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A Biblical, Culturally Relevant, and Contextually Applicable Financial Literacy Curriculum

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GEORGE FOX UNIVERSITY

A BIBLICAL, CULTURALLY RELEVANT, AND CONTEXTUALLY
APPLICABLE FINANCIAL LITERACY CURRICULUM

A DISSERTATION SUBMITTED TO
THE FACULTY OF PORTLAND SEMINARY
IN CANDIDACY FOR THE DEGREE OF
DOCTOR OF LEADERSHIP IN GLOBAL PERSPECTIVES

BY

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CERTIFICATE OF APPROVAL

Doctoral Dissertation

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DEDICATION

I dedicate this dissertation to my dear wife, Mary Kamau, my three biological children, Imani, Victory, David, and my foster child Joyce. In addition, I dedicate this work to the thousands of vulnerable children and their families, who have and will be transformed holistically through Missions of Hope International programs, www.mohiafrica.org. God has entrusted to us these vulnerable children and their families to mentor and impact for eternity.

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ABSTRACT

Poverty in Kenya is high, and the church should respond by economically empowering the people to be self-reliant. People are in poverty, not for lack of opportunities and resources, but because they lack the knowledge and skills to exploit these opportunities, make decisions they are ill-equipped to make, and lack financial literacy. Many people who are financially struggling tend to seek solace in churches. Consequently, pastors need to master and teach biblical financial literacy and reshape the church culture to be responsive. In Hosea 4:6 God says: “My people are destroyed for lack of knowledge. . . .” Biblical financial literacy empowers Christians for better stewardship in making the right decisions for their wellbeing, society, and the church. The pastor is strategically positioned at the grassroots and should be trained and equipped with biblical financial literacy to economically empower Christians and use it to accomplish his evangelistic mission of winning others to Christ through Servant Leadership.

This study aims to develop a financial literacy curriculum that churches can use to empower Christians in vulnerable communities in Kenya economically. In addition, this curriculum can serve other churches and faith-based organizations to provide biblical financial literacy. The study will identify: (1) challenges and obstacles that pastors face in teaching financial literacy; (2) strategies and practices that pastors use to overcome the challenges; (3) the parameters pastors use in measuring their leadership success. I will use semi-structured interviews to determine the strategies and develop the biblical financial literacy curriculum for pastors and other church leaders.

SECTION 1: THE PROBLEM

As I park my car on Moi Avenue in the Central Business District (CBD) of Nairobi city, a street boy¹ runs up to draw my attention. Simultaneously, a security guard standing outside a shop close to my car also steps forward to draw my attention. Both want to keep watch over my car for security as I do my errands in the city's CBD. As the two argue over who should watch over my car, I opt to have both do it for a small fee. As



Figure 1. Police crackdown on street families

I walk along the street, I must move slowly as freelance traders (hawkers) line the street to sell their merchandise. I hear a commotion without warning as everyone runs for dear life shouting “*Kanju*,” referring to the City police.² The City Police are constantly harassing the

unlicensed street free traders and idlers to enforce a ban on unlicensed traders, “street homeless” families, and idlers in the CBD to keep the streets clean and protect the licensed formal traders. As I watch this drama from the safety of a Café along the street, I

¹ There are many homeless families that live on the streets of Nairobi who survive on begging, stealing, or doing odd jobs for a small fee.

² This is a true story of how the urban poor from the slums struggle to sell their merchandise on any street they find opportunity, but city police have to protect other formal traders and keep the city clean. Unfortunately the corrupt city police will often take advantage of the poor by arresting them to extort for bribes.

notice several familiar faces from the Mathare slums among those running away from the police.³ I minister to the vulnerable children and their families in the Mathare slums of Nairobi city and other similarly vulnerable communities in urban and rural Kenya. The battle between the City police and the vulnerable population who desperately try to eke a living by selling merchandise along the CBD streets is testimony to the government's social and economic injustice constantly visited on our society's voiceless. It often turns violent, sometimes with fatalities, as police use live bullets and other crude objects against the poor. These are deprived, disenfranchised people living in the slums and make 46.5 percent of the urban Kenyan population, down from 54.8 percent in 2007.⁴ They are characteristically vulnerable, powerless, and marginalized; life for them is a daily struggle. The poor in the urban slums are neglected, with no proper social amenities like schools, medical care facilities, piped clean water, electricity, etc. They are disadvantaged when it comes to access to opportunities. Many odds are stacked against them, and nothing short of intervention can help them break out of this cycle of poverty. Their level of ignorance is high because of their limited exposure and the fact that their environment's very nature becomes a limiting factor.

Working with the poor in the urban slums of Nairobi and other marginalized rural communities across Kenya inspired this dissertation to find a solution for their holistic empowerment. I witness people's daily struggles that so many odds are stacked against, daily facing so many social and economic injustices. In the same communities, I witness

³ Mathare Valley slums is the oldest informal urban settlement dating to the colonial days, which comprises several slums which are home to over 500,000 people.

⁴ This is according to the African Development Bank's social economic database for 2016. AFDB Socio Economic Database, 1960-2021 - Africa Information Highway Portal (opendataforafrica.org).

great transformational stories of people empowered to overcome the many odds in their lives by the power of the Gospel of Jesus Christ. These are very few compared to big populations that live in these urban slums and marginalized rural areas. Through a holistic approach to preaching the Word and attending to the people's physical and psychosocial needs, many people have had their lives transformed by: (1) an integrated approach of educating the next generation with quality Christian education; (2) economic empowerment of the adults with business and vocational skills training, enabling them to start micro-small enterprises and access employment opportunities; (3) restoration of their health through health education and access to basic medical care through our health program; and (4) discipleship and new church planting.

As these people start earning incomes from employment and businesses, I have also realized how limited they are in managing their finances and making the wrong financial decisions. Their small businesses either collapse or get stuck with no growth. I see great potential in these people as they're set free from the limitations of their lives and see how their lack of financial literacy denies them the opportunity to grow their finances and small businesses.

While it is straightforward to assume that financial illiteracy is a problem of the disenfranchised, my personal experience with my financial background equipped me for this moment to write this dissertation. I started my career as a Certified Public Accountant (CPA) with one of the Big Five accountancy firms, PriceWaterhouseCoopers (PWC), with an excellent salary. I rose through my career to become a Chief Finance Officer of a big insurance company. While I was very generous in giving money to church work, you would expect that I was a good manager of my finances, but that was

not true. For over twelve years, from 1992 to 2004, I had nothing much to show in personal development, and I was heavily steeped in debt, with heavy penalties on my credit card, and was a laughingstock of my peers in the finance field. In 2004, the bank withdrew my credit card. During this distressful time of repaying the debts, I explored the Bible and realized how rich the Bible is in financial literacy. My discovery journey through the Bible turned around my finances. I was finally able to overcome debts in April 2005 and started to grow my finances and help others within the church.

All through my accountancy and finance career, I was also involved in church ministry among the urban poor of Mathare slums of Nairobi City on a part-time basis. My wife and I started a faith-based organization, Missions of Hope International (MOHI), to holistically empower orphaned and vulnerable children and their families.⁵ We have been using a multi-faceted integrated approach to education, economic empowerment, restorative health programs, and redeeming ministry (EERR). It turned out that as soon as I cleared my debts and was on my two feet financially, it was God's time for me to resign from my finance career and launch into full-time ministry in July 2005.

MOHI centers/schools and churches have since grown to be in more than twenty-five locations across Kenya, among the vulnerable communities. My experience has exposed me to both the urban poor and the rural poor who face similar challenges, albeit in different and unique contexts. For me, it has been frustrating to see how financial illiteracy has hindered many poor people from growth, even when opportunities for earning a decent income or successfully starting and growing their micro-small

⁵ Missions of Hope International www.mohiafrica.org is an international NGO founded in Kenya in 2000 and has grown into Liberia in West Africa and is also registered in the US as a non-profit organization.

businesses. My own experience of turning around my financial crises has triggered a determination to help the poor and vulnerable have ready access to Biblical financial literacy training.

Background to the Study

Kenya became independent in 1963 after being under British colonial rule from 1895, first as part of the East African Protectorate until 1920, when it became British Kenya. Kenya inherited a colonial system that was discriminative to the Africans, which was unfortunately not adequately reformed. The ruling class replaced the British colonists, and the poor remained under an oppressive and discriminatory system. The first president, Jomo Kenyatta, had a good vision of eradicating three enemies of progress: poverty, ignorance, and disease. He also wanted to correct the regional imbalance in the distribution of resources in the country. A government policy paper of 1965, *African Socialism and Its Application to Planning in Kenya*, embodied these programs as a blueprint for its development.

This policy paper was entrenched in the spirit and philosophy of African socialism. The philosophy of African socialism usually prescribes several ultimate objectives for all societies. These objectives typically include (1) political equality; (2) social justice; (3) human dignity including freedom of conscience; (4) freedom from want, disease, and exploitations; (5) equal opportunities; and (6) high and growing per capita incomes, equitably distributed (Republic of Kenya 1965: 1)⁶

⁶ Kenya government Sessional Paper number 10 of 1965, *African Socialism and its Application To Planning in Kenya* (Nairobi: GOK. 1965). | CIA FOIA (Foia.Cia.Gov).

According to Thuo and Maranz, political democracy and mutual social responsibility were the policy paper's tenets.⁷ The president chose a new African social philosophy of *Harambee*, where each member of the society was considered equal in their political rights. No individual or group has permission to exert any undue influence on the state's policies. Unfortunately, political independence did not bring automatic economic prosperity. In his book, *Not yet Uhuru*, Odinga, Kenya's first vice president, lamented continued social injustices and neocolonialism by the former British colonists.⁸

While Kenya has progressed since independence, poverty and inequalities are still high in Kenya and increased under a one-party dictatorship.⁹ The Kenyan economy performed very poorly in the 1980s, all through 2002, due to poor governance, corruption, and political instability. Things changed in 2003, with a government change that ushered in good governance and more government accountability. The government has developed and is actively implementing the *Vision 2030* development blueprint. The *Vision 2030* blueprint's clear objective is to transform Kenya from a developing country into an industrialized nation by 2030.

⁷ Philip Kairu Thuo, "Good News to the poor: The place of microeconomic development in disciplining and poverty alleviation in Nairobi, Kenya," (Wilmore, KY. PhD Dissertation, Asbury Theological Seminary, 2007) 16-17.

David Maranz, *African Friends and Money Matters: Observations from Africa* (Dallas, TX: SIL International & International Museum of Cultures, 2001), 4.

⁸ Ali A. Mazrui. "Uhuru Bado Kidogo: Africa's Condition of 'Not Yet Uhuru', The Balance Sheet." A lecture was given at the invitation of the Jaramogi Oginga Odinga Foundation and delivered in Nairobi, Kenya, on Friday, July 15, 2005; J aramogi Oginga Odinga, *Not Yet Uhuru*. (New York: Hill & Wang, 1967), 310.

⁹ Paul Kamau, "An Economic Analysis of Gender Diversity and Urban Poverty In Kenya: A Case Study of Eldoret Town," *Journal of Humanities, Social Sciences and Education* (ISSN 1021-1128) Volume 4, 2003): 120-136.

In 2014, Kenya was declared an emerging economy by the two sister Bretton Wood institutions of the IMF and The World Bank, being in lower-middle-income economies. Even with this development milestone, 46.5 percent of the urban population and 36.1 percent of the rural population still live under the poverty line. The World Bank has defined the poverty line at \$1.90 per day.¹⁰ This growth and expansion of the economy demonstrates: (1) the biggest beneficiaries are the rich who typically get business opportunities and grow richer; (2) the middle-income group who are known for spending, expanded and are steadily increasing; and (3) the poor are adversely affected as inflation kicks in, driving the cost of living up, especially housing and food costs in the urban areas while their wages remain the same or with no regular income.

This capitalist model's failure to equitably distribute wealth perpetuates inequalities by widening the gap between the poor and the rich. Pape and Carolina point out that Kenya has made progress, growing at an annual rate of 5.3 percent from 2005-06 to 2015-16, which was higher than the average in Sub-Saharan Africa.¹¹ This translated into gains in the fight to reduce poverty, with 4.5 million Kenyans escaping poverty. National poverty declined from 46.8 percent to 36.1 percent of the population but not every population segment benefited from this growth. This report points out that:

while poverty declined in the rural areas from 50% to 38.8%, largely accounting for reduction at the national level, in the urban areas poverty levels remained statistically unchanged, and the absolute number of urban poor increased from 2.3 million to 3.8 million due to high population growth (including the rural-urban migration). Increasing living costs, especially because of high housing costs and food prices, paired with scarce job opportunities, have reduced urban households'

¹⁰ World Bank, World Development Indicators (WDI), (Washington D.C. World Bank, 2020). WDI - Poverty and Inequality (worldbank.org).

¹¹ Pape Utz and Calorina Mejia-Mantilla, *More than Just Growth: Accelerating Poverty Reduction in Kenya* (World Bank Blogs, February 12, 2019). <https://blogs.worldbank.org/african/more-than-just-growth-accelerating-poverty-reduction-in-kenya>.

disposable income. It seems that in Kenya, cities-and, especially the informal settlements within them-are not reaping the benefits of access to jobs and services. For example, a worker in Nairobi can only reach 25% of existing jobs within 60 minutes using the minibus system, while in Dakar, Senegal, they can reach 52% of existing jobs. Even at the county level, poverty reduction has been disparate. The North and North-Eastern counties (commonly referred to as NEDI counties) suffer from high and stagnating poverty rates, at around 68% in 2015-16. They require a multisectoral effort to raise living standards. For this part of the country, lack of proper access to basic services can have long-term consequences, particularly in building human capital, if the government does nothing.¹²

Therefore, Kenya's most vulnerable areas are the informal urban settlements forty-seven counties. The ten counties whose climate is semi-arid with minimal rain and perennial drought include Turkana, West Pokot, Samburu, Marsabit, Isiolo, Tana River, Lamu, Garissa, Wajir, and Mandela. The main economic activity across these counties is nomadic livestock farming. The local communities lose many of their animals to drought. They keep their animals for social status rather than commercial value; the cash economy is almost non-existent. However, the poverty status is changing, albeit at a slow pace, with the new 2010 Kenyan constitution that ushered in governance's devolution. Each county receives revenue from the central government to determine and implement its development priorities under an elective county government. The North and North-Eastern regions is an area in Kenya that both the government and other development agents neglect and selectively develop the more productive Central, Eastern, Western and Southern parts of Kenya. The Northern and North-Eastern region also hosts the most unreached communities in Kenya, as listed in the Unreached People Groups book.¹³

¹² World Bank. NEDI – Northern and North-Eastern Development Initiative: Boosting Shared Prosperity for The North and North-Eastern Counties of Kenya. Boosting Prosperity, Improving Equity in North and North Eastern Kenya (worldbank.org).

¹³ Patrick Johnstone, John Hanna and Marti Smith, *The Unreached Peoples: Praying Through The Window III* (Edmonds, WA: YWAM Publishers, 1996).

Financial literacy plays a vital role in determining one's inclusion in the economy, to have equal economic opportunities to help one live a decent and dignified life.¹⁴

Unfortunately, the vulnerable have no access to financial knowledge and skills to make prudent financial decisions and manage their finances. Financial illiteracy means that they: (1) mismanage and waste the little monies they get from casual manual labor or their small businesses; (2) lose their micro-small businesses to high mortality rate; (3) are financially exploited by financial predators like Shylocks and other financial lenders; (4) live lives of basic survival from hand to mouth, and (5) are perpetually in debt.¹⁵ The poor fall prey to spiritual prosperity Gospel preachers who ply on their ignorance and are reckless in promising financial miracles without equipping church members with the proper biblical teachings. Yet, the Bible is so rich in financial literacy information.

For a family living in an urban slum or the marginalized rural areas of Kenya, it is not easy to break out of the cycle of poverty. Unequal educational opportunities and resources and a lack of other social amenities put these families at a complete

¹⁴ Editor, "How Financial Literacy Aids Economic Growth and Poverty Alleviation," (Nairobi: *Nairobi Business Monthly Magazine*, (March 6, 2017), <https://www.nairobibusinessmonthly.com/how-financial-literacy-aids-economic-growth-and-poverty-alleviation/>

¹⁵ S.Oluoch Obago, *Effect of Financial Literacy on Management of Personal Finances among Employees of Commercial Banks in Kenya* (Nairobi: University of Nairobi Kenya. 2014)

David Onjili, "Shylocks: The Business, Police and The Law," *Nairobi Business Monthly Magazine*, (September 6, 2018), <https://www.nairobibusinessmonthly.com/shylocks-the-business-police-and-the-law/>

Josephine Kibe, "The Wrong Kind of Credit: Why Loans To Gig Workers Must Reflect Income," (Nairobi: Consultative Group To Assist The Poor (CGAP) Blog. June 22, 2020), <https://www.cgap.org/blog/wrong-kind-credit-why-loans-gig-workers-must-reflect-income>

disadvantage.¹⁶ With the help of faith-based organizations and other non-profit agencies, many of the vulnerable will be lucky to break out of the cycle of poverty. Unfortunately, these organizations' initiatives are limited and too little to make a difference, where 46.8 percent of the urban population and 68 percent of the marginalized Northern and North-Eastern rural population living below the poverty line.¹⁷

In responding to the poor's plight, churches, NGOs, and other non-profit agencies have been giving handouts to the poor, creating dependency and killing initiatives among the poor who eventually develop an entitlement mentality. Helping those in need with what they should essentially be getting out of their initiatives is disempowering and condemning them to perpetual poverty.¹⁸ The poor can only be developed by being empowered to solve their problems; we should teach them how to fish rather than give them fish.¹⁹ I have been in the slums preaching the Gospel since 1991 to date and witnessed the hunger and receptivity the vulnerable have for the Gospel truth. The local church wields a lot of influence in society, and the pastor commands a lot of respect.²⁰

I am the Outreach Hope Churches (OHC) associate leader in Kenya, overseeing the Nairobi region churches. The target population has been the poor and vulnerable

¹⁶ Silas K. Waweru. "Middle-Class 'Christ Is The Answer Ministries' (CITAM) and The Urban Poor: A Study of Community Action With Recommendations." (Asbury. Asbury Theological Seminary. April 2010). Dissertation in partial Fulfilment of requirements for the PHD in Intercultural Studies in Asbury Theological Seminary.

¹⁷ Utz and Mejia-Mantilla, *More than Just Growth*.

¹⁸ R.D Lupton, *Toxic Charity: How Churches and Charities Hurt Those They Help and How to Reverse It* (New York: HarperCollins Publishers, 2011).

¹⁹ "If you give a man a fish, you feed him for a day but if you teach him how to fish, you feed him for a lifetime." This quote has been in wide usage but no one seems sure who said it.

²⁰ Lukwikilu C Muganyi, "Township Churches of Tswane as Potential Change Agents for Local Economic Development. An Empirical Missiological Study," *HTS Tiologese studies/Theological Studies* 74(3), (2018):4964, <https://doi.org/10.4102/hts.v74i3.4964>.

communities in a complementary partnership with MOHI to empower orphaned and vulnerable children and their families holistically. As Muganyi has written in his research:

Churches . . . have important assets and institutional structures, spiritual and moral foundations and access to deprived grassroots and at-risk communities, contacts with public offices, cross-cultural and a predisposition to care for the poor. All these resources can be furthered to promote economic development despite the inherent weaknesses and challenges in the church institutions.²¹

I have witnessed the significant influence that the pastors have over the vulnerable population and their zeal and passion for empowering the poor. However, most of the pastors in these communities are members of these local communities, with limited capacity, with no formal theological or other formal training. Their literacy level is limited, just like the local community. The local churches rely on the voluntary giving of offerings and tithes by the members to run their affairs, and their target population's low incomes limit them. With no external help, these churches and the pastors are greatly limited in their missional obligation to minister to and empower the poor effectively. I have spent time with many pastors and other church leaders, training them on personal financial management. Still, as much as I have outstanding testimonies among them, I have yearned for a multiplication model, where the prepared will themselves be able and excited to train others.

The Problem and Its Setting

The demographic distribution of the poor in Kenya is between the informal settlements of urban areas, the ten North and North-Eastern semi-arid counties, and the

²¹ Muganyi, "Township Churches of Tswane."

rest rural thirty-five counties of Kenya. In the informal urban settlements (slums), 46.8 percent of the approximate 14 million people live below the poverty line. In the ten semi-arid Northern and North-Eastern rural counties of Kenya, 68 percent of the approximate 5.5 million people live below the poverty line. In the other thirty-five rural counties, 38 percent of the approximate 28.6 million population live below the poverty line²². In total, 36.1 percent (17.2 million people) of the 47.6 million Kenyan population by 2019 live below the poverty line.²³ The urban population makes up 27.2 percent of the Kenya population, of whom 46.8 percent live below the poverty line, an estimated 6 million people. In the rural areas, an estimated 11 million people live below the poverty line, of whom 3.8 million live in the marginalized Northern and North-Eastern counties at 68.8 percent. Consequently, this study is targeting three groups of the poor in Kenya: The urban low-income people living in the informal settlements of the cities numbering six million; the rural low-income people living in the marginalized rural counties, numbering 3.8 million; and the rural low-income people living in the other thirty-five counties that are not “marginalized,” numbering 7.2 million. According to the World Bank report:

In Kenya’s North and North Eastern regions, nearly 70 percent of residents live in poverty and have poor access to basic services. Frequent droughts pose a significant threat to livestock, the main source of food and income for nearly all people in this area. In addition, socio-economic indicators fall significantly below the national average; for

²² Utz and Mejia-Mantilla, *More than Just Growth*.

²³ Government of Kenya, KNBS, *2019 Kenya Population and Housing Census Volume 1: Population by County and Sub-County* (Nairobi: Kenya National Bureau of Statistics, 2019). (knbs.or.ke).

example, the female literacy rate is 41 percent, well below the national average of 89 percent.²⁴

The urban poor live in densely populated informal settlements, typically residing in tiny temporary structures of ten feet by ten feet made of mud/dirt, sticks, and iron sheets. There is a lack of necessary infrastructure, no running water, no proper roads, no proper sanitation, no electricity, and no adequate access to formal quality education and primary medical care. High unemployment levels are worsened by the ever-increasing rural to urban population migration, among the highest in the developing world.²⁵ There are so many small Pentecostal/charismatic churches, but very few mainstream churches like the Catholic Church and Protestant churches. The mainstream churches tend to be more focused on the cities' wealthy areas.²⁶ The many churches in the informal settlements are mainly indigenous, charismatic, and Pentecostal churches whose leaders have no formal theological, pastoral, or leadership training. Though numerous, the churches struggle to provide a sustainable ministry and are under-resourced, undermining their ability to cause the impact they can do on the informal settlements' conditions. "As

²⁴ World Bank. NEDI – Northern and North-Eastern Development Initiative: Boosting Shared Prosperity for The North and North-Eastern Counties of Kenya. Boosting Prosperity, Improving Equity in North and North Eastern Kenya (worldbank.org).

²⁵ Thomas W. Scheidtweiler, and Ingo Scholz, *Worlds Apart: Local and Global Villages: From Villagization to Globalization in One Generation* (Nairobi: Konrad Adenauer Foundation, 2004).

²⁶ A strategy document produced by Nairobi Diocese, Anglican Church of Kenya, found that out of 45 parish churches in the city only one, St Prisca's Korogocho, was situated in a slum. Diocese of Nairobi, June 2003 *A Diocesan Strategy for the Informal Settlements 2003 – 2006*.

if to illustrate this, an oft-quoted, but generally not substantiated, statistic suggests that the largest informal settlement, Kibera, has more churches than latrines.”²⁷

The prevalence of poverty in Kenya, both in the informal urban settlements, the marginalized Northern and North-Eastern counties, and the rest of the thirty-five counties, calls for an urgent response through a comprehensive, holistic strategy that would transform communities and usher the reign of God. Poverty is an opportunity for the church as it provides an easy entry point into these communities to show God’s love to them. God has a special place for the poor, the refugees, the widows, and the orphans and specifically instructs His people both in the Old and the New Testaments to look out for and care for them. There are two sides to this: first is the responsibility we find in the Bible to care for the vulnerable people; second is the challenge to communicate God’s love for them.²⁸ In Leviticus 25:35, the Bible says, “If any of your fellow Israelites become poor and are unable to support themselves among you, help them as you would a foreigner and stranger, so they can continue to live among you. “Again in Psalms 67:1-2, the Bible says, “God be gracious to us and bless us. And cause His face to shine upon us. That your way may be known on earth, Your salvation among all nations.” As the church responds to help the poor and vulnerable in society, we are both taking the missional responsibility to care for them and making God’s love known to them, and allowing them to turn to him. The church’s response should be in line with the best practices in

²⁷ Kathy Eales, “Bringing pit emptying out of the darkness: A comparison of approaches in Durban, South Africa, and Kibera, Kenya,” Sanitation Partnerships Series, (Durban, SA. BPD Water and Sanitation, 2005) pg. 2. <http://www.bpdwaterandsanitation.org/web/d/do>.

²⁸ Stephen Cave, “How Can Christians Help The Most Vulnerable People in Our World?” (*The International Bible Society*, 2018), <https://www.biblica.com/articles/how-can-christians-help-the-most-vulnerable-people-in-our-world/>.

community development, specifically: (1) using a hand-up approach as opposed to giving handouts that only serve to promote dependence and an entitlement mentality; (2) building sustainability into the initiative and providing an exit strategy from the community; (3) building a feedback mechanism within the enterprise and flexibility; (4) building transparency into the initiative/program; understanding the community; (5) building the local people's capacity and community assets.²⁹

²⁹ Catholic Relief Services. *Best Practices in Community Development*. [best_practices_community_development.pdf](#) (sqspcdn.com).

SECTION 2:

OTHER PROPOSED SOLUTIONS

Through the ages, people have had different ways of measuring success in life. Still, it is correct to say that everyone has to meet their needs adequately and have excess to share with others within their community to feel accomplished. Money has become the universal measure of success and the most accepted measure of value. The knowledge of money and how it works is power, and those with it will always have a competitive edge over those who are ignorant.

Christianity's relevance to people's lives cannot be evaluated without considering its impact on their success or failure in life. Therefore, we must look at what the Bible, as the authority on Christianity, says about money and how people relate with God in handling money, and how this affects their success or failure in life. The Bible says in Ecclesiastes 10:19, “. . . and money is the answer to everything”, and again in 1 Timothy 6:10, “For the love of money is the root of all sorts of evil. . . .” Therefore, it is essential to understand money from a biblical perspective to be a victorious Christian believer.

We must consider the culture and the context of the people under study because cultures differ between different groups. Christianity has impacted societies in very significant ways over the centuries. It would not be wrong to say that individuals and nations tend to be more successful wherever Christianity has influenced the social fabric.

The former professor of Sociology, Dr. Alvin Schmidt, has written about Christianity's significant influence on the Roman Empire and the entire world.³⁰

Financial Literacy

Financial literacy is the understanding of how money works in its simplest definition. "Scholars, policy officials, financial experts, and consumer advocates have used the phrase loosely to describe the knowledge, skills, confidence, and motivation necessary to manage money effectively."³¹ Money has three main functions: a medium of exchange, a store of value, and a unit of account. As a medium of business, its most important role is to facilitate transactions. All transactions would have been by barter trade without money, exchanging a good or service for another with many limitations.

As a store of value, money holds value and maintains its value over time to be a helpful exchange medium. While many other stores of value like land, works of art, and stamps exist, money value is affected by inflation. Money is the most liquid as the universal measure of value and the most acceptable mode of transacting business today.

As a unit of account, money provides a standard estimate of the worth of goods and services. Both supplier and purchaser can decide how much of the good/service to supply and purchase, respectively. Understanding money and how it works is, therefore, essential to acquire to be successful in life.

³⁰ Alvin J. Schmidt, *How Christianity Changed The World* (Zondervan: Grand Rapids, MI, 2004), 44.

³¹ David Remund, "Financial Literacy Explicated: The Case For a Clearer Definition in an Increasingly Complex Economy" (2000), <https://doi.org/10.1111/j.1745-6696.2010.01169.x>

The Bible is full of financial knowledge that should equip a Christian to handle money and be successful. God set aside His people Israel and gave them the laws to live through His servants, covering every aspect of life, including handling money. The same applies to Christians who have so much to learn from the Bible.

In a study done by Kamande on the influence of financial literacy on decision-making by microfinance clients in Embu County of Kenya, there was evidence that financial technology, investment, and mobile literacy significantly impact decision-making.³² While agreeing with Kamande, it is noteworthy that he does not refer to biblical financial literacy.

In a behavioral study by Potrich, she identified financial literacy as a critical competency where financial knowledge and financial attitude positively impact economic behavior.³³ In agreeing with her study, I acknowledge the positive impact on their economic behavior but note that this does not affect their moral and spiritual behavior. Therefore, giving financial literacy to the vulnerable communities would positively affect their financial behavior, leading to economic empowerment and improved lives. Still, it is essential to use biblical financial literacy to impact their moral and spiritual values. Bringing this biblical financial literacy knowledge to pastors' easy access would thus be instrumental in the church members' holistic economic empowerment in these vulnerable

³² John K Kamande, *Influence of Financial Literacy On Financial Decisions of Micro Finance Clients in Embu County*. A Project Report Presented in Partial Fulfillment of the Requirement for the Award Of a Master of Business Administration of University of Nairobi. October 2012. http://erepository.uonbi.ac.ke/bitstream/handle/11295/95929/Kariuki_Influence%20of%20financial%20literacy%20on%20financial%20decisions.pdf?sequence=1&isAllowed=y

³³ Ani Caroline Grigion Potrich, Kelmara Mendes Viera, "Demystifying Financial Literacy: A Behavioral Perspective Analysis," *Management Research Review*, Vol 41 Issue: 9. (2018): 1047-1068, <https://doi.org/10.1108/MRR-08-2017-2063>

communities. In addition, the church will mainly use the ability to attract other local community members as the holistically empowered church members influence their neighbors and family to come to church. Therefore, biblical financial literacy knowledge will change economic, moral, and spiritual behavior. Still, church leaders/pastors' intentional mentorship of their members will develop servant leadership to influence other community members, which this study does not cover.

In a study to determine the potential of the township churches of Tswane in South Africa to be change agents for local economic development, Lukwikilu Manganyi points out that churches are important institutions that have a tremendous influence on society.³⁴ In his study, Manganyi confirmed that:

Churches in the township have important assets and institutional structures, spiritual and moral foundations and access to deprived grassroots and at-risk communities, contacts with public offices, cross-cultural and a predisposition to care for the poor. The visionary pastor will further all these resources to promote economic development despite the church institutions' inherent weaknesses and challenges.³⁵

In my study, I am assuming that mobilizing the churches empowers the pastors and church leaders to train church members in financial literacy. The pastors will exploit the church's potential to be change agents when they possess biblical financial literacy and leadership training to influence the community. Unfortunately, Manganyi did not adequately cover biblical financial literacy and leadership training in this study as he focused on determining the church's potential.

³⁴ Lukwikilu C Muganyi, "Township Churches of Tswane."

³⁵ Lukwikilu C Muganyi, "Township Churches of Tswane."

In his book, *Money Matters*, Larry Burkett is efficient in laying down the basic principles of personal financial management and provides a practical solution for ordinary Christians.³⁶ However, Burkett writes more to the Western average regular income earner, and his material may not be precisely relevant to the low-income and vulnerable communities.

In his book, *Your Money Matters*, Howard Dayton explains how to manage your finances even during current economic challenges.³⁷ Many people live with debt, inflation is high, and there are many demands on money. These are efficient financial management principles for a person with a regular income and in the context of the individualistic Western culture. However, the assumptions of a steady income and individualistic western culture may not apply to the context of the informal urban settlements in Kenya and the vulnerable rural communities in Kenya. The majority of the vulnerable in Kenya do not have a predictable, regular income. In addition, the Kenyan culture is communal, where you are a part of the contributory collective welfare society.

Biblical Basis

The Bible is the primary authority for Christian living and covers every aspect of life. Paul admonishes all Christians to test all things, and the best measure for what is right is through God's word.³⁸ God wants us to acknowledge Him in all our ways, and He

³⁶ Larry Burkett, *Money Matters: Answers To Your Financial Questions* (Nashville, TN: Thomas Nelson Publishers, 2001).

³⁷ Howard Dayton, *Your Money Counts: The Biblical Guide To Earning, Saving, Investing, Giving And Getting Out Of Debt* (Pleasant Prairie, WI: Compass Ministries, 2011).

³⁸ Bible, NASB. 1 Thessalonians 5:21; 2 Timothy 3:16.

will make our path straight, even in our financial matters.³⁹ By following God's Word, we attain godliness, which is profitable for all things, having promise of the life that is now and that which is to come.⁴⁰ The definition of success for any Christian is conformity to God's word to profit both in this life and in eternity, which Jesus rightly puts in the sermon on the mountain, saying, "for what good will it do a person if he gains the whole world, but forfeits his soul? Or what will a person give in exchange for his soul?"⁴¹ This study assumes that a Christian has to abide by God's word and what it says concerning money as the only valid basis of financial success. Therefore, I will concentrate on the Bible-believing Christians living in Kenya's vulnerable communities, where the Outreach Community Churches operate.

Malphurs and Stroop have written on how churches can apply financial literacy to bring sustainability to church finances and be good stewards in their book *Money Matters in Church*.⁴² They use scripture to develop a stewardship theology to help the church build donors, maximize contributions, develop a strategic plan, create budget and audit processes, project incomes and expenses, work with banks, compensate staff, and address debt. This financial knowledge helps church leaders with no financial background understand and use it to build sustainability and good stewardship. The only limitation is that this book is for the church leader, where members have a steady income and can give to the church sustainably. However, sustainability for church finances and good

³⁹ Bible, NASB. Proverbs 3:5

⁴⁰ Bible, NASB. 1 Timothy 4:8

⁴¹ Bible, NASB. Mark 16:26

⁴² Aubrey Malphurs and Steve Stroope, *Money Matters In Church. A Practical Guide For Leaders* (Ada, MI: Bakers Books, 2007).

stewardship can only happen among the vulnerable communities when the members can get a steady income. Therefore, the financially illiterate pastors have to figure out how they can help their financially illiterate members get regular jobs or start micro/small businesses and successfully run them. That way, the church can attain financial sustainability by helping the members achieve their economic sustainability.

In his book, *The Treasure Principle*, Alcorn emphasizes the importance of giving God's work using the scriptures in Mathew 6:20-21.⁴³ He lays down some fundamental money management principles that establish the proper relationship between God and people concerning money. God is the owner of the funds, while people manage the money on behalf of God in an owner and steward relationship. The agency relationship is a crucial principle for believers to understand as part of biblical financial literacy. The reality in the vulnerable communities not addressed in this book is that some people go to church, hoping to get some help because they do not have income. An essential preoccupation of the pastor is to help the members get employment or start micro/small businesses and run them successfully. When the members start to earn a steady income, they can encourage them to give to God's work.

In his book, *Money, Possessions, and Eternity*, Alcorn writes on the Christian perspective about money and materials possessions from the Bible.⁴⁴ He writes on the need for the right attitude towards money and material possessions and uses them as God-given resources to have an eternal impact. Money and possessions are not sufficient in

⁴³ Randy Alcorn, *The Treasure Principle: Unlocking the Secret Of Joyful Giving* (Sisters, OR: Multnomah, 2017).

⁴⁴ Randy Alcorn, *Money, Possessions and Eternity* (Carol Stream, IL: Tyndale House Publishers, 2003).

themselves, but Christians should have eternity in mind in what they do with them, which is part of biblical financial literacy. Unfortunately, the book is limited in its relevance to the context of the vulnerable communities whose main preoccupation is to get a means to earn a living. The Gospel's significance to the helpless is how it can help them achieve a decent and dignified living. Poverty denies vulnerable people their right to dignity and decency.

In the book *The Root of Riches*,⁴⁵ Bentley seeks to refute with scripture some popular beliefs about riches and presents the scriptural principles of accumulating wealth in more fulfilling ways.⁴⁶ His emphasis is that riches are more than just getting money, pointing to the natural wealth and satisfaction through focusing on the true riches, which are the lives of men and women. In Kenya's poor communities, basic survival is more important than wealth accumulation, and the people struggle to eke a living and meet their basic needs. Unfortunately, financial illiteracy blinds people from seeing the riches within their environment and the opportunities that abound to access these riches. The Gospel will make a much more significant difference to these people by opening their eyes to see the possibilities of earning a decent and dignified living.

In their book, *The New Master Your Money*,⁴⁷ Blue and White give timely advice on managing your money as a believer.⁴⁸ They write on how to understand your current financial situation, avoid the common financial mistakes, design a workable long-term

⁴⁵ Chuck Bently, *The Root Of Riches: What If Everything You Think about Money is Wrong?* (New York: FORIAM/Crown Publishing Group, 2011).

⁴⁶ Bently, *The Root Of Riches*.

⁴⁷ Ron Blue and Jeremy White, *The New Master Your Money: A Step-By-Step Plan For Gaining And Enjoying Financial Freedom* (Chicago: Moody Publishers, 2004).

⁴⁸ Blue and White, *The New Master Your Money*.

plan, spend, give, save and invest wisely, and get out of debt, among many other things. This scripture-based financial knowledge is essential for believers, but it needs to be available to the pastors to pass on to the church members easily. The Biblically financially literate pastor will reach the vulnerable in their local communities to economically empower them.

Wealth has excellent potential for good and evil, and the key is knowledge of how to get it and use it. God decried His people's ignorance and said, "My people are destroyed for lack of knowledge."⁴⁹ In his book, *Biblical Roads to Financial Freedom*, Katz writes about the power of wealth, either for evil or for good.⁵⁰ It will either destroy the fiber of your soul or become a tremendous source of blessings to yourself and others. He uses scriptures to show the mistakes Christians make and the cost they pay for these mistakes, but he also shows how to be a good steward of the finances that God has granted to you to be successful in this life and lay treasures in heaven. Therefore, it is essential to equip church leaders to equip their church members and communities with biblical financial literacy.

Cultural Relevance

Culture is an integral part of peoples' lives. Culture influences people's views, values, aspirations, hopes, humor, loyalties, worries, and fears; it defines them.⁵¹

⁴⁹ Bible, NASB. Hosea 4:6

⁵⁰ Robert W Kartz, *Biblical Roads To Financial Freedom: Simple steps To Prosperity on Earth and Treasures in Heaven* (Shippensburg, PA: Destiny Image Inc., 2003)

⁵¹ University of Kansas, Community Tool Box. Centre for Community Health and Development. Chapter 27: Cultural Competence in a Multicultural World, <https://ctb.ku.edu/en/table-of-contents/culture/cultural-competence>

Therefore, it is imperative to have the perspectives and understanding of the people's culture when working with, building relationships, or considering what would be relevant to them. Most of the literature on financial literacy serves cultures different from the vulnerable communities in focus. For example, some of the literature assumes that people have regular income on which they can budget.

In my literature review, the most relevant books and journals are based on Western culture, emphasizing individualism. Capitalistic individualism is different from the Kenyan culture, where an individual has to take care of his extended family and contribute towards communal welfare. There are many obligations to an individual that arise from a collaborative approach to funerals, weddings, and other social commitments. Ifeanyi A Menkiti in *Person and Community in African Traditional Thought*, says that reference to the environment essentially defines the African person. The African view of the person can be summed up in this statement, "I am because we are, and since we are, therefore I am." For the church to economically empower the vulnerable communities, the materials and curriculum must be applicable and consider the culture's unique structure.

In a culture and financial literacy study done in Ghana by Agyei⁵² on whether culture influences financial literacy, he confirmed that culture influences whether one gets financial literacy or not. From a sample of 300 Small Micro Enterprises (SMEs) studied, he established that culture could mitigate against the acquisition of financial literacy. Protestant beliefs would increase the probability that SME owners would take

⁵² Samuel Kwaku Agyei, "Culture, Financial Literacy and SME Performance in Ghana," *General and Applied Economics, Research Article*, (2018), <https://doi.org/10.1080/23322039.2018.1463813>.

advantage of growth opportunities due to financial literacy. Therefore, he concluded that: (1) religious bodies should include financial literacy in their teachings; (2) financial literacy programs for SME owners should meet their needs; and (3) the cultural beliefs of the SME owners should be a prime consideration in designing their financial literacy programs. While financial literacy changes individuals' economic behavior, their moral and spiritual values are crucial for holistic transformation. Agyei's study covers the acquisition of the intellectual and behavioral knowledge of finances that is not sufficient for the individual's holistic transformation. Agyei also covers people who already own SMEs and ignores the helpless without access to capital finance to start their SMEs; they do not have collateral to access capital finance loans.

Contextual Relevance

The people under the study context are essential and should be defined to give meaning to the research. My focus is on pastors and other church leaders working in vulnerable communities in Kenya in my study. These vulnerable communities are unique, and materials developed for pastors and leaders ministering to the communities should consider these unique contexts for the relevance of training materials. The United Nations Office of Disaster Risk Reduction (UNDRR) describes vulnerability as:

the inability to resist a hazard or to respond when a disaster has occurred. Vulnerability depends on several factors, such as people's age and state of health, local environmental and sanitary conditions, as well as the quality and the state of local buildings and their location in respect of any hazard.⁵³

⁵³ UNDRR. United Nations Office of Disaster Risk Reduction campaign Booklet. <https://www.unisdr.org/2004/campaign/booklet-eng/Pagina8ing.pdf>

Families with low incomes live in high-risk areas around cities because they cannot live in safer and more expensive locations with adequate social amenities and are thus economically vulnerable. Their housing comprises wood, tin, paper, and other materials susceptible to fire and other hazards; some of their houses are close to rivers, making them vulnerable to floods. These communities are less informed and not organized to respond to a disaster.

Nine congregations under study are in Nairobi's slums, characterized by economic, social, environmental, and physical vulnerability. Any financial literacy materials developed would have to be translated to the local languages, address the unique contextual factors relevant, and be easily used by the pastors and leaders. The high level of illiteracy in these communities calls for practical or graphical ways of illustrating these financial lessons and locally available materials and locally relevant illustrations that the local people can easily understand. The other four churches in this study are rural communities where: (1) low incomes make them economically vulnerable; (2) unreliable rainfall and other weather-related hazards make them physically and environmentally vulnerable; and (3) many years of government neglect and marginalization make them socially vulnerable.

One of these rural church congregations is where the local community's occupation is nomadic pastoralists and it generally lacks infrastructure and social amenities, arising from many years of neglect by the government. They live close to a town that has influenced their lifestyle and is less nomadic, but their values and challenges remain. The nomadic pastoralists value their animals for social status in that they belong to men, and they use them as dowry for getting wives; the more animals you

have, the more respect you get and the more wives you can get. The pastoralist community does not value animals for their commercial value, but social status and the cash economy are almost nonexistent; barter trade is the more common form of economy. In this community too, girls are valued for their potential to bring more livestock like cows, camels, sheep, and goats. In this same community, the boys are supposed to get their animals by raiding other neighboring communities to steal their animals. Their animals are vulnerable to famine and raids from other neighboring communities. Animals are their currency, and I would have to figure out how to train them to see their animals in their money value and hopefully introduce the cash economy. There are a lot of books out there on financial literacy but they are from a Western lens and do not address the needs of Africans, especially the more rural or poor Africans.

SECTION 3:

THESIS

I have looked at the Church in Kenya as a transformational agent in society, from a historical reflection of the twentieth and the early twenty-first centuries and the transition from the traditional polygamous and extended family to the Christian faith's introduction. This transition has not significantly changed the economic status of the average Christian family. Poverty and inadequate educational and other social amenities still put the average Christian family below the poverty line. The situation is even worse in the vulnerable communities where the schools and other social amenities are lacking or are difficult to access due to distance, lack of proper infrastructure, insecurity, or danger from wild animals.

In some rural communities, education is not a priority due to their cultural considerations. Pastoralist communities value animals more than schooling and marry off their daughters when minors in exchange for animals. In these rural communities, animals are not valued for their commercial value, but social status and the cash economy are almost non-existent. These vulnerable communities are still at the margins of society. These men, women, and children do not have a guaranteed and definitive means of breaking out of the cycle of poverty. The church can provide biblical financial literacy to help the communities. The church pastors and leaders will train, coach, and mentor individuals to start and grow micro/small businesses and manage their finances.

The purpose of the Biblical *Financial Literacy Curriculum* is to develop a readily available curriculum for pastors and other church leaders in vulnerable communities. It should be culturally and contextually appropriate; one that will adequately equip them to

train their local church members and use it to reach the local community. Through this curriculum, the pastor will provide Christian families with the necessary basic financial knowledge and skills to manage their finances and make prudent financial decisions to transform their families economically and attract other community members. Pastors and church leaders in these vulnerable communities desire to change their church members and the local community with the Gospel. Still, the lack of theological training and financial literacy knowledge and tools to train the church members and the local communities limit them.

Many people view financial literacy as an area for the experts, and many see the Bible as a book solely for spiritual nourishment. Yet, the Bible is so rich with financial literacy knowledge and advice. The pastors have always seen themselves only as preachers of the Word in the church and not as community empowerment agents that can bring economic empowerment to their church members in the local community. The financial literacy curriculum can become a handy evangelism tool that would bring community members to the church who would otherwise not come to the church. The pastors can use this training tool to develop relationships with the community that provides a valuable platform for evangelism, even in areas with hostility to the gospel, like in Muslim-dominated areas.

A curriculum is a tool that can allow the pastors to gather people in the church premises and develop healthy relationships with them rather than reach them individually in their homes, which may not even be feasible. The relationship-building creates an excellent opportunity for the church and the pastor to influence society and expand God's kingdom positively. People are hungry for knowledge and skills to equip them to make

prudent financial decisions and transform their economic status. The level of extreme poverty is high in Kenya, where 70 percent of the urban population lives in the densely populated slums with no social amenities and living below the poverty line. At the same time, it is worse in the marginalized rural areas of Kenya. The church is an institution that is in an excellent position to bring transformation when the pastors and their church leaders have the adequate biblical financial knowledge and have a readily available curriculum. Their knowledgeability and curriculum will positively portray the church and the pastor and expand their influence in society as transformational agents. The transformation of vulnerable local communities will also directly impact the church resources. The economically empowered Christians will also be generous in giving, equipping the church for more growth, influence, and impact across the nation and beyond.

This section will examine emerging leadership models, expressions of church leaders in Kenya, and Christianity's influence in leadership theory and practice. I will document four fundamental ways to empower church leaders to leverage their power in local communities to create more impact and amplify their voice in society. The foremost is the theological underpinning that places church leaders in a very elevated position in the church and community and gives them an excellent opportunity to use their gifts and abilities in those societies. The second is their theological training and equipping to rightly provide the life-giving and transforming message of the Gospel of Christ. The third is the church's positioning as a permanent feature in society and the church's resources at its disposal, including its ability to mobilize resources from outside and bring them to the local community. Finally, the kind of leader who will emerge from the

synthesis of Christianity, social entrepreneurship, and a kingdom understanding of the church leader as a balanced man or woman who has undergone the proper training, coaching, and mentorship; to leverage their leadership impact.

To ensure that the church leaders in the vulnerable communities are influential, they must reduce the limitations that inhibit the leaders and provide the necessary tools. This paper's thesis engages the elements to position the church leaders to leverage their leadership positions and the resources entrusted to them to create more impact in the vulnerable communities. The poverty level in Kenya and other less developed and developing countries calls for leaders who will leverage their positions to free people from extreme poverty. The lack of good leadership is the biggest problem in African countries because the resources are not lacking but rather leaders who can mobilize and lead people to create value. The church has an obligation to the poor as a mission. The leadership gap in the developing world presents an opportunity for the church to fill as we carry out our Lord and Savior, Jesus Christ's great commission.⁵⁴ The laws of Kenya guarantee freedom of worship. They are very favorable for the church, allowing the church to spread its influence and impact on the vulnerable communities' lives. Mutane and Nunow say:

. . . poverty and hunger is a mindset. Semi-arid areas (or other vulnerable areas) and the populace are not resource-poor; rather, they have latent wealth. All they need is transformational leaders to mobilize the community to realize tangible livelihood benefits and, thus, unleash their potential and capability.⁵⁵

⁵⁴ Bible. NASB. Matthew 29:18-19

⁵⁵ Jane Mutune and Abdimajid Nunow, "Community Participation in Transformation of Rural Livelihoods and Climate Smart Farming Technologies in the Semi-Arid lands of Kenya," *International Journal of Peace and Development Studies*, 9, no. 4 (2018): 53-59, <https://academicjournals.org/journal/UPDS/article-abstract/0F08B9258736>

Emerging Leadership Models

Dr. John Gatu is Kenyan and the first African moderator of Presbyterian Church of East Africa (PCEA); he died at 92 in 2016. Still, he left a legacy of the *Jitegemea* (self-sufficient) principle of three selves of self-reliance, self-consciousness, and self-determination that account for the growth of the PCEA across East Africa. Jitegemea was started in 1971 when the Very Reverend Dr. John Gatu asked for a five-year moratorium for the African Church. As a result, Western missionaries and funds from the UK and the US stopped, allowing the African Church to run its affairs. According to Sundkler and Seed, the moratorium allowed the younger churches to find their identity and feet.⁵⁶ Dr. Gatu wished that the African Church move forward but felt that the missionaries and reliance on Western funding were a stumbling block.⁵⁷ The moratorium was a bold decision that can only come from a great leader. He was a visionary leader who could see that the withdrawal of the Western missionaries and their funding would help the African Church regain its identity and give room for self-sufficiency and development.

Mary Kamau was a sophomore university student when she encountered Mathare Valley slums and their extreme poverty, changing her poverty perspective. She had always thought they were the most impoverished family, being born and brought up in a polygamous family, as the seventh born of twenty siblings. Her visit in 1992 to the slums was a turning point in her life, and she never stopped going back to the slum. This visit was to become the birthing of Missions of Hope International that is ministering to over

⁵⁶ Bengt Sundkler and Christopher Seed. *A History of the Church in Africa* (Cambridge: Cambridge University Press, 2000).

⁵⁷ John G Gatu, *Fan into Flame. An Autobiography* (Nairobi: Moran (E.A) Publishers. 2016).

21,000 children in thirty schools located in the most vulnerable communities in Kenya and still growing.⁵⁸ She followed God's leading, which has led to the growth and impact on many vulnerable children and their families in multiple communities.

Dr. Titus Masika is another Kenyan leader who has leveraged his position as a pastor and the church.⁵⁹ He has taken the initiative to “transform an impoverished community in a Semi-arid area that was dependent on handouts to one that can drive its agenda even without any external donor funding.”⁶⁰ This church leader's transformational leadership's remarkable story has made Yatta Constituency a household name. People come from far to learn and replicate it in their locality. Dr. Masika is a pastor who bought a piece of land in 1976 in Yatta, a semi-arid area, and allowed God to transform livelihoods, and influence and mentor other leaders to replicate his model in other similar places. These leaders represent a leadership model based not on power and hierarchy but instead deriving from the influence and leveraging of their God-given gifts, proximity to the people, and the local resources to transform and impact people's livelihoods.

Jesus models leadership and exemplifies servant leadership, In Mark 10:45 He says, “. . . the Son of Man did not come to be served, but to serve, and to give His life as a ransom for many”. “Christian leadership is about emulating Christ as a servant leader.”⁶¹

⁵⁸ Missions of Hope International, www.mohiafrica.org is a Kenya organization that has grown beyond Kenya to have an office in Phoenix USA and in Liberia and growing into other countries.

⁵⁹ Titus Masika and S Okello. *Mindset Change for Community Transformation: Hope for Africa Series* (Nairobi: Sahel Publishing Associations. 2016).

⁶⁰ Mutune and Nunow, “Community Participation.”

⁶¹ Leighton Ford, *Transforming Leadership: Jesus' Way of Creating Vision, Shaping Values & Empowering Change* (Downers Grove, IL: InterVarsity Press, 1991), 76.

The Christian faith and leadership center on the cross. When leaders see a need and empathize with the people's suffering, God gives them a divine vision that galvanizes them to gain leadership heights. The passion for service to people and change gives them the patience and willingness to make sacrifices for the transformation they desire to see. There is so much poverty and suffering worldwide. The church has an excellent opportunity to impact when the church leaders leverage their leadership and church resources to alleviate the destitutes' pain and suffering and win them to Christ.

The world over, the term empowerment has been in wide usage in leadership and governance circles. There are far too many evils and suffering going on around us; poverty in the developing world is too high. There is so much media coverage of these evils in our day. There is enough awareness and corresponding response to address both ancient evils and emerging evils in equal measure. The standard approach addresses these issues through big global institutions like the United Nations' affiliated institutions, USAID, European Union-sponsored institutions, and World Vision International to fight poverty. These institutions have a monopoly, and colossal amounts of resources are spent by these institutions for maintenance, with so little trickling down to solve the actual problems. Many of their initiatives are well known to disempower those that they purport to assist. The emergence of grassroots leaders like Titus Masika, John Gatu, and Mary Kamau creates servant leaders out of the local initiative. Greenleaf affirms that servant leaders can come from the unexpected.⁶² When leaders come from unforeseen situations, informal localized institutions, and social groups, they will remain faithful servants.

⁶² Robert K. Greenleaf and Larry C. Spears, *Servant Leadership: A Journey into the Nature of Legitimate Power and Greatness*, 25th anniversary ed. (New York: Paulist Press, 2002), 340.

These are ordinary people who emerge as leaders to solve emerging problems among the poor, marginalized, and oppressed in society; leaders take bold initiatives despite existing limitations.

Leadership is a more recent field of study, but it has emerged as a critical component for progress. The roots of leadership stem from social anthropology and psychology, arising from scholars' interest in research and seeking to understand the substance of leadership. During chaos and periods of uncertainty and rapid change globally, interest in leadership tends to increase. Leadership is critical to solving complex problems. Leadership "tends to appear during periods of widespread uncertainty and rapid change."⁶³ In the study of leadership, reviewing outstanding leaders' lives and deducing their characteristics is one way people have approached leadership research. Unfortunately, based on notable leadership figures, these studies have been inconclusive in giving a leader universal characterization. People differ in their backgrounds and many other different ways, making it hard to compare their leadership characteristics. For example, Bill Gates of Microsoft's success is not comparable to Steve Job's success in information technology.⁶⁴ Their family backgrounds are different, and their leadership type differs, yet because of their success in changing technological advancement globally, studies show them as emerging leaders.

Whether it is possible to develop leaders is a critical question to ask to transform impoverished communities. In answering this question, Ernest states that leadership is

⁶³ Robert J. Banks and Bernice M. Ledbetter, *Reviewing Leadership: A Christian Evaluation of Current Approaches* (Grand Rapids, MI: Baker Academic, 2004), 22.

⁶⁴ Evah Kungu. "Differences between Bill Gates and Steve Jobs | Difference Between." Accessed July 4, 2021. <http://www.differencebetween.net/technology/differences-between-bill-gates-and-steve-jobs/>

not a means to an end but a process.⁶⁵ When the desire for change on behalf of others inspires ordinary people, they rise to the occasion.

Transformational leadership is the answer to bring the necessary change in any community. Peter Bass gives insight into the transformational leadership concept. He highlights the global leadership trends in his fourth edition (2008), pointing to the September 11, 2001, terrorist attack on the Trade Towers in New York City.⁶⁶ People will always have expectations of leaders to provide hope and a clear vision for the future. The perpetrators were driven to the inhumane act through indoctrination with the dangerous terrorist ideology. We have witnessed earth-shaking events when people are disappointed by the prevailing leadership. The Arab Spring, a revolutionary movement that saw the removal of long-serving dictators from office in some Arab-speaking countries, came about ten years after the New York attack when people became disillusioned by the existing leadership.

Similarly, church leaders have responded to their society's needs, where the government of the day has not acted. Such leaders arise to fill the gap left by the failure of government.⁶⁷ With such poverty and suffering in the developing world, church leaders must position themselves at the grassroots. Thus, they can rise and bring the necessary positive change for the people.

⁶⁵ Ernest L. Stech, *The Transformed Leader* (Bloomington, IN: Trafford Publishing, 2006), 205.

⁶⁶ Bernard M. Bass and Ruth Bass, *The Bass Handbook of Leadership: Theory, Research and Managerial Applications*, 4th ed. (New York: Free Press, 2008), xix.

⁶⁷ Robert J. Banks, Bernice M. Ledbetter & David C. Greenhalgh. *Reviewing Leadership: A Christian Evaluation of Current Approaches*. (Ada, MI. Baker Academic, 2016).

Expressions of Church Leaders in Kenya.

The church and faith-based organizations (FBOs) stand as significant players in bringing change and development in Kenya and Africa in general. Many examples stand out in various parts of the continent. For instance, in an extract from a study done across Africa:

Pastors were singled out as the most influential Christian leaders in Africa's fast growing Christian community. Naturally, that shows how churches play many key roles in influencing lives of ordinary African believers. Three other key groups emerged to be essential to leadership in Africa at the same time. The groups are non-clergy leaders, women, and emerging parachurch organizations.⁶⁸

In this particular study, 55.8 percent of the respondents in Kenya acknowledge that pastors were the most influential leaders in their lives. The study recommended the intentional training, equipping, and supporting of pastors as key to influencing the development of leaders in local communities.⁶⁹ The study noted that 77 percent of respondents in Kenya acknowledged the importance of the church in mentoring and developing leaders in society:

Churches are more than a context and base for mentorship and leadership training. They provide leadership for strategic influence on youth, poverty alleviation efforts, care for widows, education about financial matters.⁷⁰

Bishop Dr. Titus Masika settled in a semi-arid area in Machakos County called Yatta where the community was dependent on handouts. As a pastor he has a position of influence because the community trusted the church, which he used to teach the

⁶⁸ Africa Leadership Study: A Seedbed Resource. (Tyndale House Foundation, 2016)
https://www.africaleadershipstudy.org/wp-content/uploads/2016/07/AfricaLeadership_17Insights_v6.2.pdf.

⁶⁹ Africa Leadership Study, 3.

⁷⁰ African Leadership Study, 4.

community how to harvest rainwater for agriculture. He also talked to the community on biblical truth about honoring God with their agricultural enterprises' proceeds.

Consequently, Yatta has become a great example of an organization that determines its destiny without outside help and a community that honors God.

Bishop Ogutu is working in the Mathare slums of Nairobi, one of the most densely populated areas and the highest concentration of abject poverty. This sixty-seven-year-old pastor has been in the valley doing ministry for over thirty years. He has used his church platform to transform countless young people who could otherwise have gone to waste in antisocial activities like crime, prostitution, drugs, and ultimately premature death. They are responsible Christian leaders. He has established schools to educate the children in this community. The boys and girls are rewriting a different story of hope and success in life.

Other church leaders have authored books on financial literacy. The writers have responded to the poverty levels in Kenya and other developing countries. These popular books are not based on research and lack the authority required to address the problem exhaustively. The books include Apostle Maurice Oloo's *Dimensions of Money; Your Borrowing Will Affect your Family; How Ignorance Keeps You in Debt: Twelve Pillars of Financial Slavery; Why You are Broke, yet Blessed; and Supernatural & Natural Debt Solutions*.⁷¹

⁷¹ Maurice Oloo, *Dimensions of Money* (Nairobi: Destiny Voices Media House, 2016); Maurice Oloo, *Your Borrowing Will Affect your Family* (Nairobi: Destiny Voices Media House, 2015); Maurice Oloo, *How Ignorance Keeps you in Debt: Twelve Pillars of Financial Slavery* (Nairobi: Destiny Voices Media House, 2014); Maurice Oloo, *Why You are Broke, Yet Blessed* (Nairobi: Destiny Voices Media House, 2016); Maurice Oloo, *Supernatural and Natural Debt Solutions* (Nairobi: Destiny Voices Media House, 2014)

For any significant change to happen, leadership is critical. John Maxwell is an authority in leadership. He says: “Everything rises and falls on leadership.”⁷² He goes on to add, “but knowing how to lead is only half the battle; understanding leadership and leading are two different activities.”⁷³ He explains that transforming yourself from understanding leadership to successfully leading in the real world takes character which, will either empower your leadership abilities or stand in the way of your success. For people to trust and follow a leader, it is his character that counts. Pastors are for the most trusted and looked up in society, but the church must ensure that pastors are above reproach in their conduct. The Bible says in 1 Timothy 3:2-4, “An overseer then must be above reproach, the husband of one wife, temperate, prudent, respectable, hospitable, able to teach, not addicted to wine and pugnacious, but gentle, peaceable, free from the love of money. . . .”

The pastors will need to be trained in leadership, see their congregation’s needs, and mobilize the members to seek solutions to their challenges. In defining leadership, Robert Banks defines a leader as “a person, group or organization who show the way in an area of life – whether in the short term or the long term – and in doing so both influences and empowers enough people to bring about change in that area.”⁷⁴ Status does not confer, bestow, or ascribe leadership to a person. When people desire or are inclined to change from their current station or status to where they should be or choose

⁷² John C. Maxwell, *21 Irrefutable Laws of Leadership: Follow Them and People will Follow You* (Nashville, TN: HarperCollins Leadership, 2007)

⁷³ John C. Maxwell, *The 21 Indispensable Qualities of a Leader: Becoming the Person Others Will Want to Follow* (Nashville, TN: Thomas Nelson, Inc, 2007)

⁷⁴ Banks and Ledbetter, *Reviewing Leadership*, 16.

to be, leadership happens. Greenleaf speaks of leadership by empowerment, led by the moral authority that transforms passion for compassion.⁷⁵

Peter Drucker, the father of management, defined leadership as “lifting a person’s vision to higher sights, the raising of a person’s performance to a higher standard, the building of a personality beyond its usual limitations.”⁷⁶ The leader can empower the followers to see and perform beyond the environment’s limits to produce or achieve extraordinary results. It will always take leadership to communicate the vision to see and believe in the idea and follow it. The leader is instrumental in transforming the followers to move them to action.

The transformational leader is the leader who seeks to change the existing thoughts, techniques, and goals for better results and the greater good⁷⁷. Leadership expert James Burns advocates for this kind of leadership to bring change, and the poverty enclaves in Kenya call for changes that will bring the greater good for the people. Sociologist James Downton was the first to use transformational leadership in his book *Rebel Leadership and* expounded by James Burn.⁷⁸ Bass explains transformational leadership by the means that the leader uses to transform the followers as:

- (1) idealized influence-a role model, ethical, trustworthy, and able to gain the respect of others; (2) inspirational motivation-the leader articulates clearly the vision in a charismatic and optimistic manner that motivates others to follow; (3) intellectual stimulation-the leader challenges followers and stimulates ideas and encourages innovative approaches to situations; and (4) individualized

⁷⁵ Greenleaf and Spears, *Servant Leadership*, 150.

⁷⁶ Peter F. Drucker. *Management: Tasks, Responsibilities, Practices* (New York: Harper Business, 1993).

⁷⁷ James Burns, *Transforming Leadership: The Pursuit of Happiness* (New York: Atlantic Monthly Press, 2013).

⁷⁸ James V Downton, *Rebel Leadership: Commitment and Charisma in a Revolutionary Process* (New York: Free Press, 1973).

consideration-the leader attends to the needs of the follower acting as a mentor and coach with empathy and open communication.⁷⁹

The transformational leader “inspires the followers to do more by raising their levels of consciousness of the organizational goals; rising above their self-interest for the sake of the organization, and address higher-level needs.”⁸⁰

Burn highlighted the difference between transformational leadership with other leadership models. He noted that:

Many leadership models and practices are based on transactional processes that emphasize on exchanges between the leader and followers, including rewards for excellent work or punishment for mediocrity. Alternatively, transformational leaders engage their followers in a way that raises the level of motivation and morality in both the followers and the leaders themselves.⁸¹



Figure 2. Leadership Continuum

The transformational and transactional models are a continuum rather than two separate entities. Bass states that the concept of Laissez-faire or delegating was also part of the continuum.⁸²

⁷⁹ Bernard Bass, *Leadership and Performance Beyond Expectation* (New York: Free Press, 1985).

⁸⁰ Bass, *Leadership*.

⁸¹ James Burns, *Transforming Leadership*.

⁸² Don Clark. “Transformational Leadership,” October 7, 2011.
http://www.nwlink.com/~donclark/leader/transformational_leadership.html.

Leadership Continuum and Factors

Transformational Leadership	Transactional Leadership	Laissez-Faire Leadership
Charisma	Rewards	Free Reign
Inspirational Motivation	Constructive Transactions	Delegative
Intellectual Stimulation	Management By Exception	
Individualized Consideration	Corrective Transactions	

Figure3. Leadership Continuum Factors

While noting that the leader’s charisma is necessary for the followers to achieve the set and agreed needs, Researchers have since developed the model further and identified the required factors at every stage of the leadership continuum, as reflected on the chart⁸³

The difference between transformational and transactional leadership often falls in the gray in the continuum.⁸⁴ “Additionally, the leaders will sometimes operate out of all the three modes (transformational, transactional, and laissez-faire) rather than sticking

⁸³ Peter G. Northouse, *Leadership: Theory and Practice* (Thousand Oaks, CA: Sage Publications, Inc., 2007), 175.

⁸⁴ Leon Steyn, “Human Resources, Human Racehorses or Human Remains?” *HR Future*, November 30, 2015, <https://www.hrfuture.net/talent-management/culture/human-resources-human-racehorses-or-human-remains/>.

with one.”⁸⁵ In describing a charismatic leader’s characteristics House identified being a robust role model, competence, articulating goals, communicating high expectations, expressing confidence, and arousing motives as characteristics that cut across the different modes of the continuum.⁸⁶ This kind of leadership is required to reorient the church to do holistic ministry to respond to the people’s needs, empower them to solve their problems, and transform vulnerable communities.

Transformational leadership can work best where an existing system requires a new idea or a new way of doing things to be introduced or in a small organization with big dreams that wants to change to get there. Churches have established systems of doing things and have been spiritually nourished by preaching the Word but have not involved in social and economic justice interventions. The holistic ministry involving physical intervention is also necessary if the poor are to be transformed economically and live abundant lives that the Gospel of Christ can bring. The holistic approach calls for a new leadership model in the church. Transformational leadership can create something new from something old by changing the primary political and cultural systems, different from the transactional leader/pastor who adjusts the organizational mission, structure, and human resources.⁸⁷

⁸⁵ Steyn, “Human Resources.”

⁸⁶ Robert J. House, “A 1976 Theory of Charismatic Leadership,” In *Leadership: The Cutting Edge*. James G. Hunt, Lars L. Larson (eds) (Carbondale, IL: Southern Illinois University Press, 1977), 189-207.

⁸⁷ Noel M Tichy and David O Ulrich. “The Leadership Challenge: A Call for the Transformational Leader,” In *Classical Readings of Organizational Behavior*, J Stephen Ott, Sandra J Parkes and Richard B Simpson (eds). (Belmont, CA: Thomson-Wadsworth, 2008).

Kenya, like other African countries, went through imperialistic colonization by the British. While other African countries like Tanzania, Congo, and coastal West African Countries, have a history of going through the dehumanizing evil of the slave trade, Kenya was not significantly affected. The slave trade was limited to the coastal strip, as the Arab traders could not go to Kenya's interior.

The British colonial government was very oppressive to the Kenyan population as their system was exploitative, where the British settlers took over the best agricultural land. The Kenyans were only seen as manual workers to serve the British colonists on their farms, household workers, construction workers, or subordinates and junior clerks in the urban areas. Thus, the education system was discriminative, and the Kenyans receiving poor quality education were at a disadvantage compared to the British colonists. The only Kenyans who managed to get some good education had access to missionary/church-established schools. The same discrimination applied to other government services and social amenities, and there was segregation in rural settlements and urban housing. Kenyans were paid meager wages and could not afford any decent housing.

As Kenya gained independence in 1963, the new Kenyan government inherited the discriminative system, with the African ruling class taking over and assuming the colonists' place. The Kenyan government did some reforms at independence in governance and government services and access to social amenities. However, they were not adequate to eliminate the discrimination and inequalities inherent in the system. Subsequent reforms on the education system still leave the poor at a significant

disadvantage as the public schools are ill-equipped, and the schools are inadequate for the population.

Both the colonial government and the successful Kenyan governments have marginalized some parts of the country, especially the northern and north-eastern parts of the country where: the literacy levels are low; there is no proper infrastructure; and there is limited access to social amenities and government services. There has also been very high population growth and high rural-urban migration that has led to the mushrooming of slums in the urban areas since the economy has not grown proportionately. According to the UN-Habitat report on slum dwellers, “The slums are the first stopping point for immigrants - they provide the low-cost and only affordable housing that will enable the immigrants to save for their eventual assimilation into urban society.”⁸⁸

One of Kenya’s most significant challenges and other developing countries in the global south, especially African countries, is the lack of good leadership, Leadership that can address the most pressing issues in the developing world in illiteracy, diseases, and poverty. Poverty has easily been interpreted simply due to lack of resources and opportunity, but there is more to alleviating poverty than just providing resources or creating opportunities. Efosa Ojomo, a researcher at the Christensen Institute, adds that there must be appropriate processes and priorities to maintain the resources for sustainable growth and prosperity alongside the resources.⁸⁹ The biggest issue in poverty is the lack of resources, the lack of good leadership to help people establish the necessary

⁸⁸ United Nations Human Settlements Programme, ed. *The Challenge of Slums: Global Report on Human Settlements*, 2003. (Sterling, VA: Earthscan Publications, 2003).

⁸⁹ Efosa Ojomo. “If Poverty Is Not a Resource Problem, Then What Is It?” (Christensen Institute, October 5, 2016), <https://www.christenseninstitute.org/blog/poverty-not-resource-problem/>.

processes and priorities and to maintain sustainable economic solutions to alleviate poverty. In their book, *When Helping Hurts*, Corbett and Fikkert assert that so many well-meaning Christians have given money to the poor.⁹⁰ Instead of helping, it has left many poor people in developing countries worse off; they become dependent on aid and even create an entitlement mentality. They assert from their research that poverty is mainly because of broken relationships and can only be addressed effectively by restoring the broken relationships. “God established four foundational relationships for each person: a relationship with God, with self, with others, and with the rest of creation.⁹¹ These relationships are the building blocks for all of life.”⁹²

Therefore, it is crucial to train and equip the pastors who work at the grassroots with the vulnerable to provide the required leadership through the church. Through their training and equipping, they can reach out to the church members first and then the local community to transform the vulnerable communities. Woolnough says so much money given as aid from rich countries, through secular and Christian institutions, has gone to waste, and some have been harmful. However, there is also increasing evidence of where community development has been effective and sustainable. He points to a church-based, bottom-up approach to transforming both the individuals’ and communities’ physical and

⁹⁰ Steve Corbett & Brian Fikkert. *When Helping Hurts: How To Alleviate Poverty Without Hurting The Poor... and Yourself* (Chicago, IL: Moody Publishers, 2009).

⁹¹ Mark 12 Ministries. “What We Believe.” Mark12.org. Accessed August 21, 2021, <https://www.mark12.org/what-we-believe>.

⁹² Corbett and Fikkert, *When Helping Hurts*, 14.

spiritual needs. It is arguably the only way the church can achieve a genuinely holistic transformation.⁹³

Like other African countries, Kenya has undergone many leadership changes since the end of British colonial rule. Things have changed significantly, and the landscape of realities for the people in Kenya has changed. From a population of 10 million at independence to 54 million in 2020, the needs have increased without considering social changes within the same period.⁹⁴ The generation that fought for Kenyan freedom from the British in the 1950s has seen many remarkable changes. From the rudimentary economy in 1963, a lot has changed, but poverty reduction remains a mirage. Change has been very rapid and unparalleled in technological advancements, space exploration, the World Wide Web, artificial intelligence and globalization of the world economies, and the need for leaders to address the inequalities that these changes have created. In addition, high levels of corruption and low moral standards arising from harmful religious fundamentalism, ethnic disparities, animosities, and political and corporate scandals hinder progress.

The Kenyan population's consequential effects include increased poverty, regional disparities in development and distribution of government resources and services; rural-urban migration; and mushrooming of informal settlements in urban areas, where families cannot feed themselves. Other generic issues exclude the poor and especially women, from social-economic structures, including limited to no access to

⁹³ Brian E Woolnough. *Good News from Africa: Community Transformation Through the Church* (Eugene, OR: WIPF & Stock Publishers, 2014).

⁹⁴ "Kenya: The Demographics of a Country in Turmoil – Population Reference Bureau," 2008. <https://www.prb.org/kenya/>; "Kenya Population 2020 (Demographics, Maps, Graphs)," 2020, <https://worldpopulationreview.com/countries/kenya-population>.

education, economic disempowerment of the poor having no access to finance. The semi-arid North and North-Eastern part of Kenya has especially been marginalized and has the most significant proportion of their population living below the poverty line at 70 percent, with deficient literacy levels. Women and children are the most affected by poverty, but if given opportunity, women can be very instrumental and “will often use their positions in leadership for the good of others rather than their prestige and power.”⁹⁵ There should be deliberate efforts to address these regional and economic inequalities. Equal opportunities policies and legislation will tackle the problem through measures to increase women’s participation in public life.⁹⁶ When both men and women lead together and recognize their respective abilities, the balanced model results in an emerging model of leadership.”⁹⁷

The church has always played an essential role in empowering people and is still at the forefront of responding to the poor’s plight. Corbett and Fikkert point out how foreign aid has failed and highlights growing evidence that church-based, bottom-up initiatives have effectively promoted community development. They further emphasize how the church is reaching out with the Gospel, which can help alleviate poverty.⁹⁸ They assert: “Poverty alleviation occurs when the power of Christ’s resurrection reconciles our key relationships through the transformation of both individual lives and local, national, and

⁹⁵ Wambui Joy Eunice Mindo, "Community Interventions in Kenya Providing Care and Support for Orphaned Girls in High School and College Aged 14-24" (2015), *Doctor of Ministry*. Paper 118, <http://digitalcommons.georgefox.edu/dmin/118>

⁹⁶ Hazel Reeves and Sally Baden, *Gender and Development: Concepts and Definition* (University of Sussex: Institute of Development Studies, 2000), 10.

⁹⁷ Reeves and Baden, *Gender and Development*.

⁹⁸ Corbett and Fikkert, *When Helping Hurts*.

international systems.”⁹⁹ Poverty is oppressive and literally painful, and the sight of it should move the church to act. Poverty has always been expressed or seen as lacking in material things, but it is far more than that, and only the poor can adequately express poverty. Corbett and Fikkert capture this in their book, *When Helping Hurts*:

While poor people mention having a lack of material things, they tend to describe their condition in far more psychological and social terms. . . . Poor people typically talk in terms of shame, reproach, powerlessness, humiliation, fear, hopelessness, depression, social isolation, and voicelessness. North American audiences tend to emphasize a lack of material things such as food, money, clean water, medicine, housing, etc.¹⁰⁰

Corbett and Fikkert draw us to the essence of our faith as Christians, especially Christian leaders like pastors who work at the grassroots, we must take action and respond to care for the poor. “Personal piety and formal worship are essential to the Christian life, but they must lead to lives that “act justly and love mercy” (Mic. 6:8).”¹⁰¹

Secular and Christian institutions and governments use various approaches to help the poor in developing nations. Most of the initiatives assume that poverty is all about a lack of money and other material things. They aid as handouts to the poor or undertake “good” projects to meet their basic needs. Unfortunately, most of these initiatives have failed by making them vulnerable to dependence and feeling entitled to the aid or “good” projects ending up to waste for lack of maintenance. Though much foreign aid has ended in waste and, in many instances, leaving the people worse off, there are exceptional cases where the church has taken the initiative and has transformed communities from dependence to self-reliance and self-determining. One of the most outstanding of these

⁹⁹ Corbett and Fikkert, *When Helping Hurts*.

¹⁰⁰ Corbett and Fikkert, *When Helping Hurts*.

¹⁰¹ Bible. NASB. Micah 6:8.

initiatives is the Christian Impact Mission's (CIM) "*Operation Mwolyo Out*" (OMO) program by Bishop Titus Masika.¹⁰² This Christian community development initiative has become very successful and has attracted many groups seeking to learn and replicate the program in their areas.

The initiative was born out of the desire by Masika to see the gospel impacting the community positively as inspired by the Bible in John 10:10: "The thief comes only to steal and kill and destroy; I came that they may have life, and have it abundantly." As he reflected on his neighbors' suffering and their tendency to practice witchcraft, he believed that it was possible to empower the church to impact the community positively as an economic empowerment initiative. With other Christian professionals' help, he developed a curriculum, '*Economic Empowerment Program* that had two faces: (1) The Biblical Empowered World View and (2) The Economic Empowered World View. "The curriculum focused on both "software" (mindset change) and "hardware" (adaptable solutions to be modeled and replicated) as the critical drivers of peoples' world view and Economic empowerment."¹⁰³

This program's success is an affirmation that the availability of a biblical financial literacy curriculum and appropriate training and equipping can empower pastors to become transformational leaders to use the church platform to empower vulnerable communities economically as they fulfill the great commission of Christ. Pastors can leverage their unique positioning in society to initiate economic empowerment programs

¹⁰² Titus Masika, "CIM's Empowered Worldview and the Community Empowerment Model – Christian Impact Mission," April 22, 2016. <http://blog.christianimpactmission.org/uncategorized/cims-empowered-worldview-and-the-community-empowerment-model/>.

¹⁰³ Masika, "CIM's Empowered Worldview."

that can become a mass movement that significantly impacts vulnerable communities. The availability of an easily understandable and culturally appropriate curriculum and leadership mentoring would give the pastors the confidence they need to take the initiative.

The idea that the church is more than just a place for spiritual nourishment should not hinder the pastors from going out of their way in holistic action, but they will need to be trained and equipped. The holistic approach would redefine leadership for the vulnerable, allowing them to be transformational leaders. The pastors can draw inspiration from Wheatley, who addresses women, to whom society denies leadership opportunities, while looking down on them. She points to the new way of leadership that will emanate from stories of those who are self-organizing.¹⁰⁴

The freedom of worship and other human rights are enshrined in the Kenyan constitution and should encourage the church to take advantage and carry out this missional obligation to care for the poor and oppressed. Recent events in Kenya are essential to note where the government has acknowledged the vital role the church and faith-based organizations play in development.

Culturally, society looks down on people from vulnerable communities, especially on the female gender, being blind to their oppression and abuse. Culturally, a Kenya woman, Wangari Muta Maathai, stood out as the first African woman to win the Nobel Prize for peace and the first woman to earn a Ph.D. in Eastern and Central Africa in 1969. She was from a poor background, and her struggles in the social and political

¹⁰⁴ Margaret J. Wheatley, *Finding our Way: Leadership for an Uncertain Time* (San Francisco: Berrett-Koehler, 2007), 27.

arenas exemplify her story. Her inspiring words on her Nobel Prize are essential, noting that “women (and other vulnerable people) can make an impact, despite society dismissing their ideas and actions.”¹⁰⁵

Church leaders can be trained, equipped, and mentored to be leaders in society using the church platform. Wakahiu addresses the issue of leadership in serving the underprivileged “These kinds of leaders enable the workforce to become functional contributors and motivate them to mentor and coach others to increase the organizational outputs and enhance quality relationships that encourage altruism, humility, vision, trust, and service.”¹⁰⁶ Their poverty status unites them intuitively, and they realize that they are better at working together. The African Academia calls this sense of community and togetherness *Ubuntu*. Amine and Staub describe it: “Ubuntu is a special sense of group identity and liability, a sense of human interdependence that is driven by social norms such as reciprocity, suppression of self-interest, and the virtue of symbiosis.”¹⁰⁷

The poor in Kenya, especially women, are also good at networking and fundraising, despite their low-income status. Culturally, African societies are relational and approach things communally; any high-cost obligation or events like weddings, hefty medical bills, funerals, and even education costs bring people together to share the burden. A visionary, transformational leader, well equipped with curriculum, will use society’s relational and communal nature to train people to save and, even more so, put

¹⁰⁵ Wangari Maathai, *The Challenge for Africa* (New York: Pantheon Books, 2009), 287.

¹⁰⁶ Jane Wakahiu, "Making a Difference: Role of Women Religious in Bridging Democratic Leadership in Africa," *Journal of Leadership, Accountability and Ethics*, Vol. 10, Iss. 5, (2013):78 - 95.

¹⁰⁷ Lynn Amine and Karin Staub. Women Entrepreneurs in Sub-Saharan Africa: An Institutional Theory Analysis from a Social Marketing Point of View,” *Entrepreneurship and Regional Development - ENTREP REG DEV* 21 (March 1, 2009): 183–211, <https://doi.org/10.1080/08985620802182144>.

them together as accountability groups. This collaborative spirit is especially evident among women. It enables them to learn together as a group and develop a strong sense of community and collective action to effect positive economic change in their lives.

Gender consideration has become such a prominent issue at every forum. The inclusion of women is crucial, both as affirmative action and to appeal to every gender to succeed. Previously, everything was male-dominated, but women have worked their way to claim their place in many spheres of life. The new Kenyan constitution (2010) now requires the disadvantaged gender to take a third of leadership positions as affirmative action. It will be wise to involve women in any economic empowerment initiative to transform vulnerable communities.

The African Union has adopted a ground-breaking protocol, recognizing the economic value of women. On 11 July 2003, the African Union adopted a Protocol on the Rights of Women in Africa, a supplementary protocol to the African Charter on Human and Peoples' Rights, adopted in 1981. The new Protocol covers a broad range of human rights issues and a broad range of women's economic rights. 'This groundbreaking Protocol offers women in Africa not only a bill of rights that addresses the protection of their range of rights within an African context, but also obligates states to take action and allocate resources to ensure that African women enjoy these rights.'¹⁰⁸

"If entrepreneurship is a key driver of economic growth and an essential component of national development, then a better understanding is needed of those factors which promote or inhibit women's entrepreneurship in sub-Saharan Africa."¹⁰⁹ Many single parented families are mostly women-led in vulnerable communities due to widowhood or dysfunctional families caused by irresponsible men, especially in informal

¹⁰⁸Naomi Netsayi Wekwete, and Kibuka-Musoke. "Gender and Economic Empowerment in Africa: Evidence and Policy." *Journal of African Economies* 23 (February 6, 2014): 87–127, <https://doi.org/10.1093/jae/ejt022>.

¹⁰⁹ Amine and Staub, "Women Entrepreneurs in Sub-Saharan Africa," 185.

urban settlements. To ensure that every household has equal opportunity and the outreach is inclusive, you must include women in the initiative.

Influence of Culture in Theory and Practice of Leadership

The Kenyan culture is rich, but it has remained oral in its expression and has remained primarily undocumented; this is, however, changing for the better as more scholars are starting to document. Culture evolves with time and practice and is very dynamic. The church has been a dominant institution in Kenyan society. It has been here long enough to influence our culture, and we can no longer talk about culture without talking about the church's place. Kenya is 83 percent Christian, and the church has had a significant influence on the social fabric. Still, there are areas, especially the Northern and North-Eastern parts of Kenya, where other religions have dominated, and the church's influence is limited. Elisabeth, an American visitor to Kenya, attests to this fact:

The pervasiveness of religion in the everyday lives of Kenyans struck me forcibly when our team was in Kenya this November. As an American who, by nature, is conditioned to keep religion relegated to the private sphere, the omnipresent manifestations of religion all around the city of Nairobi were almost jarring. The storefronts of local businesses bear Mary, Jesus, or God; for instance, God's Mercy Unisex Hair Salon.¹¹⁰

The poor in society were always accommodated and catered to in the traditional Kenyan/African cultural perspective. There are some difficulties in analyzing the poor's assumptions due to a lack of documentation of the struggles of the poor in society and the obstacles they face in exercising their God-given abilities to overcome the limitations that poverty places in their way. Culturally, the Kenyan society highlights their heroes and

¹¹⁰ Elisabeth Stoddard, *The Ubiquity of Religion in Kenya: Faith In Development* (Berkley Center for Religion, Peace and World, 2014), <https://berkleycenter.georgetown.edu/posts/the-ubiquity-of-religion-in-kenya>. Accessed December 18, 2020.

heroic stories, and they suppress the voice of the poor and vulnerable and play blind to their heroes and heroic tales. Nevertheless, as Jesus said, “. . . you always have the poor with you, but you do not always have me.”¹¹¹ The poor cannot be completely hidden; the faithful followers of Christ will take notice and care for them. Like the Bible encourages caring for the needy, African culture also prescribes how the society caters to its needy.

Society recognizes the church’s role and the community looks up to the local pastor as a leader in the community. Society will turn to the pastor or the church’s elders to resolve issues in society and especially the care for the needy. In most of Kenya, where Christianity is the main religion, the church has become part of the culture. It has evolved as a vital institution in society. In the absence of government public social amenities and services, the church has strongly built schools and health facilities, dug water boreholes, and enacted other development projects. In some marginalized parts of the country, the church is like the “alternate government:”

Religious organizations may well be the most resilient, durable, and widespread development actors in Kenya: The Catholic Church reports that it operates 28 percent of the nation’s primary schools and over 30 percent of its secondary schools. The Christian Health Association of Kenya and the Kenya Council of Catholic Bishops also run an extensive healthcare network. But faith actors’ reach extends not just to health and education; faith-inspired organizations are deeply involved in almost any development topic or sector.¹¹²

Leaders are constantly emerging in responding to the poor’s plight, who defy society’s culture and expectations. It is within such contexts that some great leaders appear that society least expects to emerge as leaders. Problems call for solutions, and poverty is such a unique problem that it presents the infrastructure for the emergence of

¹¹¹ Bible. NASB. Matthew 26:11; John 12:8.

¹¹² Stoddard, *The Ubiquity of Religion*.

leaders, nurturing their great heroic stories and revealing their unique abilities, for “persistent inequalities demand continuous reevaluation and daring experiments.”¹¹³

The norm of society is that leadership is about attributes that make a great leader and society identifies individuals by certain traits or as prescribed by the existing cultural structures or through family inheritance. These attributes and culturally defined formal systems of identifying leaders can be discriminative and create inequalities, suppressing leaders’ emergence among vulnerable communities and women. They typically exclude the poor and produce gender-specific results since culture favors the prominent men in society.

Leaders emerging from among the vulnerable would be valuable assets in these communities. They would be better leaders than outsiders, who will come with ideas that may not necessarily be the ideal solutions for these vulnerable communities. The church within the community is an important asset uniquely connected to the weak and is part of the local cultural systems. The felt needs of the poor provide a unique opportunity for pastors to fill the leadership gap in fulfilling the missional call to care for the poor. The pastor can train, equip, and mentor local community members as leaders, starting with the church members to influence the local community.

Even in this cultural context, leaders emerge among the discriminated poor and the women in these vulnerable communities whose stories need recognition and documentation, predominantly Christian believers. In her book, *Daughters of the Church*, Ruth Tucker highlights the absence of books that document such leaders, especially

¹¹³ Jane S. Jaquette and Gale Summerfield, eds., *Women and Gender Equity in Development Theory and Practice: Institutions, Resources and Mobilization* (Durham, NC: Duke University Press, 2006), 12.

women.¹¹⁴ Accounting for leadership among the poor is difficult since they are culturally assumed or programmed to designated roles.

Historically, churches have played a pivotal role in crisis times or have developed initiatives that have addressed poverty in the community. We have a classic example from medieval Europe in the Cistercian monastery order whose operation system stems from St. Benedict's rules for monastic life where monks took a vow of poverty but had to be engaged in productive work, which eventually produced a profit.¹¹⁵ The monks used the profit to acquired monastery land to work on, rather than for conspicuous consumption and luxurious living. The extra land created employment opportunities for the local community members. The employment gave the local community members meaningful work and a chance to benefit from their labor in more dignifying ways and a better long-term solution to their poverty than receiving handouts.¹¹⁶ The church is very well placed in society and is part of and influences the culture. It should see it as their corporate social responsibility to actively and positively impact the culture rather than just being passive in society. The medieval monastic model of the Cistercian order applies to today's society since,

monasteries were the beginning of many essential elements of capitalism, motivated by a biblical understanding of God and the image of God. But, pleasantly, the unintended effect was to raise the number of goods available and therefore raise the standards of living in Europe across the board."¹¹⁷

¹¹⁴ Ruth A. Tucker and Walter Liefeld, *Daughters of the Church: Women and Ministry from New Testament Times to the Present* (Grand Rapids, MI: Zondervan, 1987), 13.

¹¹⁵ Glenn Sunshine. *How Should the Church Help the Poor?* (Institute for Faith, Work and Economics, 2013), <https://tifwe.org/how-should-the-church-help-the-poor/>; Stephen Tomkins & Dan Graves. "Benedict's Rules." Christian History Institute. Accessed December 31, 2020. <https://christianhistoryinstitute.org/study/module/benedicts-rules>.

¹¹⁶ Sunshine, *How Should the Church Help the Poor?*

¹¹⁷ Sunshine, *How Should the Church Help the Poor?*

The classic example of the medieval monasteries illustrates that the church should be involved actively in alleviating poverty in a holistic way that is more than just feeding the poor. It consists of economic structures that promote people's holistic development, creating opportunities to earn their living. By training people on the necessary biblical financial principles, work, stewardship to God, and generosity, people will be empowered and transformed, impacting communities for the kingdom of God. Transforming communities is a vital responsibility of the church to the poor and vulnerable in society.

When we talk of the poor, it is essential to consider affirmative action on the more vulnerable society, including women and children and those with disabilities or special needs. Opportunities to earn their living and exercise their abilities as leaders are the right of all these groups. Women usually work for the good of society more than themselves and will always cater to the children and those with disabilities and special needs. Women are known to organize themselves to fend for themselves in the absence of male leadership in the home, caused mainly by urban migration in search of economic opportunities and recruitment into the military (or into rebel groups in times of civil war, as has been in many African countries) in times of war. Such are some of the occurrences that thrust women into leadership roles, not only in households but subsequently in society. Therefore, it is important to consider women for biblical financial literacy empowerment to cater to gender balance and the special consideration for women-led homesteads. Joy Mindo notes the critical role of women leaders:

Such women form associations to fend for their families through social and economic support devoid of political aspirations. These grassroots organizations have continually energized women to look for solutions from within. The collective action of women represents the majority of organized community

groups. In 1992, *Time* magazine carried an article featuring the role of women in the church. The title of the magazine was “God and women: The second reformation sweeps Christianity.” The secular world is beginning to pay attention to the visible changes taking place in church leadership. Culturally, the norm is not to have women lead men, but women may be allowed to form and lead their groups.”¹¹⁸

Culture is a people’s way of life, and poverty is part of every culture. Jesus said in Matthew 26:11, “For you always have the poor with you, but you do not always have me.” This scripture is best to read together with Deuteronomy 15:7-11, “. . . for the poor will not cease to exist in the land. Therefore, I am commanding you, saying, ‘You shall fully open your hand to your brother, to your needy and poor, in your land.’”

Poverty in society demands action from members of that society to respond and care for the poor. In Jewish culture, the law gives guidance on the care of the needy. The church is a member of the local community and culture and should respond actively, as a missional obligation rather than being a passive member of the culture. The church should act responsibly by not promoting dependency and entitlement but rather being a transformative agent. Woolnough notes that the church is unique and able to bring true holistic transformation “using a church-based, bottom-up approach to transforming individuals and community’s physical and spiritual needs.”¹¹⁹

The church should develop leadership in the church from the local community that will take the initiative to bring transformation to their impoverished community. The church leadership identifies its members who are part of the local community willing to be trained in biblical financial literacy and be mentored to develop their leadership

¹¹⁸ Wambui Joy Eunice Mindo, "Community Interventions in Kenya Providing Care and Support for Orphaned Girls in High School and College Aged 14-24" *Doctor of Ministry*, Paper 118. (2015), <http://digitalcommons.georgefox.edu/dmin/118>.

¹¹⁹ Woolnough, *Good News from Africa*.

abilities. They will become role models within their culture, attracting other community members to the church. Every group will have the opportunity to exercise their leadership abilities depending on their context and not be denied based on their cultural programming.

The church is an essential player in any culture and has a lot of leverage in influencing the culture when it intentionally takes an active instead of a passive role. We have witnessed young men coming out of substance abuse and addictions, crime, and other anti-social activities transforming and emerging as reliable church leaders in our congregations. Our congregations at OHC, giving leadership opportunities to young men coming out of substance abuse and crime, produced eight of the fourteen lead pastors. We also see churches ordaining women in church leadership as pastors and overseers. This trend of ordaining women in the churches in Kenya and across Africa helps overcome gender inequalities, domestic violence, poverty, and other social challenges. The embrace of emerging leaders from among the poor and vulnerable groups allows the church to take its active leadership to bring this holistic transformation that is much needed.

Leadership and Transformation

Change is inevitable in organizations and society, and leadership has a big responsibility to manage change and initiate successful change that brings transformation. Higgs and Lowland describe change leadership as the ability of a leader to influence the

followers through personal encouragement, vision, and motivation.¹²⁰ The leaders access the resources necessary to build a stable platform for change.

Leadership is critical to change, and Burns points out that change is a constant organizational life feature.¹²¹ The ability to lead change is a core competence of successful organizations. Burns further points out that the world we live in has been turned upside down as companies invest more resources in technology and leadership; in regions that were once off-limits and building global businesses from the ground up, essentially fueling globalization.¹²² Church leaders will need to embrace change and think “outside the box” of strategies to bring the people to church by going where they are, noting that there are so many other entities and activities that are competing for people’s attention, with the church on Sundays or during mid-week services.

Robbin and Langton say that secular companies are going through significant changes, including self-managed work teams, downsizing, outsourcing, reengineering, flattening organizations, and doing routine jobs with automation and computers.¹²³ How should the church respond in a dynamic environment to remain relevant and bring transformation to the individual and the community is the question that church leaders need to confront. There are growing inequalities in the society where the gap between the rich and the poor is widening. The absolute number of the poor is increasing as the population continues to grow.

¹²⁰ M. J. Higgs and D. Rowland, “Building Change Leadership Capability: The Quest For Change Competence,” *Journal of Change Management*, 1, 2; (2000): 116-131.

¹²¹ J. M. Burns, *Transforming Leadership*.

¹²² Burns, *Transforming Leadership*.

¹²³ S. Robbins, and N. Langton, *Organizational Behavior* (3rd Ed.) (Upper Saddle River, NJ: Prentice Hall, 2010).

Proverbs 29:7 says, “The righteous is concerned for the rights of the poor; the wicked does not understand such concern.” Samuel and Sugden underscore the responsibility of the church to care for those in need:

Because God is just and merciful, hating evil and loving righteousness, there is an urgent need for Christians in the present circumstances to commit themselves to act in mercy and seeking justice. Thus, the mission of the church includes both the proclamation of the Gospel and its demonstration.¹²⁴

The church cannot just be a bystander and remain passive. Kotter writes about change leadership and states that leaders cannot remain passive and maintain the status quo when change comes, they must act by embracing change, or it will overtake them. The tide of change will sweep away a society that remains static.¹²⁵

The level of poverty in Africa calls for action. The church should lead in proclaiming and demonstrating the Gospel as we work towards the spiritual, psychosocial, and economic transformation of communities. In writing on the church’s role in poverty alleviation, Dr. Walter Kaiser states, ‘The poor may always be with us, but therein lies both the challenge and opportunity to demonstrate the power of the Gospel.’¹²⁶ When one person or organization does a noble action, it will likely trigger

¹²⁴ Lausanne Movement. “Transformation: The Church in Response to Human Need,” June 12, 1983, edited by Viney Samuel and Christopher Sugden, (Grand Rapids, USA and Oxford, UK: Wm. B. Eardmans publ. co. and Pegnum Books, 1987). <https://www.lausanne.org/content/statement/transformation-the-church-in-response-to-human-need>.

¹²⁵ John P. Kotter, *Leading Change* (Boston: Harvard Business School Press, 1996).

¹²⁶ Walter Kaiser. “The Church’s Role in Poverty Alleviation,” October 28, 2013, <https://tifwe.org/the-churchs-role-in-poverty-alleviation/>.

more similar activities that may transform society. The church is in a good position and an asset in the community if it chooses to lead positive holistic change.¹²⁷

Economic empowerment is a practical and powerful means of giving back dignity and significance to the poor instead of just giving them handouts. Giving the pastors and other church leaders the necessary knowledge and enablement to disseminate biblical financial literacy is critical if the church is going to bring the economic transformation required to alleviate poverty holistically, both to the men and women in the vulnerable communities. In taking change leadership, the church should consider gender balance to recognize the vital role that each gender plays in holistic development. “Social change in Africa demands an establishment of just and equitable gender relations.”¹²⁸ The church must intentionally choose to correct the cultural masculinity leadership bias in Kenyan society.

Social upheavals change the status quo in any society. Economic inequalities bring disaffection to the community and can be a trigger for social instability. With the onset of globalization, change is inevitable. Globalization has caused the world to become a global village and presents opportunities for learning from the developed western world. Unfortunately, studies of social change are few within the Kenyan/African context. “The (mainly western) approaches in studying cultural differences provide only ‘thin’ descriptions which have severe limitations in describing

¹²⁷ Will Boyd, “Social Monday: 3 Things Every Church Member Should Know About Social Media.” *NewsMuse* (blog), March 23, 2009, <https://disciplesworld.wordpress.com/2009/03/23/social-monday-3-things-every-church-member-should-know-about-social-media/>.

¹²⁸ Elias K. Bongmba, *The Dialectics of Transformation in Africa* (New York: Palgrave Macmillan, 2006), 145.

the differences among African countries let alone within African countries.”¹²⁹

Furthermore, the West has mainly defined African leadership styles negatively due to the failed states and dictatorships.

Prejudicial views about third world leadership may harm the ability of Kenyan Christians from vulnerable communities to view themselves as leaders.¹³⁰ Pastors are vital influencers in vulnerable communities and have shown themselves to be influential transformational leaders. When given opportunity, training, and the right environment, pastors can be transformational leaders in their communities, and biblical financial literacy training incorporates leadership training. Pastors have everything it takes to lead, and the church is there to accord the opportunity to do so. It would be imperative to give a chance to especially disadvantaged people in life, such as the poor, the orphaned, and those with special needs.

Jesus’ leadership model is that if anyone wants to be first, they must be servants of all (Mark 9:35). Tabitha was honored for her care and concern for widows in the early church (Acts 36-42). Pastors of both genders will take up their God-given task to care for the poor and vulnerable when empowered with the necessary knowledge and skills.

Social Entrepreneurship and Economic Empowerment

There are multiple ways to reduce poverty. Enlightening the poor and vulnerable in the society of opportunities and empowering them to take these opportunities is one

¹²⁹ Terence Jackson, *Management and Change in Africa: A Cross-cultural Perspective* (New York: Routledge, 2004), loc 900.

¹³⁰ Jolyn E. Dahlvig and Karen A. Longman, “Women’s Leadership Development: A Study of Defining Moments,” *Christian Higher Education* 9, no. 3 (2010): 241, doi: 10.1080/15363750903182177

way. Kenya is an emerging economy, and the number of people living below the poverty line defined by the World Bank is very high, currently 46 percent.¹³¹ Targeting the poor for empowerment for the church is in line with the missional response to care for the needy; it is an opportunity and a challenge for the church.

The poor and vulnerable in society, who are the majority that can bring the economic and social change required in developing countries like Kenya, are excluded from participating in the mainstream economy. The trained church leaders will empower the poor and vulnerable majority because they are strategically positioned in society, making them active participants in economic development.

Pastors and the church, in general, have been ignored and assumed to be passive or insignificant financial players but can form a formidable force in economic development. The church has a lot of influence on the majority population and is a social enterprise with great potential.

Entrepreneurship is the pursuit of an opportunity irrespective of existing resources, and entrepreneurs as those pursuing such opportunities. Although this assertion is theoretically true, in practice, gender and environment interact to determine the success or failure of people as entrepreneurs in sub-Saharan Africa.¹³²

Having defined entrepreneurship, “Social entrepreneurship combines a social mission with business-like discipline. Social entrepreneurship is a variation of

¹³¹ Fadamana. “Poverty in Kenya: Levels, Causes and Facts.” Answers Africa, December 10, 2013. <https://answersafrica.com/poverty-kenya-2.html>.

¹³² Amine and Staub, “Women Entrepreneurs in Sub-Saharan Africa,” 192.

entrepreneurship with the social mission explicit and central to its reason. The impact on society rather than wealth creation becomes the primary value created.”¹³³

It is vital to empower the poor and vulnerable to participate in economic activities to achieve economic growth and poverty alleviation. ‘A successful poverty reduction strategy must have its core measures to promote rapid and sustained economic growth. Facilitating inclusive participation of the poor includes policies to make labor markets work better, remove gender inequalities, and increase financial inclusion.’¹³⁴ Enabling the poor and vulnerable, including the youth and women, to own and run their own business is not the only way, but it is an excellent way to empower them.

Supporting entrepreneurship should thus not be celebrated as the only way of generating youth employment. It should rather be one element of a comprehensive employment and development policy which addresses the complex factors and relationships that influence young people’s access to meaningful employment.¹³⁵

Empowering the poor and vulnerable to start micro-small businesses and successfully manage and grow their finances where they live ensure that they participate in economic growth with dignity. By equipping them with essential financial knowledge and practical skills to develop and manage their finances, the poor will access finance using credible community and group models and improve their businesses rather than giving them money or food aid.

¹³³ James Katzenstein and Barbara R. Chrispin, “Social Entrepreneurship, and a New Model for International Development in the 21st Century,” *Journal of Developmental Entrepreneurship* 16, no. 1 (April 2011): 88.

¹³⁴ DFID, Rahima Moin. “Growth: Building Jobs And Prosperity In Developing Countries,” 2008. https://www.academia.edu/34363473/Growth_Building_Jobs_And_Prosperty_In_Developing_Countries.

¹³⁵ DFID, Rahima Moin “Growth,” 250.

Theological Underpinning that Promotes Economic Empowerment to the Needy

The identity of the Christian men or women is in Christ. Those that seek their identity in other places will soon discover how futile it is to seek value and identity in the things of the world. Solomon, the wisest man who tried literally everything, sums it all up in Ecclesiastes 2:17, “So I hated life, for the work which had been done under the sun was unhappy to me; because everything is futility and striving after wind.” It is only in Christ that we find the meaning of life and our identity; it is the only way to authentic and meaningful success. John Piper says, “He has given us our identity so that his identity might be proclaimed through us. God made us who we are so we could make known who He is. Our identity is for the sake of making known His identity.”¹³⁶ God created us to reflect His glory. Ecclesiastes 2:25-26 says,

For who can eat and who can have enjoyment without Him? For to a person who is good in His sight, He has given wisdom and knowledge and joy, while to the sinner He has given the task of gathering and collecting so that he may give to one who is good in God’s sight. This too is futility and striving after wind.

Should then man and woman abandon the pursuit of earthly abundance because it’s meaningless and a chasing after wind? By no means should the pursuit of abundance and excellence be abandoned or feared; we will glorify God by doing it within our identity in Him. While making wrong moral choices is one cause of poverty, for the most part, poverty is not self-inflicted; there are definite causes that should concern every genuine Christian.

¹³⁶ John Piper, *Desiring God: Meditations of a Christian Hedonist* (Colorado Springs, CO: Multnomah, 2011).; Kathy Larkman, and Grace Place. “6 Notes-Living Out Our Identity In Christ,” April 27, 2016, <https://cbcgraceplace.wordpress.com/6-notes-living-out-our-identity-in-christ/>.

Luke 16:19-31 points out a person could be poor because of neglect. It's not hard to find examples where the citizens work hard, but the people are exploited by corrupt industry and government leaders. Among other poverty causes, we find in Scripture the weather, sickness, growing old, unexpected loss of a spouse – the list is lengthy. We all are affected by the Fall described in Genesis 3, and poverty is one of the results. Therefore, the first step in empowering the poor is to realize poverty is a condition, 'not an identity.'¹³⁷ Viewing poverty this way is essential.¹³⁸

The task of empowering the poor and needy should therefore become an obligation and priority for the church, as part of the Great Commission and the Great Commandment. There is justification for church involvement; it is hard when one is born in poverty. "Put differently, addressing the root causes of the indignity, endless injustices, and suffering experienced by the poor and oppressed is a beam of light leading many to the truth, forgiveness, transformation, healing, justice, peace, reconciliation, and fullness of life."¹³⁹

Universally, many odds will almost always be pitted against the poor and vulnerable. The rich and powerful pursue and protect their interests exclusively to the detriment of the majority poor, especially women and children. The words of Jesus are very reassuring for the disenfranchised men and women in my African context.¹⁴⁰ With

¹³⁷ Efrem Smith. "The Poor and Incarcerated Shall Lead | World Impact Blog." Accessed July 15, 2021. <https://worldimpact.org/blog/post/the-poor-and-incarcerated-shall-lead>.

¹³⁸ Alvin Sanders, World Impact. "How to Empower the Poor | World Impact Blog." Accessed July 5, 2021. <https://worldimpact.org/blog/post/how-to-empower-the-poor>.

¹³⁹ Nyambura J. Njoroge, "Daughters of Africa Heed the Call for Justice, Peace, and Fullness of Life," *International Review of Mission* 102, no. 396 (April 2013): 15.

¹⁴⁰ Bible. NASB, Luke 11:1.

its strategic position in society as the default refuge and go-to place by those in crisis, it will respond to the poor's plight.¹⁴¹ Individuals in the church who feel called to participate in God's mission in all its diversity will take the initiative to act, and in Africa, they are responding.¹⁴² Mary Kamau, a co-founder of Missions of Hope International,¹⁴³ has responded to the call and is transforming vulnerable children and their families in the most vulnerable communities in Kenya and other parts of Africa like Liberia.

Historically, many cultures view poverty as self-inflicted, and worse still, as a curse, and therefore marginalize the poor and neglect their plight. Mahatma Gandhi said, "poverty is the worst form of violence." In many communities, the dominant and influential males exclude the poor and vulnerable in decision-making. God is concerned with the poor and constantly reminds the believer to care for the poor and the stranger. "The African culture, like the Jewish culture, provides the primary basis for the disenfranchised people's hermeneutical focus on life. Africans value life as the highest good and society forms the natural context for experiencing this good. 'I am because we are, and because we are, I am,' becoming the mantra of the African World View."¹⁴⁴

In Africa, this was no different from the Jewish community, for "no other group within Jewish culture is as marginalized as the poor and especially the women. Small

¹⁴¹ Julius Oladipo, "The Role of the Church in Poverty Alleviation in Africa." *Transformation* 17, no. 4 (2000): 146–52.

¹⁴² Njoroge, "Daughters of Africa," 15.

¹⁴³ Missions of Hope International. www.mohiafrica.org

¹⁴⁴ Humphrey Mwangi Waweru, "Jesus and Ordinary Women in the Gospel of John: an African Perspective," *Swedish Missiological Themes* 96, no. 2 (2008): 153.

wonder John finds it okay to narrate women's stories at such great length (John 4:4-42; 11; 20:1-18). John portrays women as true ministers of the Kingdom, married or unmarried."¹⁴⁵ The church has also made declarations recognizing the mission of God "which gives prominence to mission from the margins, mission as struggle and resistance, mission as healing and wholeness, and mission as seeking justice and inclusivity."¹⁴⁶

"The kingdom of God includes the disenfranchised men and women, recognized through God's eyes, who came to bring salvation in this life and even after."¹⁴⁷

The poor in society today can be compared to the disenfranchised place of the Jews in the Roman Empire when Jesus was born in the manger. He was born in Bethlehem, the little town south of Jerusalem, in a manger and not in a king's palace. The world's savior was associated more with the lowly, and it's evident that God has a lot of concern for the poor. The Bible, in many ways, encourages the believer to care for the poor intentionally. In the Old Testament in Deuteronomy 15:11 says, "For the poor will not cease to exist in the land; therefore I am commanding you, saying, 'you shall fully open your hand to your brother, to your needy and poor in your land.' These exact words are repeated in the New Testament by Jesus in John 12:8 and encourage us to invite the poor to banquets, the rich young ruler to sell all his possessions to give to the poor to inherit God's kingdom (Luke 18:22). Jesus makes it clear that we should take care of the

¹⁴⁵ Waweru, "Jesus and Ordinary Women," 141.

¹⁴⁶ Njoroge, "Daughters of Africa," 16.

¹⁴⁷ Mindo, "Community Interventions in Kenya."

poor. In Matthew 25:31-46, Jesus almost makes it conditional to take care of the poor to enter heaven.

When we reach the poor with the Gospel, they finally find their identity with God and have the most incredible opportunity to empower them to regain their dignity. One of the most significant impacts of poverty on men and women living in poverty is denying them their human dignity. Therefore, Christians have a moral obligation to intervene to help the poor regain their human dignity.

One has to judge the harmful impact of poverty on individuals and show that the moral repugnance of these effects on human beings makes it obligatory that poverty should be high on the agenda of all people. It is devastating what these effects of poverty can be for individual human beings and why poverty is so affronting to a person's dignity. In the light of the consequences poverty has for the dignity of its sufferers, Christians have a strong moral responsibility to become involved with the plight of poor people.¹⁴⁸

In helping the poor regain their human dignity through the church, they would find a new identity. In dealing with the disenfranchised in society, "Jesus seems to view the poor, especially the woman, as altogether anthropologically superior and calls them to public ministry. He affirms their humanity as that of true species right from the womb, throughout the ages, in the face of dominant males' opposition."¹⁴⁹

Similarly, the church should strive to empower the poor to regain their human dignity. "Although Jesus did not specifically spell out a teaching on women, the way he treated women demonstrated his attitude toward them."¹⁵⁰ Jesus's affirmative treatment of

¹⁴⁸ Hennie Lotter, "The Moral Challenge of Poverty's Impact on Individuals." *Koers - Bulletin for Christian Scholarship* 72 (July 27, 2007). <https://doi.org/10.4102/koers.v72i2.202>.

¹⁴⁹ Waweru, "Jesus and Ordinary Women," 141.

¹⁵⁰ Waweru, "Jesus and Ordinary Women," 143.

women should demonstrate how the church should embrace the responsibility to empower the poor and vulnerable.

Using the analogy of women to demonstrate how the church should respond to the poor in society, I will use a common saying in Africa attributed to Dr. J. E. Kwegyir Aggrey: “The surest way to keep a people down is to educate the men and neglect the women. If you educate a man, you educate an individual, but if you educate a woman, you educate a family.”¹⁵¹ The poor are the majority of the world today, and the church will be missing an excellent opportunity to impact the world for the Kingdom of God by neglecting its obligation to the poor. Global leadership is the “capability of operating effectively in a global environment while respecting cultural diversity.”¹⁵² The Church will impact the globe for the Kingdom of God by being sensitive to the plight of the poor.

¹⁵¹ .I.S. Ephson, “Dr James Emmanuel Kwegyir Gregory,” excerpted from *Gallery of Gold Coast Celebrities* (Accra, Ghana: Ilen Publications, 1969), accessed July 2, 2014, <http://oaancareunion.myevent.com/clients/33501/File/Biography%20of%20Dr%20J.pdf>

¹⁵² Joana S. P. Story, “A Developmental Approach to Global Leadership,” *International Journal of Leadership Studies* 6 (2011): 376

SECTION 4:

THE ARTIFACT

The artifact is a fifteen-week curriculum called *Biblical Financial Literacy: Being a Knowledgeable and Faithful Steward*. The materials start the participants on the basics of financial literacy and progressively help them with the more advanced knowledge of finances. Each session has biblical financial literacy materials that are in line with the local culture and context. The training will constitute sessions where a prepared facilitator will create an environment of participant interaction with materials through the participant handbook. The sessions teach financial literacy as derived from scripture and presented to be culturally and contextually appropriate. The sessions teach basic practical financial knowledge that will equip the participants to manage their finances, keep necessary financial records, keep essential records for their business enterprises, and use the curriculum to train others.

With this practical financial literacy knowledge, the targeted local pastors will be better able to manage their finances, their small businesses, train their church members and reach out to the local community to empower them economically. The equipping of the pastors and other church leaders will help the leaders become better stewards of God-given personal financial resources and the church's financial resources. The church members and other local community members will experience the Gospel's power to transform lives and empower them economically, opening the local church's door to influence society with the Gospel.

Biblical Financial Literacy: Being a Knowledgeable and Faithful Steward equips the pastors and leaders who live in the vulnerable communities and otherwise have no

access to formal training and is a readily available church leader tool. The pastors and church leaders will use the curriculum to empower Christians in their local congregation and use it as an evangelistic tool. Its biblical foundation reminds participants to “acknowledge God in all their ways” (Proverbs 3:5) in their finances and material things and serve God with their money and material things. They should relate with God in every way that they handle their finances and experience true freedom, for “you will know the truth, and the truth will set you free” (John 8:32).

While this curriculum handbook will have a resource page, the final version will be different in that it will include the annotated version. I will also add a compendium of quotations and the relevant scriptures on biblical financial literacy.

SECTION 5:

ARTIFACT SPECIFICATION

The ability to take care of one's primary needs is essential, and it's a necessity for every person; money is the most effective medium of expressing it. The knowledge of money becomes crucial in helping anyone to get the funds required to meet their needs. In speaking about Christianity, you cannot fail to talk about its effect on one's ability to meet the necessities. We have to talk about financial literacy knowledge, which underpins one's ability to earn a living on a sustainable basis. Financial illiteracy is complicated and is a significant limitation on one's ability to make a decent living.

The lack of readily accessible and straightforward financial literacy materials compromises vulnerable populations living in poverty. Believers in Christ struggle like all other people among the vulnerable communities in Kenya. Even though there are increasing literacy levels in Kenya, financial literacy is not ordinarily available in the school curriculum. There is, therefore, a need to develop a readily available biblical financial literacy handbook. A biblical financial tool's need speaks to the necessity of equipping the local church to economically empower the local population.

Besides the desire to evangelize the community and win them to Christianity, the local church has more access at the grassroots level than any other institution. The local pastors enjoy great universal acceptance and respect in vulnerable communities. The church plays a vital role in helping the poor and the weak as a missional obligation, and many vulnerable communities turn to the church for help. If the church empowers the community with financial knowledge, their livelihoods will improve, freeing them from dependence and oppression. Wherever people have embraced Christianity, their welfare

improves due to changes in their moral standards and a better understanding of their rights and environment. There has never been a greater urgency to empower Christians in the global south than now, reduce dependence on Western countries, and live a more dignified life of self-determination and freedom from exploitation by opportunistic politicians and prosperity Gospel preachers.

Initiative happens with knowledge. It is exposure to biblical financial literacy that will empower the poor to be intentional about their lives. In alleviating poverty, there is a need to empower people with knowledge and practical skills. They will need skills to set goals, manage finances more prudently, save for emergencies, grow their finances through investment, take advantage of business opportunities, work synergistically with others, and give generously to church and charity.

Biblical Financial Literacy: Being a Knowledgeable and Faithful Steward provides that easily accessible tool as a curriculum that will empower vulnerable Christians to take the initiative and live with intention and purpose. The course will equip the Christians with the knowledge and financial ability to manage their limited resources more prudently and identify business opportunities to help them break out of the poverty cycle progressively. The curriculum will also equip the Christians to be better stewards of God's resources as the source of all their livelihoods and ultimately lead many to the church.

In this course, participants will focus on three markers: knowledge, action, and faithfulness. In each session, the sharing of financial literacy will emphasize the biblical foundations, with practical assignments for participants to practice and a system of accountability established to apply their acquired knowledge faithfully. The three

attributes will help the participants be action-oriented to achieve meaningful progress in their financial stewardship in their lives by building on the biblical foundations of God's grace and a commitment to be intentional and purposeful in the stewardship of their finances. The participants will commit to applying the acquired knowledge in their financial management, sharing their experience with others, and being accountable.

Structure

The structure of the course will create a dynamic and engaging experience for the participants. The design is related to the target audience, literacy level, location, goals, strategies, culture, sources, income status, the scope of lessons, and context. Some critical considerations will be the audience's literacy level, religious affiliation, culture, interest, and openness to practical and contemplative financial stewardship. An intentional culture of the practical application of knowledge gained and accountability for teaching others will produce positive results that rest more in both the "what" and the "how" of the course. The course comprises twelve lessons but will quickly increase as the curriculum forms a future improvement framework. The goals, strategies, and impact will be measurable, but some may be unconventional and hard to measure. While it is possible to count the number of people trained and changes in the income levels over time, it may not be possible to gauge their spirituality. The focus shall be changes in their living standards and the values set out in *Biblical Financial Literacy: Being a Knowledgeable and Faithful Steward*.

Audience

The purpose of this course is to economically empower Christians in vulnerable communities through availing a readily available, Biblical financial literacy curriculum that is culturally and contextually appropriate. The course will equip pastors and other church leaders in the Outreach Hope churches in Kenya with a financial literacy handbook. They can readily use the curriculum to empower Christians in their local congregations and reach out to the local community as an evangelistic strategy to alleviate poverty.

The church is an important institution that has a lot of influence at the grassroots, especially in vulnerable communities in Kenya. The pastors who lead these churches and other church leaders are therefore the target of this course because they directly influence the local community's church members. The audience is all church leaders who desire to see the church members' holistic transformation and win the local community to Christ. These pastors and other church leaders of Outreach Hope Churches range from twenty-one to seventy years. All are adults with a possibility that there could be outliers in age brackets beyond seventy years and less than twenty-one years in the future when the curriculum is complete, and we embark on the training.

Many pastors and church leaders desire to be well-equipped to effectively serve their congregations and transform their lives and impact the community in expanding God's kingdom. The focus of many training programs for pastors and church leaders is on theology and less on administrative skills, financial skills training, technical and other practical skills. The existing formal training programs give more academic knowledge than practical skills, the beneficiaries being the pastors. However, this curriculum is to

equip the pastors and church leaders as trainers of their church members and the local community members as the ultimate beneficiaries

The first line participants are typical followers of Christ and seekers of the triune God, but there is potential for the second line participants of the training not being believers. Financial literacy teaching tends to attract participants who may not have necessarily embraced traditional Christianity, which is an opportunity for the church to reach out to them with the Gospel.

Therefore, this course will afford a safe place for participants to know and explore Christianity as they learn financial literacy. Ordinarily, financial literacy is not associated with the Bible. Participants will find themselves exploring the Bible in more detail and therefore explore the Christian faith. The course may be uncomfortable for those unfamiliar with teaching financial literacy through the scriptures and they may question it. However, for those open to exploring the scriptures, the system will be a vital source of practical financial literacy to empower Christians and a tool for evangelization.

The primary audience will be the pastors and church leaders within the Outreach Hope Churches of whom, I am a mentor and have ready access to them by virtue of my leadership position in the church. I will work to reach other pastors and church leaders outside the outreach hope church. Being part of several pastors networking groups will help me reach these church leaders. I will select a core group of leaders from different churches and denominations to train and equip them individually with the Biblical Financial Literacy curriculum on the basis of an accountability commitment to train pastors and other church leaders in their respective denominations or circle of influence. I will hold them accountable for

the training results and in turn support their efforts by availing the Biblical Financial Literacy Curriculum which, will be available to each participant at cost, to ensure sustainability of the training.

Culture

In its practical learning pedagogy, the course promotes intentionality in understanding one's stewardship responsibility for financial resources in a typical classroom setting. The curriculum consists of practical exercises for participants to do that relate to their personal and business finances. Every activity is intentional towards developing practical knowledge and action and accountability in financial stewardship. Each session's rhythm allows for teaching, reflection, writing, and engagement in open discussion and discoveries in the session.

The course design has a definite posture for how participants interact with one another. Using the facilitator teaching style, the instructor will promote self-learning and help the participants retain knowledge to manage personal finances practically. They also develop critical thinking skills. We will adopt the LePSAS (Lessons and picture books, Participatory style, Physical components, and Spiritual components) learning approach from the CHE network.¹⁵³ The methodology makes it easier for participants with minimal or no literacy levels to learn, using lessons, picture books, participatory style, physical components, and spiritual components. The teaching style will promote communication that cultivates a safe participative

¹⁵³ Stan Rowland. *Multiplying Light and Truth through Community Health Evangelism* (Mumbai, India: GLS Publishing.. 2001); Stan Rowland. *Community Health Evangelism (CHE) Training Curriculum Manual*. (Nairobi: Evangel Press, 2001).

and generative listening, learning, and sharing culture. The facilitator creates a hospitable environment of ease and trust among the participants with integrity, invitation, and affirmation. The facilitator encourages a culture where the participants hold themselves accountable by being generous and gracious in listening.

Scope of the Course

The course consists of twelve sessions of practically illustrated materials that lead to knowledge, action, and faithful accountability to encourage participants to be intentional in financial stewardship. For two hours, here is the sequence:

- The opening practice of reading scripture text and opening prayer
- Debrief of the previous lessons
- The offering of material related to financial literacy and a practical illustration
- Illustrative Activity related to financial literacy topic
- The practice of financial disciplines/exercises/practices
- Closing prayer with a benediction

Participants are encouraged to explore and let information move from head storage to practical application and ultimately commit to the heart as if taking after the Orthodox tradition of prayer as “descending from the head to the heart.”

Location

The meeting location will be the church premises or any other localized premises usually used as a church. The audience involved will be the local church members and other local community members that may feel free to attend. The best location will usually be a spacious room that suits the group’s size and is readily

available at zero or minimal cost. The church premises provides freedom for all the people to feel at ease in church, making it easier for them to attend other regular church meetings in the future.

Goals and Strategies

The church-initiated neighborhood transformation through biblical financial literacy is the goal of this course. The agency for the holistic change of the whole person will be the practical financial literacy exercises using lessons and pictures, participatory style, illustrative physical objects, and spiritual illustrations. In this intentional bible based economic empowerment experience, ongoing transformation provides hope for economic transformation and a heart change. This way, the participants eventually understand and experience the transformational power of the Gospel of Christ Jesus.

The participants' practical experiences and expressions demonstrate each lesson's outcomes through their more generous sense of understanding of self, God, and their stewardship responsibility to God for their finances. Participants will continue to gain more practical financial knowledge, intentional discipline, and accountability as their lives improve economically and in their spiritual vibrancy.

The facilitator plays a crucial role in the course. Because the participants have little knowledge and their literacy level is limited, the facilitator must prepare and avail the necessary learning materials, such as workbooks, illustrative pictures, physical components, and other items as applicable for each lesson. In addition, the facilitator will provide context, culture, and sensitivity to meet the participants'

specific needs. The facilitator will also work to promote active participation and catalyze conversation, not leading the discussion.

Evaluations of these goals include completing evaluation forms and the practical results in the practical application and impact of the knowledge acquired. The facilitator will invest time to evaluate the participants after every lesson by answering these questions: What did you learn? What will you put into practice? What goals will you set after this lesson? What kind of help will you need to achieve the goals? Who have you identified as an accountability partner? How does this lesson help you be closer to God?

This course is a work-in-progress and provides a framework for further improvement. At every offering, the evaluation of the handbook, materials, experience, and overall effectiveness will allow continuous improvement of the course. Intentional modification of the lessons will include ongoing changes to the materials, ongoing training of facilitators and the participants.

Artifact Description

The facilitator Guide and the Participant Guide will be in the form of a handbook. The cover will have sketching and visuals that create aesthetically appealing material. The images reflect the holistic transformation of neighborhoods related to biblical financial literacy. Ring-binding will be used to include a way to open and turn back pages for ease of use. Both the Guides will have the same graphics and logo for Biblical Financial Literacy, with conspicuous print indicating the proper use of the material.

Standards of Publication

Writers Guild Kenya, through its self-publishing services, provides guidelines on how to publish quality books at an affordable cost. Starting in November 2021, the publishing company will assist in developing and publishing both the facilitator and participants' guide. Westbow Publishing provides a tutorial on how to self-publish materials. Starting in November 2021, the publishing company will help develop the best format for the Facilitator and Participant Guides. Teaching the course beginning in October, I will use the first draft of a curriculum format. I will keep improving the curriculum in form and function, using three or four beta tests with facilitators, besides myself, who will do a trial run with the draft copy, starting October 2021. After the conversations with those facilitators, the edits and additions will further augment the material for publishing within 2021.

SECTION 6:

POSTSCRIPT

As we enter his small office to take a cup of Kenyan tea and debrief after my sermon on money, Joseph keeps thanking me after every few minutes, “My friend, you may not understand, you have helped me so much, God bless you so much.” Joseph kept repeating these exact words so often; you would think he was rehearsing a speech for an upcoming interview; this was so unusual of him since I had preached often in the congregation, and he was never as emotional. Whatever I spoke to the church congregation must have meant so much, and I wanted to hear from him why he was profusely thanking me.

When we finally sat down in his office over a cup of tea, I was very eager to listen to him and know his thoughts about the teaching on money. Joseph wanted to know when I was available to continue teaching financial literacy. He explained how almost all the counseling cases he handles relate to money and how helpless he feels with no financial literacy to help the church members; it’s more like the ‘blind man leading blind people.’ I could feel the desperation in his voice, the misery of a pastor who wants to teach his people and help them out of their desperate and undignified situation of poverty. As I sat there, I instantly knew why God had taken me from my dignified corporate Chief Finance Officer position in a big insurance company and sent me to serve the poor and vulnerable. How could I make it easy and practical for pastors to quickly learn biblical financial literacy, economically empower their church members, and impact the local community?

Summary of Execution

Biblical Financial Literacy: Being A Knowledgeable and Faithful Steward, in its written statement and curriculum artifact, responds to the question of equipping pastors to empower Christians in vulnerable communities economically. The written statement provides the theological underpinnings of the spirituality of economic empowerment. The practical training focus empowers Christian believers with basic biblical financial knowledge and practical financial management skills. The knowledge and practical skills equip them to restore healthy relationships with God and people, make prudent financial decisions, and grow economically, particularly the Christians living in Kenya's vulnerable communities. The curriculum artifact provides practical knowledge and easily applicable money management skills to become faithful stewards of God's resources.

Personal Discovery

I started the doctorate program in 2018 at a time of transition in our ministry organization, Missions of Hope International (MOHI). My wife and I celebrated eighteen years since we started the organization as a pre-school institute with fifty orphaned and vulnerable children among the urban poor. By the grace of God, the ministry had now grown into a significant holistic ministry with four distinct missions of (1) Educating the Next Generation (with thirty schools with over 21,000 children); (2) Economic Empowerment (Microenterprise training, loans, and vocational skills training); (3) Restoration (Curative and preventive Health services); and (4) Redemption (Spiritual Outreach programs). While we started MOHI in the year 2000, we also planted a church,

Outreach Hope Churches (OHC), with our senior pastor, Oliver, and God has since enabled us to disciple other pastors that have planted thirteen other churches.

Other Kenyan church planting ministries had sent requests to partner with MOHI in church planting. An international church planting organization in the US (Stadia) also wanted a partnership with us across Africa. At this point, we were sensing God's call in our lives to grow and expand the ministry to other vulnerable communities across Kenya and internationally into other countries. God had already opened the door to Liberia in West Africa, and there were requests from South Sudan and Somaliland.

The doctorate prepared me for the next phase of international ministry into other countries and more international partnerships. The logical focus at that point appeared to be cross-cultural partnerships; after all, my masters' program thesis was on the influence of culture on church leadership. However, I had always had a strong desire to leverage my career training and experience in finance, plus my initial struggle and eventual success in personal finances, to help the most vulnerable people in society break out of the cycle of poverty. By God's grace, we have grown a ministry organization that has positively impacted thousands of families in Kenya's urban and rural poor. I had constantly challenged myself to develop a curriculum that would easily be available to Christian leaders working among the poor to empower them economically.

I have had the privilege of working in big organizations, enjoyed the benefit of the perks that go with such jobs, and had the heart-breaking experience of seeing the most vulnerable people's social and economic struggles in our country. I asked myself a question that typically comes towards the end of a career: What will be my legacy in finance and service to the poor? I had interacted with pastors and other Christian leaders that work and minister in vulnerable communities. I witnessed their constant and

persistent struggle with their inability to empower the poor economically. It eventually dawned on me that my most significant contribution had to be in line with providing a readily available and practically relevant tool for pastors and other Christian leaders in vulnerable communities that would be spiritually and economically transformative. At the same time, as a pastor and mentor of other pastors, I had sensed the need for a biblical financial literacy curriculum that was culturally relevant and contextually practical.

In my initial inquiry about financial literacy, I saw a connection between broken relationships and the poor's spiritual and economic struggles in the vulnerable communities we served. I had consistently witnessed thousands of people being transformed spiritually and economically through our ministry work in Mathare slums and other multiple vulnerable communities across Kenya. We developed a ministry model that was consistently impactful on numerous individuals and proved that it was replicable.

To replicate the positive impact in other vulnerable communities required the ministry model's documentation to form a curriculum as a tool for MOHI and made it available to other Christian leaders to use it and multiply the impact. Further research and practical experience confirmed that this was worth pursuing. It could be a possible legacy to offer others that God allows serving in similar vulnerable communities. Through research, practice, and experience, I have developed a curriculum that provides basic biblical financial literacy knowledge and practical financial management skills. The curriculum also offers the opportunity to learn in an environment where brothers and sisters can experience healing, peace, and freedom through a restored relationship with Jesus, with self, with others, and with their finances.

The work provided here reflects what God has done and is doing in my own life and through my life as I work among the precious souls of the most vulnerable communities in Kenya. As Fyodor Dostoyevsky said, “The darker the night, the brighter the stars, the deeper the grief, the closer is God!”¹⁵⁴

As I serve in some of the “darkest parts of this world,” I want to be part of the great work of the transformative power of the Gospel of Christ. I want to help others find joy in restoring dignity to those whose lives are in poverty and ignorance. I hope this dissertation and its respective curriculum will inspire many pastors and other Christian leaders working among the poor. As a result, the church will spiritually and economically transform many lives for the glory of God.

¹⁵⁴ Fyodor Dostoyevsky and Constance Garnett, *Crime and Punishment* (Mineola, NY: Dover Publications, 2001).

APPENDIX A:
ARTIFACT

**Biblical Financial Literacy Curriculum:
Being a Knowledgeable and Faithful Steward**

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Introduction to Biblical Financial Literacy

Biblical financial literacy has been developed with the vulnerable communities in Kenya to provide a biblical vision for how the Gospel of Jesus includes the restoration of our finances and provides the means of breaking out the cycle of poverty. Through Biblical Financial Literacy, you will:

- Understand myths and wrong beliefs about money hinder growth and the biblical truth to freedom.
- Gain basic practical financial literacy knowledge and skills that you can practically apply in your daily life today and in the future.
- Become aware of practical financial skills and systems and how to use them in overcoming real challenges on your way to financial freedom.
- Have an opportunity to learn in an environment where brothers and sisters come together to experience healing, peace, and freedom through a restored relationship with Jesus, with others, with yourself, and with your finances.

By examining the scriptures in a classroom setting, we will discover truths in the Bible that will help discard wrong beliefs and practices. In addition, we will embrace practical financial knowledge and skills that will restore our freedom and economically empower us to break out of the cycle of poverty and ensure our spiritual vibrancy.

“The reward of humility and the fear of the Lord are riches, honor, and life.” (Proverbs 22:4)

Lesson 1: Mapping. Where Do You Stand?

Objectives:

1. Introduce ourselves and state our expectations for the course.
2. Identify the common myths and beliefs about money and material things.
3. Discuss what the Bible says about the myths and beliefs
4. Determine the effects of myths and beliefs on our relationship with God, with ourselves, and with finances.
5. Commit to seeking the truth from God's word.

Duration: 120 Minutes

Our Guidelines: (Activity 1)

We must walk together and honor each other's time. Are we committing to specific ground rules? We want everyone heard and each person's contribution to be heard and honored. Please permit yourself to be wrong, for in so doing, you gain the courage to contribute to discussions, gaining the opportunity to learn and discover new things.

Our Guidelines:

1. Turn off your cellphones or put them on silent mode.
2. Whatever happens here remains here.
3. No one is right or wrong; we are on a discovery journey together.
4. Do not fear to say what is on your mind; the answers are with us.

Hosea 4:6 (Activity 2)

“My people are destroyed for lack of Knowledge. Because you have rejected knowledge, I will also reject you from being My priest.”

- What are some of the myths and beliefs that people have about money and material things?

- For each of the above myths and beliefs, what does the Bible have to say about them, and what is God’s stand/truth about it? (People should break out into groups and be assigned two to three of the myths/beliefs to discuss and present as appropriate).

Lesson 2: Relationships.

Objectives:

This lesson will help us:

1. Get a glimpse of God's desire for His creation.
2. Discover through discussion how financial hardship has challenged our community and link our current struggles to the fall at the Garden of Eden.
3. Understand how money affects our relationships with family and community.
4. Discover how our use of funds fits with our priorities.
5. Commit to tracking our income and expenses over the next week.

Duration: 2 hours (120 minutes)

Genesis 1:27-31 (Activity 1)

“So, God created man in His own image, in the image of God, He created him; male and female He created them. God blessed them; and God said to them, “Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish in the sea and over the birds of the sky and over every living thing that moves on the earth.” Then God said, “Behold, I have given you every plant yielding seed that is on the surface of all the earth, and every tree which has fruit yielding seed; it shall be food for you; and to every animal of the earth and to every bird of the sky and to everything that moves on the earth which has life, I have given every green plant for food”; and it was so. And God saw all that He had made, and behold, it was very good. And there was evening and there was morning, the sixth day.”

- When you read about God's creation of man and woman, what draws your attention?
-
-

The Story of the Fall (Activity 2)

'In His wisdom and sovereignty, God created the first man, Adam, and the first woman, Eve, in His image and placed them in the garden of Eden to manage everything. He forbids them from eating from the tree of knowledge of good and evil. The cunning serpent persuaded them to eat fruit from the forbidden tree. They became aware of their nakedness immediately and were ashamed. From that point on, everything broke down when the first man and first woman rebelled and disobeyed God. God expelled them from the garden of Eden, and work and relationships became broken, and life became difficult.' (Genesis 3, paraphrased).

- From your understanding and experience, what relationships did the fall break?

Use your own words/vocabularies to describe the effects of the fall from what you have personally seen, lived, and experienced.

- Can the relationships be mended, and whose responsibility is it to pursue the restoration?

Winnie and Joseph's Story

Winnie has known a life of financial struggle in the Mathare slums of Nairobi from her childhood. For as long as she can remember, her father has never been there for the family; he has always struggled, with no stable job. The little money he earns is wasted on alcohol and careless living, even abandoning her family for other women. Problems forced her mother to look for casual jobs that are scarce and underpaid. It was not unusual to sleep hungry; most times, they lived on one meal a day; and, at times, being thrown out of their rental house for rent default. Her father was always fighting with the mother whenever he came home, drunk. Winnie and her eight siblings were often sent away from school for failure to pay school tuition fees. They relied on secondhand clothes that their mother bought at the open-air market as Christmas gifts. They did not enjoy the luxury of wearing the stylish clothes that their friends did. When Winnie was in high school, she and two of her younger sisters had to accompany her mom to do casual jobs while on school holidays to raise school fees for her and her siblings. Winnie passed her national high school exam and made grades for college but could not go to college for lack of college fees. Instead she got a part-time job in a town restaurant. Their father had abandoned them in her high school senior year, and she got married to her boyfriend Joseph a year after her high school graduation. Joseph did not

have a regular job and did casual construction work, earning daily rates weekly whenever he was lucky to get the job.

Joseph loves Winnie and is determined to take care of her. He dropped out of high school because his parents could not afford to keep him in school. Joseph started going to construction sites to do part-time work. When Winnie came into his life, it wasn't like anything that he had experienced. Her company filled a void in his heart caused by his biological father's rejection and the abuse by his stepfather. They decided to get married and organized a small ceremony with Winnie's pastor, who prayed for them during the Sunday service, and they hosted a few friends at the church. They figured that they could work better together and build their family. Winnie got pregnant and gave birth to twin boys, Alfred and Alex, and later two girls, Esther and Evelyn. Joseph wanted to provide Winnie and their children a good life, worked hard, and even started a small restaurant in their neighborhood. Seven years after Winnie and Joseph married, Winnie's mother and two of her youngest siblings, Wesley and Esther, moved in. They rented extra room, which strained Joseph and Winnie's relationship and finances. Joseph found it hard to be around the family home; he spent less time with his family, started drinking alcohol, and started being violent.

- Does money affect relationships? How has it affected Winnie and Joseph's relationships?
-
-

My personal Experience (Activity 3)

My Life Priorities (Activity 4)

Things that are very important to me:

1.

2.

3.

4.

Carry Home Assignment (Activity 5)

List your Revenues and Expenses as exhaustively as possible.

My Revenues

Date

Description

Amount

Total \$

My Expenses

Date	Description	Amount
------	-------------	--------

Total

\$

Lesson 3: Important Values and Attitudes

Objectives:

1. Report on our efforts at tracking our Revenues and Expenses.
2. Consider our efforts at tracking our Revenues and Expenses.
3. Explore how Jesus' power can transform all things, including our financial values;
4. Discover together how we can use the different God-given assets towards His plan for reconciliation.
5. Commit to reducing or doing away with one Expense.

Duration: 90 minutes

Winnie's attitudes about money

When life goes well, Winnie is comfortable not going to church and will go for some fun activities on Sunday, but she goes to the church down the street when life gets tough. She has not tried to make close friends at the church though church people are friendly; she leaves the church in a hurry to avoid any real commitment. However, Winnie visits the church sometimes because the church is the only place where they love and preach hope; people are hopeful and genuine. She is also sure that her children will

learn good moral values, grow with good character in church, and succeed better in life. So, she takes all four children and her younger siblings along as often as her schedule allows and requests her mother to go with them when she cannot. Unfortunately, Joseph prefers to join his friends to talk politics and play darts. He does not accompany his family to church; his friends have influenced him to take alcohol, and Winnie worries that he can start taking drugs.

Winnie has unanswered questions about money; she is curious and skeptical this particular Sunday. The preacher has been consistently promising blessings to those who give generously in church. He has spoken about sowing and harvesting, offerings and tithes; it is better to give than to receive, and more. These teachings have raised many questions in her mind, and she is skeptical and curious to know more. If this is true, why has she financially struggled all her life and her parents used to give in church? Why are her children not doing well in school? Why is Joseph's restaurant business not doing well? She wants to confront the preacher and ask all these questions, but she fears that the preacher will mistake her intentions.

Winnie goes to the farmers market after the Sunday service as her mum walks home with the children. As she walks to the market, her attention is drawn to the many marketing billboards along the street, making bold promises; *'buy this soap, and you will be beautiful,' 'drink coca-cola, and you'll be full of happiness,' 'buy this phone, and all your problems are solved,'* and more. Then, quite unexpectedly, a man grabs her hand to help as she stumbles and almost falls into a ditch. Winnie smiles, gladly thanks the man, walks to the market, and is careful not to slip again.

- Does this sound familiar? What is the narrative that is out there about money?
What is the constant message that Winnie is hearing?
 - People have feelings about money; what do you think are the feelings of Winnie about money?
-
-
-

My money assumptions. (Activity 1)

Scan through the statements in the list titled “My assumptions about money.”

Check against the assumptions with which you agree. Cross out the ones that you do not believe. Next, add to the list more assumptions that describe what you think about money. Be truthful and open about your feelings as you complete this exercise. Do not try to “fake” right; we already know that you are not perfect.

My Assumptions about Money

People will respect you when you have money.

Being rich is a sign that you are blessed.

Associating with rich people is an opportunity to be successful.

Money is the only means for looking good and having good relationships.

Having money will make me feel happy and powerful.

It is better to have money than lack.

I will be generous when I have a lot of money.

The measure of success in Kenya is money.

My ticket out of poverty and struggle is money

“Do not worry then, saying, ‘What are we to eat?’ or ‘What are we to drink?’ or ‘What are we to wear for clothing?’ For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will be provided to you.” (Mathew 6:31-33)

- Do the teachings of Jesus in this text differ from your beliefs? Tell us how they differ.

Christ's Transforming Power (Activity 2)

“For it was the Father’s good pleasure for all the fulness to dwell in Him, and through Him to reconcile all things to Himself, whether things on earth or things in heaven, having made peace through the blood of His cross.” (Colossians 1:19-20)

- What does this mean for your money if Jesus is restoring all things?

Total Submission to God for Success (Activity 3)

“Blessed are the meek, for they shall inherit the earth.” (Mathew 5:5)

- How can we be fully submitted (meek) to God through our money, and what does it mean that the meek shall inherit the earth?

Assets Belong to God (Activity 4)

In 1 Timothy 5:8, the Bible says, “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever” God expects us to take care of our families, communities, and ourselves. He provides assets, which are things that God entrusts to you that have value. By caring for

and developing these assets, we can tackle the challenges in our lives and work out the restoration of the relationships that God desires for us.

While there are many types of assets, including social assets like relationships, we will focus on just a few assets to discuss our finances. We will pay keen attention to different types of investments. There are physical assets like land, buildings, vehicles, furniture, and computer equipment; long-term financial assets like treasury bonds, fixed deposits, retirement funds, and short-term financial assets like money in your pocket, money in the bank account, and savings credit union, etc. There are also human assets like training, education, and abilities.

- List of my physical assets (do it at home).
- Why is it essential to build your assets?

Benefits of building our assets:

1. You can take care of any emergencies in your family or business.
2. You can be generous in helping others in their emergency.
3. You can generate more income.

4. You can give to the church and other faith-based organizations.
 5. You can give an inheritance to the children and grandchildren.
 6. You can use the assets to borrow money and build other assets.
- Saving helps us accumulate money; what asset would you buy if you save money?

Doing Away or Reducing One Expense Item (Activity 5)

It is tempting to spend money when you have money, but you can reduce your spending without hurting. Scrutinize all your expenses, and commit to eliminating one expense item, which will achieve savings for you. Write a bold commitment on a piece of paper,

I will save money this week by reducing or eliminating one expense item.

Lesson 4: Financial Challenges.

Objectives:

1. To have participants report on the expense item they reduced or eliminated.
2. To distinguish between our needs and wants and what makes our most significant purchases.
3. To define both internal and external barriers to sound financial management.
4. To list and rank our internal and external barriers to sound financial management.
5. To determine how Jesus empowers us as a community to overcome our obstacles.
6. Commit to aligning our financial choices with our values and goals consistently.

Duration: 90 minutes

Are we good Stewards? (Activity 1)

From your work on tracking your daily expenses, identify six purchases you made and list them on the table. As per the table's example, determine whether the purchase is a need or a want. Try and suggests alternatives that you could have saved on by buying at a lower cost.

Item and Cost	Want or Need?	Alternatives
Example: New pair of jeans: Kes 2400 (\$24)	Want	<ul style="list-style-type: none"> • Take the old jeans for repair with the local tailor. • Buy used jeans at the second-hand market. • Buy jeans material locally and have a local tailor make it. • Buy another cheaper type of trousers.

“For we have brought nothing into the world, so we cannot take anything out of it, either. If we have food and covering, with these, we shall be content. But those who want to get rich fall into temptation and a trap, and many foolish and harmful desires which plunge people into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.” (1 Timothy 6: 7-10)

- What is my reference in defining my needs and wants – God or the culture around me?

Winnie and Joseph's Barriers

Pay keen attention to the story of Winnie and Joseph and distinguish between internal and external barriers.

Financial Obstacles Faced by Winnie and Joseph

Winnie and Joseph's home budget is high and always feels an enormous burden for them, especially for Winnie, who feels responsible for providing for the family. Each person, Winnie's mother, her husband Joseph, her siblings, and even her children, all help out when they can. Her mother has been sickly and regularly attending hospital, and her medical bills have also added to Winnie and Joseph's burden. Joseph works at construction sites or does other odd jobs that become available and helps around the house, but his irregular income means that they must rely on Winnie's income to survive. He is frustrated because he has been applying for permanent jobs but has not succeeded. He will need to attend a community college to acquire a vocational skill that will help him get a better job, but that may not be possible because of their current budgetary constraint. Winnie developed an addictive habit of smoking, and with cigarettes at Kes 500 (\$5) a pack, Winnie knows she cannot afford to smoke, and it's a pain in managing her budget, but she still buys a packet almost every day now. In Nairobi, Kenya, it is illegal to smoke in public, but there are designated smoking areas: she always finds her way to the nearest designated smoking area. Kenya is an emerging economy and the

middle-income group is generally known for its spendthrift habits that affect the cost of living. Food prices are going up and especially as the children are getting older and eating more. Because the family is poor and lives in informal settlements, they buy their groceries more expensively at the local store, where the prices are higher than in the bigger supermarkets. Because they do not own a car, going to the bigger self-service supermarket stores will require public transport; they buy groceries at higher prices at the corner market where Winnie works.

In the informal settlements, the houses do not have electricity and piped water. Winnie and Joseph must buy water in jerricans and use kerosene for lighting and cooking, increasing their costs. Winnie must hand-wash the clothes and dishes because she cannot use or afford washing machines and dryers, which takes up a lot of time. When she washes the clothes, she hangs them on lines outside to dry, and someone must sit around to ensure no one steals. Joseph used to help with laundry and fetching water with jerricans from the neighborhood, but since Winnie's mom moved in, he stays out with his friends as much as possible in the evenings.

Life is very socialized within the informal settlements but unpredictable, and it is hard to tell what each neighbor does for a living. Because of poverty and desperation, people tend to do anti-social activities to earn a living, including violent robbery, drug trafficking, illegal brewing, prostitution, and other illicit trades. As a result, it is hard to trust each other. Police raids are a common occurrence as they investigate and follow criminals. House fires are also common due to the temporary nature of housing made of highly flammable materials, illegal electricity connections, and leaving children unsupervised. Winnie has some good neighbors who know each other very well, but there

is some mistrust in their relationships. Winnie tends to be reserved and has significantly fewer close friends that she trusts and interacts with openly. Sometimes, Winnie visits Rebecca, a wise older friend from their church. The latter seems to be doing much better than the other neighbors, with her children being more disciplined and faithfully attending school and performing well. Through their frequent conversations, Winnie has come to believe that God desires and has the power to restore all the broken things in her life. She knows that God can intervene in her life and give grace in times of trials and through her financial struggles. She has learned a lot from Rebecca and other Christians in her church, and she has started trusting God to get her through the daily struggles; and now believes that God has the power to intervene in all her family's needs.

Even with this knowledge and trust in God, there are days that Winnie wakes up unsure of the next day and feels overwhelmed, feeling like giving up and not facing another day. It is lonely, sad, and overwhelming to go through all these challenges, and things always worsen. The financial load is heavy and burdening. She has thought of taking a salary advance loan, which her employer provided to employees payable within 12 months. However, she remembers the trouble she went through, which strained her home budget. But, after much deliberation, she reasons the money could help her. She could buy some of the household items that are missing in the house.

- List of Winnie and Joseph's Internal and External Financial Barriers

- List of my Internal and External Financial Barriers

Fitting into God's Plan or God Fitting into our Plan? (Activity 2)

Luke 12 is a conversation between Jesus and the younger brother in a family who wanted Jesus to intervene and arbitrate in their land dispute. Jesus declines and instead tells him of the rich fool's story and how he fails to fit into God's plan. Reflect on this story and as you read, circle the words that speak to you about your inner obstacles with money. Then, ask yourself and write how you have used your finances for your gain instead of being rich towards God, thereby fitting into God's plan.

The Rich Fool (Luke 12:13-21)

“Now someone in the crowd said to Him, “Teacher, tell my brother to divide the family inheritance with me.” But He said to him, “You there—who appointed Me a judge or arbitrator over the two of you?” But He said to them, “Beware, and be on your guard against every form of greed; for not even when one is affluent does his life consist of his possessions.” And He told them a parable, saying, “The land of a rich man was very productive. And he began thinking to himself, saying, ‘What shall I do, since I have no place to store my crops?’ And he said, ‘This is what I will do: I will tear down my barns and build larger ones, and I will store all my grain and my goods there. And I will say to myself, “You have many goods stored up for many years to come; relax, eat, drink, and enjoy yourself!”’ But God said to him, ‘You fool! This very night your soul is demanded of you; and as for all that you have prepared,

who will own it now?’ Such is the one who stores up treasure for himself and is not rich in relation to God.”

Working together as God’s Family (Activity 3)

“They were continually devoting themselves to the apostles’ teaching and fellowship, to the breaking of bread, and prayer. Everyone kept feeling awe, and many wonders and signs were taking place through the apostles. And all the believers were together and had all things in common; they would sell their property and possessions and share them with all, to the extent that anyone had need. Day by day continuing with one mind in the temple and breaking bread from house to house, and they were taking their meals together with gladness and sincerity of heart, praising God and having favor with all the people. And the Lord was adding to their number day by day those who were being saved.” (Acts 2:42-47)

- Do you think there is any way that our community can help you in overcoming your barriers?
 - Is there anything you can offer to those in this room that face barriers as a community member?
-
-

Working In Groups (Activity 4)

“Two are better than one because they have a good return for their labor; for if either of them falls, the one will lift up his companion. But woe to the one who falls when there is not another to lift him up! Furthermore, if two lie down together they keep warm, but how can one be warm alone? And if one can overpower him who is alone, two can resist him. A cord of three strands is not quickly torn apart.”

(Ecclesiastes 4: 9-12)

- Are there ways that people can combine forces in groups and work together?
- What are the benefits of people working together in Groups?
- What are the likely challenges of working together in groups, and how can they be overcome?

Tracking Revenues and Expenses (Activity 5)

It is essential to track our revenues and expenses and record them in detail and exhaustively to the cent! Record every money you receive in cash, check, or any other form, noting the money's date and source. Also, record whenever you spend in cash,

debit/credit card, recording the date, type of expenditure, and the amount. You will need all this information in preparing the monthly spending plan.

My Revenues

Date	Description	Amount
------	-------------	--------

Total		\$
-------	--	----

My Expenses

Date	Description	Amount
------	-------------	--------

Total Expenses

\$

Lesson 5: Building Assets: Set Savings Goals

Objectives:

1. Reflect on our recent practices with income and expenses.
2. Allow participants to share their goal-setting experiences.
3. Review a story about goal setting.
4. Distinguish between long-term and short-term savings goals.
5. Establish long-term and short-term goals.
6. Help participants Share and evaluated potential savings goals.
7. Have participants commit to share their dreams and to continue tracking income and spending.

Duration: 90 minutes

Joseph's Story

After hearing Pharaoh's dream, listen to how Joseph interprets it. God gave Joseph an extraordinary ability to see the meaning. As you listen, think about how this applies to savings and goal setting. Would a volunteer please read?

'As I have spoken to Pharaoh: God has shown Pharaoh what He is about to do. Behold, seven years of great abundance are coming in all the land of Egypt; and after them, seven years of famine will come, and you will forget all the abundance in the land of Egypt, and the famine will ravage the land. So you will not know the abundance in the land because of that subsequent famine, for it will be very

severe. Now, as for repeating the dream to Pharaoh twice, it means that God confirms the matter, and God will quickly bring it about. So now let Pharaoh look for a man discerning and wise and appoint him over Egypt's land. Let Pharaoh appoint overseers in charge of the land and let him take a fifth of the produce of the land of Egypt as a tax in the seven years of abundance. Then have them collect all the food of these good years coming, store up the grain for food in the cities under Pharaoh's authority, and have them guard it. Let the food be used as a reserve for the land for the seven years of famine that will occur in the land of Egypt so that the land will not perish during the famine."

Now the proposal seemed good to Pharaoh and all his servants.

Then Pharaoh said to his servants, "Can we find a man like this, in whom there is a divine spirit?" So Pharaoh said to Joseph, "Since God has informed you of all this, there is no one as discerning and wise as you are. Therefore, you shall be in charge of my house, and all my people shall be obedient to you; only regarding the throne will I be greater than you." Pharaoh also said to Joseph, "See, I have placed you over all the land of Egypt."

During the seven years of plenty, the land produced abundantly. So he collected all the food of these seven years that occurred in Egypt's land and put the food in the cities. So Joseph stored up grain in great abundance like the sea sand until he stopped measuring it, for it was beyond measure.

Joseph opened all the storehouses and sold grain to the Egyptians, and the famine was severe in Egypt's land. So then people of all the earth came to Egypt to buy grain from Joseph because the famine was severe in all the world.' (Genesis 41:28-57, Author's paraphrase)

Good Stewardship (Activity 1)

- God wants us to be good stewards; How was Joseph a good steward in using his abilities to plan ahead of time, save, or set goals?

Winnie's and Joseph's Saving Goals (Activity 2)

Keenly listen to Winnie and Joseph's story as we continue, and note their long and short-term savings goals.

Winnie's and Joseph's Savings Goals

It is long since Winnie and Joseph took the time to talk about their family and their future. Winnie feels frustrated. With all the struggles she has gone through, she's tired and ready for change. Her church attendance has opened her understanding that God has a great plan in restoring all things. On a Saturday morning, she graciously asks Joseph to take her for a walk as they talk about setting their savings goals. Through their arguments, laughter, and pondering together, they finally agree to start with a savings fund for emergencies. They agree on a long-term plan to build a \$700 emergency fund.

Winnie and Joseph go over their expenses tracking sheet together and decide they can save \$25 per month toward this goal.

They soon realize that it is hard to save \$25 a month when other expenses are high! They still need to get a lump sum of money to buy a cooker and a cooking gas cylinder. As she walks home the next day, Winnie took a different route to visit Florence at Capital Services, the local Shylock money lending company. Florence, as usual, was amiable and offered her biscuits and tea. The money would be available within 24 hours, but she had to give an asset as collateral. Interest was a 20% flat rate accruing every month on the outstanding balance. Winnie politely refused to take the loan as the financing cost was too high and the terms so unfriendly. She remembered a story by Rebecca and how she lost her household goods to the Shylock lender when she could not pay an emergency loan she had taken for her medical bill.

Joseph believes that they can save money for a used cooker and cylinder by setting a short-term goal of \$75. The plan will help them avoid the smoke from the kerosene stove and charcoal burner and save \$15 on the monthly budget to go towards their long-term goal. Their investment in the gas cooker and cylinder will pay off in five months and remove the smoke's health hazard. Since they had made friends at the church, Winnie's mother asked around from her friends, and an elderly couple she trusted agreed to sell a used gas cooker and cylinder at \$50. The gas cooker was of good quality, and the couple was so friendly to Winnie.

The elderly couple was willing to take the \$10 that Winnie and Joseph could save every month until they paid off the items. The arrangement was a reasonable payment plan that would allow them to achieve their short-term goal and embark on reaching their

long-term goal of having an emergency fund. Joseph and Winnie know they must be disciplined and committed to both the short-term and the long-term goals. They all took time to thank God and were glad that they were now members of the local church; they had started seeing the fruits of being part of the church community.

With a savings plan in place, Winnie is motivated to cut back on smoking, but she needs both Joseph's and her mother's support. In addition to supporting Winnie to stop smoking, they all agree to find other ways to cut back on costs. Joseph commits to carry packed lunch and stop eating on credit at the local restaurant. He also promises to cut back on his drinking habit with his friends and accompany the family to the church on Sundays. They all gathered that evening over dinner, shared their goals with other family members, and prayed together. The children also pitched in, promising not to ask for treats for the next five months until they pay off the gas cooker and cylinder. Winnie pledged to the children a special treat if they kept their promises.

Long-term goal	Total cost	Duration	Monthly cost	Short-term plan to reach goal
An emergency fund for the family	\$700	About three years (30 months)	\$25	Commit to developing a savings fund: plan together to buy gas cooker & cylinder.
Short-term Goal	Total cost	Duration	Monthly cost	Plan to reach Goal
Gas cooker & cylinder	\$75	Eight months	\$10	Found a good quality gas cooker& cylinder: cut back on smoking, drinking, and eating out

- What is appealing about Winnie's and Joseph's savings plan?

- Unforeseen things happen along the way; what challenges might they face?

Start Saving: Set goals (Activity 3)

You start by setting your long-term goals. The long-term goal(s) will usually be two to five years away or for more extended periods. Long-term plans are the “Big Picture” goals where you ask yourself, “Where do I want to be in seven years?”

The duration for short-term goals may run from five months to a year. Short-term goals are the stepping stones towards achieving long-term plans. What are some short-term goals?

Valuable guidelines for SMART goals:

SMART Savings Goals:

Reasonable savings goals should be:

Specific – have explicitly stated goals that you are aiming for and making sacrifices.

Made to Honor God – Align them to your top priorities and His work in the world.

Accountable – Have an accountability partner to check on you or send reminders.

Realistic – Ensure goals are reasonable to increase the likelihood of achievement.

Time-bound – setting fixed timelines, tracking your progress, and ensuring the goal achievement.

Long-term Goal	Total cost	Time frame	Monthly cost	Short-term plan to reach my goal
Example: We want to buy land in the countryside and build a family house.	\$3,000 including tuition, books, and fees	Seven years/eighty-four months	\$40	I will talk with my wife to join a SACCO* where we can save and borrow three times our savings. Then, we will completely clear tuition arrears for our children of \$200 to start saving.

Starting a Hardware Business

Buy a plot & build highrise rental apartments

*SACCO – Savings and Credit Cooperative Organization.

Short-term Goals (Within six months)

Short-Term Goal	Total Cost	Time Frame	Amount to save per week	Identify How: Time needed. Cost and strategy
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		(months and weeks)		
Example: We need to clear School tuition arrears for our children.	\$200	Five months/20 weeks	\$10 per week	During the next six months, our family will cut back on eating meat to once a month, and we will not use sugar in our beverage and no cooking of pastry. I will carry packed lunch to work instead of eating at the cafeteria.

Determine Monthly Savings (Activity 4)

Review the short-term goals you have set and evaluate how much you have committed to saving weekly; is it a reasonable amount you have set for yourself?

Multiply the weekly amount by four since a month has four weeks to determine your estimated monthly savings. How will you prioritize your goals?

Weekly savings _____ (X 4) = _____ Monthly savings

Do a peer review of the short-term goals you have heard from your group mates.

Use either of these symbols to give praise, a comment, or a suggestion to your groupmate:



Check Mark – to affirm the goal as reasonable to pursue.

I have given you a checkmark, Kamash; I like your goal of _____

+Plus sign – to the goal that you would amend by adding something.

I have given you a plus, Jonte. I recommend adding _____ to your goal.

^ Triangle – to the goal that you would amend by removing something

I have given you a triangle, Zippo because I suggest changing _____.

? Question Mark – to the goal that you have further questions.

I have given you a question mark, Karish because I have questions about your goal.

Short-Term Goal	Total Cost	Time Frame (months and weeks)	Amount to save per week	Identify How: Time needed, cost, and strategy
Example: We need to clear tuition arrears for our children.	\$200	Five months/twenty weeks	\$10 per week	For the next six months, our family will cut back on eating meat once a month, stop using sugar in our beverages, and stop cooking pastry. I will carry packed lunch to work instead of eating at the cafeteria.

Accountability For your savings Goals (Activity 5)

Let us go out together this week and do two tasks.

Determine to share the short-term savings goals with a reliable person in your life who can be supportive. Be sure that the person is positive and can help you reach your goals; ask the person to be your accountability partner.

I trust _____, I will share my savings goals with him/her

We have walked together, and I know you have been faithfully tracking all your revenues and expenses. Continue with the exercise, and then next week, we will review our revenues and expenditures to develop a monthly spending plan. You must bring all the income and expenses tracking sheets for all the weeks you filled over the weeks we have been following; bring all copies of receipts, bills, and checks.

My Revenues

Date	Description	Amount
------	-------------	--------

Total Income \$

My Expenses

Date	Description	Amount
------	-------------	--------

Total Expenses

\$

Lesson 6: The Monthly Spending Plan

Objectives:

1. Share our experiences in tracking our revenues and expenses.
2. Determine the changes that we can make to reach our savings goals.
3. Determine how our financial management enables us to use our money towards God's work.
4. Create a monthly spending plan.
5. Commit to honor our monthly spending plan.

Duration: 90 minutes

SMART Savings Goal Review (Activity 1)

SMART Savings Goals:

Reasonable savings goals should be:

Specific – have explicitly stated goals that you are aiming for and making sacrifices.

Made to Honor God – Align them to your top priorities and His work in the world.

Accountable – Have an accountability partner to check on you or send reminders.

Realistic – Ensure goals are reasonable to increase the likelihood of achievement.

Time-bound – setting fixed timelines, tracking your progress, and ensuring the goal

achievement.

Prudent Money Management (Activity 2)

Keenly and analytically, listen to the story of the wise woman from Proverbs 31. Then, please pay attention to what she does as a good manager of her finances and relationships.

‘An excellent wife, who can find her? For her worth is far above jewels. She looks for wool and linen and works with her hands in delight. She is like merchant ships; She brings her food from afar. And she rises while it is still night and gives food to her household And portions to her attendants. She considers a field and buys it. From her earnings, she plants a vineyard. She senses that her profit is good; Her lamp does not go out at night. She extends her hand to the poor, and she stretches out her hands to the needy. She is not afraid of the snow for her household, for all her family has clothes with scarlet. She makes coverings for herself. Her clothing is fine linen and purple. She makes linen garments and sells them and supplies belts to the tradesmen. She opens her mouth in wisdom, and the teaching of kindness is on her tongue. She watches over the activities of her household and does not eat the bread of idleness.’ (Proverbs 31, author’s paraphrase)

List the prudent and wise things that this woman does to care for her money and relationships.

Spending Plan for Winnie and Joseph (Activity 3)

As you listen to the account of Winnie and Joseph's spending plan, take note of how they reflect God's design with their money. Think about ways that they adjust and make improvements.

Winnie and Joseph's Spending Plan

Things started to change after Winnie and Joseph set their saving goals and started to act on them. Joseph has started to see Jesus working as He repairs stuff in their lives, including their relationships with each other and their financial decisions. Life is still hard daily as his pockets are still empty, but as a husband, son, father, he desires to see his family reflecting God. On many occasions, Joseph feels discouraged because it feels like there is not enough money!

The elderly couple from the church who sold them the gas cooker and cylinder have remained close to them and given sound advice. The man, Hosea, is an elder in the church and recently asked Joseph out over coffee. He said to Joseph, "It is when you think that you don't have money that you must track where each coin goes; write a plan on how you will put to use whatever little that you have. Do not let the money order you where to go, but you order money where to go by budgeting, be intentionally in control."

The time together seemed so short, and he wished they had a whole day to talk; the man was full of wisdom. He remembered the wise words of his high school teacher, "seek the right influence in life, and you will keep growing." He appreciated that church is where to get the good influence and not in the pub where he used to play darts and drink alcohol with his friends. Joseph shared the idea of budgeting with Winnie when he got home. They both sat together and decided to create a realistic spending plan. They added all their income for the month in a special notebook and afterward added all their

expenses. That evening they were thrilled to have their first spending plan; they read the Bible together at Ecclesiastes 4:9-12 to learn the benefits of working together. The scripture mentions the benefits of working together, including more labor returns, more accountability, the warmth of companionship, and strength.

Winnie and Joseph determined how much was available for saving by subtracting total expenses from the total income with the spending plan in place. Winnie and Joseph agreed to meet to review and keep track of their spending plan every day in the evening. Joseph was still struggling with the idea of living with Winnie's mother, but they decided to include her in their planning. Their four children and Winnie's two siblings also played their part to support the spending plan. Things were getting better, but there were still fights about money, broken promises, and others' accusations of not doing their part.

The next time Joseph met with Hosea, the elder, he was very excited as he told him about their spending plan. Hosea asked Joseph, "Did you set your priorities right in budgeting?" Joseph was not sure and asked to know more from Hosea. "Your needs always exceed your income; if your needs guide you, you'll miss out on budgeting on the right priorities." "Please explain," Joseph wanted to know more. Hosea explained the planning quadrant to Joseph.

<p>A. <u>Urgent and Important (Crisis Box)</u> Failure in 'Box B' to honor priorities. Emergencies like illness, other unforeseen misfortunes.</p> <ul style="list-style-type: none"> - Honor budget and do not fall back on priorities. - Have insurance for critical risks - Build family Emergency fund. 	<p>B. <u>Important and Not Urgent</u> Budgeting priority things and honoring all in the spending plan. Failing to attend to priorities leads to the Crisis Box A</p> <ul style="list-style-type: none"> - Observe the budget to avoid 'Crisis Box.' - Discipline in spending plan
<p>C. <u>Urgent and Not Important</u> Non Priority Needs like other peoples' needs. Pressure comes</p>	<p>D. <u>Not Important and Not Urgent</u> Items that are neither a priority and have no urgency, like coffee</p>

from relatives, workmates, or friends, making them look urgent. <ul style="list-style-type: none"> - Budget for helping relatives and friends once in a while but learn to say no when necessary! - Join contributory welfare associations. 	with friends, instinct buying of stuff, birthday gifts, leisure, etc. <ul style="list-style-type: none"> - The discipline required, learn to say no! Avoid instinct buying, stick to the spending plan/budget. - Budget for pocket money and stick to it!
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Joseph was so thankful and excited to learn how to use the planning quadrant. Their twin sons, Alfred and Alex, who are now in high school, are asking for scientific calculators, geometrical sets, and other school supplies for their school work. They did not foresee this coming, and they try to revise their savings goals. Alfred and Alex put a lot of pressure on Winnie and Joseph, and they borrow an emergency loan from the SACCO/Credit Union. They have to revise their budget to include the loan repayment installments and make adjustments on other expenses.

Budgeting and working together have brought other benefits to the family. Joseph is staying at home more and helping the children with their homework. It is not easy to stick to the budget, but they are all learning to make sacrifices. As they all take ownership of what God has given them, they learn and progressively become hopeful. Hosea, the newfound friend, and mentor has promised to teach Joseph more financial literacy lessons as he implements what he knows.

- Do you think Winnie and Joseph are good managers of what God has given them?
- What are some of the ways that they can improve?

The Monthly Spending plan (Activity 4)

For prudent management of money, the monthly spending plan is essential for using our money each month. Though it looks limited, the spending plan gives us freedom as we become responsible. With a spending plan, we set our boundaries, intentionally evaluate our priorities, and have the opportunity to think long-term and spend without guilt. First, create the spending plan by adding up all your income and add all your expenses. Then, take time to think about what you want to accomplish in the future and determine to start saving a specific amount. Next, write down all the expenses items and evaluate them in terms of priority. Some expenses categories are priorities; others are non-essentials that we can sacrifice to save money towards a long-term emergency fund and other future development projects.

Scrutinize Winnie and Joseph's spending plan. Consider:

- What other sources of income do Winnie and Joseph track, besides their salaries from work?
- How much are their total expenses?
- How much do they have left to save?

- It is essential to align your spending plan with your values; what changes could they make to align their spending plan with their values?

With the help of Winnie and Joseph's spending plan, write down all your income and expenses. Make sure that you keep your savings goal in mind as you develop your spending plan. Then, go back to your income and expenditure tracking sheets to ensure that you capture all your monthly estimates.

Be honest in creating a reasonable spending plan within your current income and expenses. Using a pencil is better to allow you to make the necessary changes to your spending plan. The spending plan is a confidential document, and you will not be required to share it.

Winnie and Joseph's Monthly Spending plan

Monthly income	Current income
Employment (Winnie's take home-home pay)	\$400
Construction wages	\$200
Pensions/Retirement	
Child support/Alimony	
Friends/Family	
Restaurant Income	\$150
Winnie's Mother (government support)	\$30

Other: Joseph – odd jobs	\$250
Total Income	\$1,030

Monthly Expenses	Current Expenses
Housing (rent)	\$150
Electricity	\$40
Gas	\$50
Water	\$40
Telephone airtime	\$50
Cable TV/Internet	
Laundry costs	
Groceries	\$350
Snacks/Drinks/cigarettes (Corner Store)	\$100
Childcare/Child support/Alimony	
Pet Food and supplies	
Meals out/Entertainment	\$30
Transportation (car payments, Fuel, Bus)	\$60
Clothes/Shoes	\$70
School Expenses/Tuition	\$200
Pet Food and Supplies	
Credit card/Debt Payment	
Fees: Late, ATM, Money Order, Check Cashing	
Giving (Personal and Charity)	\$50

Emergency Fund/ savings	
Insurance (Health, Car, Rental)	
Miscellaneous Expenses	\$25
Other: loan repayment	\$50
Other: gas cooker & Cylinder	\$10
Total Expenses	\$1,265
Monthly balance to save (Income – Expenses)	\$1,030 - \$1,265 = \$-235

My Monthly Spending Plan

Monthly income	Current income
Employment (take-home pay)	
Employment (spouse)	
Pensions/Retirement	
Child support/Alimony	
Friends/Family	
Social security (mother)	
Government assistance (parents over 70 years)	
Other: Spouse – odd jobs	
Total Income	
Monthly Expenses	Current expenses
Housing (rent)	

Electricity

Gas

Water

Telephone

Cable TV/Internet

Laundry costs

Groceries

Snacks/Drinks/cigarettes(Corner Store)

School Expenses/Tuition

Pet Food and Supplies

Credit card/Debt Payment

Fees: Late, ATM, Money Order, Check
Cashing

Giving (Personal and Charity)

Emergency Fund/ savings

Insurance (Health, Car, Rental)

Miscellaneous Expenses

Other: Computer

Other: Gas-cooker & Cylinder

Total Expenses

**The monthly balance between saving
(Income – Expenses)**

My Monthly Spending plan

Date _____

Description

Amount

Total Monthly Income

\$

My Expenses

Date

Description

Amount

Total Monthly Expenses**Spending Plan Commitment (Activity 5)**

Commit to working on your spending plan this week in the box below. In addition, there are additional spending plan forms at the back of your workbook.

I will dedicate at least _____ minutes at home this week to creating my spending plan.

Lesson 7: Simple Living

Objectives:

1. Deliberate on Simple living through a story and scripture.
2. Provoke ideas from our community and experience on simple living.
3. Investigate tips for simple living and list their impact on our relationships.
4. Audit and revise our savings goals and monthly spending plans.
5. Commit to taking one action step toward living simply.

Duration: 90 Minutes

Biblical Simple Living. (Activity 1)

“For indeed, you practice love toward all the brothers and sisters who are all Macedonia. But we urge you, brothers and sisters, to excel even more and make it your ambition to lead a quiet life. Attend to your own business and work with your hands, just as we instructed you so that you will behave properly toward outsiders and not be in any need.” (1 Thessalonians 4:10-12)

“Blessed are the meek, for they shall inherit the earth. (Mathew 5:5)

- From these scripture passages, how does God want His people to live?
- Are there forces in your life that make it challenging to live this way?

Challenges to Living Simply for Winnie and Joseph (Activity 2)

Take note of how the family is learning how to reflect God's design in their relationships and simple living.

The Challenge to Simple Living.

The year is drawing to an end, and the Christmas season brings booming business, and people travel to visit family and friends. Winnie is working extra hours stocking shelves at work, and Joseph is getting more landscaping and other odd jobs. Even better, Winnie got a bonus of \$200 from her employer, Joseph received a gift of \$150, and they also received almost \$400 back as a tax refund. Everyone in the family is suddenly in need of money; the children want Christmas gifts, Joseph wants a new cell phone, and Winnie needs new work shoes. Winnie's mother wants a new dress for the Christmas service, and Winnie's younger siblings also want gifts. Several relatives and friends from both sides of Winnie and Joseph expect some financial help.

What did they do last year with the tax refund and the bonus? Winnie reflected on previous years; what is there to show for that money? It is tragic that whenever Winnie and Joseph get such a large sum of money, it disappears without showing. The Kenyan society is communal, and when you have money, people close to you will expect you to help them financially. Many of their relatives and neighbors have needs, and they feel obligated to help.

- Reflect on what you do when you receive a large sum of money: like \$1,000! Do you spend it, pay off debt, buy an asset, help someone out, or save?

Winnie and Joseph Practice Simple Living

Winnie and Joseph are determined to use the tax return money wisely this year with a new spending plan. They decide to deposit \$300 at the credit union. They have almost reached their long-term savings goal of having a \$500 emergency fund! They do not have to worry in the future about any unforeseen crisis. They then pay off the debt for the gas cooker and cylinder to the elderly couple at church and the debt they took for school supplies of their twin boys. They are building relationships as they pay off the debts. There is a lot of relief as they clear the debts. Winnie's mother can now play a role in the family as the gas cooker will be easier to use without affecting her health.

The whole family must work together to reduce the expenses. Joseph and Winnie gather everyone and ask for input on the family spending plan, including their four children and Winnie's two siblings. What a big difference as they continue to share ideas and pray together; the family realizes that something is different now. God's restorative work is becoming manifest in their lives as they live with the realization that their finances are part of God's plan to bless them and relate with them.

Working together to making decisions is a significant victory in the family. Though they still have disputes between themselves, there are healthy mechanisms for resolving them. With the extra tax and bonus money, they agree that each person will buy one item, but it must be less than \$25 and should be a need, for example, a pair of shoes, a new shirt or dress. They are all excited, and they catch the bus to the famous Sitasota resale market in an affluent neighborhood. Each person identifies and buys their choice of outfit, shoes, wristwatch, or jackets as per their interest. They all agree to give \$30 to

Rozalina, an elderly neighbor who is needy, and send some \$35 to a relative with a substantial medical bill.

They have \$70 after all the expenses. Everyone is happy and satisfied, and Winnie deposits it in the family emergency fund.

- Identify some ways that Winnie's family practices simple living and reflects God's design?
- Let's add other ideas for simple living and put them on our thrift tree.

Tips for Thrift (Activity 3)

Examine these *Tips for Thrift* that give ideas for simple living. Then, compare them to the practices we have written on the thrift tree. How do they build on our thoughts and experience? What are new ideas from the list most helpful?

Tips For Thrift

Food

- ✓ Stick to the shopping list. Use coupons, but only for products you usually buy.
- ✓ Bring your lunch and snacks to school and work instead of eating out.
- ✓ Avoid buying snacks at the gas station, corner store, and vending machines.
Instead, plan and buy them cheaper at the grocery store.
- ✓ Buy in bulk when the cost is cheaper; it is less tempting to eat out if food is at home.

- ✓ Base food purchases on the cost per unit of weight. Example: 1.7 vs. 2.2 cents/oz.
- ✓ Start a cooking coop with other mothers where each takes a night of the week to make a large meal for each of the other families.
- ✓ Shop at multiple grocery stores if time allows. They will often have varying prices and may find one is cheaper for produce and another for other food.

Clothing/fashion

- ✓ Buy clothes at a thrift shop, especially for children who grow fast.
- ✓ Don't buy clothes just because they are on sale if you don't need them.
- ✓ Buy clothes that will stay in fashion longer. Avoid trends that go out of style.
- ✓ Have clothing swaps with friends and family, for adults or children.
- ✓ Buy clothes in the off-season: good winter clothes that are cheaper in the summer, or buy Christmas gifts earlier in the year.

Utilities

- ✓ In the winter, set the thermostat cooler and dress warmer around the house.
- ✓ In the summer, use fans instead of turning the air conditioner up
- ✓ Always turn the heat/AC off or down when you're not at home.
- ✓ Install weather strips around and under doors and windows to prevent air leaks.
- ✓ Only turn on the necessary lights in the house.
- ✓ Consider getting rid of extra services like phone ringtones and cable channels.
- ✓ Dry your clothes outside on a clothesline.
- ✓ Unplug appliances when not in use to save power.
- ✓ Watch the hot water-avoid taking long showers.
- ✓ Only run the dishwasher when it is full.

Other

- ✓ Buy high-quality items and take care of them; the initial cost is higher, but they last.
- ✓ Exercise and eat right to stay healthy and avoid future medical expenses.
- ✓ Request generic prescription drugs from your doctor.
- ✓ Use the library to borrow books, magazines, CDs, and DVDs.
- ✓ Partner with friends you trust to cut each other's hair, provide childcare, or carpool.
- ✓ Attend free or low-cost concerts, outdoor or matinee movies, or art shows.
- ✓ Before making a purchase, compare prices at Pigiame.co.ke, corrido.co.ke, biashara.co.ke or kebuysell.com
- ✓ Find great deals for used items online at Jiji.co.ke, deals.jumia.co.ke and expat.com.
- ✓ Don't make large purchases on your first visit to the store. Instead, go home and think first.

Small Savings Add Up! (Activity 3)

Item	Cost	Number per month	Cost per month	Cost per year	Value if saved for five years*	Value if saved for 20 years*
Soft drinks	\$.75	30	\$22.50	\$270	\$1,530	\$9,248
Pack of cigarettes	\$5.00	20	\$100	\$1200	\$6,889	\$41,511
Lunch out	\$5.00	12	\$60	\$720	\$4,080	\$24,662
Movie ticket	\$7.00	4	\$28	\$336	\$1,904	\$11,509
Snack	\$1.00	15	\$15	\$180	\$1,020	\$6,165
Total			\$222.50	\$2,706	\$15,423	\$93,095

*Assumes an annual interest rate of 5%, compounded monthly.

Putting Simple Living into Practice (Activity 4)

The following pages compare Winnie and Joseph's *New Monthly Spending Plan* to their first one from our last meeting.

- How have they taken action through simple living?
- If Winnie and Joseph's spending changes, how much do they have left over each week to help reach their savings goals

Winnie and Joseph's Original Monthly Spending Plan

Monthly income	Current income
Employment (Winnie's take home-home pay)	\$400
Construction wages	\$200
Pensions/Retirement	
Child support/Alimony	
Friends/Family	
Restaurant Income	\$150
Winnie's Mother (government support)	\$30
Other: Joseph – odd jobs	\$250
Total Income	\$1,030

Monthly Expenses

Current Expenses

Housing (rent)	\$150
Electricity	\$40
Gas	\$50
Water	\$40
Telephone airtime	\$50
Cable TV/Internet	
Laundry costs	
Groceries	\$350
Snacks/Drinks/cigarettes (Corner Store)	\$100
Childcare/Child support/Alimony	
Pet Food and supplies	
Meals out/Entertainment	\$30
Transportation (car payments, Fuel, Bus)	\$60
Clothes/Shoes	\$70
School Expenses/Tuition	\$200
Pet Food and Supplies	
Credit card/Debt Payment	
Fees: Late, ATM, Money Order, Check Cashing	
Giving (Personal and Charity)	\$50
Emergency Fund/ savings	
Insurance (Health, Car, Rental)	
Miscellaneous Expenses	\$25
Other: loan repayment	\$50

Other: gas cooker & Cylinder

\$10

Total Expenses

\$1,265

Monthly balance to save (Income – Expenses)

\$1,030 - \$1,265 = \$-235

Winnie and Joseph's New Monthly Spending plan

Monthly income	Current income	Income Changes	New Budget
Employment (Winnie's take home-home pay)	\$800		\$800
Government Assistance	\$200		\$200
(Joseph)			
Pensions/Retirement			
Child support/Alimony			
Friends/Family			
Social security (mother)	\$245		\$245
Food Stamps	\$40		\$40
Other: Joseph – lawn care/odd jobs	\$250	+\$100	\$350
Total Income	\$1535		\$1635
Monthly Expenses	Current Expenses	Spending Changes	New Budget
Housing (rent)	\$525		\$525
Electricity	\$80		\$80
Gas			
Water	\$60		\$60
Telephone	\$75	-\$25	\$50
Cable TV/Internet	\$65		\$65
Laundry costs	\$50		\$50
Groceries	\$350		\$350

Snacks/Drinks/cigarettes(Corner Store)	\$100	-\$50	\$50
Child care/Child support/Alimony			
Pet food and supplies			
Meal out/Entertainment	\$100		\$100
Transportation(car payment, fuel, bus)	\$120		\$120
Clothes/Shoes	\$200	-\$100	\$100
School Expenses/Tuition			
Pet Food and Supplies			
Credit card/Debt Payment	\$25	-\$25	\$0
Fees: Late, ATM, Money Order, Check Cashing			
Giving (Personal and Charity)			
Emergency Fund/ savings			
Insurance (Health, Car, Rental)			
Miscellaneous Expenses	\$25		\$25
Other: Computer	\$50		\$50
Other: Gas cooker and Cylinder	\$10	-\$10	\$0
Total Expenses	\$1,835	-\$210	\$1625
Monthly balance to save (Income – Expenses)	\$1,635 - \$1,625		\$10

My Monthly Spending Plan

Monthly income	Current income	Income Changes	New Budget
Employment			
Government Assistance			
Pensions/Retirement			
Child support/Alimony			
Friends/Family			
Superior security			
Food Stamps			
Other: odd jobs			
Total Income			
Monthly Expenses	Current Expenses	Spending Changes	New Budget
Housing (rent)			
Electricity			
Gas			
Water			
Telephone			
Cable TV/Internet			
Laundry costs			
Groceries			
Snacks/Drinks/cigarettes(Corner Store)			
Child care/Child support/Alimony			

Pet food and supplies

Meal out/Entertainment

Transportation(car payment, fuel, bus)

Clothes/Shoes

School Expenses/Tuition

Pet Food and Supplies

Credit card/Debt Payment

Fees: Late, ATM, Money Order, Check
Cashing

Giving (Personal and Charity)

Emergency Fund/ savings

Insurance (Health, Car, Rental)

Miscellaneous Expenses

Other: Computer

Other: Gas cooker and Cylinder

Total Expenses

**The monthly balance between saving
(Income – Expenses)**

Commit To Living Simply (Activity 5)

As we close, turn to a partner and share simple living practices that you will put into action. Then, commit it to one another by filling out the box.

I commit to practice simple living by

Lesson 8: Joyful Giving.

Objectives:

1. Distinguish God's view of money from the World's view of money and recognize generosity as God's design for healthy relationships.
2. Determine the gifts and resources God has given us and examine our use of them.
3. Continue to distinguish between biblical ideas of giving from common cultural beliefs.
4. Identify ways to integrate giving into the monthly spending plan.
5. Take one step toward achieving our giving goals.

Duration: 90 minutes

God's design for Giving (Activity 1)

Examine Jesus' teaching from Mathew 6 that we read together several weeks ago.

As a volunteer reads, this time thinks about what money looks like in the kingdom of God. How is God's view of money different from society's view of money?

“Do not worry then, saying, ‘What are we to eat?’ Or ‘What are we to drink?’ or ‘What are we to wear for clothing?’ For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all these things will be provided to you.”

(Matthew 6: 31-33)

- What does money look like in the Kingdom of God?
- What does it mean to put God's kingdom work first?

The Widow's Story (Activity 2)

Take time to watch the scene from a story in Luke that Jesus told about a poor widow. Will we have seven volunteers act this out? One person will play the role of Jesus, two people will be Jesus' disciples, one will be the poor widow, and the three others will be wealthy people.

“Now He looked up and saw the wealthy putting their gifts into the temple treasury. And He saw a poor widow putting in two lepta coins. And He said, “Truly I say to you, this poor widow put in more than all of them; for they all contributed to the offering from their surplus; but she, from her poverty, put in all that she had to live on.” While Jesus was in the temple, He had a discussion with His disciples. They sat at His feet and listened intently.” (Luke 21:1-4)

Skit: When Jesus had the attention of all the people, He said: “Beware of people like these wealthy guys who like to walk around in nice clothing and love to be greeted by the important people in town and have the most important seats at dinners and banquets.”

They watched the rich people greeting all the “important” people, patting themselves on the back, and dropping their money in the collection box. They were showy about it.

Then a poor widow, barely noticed by anyone, dropped in two small coins.

“I tell you the truth, “Jesus said, “this poor widow has given more than all the rest of them.”

What? How is that possible?!” the disciples exclaimed, jumping to their feet.

Jesus said: “For they have given a tiny part of their excess, but she, the poor as she is, has given everything she has.”

- How do you think God requires that we give after performing this scene?

Generosity and Planning (Activity 3)

Paul writes to the Corinthian church about giving; keenly listen to Paul’s advice about planning and generosity.

‘It is superfluous for me to write to you about this ministry to the saints; for I know your willingness, of which I boast about you to the Macedonians, namely, that Achaia has been prepared since last year, and your zeal has stirred up most of them. But I have sent the brothers so that our boasting about you may not prove empty in this case, so that, as I was saying, you will be prepared. Otherwise, if any Macedonians come with me and find you unprepared, we—not to mention you—would be put to shame by this confidence. So I considered it necessary to urge the brothers to go on ahead and arrange your previously promised generous gift. The

same would be ready as a charitable gift and not as one grudgingly given due to greediness.

Now I say this: the one who sows sparingly will also reap sparingly, and the one who sows generously will also reap generously. Therefore, each one must do just as has decided in the heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God can make all grace overflow to you, so that, always having all sufficiency in everything, you may have an abundance for every good deed.' (II Cor 9:1-8, author's paraphrase)

- Arising from this passage on giving, what are your thoughts about planning and generosity?

Incorporating Giving in our Spending Plan (Activity 4)

In light of generosity and planning, think through your spending plan. Seriously think about how to start giving as part of your monthly expenses. Regardless of how small you begin, think of how giving can restore your relationship with God and others- and even transform how you view yourself as made in God's image.

I challenge you to be generous. What expenses would you remove from your costs to make room for generosity?

My Monthly Spending plan

Monthly income	Current income	Income Changes	New Budget
Employment			
Government Assistance			
Pensions/Retirement			
Child support			
Friends/Family			
Social security (mother)			
Food Stamps			
Other: odd jobs			
Total Income			
Monthly Expenses	Current Expenses	Spending Changes	New Budget
Housing (rent)			
Electricity			
Gas			
Water			
Telephone			
Cable TV/Internet			
Laundry costs			
Groceries			
Snacks/Drinks/cigarettes(Corner Store)			
Child care/Child support/Alimony			

Pet food and supplies

Meal out/Entertainment

Transportation(car payment, fuel,
bus)

Clothes/Shoes

School Expenses/Tuition

Pet Food and Supplies

Credit card/Debt Payment

Fees: Late, ATM, Money Order, Check
Cashing

Giving (Personal and Charity)

Emergency Fund/ savings

Insurance (Health, Car, Rental)

Miscellaneous Expenses

Other: Computer

Other: Gas cooker and Cylinder

Total Expenses

**Monthly balance to save (Income –
Expenses)**

My step Toward Generosity



Lesson 9: Debt Management

Objectives:

1. Interrogate messages we hear in the community about credit.
2. Determine appropriate uses of credit and calculate interest on minimum payments.
3. Scrutinize credit inventory.
4. Describe how debt has affected relationships.
5. Plan and rank ways to avoid and solve debt.
6. Commit to visit the credit reference bureau to obtain a free credit report.

Duration: 90 minutes

Proverbs on Debt (Activity 1)

“The rich rule over the poor, and the borrower is a servant to the lender.” (Proverbs 22:7, NIV)

- What different messages do you hear from the Proverbs as opposed to the cultural messages about easy money?

Credit encounter for Winnie and Joseph (Activity 2)

As you scrutinize more of Winnie and Joseph's story, please pay attention to how they used credit. Consider how they used credit well and how they could have avoided using credit.

Winnie and Joseph Use Credit

Winnie and Joseph feel hopeful tonight that the family is learning to save. As they watch their favorite TV show, Winnie is all smiles. She and Joseph are finally on the same page about money, but they have a long way to go.

They have a rude shock tonight; halfway through the show, the old family TV goes out. They love watching TV, but the good thing is that they can afford to buy a new or a used one in good condition; they have worked hard to save. They begin to shop around that same night. As they use thrift practices they learned, Winnie spots a used one on Jiji.com. A reasonable flat-screen TV is only \$250. When they get to the store, the sales rep lowered the installation and delivery fee to only \$35. Winnie signs a contract to take it on hire purchase and pays a deposit of \$30. With a monthly installment payment of \$12.40, the TV looks pretty affordable. It will take slightly less than two years to pay off the TV. They will try to pay a lump sum to pay it off earlier, now that Joseph has a new job!

Later after a week, some good news came. Joseph was offered work as a cook at a Java restaurant after putting in many applications. The restaurant is new, and the manager is strict, but the job is full-time and pays well. Winnie and Joseph agree that Joseph has to excel in this job. So they both visit Quickmart and pick out two new uniforms, two new

sky blue shirts, black trousers, and black shoes, in total costing \$80. They put this on Winnie's credit card. Since they already have the TV hire purchase debt, they decide that Joseph's first paycheck will pay the \$80 in total.

At the month-end, Winnie and Joseph paid off the job uniforms purchases as planned. Joseph was impressive at work, and the manager promoted him to regular day shift hours; they are developing a good relationship. He is happy that he can care for his family well! Their progress in finances is positive until Winnie gets the credit card bills. Then, she calculates the details of their purchases – both for the TV and the uniforms. Let us see the results on the chart.

**Credit card
Name**

Jiji.com (TV)	\$250	19.8%	\$12.40	\$54.51
Credit Express (Uniform)	\$80	14%	Paid off in a month	\$0

- From the chart, if they make the minimum payment for 21 months, calculate the interest they will pay over the two years:

- Determine the total payment for the TV. _____

Evaluate Winnie and Joseph's use of credit in the story.

- In which ways did they use credit well?
- Are there ways they could have practiced simple living and avoided credit?

My Credit Inventory (Activity 3)

Evaluate your personal use of credit and complete the credit inventory in silence.

Then, thoughtfully mark with a check on the lines applicable to you. You will not share your confidential information.

Inventory of My Credit

_____ I habitually pay my bills late or with minimum payments on my bills

_____ I am unable to make the minimum payments on my accounts

frequently.

_____ I frequently disagree with my spouse, family, or girlfriend/boyfriend

about

paying bills.

_____ I have been taking household consumer things on retail credit from the

local

stores.

_____ I have taken random credit cards from sales reps.

_____ I have taken loans that I wasn't able to pay back.

_____ I have taken bank overdrafts more than once.

_____ I have taken mobile banking loans more than once.

_____ I have taken table banking loans more than once

_____ I get calls from creditors.

_____ I have changed my cell phone line to avoid calls from creditors.

_____ I have taken out at least one payday loan/Salary advance.

_____ I have signed up for more than one credit card during the same month.

_____ I have broken/ruined a relationship after borrowing money from

someone.

Relationships and Credit (Activity 4)

As a volunteer reads the passage from Deuteronomy, envision God's intention concerning debt.

‘At the end of every seven years, you shall grant a release of debts. The regulation for the release of debts is this: every creditor will forgive what he has loaned his neighbor and brother because The Lord has declared the release. From a foreigner, you may require it, but your hand shall forgive what of yours is with your brother. However, there will be no poor among you, since The Lord will certainly bless you in the land which The Lord your God is giving you as an inheritance to possess, if only you listen obediently to the voice of The Lord your God, to follow carefully all these commandments which I am commanding you today. For The Lord your God will have blessed you just as He has promised you, and, and you will lend to many nations, but you will not borrow; you will rule over many nations, but they will not rule over you. If there is a poor man among you, one of your brothers, in any of your towns in your land which The Lord your God is giving you, you shall not harden your heart, nor close your hand from your poor brother. Still, you shall fully open your hand to him and generously lend him enough for his need in whatever he lacks. Be careful that there is no mean-spirited thought in your heart, such as The seventh year, the year of release of debts, ‘is near’ and your eye is malicious toward your poor brother, and you give him nothing; then he may cry out to The Lord against you, and it shall be a sin in you. You shall generously give him, and your heart shall not be grudging when you give him, because for this thing The Lord your God will bless you in your work and all your undertakings. For the poor will not cease to exist in the land; therefore, I am

commanding you, saying, you shall fully open your hand to your brother, to your needy and poor in your land.’ (Deuteronomy 15:1-11, author’s paraphrase)

- From this passage, what do you believe are God’s intentions for debt and restored relationships?
-
-
-

Joseph and Winnie’s Debt Task (Activity 5)

Planning is essential in debt management. You determine your income, and you make a plan to control it. Evaluate how Joseph and Winnie manage their debt.

Joseph And Winnie Deal With Their Debt.

Gloria, a wise and older woman in the church, explained the actual cost of interest, which shocked Winnie. But, she could not ignore the advice any longer. So, Winnie and Joseph listed all their debts and credit cards in a table to calculate how much they were paying in monthly interest. Lets carefully review and discuss their findings.

Credit card Name	Debt	Annual Percentage Rate	Monthly Interest*
QuickMart	\$250	19.8%	\$4.125
Credit Express	\$250	14%	\$2.92
General Lenders	\$80	25%	\$1.66
Merchant Finance	\$1,000	22%	\$18.33
Total	\$1,830		\$27.035

*Annual Percentage Rate divided by 12 months multiplied by the debt amount.
For example: QuickMart: $0.198/12 = (0.0165) \times \$250 = \$4.125$

The realization that they were paying over \$27 in their debt interest made Joseph and Winnie develop a strategy. First, they identified the credit card with the lowest interest rate, a low balance transfer fee, and no annual fee. Next, they transferred all the debts to that card and canceled all other cards. Finally, they committed to use one card and only for emergencies. They then adjusted their monthly budget to add the expense of the monthly payment to deal with debt.

- From the chart, which card do you think they transferred all their debt balances?
 - Why?
-
-
-

Use the same formula to calculate the new interest that Winnie will pay. What do you learn?

Annual percentage rate (14%)/12 months X Amount of Debt (\$1,830)

$$14/12 = (0.0117) \quad 0.0117 \times \$1,830 = \$21.35$$

Personal debt (Activity 6)

Let us do a personal check. How much interest are you paying on your debts monthly? List all your credit cards and other debts and use the chart to calculate interest for each debt. You can also use the sample statements provided in the class notes if you

did not carry your credit card statements. You can ask for assistance with the formula for calculation if necessary.

Credit card name	Debt	Annual Percentage Rate	Monthly interest
------------------	------	------------------------	------------------

Total

Debt Reduction Commitment (Activity 7)

From our discussion of debt and interest, commit to a strategy to reduce your debt. What will be your first step?

My next step in the strategy for reducing debt is:

Credit Reference Bureau Free Report (Activity 8)

The first step in reducing debt is taking stock of your debts and your debt history. You can get a free credit report from your lenders and a summary credit rating report from the Credit Reference Bureau (CRB).

Set aside a day this week to go to each of your lenders and get a free credit report. Additionally, visit the Credit Reference Bureau for your credit rating report or obtain the information online on their website. Be careful to keep your information confidential. To avoid scams, seek help as necessary.

Lesson 10: Securing Loans

Objectives:

- 1. Discuss individual credit reports and note the actions needed.**
- 2. Evaluate and vote on credit-worthy purchases.**
- 3. Role play the impact of predatory financial practices.**
- 4. Calculate the true cost of borrowing money and consider loans in light of God's work in the world, and**
- 5. Commit to share one important fact about debt with a family member or friend.**

Duration: 90 Minutes.

Credit Reports Review (Activity 1)

Carefully read through these *Steps to Repairing Your Credit*. Then, we will circulate it around the room for discussion in groups, using appropriate questions.

Steps to Repairing Your Credit

- Scrutinize your credit report. Identify any errors made by the credit agency. For any errors identified, document them and contact the creditor. Finally, highlight all the mistakes on the credit report and send copies to the respective credit agency.

You have to take responsibility for your past mistakes.

“When you know better, you do better” (Angelou)

- Talking to the creditor can be very helpful. Negotiate with the creditor, lender, or collection agency. For example, the lender may reduce the amount you owe

if you commit to paying a lesser sum. Ensure that all verbal agreements and closed accounts are putting in writing.

- Guard the confidentiality of your personal information. For example, obtain a secure Locker or shred your financial statements and do share it on the phone or online if you do not trust the person.

When you get a call from a creditor, it is crucial to ascertain their identity, hang up, look up their number and call them back to ensure the call is legitimate.

Streamlining our Credit (Activity 2)

Write down a three-step personal plan for streamlining your credit. Then, come up with ways of involving your family and loved ones in the project. I give you four minutes.

My plan to streamline my credit entails the following three steps

1.

2.

3.

Financial Predators and Wrong thinking (Activity 3)

Denno is a neighbor to Winnie and Joseph; he is Flashy in his dressing and always seems to have new items like electronics. Winnie talked to Denno to know how he deals with one credit scheme, *Rent to Own Stores* that is a predator and takes advantage of people. Listen to their exchange.

Winnie and Denno Talk Business

Winnie: "Hello neighbor, you have such a great DVD player. It's classic! Where did you get it?"

Denno: "Thank you, Neighbor; I visited the *Rent-n-Go*, and liked it. But, girl, let me tell you, I am paying low monthly payments, along with \$50 bucks cash."

Winnie: "Den, I would love to pat you on the back, but I hate to break it to you; they're damn predators. They got you, and you will pay for that thing four times before it's over."

Denno: "Let me tell you, Winnie, they never met a worse predator 'till they met me. They think they'll steal my money, but I have insurance."

Winnie: "Well, what has insurance to do with hire purchase?"

Denno: "Don't you dare tell on me! I'll just pay my friend Dave to break in and make away with this sucker and a few other items. I will get paid by the insurance company, and Dave will later bring it back to me in a few weeks when things settle down. Just tell Joseph to see me, and I will show him how he too can do it."

Winnie: "Wow! Get free things? We hardly go for new things anyway. What if we are busted, Den?"

Denno: "You're joking; I'm good at it; they will never find out. After all, they take advantage of us and deserve a dose of their own medicine."

- Do you know of any such practices occurring in our community?
 - What advice would you give Winnie?
-
-
-

Winnie and Joseph Secure a Loan (Activity 4)

Winnie and Joseph Secure a Loan

Things are better for Winnie and Joseph, and they feel hopeful and confident. With Joseph's new income added to their budget and Winnie's mother helping with the housework, the burden has eased, and they continue tracking the cash flow. Though not in a glamorous and high-paying position, Winnie has gained years of valuable experience overseeing a small business. She is very competent and has earned a reputation with the employer. She's ready for a better-paying job and considers the Naivas supermarket across the town that offers better pay with health insurance for the family. Winnie applies for the assistant manager's position discusses the position with the manager of the supermarket. However, Winnie needs to possess a two-year associate degree from the local community college to qualify. She determines to start her studies by taking two-night classes every semester. She is offered a lower position at the supermarket on the undertaking that she will get the assistant manager position upon qualification. The company has a facility to support her studies by refunding 50% of the tuition on successful completion. The tuition fee is \$2,000 per year plus books and other supplies.

Winnie's credit history is not good and will only qualify for three loans, the government student loan board, a large bank, and a credit finance company associated with the employer.

With her knowledge of debt and interest, Winnie investigates student loans and determines the interest that she will pay on each loan. Although the interest rate is highest from the credit finance company associated with her employer, their offer is attractive; they will give her \$500 cash upfront to help with books and fees, and there are no repayments for 48 months!

Evaluate the Chart on the different student loan choices available for Winnie.

What is it that you see about the repayment amounts and the interest rates?

\$2,000 student Loan for 5 Years

Lender	Interest rate	Total Interest	Total Repayment
Higher Education loans Board (HELB)	4.5%	\$237.13	\$2,237.13
Equity Bank	6.8%	\$364.88	\$2,364.88
Naivas Credit Ltd.	23.8%	\$1,438.46	\$3,438.46

- If you were to advise Winnie and Joseph to take a loan, which one will you recommend? Why?

Loans in Light of God's Work (Activity 5)

We will divide ourselves into three groups. Each group will discuss one of the three questions in five minutes. Then, you will choose a representative to report for your group when we gather back in the larger group.

- Winnie is adding the task of going to college to study. How will she deal with the stress of going to school, working, and taking care of her family? Do you think her family relationships will be affected? List of ways in which the family relationships will be affected.
- With a mindset that education is an “investment in the future,” do you think Winnie should go ahead to take the loan and study? Loans have the potential to put your family in a fix, even with the best interest rates. So what would be the best financial decision for her family and community?
- Winnie has the option of settling for the lower job position or taking the loan to study, and qualify for the higher rank and get a 50% refund of tuition fees paid. However, there is a chance that she may fail to be eligible after taking the loan and therefore not get the 50% refund. So why might Winnie opt to settle for the lower position? With her commitment to the church, she's growing into leadership. Could God's work in the church and her community make her settle for the lower position? Should she prioritize her studies because better pay in the future will benefit both the church and her family?

As we discuss finances, it's easy to see just the narrow view of our personal and family interests, but we need to see a bigger picture. So the financial discussions move beyond the limited idea of what is best in strict economic terms and ask us to consider the more significant role that our money plays in God's kingdom. As God's people, we are invited to use our money for righteous courses to accomplish His work globally, demonstrating to our communities that Jesus has come to put all things to right.

Sharing About Debt and Loans (Activity 6)

For accountability, please write down the most important things you have learned from our last two lessons about debt and loans. Then, commit to being generous by sharing it with at least one person in your family or friend group. Put your commitments in the box below in writing.

The most empowering thing I've learned about debt and loans is

I commit to sharing my new knowledge and insight with:

Lesson 11: Banking Services

Objectives:

1. Distinguish between the credit and debit;
2. Share our experiences with banks or other institutions;
3. Listen to Winnie and Joseph's experience using the bank and named the benefits of banking;
4. Role-play the process of opening a bank account and detailed ways to protect the account;
5. Practice convincing a family member to use banking services; and
6. Commit to exploring available banking options.

Duration: 90 minutes

Understanding Credit and Debit (Activity 1)

Credit	Debit
Negative balance or entry like a loan – borrowed money you commit to paying back within one month.	Positive entry or balance in your bank account. Using debit is spending money that you already have.
If you do not pay credit entry on time, late fees and interest will apply.	If you overdraw the debit balance, a fee is charged.
A credit card is applied for by mail, online, at a store, or over the phone.	A debit card (or check card) is offered with your checking account at your bank, Usually free.
Every month, the credit card company sends you a statement of itemized expenses and how much you owe.	Every month, the bank sends you a statement of itemized expenses and what you have left in your account.
You take a cash advance on a credit card, and interest is expensive.	You can use your debit card at ATMs to withdraw money.

Joseph and Winnie's Banking (Activity 2)*Joseph and Winnie's Banking Services Experience*

Joseph and Winnie have time as a couple set aside to discuss important family matters. They take time to talk about finances because finances are a core issue for couples. They know that “two can never walk together unless they agree,” (Amos 3:3). They had a humorous time comparing their financial histories. Coincidentally, they shared a birthday month and discovered that their respective families independently gave them a birthday gift of \$50 and a graduation gift of \$50 each during their senior year of high school.

Interestingly, their experiences in using the money were as different as day and night. Joseph has an entrepreneurial mind and wants to save and grow his money. His grandpa was a businessman, and he advised him to put his money in a savings and credit union and opened a long-term savings account through Harry, the bank manager. The money had to stay in the credit union for one year and paid interest at an 8% annual rate. Winnie, on her part, wanted to save her money but feared that bank charges were high. Therefore, she hid the money at home for fear of losing it to the bank.

Both Joseph and Winnie kept checking on their money. Finally, after four months, Joseph visited Harry at the bank to check on how his deposit was doing. Pleasantly, the \$100 had grown to \$102.67. When Winnie checked the hiding place to ensure her money was intact, she was shocked to find it was only \$90. Someone had taken \$10 without her knowledge. When she enquired from her family, her brother Wesley owned up to taking the money for groceries. She was mad at his brother and chased him out of the house. She divided up the money into smaller units and hid them in different places in the house to conceal it from her family.

During the next four months of summer, Joseph joined his grandpa in his landscaping business. At the credit union, Joseph and grandpa took a loan of \$200 because of their positive balances. They took advantage of the loan to purchase a lawnmower and were able to mow many yards. Within the same period, Winnie found herself buying chocolate from Stella, an amiable girl who came to her door. Despite Winnie's intention to save her money, she could not resist the charming poor child; after all, it was for a noble cause for only \$7. By the end of the period, Joseph had \$105.33 in his savings account but had a loan balance of \$160 owing. Winnie had \$83 in different hiding places in the house.

The last four months of the year were very eventful. In the middle of the four months, armed robbers struck at the savings and credit union and took all the cash at gunpoint. Joseph mourned on hearing the news because he thought that he had lost all his savings. However, he was so relieved when Harry, the bank manager, informed him that banks and credit unions have insurance and would therefore recover all the stolen money. He was elated when Harry showed him that savings had grown to \$106.67 in the tenth month. His landscaping business with grandpa was still doing well, and they were able to pay off the \$200 loan in full. Joseph was so excited and pleased with himself. In the meantime, Winnie had her \$83 in her hidden account.

Before the end of the twelfth month, the same robbers who struck at the savings and credit union broke into Winnie's house while she was at work. They ransacked the house and found \$32 of her money hidden under the mattress. Fortunately for her, they could not find the balance of \$51. As the year ended, Joseph had his savings intact in the

credit union, grew to \$108, and owned a branded mower while Winnie's \$100 was now \$51.

	Joseph	Winnie
	\$100	\$100
4 months	\$102.67	\$90
8 months	\$105.33	\$83
10 months	\$106.67	\$83
12 months	\$108	\$51

- What different steps did Joseph take to grow his savings?
- Joseph benefited from working with his grandpa; what are the benefits of working in groups?
- In trying to protect her money, what mistakes did Winnie make?

Bank Account Opening (Activity 3)

Questions to ask before opening a bank account:

- Is there a specific amount that I need to open the account?
- Is there a minimum balance?
- What are the bank charges for this account?
- Is there a way to avoid paying the bank charges?

- What are the overdraft options? Are there fees? How do you opt-out?
- After how long are my deposits available for use? Is there a cut-off time for crediting the day's deposits?
- When you deposit checks, how long do you hold the funds before debiting the account?
- Do you issue reloadable debit cards? What fees do you charge?

Documents needed for opening an account:

- Identification documents like State issued ID card, Passport, social security card, or Birth certificate (any 2)
- A utility bill for the proof of physical address.
- Reference letter from a current bank customer or employer.

Commitment to Explore Banking Options (Activity 4)

In the week, let each one commit to taking one action step and put it in writing.

I will take this step in exploring my banking options to protect and grow my money.

Lesson 12: Taking Care of Emergencies

Objectives:

1. Compare our understanding of financial security to biblical ideas of security.
2. Recognize the need to plan for emergencies and reflected on God's presence when they come.
3. Generate strategies for coping during emergencies and calculated the amount needed for an emergency fund.
4. Adjust our monthly spending plan to include an emergency fund.
5. Demonstrate how insurance could minimize risk.
6. Take one step toward protection through emergency funds and insurance.

Duration: 90 minutes

Financial Security (Activity 1)

Let two volunteers step forward and read two scripture passages in the Bible that talk about seeking security. One scripture suggests we should seek stability through material things, while the other points us to be practical and make plans for the future. Then, we will compare the two scriptures together.

“Do not worry then saying, ‘what shall we eat?’ or ‘what are we to drink?’ or ‘what are we to wear for clothing?’ For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. But seek first His kingdom and His righteousness, and all other things will be provided to you.” (Matthew 6:31-33)

“The plans of the diligent certainly leads to advantage, But everyone who is in a hurry certainly comes to poverty.” (Proverbs 21:5)

- How do you balance the encouragement to trust God to provide all things with the need to save and be prepared to face emergencies?

Winnie and Joseph’s Family Emergencies (Activity 2)

Listen to Winnie and Joseph’s continued story, note their emergencies, and how they are prepared to handle them.

Joseph’s and Winnie’s Family Emergencies

Joseph and Winnie are delighted and are dancing to celebrate their new jobs and school prospects for Winnie! But, strangely, there seems to be a setback any time they try to get ahead. In the middle of the previous week, Winnie’s younger brother Wesley was hit by a runaway vehicle, landing in the hospital for five days. He lost his day job due to his injuries, and his medical bills have accumulated to \$500. Winnie, her mother, and Joseph ponder on how they will pay the bill. Joseph has to be sober to encourage and comfort Winnie, who is angry and sad. Finally, she starts to sob and lament. “Why does it have to be so hard every time we try to get ahead? We always have to cover for someone else; it’s not fair” she thinks. Joseph, too is discouraged.

Just when they had thought things were settling, the water pipe supplying water to their house burst, flooding their compound. They call the landlord, who refuses to repair it, saying it's their fault. Finally, they reach a plumber from the neighborhood who fixes it at \$35. Joseph works hard to clear the stagnant flooding water from their compound.

"When the problems come, they come in multiples" Joseph laments, and sighs. They were almost reaching their target emergency amount of \$700 saved in the credit union. They were excited and were already planning on setting a new goal of getting a used car that would take Winnie for the night classes and eventually the assistant manager job. Then, however, they must again go back to the drawing board and start all over again. Despite all these, Winnie is proud of Joseph for clearing the stagnant flooding water from the compound. She also is glad to be caring for Wesley and dressing his wounds. All is not gloom, however, and the household is all cooperating. The family has become more decisive in saving and working together, even in emergencies.

- What would you credit Joseph and Winnie in the face of emergencies?
- How are they prepared for them?

Listen to Hezekiah's prayer in the time of need-when his country was under attack. Ponder how he responds in the face of war and suffering. Who would like to volunteer to read Psalms 46: 1-3, 9-11?

Hezekiah's prayer

God is our refuge and strength,	He makes wars to cease
A very ready help	To the end of the earth.
In trouble.	He breaks the bow,
Therefore, we will not fear!	And cuts the spears in two,
Though the earth shakes	He burns the chariots with fire.
And the mountains slip	Stop striving and know,
Into the heart of the sea.	That I am God!
Though its waters roar and foam,	I will be exalted among the
Though the mountains quake	nations
At its swelling pride.	I will be exalted on the earth,
	The Lord of armies is with us.

- What is God's promise in our times of need?

Protection against Emergencies (Activity 3)

Examine these three stages on the chart entitled: *Three Steps Toward Protection Against Emergencies*. Experts recommend that you prepare for emergencies by taking those steps in this particular order:

Three Steps Toward Protection Against Emergencies

1. Start a short-term emergency fund (\$200-\$300).
2. Increase your income by paying off debt.
3. Start a long-term emergency fund (three months' worth of expenses).

- What is the rationale for establishing a short-term emergency fund of \$200-\$300?

- How do you increase your income by paying off debt? Why should this be done next?

What is the minimum sum of money that you need for an emergency fund? Use your total monthly expenses from your spending plan and the formula on the flipchart to calculate your recommended emergency fund:

Monthly expenses \$ _____ X3 (Months) =

\$ _____

Adjusting our Spending Plan to include Emergencies (Activity 4)

Now that you know the need for an emergency fund, are you prepared for an emergency? Take one minute to think about this and identify where you are on the *Three Steps Toward Protection Against Emergencies*.

Look keenly at your monthly spending plan, at the line that says “Emergency Fund.” How much could you contribute every month toward a short-term or long-term emergency fund-or towards paying off more debt?

My Monthly Spending plan

Monthly income	Current income	Income Changes	New Budget
Employment (Winnie’s take home-pay)			
Government Assistance (Joseph)			
Pensions/Retirement			
Child support			
Friends/Family			
Social security (mother)			
Food Stamps			
Other: Joseph – lawn care/odd jobs			
Total Income			
Monthly Expenses	Current Expenses	Spending Changes	New Budget
Housing (rent)			
Electricity			
Gas			

Water

Telephone

Cable TV/Internet

Laundry costs

Groceries

Snacks/Drinks/cigarettes(Corner Store)

Child care/Child support/Alimony

Pet food and supplies

Meal out/Entertainment

Transportation(car payment, fuel,
bus)

Clothes/Shoes

School Expenses/Tuition

Pet Food and Supplies

Credit card/Debt Payment

Fees: Late, ATM, Money Order, Check
Cashing

Giving (Personal and Charity)

Emergency Fund/ savings

Insurance (Health, Car, Rental)

Miscellaneous Expenses

Other: Computer

Other: Gas cooker and Cylinder

Total Expenses

Monthly balance to save (Income – Expenses)

Role Play on General Liability Insurance (Activity 5)

Insurance is a form of emergency savings where you save by paying your insurance premium every month. The insurance pays for the severe loss or damage when an emergency occurs. Insurance cushions us from high-cost emergencies where it would be nearly impossible to save enough toward-a severe medical condition, house fire, or bad car accident.

To examine insurance more closely, we will do a role play to gain a better understanding. I am looking for affordable general domestic product liability insurance. I have been renting a three-bedroom apartment for three years, and I am middle-aged. I have accumulated assets worth about \$4,000 in total electronics, family antiques, and clothing. With all these valuable assets, it's essential to be insured. My landlord will not cover anything in case of fire or theft. My monthly income is \$650. Right now, I only have \$300 savings.

Domestic Product Liability Insurance Options

Agency	Monthly Premium	deductible	Maximum payout
Domestic product plus	\$6	\$700	\$15,000
Domestic product	\$14	\$200	\$5,500

- Considering that I am middle-aged, my assets, and my situation, Should I buy Domestic product liability insurance? If so, which plan should I purchase?
- What are the benefits and disadvantages of each?

Presentations on Insurance (Activity 6)

There are several types of insurance products. To help us learn about insurance, we will consider three different products: vehicle insurance, general liability insurance, and health insurance.

Across the country, Hundreds of accidents occur every day—the costs from car repair and personal injury amount to thousands of dollars. When you find yourself in such an unexpected situation, buying insurance protects you from financial stress and debt. In addition, if there is litigation or legal judgment against you, it also gives you legal help.

In general, there are two types of car insurance: Liability and Collision. In most states, every vehicle must have liability insurance to cover injury or damage to other people or their property. The liability insurance will, however, not cover the car in case of an accident. Collision/comprehensive insurance is more costly because it covers all vehicle accident repairs and liability.

The amount of money you pay from your pocket before the insurance kicks in on car insurance is called the deductible. Usually, a cheaper monthly premium will translate to a high deductible. Conversely, an expensive monthly premium translates to a low deductible.

Consider these questions for your group presentation. What kind of car insurance should you buy if you have:

- An old, beat-up van?
- A new Mercedes?
- A large emergency savings fund?

Domestic Product Liability Insurance (Activity 7)

Many people in developing nations do not own residential homes and have to rent a house or apartment. The domestic product insurance covers your possessions as a tenant in case of theft or fire. The landlord will only protect the building with his insurance and not the contents of the tenants. Additionally, you are liable by law for a third party's injuries in your house or apartment, and domestic insurance covers their injuries as well. Domestic product insurance is usually cheaper than the car or health insurance.

The amount of money you pay from your own pocket before the insurance kicks in on domestic insurance is called the deductible. Usually, a cheaper monthly premium translates to a high deductible. Conversely, a more expensive monthly premium payment translates to a low deductible.

Consider the following questions for your presentation. First, what kind of domestic product insurance should you buy if you:

- Rent an old apartment with no electricity?
- Live and store all your valuables at your parent's house?
- Own a lot of new furniture, antiques, and appliances?
- Babysit kids every day in your house?

Health Insurance (Activity 8)

In general, healthcare costs are on an upward trajectory today. If you get into a severe accident or significant illness, health insurance comes in handy to keep you from losing everything. When you and your family require medical care that could be very expensive, health insurance protects you. Unfortunately, you cannot predict what your medical bills will be. Medical emergencies are unpredictable; one year can be good when your costs may be low. But the bills can be very high if you or someone in your family is stricken with a severe illness.

There is usually a co-pay that you must pay at each health visit, which is a small amount that you are responsible for, even when you have health insurance. The amount you will pay from your pocket before the insurance kicks in is the deductible. Usually, a cheaper monthly premium payment translates to a high deductible. A more expensive monthly premium payment translates to a low deductible.

In Kenya, healthcare coverage is available from the government and many private agencies and organizations. For the elderly, Medicare is provided free through a governmental health insurance plan for persons over 70. Subsidized medical insurance is available for the unemployed and other low-income earners and preferential rates for the disabled.

Consider these questions for your presentation. First, what kind of health insurance should you buy if you:

- Are you over 50 and have a family history of severe medical conditions?
- Are you healthy, in your 20s, and have never smoked?

Taking Action on Emergencies (Activity 9)

We have discussed how having an emergency fund and buying insurance can be very helpful. While building an emergency fund or purchasing insurance may not be an easy thing for many of us right now. However, understanding how it works and its importance is a big step toward being prepared when an emergency strikes you or your family.

Undertake to develop an emergency fund or research/discuss with your spouse, close friend, or family member one type of insurance. What step will you take toward protecting yourself and your family?

I undertake to protect myself and my family by

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