AIDs (Odell & Pickens, 2004). As at 2017, there were 910 registered WORTH groups in Kenya comprising of more than 20,000 women (SA ADR, 2017). Since execution of WORTH program in 2006, women have set up more than 10,000 individual and around 1,500 group businesses in Kenya (Peddle, 2018). Initially, the SAWSO viewed WORTH’s village banking as a platform for economic empowerment of women to reduce the ruthless cycle of poverty (SAWSO, 2016). It encourages them to support themselves. Savings and loans from village banks enable them to engage in IGAs in line with the SA’s doctrine of holiness (SAWSO, 2016). The doctrine demands human beings to get their hands dirty while asking God to keep their hearts clean for holiness to be achieved (Street, 2008). Effects of this program continues to be felt in Vihiga, Kakamega, Embu and Trans-Nzoia county villages among others (SAWSO, 2015). In her visit to Kenya, Sylvia Cox, the World President of Women Ministries in the SA, lauded WORTH’s village banking program for enabling women to quit begging in streets, fund the education of children and stop prostitution.

In Kenya West Territory, WORTH program is praised for transforming the lives of more than 19,000 women (SA ADR, 2017). The program has empowered women to start their
micro-enterprises, which includes selling of milk and making of purses. The SA ADR (2017) states that the skilled learned through the WORTH program has enabled them to lift their families out of poverty while relying on one another for spiritual and emotional support.

In Bungoma County, WORTH program continues to provide opportunities for women to participate in economic development and reduce the ruthlessness of household poverty. Peddle (2018) uses the example of a woman called Nancy from Mt. Elgon to demonstrate how WORTH is providing women with a chance for redemption from poverty. The author reveals that before joining WORTH program in 2013, Nancy struggled to feed and educate her four children. After becoming a member of WORTH village banking, she invested in the business of selling beans and other cereals. The investment paid off since she was able to feed her family and educate her children. The success of the program is attributed to occasional donor support, ability to save and enterprising spirit of women (Peddle, 2018).

Among notable challenges facing the SA’s WORTH’s village banking include inadequate capital, inadequate empowerment initiatives and low savings. Abebe and Selassie (2009) asserted that microcredit loans borrowed from savings of individual members were inadequate to establish or expand viable businesses in Ethiopia. WORTH program reports in Tanzania indicated that savings were low because women were left with little to save after spending on family affairs (Mbaruku & Mutalemwa, 2015; Mayoux, 2008). Besides, in very poor rural areas, women were unable to build savings and start businesses (Swarts, et al, 2010). Furthermore, the program lacked adequate broader empowerment initiatives such as financial literacy and education on how to read and write (Swarts et al, 2010:33).
As such, the ability of women to engage IGAs as a way of economic empowerment was limited.

The present study, therefore, focuses on the contribution of the SA towards economic empowerment of women through WORTH village banking program in Bungoma County, Kenya. It highlights how the SA fulfills its integrated mission of evangelism amidst diverse challenges.

1.2 Statement of the Problem

The mission of statement of SA is to preach the gospel of Jesus Christ and meet human needs in His name without discrimination (Forster, 2007). It aims at both spiritual and physical redemption. The SA implements her mission by responding to human needs through development programs. WORTH’s village banking program is one of her programs geared towards economic empowerment of women through women ministry. It provides the SA women with opportunities for saving and investing in IGAs. Bungoma County was among the first counties to start implementing the SA’s WORTH program after successful piloting. However, it is not clear how the operations of WORTH are practically integrated with the SA’s teachings. Furthermore, it is not clear how women navigate through difficulties in building savings and engaging in IGAs. The implication is that some women could be progressing, stagnating or retrogressing economically despite being members of WORTH program in the study area. This study, therefore, seeks to interrogate the contribution of the WORTH program to economic empowerment of the SA women in Bungoma County, Kenya.
1.3 Purpose of the Study

This study seeks to bring to light the activities of SA’s WORTH village banking program that economically empower women in the study area. It was meant to identify the strategies aimed at overcoming the challenges affecting the operations of the program in the study area.

1.4 Objectives of the Study

1. To discuss teachings of the SA on holistic transformation and redemption in relation to economic empowerment of women in Bungoma County, Kenya.

2. To assess the contribution of the SA towards God’s mission of shalom with reference to economic empowerment of women in Bungoma County, Kenya.

3. To examine the nature of the SA’s WORTH village banking program on economic empowerment of women in Bungoma County, Kenya.

4. To identify the solutions to the challenges facing SA’s WORTH village banking in its contribution to economic empowerment of women in Bungoma County, Kenya.

1.5 Research Questions

1. How do the SA’s teachings of the SA on holistic transformation and redemption relate to economic empowerment of women in Bungoma County, Kenya?

2. What is the contribution of the SA towards God’s mission of shalom with reference to economic empowerment of women in Bungoma County, Kenya?

3. How is the nature of the SA’s WORTH village banking contributing to economic empowerment of women in Bungoma County, Kenya?
4. What are the solutions to the challenges facing the SA’s WORTH village banking in its contribution to economic empowerment of women in Bungoma County, Kenya?

1.6 Research Premises

1. SA’s teaching on holistic transformation and redemption has significant relationship with economic empowerment of women in Bungoma County, Kenya.

2. SA’s contribution to God’s mission of shalom have influence on economic empowerment of women in Bungoma County, Kenya.

3. The nature of the SA’s WORTH village banking contribute to economic empowerment of women in Bungoma County, Kenya.

4. Financial literacy is the main strategy meant to address the challenges facing the SA’s WORTH village banking in its contribution to economic empowerment in Bungoma County, Kenya.

1.7 Justification and Significance of the Study

The study is justified by the need to evaluate the sustainability of the SA’s WORTH village banking program as a development tool that enhances the earning capacity of women through building savings and engaging in IGAs. Furthermore, the rationale for this study is based on the need to understand how the program restores the dignity of women as representatives of God’s image by transforming their economic lives.

The study is significant in assisting the SA in and outside the study area as well as other Christian denominations interested in coming up with sustainable economic empowerment initiatives for women and other vulnerable groups in the society. Besides, it significantly contributes the economic pillar of vision 2030 and projected economic growth of 10% p.a
that the Government of Kenya seeks to sustain (Gakuru, 2007). World Bank (2012) report echoes the idea that increasing women participation in work speeds up economic growth. Additionally, the study is of benefit to the Department of Philosophy and Religious Studies of Kenyatta University. It enriches the knowledge and literature on theology of development and Christian response to contemporary contextual issues by highlighting the role of the Church in sustainable economic empowerment of women.

The study serves as a point of reference to non-governmental organizations (NGOs) such as Action Aid, World Vision and other community based organizations (CBOs) as well as faith based organizations (FBOs) interested in sustainable community development.

1.8 Scope and Limitation of the Study

The boundary scope for this study was in Bungoma County. Bungoma County was chosen because piloting of WORTH program concentrated in Bungoma and Kakamega counties within Kenya West Territory of the SA. Besides, the researcher has basic knowledge of the study area. Bungoma County was preferred since it has three major sub-divisions (Webuye, Mt. Elgon and Kimilili) with active WORTH groups compared with other counties within Kenya West Territory which have an average of two (Roberts, 2008). Further, out of an average of 110 registered WORTH groups per county in Kenya by 2017, Bungoma exceeds other counties by two groups (Peddle, 2017). Kenya West territory was preferred because it has more than 19,000 women benefiting from WORTH groups out of a possible 22,750 compared with Kenya East Territory of the SA which has about 5,000 (Peddle, 2018: SAWSO, 2017).
The target population of this study was majorly limited to members and leaders of the SA’s WORTH village banking as well as the Corp Officers (COs), leaders of the women ministry and the district officer (DO) of the SA in Cheptais. Though the SA Women Ministry has other programs aimed at improving the welfare of women, this study limited to economic empowerment aspect of the WORTH program.
CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

The chapter reviews literature related to this study and its theoretical framework. This study gave attention to the contribution of the SA’s WORTH village banking on economic empowerment of women in Bungoma County, Kenya. Holistic transformation and social gospel theories were explained and their relevance to the study discussed.

2.1 SA’s Teachings on Holistic Transformation and Redemption

According to MacPhail (2013:26), transformation is a term that gained use by evangelical churches and FBOs in the 1980s as they were reflecting on the goals of Christian development as a reaction to the discussion concerning evangelism and social action. As such, they sought for a community development approach that integrates the two aspects of Christian mission; evangelism and social action. Three years later, the concept of transformational development was formulated by Wayne Bragg, the previous Director of Wheaton Hunger Center (Myers, 2011: 153). To him, transformation was the appropriate term that suited the Christian view of development. Then, Bryant Myers formulated the framework for transformational development. Myers (2011: 3-4) defines holistic transformational development as the total change of human life: socially, materially, spiritually and psychologically. It is a holistic transformation that integrates both evangelism and social action.

Matthey (2005) acknowledges that the resolution that culminated in the integration of evangelism and social action was initiated by the World Council of Churches (WCC).
WCC is a global ecumenical organization founded in 1948 to respond to the needs arising from the first and World War II.

According to WCC (2013), the origin of WCC can be traced to two ecumenical movements, formed after World War II: the Life and Work Movement and Faith and Order Movement. The Faith and Order Movement was officially founded in 1027 at an assembly that brought together more than delegates from more than 1000 delegates at Lausanne, Switzerland. The meeting was convened by Charles Brent, a protestant Episcopalian Bishop. Faith and Order Movement focused on neutralizing and compromising doctrinal differences concerning baptism, eucharist and ministry. On the other hand, the Life and Work Movement was established in 1925 at a conference of Orthodox and Protestant churches in Stockholm (WCC, 2013). The movement addressed political, social and economic issues. After a continuation committee was formed, it transformed the Life and Work Movement into a Universal Christian and Council of life and Work in 1937. Faith and Order and Life and Work Movements became arms International Missionary Conference (IMC). A conference of church leaders from the two movements convened in 1938 in Utrecht, Netherlands to prepare a unified constitution. Later, in 1948 the two ecumenical movements merged to form the WCC. In 1961, IMC also joined the WCC. Since, the WCC conference in New Delhi in 1961 and others that followed emphasized on the ecumenical vision of visible unity in the apostolic faith, ministry, life and mission (Kalmsler & Queffelec, 2014).

Mathew (2005) explains that the WCC set in motion significant meetings aimed at the dialogue on the divisive debate concerning whether or not the church should be involved in social action. Matthey (2005) highlights that the key events that prompted the change in
thought are the 1974 Lausanne Congress of World Evangelism and Wheaton Consultation of 1983. These meetings made a unitary recommendation that both evangelism and socio-political participation were essential elements of Christian mission. The Lausanne Covenant marked a theological consensus among evangelicals on the foundation and nature of evangelization.

As a member of WCC, the SA has adopted the resolutions of the Lausanne Covenant in its handbook of doctrine as part of her beliefs and practices (Clifton, 2010: 284; Robinson, 2009: 48-62). Woolnough (2011) notes that the Lausanne Covenant asserted that both evangelism and social concern were necessary components of the Gospel of Christ. Booth (2014) and Satterlee (2012: 18) clarified that this was the foundation of the SA teaching on redemption to encompass both social reform and evangelism. Thus, in this study, the researcher was interested in examining if the SA balances its role of evangelism and social action (economic empowerment of women) through the WORTH program.

Liberation theology significantly influenced the formulation of this contextual theology of development. MacPhail (2013:24) notes that the Protestant and Catholic churches in Latin America were the firsthand witnesses of poverty and oppression that their members faced. They began to articulate for liberation from these constraints. Latin American Christian theologians such as Gustavo Gutierrez and John Sobrino among other scholars spoke frankly against injustices and oppression in their nations and advocated for a theology that integrates social and political concerns. According to Gutierrez and Muller (2015), liberation theology takes up the responsibility of comprehending and participating in God’s comprehensive action of liberation in the world. In this task, God calls and empowers men and women to be in service for the emancipation and humanization of humankind. It
presents Christians with a new way of collaborating in God’s world-changing praxis. It does not just stop at reflecting on the need for transformation of the world but attempts to be part of the process (Gutierrez and Muller, 2015). To achieve this transformation, liberation theology advocates and fights for human dignity in the process of building a society that mirror the Kingdom of God. To the SA, economic empowerment of women through WORTH village banks is a way of fighting for restoration of the dignity of women so that they can mirror the image of God.

Lang’at (2007) holds that holistic transformation works to restore God’s initial plan for creation which has become distorted through the original sin and modern economic disempowerment. As such, it was critical to see if the SA acts as an agent of both spiritual and economic transformation of women through the WORTH program. The program enables the SA to become contextual making the Gospel practical while ministering through word and deed. According to Clifton (2010), integrating social action and evangelism in holistic transformation acts as expression of love for neighbours and obedience to the mission of Jesus Christ.

The social action of the SA is founded on the evangelistic good news of loving the Lord with the totality of one’s being and loving one’s neighbor as oneself (Matthew 22:39; Lang’at, 2007:12). The love shown by the SA motivated it to start various social movements to cater for prostitutes, the hungry, poor and other needy people at the beginning of its ministry (Lang’at, 2007:12). Nevertheless, one questions whether these people professed personal salvation in the process of being assisted. In this study, the researcher was interested in establishing if the WORTH village banking operates in the SA without any spiritual connection. For example, was the idea of professing salvation an
eligibility criteria for members of WORTH group? This was meant to understand if the group was open to anybody, including those who do not understand the beliefs and doctrines of the SA.

Furthermore, holistic transformation acts as the manifestation of holiness. According to Raymond (2001:24-27), the SA believes that all Salvationists have a predestined destiny of holiness. He explains that the personal holiness of the spiritual leaders is a journey and daily encounter with Jesus Christ as they head to the holiness destiny. These leaders are invited to be sojourners with Christ in meeting, greeting and serving others. It is a journey that involves creating conducive conditions for others to journey with Jesus, encounter Him in their daily lives and be restored while they are immersed in social holiness. These leaders also assist others to come along by generating conditions for immersion in the ecology of holiness established in relationship to God and to each other (Raymond 2001:24-27). The mandate of spiritual leadership encourages social holiness which is lived out in the community, in righteousness and social justice. In the study area, the SA’s weekly fellowship meetings that integrate WORTH program act as an expression of holiness by strengthening the believer’s relationship with God. Further, they serve as avenues for expressing holiness by loving and serving God. Since holiness is also expressed by loving your neighbor as you love yourself, the intention of this study was to establish if the members of WORTH Village banking are taught that saving and investing are elements of demonstrating holiness in their lives and that of others.

Through generating conditions of holiness by loving God and thy neighbour as they love themselves, sanctification is believed to spill over into emancipation (Raymond, 2001: 28). As a result, there is an existing relationship among social holiness, social justice and
achievement of scripture. It says, “And what does the Lord require you? To act justly, to love mercy and to walk humbly with God” (Micah 6:8).

The above scripture reiterates the connection between spiritual leadership and the linkage between social holiness and social justice. To Raymond (2001:32), the spiritual leadership expresses its socio-ecological holiness in social justice. The linkage takes care of the poor, disenfranchised, marginalized, oppressed, and mistreated and the despised. It acts as their advocate by working for their liberation, restoration and salvation. It is upon this basis that the economic empowerment of women is taken care of by the SA leadership through WORTH village banking in the study area.

Rader (2001: 13) observes that holistic transformation is an expression of holiness through wholeness. Such wholeness executes the command and presence of Jesus Christ in all areas of human life. The Holy Spirit takes the responsibility of liberating and empowering people to look for transformation in all areas of their lives, leading to justice, change of the community and good health. This kind of transformation demonstrates love through the SA’s mission. Lang’at (2007: 12) echoes the idea that the love of God, neighbour and self-form the basis of the SA doctrine of holiness, the center of its evangelism and social movements. Clifton (2010: 197) explains that the SA doctrine of holiness states that the love of God draws Salvationists to other people and inspires them to put love into action. Evangelism, service and social action in the hearts and lives of people are forms of expressing the holy love of God (Clifton, 2010: 198). That is why the SA is referred to as a revivalist and holiness movement. But how do these motivations act out in practical contexts? It was important to follow this up in a contextual reality of WORTH.
To Harley (2009) and Harley (2015), a revivalist or holiness movement is a family of denominations which share the same theological heritage. Examples of these denominations are Nazarenes, Wesleyian and Methodists. The SA lives and upholds the elements of holiness, as explained by Bramwell Booth. Such holiness comprises soul cleansing, transformation, and the divine power which assists the believer to walk in purity and submission to God (Rightmire, 2012: 64).

According to Gariepy (2009: 61), the SA’s identity as a holiness movement is demonstrated by her membership to Christian Holiness Partnership (CHP), initially called National Holiness Association (NHA), and Christian Holiness Association (CHA). The SA shares doctrinal beliefs and participate in ecumenical programs within the evangelical community. One of her major hallmark of identity as a holiness movement which exists within the evangelical Christian Church is seen in its sponsorship of the Reflecting God’s Study Bible (RGSB) which has Wesleyan-holiness tools for study (Gariepy, 2009: 61).

Rightmire (2012: 64) also observes that the statements dealing with regeneration, the witness of the indwelling of the Holy Spirit, and the entire sanctification are expressions of holiness by the SA. American teachers such as Phoebe Palmer, B.T. Roberts, Charles Finney and Samuel Logan Brengle in addition to John Wesley contributed to these crucial elements of holiness. He demonstrates that the early Salvationists showed their holiness or revivalism through worship. They had a style of worship that embraced holiness in their songs and Sunday morning meetings. Furthermore, the standards of holiness were the mandatory requirements for every officer and member. Again, the holiness doctrine was the inspiration behind the doctrine of entire sanctification as expressed in its integral mission of social service and evangelism. This study investigated if the members of
WORTH village banking comprehend that the doctrine of holiness is the motivation behind social service and evangelism.

The SA continues to act as a beacon of hope to many people who face disasters globally. Lang’at (2007: 12) indicates that the SA’s special treatment of people facing calamities locally and globally has been acknowledged as the profound incarnation of evangelical theological themes. However, the current proximity of the SA to the ecumenical movement of the WCC and the National Council of Churches of Kenya (NCCK) instead of the World Evangelical Alliance (WEA) or Evangelical Fellowship of Kenya (EFK) undermines the SA as a holiness and revivalist movement. Ouma (2016) observes that NCCK has a social action ministry resembling that of the SA. It is noted that the WCC is tilted towards secularist and liberal theological tendencies while the WEA is committed to revivalism and holiness (Lang’at, 2007: 13). This puts to question the SA’s commitment to holiness in its efforts to economically empower women in the study area. Besides, the study sought to understand this holiness theology among her followers. This is a gap that the study sought to investigate.

Holistic Christian transformation encompasses holistic salvation or redemption. Clifton (2010: 145) affirms that the SA believes in holistic redemption. To the SA, crucial elements of redemption include repentance towards the Lord, followed by faith in Jesus and regeneration through the Holy Spirit. After renewal, the Holy Spirit makes one holy and set apart for God’s purpose (Clifton, 2010: 192). Holiness leads Christians to realize the life of Christ within them by being involved in discipleship (Clifton, 2010:192). As such, the SA started with an aim of reaching out to the souls and social needs of the poor (Booth,
Working for spiritual and social redemption with a goal of transformation of a whole person formed the core of SA’s twin mission (Coke & Kerry, 2015).

Critics of this mission suggest that the SA faces the danger of being reduced to a global philanthropy in Africa where there are many poor people (Lang’at, 2007). In Africa, the SA is engaged in many social actions including seeking for social justice, providing food for the hungry, healthcare, empowerment and education (SA ADR, 2015). Glenn (2000) views SA as an institution with a trend tilted towards social action. As a result, the SA seemed detached from religious life and personal salvation of its followers. The challenge of maintaining a proper balance between evangelism and social reform is the gap that this study sought to investigate in the study area. Alongside this, is the perception of the believers concerning economic empowerment of women through engaging in IGAs.

Holistic redemption is a core foundation of the SA’s social mission of transforming the world. According to William Booth, the SA seeks to transform the world to be a kin to God’s kingdom and deliver people from the bondage of sin through social mission (Burke, 2013). In line with this mission, economic empowerment is part of involvement in development as a way of transforming the lives of its believers. By doing this, the SA is involved in the cultural mandate of the gospel which demands that it makes a positive impact upon material and social needs of the people (Robinson, 2009).

However, there is a lamentation concerning SA’s modern drift to more social action than the theological reflection. Green (2005) suggests that lack of proper involvement of the mind makes SA lose its intellectual appeal which will be problematic in future. Hill (2004) outlines the significance of theological education by underlining that it is imperative in constructing the spirituality of the officers and grounding them in truth. To him, there are
limited theological resources to engage the mind. In Kenya, only two Officer’s Training Colleges (OTCs) exist; one in Thika, Kiambu County and another in Lugari, Kakamega County. They both train all SA officers (Lang’at, 2007). Wambaria (2005) underlines the need for proper training of entrepreneurs in business management, book-keeping and marketing skills. One would be interested in establishing the breadth and depth of training of the SA officers, and the personnel involved in WORTH program undergo in entrepreneurship and business.

In addition, the level of theological leadership training is lamentable. The highest level of training in Kenya is a diploma and a degree in theology from Australia. Most African theologians in the SA do not pursue the degree, masters and doctorate theological education in Australia (Lang’at, 2007). Though the highest level of theological training is good for a SA officer, the running of WORTH program does demand basic theological and business related knowledge. Therefore, this study was interested in establishing the general level of education and how it impacts on the managing the operations of WORTH in the study area.

In addition, holistic transformation acts as an agent of restoration of God’s image. The ultimate aim of redemption, both theologically and biblically, is to recover humanity to the image of God. Clifton (2010:125) affirms that the belief of being created in God’s image and likeness gives dignity and worth to all human beings irrespective of personal, religious or socio-economic circumstances. Human beings were created to be in a harmonious relationship with God and the rest of God’s creation. They were formed as God’s stewards on earth (Clifton, 2010: 112).
Therefore, restoring humanity to its original destiny becomes the focus of salvation. Just as the whole image of humankind was distorted by sin, it can be saved and restored to its former dignity (Clifton, 2010:125). By inspiring women to participate in WORTH village banking activities, the SA does her role of restoring humanity to God’s image. This perspective prompted the study to investigate if the SA’s WORTH village banking restores the dignity of women by transforming their economic lives.

Rader and Rader (2008) observe that Catherine Booth and other female ministers in the SA have played a significant role in enhancing the dignity and equality of women in Church. Catherine Booth co-founded the SA with William Booth and has successfully advocated for equality of women in preaching, undertaking administrative and other tasks in the ministry. Women, both single and married, have authority to evangelize and hold any position in the SA, ranging from a local officer to that of a General (Beth, 2012). This is in recognition of Paul’s message in Galatians 3:28 which declares that in Christ, there is neither slave or free, female or male (Davisson, 2003: 56). However, Eason (2006) claims that practical achievement of egalitarian ideal in the SA is wanting in its overall commitment. He argues that the patriarchal system and conservative gender expectations of the role of women at home has led to underrepresentation of ordained women within the high and middle ranks in the SA. Furthermore, Catherine Booth (17/01/1829 – 4/10/1890) was unable to challenge the existing notion of women as weak, submissive to men leadership and self-denying. Since the leaders of the SA’s WORTH village banking are women, the study sought to establish their leadership capacity and effectiveness in running the WORTH programs. This is a gap that the study sought to fill with an objective of establishing if their leadership affects the economic transformation of women.
2.2 Contribution of the Church to God’s Mission of shalom and Kingdom of God

McGonigal (2013), Burke (2013:51) and Rice (2005) refer to shalom, a Hebrew word for peace, as a state of abundance, peacefulness, wholeness, well-being and flourishing of all that God created. Shalom covers all diverse dimensions and relationships of the created beings. Among human beings, shalom encompasses the right relationships between human beings and God, within human beings themselves, and with all the creation in the world. In that case, shalom stands for healthy relationships within the community as a result of peace and justice. On the physical and material dimension, it refers to a state of flourishing in abundance and being safe. Myers (2011:97) further defines shalom as a concept dealing with relationships. He suggests that shalom means living at peace with God, self, fellow human beings and the nature itself. It is a just relationship that is harmonious and enjoyable. The presence of justice, harmony and enjoyment of good relationship with God, within oneself, with others and nature; is the kind of shalom that Jesus brings. Hence, shalom serves as the biblical ideal for flourishing of humanity.

The biblical view of a community living in shalom is an ideal community characterized by harmonious relationship of humankind with God and the rest of the creation (Burke, 2013:50-51). The first two chapters of Genesis portray a community in which shalom flourishes. Genesis Chapter One demonstrates that God created human beings and put them at the center of an orderly and harmonious environment. Being the image of God, humankind was commissioned to take care of God’s creation on behalf of God (Genesis: 1: 26-31). In Genesis Chapter Two, mankind was put in the garden which was full of abundant fruits, food and all the essential provisions. God ensured that there is harmonious relationship between human beings and Him, between humanity itself and with the rest of
the creation. However, the ideal community of shalom in the Garden of Eden does not last long (Burke, 2013: 52). The harmonious relationship is fractured when human beings disobey God; murderous feelings enter the heart of human being as observed in the incident where Cain murders Abel. Further, the ground is cursed to produce yields after hard human labour; humanity becomes rebellious as seen in the Tower of Babel (Genesis 11:1-9). Another example include the infertility of Sarah and Abraham (Genesis 16:1). However, in all these cases, Burke (2013: 52) notes, God starts a mission of restoring a faithful community of shalom. For instance, he covered Adam and Eve from nakedness and also provided a child to Abraham’s family.

In the Exodus story, God decided to liberate Israelites from an oppressive and ruthless social, economic and political system in Egypt (Burke, 2013: 53). God called Israelites out of Egypt so that they can serve the Lord. He wanted them to form an alternative community of shalom that is exempted from poverty; has equal sharing of resources and justice prevails. Therefore, God’s continuing mission involves restoring shalom. In the SA, economic empowerment of women in the study area is a continuation of this mission since it aims at promoting flourishing and prosperity of women. The study examined the factors underlying prosperity of women in the study area.

In the reign of kingship in Israel, there were political, social and economic changes which occurred. Burke (2013:58) notes that these changes culminated in injustices such as concentration of power and wealth in the hands of ruling class and a few wealth groups whose actions were unfair. The rest of the Israelites were undergoing impoverishment and marginalization. The prophets of God in Israel criticized and condemned the powerful class of people who perpetuated oppression, exploitation, corruption, land grabbing and other
forms of injustices against the poor (Burke, 2013:58). These are the same forms of injustices prevalent in the Kenyan society. Consequently, the study seeks to establish if *shalom* exists in the study area. Burke (2013: 61) mentions that *shalom* is the foundation of the ministry of the SA as articulated by William Booth in his emphasis on salvation, both in heaven and on earth. The implication is that the church has a vision of a faithful human community. This is a community with equitable distribution of wealth and power as well as healthy conditions for flourishing of humanity in *shalom*.

Shakespeare (2010: 5-12) illustrates that the SA bases its fight against social injustice on the scripture. Justice is a continuation of Jesus’ manifesto of social justice as expressed in Luke 4:18-19. Jesus stated that He had come to bring justice and redemption to the oppressed. The justice expressed in this scripture is the evidence of God’s reign as revealed in Isaiah 42. Hence the fight for justice is a revelation of God’s Kingdom in the society. She further observes that the traditions of the SA have been based on the call for justice to the marginalized in addition to an activist culture against injustices. According to Shakespeare (2010: 12-13), William Booth acknowledges that injustice is the root of economic poverty which endangers the physical, emotional and spiritual welfare of the poor. To her, the pursuit of social justice by the SA in East London saw the reformation of the Criminal Law Amendment Act in 1985. In 1981, the SA succeeded in fighting against underpayment of factory workers and advocating for their good health in the match-making factory. Furthermore, the Salvationists in colonized countries, during the World Wars, sought for social justice opportunities in the SA.

However, Shakespeare (2010: 14-15) and MacMillan (2008) observe that the establishment of the SA in many countries has seen the SA claiming political neutrality. The Army has
preferred to engage in social service instead of prophetically speaking against the root causes of social injustice. Moreover, the SA admitted to its failure to advocate for justice during the Apartheid regime in South Africa. The SA decided to remain silent at a time when it was supposed to be outspoken. According to the SA, being vocal was perceived as being more costly than keeping quiet (Shakespeare, 2010:15).

The study sought to find out if the SA acts as agent of change by fighting against corruption, injustice, oppression of the poor and other forms of injustices which are the causes of economic disempowerment of women and act as obstacles to actualization of shalom. Lang’at (2007) laments that though the SA is praised for its social action in the world with an aim of creating a faithful community of shalom, its voice against social injustices, corruption, oppression and exploitation of the poor remains mute. This study aimed at establishing if the SA condemns social and economic injustices perpetuated against women followers leading to lack of actualization of the shalom in the study area.

Burke (2013: 62) explains that without transformation of the world through condemning all forms of injustices, the mission of the SA will fall short of achieving God’s vision of shalom. He further observes that shalom cannot prosper where there is breakdown in justice through oppression of the poor, dishonesty, corruption and hopelessness due to poverty and unemployment. Hence, this study will find out whether shalom remains just a hope or an elusive dream in the SA?

God’s vision of shalom is manifested in the NT through Jesus who proclaims the establishment of the Kingdom of God (Burke 2013:59. The Kingdom of God refers to God’s rule in the affairs of human beings (Clifton, 2010: 224). The Kingdom of God
resembles God’s vision of *shalom* in the OT (Burke, 2013: 59). In Luke’s Gospel, Jesus demonstrates His message of the Kingdom of God as good news for the poor. He declares in the synagogue that he had been anointed to bring good news of redemption to the poor, liberation of captives, recovery of sight to the blind and freedom to the oppressed (Luke 4: 18-19). The mission transcends beyond the spiritual blessings to bring wholeness and well-being of the suffering and the marginalized. His special concern for the suffering, outcasts and marginalized is not just inspired by compassion but commitment to the vision of the Kingdom of God on earth and of a community in which *shalom* has sovereign power over injustice and greed in the society (Burke, 2013:59).

Such a mission concurs with that of William Booth (10/04/1829 – 20/08/1912) who placed special emphasis on the reality of the Kingdom of God on earth in the SA. According to Clifton (2010: 237-238), Jesus showed his concern for the foundation of the Kingdom of God on earth as he proclaimed the gospel of salvation by faith. He taught that individuals who are transformed by grace would experience the Kingdom of God on earth. Based on this proclamation, the study wished to find out if the SA followers believe that it was possible to experience the Kingdom of God on earth. It sought to establish if the actualization of the Kingdom of God on earth through flourishing in prosperity and being in a harmonious relationship with God was a possible reality.

Myers (2011:98) believes that Jesus continues with God’s mission of *shalom*. He is of the view that Jesus came to the world so that people may attain life in abundance (John 10:10b). The statement implies that the purpose of the advent of Jesus on earth is to facilitate the attainment of the abundant life. Fullness of life in the present life is attributed to a life full of harmony, justice, enjoyment; it is one that allows everyone to make a contribution.
McGonigal (2013) describes Him as the bread of life because of His good news concerning an abundant life. He healed the sick, restored sight to the blind and provided food for the hungry. The motivation was not just compassion for the suffering, but commitment towards the vision of God’s Kingdom on earth. It was a community in which *shalom* rules over greed and injustice.

Myers (2011) and McGonical (2013) appear to challenge the SA to be involved in holistic transformation of the world in order to actualize *shalom* in her ministry. Karkkainen (2003: 158) and Kim (2007) reiterated the need for the SA to transform the world towards *shalom* since it is a universal ecclesiological body of Christ which faces the challenge of religious pluralism. He suggests that since the SA lives in a pluralistic mission, adherents are called to be farmers with a mission of cultivating the land (meeting the physical human needs) and sowing seeds by preaching the good news. The seed is sown in the soil (symbolic of the contextualization of the gospel). He further explains that the climax of this mission is the creation of the perfect garden which signifies the restoration of God’s *shalom* and reaping a good harvest (bringing salvation to the entire human race in the world).

However, the reality is that the SA has difficulties in restoring *shalom* through fullness of life because of many social and economic constraints facing communities. For instance, Lang’at (2007: 13) states that, in Kenya, the SA has Kabete Children’s Home which cares for orphans, an HIV/AIDS program in Kibera Community Center and a healthcare center in Kolanya which provides cheap healthcare services among other programs. This proves a challenge in sustaining the many social responsibilities while spreading the gospel. It further challenges the ability of the SA to initiate the Kingdom of God on earth, a challenge which the study sought to establish.
According to Burke (2013: 61), the establishment of the Kingdom of God or the ideal community of shalom in its fullness cannot be fully achieved here on earth. To him, it is a vision since Christians do not dwell in an ideal world. Rather, it is within the restrictions of history which has compromises, injustices and ambiguities. The harsh reality does not diminish the significance of the biblical vision of a community living in shalom. Instead, it inspires Christians to forge towards the vision of a new heaven and a new earth.

Revelations 21:1-7; 22:1-5 gives a description of this new creation as a place filled with abundance (Clifton, 2010: 224). It pictures those images of banquets, wedding feasts, ever-flowing water, life-giving trees and a welcoming eternal city. The healing, preaching and teachings of Jesus in the NT provides a taste of the Kingdom of God on earth (Clifton, 2010: 224).

The economic empowerment of women in the SA is meant to be a taste of the joy of the Kingdom of God for women in WORTH groups while they strive towards the fullness life in the Kingdom of God. The study established if the SA women in the study area still hold the vision of enjoying a life of abundance in the Kingdom of God. In addition, the study proceeded to find out if women hold a perception that acquisition of earthly wealth in form of assets such as land, livestock, cars and other forms of property acted as a hindrance to the Kingdom of God.

2.3 Nature of Church’s WORTH Village Banking

The WORTH village banking is embedded in the SA’s Department of Women Ministries. Gariepy (2009:248) observes that within this department are a variety of programs and meetings which focus on the welfare of women. The first guiding mission of the department includes enabling women to have the knowledge of Jesus Christ. The second mission is
encouraging women to realize the full potential of impacting on the family, friends and the community. It equips women for growth in personal understanding and in life skills. Besides, they are equipped with skills for confronting issues that affect them and their families.

Gariepy suggests that the home league (HL), a crucial element of women ministry was introduced in 1907. It is guided by four missions; worship, education, service, fellowship and service. Each of the SA corps has an HL geared towards implementing these four objectives; it also conducts weekly meetings. Merrit (2006: 229) affirmed the need to stop the tendency of neglecting the championing of a true godly home and encourage both thrift and hygiene as the theological foundation for the HL program. Advancement of a godly home has a scriptural basis in Titus 2:5. This portion of scripture states that women need to be discreet, chaste, keepers at home and obedient to their husbands so that the word of God may be manifested. The scripture urges women to maintain their self-respect, self-control and wisdom in their actions and thoughts as they keep their home and respect their husbands (Charles, 2015).

However, Eason (2003) is skeptical about this ideology of gendered spheres of work. He remarks that the gendered spheres of work in the SA were influenced by the evangelical writings which relegated the place of women to the private sphere: the hearth and home makers. The role of men was that of producing and providing. The 19th century class portrayed women who worked outside home in IGAs as shameful and were social indicators of poverty in the community. These assertions spearheaded the perception that such women could not be competent mothers. Based on such assumptions, Eason (2003: xii) concludes that the cultural attitudes and practices tended to overshadow the role of
women in active work outside home. This reinforced the study’s gap which investigated the notion that women who are active in their domestic duties should not engage in business or any other IGAs outside their home.

Merrit (2006: 230) explains that membership to the HL is open to the Salvationists and non-Salvationists. He suggests that due to the need for expansion of the program mandates of the HL, the SA has the annual program material for each country to help women in planning their weekly meetings. In Ethiopia, Tanzania, Uganda, Kenya and other countries, the program missions have included WORTH program, a women empowerment program in its missions.

The WORTH program which constitutes an essential element of SA women ministry is used by the SA to advance her holistic mission of development. Ashe and Parrot (2002), define WORTH as a creative and low-cost women empowerment program. It encourages women to be self-reliant. Allen (2001:51) traces self-reliance in the church to the early days of St. Paul. Every church was financially independent. For instance, the Galatian church relied on itself to support the impoverished and its teachers. Wambaria (2005) discusses the role of the church in mobilizing of savings for micro-enterprise credit to benefit the faithful. Were (2016: 15; Speckman, 2001) illustrate that self-reliance is principle that should form the foundation for the operation of the Church in Africa. The present study performs these initiatives from a very specific context of WORTH program.

To Odell and Pickens (2004), WORTH village banking model was originally developed by Project for Agriculture Organization Commercialization and Trade (PACT), an American organization. They further explain that WORTH was operational in Nepal.
between 1999 and 2001. Later, the program was extended to African countries such as Malawi, Ethiopia, Tanzania and Uganda. In Kenya, PACT partnered with the SA and launched the program as a platform for economic empowerment of women after successful piloting in 2001 (Odell & Pickens, 2004). Currently, WORTH program is operational in the SA corps in Kenya West and Kenya East territories.

Gariepy (2009) outlines the mission of HL as that of ministering to women about Jesus Christ, encouraging them to influence their families and address issues affecting them. According to Swarts et al (2010), WORTH focuses on serving women in rural areas who are often left out by other development programs. Its objective is empowering women to be literate, self-reliant and increase their income. To achieve this aim, women establish village banks in groups of between 20 and 30 individuals who contribute weekly in their account (SAWSO, 2015). From weekly contributions in locked boxes they generate capital for investment. These initiatives constitute the integral salvation of women in the SA by liberating them from economic hardship while contributing to spiritual redemption in their weekly meetings.

According to Wesley (2004), the concept of village banking originated in Bolivia in the 1980s with a focus on reducing poverty by targeting poor micro-entrepreneurs. The clients served by village banking vary from rural regions to peri-urban and urban centers. Nevertheless, most beneficiaries of village banks are located in rural areas. Apart from credit and saving services offered by village banks, members benefit from networking and informal business technical assistance. Networking involves acquiring information about the existing business opportunities. Informal technical assistance means that members help
each other in answering business related questions and in making decisions concerning establishing a micro-enterprise business.

Abebe and Selassie (2009: 49) affirm that micro-enterprise development is a crucial element of WORTH program since it urges women to start businesses using the local business skill while ensuring that their business is suitable to the local markets. Its operations are almost similar to those of the youth, women and persons with disabilities enterprise fund in Bungoma County. The fund promotes the development of existing micro-enterprises and small businesses (Bungoma County Government, 2014). Among the most familiar business activities for women in WORTH groups include subsistence farming aimed at growing marketable vegetables, raising of goats or poultry. Those who are near the town engage in petty trading. Abebe and Selassie (2009; 49) recommends that WORTH members should be involved in divergent business enterprises to diversify risks and generate income which will assist in repayment of loans. They argue that though patience is required for one to engage in diverse businesses, diversity enhances the sustainability of income generation. Therefore, the study tried to identify the type of micro-enterprise activities that women in the study area were actively engaged in.

When women invest, they are exercising the Biblical mandate of stewardship and are managing resources on behalf of God (Linscheld, 2011). These resources include assets such as livestock, land and businesses. However, cultural factors related to patriarchy which perpetuate gender inequality are a hindrance to ownership of economic resources by women (UN, 2015; Iribemwangi et al, 2011). Unlike men, most women lack property rights relating to land ownership and even inheritance. This adversely affects their
stewardship efforts. The study sought to find out how the SA advocates for ownership of economic resources by women as part of their economic empowerment in the study area.

Besides stewardship, WORTH village banking program cultivates a culture of work ethic in women to economically empower themselves. Speckman (2001) in reference to the healing of the crippled beggar in Acts 3:1-10, states that healing empowered him to have the power to act. The beggar used to be powerless and depended on the mercies of benefactors but he could now work for a living. Similarly, loans taken from village banks empower women to work by engaging in IGAs. The women begin to view work as a calling from God (Weber, 2005). Caution has to be taken since women already have other duties to attend to at home. These IGAs are an added work load. Increased workload could negatively impact on women’s income (Wrigley-Asante, 2012). This study examined if daily duties affected IGAs of SA women in the study area.

The idea of economically empowering women stems from the need to ensure that they have equal access to economic resources, control over economic resources, and guaranteed power over other aspects of their lives (Taylor & Pereznieto, 2014). Veneklasen and Miller (2002) explain that the process of empowerment leads to increased authority of women in several areas. First, they gain power from within. The power of knowledge, individual potential, sense of equal rights with men, increased self-worth and belief. That way they have the capability of transforming their lives. Second, the power to come up with economic decisions within the household, the community and in other areas that are historically reserved for men. Third, the power to access and control finances, assets and IGAs. Fourth, the authority to organize with others on how to promote their economic activities and entitlements. Mwenzwa and Miserati (2014) highlights that the focus on

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women’s economic empowerment reinforces the ambitions of Kenya’s economic pillar of vision 2030 which aims at achieving an average annual growth rate of 10%.

In the study area, the WORTH program supports the economic empowerment of women as part of supporting Kenya’s vision 2030. Evaluation of WORTH program have revealed that it is sustainable. By 2008, the program had been replicated in more than 13 countries to serve the poor and marginalized women in the developing countries (Hunt & Samman 2016).

According to Andersen (2011), after formation of a WORTH group, a constitution is created and approved by all members. The constitution is spelt out in the member’s share passbook. Some of the by-laws include the election of group leaders, name of the group, amount of member’s weekly contributions, reason for saving, repayment and membership. The inspire members to have an individual responsibility of saving without coercion. Andersen (2011) indicates that the savings of members are defined as the shares bought. The secretary of the group has the obligation of filling the passbook. At the end of the financial year, each member benefits from the dividends accrued owing to the profits accumulated. It should be noted that the SA does not interfere with the rules and regulations of the group since the group members are autonomous within the church. However, it has a supervisory and overseeing role towards the groups. For effective functioning of these groups, members are expected to show commitment and adhere to these rules. The interest of this study was based on the need to investigate the adherence by members to regulations of WORTH village banking groups in Bungoma County, Kenya.
WORTH’s village banking empowers women economically. The study of Mayoux (2008) on WORTH in Nepal suggests that economic security has increased due to their ability to assert their right to own property. They acquired property and assets bought from income generated from business. Swarts et al (2010:13) discovered that households belonging to members of WORTH groups in Uganda were able to enhance their income available for handling emergencies and future needs as well as advance valuable physical assets such as shelter. They further observed that most of the WORTH members in Uganda gave an account of how they used their income generated from IGAs into building and diversifying their businesses compared to non-members.

Biblically, by having economic security, they enjoy a pattern of economic life of abundance as purposed by God (Wright, 2013). In Kenya, the SAWSO (2015) narrates how women whose economic livelihoods improved as a result of using loans from village banks. Some engaged in business dealing with ironwork while others engaged in cereals. Income generated from such businesses assisted them to meet their basic needs and fund education of their children. In Bumula Sub-County, Bungoma County, Kuloba (2017) argues that rural electrification and livelihood diversification has stirred the establishment of diverse micro-enterprises. For others in WORTH groups, the generated income from farming and business was used in payment of the school fees. Another effect of these groups is the idea of bringing women together as they share success stories and motivate each other be active participants in the WORTH’s village banking program. The study examined whether or not all members of WORTH’s village banking program have similar narratives of success. It was also not clear if such economic success may have been inspired by other factors than
merely loans from village banks. Hence, the study was interested in establishing other factors that either preceded or proceeded from

Andersen (2011) revealed in her research that WORTH program had significant impacts on empowerment of women in Kenya. Her findings reveal that women received financial independence since they no longer borrowed or begged for money either from husbands or friends. These married women asserted that they had the financial independence and decision making. They also reported independence in the use of their loans and shares from WORTH village banks. Some decided to re-invest their loans on businesses which appeared to have been struggling before while others reported to be using the profits to buy cows, goats or chickens. A few reported to have invested in clothes and vegetable production. The existence financial independence is one of the aspects of economic empowerment that this study sought to explore in the study area.

2.4 Challenges Facing WORTH Village Banking

Swarts et al (2010), Mbaruku and Mutalemwa (2015) and Abebe and Selassie (2009) claim that WORTH’s village banks in Tanzania, Uganda and Ethiopia face the challenge of inadequate capital due to low savings by women. Their studies attribute low savings to workload of household expenditure which leaves women with little to save in village banks. Low savings lead to limited loans which are unlikely to achieve the desired goals during establishment of their groups. This means that these loans are inadequate to establish or expand viable business ventures with good profit returns. They further state that WORTH program does not offer initial capital in terms of grants or subsidized loan. This challenge hinders the capacity of women to invest in highly profitable ventures hence limiting their profits. As a result, some WORTH groups in Uganda anticipated for external
funding in form of loans and grants (Swarts et al, 2010). As noted earlier by Were (2016) and Speckman (2001) dependence on the external financial support can be quite masking. It is critical to see if, in the case of WORTH village banking in Cheptais Ward, the funding involved leads to emancipation of women from poverty or steeps them further into dependency syndrome.

Evaluation findings of WORTH groups in Ethiopia by Abebe and Selassie (2009:24) established that during inception, many members and groups assembled quickly in expectation of funding from PACT. When this expectation failed to be met, many groups dissolved. The findings outline the examples of groups in Hitosa Woreda and Tarma Ber Woreda which dissolved because of the unavailability of external funding. Other members with better economic status appeared to have left their groups due to limited savings which were generating inadequate capital for investment in huge micro-enterprise. This study examined if WORTH program in the study area struggle with the challenge of low savings. Moreover, if the challenge exists, it followed up how members plan to overcome it.

Andersen (2011) observes that women empowerment is the underlying feature of WORTH methodology. This empowerment starts with literacy training as the foundation for broadening their knowledge on how to improve their lives through investing in IGAs. Swarts et al (2010:7) explain that literacy and numeracy training is the foundation of women empowerment, especially for those who are not highly educated. This foundation is then used to construct and enlarge women’s knowledge and capabilities in other key areas such as parenting, community leadership, better nutrition and hygiene. They further found out that financial literacy and numeracy, as well as their requirement to oversee their weekly profits, gave members powerful knowledge on their finances. During their survey,
they noted that members of WORTH groups were more aware of their financial activities and properties of their household compared to non-WORTH members. They observed they were capable of providing specific answers while the non-WORTH members simply made wild guesses.

Besides, knowledge on financial management generated great appreciation for the significance of accounting in business activity hence promoting business profitability (Swarts et al, 2010: 23). Once more, Wambaria (2005) and Were (2016) underline that the success of church projects and micro-enterprise credits depend on, among others, the financial literacy of the staff and group members involved. It is upon this basis that the study sought to explore the effectiveness of basic literacy and numeracy, as well as business training offered to women in WORTH groups. Alongside this was the need to find out whether the WORTH groups in the SA had financial literacy books such as The Road to Wealth by Orman (2010) and Savings made Simple by Walton (2016) and other booklets or pamphlets which are read by members for enhancement of their business knowledge.

Abebe and Selassie (2009) note that PACT hires and trains empowerment workers (EWs) who assist in the capacity building of WORTH group members. These EWs take women through training on group establishment, fundamental business skills and book keeping as part of capacity building. These EWs also hold workshops and seminars for these WORTH groups. Odell and Pickens (2004:10) explain that these workshops unite EWs and WORTH groups and provide a key forum for solving emerging problems, sharing experiences and interaction. They note that this is a straightforward component of WORTH which is usually not found in other microfinance programs especially those who base the sole importance of their success on financial sustainability. Moreover, the success stories of women who
had made it in business as well as challenges encountered in the process are included in newsletters and distributed through the WORTH networks. These success narratives provide an ongoing source of inspiration that assists groups, even NGOs and WORTH staff to overcome the obstacles and turn the challenges faced learning opportunities.

Nevertheless, their evaluation findings of WORTH in Ethiopia by Abebe and Selassie (2009) indicate that there are varying degrees of effectiveness of capacity building through this empowerment effort. High turnover of EWs, hiring of untrained EWs and poor motivation were cited as the factors decimating the effectiveness of capacity building in Ethiopia. Therefore, this study proceeded to interrogate the state and effectiveness of the capacity building of WORTH groups in the study area by explaining if these challenges also existed. The study sought to evaluate the effectiveness of capacity building of women in the SA Cheptais Ward and how it affected investment in IGAs. Furthermore, it tried to establish if women attended seminars and workshops on entrepreneurship and the impact from the failure to attend.

According to Mutalemwa and Mbaruku (2015), WORTH programs in Tanzania have implementation challenges. These included loan repayment challenges which sometimes caused dissolution of some groups. The authors suggested the need for beneficiaries to take loans which are within their capacity to repay as a possible solution. Besides, there is disintegration of some WORTH groups because of reasons such as mistrust and theft of money. However, the authors noted that these occurrences were not common in all groups. These constraints called for the need for proper loan repayment procedures and appointment of effective leaders to avoid both dissolution of groups and discouragement.
of members. The study investigated the existence of implementation challenges in the SA, Bungoma County and how leaders of WORTH groups surmounted them.

The study by Mutalemwa and Mbaruku (2015) also revealed that the major constraint of WORTH program, being an economic empowerment model by design, needed people who had the ability to save and participate in IGAs. Saving without investing does not improve income used in meeting the household requirements. That is why members were urged to take loans from the group and establish or expand an existing business. Through consultations with the PACT staff, they reported that the requirement that one had to invest in an IGA marginalized vulnerable groups. They include families headed by children, elderly caregivers, some with disabilities and those with chronic illness who cannot be involved directly in business (Mutalemwa & Mbaruku, 2015). Based on these findings, the study sought to establish if some vulnerable people were excluded from investing in IGAs and enjoying the gains of investment in the study area.

2.7 Summary and Gaps in the Literature Review

The study has reviewed the literature related to the study. The review is based on its themes; holistic transformation and redemption, nature and challenges facing WORTH village banking. It affirmed that indeed holistic Christian transformation can be achieved through evangelism and social action. These components form the foundation of the theology of development. They advocates for economic empowerment of women in the study area. The study sought to investigate if the ability to profess salvation is an eligibility criteria for membership in the WORTH program. Moreover, it investigated the commitment of the SA to the doctrine of holiness which acts as the foundation to the SA’s involvement in
WORTH village banking. Further, the challenge of maintaining a proper balance between evangelism and social action formed the gap of this study.

The contribution of the SA to God’s mission of shalom is the second theme. It is a critical element of the theology of the Kingdom of God which has close links with liberation theology. Both theologies emphasize the redemption of women from economic powerlessness. The gaps discovered included finding out if women hold a perception that acquisition of earthly wealth in form of assets such as land, livestock, cars and other forms of property acted as a hindrance to the Kingdom of God. Further, it evaluated if the SA members still hold the vision of a community living in shalom.

The third theme discussed the WORTH village banking program in the SA. The program emanates from the biblical mandate of stewardship, virtue of work as a calling from God and holistic ministry. This study aimed at affirming or disapproving the notion that domestic chores affect the IGA of women in WORTH groups. Similarly, it investigated if increased workload had influenced involvement of women in IGAs. It also proceeded to examine the level of adherence of WORTH members to their by-laws. In addition, it discussed whether or not all members of WORTH’s village banking program had similar narratives of success.

The final theme centered on identifying and addressing the challenges facing WORTH groups. Empirical studies in Uganda, Tanzania, Ethiopia and Kenya revealed the challenges facing WORTH program. This study investigated if those challenges were replicated in the study area. It specifically focused on the challenges related to inadequate loan capital, effectiveness of literacy and numeracy training as well as general capacity
building of women. It also sought to determine the number of workshops or training sessions that members of WORTH groups have engaged in. Moreover, the study sought to find out implementation challenges and if vulnerable people are excluded from investing and enjoying the gains of investment.

2.5.0 Theoretical Framework

The study was informed by the Holistic Christians Transformation and Social Gospel theories to explain the involvement of the SA in economic empowerment of women. The concepts and frameworks of these theories are essential in comprehending the theology of development which is central in economic empowerment of women.

2.5.1 Holistic Christian Transformation

Holistic Christian transformation, as advocated by Bryant Myers, is a development program carried out by the Church to initiate change in the condition of human beings (Alela, 2007). Malone (2005:86) notes that it is a transformation from the condition of existence which is contrary to God’s intention to one in which people enjoy fullness of life, in all its aspects, in harmony with God. For the sake of this study, transformation means the change from a life of suffering from poverty and sin to life of economic prosperity and restored relationship with God. Proponents of Christian transformational development such as Christopher Sugden, Vinary Samuel and Wayne Bragg convey it as a theological perspective on development (Myers, 2011). They call Christians to commit themselves to both spiritual and social concerns in equal measure. Woolnough and Ma (2011: 4) view the mission which is devoted to the spirit, body and mind as holistic or integrated. It is neither exclusively committed to the spirit with the objective of conversion and discipleship nor the social gospel which is concerned with the physical needs of people.
Ephraim (2015) observes that the need for creation of a holistic mission as a theology of development started at WCC’s conferences in Geneva and Uppsala in 1966 and 1968 respectively, among others. These conferences awakened the Church to a realization that she needed to be concerned with both evangelism and development of the world around them. Woolnough and Ma (2011: 5-6) explain that the Lausanne Conference of 1974, the evangelical community led by Billy Graham as well as other international heads united and evangelical leaders debated on the integration of evangelism and social action. The debate culminated in the formulation of the Lausanne Covenant which approved the compulsory need for evangelicals to include the social element in their mission. They unanimously consented that evangelism and socio-political involvement were essential components of the Christian mission. They added that faith which was not accompanied by work was as good as dead (James 2: 14-26).

Integration of evangelism and social action is the core component of this WORTH program model (Chester, 2002). Hence, economic empowerment of women in the SA, Cheptais Ward, Bungoma County, is an integral mission because it aims at positively changing their deplorable economic state of women alongside their spiritual life. Women engage in fellowship during WORTH meetings before discussing the economic empowerment agenda. By addressing women needs in a holistic way, WORTH program restores the image of women which has been distorted by disempowerment and sin.

Holistic transformation is based on holistic mission whose fundamental principle is transforming relationships with self, others and with God (Woolnough and Ma, 2011: 138). Broken relationships are the root of economic disempowerment. This is as a result of social legacy of distorted relationship with God, damaged understanding of self, relationships of
mistreatment with the environment and between people. The SA is at the center of transforming these relationships since WORTH program meetings are integrated with worship services.

The Holistic Christian Transformation theory is useful since the SA’s WORTH program is responsible for sustaining the holistic transformation of women. This echoes the word of Myers (2011: 115) who suggests that transforming lives holistically and restoring relationships both with God and humanity is only sustainable through the local church. The SA’s WORTH program weekly fellowship meetings transform the spiritual lives of women by ensuring that they have a right relationship with God. Ideas discussed and success stories of women who have invested in IGAs using loans from the SA’s WORTH village banking act as an inspiration to the other members of WORTH groups. Therefore, the theory was useful in bringing out the role of the SA in changing the spiritual and economic life of members of WORTH program.

Further, the theory is useful for the study since the SA acts as an agent of transformation due to its ability to mobilize people for change. Woolnough and Ma (2011: 143) claim that local churches play a powerful role of regularly uniting people, educating, sharing ideas, and bringing up resources, as well as urging people to work together. They explain that after mobilization, members of the church tend to work with a lot of dedication, passion, loyalty and persistence. The SA’s WORTH program works using the same values of dedication, loyalty and persistence to mobilize savings and use them for investment in IGAs. Hence, the theory helps the study by highlighting the significance of pooling up resources for investment through WORTH program.
Woolnough and Ma (2011: 5-6) indicated that some critics had divergent views regarding this holistic transformation approach which integrate various aspects of mission in a single whole. They argued that it is an uncommon western approach. Western thought sequence, founded on the Greek philosophy of dualism regards various aspects of thought as distinct. To Greeks, knowledge can only be separated into science, religion, psychology and other categories. Thus, consideration of different aspects of life requires the gathering of all these components and not integrating. However, this thought sequence is different from that of the early authors of the scripture and majority of the modern thought patterns in the world which start with a holistic approach to life. Hence, knowledge encompasses both the spiritual and physical dimensions (Woolnough & Ma, 2011:6). Incidentally, this is also the traditional worldview, an integrated approach to life. Despite the criticism. Holistic Christian Transformation is still a relevant theory in relation to economic empowerment of women through WORTH village banking program.

2.5.2 Social Gospel Theory

Social Gospel Theory was used to explain the need for making Christianity practical to the lives of people in society. It assisted in understanding the rationale behind economic empowerment of women by the SA through WORTH program. The theory attempts to bring about the Kingdom of God on earth by using the church and Christians to address problems related to economic and other social injustices in society (Tiedge, 2010). It largely applies the teachings of Jesus Christ to the society as a theological approach to establishing God’s Kingdom on earth (Tiedge, 2010). Proponents of social gospel such as George Howard Gibson, Walter Rauschenbusch and Visser’t Hooft viewed the possibility of achieving the Kingdom of God on earth through human efforts (Tiedge, 2010:2 &
Currie, 2004). The key strength of this theory lies in making Christianity relevant to challenges and problems facing the society. For instance, it helps the SA in addressing the challenge of poverty and how women can play a role in changing their economic lives in the area of study. It makes the SA to become an active participant in redeeming the members of WORTH village banking program from economic hardships.

The social gospel discourse started in 1940 as a Protestant social reform movement meant to fight against problems emerging from industrialization after the civil war and 1st World War (Tillman, 2012). It gained prominence within the 19th century due to its effect of social reform and biblical criticism of the Church (Ahistron & Hall, 2004). After the 1st World War, Social Gospel Movement began to decline because of hopelessness that characterized the end of the first two world wars. Despite its shortcoming, Rauschenbusch was optimistic that it is still an important theological movement in the current era and continued to influence the work of churches (Nelson, 2009). This theory helped the researcher to examine the involvement of the SA in social-economic action in relation to economic empowerment of women in Bungoma County, Kenya.

Conley (2010: 15) outlines that one of the major weakness of Rauschenbusch’s theology is that it can fairly be called a theology advocating for justice because it has close connection with economics. Rauschenbusch wrote and preached at a time when there was great economic upheaval. As a result, the message was only relevant to those who were undergoing economic injustices during the Industrial Revolution in America. Other critics argue that the modern church, especially in Africa, follow the prosperity theology which states that wealth is a blessing from God (Conley, 2010: 15. The implication is that poverty and other economic challenges are an indication of God’s punishment. The prosperity
theology preached by televangelists as well as conservative evangelists has appealed to a majority of followers.

The theory informs this study by advocating for economic and social reforms using the SA’s WORTH program based on the current contexts and not on the ancient biblical contexts. The reforms do not have to wait for eschatological times. According to Rauschenbusch the idea of postponing social and economic reforms means lack of faith in the present power of Christ (Conley, 2010: 12). He argues that churches should strive towards being the inspiration behind controlling the social reforms. That way, the Church is involved in building the Kingdom of God on earth. In the same breath, the SA’s WORTH program aims at inspiring women to realize their economic empowerment in the present era and not wait for the second coming of Christ or eschatological time.

2. 6 Conceptual Framework of the Study

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Dependent Variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Holistic transformation</td>
<td>ECONOMIC EMPOWERMENT OF WOMEN</td>
</tr>
<tr>
<td>• God’s mission of <em>shalom</em></td>
<td>• Holistic transformation</td>
</tr>
<tr>
<td>• Nature of the WORTH Village banking</td>
<td>• Economic prosperity</td>
</tr>
<tr>
<td></td>
<td>• Improved access to financial services</td>
</tr>
<tr>
<td></td>
<td>• SA’s WORTH village banking by-laws.</td>
</tr>
<tr>
<td></td>
<td>• Training</td>
</tr>
</tbody>
</table>

Intervening variable
Figure 2.1: Conceptual Framework of the Study

Source: Researcher, 2015

The above figure shows the conceptual framework of the study. Conceptual framework is the foundation on which the entire research is based. The independent variables comprise of the SA’s teaching on holistic transformation and redemption and the SA’s contribution to God’s mission of *shalom*. Economic empowerment is the dependent variable. Improvement in standards, economic prosperity and improved access to financial services are the indicators of economic empowerment. Intervening variables are the by-laws of WORTH groups, loan repayment, entrepreneurship training and individual income from IGAs.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodological approach to the study. It focused on approaches related to the research design, target population, sampling techniques, research instruments, data analysis techniques and ethical considerations in research. The study benefited from both field and library research.

3.2 Research Design

The study was based on descriptive survey design. Orodho and Kombo (2002) define descriptive research design as a research method that involves giving a detailed account of a situation, phenomenon and behavior. The method was preferred because it describes a research subject without manipulation of variables. Additionally, it allows the collection of in-depth information that may be both qualitative and quantitative.

3.3 Site of the Study

The study was carried out in Cheptais Ward, Bungoma County. Bungoma County was chosen because piloting of WORTH program concentrated in Bungoma and Kakamega counties within Kenya West Territory of the SA. Bungoma County was preferred because it has three major SA sub-divisions (Webuye, Mt. Elgon and Kimilili) compared with Kakamega County which has two. Out of an average of 110 registered WORTH groups per county in Kenya, by 2017, Bungoma exceeds Kakamega County by two groups (Peddle, 2017). Kenya West territory was preferred because it has more than 19,000 women beneficiaries out of a possible 22,750 in comparison with Kenya East Territory which has around 5,000 (Peddle, 2018: SAWSO, 2017). Additionally, SA missionaries
arrived in Kisumu, in the year 1896, during the construction of Kenya-Uganda Railway. These evangelists testified to the local population and started the first mission station at Malakisi in Nyanza, a part of the current Kenya West territory (Peddle, 2018).

The study involved SA corps in Mt. Elgon District, Kolanya Division, Kenya West Territory based on the administrative structure of the SA. A territory is equivalent to a country or a division of a country in size depending on the numerical strength of the followers. A country such as Kenya has a strong numerical presence of the SA followers. That is why it has been sub-divided into two territories. Kenya Territory was sub-divided on 1st March, 2008 into Kenya West and Kenya East territories (Roberts, 2008). Roberts (2008) estimates that the SA Kenya West Territory has more than an estimated 300,000 soldiers who attend over 330 corps and 900 outposts led by 446 active officers. Kenya West Territory was led by Commissioner William and Nancy Roberts. The territory is further divided into 16 divisions and several districts. A district in the SA is made up of several corps and is led by the District Officer (DO) while a division is headed by a Divisional Commander (DC). The division is made up of several SA districts. Cheptais Ward falls within, Mt.Elgon District, Kolanya Division.

3.4 Target and Study Population

Kothari (2004) defines target population as all people to whom the researcher wants to generalize his/her results. The study targeted women in WORTH groups, leaders of women ministry and other administrative leaders dealing with WORTH program within Cheptais District in Kolanya Division, Kenya West Territory (based on SA’s administrative structure). According to the 2010 Constitution of Kenya, Cheptais District falls within Cheptais Sub-County, Bungoma County, Kenya.
The total population of the study refers to the entire group of individuals, objects, or subjects having common characteristics (Kothari, 2004). The study population for this study was 351. For one to be a member of the population, he/she met any of the following criteria; being a member or leader of WORTH group, a leader of one or several corps that have at least one WORTH group within the SA in Cheptais Sub-County, Bungoma County.

3.5 Sample and Sampling Techniques

The sampling criteria favoured women who were the key informants since they were members and leaders of WORTH village banking. The DO and COs were the only males who were sampled in this study. This is because they held key information related to running the affairs of WORTH in their jurisdictions and corps respectively. The researcher used both purposive and simple random sampling to capture relevant data for this study.

Purposive sampling was appropriate for this study since there are limited numbers of informants who are available, knowledgeable and can contribute to the study in the study locale. Purposive sampling was used to select ten corps (churches), ten COs, ten chairpersons of WORTH groups and one DO. They played the role of guiding and overseeing the running of WORTH programs in the study area. Their leadership positions made them key informants who provided data relevant to running the affairs of WORTH. Additionally, they acted as representatives of the entire study population.

On the other hand, simple random sampling was applied because it gave independent and equal chances to all participants to be involved in the study (Kothari, 2004). Pilot study of Cheptais Ward conducted on 5th April, 2017, indicated that it had ten corps: Chepkube, Kamosong’, Nalondo, Cheptais, Toroso, Kisongo, Kipsis, Chepsienya, Chesiro and Kimaswa. For simple random sampling, a sampling frame of respondents was prepared.
Creswell (2013) defines a sampling frame as a prepared list of all respondents to be included in the study.

The researcher used simple random sampling to choose 100 members of WORTH groups from a population of 300. The chosen respondents could represent the entire population of women in WORTH groups. Since each WORTH group was made up of 30 members, the researcher had ten groups. In each group, a list of 30 women was made (from 1 to 30). This list formed a sampling frame. Thereafter, a list of random numbers was constituted. The random starting point was number 3. Every 3rd, 6th, 9th, 12th, 15th, 18th, 21st, 24th, 27th, and 30th number was selected.

![Table 3.5.1 Simple random sampling of members of WORTH](image)

The process was repeated in the remaining 10 WORTH groups to arrive at a sample size of 100 members. For the chairpersons, secretaries and treasurers of WORTH group, a sampling list of ten members was compiled for each of them. Then every even number was chosen. The 2nd, 4th, 6th, 8th and 10th random number was selected. Consequently, five Chairpersons, five secretaries and five treasurers of WORTH groups were selected.
Table 3.5.2 Study Sample Size

<table>
<thead>
<tr>
<th>Respondents</th>
<th>Total population</th>
<th>Sample picked</th>
<th>Percentage of sample picked (%)</th>
<th>Sampling method</th>
</tr>
</thead>
<tbody>
<tr>
<td>DO</td>
<td>1</td>
<td>1</td>
<td>100</td>
<td>Purposive</td>
</tr>
<tr>
<td>COs</td>
<td>10</td>
<td>10</td>
<td>100</td>
<td>Purposive</td>
</tr>
<tr>
<td>Leaders of women ministry</td>
<td>10</td>
<td>10</td>
<td>100</td>
<td>Simple random</td>
</tr>
<tr>
<td>Chairpersons of WORTH’s Village Banking</td>
<td>10</td>
<td>5</td>
<td>50</td>
<td>Purposive</td>
</tr>
<tr>
<td>Treasurers of WORTH’s Village banking</td>
<td>10</td>
<td>5</td>
<td>50</td>
<td>Simple random</td>
</tr>
<tr>
<td>Secretaries of WORTH’s Village Banking</td>
<td>10</td>
<td>5</td>
<td>50</td>
<td>Simple random</td>
</tr>
<tr>
<td>Members of WORTH’s Village Banking</td>
<td>300</td>
<td>100</td>
<td>20</td>
<td>Simple random</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>351 (population)</strong></td>
<td><strong>136 (sampled)</strong></td>
<td><strong>38.7</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field research, 2015

3.6.0 Research Instruments

The researcher employed questionnaires, interview and focused group discussions (FGD) schedules as research instruments. Each instrument targeted particular respondents and data.

3.6.1 Questionnaires

The study used questionnaires designed according to the four objectives of this study to collect data. Questions were both closed and open-ended. Kothari (2004) affirms that questionnaires are significant in collecting large amounts of data and are easier to analyze than interviews. Structured questionnaires are easier and quicker for respondents to answer (Creswell, 2014). In this study, they elicited views from six COs, two chairpersons of
women ministry, eight leaders of WORTH groups, three treasurers and three secretaries, and 60 members of WORTH groups. A total of 82 questionnaires were delivered to them.

Before face-to-face administration of questionnaires, the researcher visited the DO who is in charge of SA Corps in the study. The aim of the visit was to seek for permission to conduct research in his area of jurisdiction. The DO notified the COs via the phone. COs were to alert the required and willing respondents to be prepared to participate in the interview. After one month, the questionnaires were delivered in person by the researcher and the research assistant. Those who agreed to fill the questionnaires signed a consent form to fulfil the ethical requirements in research. The first batch of questionnaires was delivered on 11th June, followed by 18th, 24th and 26th June to different corps. The categories of respondents selected for filling in questionnaires were literate hence capable of filling the questionnaires on their own. Some filled the questionnaires instantly while some filled at home and returned them after one week. Though some were slow while others were fast, they responded to all the questions. The researcher also received some recommendations which could be used in addressing the challenges facing WORTH’s village banking in its efforts to economically empower women.

3.6.2 Interviews Schedules

Structured interview schedules were designed according to the study themes to aid in the interview process. Interview schedules elicited views concerning holistic transformation, the SAs support for shalom, the nature of WORTH village banking and solutions to the challenges facing it. Interview schedules have the advantage of giving room to the respondents to answer questions in an appropriate manner which (Kothari, 2004).
The researcher obtained the authority to conduct the interviews in the SA from the DO in Cheptais Sub-County after explaining its purpose to him. The DO allowed the COs to invite the interviewees and conduct the interviews in the church hall. They had an option of declining or accepting to participate in the interview orally. A total of 30 members out of 42 turned up to be interviewed. The consent of the interviewees was sought and the confidentiality of the information provided was assured.

The interview sessions were conducted in Chepkube on 14\textsuperscript{th} May, Kimaswa on 21\textsuperscript{st} May, Chepsyenya on 27\textsuperscript{th} May, Nalondo on 28\textsuperscript{th} May, Cheptais on 3\textsuperscript{rd} June, and Kipsis on 6\textsuperscript{th} June, 2018. In each location, the participant was provided with a comfortable seat and a bottle of soda. The researcher also gave out ksh 500 shillings to each WORTH group as agreed with the COs. Each individual was interviewed for between 30 and 40 minutes. In each day, 5 participants were interviewed. In a single day, the interview took approximately 2\frac{1}{2} and 3\frac{1}{2} hours. The interviews started at 2:00pm and ended at around 6:00 pm. Where respondents had commitments in the afternoon, the interview was conducted from, the interview was rescheduled to start from 9am to 12pm.

The DO, two out of the three sampled COs, two chairpersons of WORTH groups, one treasurer and one secretary of WORTH group as well as 23 out of 34 sampled members of WORTH groups participated. A total of 30 members out of 42 sampled members turned up for the interview sessions. The researcher was the interviewer while a trained research assistant was tape recording and taking notes. Members gave us the authority to record the conversation. The purpose of these interviews was to capture, supplement and clarify issues that might not be clearly established through questionnaires related to themes of this study.
At the end of the interview, the researcher thanked the participants for being willing and available for the interview.

3.6.3 Focus Group Discussions (FGDs)

One group participated in FGDs. The discussion group was constituted within one month of the field study. The researcher sent an invitation letter to 12 members consisting of 1 CO, two leaders of women ministry, one treasurer and one secretary, one chairperson of women ministry, and 6 members of WORTH village banking. The discussion group was chosen based on their maturity and vast experience in being members, leaders and supervisors of the WORTH groups. The CO of Chepkube Corps allowed the discussion to happen in his house. The room had adequate ventilation, lighting, and granted comfort to the participants. The researcher bought refreshment drinks for the participants.

The researcher used a FGD guide to lead the discussion. During the discussion, the researcher had the opportunity to moderate the discussion by clarifying clashes among participants and allow for diverse opinions. Additionally, the discussion among discussants stimulated their thoughts and made them remind each other about issues that others might be unaware of. As a result, the FGD provided more in-depth information on the topics under discussion.

The FGD was conducted in Chepkube Corps on a Saturday when there were no other church activities. The researcher was the moderator. A trained research assistant was tape recording and making some notes. Permission had been sought from the participants. Hence, they were aware that they are being recorded. The groups gave their views on issues related to SA’s teachings on redemption, the SA’s support to God’s mission of shalom and
challenges of WORTH’s village banking. The discussion took a period of 1 1/4 hours. The researcher wrapped up the discussion by thanking the members for availing themselves and being active in the discussion.

3.6.4 Participant Observation

Participant observation (PO) is a method in which a researcher takes an active role in the activities, rituals, interactions, and events of the group as a way of learning the aspects of their routines and culture (DeWalt & DeWalt, 2011: 1). The researcher prepared an observation schedule to assist in collecting information on the nature and challenges facing WORTH village banking program. The researcher was interested in identifying the amount of money that members of WORTH saved weekly and how the operations of WORTH were integrated in the SA teachings. Some challenges and proposed solutions to the challenges facing WORTH village banking were identified while attending the Wednesday fellowship meeting as the guest. The observation took place in two corps: Chesiro and Chepsienya. The information provided represented the ten corps because of similarity of the program.

3.7.0 Piloting and Testing of Research Instruments

Pilot study was done in two randomly selected corps: Kamukuywa and Kaptenai on 5th April, 2017. These areas are outside the study area. It was meant to establish the feasibility of the research instruments. According to Blessing and Chakrabarti (2009), piloting is essential for identifying and reducing possible problems that may occur during the research study and impact on its validity and quality. It was done a month before the commencement of the study after careful planning and seeking for authorization from the SA administration. Questionnaires and interview guides were pre-tested using a small
representative sample of WORTH village banking members and officials. Pre-testing of instruments was conducted at Kamukuywa and Kaptenai corps. One CO and leader of WORTH ministry were interviewed while 6 members of WORTH group filled the questionnaire. These respondents were picked using purposive sampling method. These sample questionnaires were issued to them with the aim of finding out if the answers given were accomplishing the objectives of the study. The significance of pilot study was noted in enhancing the quality and organization of the questions asked. It raised fundamental historical and challenges related to the running of WORTH village banking. Again, it provided feedback on clarity and comprehensive nature of research instruments. However, the findings from the pilot study were not included in the analysis of the final findings.

3.7.1 Reliability and Validity of Instruments

Kimberlin and Winetrstein (2008) define reliability as the consistency of a tool or a test. It determines the degree to which a research instrument gives out stable and consistent results. Reliability of instruments was measured through a test-retest method which involved administering the test at the aforementioned locations to one CO, one official and six members of WORTH groups. Reliability included determining the correlation of the two sets of scores. The questionnaires and interview schedules were pre-tested at the aforementioned corps. The construct and concurrent validity of the instruments were evaluated. The researcher established that the instrument measured the concept which they were intended to measure. The aim was to ensure they are valid in measuring what they are intended to measure consistently. The evaluation reduced the errors that could have been experienced in the measurement process.
On the other hand, Kothari (2004:73) defines validity as the extent to which an instrument measures what it was intended to measure. The questions in the questionnaire, FGD and interview schedule covered the content that is related to the objectives of this study. Hence, they provide adequate coverage of the topic under study.

3.8 Data Collection Procedure

The researcher visited the sampled SA DO in the SA Cheptais District, two COs, two leaders of WORTH groups and five members of WORTH groups. Some of these respondents are leaders of the SA while others are founders and in charge of WORTH groups. As a result, these respondents are considered to have key information related to the SA, its doctrines and operation of WORTH groups. Then, the researcher contacted the respondents early and explained to them the purpose and objectives of the research. The researcher later booked appointment with members of WORTH groups for interview. Majority of the respondents appeared to have other engagements on Saturdays. As a result, the researcher opted to issue out questionnaires on Sunday before and after the worship service. Other questionnaires and interviews were conducted mostly on Wednesdays, days when women would meet for WORTH group meetings.

3.9 Data Processing and Analysis

Primary data from questionnaires was sorted out based on the objectives of the study. Qualitative data in form of tape records from interviews and FGDs was transcribed and translated into English. The responses from questionnaires were coded and assigned to categories in the variables section of the SPSS statistical software. The summary of information from interviews and FGD was presented using verbatim and narratives.
The researcher SPSS for data analysis. The SPSS also assisted in checking internal consistency of data using Cronbach’s alpha. An excel database was also used in quantitative analysis of data. Excel analysis of data involved creating databases and inputting coded data (numbers assigned to responses) in the spread sheets. Data was then cleaned from any errors by entering missing values, deleting erroneous values and correcting wrongly coded data.

Quantitative data was analyzed using descriptive statistics; percentages, means, standard deviation and presented in tables, graphs and pie charts. Percentages established the patterns of responses of participants from different groups. Qualitative data was analyzed according to the themes and patterns formed. They were presented in narrative and verbatim forms.

3.10.0 Ethical Considerations

Prior to conducting field study, the researcher sought for a written permit and a letter of authorization from the National Commission of Science, Technology and Innovation (NACOSTI), having a written permission from Graduate School, and ethical review committee of Kenyatta University. While conducting field study, the researcher adhered to the principles of ethics in research. Consent of respondents was sought and voluntary participation was allowed. Participants were not coerced or intimidated to take part in this research study. Since the study touches on sensitive matter of income for women, confidentiality and respect of respondents’ views was upheld. For interviews and FGDs, the respondents orally agreed to allow their information to be tape recorded.
3.11 Challenges Experienced During the Research

The researcher had to endure with extreme weather characterized by heavy rains on some days. The rainy season made it difficult to travel on some roads and being forced to postpone some interviews for a week. Further, though the researcher intended to meet the respondents on a Saturday, it was practically impossible because the respondents were engaged in various commitments. Only a few interview sessions were conducted on Saturday. As a result, most of the respondents were met immediately after the service on Sundays. Sunday Services were demanding for the leaders of WORTH groups and CO. However, they still managed to fill the questionnaires and participate in the study. Other respondents were allowed to fill them at home and return them after a week. The response rate was good except just a few who failed return them.

In the process of responding, some respondents thought that the information touching on effectiveness of leaders and challenges facing the WORTH group was sensitive since it touched on their leaders. They felt they may be reporting them to other unnamed authorities. The researcher assured them that no leader would be exposed to the authorities based on the findings and that the information was confidential.

Given that the field research was conducted at a time when national campaigns for the General Elections in the country were at its peak, there was suspicion that the researcher could be a spy looking for information on the political alignment of the respondents. The researcher had to constantly assure them of lack of ill-motive in the study.
CHAPTER FOUR

FINDINGS AND DISCUSSIONS

4.1.0 Introduction
The chapter deals with the findings of the research from the data analysis and presents them in relation to the research objectives. The research was carried out in Cheptais Ward, Bungoma County, Kenya. This was through questionnaires, interviews and participant observation (PO). The chapter starts by presenting the rate of response to data collection tools, as well as the pertinent background information of respondents.

The first objective sought to discuss SA’s teachings on holistic transformation and redemption in relation to economic empowerment of women in the study area. The second objective aimed at assessing the contribution of the SA towards God’s mission of shalom with reference to economic empowerment of women in the study area. The third objective was to examine the nature of the SA’s WORTH village banking. The fourth objective sought to address the challenges facing the SA’s WORTH village banking in empowering women in the study area.

The data provided by respondents form the basis for analysis of the discussions. The responses that were quantitative in nature were coded and statistically analyzed through the use of SPSS. The findings were presented in form of frequency tables, graphs, pie charts and bar charts. Both content and narrative approaches were used to analyze qualitative data from interviews, FGDs and PO. Priest, Roberts and Woods (2002) state that narrative analysis treats both oral and written stories as data that one can interpret to find meaning within it. On the other hand, they claim that content analysis is a method used to make replicable and valid conclusions by coding and interpreting the textual data.
4.1.1 Receipt of Data Collecting Tools

The researcher and research assistant were able to distribute a total of 82 questionnaires to the targeted respondents as shown below.

Table 4.1 Summary of Distribution of Questionnaires and Response Received

<table>
<thead>
<tr>
<th>Category</th>
<th>Questionnaires Distributed</th>
<th>Filled</th>
<th>Not filled</th>
<th>Not returned</th>
<th>Percentage filled (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corp Officers</td>
<td>6</td>
<td>4</td>
<td>2</td>
<td>0</td>
<td>66.7</td>
</tr>
<tr>
<td>Leaders of women ministry</td>
<td>8</td>
<td>6</td>
<td>1</td>
<td>0</td>
<td>75</td>
</tr>
<tr>
<td>Chairpersons of WORTH</td>
<td>2</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>75</td>
</tr>
<tr>
<td>Treasurers of WORTH</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>66.7</td>
</tr>
<tr>
<td>Secretaries of WORH</td>
<td>3</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>66.7</td>
</tr>
<tr>
<td>Members of WORTH</td>
<td>60</td>
<td>44</td>
<td>2</td>
<td>12</td>
<td>75.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>60</strong></td>
<td><strong>5</strong></td>
<td><strong>15</strong></td>
<td><strong>73.17</strong></td>
</tr>
</tbody>
</table>

Table 4.1 revealed that there was a 73.17% return rate. According to Mugenda and Mugenda (2003), a 50% response rate is adequate, a 60% is good and above 70% rate, very good. Therefore, over 73.17% return rate, was an impressive success for the questionnaires.

4.1.2 Number of Participants in the Interviews and FGDs.

Out of the 42 participants expected for the interviews, 30 turned up. This represents 71.42% turn up. PO was done in two Corps: Chepkube on 17th May and Cheptais on 31st May, 2018 respectively. Eight participants out of 12 turned up for the FGDs representing 67%. Among
the reasons highlighted for failure to turn up include emerging and urgent commitments which could not be avoided as well as family issues. Overall, there was a satisfactory response rate from the research participants in questionnaires, interviews and FGDs.

4.2 Background Information

4.2.1 Gender Distribution of Respondents

The researcher sought to know the gender of the respondents who had participated so as to ensure that both sexes were represented in the research. The information was to be received from WORTH groups which comprised of women, except from male COs and DO of the SA. In this study, the DO was in charge of several corps in the study area. Hence, he provided a general overview of how WORTH village banking programs had been implemented. The COs are in charge of the local corps which hosts the WORTH groups. They were regarded to be providers of valuable source of information concerning the working of WORTH village banking in their local corps because they have a supervisory role over WORTH groups. Findings in Table 4.2 below suggest that indeed majority of the respondents were women at 93.8% while men constituted 6.3% of the respondents. Women were the majority since the program revolves around them and their welfare.

Table 4.2.0 Sampled Respondents by Gender Distribution

<table>
<thead>
<tr>
<th>Gender</th>
<th>FEMALE</th>
<th>MALE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marriage status</td>
<td>Married</td>
<td>Single</td>
<td>Married</td>
</tr>
<tr>
<td>Frequency</td>
<td>110</td>
<td>15</td>
<td>11</td>
</tr>
<tr>
<td>Percentage</td>
<td>80.882%</td>
<td>11.029%</td>
<td>8.0882%</td>
</tr>
</tbody>
</table>
4.2.2. Level of Education of Respondents

The respondents were asked about their level of education. Their responses are presented in Figure 4.2.2 below.

**Figure 4.2.2.0 Level of Education of Respondents**

From Figure 4.2.2,0 majority of the respondents had primary and secondary school level of education as the highest level of education standing at 46.3% and 37.5% respectively. Only 2.5% of respondents had a university level of education; 1.20% had no formal education at all. The level of education is significant for this study, those who are educated above the secondary school level can easily be trained on entrepreneurship, among other areas.

4.2.3 Level of Theological Education of the SA Leaders

In addition to the general level of education, the respondents were asked about their level of theological education. This was critical to establish if the members had a theological or
religious perspective of the WORTH project. The findings are demonstrated in figure 4.2.2.1

![Level of Theological Education](image.png)

**Figure 4.2.2.1 Level of Theological Education of the SA leaders**

The above figure portrays the level of theological education of the SA leaders. From the figure, majority of the respondents have not received any form of theological education. Most of them are members of WORTH village banking groups. However, this is not a serious cause of concern for members of WORTH groups; theological education is meant for the clergy and those in charge of pastoral ministry. Harley (2015:17) discloses that education that can assist an officer to teach the laity the basic principles of discipleship and godly living is vital for the SA. However, it does not mean that one should not pursue the highest level of theological training. An interview with Nasambu (OI, 27/05/2018) revealed that training of the clergy about God enables them to teach the congregants about God’s plan of uplifting them from poverty. That way, women view WORTH village banking program as part of God’s divine plan to uplift them from suffering and poverty. Hence, it
motivates women to actively participate in WORTH program since it is an economic empowerment tool. With a spiritual anchorage, Nasambu (OI, 27/5/2018) remarked;

Training of the SA officers concerning God’s word helps them to understand God’s plan of uplifting the life of mankind just as he changed that of Job by restoring him from poverty to prosperity. The trained officers transfer the knowledge of God’s plan to members of WORTH village program during fellowship meetings. Hence, members view their WORTH village banking as an inspiration to prosperity and as part of God’s plan of restoring women from poverty.

Further, the views streaming from FGD (20/5/2018) reiterated that theological training was important for a minister to be well grounded in the doctrinal beliefs, practices and teachings of the SA. Indeed, it distinguished SA officers from other evangelists

4.3.0 The SA’s Teaching on Holistic Redemption and Transformation

4.3.1 Meaning of Salvation

The respondents were asked to define the term “salvation” in their own terms. The table below collates the views that emerged from respondents.

<table>
<thead>
<tr>
<th>Meaning of Salvation</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repenting and accepting Jesus Christ as the Saviour</td>
<td>42</td>
<td>52.5</td>
</tr>
<tr>
<td>Following Jesus</td>
<td>12</td>
<td>15.0</td>
</tr>
<tr>
<td>Acknowledging Jesus Christ</td>
<td>11</td>
<td>13.8</td>
</tr>
<tr>
<td>Being faithful</td>
<td>5</td>
<td>6.3</td>
</tr>
<tr>
<td>Being prayerful</td>
<td>1</td>
<td>1.3</td>
</tr>
<tr>
<td>Forgiveness of sins</td>
<td>3</td>
<td>3.8</td>
</tr>
<tr>
<td>Abandoning worldly pleasures</td>
<td>5</td>
<td>6.3</td>
</tr>
<tr>
<td>casting burdens unto Jesus</td>
<td>1</td>
<td>1.3</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 4.3.1 The Meaning of Salvation.
Table 4.3.1 brings forth the respondent’s views on the meaning of the term salvation. From the findings, 52.5% of the SA respondents defined salvation as the act of repenting and accepting Jesus Christ as Lord and Saviour. Other important definitions included the idea of abandoning worldly pleasures (6.3%), casting of burdens unto Jesus (1.3%) and forgiveness of sins (13.8%). These definitions had close relationship since they all talk about redemption from sin. Therefore, there is a clear understanding of the meaning of salvation among the respondents. It is evident that the definition reflects the respondents’ view of salvation as overtly spiritual.

Cheren, Tamnai and Shiruma (OI, 21/05/2018) and FGD (28/05/2018) further revealed that members of the WORTH village banking claimed that they had accepted Jesus Christ as the savior in their lives. The ability to profess salvation was an eligibility criterion for membership in WORTH village banking. They also believed that a saved person could be trusted as a member of WORTH program.

This means that members shared common beliefs about God and could work together in pooling savings and investing through the WORTH program. The fact that each WORTH group comprised of members who claimed to be saved boosted the confidence and trust in the group. At least, it provided a common platform from which they found identity and belonging to run their project.

The doctrine of salvation is significant since it is core to the teaching and practice of the Salvationist. The church is founded on the idea of declaring the good news of salvation through faith in Jesus Christ. The current findings confirm that the leaders and ministers of the Gospel in the SA’s local corps have preached about the doctrine of salvation. The fact
that all members have an idea of what it means by salvation demonstrates that they understood the sermons and teachings related to salvation.

4.3.1 Holistic Redemption

Respondents were asked to choose between evangelism (spreading the gospel and saving people from sin) and social responsibility: assisting the needy and engaging in development activities (Woolnough & Ma, 2011). The question aimed at finding out how the holistic mission of the SA is understood by the members and their perception about it. They also had an option of choosing both. The findings of the study are indicated in Figure 4.3.2 below.

Figure 4.3.2 Holistic Redemption

Figure 4.3.2 reveals that majority of the respondents supported both evangelism and social responsibility at 55%. The support of the twin mission of evangelism and social action by more than half of them is in line with the word and deed mission of the SA. The rest of the
respondents supported evangelism (38%) or social responsibility (7%). Their responses are in line with the word/deed mission of the SA.

Respondents intimated that some of the most frequent social responsibilities of the local corps in the study area included WORTH program, burial of the dead, fundraising for education, health or any other needs, hospitality for the visitors, caring for the needy such as widows/widowers, the aged and visiting the sick, among others. Besides, the Church is the sponsor of several primary and secondary education institutions in the study area.

Nafula (OI, 06/06/2018) claims, “Kazi ya Jeshi la Wokovu ni kuhubiri na kusaidia jamii. Kwa mfano, maafisa huwafunza wamama kujiinua kupitia huu mpango wa WORTH”. Hata sisi tunafurahia maana kila kitu kinafanywa kwa mpangilio bila kuoegeesa wokovu pekee”. (The work of the SA is to preach and help the community. We are happy because everything happens according to the plan. For instance, the SA officers teach women how to uplift their lives through WORTH program without overreliance on salvation).

The implication is that the SA balances its word and deed mission. Both evangelism and social responsibility are at the heart of the SA mission. The SA mission statement was outlined as proclaiming the gospel of Jesus and meeting human needs without discrimination (Forster, 2007).

4.3.2 The Doctrine of Holiness as an Inspiration to Social Action

The respondents were asked whether or not they were taught about holiness and were living in holiness. The doctrine of holiness is the inspiration behind social action and evangelism based on its ideals of entire sanctification and love of God (Lang’at, 2007: 12 & Harley, 2009: 8). Holiness was viewed as a motivation to social action, as a means of
accomplishing holistic ministry and expressing the doctrine of the entire sanctification. As a way of demonstrating their Christ-likeness, Salvationists are expected to show love to others by engaging in social work. Currently, economic empowerment of women is a social work reflected in the development initiatives of the SA. It aimed at actualizing the entire sanctification of its followers in line with the doctrine of holiness.

**Figure 4.3.3 Holiness is Lived and Taught in the Local corps**

By helping women to be economically empowered, the SA was expressing holiness. The SA concept of holiness is founded on the belief of loving one’s neighbour as oneself (Mark 12:31). The responses in Figure 4.3.4 indicate that 28.75% of the respondents were aware of the teaching on holiness and living in holiness. However, 37.5% were not aware of any teaching in relation to holiness and living in holiness. The rest (33.75%) had no comment on this doctrine of holiness. Most respondents who filled questionnaires associated it with receiving salvation and living a holy life. None of them answered this question with regard to social action as an expression of holiness and Christ-like character. From the observation of the researcher, it was evident that the SA members were not totally conversant with the doctrine of holiness. However, the SA officers seemed to have an understanding on what it means and how it should be applied in the lives of believers.
Beatrice and Alice (OI, 21/05/2018) demonstrated that holiness was the love of God, expressed through loving one’s neighbor. It was a kind of love that manifested itself by providing compassionate help to those who were suffering from either spiritual or social oppression. The COs suggested that living holy lives was not just about having a righteous lifestyle. Rather it is acting like Christ. Being like Christ assists a believer to uplift the poor and transform their economic lives. Hence, WORTH village banking acts as a platform through which women in the SA women demonstrate their Christ-likeness by pooling resources to economically transform one another (FGD, 20/5/2018).

A look at the curriculum of the OTC reveals that the doctrine of holiness is given prominence. An overview of the SA curriculum regarding the instruction on holiness reveals that the officers are thoroughly instructed. Brengle (2016) discloses that the officers are taught about the meaning of holiness, how to get holy, when to be made holy, holiness and sanctification of the body, as well as holiness and humanity. Other topics include holiness as a love influence, how to keep holiness, holiness and the zeal for souls, and maintaining holiness on duty. Street (2008: 78-80) divulges the prominence that is given to the doctrine of holiness. All cadets are supposed to adhere to the tenth doctrine of the SA which declares; “We believe that it is the privilege of all believers to be wholly sanctified, and that their whole spirit and soul and body may be preserved blameless till the coming of our Lord Jesus Christ”. For emphasis, William Booth warned that any SA officer who did not subscribe to this teaching should be disqualified (Street, 2008: 78).

During training, the officers are urged to teach the doctrine in a simple language to believers without using heavy theological terms. Additionally, holiness songs, publications and books have been written to assist in understanding of holiness (Street, 2008). All the
SA officers have these books and publications. Others are distributed to them annually from Kenya West SA Territory (Cheren, O1, /27/5/2018).

Therefore, individual officers have their reasons or reservations for not clearly articulating the doctrine to believers. Among the reasons include some SA officers being not properly persuaded that the teaching is truly biblical. To these officers, there is an exegetical problem regarding the writings related to holiness since some were borrowed from American teachers who were not subscribing to Protestantism. Harley (2009: 10-11) alleges that some of those who have the courage to teach it, do so inadequately. He blames the rich tradition of the SA, in terms of charity programs and other commitments, for lack of adequate teaching on holiness. He claims that the local officers have commitments to the musical sections and other demands constituent to their work. Indeed, the findings affirmed that the strenuous work of organizing weekly programs, meetings, burial ceremonies and other social functions can be quite overwhelming to the CO. These commitments have reduced their level of involvement in the doctrine of holiness.

The study findings further disclosed that the SA Sunday holiness meetings are no longer given special attention. These holiness meetings used to play a central role in the holiness lives of its soldiers over the years. Initially, they took the place of morning worship, with an aim of teaching believers concerning holy living (Harley, 2015:10).

Concerning the ecumenical linkage of the SA, the study established why the SA in Kenya is associated more with NCCK than EFK. It is motivated by the social action of the NCCK anchored in its mission of uniting in faith and transforming lives of people through evangelism (Ouma, 2016). Other evangelical churches in NCCK include Evangelical
Lutheran Church of Kenya (ELCK), Scriptural Holiness Mission (SHM) and Friends Church of Kenya (FCK). The identification with the holiness movement confirms that the SA is committed to its doctrine of holiness which is expressed in social action; economic empowerment of women through WORTH village banking program.

It is significant to mention that the SA identified itself as an evangelical part of the universal Christian Church. However, it lacks active ecumenical linkage with the EFK. Some evangelical churches dissociated themselves from WCC on claims that it was clearly liberal and secularist. However, the SA has continued to be associated with WCC in its affiliate member status (Lang’at, 2007: 12). These denominations were uncomfortable with radical involvement of NCCK in politics. For instance, during the 1980s and 1990s, NCCK advocated for democratic reforms. On the other hand, the EFK, African Inland Church (AIC) and other evangelical churches stood against these reforms and the course of multipartism. This is an indication that they indirectly supported the authoritarian regime (Ouma, 2016: 12). As such, the strong advocacy for social mission such as peace and other live transforming initiatives is the underlying reason why the SA continues to be a member of the NCCK.

4.3.2 Transformation as a Holistic Mission

To demonstrate the practical implementation of the holistic mission, respondents were asked about the SA’s efforts in balancing its role of preaching and saving people from sin, that is, spiritual salvation and that of social responsibility, engaging in charity missions as well as empowering the vulnerable groups in the society (Clifton, 2010:198). The respondents were also required to indicate whether or not the local corps encouraged their members to be actively involved in IGAs. The responses in Table 4.3.2 indicate that 100%
of the respondents were equivocal that the SA promoted a balance between evangelism and social action. Similarly, majority of the respondents affirmed that they were encouraged by the SA’s engagement in IGAs.

Table 4.3.2 SA’s Engagement in Holistic Transformation

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>No comment</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Does the SA balance its role of salvation and social responsibility?</td>
<td>100.0</td>
<td>0.0</td>
<td>0.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Does the SA encourage engagement in IGAs?</td>
<td>92.5</td>
<td>0.0</td>
<td>7.5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

From the findings above, most respondents were convinced that the SA balances its role of salvation and social responsibility and encourages her members to be involved in IGAs. Members were encouraged to participate in empowerment projects such as IGAs. The FGD (20/05/2018) further confirms that the SA maintains its twin mission of evangelism and social action (work/deed). The FGD claimed that the COs, leaders of women ministry and chairpersons of women groups are instructed to remember the word and deed mission of the SA. Thus, they always encourage the members of WORTH groups to continue nurturing their faith through reading the bible and praying. At the same time, they should not neglect their involvement in IGAs through the platform of WORTH village banking.

The lamentation that the Army faces the danger of being reduced to a global philanthropic entity because of engaging in many social services is also refuted by these findings. Glenn (2000) portrayed the SA as an institution whose trend was tilted towards social action. Hence, it appeared detached from the religious and personal lives of its followers. The research findings suggest that the word and deed objective of the Army is still active and
operational in the local corps. This is an interesting finding Glenn’s observation were made from a context in the West where comparatively, secularism has made significant inroads. The findings in this study, on the contrary, are a pointer to the potency and vibrancy of religion; and more specifically Christianity in contemporary Africa. The SA is thus operating in an African context that still upholds a significant religious worldview. Indeed, this confirms observation of scholars such as Philip Jenkins (2006; 2011) that the centers of Christianity have shifted from the global North to South, where Africa is included.

It is worthwhile to note that the SA has many programs that demand a lot of attention; the officers have to multitask as they actualize all these tasks as revealed by the CO such as Al Alice O1, 21/05/2018) and Margaret (OI, 3/06/2018). They highlighted the busy life of these officers. They take the leadership role on overseeing the execution of WORTH programs, lead the weekly evangelism meetings, attend seminars and meetings with their seniors, and organize fundraising for the sick within the locality. Besides, they actively participate and even preside over the burial of their dead members. They supervise the programs of elders and youth, write and deliver monthly reports to the DO, among others.
Figure 4.3.4 The Capacity and Effectiveness of the SA’s Worth Group Leaders

<table>
<thead>
<tr>
<th>Category</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>37.5%</td>
</tr>
<tr>
<td>Very Good</td>
<td>11.3%</td>
</tr>
<tr>
<td>Good</td>
<td>23.8%</td>
</tr>
<tr>
<td>Average</td>
<td>12.5%</td>
</tr>
<tr>
<td>Fair</td>
<td>15.0%</td>
</tr>
</tbody>
</table>

NB: Excellent (37.5%), Very Good (11.3%), Good (23.8%), Average (12.5%), Fair (15.0%), Poor (0%)

Ratings provided by respondents who filled the questionnaire reveal that none was rated Poor, 15% were rated Fair in leadership, 12.5% Above Average, 23.8% Good leaders, 11.3% Very Good and 37.5% Excellent in their roles. These findings conclude that WORTH village program activities were well supervised, managed and implemented by leaders to the satisfaction of the members. From the researchers’ observation, women appeared comfortable with their leaders. They obeyed the instructions of their leaders. Margaret Naibe (OI, 06/06/2018) states that members of WORTH groups believe in the ability of their leaders since they participated in choosing them. That is why they have entrusted them with their finances. She acknowledged that one or two members may have personal differences with one of the leaders; this does not water down the effectiveness of these leaders. Indeed, in her own words, Naibe (OI, 06/06/2018) remarks;
Members of WORTH program have trust in the capacity of their leaders and that is why they chose and entrusted them with their finances. They have the ability to manage the finances on behalf of the group. However, there can’t miss one or two members who may have their personal differences with the leaders. That is to be expected. This does not, however, mean that the leaders are not working effectively.

4.3.3 Holistic Redemption as a Restoration of the Image of God

Respondents answered the question concerning equality of men and women, especially in terms of property ownership and empowerment. They were to comment on whether or not the SA advocated for both women and men owning property and other assets, given that they are made in the image and likeness of God. The findings in Figure 4.3.6 below collated that 43.8% of women believed that the SA advocated for equal ownership of wealth and other forms of property between men and women. Almost an equal number (41.4%) held a contrary opinion while the rest (15.1%) did not comment.

Figure 4.3.5 SA Encourages Men and Women to Own Property

The findings of this study indicate that the respondents have a positive view on gender equality. Majority (48.3%) supported gender equality based on creation in the image and
likeness of God. An overview of the by-laws of the WORTH village banking in the study area disclosed that women dominated the administrative positions. This shows that members trust their leadership. It is noteworthy to mention that the SA operates in a policy which recognizes that men and women have an equal access to divine calling. For the most part, a corps is under the COs who are a married couple, same rank, jointly running the corps. Even in other church committees, at least a third of the members were women. The researcher observed that the wives of the COs were evangelizing and undertaking the administrative duties of the church. It implies that there is no gender discrimination since both men and women have a divine calling to preach and undertake any ministerial task. Outside the church, the current member of the county assembly (MCA) in Cheptais ward is a woman. This implies that residents of Cheptais have started changing their perception and started to appreciate women who are striving to be economically empowered.

Chemtai (O1, 21/05/2018) disclosed that WORTH program has promoted gender equality by providing them with a platform where they can built up their self-esteem and confidence, particularly in the context of decision making. In turn, they took an active role in making decisions at the household level relating to repaying of school fees for children and re-investing in IGAs.

Monicah Cherop, a woman in her early forties in Kipsis, used to be shy and relied fully on her husband and parents in making household decisions. WORTH program provided her with a platform to express her opinions. Hence, she had gained the courage to make independent decisions without overreliance on others. Her decision making ability and self-confidence had restored her self-esteem and dignity. She remarked “being a member of the
SA’s WORTH program has really changed my self-esteem and confidence’ (Cherop, OI, 03/06/2018).

The PO (17/05/2018) revealed that the members of WORTH village banking were exhibiting confidence and assertiveness in their meetings. They talked about how they wanted to own assets such as goats, sheep, cows and pigs just like men. It means that the WORTH program has granted them with an opportunity for equality in terms of owning assets.

Generally, the study findings have portrayed some relationship between the SA’s teaching on holistic transformation and redemption with economic empowerment of women. It has disclosed the significance of holistic redemption and transformation as well as its practical execution in all areas of a Christian life.

4.4.0 Contribution of The SA to God’s Mission of Shalom and The Kingdom of God

This section examines how the concepts of shalom and the Kingdom of God contribute to economic empowerment of women in the study area. It starts by examining the factors underlying the prosperity of women in the study area and finding out whether or not the church fights against social injustices as well as corruption in the study area. This section ends by interrogating if the Christian experience of the Kingdom of God on earth in terms of a reality vis-à-vis an elusive ideal hope and dream.

4.4.1 Factors Underlying the Prosperity of Women

Respondents were asked to identify factors underlying the prosperity or economic flourishing of women in the study area. The question intended to identify why some Christians are not living in shalom despite Jesus’ promise of an abundant life. Figure 4.4.1

84
unravels the reasons for lack of a prosperous life. Most respondents cited poor family background (55%), followed by the burden of household responsibilities (33%) as core factors contributing to their lack of prosperity. Poor family background is characterized by very low levels of education, poverty, early marriages and low paying jobs. Furthermore, children raised from such backgrounds may lack essential skills and knowledge for starting any IGAs. The burden of household responsibilities was discussed later in the course of the study.

Negative mindsets (3%), oppression of women by men (6%) and are other factors (3%) were also mentioned as being responsible for their state of economic disempowerment. Negative mindset meant that some women may have a negative attitude towards investment. Such women are pessimistic and focus on the worst possible outcomes of their investments. For instance, some fail to invest in purchase of poultry for fear of an attack by poultry diseases. Others fail to engage in IGAs for fear of incurring losses. Consequently, these types of women may end up not taking loans from WORTH village banking for investment.
Figure 4.4.1 Factors Affecting the Prosperity of Women in the Study Area

Regarding oppression of women by men, they study discovered that men attempt to take control of the management of the IGAs and loans belonging to their wives. Some demanded to be given some money or all the profits gained from the micro-enterprise. Caro (OI, 14/05/2018) commented:

In my group, there are women whose husbands attempt to take control of management of the loans borrowed from WORTH village banks. They want to decide the kind of IGAs that their wives should be involved in. Additionally, they demand to be given money from the business daily so that they can use it to buy alcohol. The misuse of funds contribute to incurring of losses by the business. As a result, women with such husbands end up being discouraged from future investment. To avoid interference by men, women need to clearly explain to their husbands the significance of an IGA to the household.
The other reasons (3%) highlighted by respondents included small-sized farms that are inadequate for investment and low level of education, particularly on entrepreneurship. The latter hindered their ability to invest. Further, some did not believe that they had the ability to be prosperous. Such women needed a lot of encouragement from those who have made successful investments using the loans from WORTH. Kimindany (OI, 14/05/2018) explained that they used successful women who served as role models and gave hope to those who were discouraged so that they could realize that it was possible to rise from poverty to richness. In her group, Rehema Cheptoo, a mother of three, was the best example. Cheptoo used her first loan of Ksh. 5,000 borrowed from the WORTH group to buy piglets. Later on, the piglets grew bigger and multiplied. When she sold over 15 pigs, she bought a motorbike and gave it to a rider who pays her Ksh.500 daily. Meaning that in a month, she earns at least Ksh. 26,000. She felt, her economic status had changed.

The findings reveal that the state of *shalom* in the study area is already compromised by the aforementioned factors. However, the researcher believes that economic empowerment of women is a key step taken, aimed at restoring the community of *shalom* in the study area. Liberating women from economic challenges through WORTH program is meant to restore *shalom* in the study area. It frees women from the ruthless and oppressive cycle of poverty. Additionally, the fellowship in WORTH meetings promoted *shalom* (peace) between humankind and God by restoring the right relationship between them. It is in these fellowships that some received redemption from sin. From PO (30/05/2018) in Chepkube Corps, several members of WORTH gave testimonies of how they received salvation while fellowshipping in WORTH groups.
4.4.2 The Salvation Army Stance on Social and Economic Injustices

Since social and economic injustices were among the factors undermining actualization of \textit{shalom} or an economically prosperous life for women. The study sought to find out whether or not the SA took any action in mitigating these forms of injustices. Consequently, women were asked to affirm or reject the role played by the SA in condemning social and economic injustices facing the community in the study area. From the findings collated in Table 4.4.2, 17\% of the respondents affirmed the role of SA in condemning both social and economic injustices. However, they had difficulties in explaining particular incidences where the SA was involved in condemning or fighting for justice. Majority of the respondents (56\%) failed to concretize any occasion in which the SA has been involved in championing for social and economic rights in the community.

Table 4.4.2 The SA vis-à-vis Social and Economic Injustices

<table>
<thead>
<tr>
<th>The SA condemns social and economic injustices in the study area</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Responses</td>
<td>Yes</td>
</tr>
<tr>
<td>Frequency</td>
<td>10</td>
</tr>
<tr>
<td>Percentages (%)</td>
<td>17</td>
</tr>
</tbody>
</table>

The findings in Figure 4.4.2 confirm that indeed the SA is inactive in advocating for social justice and fighting against social and economic injustices in society. These injustices serve as the root cause of social and economic woes such as poverty which afflict the community in the study area. Members of the FGD (20/05/2018) at Chepkube Corps felt that the SA, just like majority of the churches within the study area, is not vocal in condemning social and economic injustices. They gave an example of how the SA failed to give its voice in
condemning the post-election violence (PEV) of 2007 that resulted in death of more than a 100 people and displacement of more than 100 families in Mt. Elgon. The work of fighting injustices has been left to politicians who use the fight against injustices to campaign for re-election.

The findings in the current study present the SA as committed to provision of social services. However, she maintains political neutrality and silence in the fight against social injustices such as corruption, oppression of the poor, land grabbing, denial of land inheritance rights to women among others. The voice of the SA was not heard fighting for justice during the 2007 PEV in Kenya. Similarly, she did not support the Catholic Church in condemning corruption in Kenya in 2015 and 2017. Shakespeare (2010: 15) contends that indeed, the SA does not prophetically speak against the root causes of social injustices. She failed to champion for justice to the minority during the Apartheid rule in South Africa (Shakespeare 2010:15). In her submission to the Truth Commission in 1997, she acknowledged not “pursuing justice and justice alone” according to Deuteronomy 16:20 (MacMillan, 2008). The SA chose to be mute when it was expected to be vocal. MacMillan (2008) explains why the SA kept quiet. She argues that the SA was afraid of the kind of dissent that she was known for in the early years of her ministry. Moreover, pursuing justice for the future could have endangered the possibility of acts of mercy in the present. Again, though she has the SA International Social Justice Commission (SAIJSC) is meant to fight for justice and human rights, she lacks a thoroughly trained clergy on political science, policy and infrastructure to take the fight for justice.

Thus, speaking out was more jeopardizing for her present and future social actions compared to keeping silent. On the contrary, the SA is called to realize its prophetic
heritage which makes it unique and courageous enough to confront the prevailing problems in society (Shakespeare, 2010: 15).

4.4.3 Economic Empowerment as a Continuation of God’s Mission of Shalom

Respondents gave out their opinions on the possibility of enjoying an abundant life on earth through acquisition of wealth. Figure 4.4.2 demonstrates that opinion was divided: 49% of the respondents affirmed the idea that the Kingdom of God could be enjoyed on earth while 51% rejected the idea. The divergent views, in essence, reflect the appreciation of both sides of redemption by the believers: the spiritual and the material- to which the SA upholds. Indeed, abundant life is a life of wholeness that touches all aspects of life: spiritual, social and physical. Wealth acquired from investment in IGAs through WORTH program was indication of social and physical wellness. Everlyne Nanjala (OI, 06/06/2018) opines;

I do not think that people can enjoy life on earth by acquiring assets such as goats and pigs. These assets come with fears of insecurity. For instance, I am always concerned with the security of my livestock. To me, acquisition of property brings in more responsibilities and not enjoyment. We rest and enjoy life in heaven.

On the other hand, Deborah (OI, 28/05/2018) says, “God intended that we enjoy an abundant life on earth. When God blesses one with wealth and he/she should use it to assist others and take care of the family, you are enjoying an abundant life on earth. Remember, there are people who are praying for what you take for granted”

By ensuring that women flourish economically, WORTH village banking serves as a means of restoring the community of God living in shalom. This supports William Booth’s theology of holistic redemption (Burke, 2013: 49). The scriptural basis for this theology is
found in the NT. For instance, Paul’s letters are spread not just with an intention to ensure that individuals are delivered from sin, but to inaugurate the Kingdom of God in the churches he founded (Burke, 2013: 49).

**Figure 4.4.2 Christians are Supposed to Enjoy an Abundant Life on Earth**

The findings in Figure 4.4.3 reveal that majority of the respondents who filled questionnaires (57%) viewed the possibility of enjoying the Kingdom of God on earth as a mere unrealistic dream. A few (26%) positively suggested that it was realistic to enjoy the Kingdom of God on earth. Bitei (OI, 14/05/2018) mentioned that it was impossible to enjoy life on earth fully because of many life challenges and sufferings.

The FGD (20/05/2018) in Chepkube Corps observed that the sermons touching on salvation for the purpose of inheriting eternal life had encouraged believers to think that the Kingdom of God could only be realistic in heaven. Though FGD members seemed pessimistic about enjoying the kingdom of God on earth because of social and economic challenges, at least women were optimistic that they could live a hopeful life. They felt they were living lives with a focus on improving their livelihood and that of their families through savings in WORTH groups and investing in IGAs.
The pessimism associated with hopelessness of enjoying the Kingdom of God on earth could be attributed to inadequate understanding of the Kingdom of God on earth by members of WORTH groups. The PO (07/05/2018) at Chesiro revealed that the Biblical message that preceded the WORTH group meeting was a message of hope. The hope of living a good life that is devoid of suffering on earth. Though the preacher did not directly mention that the good life, a life of abundance and prosperity, was an expression of the Kingdom of God on earth, she gave them hope of taking delight in the Kingdom of God on earth.

Clifton (2010: 233) claims that Booth concentrated on preaching about transformation of lives by the grace of God. Once the lives of believers are transformed, Christians would experience the Kingdom of God in the present earth. Hence, the Kingdom of God is a state
to be enjoyed on earth. Therefore, since SA officers are taught about Booth’s theology, they need to emphasize and keep on underlining it among the believers.

It is imperative to note that the alleviation of human suffering through economic empowerment of women in all circumstances is a key component of *shalom* when it is coupled with other efforts of transforming the world to avoid falling short of the biblical responsibility of transforming the world to *shalom* (Burke, 2013: 62).

![Figure 4.4.4 Acquisition of Wealth can Hinder One from Entering God’s Kingdom](image)

**Figure 4.4.4 Acquisition of Wealth can Hinder One from Entering God’s Kingdom**

Figure 4.4.4 reveals that majority of the respondents (66.3%) affirmed the idea that accumulation of wealth could prevent one from entering the Kingdom of God; 30% rejected this idea and 3.8% were not sure in their responses.

Kimindany and Cheptoo (OI, 14/5/2018) used the scripture to explain that wealth could obstruct the believer from entering the Kingdom of God. In Matthew 19:24, Jesus stated that it was easier for a camel to penetrate through the eye of the needle than for a rich person to enter the Kingdom of God. The implication is that wealth can prevent a believer from entering the Kingdom of God. The rich man being talked of in this portion of the scripture is the one who loves riches and makes an idol out of them. Practically, Christians
who are obsessed with acquisition of wealth, in total disregard of God, are likely to miss salvation from sin. From this teaching, Christians learn that they should change their attitude to wealth to avoid being obsessed with it so that they do not miss salvation and subsequent entry the Kingdom of God.

The interesting observation is that though women in WORTH groups believe that economic empowerment is a form of emancipation from economic hardships, majority of them (60%) fear that if they acquire a lot of wealth, it could act as an obstacle to their entry into the Kingdom of God. Their argument could be based on superficial interpretation of scripture by the SA officers. Hence, it is prudent that the SA officers provide elaborate exegesis of scripture. This could enhance the understanding that the Kingdom of God can also be achieved here on earth.

The findings of the study in this section have confirmed the premise that the SA’s contribution to God’s mission of *shalom* has influence on economic empowerment of women in the study area. However, the study highlights some conservative reservations related to the idea that acquisition of wealth through IGAs hinders one from entering the Kingdom of God.

**4.5.0 Nature of the SA’s WORTH village banking**

This section discusses the impact of WORTH village banking. It pays special attention to the way loans from WORTH village banking have changed the lives of the women. The impact of household responsibilities and WORTH village banking on economic empowerment of women are also explored.
4.5.1 WORTH Village Banking and Investment in IGAs

Figure 4.5.1 represents the type of IGAs that WORTH women were actively participating in as their economic empowerment initiatives. The figure reveals that majority of women in WORTH groups (39.10%) invested in commercial activities such as petty and retail trade.

<table>
<thead>
<tr>
<th>Type of IGAs</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commerce</td>
<td>39.10%</td>
</tr>
<tr>
<td>Service</td>
<td>28.20%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>22.70%</td>
</tr>
<tr>
<td>Any other</td>
<td>1.80%</td>
</tr>
<tr>
<td>None</td>
<td>1.80%</td>
</tr>
</tbody>
</table>

Figure 4.5.1 Type of IGAs that Women in WORTH Groups are Involved in

Other IGAs included service business (28.2%) such as hairdressing, restaurant, food stalls and cleaning services. Around 22.70% reported to have engaged in agricultural activities such as selling of grains and vegetables. These percentages indicate that majority of women invested in business. Since Cheptais Ward is an agriculturally productive ward, one could have expected that most investments are in the agricultural sector. Investment in farming requires sufficient capital to buy some farm inputs such as fertilizer and seed. Christine Chemtai (OI, 03/06/2018) explained that the small farm sizes serve as an obstacle to commercial farming for some women. In addition, married and unmarried women have to
seek permission from their husbands and fathers respectively when they want to use land. The commercial activities are suitable for women in the study area since most of them require little capital. Others such as hairdressing and small restaurants need some skills in the use of hands and cooking respectively in addition to little capital. Therefore, these trade activities are appropriate to the SA members in WORTH. This is because a loan of between Ksh.5,000 and Ksh.10,000 is sufficient to start up petty trade or basic hairdressing businesses. Culturally, petty trading activities such as selling of fruits and vegetables have always been a preserve of women.

Another 6.4% of respondents reported that they were involved in leather work, craft work and food processing. A minority (1.8%) invested in other IGAs while a similar 1.8% failed to invest in any IGAs. Other IGAs included photocopying and printing services. These IGAs suggest that indeed the women are actively involved in economic empowerment activities by investing using loans from IGAs. The entrepreneurship activities of women resonate with Rauschenbusch’s Theory of Social Gospel. Furthermore, they concur with Marx Weber’s idea of viewing worldly activity (labour and business) as a calling. Weber (2005:41) insists that engagement in worldly duties is an important duty to live acceptable lives before God. They are a means of serving God.

These findings reveal how these women, from a predominantly village context, are opening up to the global market and opportunities it offers. Gradually, they outgrow the traditional roles and perspectives and plunge into the emerging global trends. It is significant to note that the SA is participating in IGAs to have women plunge into the global commercial trends or globalization which offers diverse opportunities that attract women, just like other segments of the population. However, what is unique is that WORTH facilitates this
process and the women involved appreciate and embrace it. It is not just viewed as a secular but more as a spiritual enrichment.

4.5.2 Reasons Why Some Women are not Involved in IGAs

Women respondents who failed to borrow loans and invest in any IGAs gave several reasons as outlined in Figure 4.5.2. These reasons included: lack of initial capital (37.0%), lack of skills or know-how (44.4%) and lack of available market (7.4%). Such knowledge and skills include the capacity to run and manage a business, look for the market for agricultural produce and keep business records. On the other hand, the initial capital is important in setting up an IGA.

Figure 4.5.2 Reasons Why Some Women Were not Engaged in IGAs

Lack of sufficient capital makes the investor to avoid investing or channeling the little amount to other needs. Eventually, one ends up not having an IGA altogether. Hence, it was difficult for some women to establish viable business ventures with the loans received. In future, they should be urged to divert their funds to businesses that require little initial
capital such as buying and selling eggs, vegetables and fruits. Regarding skills and business knowledge, most of the women reported that they had never ventured into IGAs. They lacked knowledge on the buying and selling prices, management of businesses or small vegetable farms and identifying the market. Such women should be encouraged to attend seminars and workshops on women entrepreneurship. Concerning lack of market, women complained that whenever their vegetables were ready for sell, there was an oversupply of the same product in the market (Violet, OI, 06/06/2018). As a result, they sold them at low prices due to competition. Thus, they needed a ready market for their goods. Such women should research on market trends and seasons. For instance, they can sell their agricultural products at peak season when the supply is less from competitors. They need knowledge and skills in marketing.

Other reasons mentioned by FGD (28/05/2018) and Matep, Naibei and Violet (OI, 06/6/2018) included lack of transparency in issuance of loan funds to the members of WORTH village banking group failing to trust each other. The issue of accountability and trust had the potential of eroding confidence from the members, ultimately leading to reduction in WORTH membership. Some FGD members suggested that small farms in their locality make (agricultural) investment difficult. Kuloba (2017), Were (2016) and Wambaria (2005) note the importance of training facilitators and members in community projects. A revisit of the findings of this study in Figure 4.2.2.1 disclosed that the SA COs were not trained enough with regard to IGAs. This is particularly so with regard to entrepreneurship, business management and best practices in financial literacy on the contemporary trends. Again, training in ICT is an indispensable knowledge and skill.
Hence, there is need for re-training the SA clergy and the laity, the key players in WORTH, in this area.

Observations made from these findings demonstrate that though the success of WORTH village banking program depended on the ability of women to be entrepreneurs, there were those who were unlikely to be empowered because of the failure to invest in any IGAs. This went against the economic empowerment initiative of WORTH program. However, those who failed to invest only formed 1.8% of the respondents. Consequently, 98.2% of the women who took loans from WORTH groups recorded to have invested in IGAs. Abebe and Selassie (2009: 49) affirm that investment in micro-business enterprises is a crucial element of WORTH program. Hence, the investment contributes to the realization of the economic empowerment of women.

4.5.2 WORTH Village Banking and Household Responsibilities

![Figure 4.5.3 Effect of Household Responsibilities on IGAs](image)

Questioning whether or not household responsibilities affected engagement in IGAs was based on the fact that majority of members of WORTH program were housewives in the study area; a few were in formal professions. The respondents’ opinions were divided on whether or not the burden of household responsibilities influenced the ability of women to
engage in IGAs. From the study, 50.98% of women denied any negative impact of household chores on investment activities. Closely following were 49.02% of respondents who affirmed that indeed, the heavy burden of household chores negatively impacted on their ability to invest in IGAs. According to 49.2% of the respondents, the burden of household responsibilities consumed a lot of time which they could otherwise have used to get knowledge on investment in IGAs. They also had limited time which they allocated to participating in IGAs. Further, they claimed that they had a hard time in balancing between their household chores and investing in IGAs. The major issue of concern here is time. Women in the IGAs needed adequate and quality time to concentrate on their project. Retail trade and operating a food stall required full-time commitment. This means that a person who has other duties to attend to may not make enough profit on that day, week or month. Their meager income could not afford them the luxury of hiring house helps. This argument stance the argument by Wrigley-Asante (2012) that increased workload had the potential to eat into the income of women involved in IGAs.

Some 50.98% of the respondents cited the idea that women were talented in multitasking: doing more than one duty simultaneously. Furthermore, they felt that women who made up their minds to join WORTH program were committed to uplifting their living standards and could thus not blame the household demands. Good planning and organization were noted as crucial elements for success in IGAs, especially for women with heavy household chores. They claimed that they organized their time in such a way that they had adequate time left for engaging in IGAs.

It is important to underline that pitting investments in IGAs against household responsibilities (which in essence are family responsibilities) is missing the point.
However, it also depends on what stage one is in the family. For instance, a woman who is unmarried or has grown up children has sufficient time to engage in IGAs. If a woman has a breastfeeding child, she can take care of the baby and invest after a year. Alternatively, she can look for a relative or someone else to babysit for her. Therefore, it is not the question of having one at the expense of the other. Both are indispensable for meaningful livelihood. These women need both the investments in IGAs and their families. The point is the need for knowledge and skills to maintain a practical and healthy balance between the two. One’s interest in entrepreneurship also matters.

4.5.3 Change in Economic Life of Women Through WORTH program

The need to evaluate the impact of WORTH village banking on economic empowerment of women was outlined in the question indicated in Figure 4.5.4 below. Respondents affirmed that loans from WORTH village banks assisted them to engage in IGAs. This later contributed to their economic empowerment. An interview with Deborah (O1, 28/05/2018) revealed that a total of 15 members were given loans in 2016. Ten members were given an average of Ksh.3,000 while 5 of them were loaned an approximate of Ksh.4,000. In total, the WORTH village bank in Chepkube Corps loaned Ksh.50,000 in 2016.

The interview with the DO (O1, 14/05/2018) revealed that the WORTH village banking in Cheptais Ward (his area of jurisdiction) dispatched the highest amount of Ksh.72,000 in 2016 among 12 beneficiaries. Among them, 10 were given Ksh.6,000 and two were given Ksh.5,000 each. On average, 10 WORTH groups in Cheptais Sub-County loaned out an average of 55,000 to between 12 and 15 members in 2016.

Figure 4.5.4 demonstrates that many women reduced their dependence on others after getting profits from IGAs. Majority of respondents (30.38%) claimed that they no longer
borrowed money from friends, relatives or constantly from their husbands. It should be appreciated that as their economic profile improves, these women cease to be predominantly dependants. Instead, they become players or contributors hence holding a stake in their social web. This is a positive development to be appreciated.

Further, Figure 4.5.4 revealed that 24.05% of the respondents bought poultry and 18.99% of them afforded to pay school fees for their children. Some of the respondents (15.1%) admitted that there was a change in their income profile after joining WORTH groups compared to a time when they were not members of a WORTH group. Others, especially married women (5.08%), indicated that they could now make independent financial decisions regarding what to buy in their households. Unmarried women explained that they could take care of their needs without constant help from their parents. Widows and single women were also economically independent. They avoided exploitation by economically advantaged men. For instance, there were rare cases of prostitution as the means of financing their upkeep. A few of them (3.08%) bought small pieces of land and the rest (2.53%) recorded not having observed any significant change in their lives as a result of being members of WORTH groups.

These observations confirm that WORTH village banking had a great potential of empowering women economically. Mayoux (2008) outlined the potential of WORTH program in contributing to economic empowerment of women. She suggests that the economic security was enhanced due to their increased income. They were able to acquire property and other assets from income created from their businesses.
It is noted from the findings that women invested in poultry, school fees for their children and land, among others. Married women could stock their households and unmarried women catered for their needs without overly relying on their parents. The cumulative benefits of this women empowerment should be viewed in the empowerment of the women and the African country, family and the community. Resources generated were invested in education of children, purchasing land or maximizing its productivity and reducing the burden of parents. These are positive aspects that facilitators in WORTH program should continue to emphasize.

The revelations on economic empowerment underpin the objectives of this study. The main aim of this study was to determine the contribution of the SA’s WORTH village banking on economic empowerment of women in Cheptais Ward, Bungoma County, Kenya. These
findings also confirm the premise that the nature of the SA’s WORTH village banking contribute to economic empowerment of women in Cheptais Ward, Bungoma County, Kenya. Social Gospel and Holistic Christian Transformation theories which aim at holistic transformation of Christians through holistic mission are addressed by WORTH village banking. The theories underline that the Church should be practical in transforming the social and economic livelihood of believers. From the research findings in this study, the SA WORTH village banking has transformed the economic life of believers in the study area.

4.5.4 WORTH Village Banking and Equal Opportunities

![Pie chart showing the percentage of women's equal opportunities in income generating opportunities.]

Figure 4.5.5 Women’s equal opportunities in income generating opportunities.

The concern on the kind of IGAs which women engaged in contributed to the need to find out whether or not they had equal opportunities compared to men. From the findings in Figure 4.5.4, 94% of women believed that they held equal opportunities, 2% denied and 4% were not sure. These opportunities included businesses, farming and service businesses such as hairdressing, cloth making and hospitality. Since women in the study did not enjoy land inheritance rights, their engagement in full-scale farming was limited. They had to rely on the portion of the land that their husbands were willing to reserve for IGAs. This
means that championing for equal inheritance rights by the SA could lead to confrontations with the community which believed in patriarchy.

However, the SA herself gives equal ministerial opportunities to both genders. She is best placed to initiate, among the faithful, a genuine interrogation of the patriarchal system or aspects that must change. This should be based not only on the benefits of her own tradition in this matter, but also the scriptural emphasis on holistic ministry. Fortunately, the SA can also point her faithful to their Kenyan constitution that has opened spaces for equitable rights even on inheritance. Article 60 of the new constitution of Kenya provides for equal land rights, access and ownership of land (Constitution of Kenya, 2010: 40). Further the Kenyan Law of Succession grants parents, or any other person, the liberty to write a land inheritance will to their siblings, friends or any close relative irrespective of gender (The Republic of Kenya, 2012). The interpretation of these sections of the law imply that both men and women have a right to inherit land. What is the fate of cultural practices that do not transform themselves appropriately to the existing constitutional reforms? Such cultural practices can only hurt her people- women in this case. Therefore, the SA WORTH program in her diverse activities should be seen to be playing a significant paradigm shift. The shift should be in cultural transformation on the basis of Christian tradition and scripture yet sensitive to people’s constitution.

4.5.5 Adherence of women to WORTH village banking by-laws

The need to examine the adherence to WORTH village banking by-laws by respondents was imperative in understanding the commitment levels of women to WORTH groups. From the results displayed in Table 4.5.3, it was worth mentioning that the overall adherence to WORTH village banking by-laws was good. The ratings provided by those
who filled the questionnaires indicated 37.5% of excellence, 12.5% of being very good, 22.5% rating of good, 20.0% rating of being average and 5% rating of poor.

Table 4.5.3 The rate of adherence to WORTH village banking by-laws

<table>
<thead>
<tr>
<th>Rate the adherence to WORTH village banking by-laws?</th>
<th>Frequency</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent</td>
<td>30</td>
<td>37.5</td>
</tr>
<tr>
<td>Very good</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>Good</td>
<td>18</td>
<td>22.5</td>
</tr>
<tr>
<td>Average</td>
<td>16</td>
<td>20.0</td>
</tr>
<tr>
<td>Poor</td>
<td>4</td>
<td>5.0</td>
</tr>
<tr>
<td>Very poor</td>
<td>2</td>
<td>2.5</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Figure 4.5.6 The rate of adherence to WORTH village banking by-laws

Cumulatively, these ratings strongly indicate an overwhelming 72.5% were positive (viewing it as good, very good and excellent), with 20% being average and a mere 7.5% being negative. These ratings support the fact that WORTH village banking functioned effectively and efficiently.

The by-laws are contained in the savings’ passbook which every member is supposed to have. The passbook contains weekly savings, target, loan, the amount repaid per month, among other details. Since the WORTH groups are independent and autonomous, they are entitled to formulate other laws which guide the operations of the group. Some of these laws include regulations on who is supposed to be the member, amount of shares to be contributed by each member per week and regulations on punctuality. These laws are essential in promoting discipline among members and easing the functionality of the group.
These by-laws cultivate the virtue of honesty among members of WORTH groups. This echoes Marx Weber’s Theory on Protestant ethic and the spirit of capitalism. Weber (2005: 17) postulates that honesty, thriftiness, punctuality and industriousness are virtues. These virtues originate from Weber’s conception of asceticism and work as a calling from God. Weber (2005: 109) views asceticism as the source of the spirit of capitalism. Asceticism values accomplishment of duty as the highest form which the moral activity of the individual could assume. Asceticism condemns idleness, dishonesty and greed. The context of WORTH presents women who exercise honesty and punctuality while paying their borrowed credit. Failure to pay debts on time leads to wastage of money since time and credit is money. Money begets money. On the other hand, engagement in IGA is virtuous activity that demonstrates the virtue of industriousness. Hence, these women are not idle. That way, the profit from the business is acquired in an honest manner.

4.6.0 Solutions to Challenges Facing WORTH Village Banking

This section looks at the possible solutions to challenges and obstacles experienced by WORTH village banking groups. The challenges have a bearing on the efficiency and effectiveness of WORTH project. Respondents were asked to give their opinions on whether or not financial literacy and business record keeping were the main challenges facing the women in WORTH groups. Majority of them (63%) responded affirmatively while 21.3% of them held a contrary opinion.

Financial literacy is one of the essential components of WORTH village banking. Swarts et al (2010:7) explored literacy and numeracy training vis-à-vis broadened knowledge of women on how to improve their lives through investing in IGAs. It is a significant empowerment initiative. Respondents in this study revealed that a few women received
their first financial literacy training from SAWSO. Others received from Equity Bank and Kenya Commercial Bank (KCB). These financially literate women became leaders of WORTH groups. They transmitted this knowledge to others during their weekly meetings on Wednesdays.

SAWSO (2012: 12) highlights that the SAWSO literacy and microfinance program seeks to transform the situation of rampant poverty among women in Kenya. It provides them with education and encouragement to unearth their strength and change their communities too. To reach remote areas such as Cheptais, SAWSO organized small village groups. Through the groups, trained EWs taught women how to read and write, to become proficient in record keeping. Additionally, they were taught the value of individual and group savings.

Table 4.6.0 Main Challenge Facing WORTH Village Banking

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Percent</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>17</td>
<td>21.3</td>
<td>21.3</td>
<td>21.3</td>
</tr>
<tr>
<td>Yes</td>
<td>63</td>
<td>78.8</td>
<td>78.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Odell and Pickens (2004:15) note that financial literacy was a key indicator of success of WORTH groups in Nepal. The authors state that women assembled and practiced financial literacy in WORTH groups and also learnt about development issues. The literacy materials also motivated women to be proactive in their communities. They assisted them to participate in sensitizing others and igniting communities to take control of HIV and AIDS, among other constraints facing them. The financial literacy achieved by these women acted
as the cornerstone of keeping records of business or other IGAs. The findings of this study affirm the perception that since some of the women have poor education background, financial literacy and business record keeping had not been efficient in empowering these women. These findings raise the concern regarding ICT literacy for women in this technological era. The literacy of these women becomes pathetic without a combination of both ICT and financial literacy.

**Figure 4.6.1 Other challenges Facing WORTH Village Banking**

The findings in Figure 4.6.1 demonstrate that the WORTH village banking faces other serious challenges. They include members not sufficiently trusting their leaders and each other (24.32%) and poor planning (24.3%) among members. Poor leadership (21.62%), lack of good transparency and accountability in management of funds (13.51%), lack of adequate education and fairness in issuing of loan funds to members were other constraints confronting the effective operation of WORTH village banking groups. A few members also mentioned that the loan funds were not adequate to maintain their businesses or
establish larger ones. The insufficiency of funds applied to a few members who were successful entrepreneurs. Their businesses had grown to a level that could not be sustained by small loans from WORTH groups. Such people resorted to borrowing loans from banks. Though the affected number of members was small and insignificant, the inadequacy of funds posed a challenge, especially to established IGAs.

On poor planning by members of WORTH, some members lacked the capacity to effectively plan and prioritize their needs. It was noted that without adequate planning, women were likely to face challenges in investing in IGAs or maximizing their profits. Similarly, the challenge of credibility of leaders due to distrust among some members and lack of transparency in management of funds did not go well with some members. They felt that the leaders were not really disclosing the exact amount of savings in their village banks. This mistrust was also cited in apparent lack of fairness during issuing of loan funds to members. The implication is that the leaders had the sole authority of determining who gets the loans without a very clear loan issuance policy. This posed a threat on the sustainability of WORTH groups. Indeed, the challenges could discourage the members who may decide to withdraw membership from WORTH groups. Furthermore, this would badly reflect for a program run by the church. Fortunately, some of these challenges are addressed during weekly meetings or by electing new leaders. Hence, they do not kill the motivation of women in WORTH groups.

Caro (OI, 14/05/2018) said the high demand for loans was another pressing challenge facing WORTH groups. Almost all members were demanding a loan. At times, the leaders were compelled to issue out the loans based on urgency of a member’s needs.
4.6.1 Measures to be Taken to Meet Loan Demands

Table 4.6.1 below indicates the suggested measures by women aimed at meeting the loan demands by members. From the findings, 47.5% of respondents suggested that the women needed to increase the amount which they were saving in their WORTH village banks. Most groups were used to investing an amount ranging from Ksh.50 to a minimum of Ksh.100 per week in their weekly savings box. In a month, it would translate to a minimum of between Ksh.200 and Ksh.400 savings per head.

Table 4.6.1 The measures that should be taken to meet loan demands

<table>
<thead>
<tr>
<th>Measures</th>
<th>Frequency</th>
<th>Percent (%)</th>
<th>Cumulative Percent(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase the savings amount</td>
<td>38</td>
<td>47.5</td>
<td>47.5</td>
</tr>
<tr>
<td>Invest as a group in IGAs</td>
<td>30</td>
<td>37.5</td>
<td>85.0</td>
</tr>
<tr>
<td>Get a loan from microfinance or other source</td>
<td>6</td>
<td>7.5</td>
<td>92.5</td>
</tr>
<tr>
<td>Any other</td>
<td>6</td>
<td>7.5</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

On this, a respondent, Aida Okapol (OI, 03/06/2018) remarked;

When starting our WORTH group, we agreed that Ksh.50 is the minimum contribution per week. Later, we allowed members to contribute as much as they can afford with Ksh.100 being the minimum. Right now, members contribute Ksh. 100, 200 and some Ksh.500. From these contributions, we can now save between Ksh.400 and Ksh.2,000 per head in a month. On average, 30 members contribute between Ksh.15,000 and Ksh.24,000 per month.

Deborah (OI, 28/05/2018), a chairperson of Chepkube WORTH village banking group, and the FGD (20/05/2018) opined that the annual increase in the amount of monthly contributions per head had enlarged the loan capital. Annually, the group could save between Ksh.180,000 and Ksh.288,000. Savings reinforced the WORTH program since they earned interest. The generated interest was paid out to members as dividends on an
annual basis, concurring with the findings of Mayoux (2008: 29). It then supplements income earned from IGAs. For instance, in the year 2017, the group paid out a total of 20,000 to its members as dividends generated from interests accrued in 2016 (Deborah, OI, 28/05/2018). The income generated gave women economic security and the power to build assets. For instance, they could buy goats, chicken, or small parcels of land. That way, it empowers them economically.

Other proposed strategies included the need for women to invest as a group in future (37.5%). The advantage of such group partnership lied in ensuring that they invest in a project that would guarantee higher profit returns compared to individual projects. Though the project could have its challenges, it could help members who had inadequate investment experience to get ideas from successful members as they divide the profit returns among themselves. This is in addition to encouraging the group cohesion given their common stakes in the project. Getting a loan from MFIs or any other source such as Uwezo Fund were highlighted by 7.5% of the respondents as another measure of increasing the loan amount to be lent members. In this alternative, the WORTH group would borrow a loan from a MFI or any other bank and then lend to members who would invest the money. Members then agreed to pay the loan as a group, either from monthly savings or from profits earned from IGAs. Other suggested measures include seeking for donor funds from NGOs such as Action Aid. Furthermore, intensifying entrepreneurship education could also ensure that women entrepreneurs have adequate education in investment.

4.6.2 Actions Taken to Recover loans from WORTH village banks

The issue of loan repayment was noted as one of the critical challenges which WORTH groups were contending with. The Chairlady of the SA, Kispis Corps WORTH group,
Everlyne Chebet (OI, 14/05/2018) revealed that there was a reduction in the number of members of WORTH groups. Some members disappeared from the church immediately after receiving loans from WORTH groups. For instance, she claimed that in 2016, two members borrowed around 3,000 shillings each. When they were unable to service the loan, they moved to other churches. Attempts to convince them to pay the loan were futile. At the end of 2018, the number of defaulters had risen to around five. This increased the amount of bad debts.

Table 4.6.2 Action Taken to Recover loans

<table>
<thead>
<tr>
<th>Action Description</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Following the by-laws of WORTH village banking group</td>
<td>32</td>
<td>40.0</td>
</tr>
<tr>
<td>Shares cover the loan taken</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td>Members fundraise to recover the defaulted amount</td>
<td>5</td>
<td>6.3</td>
</tr>
<tr>
<td>Holding guarantors responsible</td>
<td>21</td>
<td>26.3</td>
</tr>
<tr>
<td>Visiting the member to find out why the loan is not being repaid</td>
<td>5</td>
<td>6.3</td>
</tr>
<tr>
<td>Leaders follow up</td>
<td>3</td>
<td>3.8</td>
</tr>
<tr>
<td>In case of death, members agree on the appropriate action</td>
<td>8</td>
<td>10.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Everlyne Chebet (OI, 14/05/2018) revealed that there was a reduction in the number of members of WORTH groups. Some members disappeared from the church immediately after receiving loans from WORTH groups. For instance, she claimed that in 2016, two members borrowed around 3,000 shillings each. When they were unable to service the loan, they moved to other churches. Attempts to convince them to pay the loan were futile. At the end of 2018, the number of defaulters had risen to around five. This increased the amount of bad debts.

The loan recovery options highlighted by members in table 4.6.2 encompassed encouraging members to follow the by-laws of WORTH groups (40.0%), using the shares to cover the loan taken by a member (7.5%) and holding the guarantors to be responsible for loan repayment (6.3%). Leaders may also follow up (3.85%) to find out why the loan was not being paid and encourage the member to pay the loan. In some cases, members conducted fund drives to repay the loan amount taken by a member (6.3%). This was in case a member disappeared and her whereabouts were unknown. Appropriate loan recovery measures ensured that the WORTH group could continue to grow and sustain themselves. Margaret Nyongesa (OI, 06/06/2018) suggested, “in our WORTH group, once we have followed up
the member, we extended the loan repayment period for between 6 and 12 months so that the debtor can repay in smaller and more affordable installments.”

4.6.3 Business Training and Seminars to Members of WORTH Groups

From the findings in Table 4.6.3 and 4.6.4, it is evident that WORTH groups received seminars and business training sessions.

Table 4.6.3 Has your WORTH Group Received Business Training?

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>No</td>
<td>28</td>
<td>35.0</td>
<td>35.0</td>
</tr>
<tr>
<td></td>
<td>Yes</td>
<td>52</td>
<td>65.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>80</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.6.3 denotes that most respondents (65%) claimed that they had received at least one training session or seminar. Only 35% indicated that they had never received a training session or seminar. Since most corps are located in a similar or neighbouring locations, those which had not received training could be benefiting from those who had received through sharing of information.

The business training sessions shown in Table 4.6.4 were received from formal financial institutions such as KCB and Equity Bank. Officers from Community Business Development and Uwezo Fund also facilitated some training sessions to various WORTH groups. The interest of these financial institutions to train and conduct seminars indicates the level of growth and popularity of WORTH village banking. The officers who were in charge of facilitating the seminars and training sessions were highly educated because they came from credible financial institutions. The trainers and seminar facilitators in the study
appear to have been well educated and motivated to do their jobs as they represented their institutions. Equity Bank, for instance, was known for conducting financial and literacy sessions for women in universities. The training was effective. The only problem was following up on the implementation of such training sessions and how effective they were.

Table 4.6.4 The Number of Business Training Sessions

<table>
<thead>
<tr>
<th>Corps</th>
<th>Number training sessions</th>
<th>Training institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Kimaswa</td>
<td>11</td>
<td>Uwezo Fund, KCB</td>
</tr>
<tr>
<td>2 Cheptais</td>
<td>5</td>
<td>Equity, Uwezo Fund and KCB</td>
</tr>
<tr>
<td>3 Mulatiwa</td>
<td>5</td>
<td>Uwezo Fund</td>
</tr>
<tr>
<td>4 Chepkube</td>
<td>1</td>
<td>Community business development</td>
</tr>
<tr>
<td>5 Kipsis</td>
<td>1</td>
<td>Uwezo Fund</td>
</tr>
<tr>
<td>6 Kamosong’</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>7 Nalondo</td>
<td>1</td>
<td>Community business development</td>
</tr>
<tr>
<td>8 Kisongo</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>9 Chepsienya</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>10 Chesiro</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

The data in Table 4.6.4 confirm that indeed, the WORTH groups received seminars and training sessions on business training and entrepreneurship. The report from FGD (28/05/2018) revealed that members from corps that were unreached were encouraged to attend training sessions in neighboring corps. Furthermore, trained members of other corps from different locations gave relevant information regarding entrepreneurship and keeping business records to their colleagues in other corps. Ultimately, majority of the corps received business training and seminars. Besides, the members taught one another skills
such as crafts, rearing of poultry and farming. Farming skills that were in demand included vegetable gardening and the usage of hybrid crop varieties and insecticides.

4.7.0 Summary of Chapter Four

The chapter analyzed the findings from field research. It presented the profile of respondents in terms of age, gender and level of education. It addressed all the objectives of the study. The findings of the study disclosed that the WORTH group members supported both evangelism and social action as part of holistic redemption. Though holiness motivated the SA’s engagement in social action, the study also disclosed that the WORTH group members were not fully conversant with its teaching in relation to social action. Further, it was noted that the SA is committed in provision of social services, but maintains political neutrality and silence in the fight against social injustices.

Other revelations indicated that poor family background and household responsibilities were the core factors hindering the prosperity of women in the study area. Respondents had a divided opinion on the possibility of enjoying an abundant life. This implies that the Kingdom of God on earth was viewed by some as a mere dream because acquisition of a lot of wealth on earth was believed to prevent one from entering it.

Moreover, loans from WORTH village banking enabled women to engage in commercial activities, agriculture and other IGAs. Generally, there was a change in economic life of women who invested successfully. Majority of them were happy since they have reduced constant borrowing of money from relatives, friends and husbands. Some bought poultry and small parcels of land, paid school fees for their children, could make independent
financial decisions and had a general increase in income compared to a time when they were not members of WORTH.

On challenges, financial literacy and business record keeping was the main challenge facing them. Poor planning and leadership as well as lack of trust among members and with leader of WORTH groups were also cited as challenges. Other members pointed out insufficient transparency as a challenge. They proposed that business training and seminars were the appropriate means of mitigating these obstacles. To meet the rising loan demands, they suggested that there was need to increase the amount of savings, invest in IGA as a group and get a loan from a formal microfinance. Regarding bad debts, members resolved to ensure that by-laws of the WORTH group were adhered to. They also committed themselves to holding guarantors responsible for the loans taken, among other measures.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The chapter presents a summary of the entire study. It is based on the guiding research objectives and premises found in Chapter One. The chapter is sub-divided into four main parts; summary of the main research findings, conclusion, recommendations and proposed areas for further research.

5.1 Summary of Major Findings of the Study

The study assessed the contribution of the SA’s WORTH village banking to economic empowerment of women in Cheptais Ward, Bungoma County, Kenya. The literature review and research findings revealed that the SA indeed contributes to economic empowerment of women through WORTH village banking program. WORTH program is a women empowerment program that integrates literacy, banking and business (Mayoux, 2008 & SA ADR, 2013). Economic empowerment of women through the program was seen in the way women became economically independent by reducing their financial reliance on men and kinsfolk. These women also admitted that their level of income base significantly increased compared to a time when they were not members of WORTH groups. This is because they invested the loans they acquired from the village banks and were able to buy, for instance, goats, poultry and some parcels of land.

The study adopted both the Holistic Christian Transformation Theory and Social Gospel Theory in its establishment of the contribution of the SA’s WORTH village banking to economic empowerment of women. Proponents of Holistic Christian Transformation Theory such as Christopher Sugden, Vinary Samuel, Wayne Bragg and Bryant Myers
viewed these as relevant approaches towards understanding the theology of development (Myers, 2011). They call upon Christians to engage themselves in holistic mission that is committed to the body, spirit and the mind. As such participating in economic empowerment is accompanying faith with work as suggested by James 2:14-26. WORTH program, follows the tenets of Holistic Transformation Theory. It is aimed at changing the economic status of women alongside their spiritual life. The findings from the FGD and interviews indicated that women integrated both fellowship and WORTH program during the weekly meetings. They started by praying, praising God and later a brief sermon from one of the leaders. Then, they engaged in WORTH village banking activities. Additionally, the respondents reported, in Table 4.3.2, that the SA balanced evangelism and social action. Again, they admitted that the SA allowed them to engage in IGAs. Most of these IGAs enabled them to purchase poultry and pay school fees for their children. Others claimed that they had achieved a certain level of financial independence.

The Social Gospel Theory advocated by George Howard Gibson, Walter Rauschenbusch and Visser’t Hooft championed for the need of making Christianity practical and relevant to people’s lives in society (Tiedge, 2010). It calls the Church to make Christianity relevant to the challenges and problems facing the society. The current research findings indicate that WORTH village banking addresses these concerns. According to Figure 4.4.2, 49% of women in WORTH groups believed that its economic empowerment aspect is a means of liberation from economic hardships. It assists them to enjoy an abundant life on earth. Abundant life is characterized by flourishing in both social and economic life. The income and wealth acquired from investment in IGAs gave them an indication of social and physical wellness. Furthermore, the findings disclosed that the acquisition of assets and
property intensified equality between men and women. Thus, it promoted their dignity as the image of God. However, the findings’ portrayed the SA as conservative in publicly condemning social and economic injustices. Such injustices are the root causes of poverty. It should be noted that this is a collective responsibility that cannot just be handled by the SA alone.

The first objective of the study was to discuss the SA’s teachings on holistic transformation in relation to economic empowerment in Cheptais Ward, Bungoma County, Kenya. The study found out that the SA balances its engagement in both social responsibility and salvation from sin without overtly leaning on one side. Moreover, the doctrine of holiness was the major driving force towards social action as a way of actualizing holistic ministry; this demonstrates the teaching on entire sanctification (Harley, 2009:9). However, majority of the respondents argued that holiness was not effectively taught in the SA’s local corps. The interview with Alice (O1, 21/05/2018) revealed that the trained officers were conversant with the teaching. Further, it was established that the SA practices holiness through its social and evangelism services. The officers need to teach the believers that social responsibility is still part of holiness because it shows the Christ-like character. They also need to revive the Sunday morning holiness fellowships.

Furthermore, it emerged that some of the SA sermons encouraged believers to engage in IGAs as part of redemption from economic constraints. Since salvation aims at restoring humanity to the image of God, the study findings established that both men and women were encouraged to own property. Moreover, the SA leaders needed entrepreneurial, financial, accounting and marketing skills in addition to theological training. Some of the leaders got these skills from EWs during the seminars and workshop conducted by KCB.
and Equity Bank. That is why respondents, generally, rated the effectiveness of these leaders as good. Again, the nature of operations in WORTH village banking did not require complex accounting and management skills. The implication is that the skills acquired from seminars were adequate for running the operations of WORTH groups. However, in future, the leaders would need advanced training in entrepreneurship, accounting and management because of increasing complexity of the nature of operations in future.

The research findings, based on the first objective, confirm the premise that the SA’s teaching on holistic transformation and redemption has significant relationship with economic empowerment of women in the study area. It has linked all aspects of holistic transformation with economic empowerment of women. For instance, economic empowerment of women through WORTH groups is seen as a restoration of the dignity of women who reflect the image of God.

The second objective aimed at assessing the contribution of the SA towards God’s mission of shalom with regard to economic empowerment of women in Cheptais Ward, Bungoma County, Kenya. The study findings in Figure 4.4.1 established that poor family background (55%) and the burden of household responsibilities (33%) frustrated actualization of prosperity and wellness (shalom) of women in the SA. Additionally, it found out that majority of respondents had difficulties in identifying particular occasions or incidences where the SA is involved in condemning or fighting against social, cultural and economic injustices in the community. Moreover, opinion was divided among the respondents on whether or not Christians are supposed to enjoy an abundant life here on earth through possession of property such as land, livestock and other assets. Some 48.9% gave an affirmative answer while 51.8% gave a negative response. Furthermore, the study unfolded
that possession of wealth on earth hindered one from entering the Kingdom of God (66.3% of respondents). This was a clear demonstration of their negative perceptions regarding wealth. However, majority had great hope that abundant life is possible on earth. This was the reflection of hope of abundant life which Christians will ultimately enjoy in eternal life.

The third objective assessed the nature of the SA’s WORTH village banking program on economic empowerment of women in Cheptais Ward, Bungoma County, Kenya. Most of the SA women reported to have invested the loans they borrowed from WORTH village banking. They invested in various IGAs such as petty trade and service business, for example, hairdressing, cleaning and restaurant services. Other IGAs included investment in restaurant services, farming and rearing of livestock. Those who were unable to engage in any IGAs cited the inadequacy of the loan capital, lack of adequate skills and knowledge as the major hindrances to investment. The study revealed the divided opinion on whether or not household chores constrained their engagement in IGAs. Those who were affirmative in their responses argued that they lacked adequate time to engage in empowerment training and dedicate their efforts to IGAs. However, others opined that, as women, they needed an appropriate plan and be organized. This is based on the assumption that by joining WORTH groups, women were committing themselves to be liberated from economic challenges and poverty.

The study demonstrated the impact of WORTH’s village banking on economic empowerment of women. Married women reported to have reduced reliance on men for financial support. Widows and single women were economically independent. They avoided exploitation by economically advantaged men. For instance, there were rare cases of prostitution as the means of financing their upkeep. Others bought poultry and livestock
such as goats and cows. Others reported a significant increase in income compared to a
time when they had not joined WORTH groups. Some confided being independent in
making financial decisions. The respondents also noted that loans from WORTH village
banks and education received were serving as key sources of equality with men. Moreover,
the study established high rating of the adherence to the by-laws of WORTH village
banking as good and excellent. This shows the loyalty of women to their groups and
commitment to their economic empowerment.

The findings concurred with the premise that the nature of WORTH’s village banking
contributed to economic empowerment of women in Cheptais Ward, Bungoma County,
Kenya. The theories of Social Gospel and Holistic Christian Transformation are justified
by these findings. These theories underline the possibility of change of the lives of
Christians through economic transformation. This made Christianity relevant in addressing
challenges faced by Christians in society. In this study, the income of women in WORTH
group increased. They were able to make independent financial decisions. Some paid
school fees for their children while others bought poultry. As a result, they attained a certain
level of emancipation from the deplorable conditions of poverty. This indicates that
WORTH program has assisted in addressing challenges related to economic and social
injustices in the society. The women attained economic transformation. In this way, the
gospel addressed the challenges facing them in the study area through WORTH village
banking program.

The fourth objective sought to address the challenges facing SA’s worth village banking in
its contribution to economic empowerment of women in Cheptais Ward, Bungoma County,
Kenya. From the field, the study established that financial literacy and keeping of business
records were seen as the main challenges facing the WORTH village banking groups. However, women rated poor leadership of some of the WORTH group leaders characterized by lack of transparency and trust from members as the key challenge too. It emerged that members proposed an increment on the amount of savings. Besides, they suggested the idea of investing as a group in an IGA as the measure of increasing the loan capital so as to satisfy the loan demands of members. The study also outlined the reasons for laxity in loan repayment. This was primarily due to unprofitable business activity and spending on treatment of sick members. On loan recovery mechanisms, adhering to the by-laws of WORTH village banking groups was the main loan recovery action reported by respondents. In case of death of a member, there was an agreement on the appropriate action such as holding guarantors responsible or members fundraising to offset the remaining loan amount owed to the group. The inefficiency and ineffectiveness of capacity building of WORTH groups emerged as other major challenges. Out of the ten corps under study, only three had received seminars and training sessions for more than five times since inception. Two were trained once and the rest had never seen an empowerment officer in their WORTH group since inception. Instead, they were relying on information from other stations.

5.2 Recommendations of the Study

Many of the respondents did not seem to be concrete that the SA was a holiness movement. They were not aware of any teaching or sermon expounding on holiness. The findings revealed that the clergy was aware of the teaching but failed to prioritize it. The church should thus reinvent its emphasis on holiness through its sermons and teachings. This would enable members to identify easily with the SA and its teachings of holiness as they
blend with social action. It should link its spiritual leadership with social holiness and social justice for the poor, marginalized and oppressed. This will also reduce the apparent negative perception concerning the SA as a philanthropic organization. That way, she will be viewed as a church whose members express their holiness by loving the neighbours whenever they engage in social services. The apparent overt emphasis of the SA on welfare issues must be seen in its doctrinal context of holiness and social action. This would help those involved in IGAs through the WORTH village banking program to appreciate its spiritual significance. Moreover, the Sunday morning holiness meetings should be revived.

From the study findings, only 3% of the leaders of the SA had, at least, a certificate level of education. The OTC should consider starting certificate and diploma courses on business management, marketing, finance and accounting. In addition, ICT training should be integrated in the education to suit the contemporary technological trends regarding business management. For now, she should partner with other organization to ensure that the leaders of WORTH group and its officers receive short and in-service courses. In future, the OTC should mount bachelors and even masters degree course in its theology. Furthermore, leaders of WORTH groups should be encouraged to acquire, at least, a certificate level of education in entrepreneurship, management, accounting and ICT. This will promote their relevance in the dynamic society and encourage a deep theological reflection. Moreover, current research findings demonstrate that the SA is ahead of other churches in promoting equality between men and women. It grants equal training and ordination of both genders. Hence, the SA should continue encouraging equality as a means of advancing the dignity of women so that they can continue to reflect the image of God.
The study made other recommendations from the findings in the second objective. First, the study revealed that majority of the respondents (57%) opined that the SA failed to condemn social and economic injustices. These injustices are the root causes of poverty. Therefore, it is recommended that the SA can voice her opinions on injustices through the NCCK. Additionally, it is suggested that the SA directs its focus on aligning the theology of social action to meaningfully respond to economic and social injustices facing the context it is operating in. Secondly, through sermons, the SA should inspire its followers to keep on pursuing the Kingdom of God on earth characterized by flourishing in prosperity and peace to avoid living in hopelessness and poverty. Thirdly, the SA should demystify the perception that possession of wealth can obstruct one from entering the Kingdom of God. Instead, it should inspire the members to generate wealth which can be used for serving the Kingdom of God and instill the right attitude towards wealth; this is an attitude that views wealth as a blessing from God and something to be worked for and enjoyed on earth.

On the nature of WORTH village banking, the study revealed that lack of capital was one of the reasons why some women were not involved in IGAs. The study suggests that the management committee of WORTH groups should explore forming linkages with formal MFIs and Uwezo Fund with a view to borrowing funds at a low interest rate and then lending it to members. Members would then repay the loans as a group. It should also explore new partnerships and involvement through relevant sections of the county governments on economic empowerment. For instance, it can form linkages with Bungoma County, youth, women and persons with disabilities enterprise fund. The fund promotes the setting up of businesses and industries by women. It aims at enhancing the development
of existing micro-enterprises and small businesses (Bungoma County Government, 2014). The partnership will add value to WORTH groups and enable them to grow.

Moreover, the groups need to buy learning materials such as *The Road to Wealth* by Orman (2010) and *Savings Made Simple* by Walton (2016). They can share these books among themselves since they have adequate information on how to set aside mandatory savings, track the growth of savings and how to invest wisely. This will equip women with the requisite financial literacy and ICT knowledge for investment in IGAs. Further, the management committees should motivate women to be committed in their IGAs by having good time planning schedules so that household chores do not act as a hindrance to investment. Likewise, they should be assisted to maintain proper balance with family roles. Leaders should conduct frequent seminars on efficient time management. These seminars will equip them with time management skills. If the seminars become difficult, they can consider allocating TEN minutes of their Wednesday meetings in teaching each other on time management. Further, the study suggests that women should share information on success and challenges encountered in the process of investing in IGAs. Sharing of these stories would inspire others to forge ahead in their commitment to gaining value from IGAs. In the long run, the WORTH groups should form their own microfinance bank with a head office and some branches. In addition, members should also consider paying some amount as compensation to those who are involved in administration of the program so that they can deliver efficient services.

Regarding the fourth objective, the study discovered that some respondents (13.51%) expressed displeasure over lack of transparency in the management of funds. The current study proposes that the SA expects the leaders of WORTH village banking to exercise a
high level of integrity and discipline based on the biblical teachings. To enhance transparency, accountability and trust, the study recommends annual audit of village bank accounts by accounting officers in order to detect any form of misappropriation or loss of funds. The mutual trust and consensus in the group is essential for sustainability and growth of WORTH village banking. Besides, the study suggests that the treasurers of these village banks should have proper experience and at least a certificate in accounting and ICT related course to ensure that they maintain good records of all finances received, returned and bad debts. Additionally, their professional ability and skills are essential in handling increasing volume and complexity of transactions as the group continues to grow and mature.

The findings further indicate that there were inadequate training seminars and workshops for the members of WORTH Group. The study strongly suggests the need for frequent training sessions and seminars for members of WORTH groups since some may be having little knowledge on investment.

5.3 Conclusion

The study aimed at finding out the contribution of the WORTH village banking to economic empowerment of women in the SA in Bungoma County, Kenya. In Bungoma County, the study narrowed down to Cheptais ward due to the vastness of the county. The study was guided by four objectives which formed the themes. They included holistic redemption and transformation, God’s mission of shalom, nature of WORTH village banking as well as the challenges facing it. It was guided by two theories. They include the Social Gospel Theory and Holistic Christian Transformation Theory.
The study noted the strong two-tier mission of evangelism and social responsibility. The two were critical elements of holistic transformation and redemption. Their linkage was inspired by the doctrine of holiness. It is the holy love of God, expressed in the heart and lives of his people. Economic empowerment of women through participating in IGAs was seen as a step towards restoring a community of *shalom*; community living in prosperity. Opinion was divided among the respondents on whether or not a prosperous life could be achieved through acquisition of wealth from IGAs. However, majority of the respondents believed that economic empowerment was a form of emancipation from economic hardships. The study further established that WORTH village banking positively transformed the economic lives of women in the study area. Some afforded to pay school fees for their children, reduced dependence on their relatives and husbands. Generally, respondents portrayed an increase in income that improved their living standards. Additionally, they had by-laws and other mechanisms to curb the challenges facing the WORTH program. The study had several recommendations, including suggesting the need for WORTH program to form linkages with formal MFIs so as to increase its loan capital.

### 5.4 Areas of Further Study

The study recommends the following areas of further study:

a. An evaluation of the sustainability of the SA’s WORTH village banking program.

b. To discuss how the SA’s can use WORTH program as a platform for promoting peace and security in insecure areas.
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Books


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Appendix 1: Map of Kenya Showing the Location of Bungoma County.

Source: Bungoma County Development Plan
Appendix II: Map of Bungoma County

Source: Independent Electoral and Boundaries Commission, 2015
Appendix III: Questionnaire for Respondents

I am Philip Kwemboi, a student of Kenyatta University. I am conducting a research on the contribution of Salvation Army’s WORTH Village Banking program towards THE economic empowerment of women through village banking in Bungoma County, Kenya. Kindly assist me in the research by completing this questionnaire. Information provided here will be treated with confidentiality and used only for academic purposes.

A. Profile of respondents

1. Name (optional) ..................................

2. Gender: a. Male ( ) b. Female ( )

3. Level of education: a. Primary school ( ) b. Secondary school ( ) c. College ( ) d. University ( ) e. None ( )

4. If you are a leader, what is your level of theological education? a. None ( ) b. Certificate ( ) c. Diploma ( ) d. Degree ( )

B. SA’s teaching on holistic redemption and transformation

5. What does salvation mean to you? ..........................................................

6. Between evangelism (spreading the Gospel and saving people from sin) and assisting the needy (social responsibility) to generate income and overcome poverty what would you recommend the Salvation Army to prioritize?

   i. Evangelism ( ) ii. Social responsibility ( ) iii. Both ( )

7. Give your opinion on the following:

   a. Salvation Army balances its role of saving people from sin and changing the economic life of its believers through WORTH program.
      i. Yes ( ), ii. No ( )

   b. Holiness practiced and preached in my local corps? Yes ( ), iii. No ( )

   c. Some Salvation Army sermons encourage believers to engage in income generation activities as part of redemption from economic challenges.
      i. Yes ( ) ii. No ( )
d. Salvation Army advocates that both women and men should own property and other assets because they are equal people created in God’s image and likewise.  
	i Yes ( )  ii No ( )

e. Acquisition of wealth can hinder one from entering God’s Kingdom.  
	i Yes ( )  ii No ( )

8. In a scale of 1-5, rate the capacity and effectiveness of the WORTH leaders?  
	i=Excellent ( ), ii=Very Good ( ), iii=Good ( ), iv=Average ( ), v=fair ( ), vi=poor ( )

C). SA’s Contribution to God’s mission of shalom (abundant life)

9. What affects prosperity of women in the SA? (Tick at least two responses):
   a. Poor family background ( )
   b. Oppression by men at home ( )
   c. Household responsibilities ( )
   d. Negative mindset ( )
   e. Bad cultural beliefs and practices
   f. Any other (specify)…………………………………………………………..

10. a. Does the SA condemn social and economic injustices which affect the prosperity of women in the community? (i) Yes ( ), (ii) No ( ), (iii) Not Sure ( )
        b. Explain your answer……………………………………………………………………

11. a) Are Christians supposed to enjoy an abundant life here on earth through possession of cars, property, land and other valuable property on earth?
   a. (i) Yes ( )  (ii) No ( )
   b) Explain your answer above………………………………………………………………

12. a) Is the hope and vision of enjoying the God’s Kingdom on earth a reality or a dream?
   i) Reality ( )  ii. Dream ( ) iii. Not Sure ( )
   b. Explain your answer……………………………………………………………………
D). Nature of WORTH village banking

13. a. What type of income generating activities are women in WORTH groups involved in? (Tick at least two income generating activities).
   
   i. Commerce, for example, retail trade and petty trade ( ).
   
   ii. Manufacturing such as leather work, crafts, and food processing ( ).
   
   iii. Service business including hairdressing, restaurant, food stalls and cleaning services ( ).
   
   iv. Agriculture such as farming, selling grains and vegetables ( ).
   
   v. Any other, (Specify) ________________________________
   
   vi. Not involved in any income generating activity ( ).

b. If not involved, give reason(s) why you are not involved in income generating activity.

   i. Lack of initial capital ( )
   
   ii. Lack of necessary skills or know-how ( )
   
   iii. Lack of market or high interest rates ( )
   
   iv. Other (specify) ________________________________

14. a. Do you think household duties and other responsibilities affect their engagement in income generating activities? a. i. Yes ( ) ii. No ( )

   b. Explain your answer ________________________________

15. a. Is there a positive change in change in women’s economic life after taking a loan from WORTH village bank and investing in income generating activity?
   
   i. Yes ( ) ii. No ( )

   b. If Yes, which of the following apply?

   i. Increased income ( )
   
   ii. I have bought poultry ( )
   
   iii. I depend on myself economically ( )
   
   iv. I can pay school fees ( )
v. I make financial decisions (    )

vi. Bought land (    )

vii. I bought some poultry (    )

viii. No change (    )

c. If No, what do you think are the reasons?

............................................................................................................................
............................................................................................................................

16. a) In your opinion, do you think women have equal opportunities to engage in IGAs compared to men?  i. Yes (    ) ii. No (    ) iii. Not sure (    )

b. Explain your answer ____________________________________________________________


17. a. Rate the members’ faithfulness in adhering to WORTH village banking by-laws.  
i. Excellent (    ) ii. Very Good (    ) iii. Good (    ) iv. Average (    ) v. Poor (    ) vi. Very poor (    )

b. Explain your answer above ____________________________________________________________________________________________


E) Challenges facing Salvation Army’s WORTH Village Banking.

18. a. Approximately how much (in Ksh) do you save on a weekly basis in your WORTH group? ____________

b. i. How much amount is currently lent out as loan..........  

ii. At what interest?............................................................

    c. What measures would you take to meet the demand for loans?

i. Increase savings amount (    )

ii. Invest as a group in an income generating activity (    )

iii. Get a loan from microfinance institution or any other source (    )

iv. Any other (Specify)__________________________________________________________

19. a. Was the loan from WORTH village bank adequate in funding your business?

i. Yes (    ) ii. No (    ) iii. Not sure (    )
b. Explain your answer

20. a. Are there loans which have never been repaid?  i. No (  ) ii. Yes (  )

b. Explain your answer

21. Identify any reasons that cause repayment problems? (Include more than one reason).

a. Loan activity was not profitable (  )

b. I or others in the family were sick (  )

c. I used some of the money to buy food or other items for the household (  )

d. Sold on credit and did not get paid back in time (  )

e. Animals died (  )

f. Crops failed (  )

g. Other reason (Specify) _________________________________

22. a. If a member defaults in loan repayment, what action is taken? _________________________________

b. What other more effective recommendation can you give to ensure there is loan repayment? _________________________________

23. a. Has some WORTH group received any literacy and business training from empowerment of workers or any other group (EWs)?

a. i. Yes (  ) ii. No (  )

b. Explain your answer above _________________________________

Thank you for participating! May God Bless you!
Appendix IV: Interview Guide for Respondents

1. What does salvation mean to you?

2. Between evangelism and social responsibility (assisting the needy), what do you think the Salvation Army should prioritize?

3. Comment the following issues:
   a. The SA balances its role of saving people from sin and changing the economic life of believers through the WORTH program.
   b. Holiness is preached and lived by the SA local corps.
   c. Some Salvation Army sermons encourage believers to engage in income generation activities as part of redemption from economic challenges.
   d. The SA advocates that women and men should own property and other assets because they are equal and were created in God’s image.
   e. Acquisition of wealth can hinder one from entering the Kingdom of God.

4. What are your views on the capacity and effectiveness of WORTH leaders in your local corps?

5. a. Cite factors that you think can inspire economic prosperity of women in the SA in your local corps.
   
   b. Cite the factors you think can hinder the economic prosperity of women in the Salvation Army in your local corps.

6. Explain if the Salvation Army condemns social and economic injustices which affect the prosperity of women in the community?

7. Give your views on whether or not Christians should enjoy an abundant life here on earth through possession of cars, property, land and other valuable assets?

8. Comment on whether or not the hope and vision of enjoying the Kingdom of God on earth is a reality or a dream.
9. What type of income generating activities do women in WORTH groups in this area participate in?

10. Comment on how household chores and other duties affect the engagement in IGAs?

11. Explain whether or not, you think, there is a change in women’s economic life after taking a loan from WORTH village bank and investing in income generating activity.

12. Give your opinion on whether or not women have equal opportunities to engage in some income generating activities compared to men?

13. Comment on the level of adherence of women to WORTH village banking by-laws.

14. Approximately, how much is saved on a weekly basis in your WORTH group?

15. Explain if the loans from WORTH village bank are adequate in funding your business.

16. (a) Are there loans from WORTH village bank which you have never been repaid?

   (b) What are some of the reasons contributing to the problem of loan repayment?

   (c) If a member defaults in loan repayment, which action is taken by the group?

17. a. Explain if WORTH group received has any literacy and business training from empowerment workers or any other group?

   b. If No, give your views on if literacy is needed?

   c. If Yes, how many training sessions has your group received?

   ii. How beneficial have been such trainings?
Appendix V: Focused Group Discussion Guide

Comment on the following:

1. The emphasis of holiness in the SA theological training college.
2. How the SA establishes a balance between the word and deed mission.
3. The SA condemns social and economic injustices in the study area.
4. The relevance of the SA sermons relating to the Kingdom of God on economic empowerment of women through WORTH village banking.
5. The amount of money saved by each member in the SA WORTH group.
6. Strategies to address the challenges facing the WORTH village banking group

Appendix VI: Participant Observation Schedule

1. The exact amount that is saved by each member in a WORTH group.
2. Type of IGA mentioned by the leaders during the Wednesday fellowship service.
3. How the operations of WORTH village banking are integrated in the teachings of the SA.
4. The challenges facing WORTH program mentioned on Wednesday service.
APPENDIX VIII: Informed Consent Form

Title of the proposal: Contribution of the Salvation Army’s WORTH village banking to economic empowerment of women in Bungoma County, Kenya.

Principal investigator: Mr. Philip Kwemboi.

Co-investigator: Mr Isaac Sikowo.

Supervisors: (i) Dr. Zacharia Samita
Department of Philosophy and Religious Studies, Kenyatta University.

(ii) Dr. Cyprian Kavivya
Department of Philosophy and Religious Studies, Kenyatta University.

Invitation to participate in the study

We invite you to be part of the research study about the contribution of the Salvation Army’s WORTH village banking to economic empowerment of women in Bungoma County, Kenya.

If you agree to be part of this research study, the researcher will ask you to provide relevant information in relation to the stated topic. You will participate in this research study by either filling a questionnaire or attending an interview which will take place in your local church. For an interview, you will be requested to allow the researcher to tape record your information and take notes. Time taken to fill a questionnaire or participate in the interview will be less than two hours. You may directly benefit from being in this study because the findings will aid in providing appropriate recommendation to the functioning and challenges facing your WORTH village banking group.

The risks involved in this study include giving out confidential information related to this study. The researcher assures you utmost confidentiality. For your participation in this study, the researcher will give you some refreshments.

Consent

By signing this document, I am agreeing to be in the study. A copy of the document will be given to me.

I agree to participate in the study.

Name………………………………………………………………………Signature………………
Date…………………………
Appendix IX. Ethical Clearance from KU Ethical Review Committee

KENYATTA UNIVERSITY ETHICS REVIEW COMMITTEE

Fax: 8711242/8711575
Email: chairman.kuerc@ku.ac.ke
       secretary.kuerc@ku.ac.ke
Website: www.ku.ac.ke

Our Ref: KU/ERC/Re-Review Appr./VOL.1 (60) Date: 31st January, 2018.

Philip Kwemboi
Kenyatta University
P.O. Box 43844-00100
NAIROBI.

Dear Philip,

APPLICATION NUMBER- PKU/744/I813 ‘CONTRIBUTION OF SALVATION ARMY’S WORTH VILLAGE BANKING TO ECONOMIC EMPOWERMENT OF WOMEN IN BUNGOMA COUNTY KENYA.’

1. IDENTIFICATION OF PROTOCOL

The application before the Committee is with a research topic PKU/744/I813 ‘Contribution of Salvation Army’s WORTH village banking to economic empowerment of women in Bungoma county, Kenya” received on 4th October 2017 and deliberated on, on 17th October 2017and received on 9th November 2017 for re-review.

APPLICANT

Philip Kwemboi

2. SITE

Bungoma County, Kenya

3. DECISION

APPENDIX IX: Ethical Clearance from KU Ethical Review Committee
The Committee has considered the research protocol in accordance with the Kenyatta University Research Policy (Section 7.2.1.3) and the Kenyatta University Review Committee Guidelines AND APPROVED that the research may proceed for a period of ONE year from 20th December 2017

ADVICE/CONDITIONS
You must include a Clinician in the Study and include an elaboration of Community benefits.

i. Progress reports are submitted to the KU-ERC every six months and a full report is submitted at the end of the study.

ii. Serious and unexpected adverse events related to the conduct of the study are reported to this committee immediately they occur.

iii. Notify the Kenyatta University Ethics Committee of any amendments to the protocol.

iv. Submit an electronic copy of the protocol to KUERC.

When replying, kindly quote the application number above.
If you accept the decision reached and advice and conditions given please sign in the space provided below and return to KU-ERC a copy of the letter.

DR. THIUS KAHIGA,
CHAIRMAN ETHICS REVIEW COMMITTEE

I ........................................... accept the advice given and will fulfill the conditions therein.

Signature.................................. Dated this day of... 31/1/2018 .........................2018.

C.c. DVC Research Innovation and Outreach
Appendix X: Research Permit from NACOSTI

THIS IS TO CERTIFY THAT:
MR. PHILIP KWEMBOI SIKOWO
of KENYATTA UNIVERSITY, 0-60100
EMBU, has been permitted to conduct
research in Bungoma County

on the topic: CONTRIBUTION OF THE
SALVATION ARMY WORTH VILLAGE
BANKING TO ECONOMIC EMPOWERMENT
OF WOMEN IN BUNGOMA COUNTY,
KENYA.

for the period ending:
25th January, 2019

[Signature]

Applicant's Signature

[Signature]

Director General
National Commission for Science,
Technology & Innovation

[Signature]

Permit No: NACOSTI/P/18/86108/20912
Date of Issue: 25th January, 2018
Fee Received: Ksh 1000