



NORWEGIAN  
SCHOOL OF THEOLOGY

# Title

## Empowering the Church

Subtitle

Integrating spiritual and material aspects of shared participation in redemption within Methodist church in Kenya –A case study of Kasarani Estate Fellowship in Ruaraka Methodist church

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**Declaration**

I declare that this is my original work except for the literature cited, which has been dully acknowledged. This work is not a reproduction in any way whatsoever of any work presented previously for an award of a degree.

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## **Dedication**

This Thesis is dedicated to my lovely husband Kenneth Gitiye Kiambarua for his unfailing love, support, and concern throughout my course. Thank you Nyanya.

## **Acknowledgement**

This Research work could not be complete without the support of several individuals; however time and space is not sufficient to enumerate all of them but in summary I would like to appreciate them in general for their support.

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## **List of Abbreviation**

- AACC: All African conference of churches  
AMEKA: Amemba ba kasarani (Members of kasari)  
CUF: Christian Union Fellowship  
KeMU: Kenya Methodist University  
KU: Kenyatta University  
MCK: Methodist church in Kenya  
SACCO: Savings and Credits co-operative organization

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## **Abstract**

The main focus of this research work is on how Methodist church in Kenya can integrate both spiritual and material aspects of shared redemption as a way of empowering her members. The main method of data collection used is interview and the type of interview is unstructured interview. The informants were interviewed face to face using the interview questions which were prepared before interview period. The scope of study was Kasarani estate fellowship in Ruaraka Methodist church. The theoretical frame work used is Hooks pedagogy theory that embraces the main concepts of Redemption, empowerment and indaba. The study found out that the main reason for Kasarani estate fellowship engagement in economy was empowerment. The members were in economic distress and there was a need to come up with strategy on how to address the economic challenges they were facing and that is how AMEKA SACCO model was initiated. The study offers the alternative theology that integrates spiritual and material aspects of shared redemption within Methodist church in Kenya as a way of empowering her members.

**Definition of key terms**

Spiritual: signifies something connected to or affecting human spirit or soul as opposed to the body, the earthly, and the material (Cunningham and Egan, 1996: 6)

Material: refers to physical object, as opposed to something spiritual or mental

<http://www.yourdictionary.com/material> (Accessed January 5, 2016)

Church: A body of believers (1<sup>st</sup> Cor 6), a local congregation of believers (MCK SO, 1996)

## **Chapter 1: Introduction**

In capturing the role of religion in the social welfare activities in Kenya and Sub Saharan Africa, Henry Okullu the former Bishop of the Anglican church of Kenya stated that religion plays an integral role in the society. He states that religion should intervene to help hungry children crying for food, refugees running from tyranny, providing water and sanitation to villages that do not have them, help beggars in the streets, and also help those in the brink of hunger and death. In essence therefore, faith actors play other roles apart from connecting their followers to a deity (Okulu, 2003).

In biblical perspective, Matt 19:21, the Bible shows how Christians should live their lives and how they should reach out to those around them with the good news of Jesus Christ. The Lord Jesus Christ confronted poverty and instructed his people to care for the poor, cloth the naked, visit those in prison and feed the hungry (Giblin, 1997)

### **1.1. Motivation to undertake this study**

Interests to undertake a study in this subject began in the year 2007 when I was elected as the Kenya Methodist University, Christian Union Fellowship (CUF) Mission Coordinator. During my leadership tenure, together with other leaders of various dockets in CUF we organized several outreach missions. This was done together with the University Chaplain in charge of spiritual welfare. We also organized several missions targeting different denominations in the country although most of them were hosted by the Methodist churches in Kenya.

Most of our outreach missions included visiting people at their homes; commonly referred to as door to door evangelism and sharing the word of God with them. In most cases we sent out evangelists in groups of three people per group. After the door to door evangelism sessions, different groups met and discussed what they had observed during their missional engagements.

In the evenings we used to meet for the review of the day's activities. It was commonly observed that the church had to go an extra mile in addressing issues that were affecting their members. These included engagement in poverty reduction activities in the society. Peace building due to conflict arising from the scramble for limited resources in the communities such as land, water and other amenities.

Being the team coordinator and tasked with the responsibility of preparing reports about our encounters in the missions and recommendations for future work, these issues always came to me as a big challenge. Sometimes in collaboration with the university Chaplain's we could collect some money, food stuff and clothing from well-wishers among the university staff and students so as to get something to give to those that we were ministering to. However, even doing so we still felt that something more needed to be done by all stakeholders the Church included (KeMU Mission group 2008).

In the year 2010 when I completed my studies at the University, I was stationed as a chaplain in charge of Methodist sponsored secondary schools in Miathene Synod (one of the ten Synods within the Methodist Church in Kenya). As fate would have it, the challenges I had encountered on occasional basis at the University; now became a daily encounter through my actual work as a clergy.

During this time, most of the parents who had children at the schools I served were unable to pay school fees for their children and cater for other necessities. This led to most of children being unable to complete their studies while others stayed at home for a long period of time before returning back to continue with their studies hence affecting their performance.

This had numerous effects in the society and effectiveness of the Church's work especially reaching out to those who did not know the Lord. Children who dropped from school became deviant and most of them engaged in drug addiction, prostitution and other forms of juvenile delinquency. This was chiefly due to plenty of idle time that they had at their disposal as well as a way of meeting their needs.

Likewise, parents engaged in brewing and selling of illicit brews, prostitution and other illegal and ungodly forms of acquiring money to cater for the needs of their family. Most of them also engaged in excessive drinking so as to run away from reality. Reaching to such children or their parents was not an easy task and it took divine intervention to share with them about the good news that the Lord was still with them and loved them even when they were in such a hard and trying situation.

During my visit to several schools in the region, at that time I could only provide prayers and counseling to the students but I still felt the need to do more. Unfortunately in my situation as the chaplain my hands were tied and there was very little I could have done other than to pray,

counsel and give hope to both the children, teachers and parents. But what was very clear in my heart was that there was a great need to do more than that.

In the same manner, alongside my work to the schools; I had the privilege of participating in the pastoral work and visiting Methodist members at their homes alongside the minister in charge of Miathene Circuit and the synod Bishop. Pastoral visitation was a programme set up by the circuits so that ministers within the circuit could reach their members at their homes.

The essence of this programme, which is practiced in most of the Methodist Churches in Kenya to date, is a way of making it easier for the members to share their stories, have the pastors bless their homes, pray with them and share any other pastoral needs or concerns they have.

Pastoral visitations also provides a great opportunity to meet family members who were not church members or those who had not gone to church for a long time and talk with them about what they were going through and about Christ. In some special cases and subject to the availability of the Synod Bishop, the bishop accompanies the circuit ministers in visiting members at their homes. This is considered as a great honor by those who are able to have the bishop visit them.

Some of the issues members shared with us ranged from marriage breakdowns due to poverty and other family conflicts including unfaithfulness of spouses and children delinquencies. Children dropping out of school due to lack of school fees and even conflict between children and their parents orchestrated by financial constraints. Unfortunately, like it was in my many other encounters all we could offer were prayer, encouragement, consolation and giving hope for a better tomorrow.

Deep in my heart I felt that this was never enough. I felt that the church was becoming an active player in the society especially in the issues affecting members and the society. These questions remained a thorn in my flesh, and I kept on asking myself hard questions on what the role of the Church is or was and what needed to be done.

Fortunately and by the divine intervention, I got an opportunity to study in Norway at the Norwegian school of Theology, MF. While pursuing a master's degree in Religion, Society and Global Issues; I took a course in religion and development. The bottom line of the course was the relationship between the two terms and how they influence each other.

The role of religion in development is crucial and can never be wished away. Both are like Siamese twins that can never be separated. Religion plays a critical role in development

throughout history, major world religions have been at the center of developments, revolutions, innovations and transformation of societies (Gifford, 2009).

After taking this course, I developed interest to know more on the role of the church in development and how the Church can be an active player in transforming people's lives. Thankfully, when thinking about this topic and a possible area for my master Thesis, I met Professor Marion Grau; who has also researched and published widely on the area of divine economy, putting a lot of attention on the interdependence nature of theology or religion with economy and development.

Professor Grau facilitated in harnessing my thoughts and redefining the ideas and concerns that were deep rooted in my heart and that is how this topic was born. Therefore, the aim of this research work is to find out practical and long-lasting ways, alternatives and solutions to holistic ministry within the Methodist Church in Kenya. Secondly, this study seeks to find out how the church can integrate both religion and developments of divine economy in reaching out to her members and the entire society.

This study offers alternative theology that emphasizes on the integration of both spiritual and material aspects of shared participation in redemption. This form of theology translates to the wellbeing of the church members and the society as it was evidenced in the responses given by the informants.

## **1.2. Background to the study**

Douglas Meeks in his book *God the Economist: the doctrine of God and political Economy*, contends that both theology and economy correlate, meaning that they relate or connect to each other in various ways. He argues that “unjust economy distort true worship of triune God and worshipping God in a distorted way lead to dehumanization of economic life” (Meeks, 1989: 20). He further argues that the church cannot serve God's liberation of the poor and the dying in the world if it is not obliged to economy, political, and cultural interests.

Therefore for the church to have impact in the society, it must give first priority to transformation of its own economy. Meaning that church mission should be geared towards contribution of the transformation of the existing “dehumanizing economic” structure by making its contribution to the “humanization of economy” (Meeks, 1989: 24-27).

Furthermore in the African front, Belshaw D., Calderis R., & Sugden C., (2001) in their book *Faith in Development: partnership between the world Bank and the churches of Africa* emphasizes the importance of churches engagement to economic issues. They argue that most poor people in Africa are deeply religious and for anyone who would like to solve the problem of material conditions in order to overcome their poverty challenges, one ought to draw from spiritual sources. If one fails to do that, it will be impossible to overcome the challenges of material conditions facing the majority of the Africans without connecting to spiritual aspects. They have clearly demonstrated in their work that the church membership in Africa has increased from 60million in 1960 to 300 million by the year 2000 (Belshaw et al. 2001:3).

A Kenyan philosopher and an Anglican priest who is a prominent African religious philosopher; Professor Mbiti in his book *African religion and philosophy* puts the concept of religiosity in Africa in a simple and precise manner, he states that “Africans are Notoriously religious” meaning religion pervade into all the aspects of life and it is not easy or even possible to detach it (Mbiti, 1969:1).

Paul Gifford, a scholar who lived in Kenya from 1990 to 1992 as a researcher for the All African Conferences of Churches (AACC), gave a detailed account of his findings during his two years of study in Kenya. In an empirical study of what he observed, heard and experienced from sermons preached in different churches in Nairobi, Kenya, he describes how main line churches like Presbyterian, Methodist, Anglican and Roman Catholic were so much involved in individual salvation hence less attention to social involvement (Gifford, 2009:33).

He says that in Kenya the capital city is mostly occupied with middle class employees’ majority of them having left the mainline churches and joined Pentecostal churches, where they feel that there is “livelier worship” and with a lot of freedom compared to the mainline churches. This livelier worship and freedom is all about the teaching on how the members can become rich easily through the giving which their pastors convince them it would be multiplied through “God Magic multiplication” (Gifford, 2009:109-110).

Gifford argues that the Pentecostal theology is based on the principal of ideologies such as: success, blessings, growth, favor, prosperity and promotion which depend on the individual’s giving. He has further argued that the Pentecostal pastors’ false preaching on the basis of “planting seeds” or giving tithes and offering from well selected verses from the bible. This he observes is to fit their end means which they claim that there is God’s magic of multiplication in

it. This form of hearsay has left their members without a room for moral obligation hence the pastors continues to become rich and richer through their talented and persuasive schemes.

According to Gifford, most of the Pentecostal churches that he attended laid much emphasize on material success as supreme to other things based on individual giving. May be this is the reason as to why many middle class people living in Nairobi, Kenya transit from mainline churches to Pentecostal churches (Gifford, 2009:114-123). He acknowledges that Pentecostal churches pastors' use of "power" of language and "theology" that form the basis of their preaching has left their members in the same status. Additionally the situation for many members has even worsened yet many of them do not know on how to overcome such challenges apart from depending on their pastors' preaching as the final verdict (Gifford, 2009:134).

Gifford observed that the doctrine of tithe and offerings is easily abused by most of the pastors through interpretation of the bible verses that are related to giving. This he points is how the situation is in most of the Pentecostal churches that he attended while he was living in Nairobi, Kenya (Gifford,. 2009: 150-159) .

Following the above introduction and the background to this study, the existing literature on this topic, studies done and the gaps within this field; this study will seek to explore:- How the church today invests in their members' time and money. How the church can link different aspects of human life such as political and economical aspects with spiritual issues to fully reach out to members and contribute to the common good of the individuals and the society. Finally, in which way(s) is giving in the church whether in form of offerings, or thanks giving as well as payment of tithes is dependent on success, blessings, victory or promotion and not vice versa as Pentecostal pastors purport according to Gifford's work.

Therefore, the aim of this research study is an awakening call upon Methodist church in Kenya into a different way of leading their church members into God's kingdom. I offer an alternative theology that integrates both spiritual and material aspects of shared participation in redemption which will translate to the wellbeing of church members: A case study of Kasarani Estate Fellowship one of the estate fellowship groups at Ruaraka Methodist church.

### **1.3. Research methodology**

The method used for data collection in this qualitative study was interview and in particular semi structured interview. According to Bryman (2012), semi- structured interview typically refers to

a context in which the interviewer has a series of questions that are in a general form of an interview guide but, is able to vary the sequence of questions during the interview. The interviewer also has some leeway to ask further questions in response to what are seen as significant replies (Bryman, 2012).

In this study, three leaders and nine members of the AMEKA SACCO were interviewed 7 of the informants were men while 5 of them were women. The selection criteria for the informants was informed by a number of reasons including the size of the SACCO, the leadership structure, gender, age as well as social economic status. Three leaders were selected because those are the only leaders who have been leading the society since its inception. The nine members were selected through referrals from the leaders and other members, a sample method also known as snowball (Bryman, 2012)

In this method of sampling the researcher contacts a small group of people who are relevant to the research topic who are used to contact other participants (Bryman, 2012). For the purposes of this study, the researcher got valuable links from the group leaders and members. This study has been approached in a way that it gives the required data for effective interpretation and analysis. Also secondary sources were used to collect existing data which helped in arriving at a reasonable discussion and conclusion.

Before participation in this study, informants were taken through the study and thoroughly given information on their rights and obligations both in writing and orally. The informants were assured of confidentiality, autonomy and their right to either participates in the whole interview or withdrawal at any point if they felt so without this having any effects on them or their relationship with the researcher, fellowship or the SACCO.

Participants were further informed that the interview was to be tape recorded though the data could only be accessed by those directly involved in the project and that their name or anything that can identify them was not going to be used at any point of the study. Any questions that the participants had were also answered before signing a consent form undertaking to participate in the study (See Appendix 2 attached).

#### **1.4. Statement of the problem**

Following the motivation to undertake this study, the prevailing situation of and the existing gaps between religion and development, theology and economy as well as countless other studies

conducted in this line. Focusing further on the great urgency of the church to find lasting solutions to meet the insurmountable challenges encountered in reaching out to the new members and ministering to the existing members whilst remaining relevant in the society. There is a growing need and concern for the church to rethink her ways, strategies and priorities of engaging in the ministry and to evaluate ways of holistic approach of ministration. Furthermore, there is need for the Church to rethink of how to best incorporate other forms of redemptive and alternative theologies proposed in this study so as to effectively and efficiently influence the society.

Further, a theology of spiritualizing everything relating to political, physical, economical or social needs has left the poor church members in the same status or worse situation of suffering without a knowhow of how to surmount the challenges. According to Gifford (2009), most of the Pentecostal churches in Kenya have continued to ‘milk’ their poor members in the name of “prosperity gospel”. Ultimately this form of approach to the word of God has not yielded the fruits members hoped and longed for.

According to this theology and as argued by Gifford (2009), Church Members are required to ‘plant a seed’ in form of money as their pastors instructs them. Some church members end up borrowing even a loan from the bank so that they can “plant the seed” with high expectations of multiplication of what they plant. This is despite the fact that in reality there is no “God’s magic of multiplication” as most of the Pentecostal pastors allege Gifford adds.

This situation is becoming serious and worsening as many unregulated churches continue to sprout in Africa and Kenya in particular. The members are left even in a worse situation after being coerced in “plant a seed” and hopelessly not getting what they hoped for. According to Gifford, the ideology of prosperity gospel is a clear indication that church members are in need of money so that they can be in a position to live comfortably in the contemporary society.

The most unfortunate thing is that there are no set economical systems within most of the churches’ structure on how members can invest in order to get a way to better their lives in the increasingly financially challenging times. To this situation Gifford contends that despite the much hypes about the prosperity gospel in the twenty first century the, “prosperity gospel” has failed to yield any positive results for the suffering members (Gifford, 2009).

For this very reason, this research work is an awakening call upon the Methodist church in Kenya to relook into a different way of leading their church members into God’s kingdom. This

study offers an alternative theology that shows both spiritual and material aspects of shared participation in redemption which gives members not just an opportunity to get spiritual nourishment but a chance to financially and socially be empowered.

### **1.5. Theoretical framework**

The theoretical framework used in this study is pedagogy theory which focuses on liberation and not indoctrination whereby, everyone's contributions in a group matters, meaning no one in a group goes unheard (Ronald, 2008). Every participant's voice is of great importance in the group and he/she ought to be listened to and recognized. In such an environment, it is also expected that there is mutual trust and respect giving room for freely and openly sharing and growth of the group members.

The main concept used in this study is redemption while empowerment and Ubuntu will be used as categories of redemption. Redemption in this study denotes "an act of relating that makes a difference to the person or situation being related to" (Ronald 2008). Ubuntu means a person is a person through the other persons and it lays a lot of emphasis on the welfare of everyone in the community (Ronald, 2008). This study will narrow the Ubuntu concept to it down to indaba philosophy which simply means small groups meeting for a decisive conversation (Stern, Dethier, & Ragers, 2005).

Indaba is a different way of doing business and the purpose of the discussion is usually to find out the "deeper convergences" that grip the group together for common living. Indaba is a small, medium size and workable group in relation to Ubuntu. Empowerment is used in this study implying to "increase individual's ability to shape his or her life" (Stern et al. 2005).

Finally, Bell hook's pedagogy theory on redemption was found to be very relevant to this study and especially in the Kenyan context where this study was conducted. The theory was thus be used to gain a deeper understanding of how the church can integrate both spiritual and material aspects of redemption as a way of empowering the church members.

### **1.6. Significance of the study**

The study focuses on how the church can integrate both spiritual and material perspectives through participatory redemption as a way of empowering church members. This will in turn inform the church on best ways on how to engage in wholistic ministrations.

The study further hopes to provide a guide on how to either to integrate or to separate the spiritual and material aspects of the churches' ministrations.

### **1.7. Main Objective**

The main objective of this study is to investigate how Ruaraka MCK's Kasarani Estate Fellowship has managed to integrate both spiritual and material aspects of ministration and how other churches within the Methodist Church in Kenya can use similar models in equipping and empowering their church members and the society around them.

### **1.8. Research questions**

Following the motivation to undertake this study, the countless studies conducted so far in this field and the growing concern for a wholistic approach to ministry due to the surging turbulent times in theology are material aspects. Coupled further by the aggregating and unregulated number of the proponents of prosperity gospel as well as 'plant the seed ministries'. Auxiliary, Inspired by the researcher's desire to positively contribute to a more meaningful and effective ways for the church to be relevant and impactful to the church member and the society in general, this study sought to answer the following research questions:-

- i. What kind of income generating projects does the church engage in?
- ii. What theology stands behind the church practices as they are now?
- iii. What kind of understanding of redemption is expressed through the current church practices? How is it expressed?
- iv. How could a more integrated understanding of redemption be expressed in both thought and action of church members?
- v. What are the motivations behind the church participation in such projects?
- vi. What challenges do they encounter in such practices?

### **Conclusion**

Following the discussion above, this chapter has covered different aspects such as Introduction, Motivation to undertake this study, Research methodology, Statement of the problem, Theoretical frame work, Significance of the study, Objective of the and Research questions.

## **Chapter 2: A Brief History of the Methodist Church in Kenya and Ruaraka MCK**

### **2.1. Introduction**

This chapter is divided into three parts; first section covers a brief history of the Methodist church in Kenya. The second section presents a brief history of the Ruaraka Methodist church, Ruaraka church mandates. Other aspects discussed in this chapter include the Ruaraka Church spiritual matters, church finances, external environment and Ruaraka church organization structure. The third section entails a literature review relevant to this study.

### **2.2 A brief History of the Methodist Church in Kenya**

The Methodist Church in Kenya (MCK) was founded in 1862 by a group of missionaries who were sent by the United Methodist Free Churches of Great Britain (Nthamburi 1982; Gitonga, 2008). According to Nthamburi, the missionaries established the first station at Ribe, about 40 Kilometers North of the coastal town of Kenya known as Mombasa. Nthamburi and Gitonga further contend that the Methodists were introduced to the area by Dr. Ludwig Krapf, a German Lutheran, who worked under the auspices of the Church Missionary Society (Anglican).

A pioneer missionary, Thomas Wakefield, worked in the coast opening up a number of mission stations at Ribe, Mazeras, Jomvu, Golbanti and Lamu (ibid, 1982). They argue that for fifty years, the missionaries tried to reach the Galla people in Tana River District but the mission was not very successful. Many of the missionaries and those who had accompanied them suffered malaria and some died of the same (ibid, 2008).

This development triggered the missioners to think about places that had favorable climatic conditions and possibly more receptive people to Christianity. This was so because Coastal people had already been much influence by the Arab settlers who had already converted many of them to Islam. The coast region is also warm and humid making it a fertile ground for mosquitoes and other insects to breed.

Thus according to Nthamburi, the Methodist Church in Kenya spread from the Ribe Mission Station to the rest of the country. Mr. R.T. Worthington opened the first mission station in Meru at Kaaga in 1912. The Church was warmly received and accepted by the locals in Meru making many of them to convert to Christianity and leave their cultural practices. Unlike the coastal Kenya, the climatic conditions of Meru which is a highland favored the missioners and most of

them comfortably stayed there for a long time and engaged in widespread mission in the region (Aderson, 1994).

In 1962, the Methodist Church in Kenya became autonomous from the British Methodist Church; which until then was running the affairs of the MCK for approximately 100 years. However, the MCK has strong ties with the Methodist Church in Great Britain and also uses the same leadership and organization structure to date. In the same year, the first indigenous Methodist church in Kenya was opened in Nairobi the capital city of Kenya that had already attracted many settlers from the rural areas.

The Church also spread to the neighboring countries of Uganda and Tanzania and DRC Congo as new mission areas. According to the Methodist Church in Kenya strategic plan of 2012-2017, the Church had total membership of 1,200,000 by the year 2012. This number has continued to rapidly increase with opening of new churches and new mission areas in the country.

### **2.3. Brief History of Ruaraka Methodist Church**

In 1984, the conference office bought two plots in Roysambu (Zimmerman estate, plot no 244 A and 249 A) for the purposes of future church expansion (Ruaraka MCK Strategic plan 2008 – 2013). According to the details of the strategic plan, in 1986, a few Methodists in Zimmerman estate started a fellowship meeting in one of the member's home. Later the same year, the conference office sent a minister to facilitate the fellowship.

The minister started with the few members but left the worshipers only three months after following which, the families joined other vibrant churches within the estate. In April 1988, the conference office posted another minister to Zimmerman Estate who teamed up with Mr. Crawford Mutuma in reviving the Methodist congregation in the Estate (Ruaraka MCK Strategic plan 2008 – 2013).

The plan further outlines that the First Service was held on 8<sup>th</sup> May 1988 with a congregation of five families, at the verandah of the minister's house. Within two months, the congregation grew to 20 members and elections were held as per the standing orders of the Methodist Church in Kenya in which an executive committee was elected (Ruaraka MCK Strategic plan 2008 – 2013) The church continued to grow numerically and on 10<sup>th</sup> July 1988 the congregation relocated from the minister's compound to a tent lent to the church by Kenya Breweries.

The congregation moved to the tent outside the minister's house where the ground was swampy but they had no alternative. They filled the ground that was a road reserve with stones and moved to the tent on 10/07/1988. The second minister left in August 1988 and a third one took over. Through ministers' evangelization every evening, house to house, estate-to-estate the church got members from Githurai, Maziwa, Kahawa West, Kamiti maximum prison and Kenyatta University. The tent was soon full but the conditions there were very uncomfortable due to the swampy ground. A lot of wind that was blowing tore up the tent. Soon the worshippers took an exodus leaving very few members (about 15 in number) who bravely endured the wind, the rain, and the sunshine (Ruaraka MCK Strategic plan 2008 – 2013)

The leaders had a vision to build a church at the two plots in Zimmerman. The presiding bishop of the Methodist Church in Kenya, Rev. Dr. Lawi Imathiu visited the tent on 18<sup>th</sup> August 1989 and agreed with the leaders that there was an urgent need to put up a church. They had a plan drawn, but when the committee, the congregation and the presiding bishop visited the plots, it was deemed too expensive to lay a foundation because of the swampy grounds.

According to the strategic plan, members came up with an idea of buying a plot the size of ½ acre or more in a more central location to reach Roysambu, Garden Estate, Ngumba and Mathare North. The few members set Jumbo sales every first Sunday of the month to raise money and organized a major harambee (fundraising) towards the end of the year. In October 1989 after the harambee, the fourth minister took over from the other minister. By this time, the congregation had declined due to the state of the worn-out tent the marshy ground, as well as pressure of raising money every Sunday intensifying.

In January 1990, they bought a plot at a price of Ksh.300,000 through the conference office. Later, the conference office sold the Zimmerman plots. In January 1991, the first materials to start the construction at the new site were bought. Building the four walls and roofing took about 7-9 months. The minister in charge and the secretary worked tirelessly to the extent of going to the stone queries and supervising of the current building, which at the mind of the leaders was not a church but a multipurpose hall.

The first service in the new site was held on 08/12/1991 with a congregation of about 15 people. The conference office provided 20 plastic chairs on which the worshipers sat. Within two months, the congregation had doubled and come 1992 June, there were about 48 members. In

January 1993, another fundraising was conducted to plaster the walls, fix the windows and the doors.

The fifth minister took over from the one who was in charge on 19<sup>th</sup> December 1993 and left on 28<sup>th</sup> August 1994. The hall was dedicated on 26/06/1994 by Rev. Prof. Zablon Nthamburi the Presiding Bishop of the MCK the church continued to pray and to also look for other ways of achieving an extra parcel of land for expansion. This has since been realized and the church is almost completing an ultramodern cathedral housing almost 1500 people.

According to the strategic report, the congregation has indeed tried to reach out to the less fortunate both internally and externally as per the needs in fulfilling the Christian duty of being brother's keeper. The church interacted positively with its neighborhood where their members have engaged in activities intended to improve the environment.

### **2.3.1. CHURCH MANDATE**

MCK derives its legal mandate from the freedom of worship enshrined in the Kenyan constitution. The church further has rules and regulations clearly stipulated in the "Methodist Standing Orders" which form the entire connexional church's constitution. Ruaraka Methodist church adheres to both the law and the standing orders as stipulated. The supreme governing body of the MCK is the annual delegates' conference, which consists of an equal representation of both the clergy and the laity (MCK standing order, 1996 and the constitution of Kenya, 2010)

The mission of the church is to win, retain and nurture people into mature Christians through teaching the whole counsel of God and its vision is a leading Methodist church spiritually and numerically to God's Glory. Ruaraka MCK members believe that any good strategy is informed by a strong vision, a mission to accomplish the vision and guiding principles as the core values that underlie the achievement of the core business of the organization, the church some of the core values are Fellowship in cells, Faith in Christ, Brotherly love, Sacrifice, Honesty, Integrity and Moral uprightness.

The church is based on sound Christian doctrines of the Methodist faith. There is love and cooperation among the members and a general sense of unity of purpose. The leadership is strong, committed and dedicated. The church belongs to the Methodist connexional (Strategic plan 2008 – 2013)

### **2.3.2. Spiritual matters:**

The Minister is in charge of ministerial care, the church has active groups that glorify God in their various activities. These include Men Fellowship, Women Fellowship, Youth, Choir, Praise and Worship group; intercessors, hospitality, social responsibility, teens, boys' and girls' brigade and Sunday school among others. Most of the fellowships have been participating in their categories in annual connexional events.

Other groups' activities include singing and dances in the church, excursions and retreats, hikes, plays and poems. There are strong estate fellowships that conduct bible study, praise and worship and spiritual nourishment of their members. These fellowships also address the welfare of their members both spiritually and materially to a large extent. The fellowships include GAMSUNG (Garden Estate, Ngumba, Mathare, and Survey), Kasarani Estate fellowship and Githurai, Kahawa-KU fellowship.

The church conducts two services, the first service dominated by the youth in the morning starting at 8.30- 10.20 AM and the second service starting 10.30AM to 12.30 PM. The church conducts overnight prayer meetings every fourth Friday of the month. The mission and outreach efforts have borne two churches at Githurai Kimbo and Maziwa Methodist church.

### **2.3.3. Church finances**

The church raises funds from tithes, offerings, special gifts, fund-raising harvests, thanksgiving, and love offerings, sale of donated items and lease of premises (kiosk, hall for functions). Currently, the church generates on average Ksh. 400,000.00 per month against an expenditure of Ksh.110, 000.00 per month. The average weekly income of the church was Ksh. 100,000.00 with the major expenditure being the monthly assessment fees paid to the circuit for the support of the clergy.

Other expenses pointed out in the strategic plan included wages for the employees, utility bills and allowances. The church's main income generating activity had been annual fundraising functions which in the past were fronted by men fellowship, women fellowship, youth and Sunday school.

### **2.3.4. EXTERNAL ENVIRONMENT**

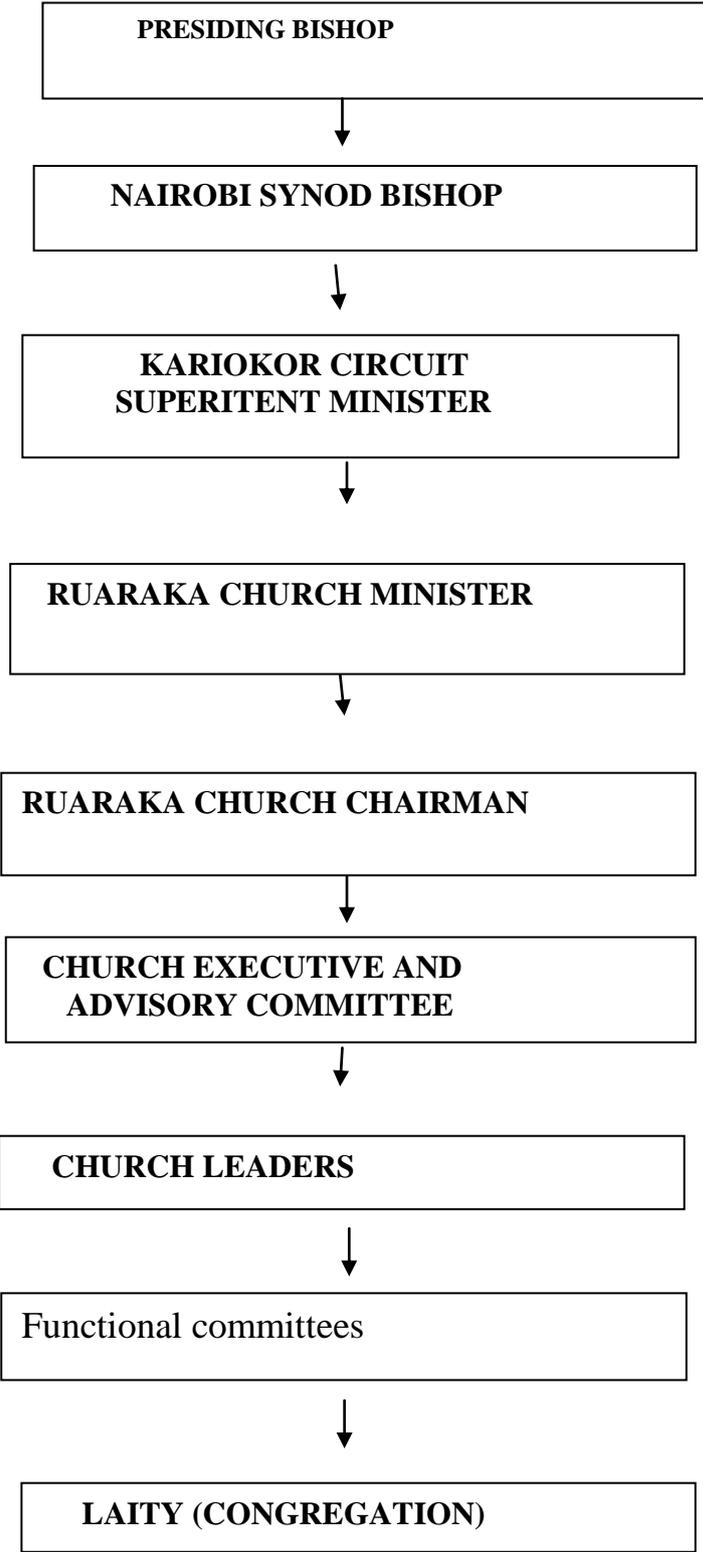
Ruaraka MCK, like any other open system in the society, is impacted by the external forces and also impacts from the external environment as well as gets feedback from it. Some of the forces impacting on the church that were pointed in the plan at that time were analyzed under the acronym PESTEL (Political, economic, socio-cultural, technological, environmental and legal) (Ruaraka MCK Strategic plan 2008 – 2013)

**POLITICAL:** The church is not aligned to any political party or inclination. It enjoys the Constitutional rights to worship. The church would best thrive in a stable political environment that is predictable. The government strategy of vision 2030 challenges the church to focus in the future with determination to grow and overcome challenges of the 21<sup>st</sup> Century boldly. Ruaraka, being a connectional church of the Methodist fraternity, is negatively impacted by internal church politics (Strategic plan 2008 – 2013).

**ECONOMIC:** The economy impacts on the giving of the church. The economy is set to grow despite a few recent setbacks. This anticipated growth will lead to improvement of the welfare of the members and that of the church in general. Improved economy will also pose challenges of growth and expansion of facilities including at the church to accommodate new entrants. The economic condition of the church members is a concern to the leadership since it impacts on development (Strategic plan 2008 – 2013).

**SOCIO- CULTURAL** MCK Ruaraka is set up in a cosmopolitan area. The church encourages Worshipers from any area of the country and offers its services in English and Kiswahili. Any protestant of whichever denomination is comfortable to worship in Ruaraka (Strategic plan 2008 – 2013).

**3.3.5. Ruaraka Church Organization Structure:**



## **2.4. Literature Review**

### **2.4.1. Rethinking the “better life” through developing a working theology**

McFague (2000) in her book *Life Abundant: Rethinking Theology and Economy for A Planet in Peril*, argues that connecting both economy and theology can contribute to a “working theology” and a “better living” for all in the new century. She asserts that any serious discipleship needs to put into consideration what she calls “Disciplined religious reflections” meaning that theology will not make sense in the new century if it does not take serious things to do with worldviews, life style and ultimate commitments.

She contends that, Theology is destined to work in peoples’ lives and it is intended to be the aid to “right living” and vital for Christians living in 21<sup>st</sup> century to take action considerably and convincingly on issues facing them (McFague, 2000: 15-18). This study takes McFague principle of a “working theology” which can contribute to a better living. This study uses McFague’s idea of a working theology as building blocks to contribute in developing the alternative theology that makes sense in peoples’ life hence resulting to “right living”.

McFague acknowledges that since the decline of communism and socialism the capitalism paradigm has received less criticism. Meaning that there have been little alternative visions on how all people can live well in the world. Therefore, religion is in the business of “envisioning countercultural alternatives” on “how to live rightly”, whereby there are different held opinion on how to go about it with exclusion of materialism, greed and consumption as a virtue.

The writer sees a gap due to the absence of the aforementioned virtues. The gaps are a rare opportunity that religions of the world can try and to fill. She poses a challenge to Christians by asking them to come up with a clear and well elaborated alternative vision of what good life can mean to the 21<sup>st</sup> century Christians and specifically the one that can address the challenges that they are facing today (McFague, 2000:35).

Following McFague’s argument in relation to this study is how can theology be relevant to Christian’s life today? The theology can make sense in people’s life if it can address the challenges they are undergoing though for example as stated in motivation part of this study. As stated earlier, church and the society at large is facing a myriad of challenges that people are not readily find solutions to especially in relation to religion, church and church ministration. This study has offered alternative theology that can address some of those challenges as a way of filling up the gaps mentioned by McFague above and countless other scholars. Additionally, this study sought to develop a working theology, working theology that can contribute to right living of Christians through transformation.

#### **2.4.2. Reconstructing Alternative theology from the ancient theological heritage**

Marion Grau's book titled "*Divine Economy: Refinancing Redemption*", shows that it is possible for Christians to reconstruct a working theology from biblical text to address the economic challenges the Christians are facing today. She uses the story of incarnation *admirable commercium* (*Philippians 2: 5-8*) and that of bride and bridegroom (*connubium*) (Grau, 2004: 135).

Grau further states that both *commercium* and *connubium* illustrate how redemption was constructed by traditional theological discourses. She contends that in the contemporary society there is a need for alternative ways of viewing the world in relation to traditional divine economy thinking. She suggests that theologians can read from the ancient construction discussion in order to reconstruct a redemptive divine commerce in a contextualized manner.

In other words, a different context calls for a different divine commerce strategy, meaning that the ancient divine commerce construction was meant to address the needs in their time. That is why there is a need for alternative strategy that can equal today's economic challenges. She offers an example of *commercium* where Jesus is seen as "counterfeit" and God as a "deceiver" in order to make the concept of redemption a successful one. (Grau, 2004: 136-137).

This study follows Grau's argument that contemporary Christians can reconstruct their own divine commerce, using the resources of early Christian tradition, and historical church sources, but with the questions and methods of today. Grau's thoughts on divine commerce is relevant in developing this study to come up with an alternative theology that can address the Christians financial challenges they are facing in the contemporary society.

#### **2.4.3. Church has a carrier of prophetic vision that contribute positively to the decaying world**

Cobb Jr (1992) has extensively written on how the contemporary society can merge economy, ecology and theology in order to contribute to a livable and sustainable planet. According to him this merging can be possible through the change in the way we conceive the economic progress. He argues that there are some theological dominating ideas that influences peoples attitude which result to unsustainable planet, though that does not mean that Christianity per se is the cause of destruction that we see in the world today (Cobb Jr, 1992:5).

Cobb further acknowledges the potential support that can be drawn from the bible to address the socio-economic crisis in the contemporary world by reconstructing theological discourse

from “our own Jewish heritage”. He emphasizes on the use of the “process thinking” as a way of bridging the gap between global south and global north which can lead to “congeniality” hence alternative way of addressing the economic challenges the contemporary society is facing.

Cobb’s encouragement to Christians is to have a new insight and ideas by developing attitudes of expectancy by following the work of Jesus Christ. He advocates for attractive vision that effect changes. He acknowledges that some future proposed visions may not make sense in the present time since they encourage wrong expectation and attitude. He argues that there is need for prophetic vision which means God transforming the world through transforming us. The way we can address our current economic situation it is through transformation of our thoughts. He sees vision as the way in which mind and body works appropriately (Cobb, 1992: 16 – 18).

This study follows Cobb’s arguments on the “process thinking” which translates to changing the way we conceive economic progress and attractive vision which effect changes hence resulting to transformation. The study applies deep reflection on the challenges Christians are facing today such as financial constrains as shown in this study. This study acknowledges a great need and urgency in rethinking ways on how to address those challenges. The idea of merging theology, economy and ecology is considered one of the best ways of addressing the problem based on Cobb’s principles of livable and sustainable planet.

#### **2.4.4. Setting our priorities right (sustainable economy)**

Cobb (1994) in his book *sustaining the common good: A Christian perspective on the global economy* focuses on how Christians can deeply reflect on human community commitment in order to produce a “just and sustainable future”. He sees the danger of any discipline to be left alone to handle issues affecting the particular discipline.

Cobb observes that theology should not be left to theologians only since most theologians continue to focus on historical concern instead of current problems that are affecting the church as an institution and their members. One of the examples Cobb points out is the material challenge (John, 1994: 23- 30) which he notes that the Church ought to do more so as to ease the plights of the members and the society.

Further, Ham in Dietrich, Jorgensen, Korslien book echoes Cobb’s statements especially his fourth contextual dimension on empowering diaconia. He contends that in order to address the challenges that churches are going through in today’s world it is important to apply the “multidisciplinary approach” (Carlos E. Ham, 2014: 113-114).

Cobb Jr contends that there has been gradual shift in Europe from religious influence to nationalism and from nationalism to economism, meaning that Europeans have constructed an economic community from nationalism for the common good for all. It is the nation's economics that determine its primary policies in the contemporary society. He says that despite economism not occupying the spirituality of all Christians, Christians are commanded to govern the earthly interaction (Cobb, 1994: 23-42)

Cobb lays emphasize on the need for the traditional religions to make more effort on teaching the importance of the earth. He therefore raises an alarm to humanist and specifically theologians urging them to contribute to the existing global economy in order to bring change. Theologians can reconstruct present economic dominance from historical perspective consideration which can energize it hence leading to change Cobb, 1994: 43-44).

According to Cobb, theologians must be active in the society that they purport to support. He sees a danger when theologians keep quiet while the current economic growth continues to destroy the environment and humanity every day. This study takes Cobb's principles of sustaining the common good, just and sustainable future to understand more on how the desired goal for this study can be achieved and sustained.

#### **2.4.5. Religious values influences Economic results (attitude)**

Barro and Mcleary argues that, religion just as culture influences social interactions and economic outcomes by affecting personal traits such as honesty, work ethics and humane behavior (Barro and Mcleary, 2003). (Stern, Dethier & Rogers, 2005) observes that empowerment goes beyond increasing a person's ability to shaping their lives to changing of preferences.

Various faiths have exceptional truth-seeking orientations as far as fairness and services are concerned. For instant Judaism call for justice; Islam demands charity and actions, Christianity and especially Catholicism invokes the preference of the poor whilst the African Traditional Religions emphasizes on mutual assistance (Mbiti, 1969).

Drawing from the concepts of the church values that can address the injustices, inequalities, corruption and other vices, this study seeks to assert the role of the church as an active and authoritative player in the society. This is underscored by the responses given by the informants during the interviewees. Most of the informants pointed out that the church or Christian values had greatly motivated them to join the AMEKA SACCO since it was built on Christian values. The principles of identity, symbol and belonging are used in this study as building blocks to develop the alternative theology this study offers.

#### **2.4.6. Spiritual and material dimensions complement each other**

Alkire (2002) describes a more positive case study of a development project in rural Pakistan which fully incorporates people's values, including religious ones. In this case, a group of women decided to start a rose flowers cultivating project instead of goat-rearing project, even though the goat rearing project yielded more income. The women selected rose cultivation project because it enabled them to do more things that were in line with their values, such as: use roses during their religious ceremonies and also the experience of unity with their maker and peace of mind through walking in the roses fields. The women rated the spiritual dimension wellbeing as much important as the material dimension. Therefore, the roses cultivation project was judged to be promoting their wellbeing more than the goat-raising one (Alkire, S. 2002).

The study takes the aspects of balancing the disciplines as a way of promoting the wellbeing of both. This study tries to integrate both spiritual and material aspects, but the discourse above helps the study to gain more knowledge on how to balance both spiritual and material aspects. Whereas integration is good maintaining balance is equally important. This study uses the principle of balance to develop an alternative theology relevant in this century.

#### **2.4.7. Conclusion**

The discussion above focused on how the Methodist church was founded by missionaries and the challenges that they encountered. The key premises that have inspired this study include the way in which the Ruaraka Methodist church was established. The challenges the church went through during her earlier and formative days such as; worshippers undedicated to the church attendance and programmes.

Poor payment of tithe, and offerings by the church members and fluctuating memberships due to job transfer and low enrollment of new members, as well as the change of structure and introduction of the cell groups such as the Kasarani Estate Fellowship. The way the estate fellowships ultimately continue to contribute to the transformation of the church and members lives. These aspects have has greatly inspired this study and raised hopes for similar models to be applied in other Methodist Churches in the country.

The literature review on some scholars' thoughts on integration of spiritual and material aspects was also found to be very meaningful for this study. Key among them is the just and sustainable future in which Cobb (1994) asserts that there is a need to merge both theology or religion and development or economical aspects of the society. There is also a need to come up with a working theology that makes sense in today's society (Mcfague, 2000), there is a

need to reconstruct divine economy from ancient theological discourse using today's questions and methods (Grau, 2004) and the need to balance both aspects (Alkire, 2002).

## **Chapter 3: Theory chapter**

### **3.1. Introduction**

This study will employ the principles and guidelines of the pedagogy theory coined by Hooks (1994). One of the concepts central to this theory and that will be discussed in this chapter is empowerment. In this case, five dimensions of empowerment are discussed, these include: visional, normative, need-oriented, contextual and transformative. Further, the notion of Redemption, Ubuntu and indaba will also be discussed.

### **3.2. Pedagogy theory**

Hooks (1994) asserts that radical pedagogy is all about liberation and not indoctrination, implying that it must value everyone's presence. Thus every member in a gathering his or her voice and views matters a lot for the progress of the group and the achievement of the group's goals. She argues that each and every person's contribution in a group brings a different way of understanding which, she refers to as "resources" and once these resources are used effectively they can create an "open learning community" either in classroom or any other kind of gathering (Hook 1994:8).

Pedagogy theory will be used as the theoretical framework for this study due to its due to its unique ability to embraces and bring out the key concepts, such as; redemption, empowerment and Ubuntu. These three concepts are vividly demonstrated in Hooks definition of pedagogy. First, when, she refers to pedagogy as a liberation and not indoctrination, this depicts it as redemption since liberation is synonym to redemption "an act of relating that makes a difference to the person or situation being related to" (David H. Kelsey 2005:7).

In other words it means that both redemption and liberation can be used interchangeably to mean the same thing. Secondly, when, she talks of having interest with each other and everyone's presence and voice being recognized and imperative hence should be valued in a group. This is seen as Ubuntu whereby "a person is a person through the other persons". This study will narrow the Ubuntu philosophy to Indaba as a less complex and authentic way of making sure that the participant's voices are acknowledged.

Thirdly, she refers to the different contributions or voices of different people as "resources" that can be used constructively to come up with an "open learning community" this demonstrates further the aspect of empowerment. Empowerment increases individual's ability to shape his or her life (Stern et al. 2005: 225). Therefore, I will use pedagogy as my

theoretical framework and redemption as the main concept, while, the Ubuntu (indaba) and empowerment I will use them as the categories of redemption.

### **3.3. Engaging Pedagogy**

Bell Hooks argues that engaging pedagogy recognizes that different classroom (Context) demands different strategies. This means that it is the responsibility of the instructor to see to it that there are inventions, changes or conceptualizing of new ideas or strategies which addresses different contextual issues. In other words Hooks means that different context demands different approach (Bell Hooks, 1994: 10).

According to Hooks engaging pedagogy is an inclusive strategy, whereby, it is not only the teacher or the pastor who is performing but, the students or members are involved through what she calls “per formative aspect”. In per formative dimension the listeners or Audience also participate through the process of learning which, she calls “reciprocity”. The teacher or the pastor play the role of calling their students or members to engage in a participatory way through the process of learning which, translates to change or new invention (Bell Hooks 1994: 11) and (Monchinski Tony, 2008:10-12)

Engaging pedagogy emphasizes on the “wellbeing” of individuals whereby, there is union of mind body and soul (wholeness) through wholistic approach. The concept of wholeness is echoed by Pepi Leistyana, Arlie Woodrum, Stephen, Sherblom (1996:13) whose argument is that critical pedagogy is “not a one-size-fits-all methodology”. Instead, they contend that it puts into reflection different circumstances such as political, social, economic and historical as well as the viewpoints and deliberations of all participants of that moment.

Perhaps the simplest definition of engaged pedagogy is that given by Tony Monchinski which is “critical and prescriptive” Tony (Monchinski, 2008: 10). Engaged pedagogy it is also about empowerment, where by both the leader and the audiences are empowered through the process of learning or engaging (Bell Hooks 1994:14-15).

The description of engaged pedagogy above is vital in relation to this study because, it encompasses most of the tenets significant to how AMEKA SACCO has evolved from inception to date. This theory will deepen the understanding of whether there are changes and new inventions and how such changes and new ideas come all about within the AMEKA SACCO.

The pedagogy theory will further be used to show how the AMEKA SACCO unites the spirit, body and mind hence translating to wellbeing (wholeness) of the members. This is imperative

because this study is concerned with how both spiritual and material aspects can be integrated hence translating to the wellbeing of the church members.

### **3.4. Empowerment and Effective Participation**

There are different ways of defining Empowerment and mostly depending on the context. In connection to this research work, empowerment is defined as the energetic process that facilitates and motivates to enhances self-confidence and people's skills, whereby people are liberated so that they can develop the power within themselves hence unleashing the potential in them to increase their skills, self -affirmation and self-assurance (Dietrich, Jorgensen, Korslien and Nordstokke, 2014: 111).

Empowering people means effective participation either in one's economy or society. When needy people are empowered they are in a position to take risk and come up with new ideas (innovation) (Stern, Dethier, Rogers, 2005: 99). According to stern et al., effective participation consists of accountability, information, transparency and local organization capacity. It further includes the aspects of transparency, accountability, Effective participation, informative and local organization capacity.

This study seeks to investigate how AMEKA SACCO empowerment to its members has increased individual's ability to be willing to take risk for new innovation. The five dimensions discussed by Dethier et al., will be used as a mirror to try and see to what extent the five aspects are related in any way to AMEKA SACCO empowerment approach to their members. The five dimensions are briefly discussed below.

#### **3.4.1. Visional Aspects**

Ham in Dietrich et al. refers to vision as the ability to foresee the future veracity in order to take an action through knowledge and mind's eye. This can be equal to people's motivation and ideological foundation. It is all about peoples' actions towards their goal which, are geared towards advancement. In the biblical perspective he gives an example of (proverbs 29:18) which says "where there is no vision, the people perish" (Dietrich et al., 2014). This study draws from Ham's principle of vision as a way of developing the alternative theology it offers through empowering people to face the future reality.

#### **3.4.2. Normative Aspects**

Normative dimension includes both norms and standards of a particular group or organization. The norms and standard govern the group to know what is right and wrong (ethical). For

example in Christian perspective Christians draw authority from the biblical text in agreement with the words of God (Dietrich et al., 2014:113). This study draws concepts of norms and standards to use as building blocks in developing the alternative theology offered by Dietrich and colleagues. For example the informants' arguments on norms and standards of hard work, honest, love members have demonstrated commitment and faithfulness in repayment of their loans.

### **3.4.3. Need- oriented Aspect**

This refers to both spiritual and material needs which call for action especially focusing on the causes and consequences of such needs. In this case it is then the need that will determine what kind of empowerment is essential and especially the one which is 'reasonable and self-realizable' (Dietrich et al., 2014:113). This study evaluates Ham's notion of need-oriented in order to understand more on how the merging of both spiritual and material aspects can be integrated based on the needs of the members or targeted beneficiaries of such actions.

The idea on causes and consequences in relation to this case study gives a better way of understanding the problem at hand and possible ways devising solutions. The informants argued that it was members' financial needs and other challenges they were going through that motivated them begin the SACCO. The cause of the challenges and the problems members of the Kasarani estate fellowship experienced included lack of money while the consequence of this was poverty or poor living standards.

Thus, for the case of Kasarani Estate Fellowship, the solution to the cause and consequence was coming up with an income generating project (AMEKA SACCO). Through the SACCO, they have been able to loan their members with money to meet various financial they had. Through this, members have been able to come up with income generating projects among other things hence improving their life status and situation.

### **3.4.4. Contextual Aspects**

Ham argues that the church is informed not only by its vision but also by the socio-political-economic-ecology context that surround the church services. The church pays attention to challenges and the reality of today's world that surround it (Dietrich, 2014). This study takes into account Ham's thought on socio-political-economic-ecology to understand more on how they can be integrated in way to address the challenges people are facing today. Further, Ham's idea on social-political-economic-ecological are used to bring more understanding on how to develop an alternative theology offered in this study.

### **3.4.5. Transformative Aspects**

After the aforementioned four dimensions, the transformative is the last one and its key point is “difference” that it makes in one’s life. It is all about empowering the individual to the point that they can survive on their own. Individuals are transformed in a way that they no longer remain in the same situation again but they are empowered and they can stand on their own. In other words they are capable of unlocking the potential in them and they can have influence over issues without support from others (Dietrich et al., 2014:114).

Findings from this study are consistent with Ham’s argument that transformation brings change in the life of people to the point that they no longer depend on others since they can uncover their potential. When people uncover and unleash their potential, then they can take charge of their life and influence the society around them. The aspect Transformation is used in this study to develop the alternative theology offered.

### **3.5. The concept of Redemption**

The term redemption has been defined differently by different scholars. For example; Grau (2004) defines redemption as the “act of buying back (Purchase)” or the action of “paying some amount of money so that captives and prisoners can be released (ransom)”. This means that there is an aspect of economy or material exchange involved in the metaphor of redemption (Grau, 2004: 137). Reuther (2000) asserts that in Christian perspective the word is defined as; Christ as the redeemer for all humanity and the whole created universe.

According to Christian faith redemption is necessary for all human kind due to the presence of evil and sin in the world (Ruether, 2000: 15-18). Davis, Kendall and O’Collins (2004:3) argue that the universal need for redemptions faces three challenges. First, is the self-redemption which is assuming different expression in the modern world. Self-redemption (Redemption from sin) is all about looking forward for a bright life that is successful and seeks for self-perfection. Self-redemption does not allow the thinking that they are enslaved or defiled so they need redemption. The self-redemption is mostly echoed by some Christian writers and leaders in the global north (Davis et al., 2004:3).

The Second, is structural redemption (corrupt structure Redemption), this is endorsed by some Christians and non-Christians that redemption is not only needed for personal sins but also the structural ones. This is where in people’s culture and society the set institutions are engaging in evil practices such as pervasive corruption and selfish indifference for those who are suffering due to corrupt systems. Despite sins being viewed as personal they can form and

protect wicked structures which they can enjoy while the rest of the population is kept in agreement with the evil structure (Davis et al., 2004:4)

The third aspect is the environmental redemption in this case most believers are currently supporting that the idea that redemption has reached further than “individual and society to the environment”. There is great acknowledgement from various scholars who lay more emphasis on the fact that the humanity and the entire universe are in need of “God redemptive action” in order to live in and thrive (Davis et al., 2004: 4). This study explored how Ruaraka MCK and Kasarani Estate Fellowship model and leaders are integrating the self-redemption and structure redemption as a way of empowering their members. This study takes the concept of self-redemption as private or individual which touches mostly on (spiritual aspect), whilst, the structural redemption touches mostly on economy. For example the study sought to find out if there are there set economic systems helping church members to be financially stable (Material aspect) and how those systems are contributing in translating to the “wellbeing” of the church members.

Based on Grau’s argument that there are some aspects of material exchange in the metaphor of redemption and Ruether’s arguments that the whole universe is in need of redemption due to the presence of evil and sin in the world, this study sought to find out how the church today can effectively play those two roles for the betterment of the society. Both Grau and Ruether’s thoughts are used in developing the alternative theology offered in this study.

Further, this study takes the notions of three redemption challenges by O’Collins & Sj (2004); the self-redemption; redemption of sin, structural redemption; redemption of corrupt structure and environment redemption. The three faces of redemption are used in this study in an integrated way through the concepts of empowerment, Ubuntu and Indaba. This study uses the three faces of redemption to transform peoples’ lives through empowerment hence achieving the common good for all in the universe they live

### **3.6. The Ubuntu Concept**

Nicolson (2008) in his book *Persons in community: African Ethics in Global culture*, argues that Ubuntu’s main focus is the wellbeing of every person in the community. In hypothesis it is expected to make sure that all the voices are recognized even though the community’s interests are the foundations of the individual wellbeing. The wellbeing of the community depends on the individual fulfillment of his or her interest”.

There is balancing of people within the community in terms of seeing to it that the “powerless” individual is empowered. It is all about acknowledging all voices, reaching to an accord based on value for all hence coming up with a balanced community ( Ronald

Nicolson 2008: 9-10). This study follows Nicolson argument on empowering the less fortune individual within the community as a way of achieving a balanced community.

This notion of empowering those who are in need is echoed by informants who said that the reason behind coming up with income generating project (AMEKA SACCO) was to help the members who had financial challenges. The project was initiated to assist the “powerless” to gain more ability to overcome the financial challenges they were facing. Further, this study draws from Ubuntu concept on the wellbeing for the common good of all in developing the alternative theology it offers.

### **3.7. The Indaba Concept**

Indaba it is a word derived from Zulu language which means meeting for a decisive conversation. It is a different way of doing business. The purpose of the discussion within the Indaba setup is to find out the “deeper convergences” that grip the group together for common living. For example in 2015 United Nations climate change conference that was held in Paris, participants had to use Indaba philosophy in order to have consensus on a new global climate agreement . According to veteran negotiators they asserted that “the indaba’s had made sure that every country felt their views had been heard” “It was through indaba all countries voices were acknowledged”<http://www.theguardian.com/environment/2015/dec/11/climate-change-negotiations-in-paris-close-to-the-finishing-line-say-french> (Accessed February 11, 2016)

Indaba enables the group to build rapport hence resulting to trust amid each other. It gives room for hopes, concerns, and proposal from all participants. The use of the indaba concept is to see to it that all participants feel more at ease as well as their voices are heard. It consists of both giving and taking [http://bishop.jmstanton.com/Lambeth\\_rep\\_indaba.htm](http://bishop.jmstanton.com/Lambeth_rep_indaba.htm) (Accessed February 15, 2016)

Indaba ideology plays two significant roles; one is to meet the group’s objective and secondly is to see to it that all participants’ voices are recognized. It consists of both technique and procedure through which all participants are engaged through talking and listening each other’s challenges and worries. It first concedes that there is a concern that needs to be effectively addressed in order to build a “communal living” <http://www.wvdiocese.org/pages/pdfs/LambertIndabaGroups.pdf> (Accessed February 15, 2016)

This study draws indabas principles such as a different ways of doing business in order to meet the group objective through active participation of all members in a group. For example the case study used in this study is equated to indaba notion. The indaba concept alongside

other concepts like Ubuntu and empowerment are used to develop the alternative theology offered by this study. This concept is discussed further at the discussion part of this study.

### **Conclusion**

Following the discourse above on the theory chapter, the pedagogy theory is depicted as embracing the redemption concept, empowerment, Ubuntu and indaba. The main focus of pedagogy theory is active participation of all participants through recognizing their voices contributing to resources leading to an open learning community. The concept of empowerment is understood in this discussion as the way of empowering people so that they can unleash the potential in them to influence their lives and the society.

Redemption concept is portrayed in three faces , these are; self redemption; redemption from sin, structural redemption and environment redemption meaning that redemption has gone further than individuals and society to environment. Ubuntu focuses on the well being of the community and individuals through empowering the less fortunate to achieve a balanced community while Indaba is a different way of doing things through decisive discussion as a way of getting the converging points that grip the participants together for common living.

## **Chapter 4: Methodology and Design**

### **4.1. Introduction**

Bryman (2012) defines research method as a technique for data collection. It involves specific tools, such as structured interview schedule, or self-completion questionnaire or a structured interview schedule, or participant observation, in which the researcher listen to and watches others (Bryman, 2012:46). Due to its great ability to and flexibility in data collection, interview method and in particular unstructured interview was used as in this study. The study used face to face interview method aiming at detailed in-depth understanding of the participants' world views on how the integration of spiritual and material aspects can lead to church members' empowerment.

The work of Bryman (2012) and Creswell (2013) have been used to discuss and gain an in depth understanding of the concepts discussed below. The following questions form the basis of this chapter;

- *Why was the interview method chosen and not any other method?*
- *What informed the process and selection criteria of the informants?*
- *Why anonymity and not open source?*
- *What informed the sample size and composition?*
- *How gender issues were figured out in the context?*
- *How ethical issues were handled?*
- *Challenges experienced during the study?*

### **4.2. Interviews**

This study was based on a qualitative research Strategy. “Qualitative research strategy is a study that usually emphasizes words rather than quantification in the collection and analysis of data” (Bryman, 2012: 380). Creswell defines interview as a “series of steps in a procedure”. It is a method of data collection which involves both interviewer and interviewee, whereby both “oral-verbal stimuli” and “oral-verbal responses” are presented (Creswell, 2013:162).

Personal interview is whereby the interviewer asks questions in either a open ended or closed ended format to the interviewee or interviewees in a face- to- face contact. In some

instances interviewees' may ask certain questions and the interviewer respond to them, although it is the responsibility of the interviewer to take initiative of the interview process to avoid deviation from the main issues of the concern (Creswell 2013: 163)

According to Bryman there are two types of interviews, first, structured interview and unstructured interview which is also known as semi-structured interview. Structured interview is defined as a way of collecting data using a set of "predetermined" questions of a high standardized technique of recording" (Bryman, 2012). The interviewer follows a rigid and a well laid down procedure asking questions strictly following the order prescribed.

On the other hand, unstructured or semi-structured interview is flexible and the interviewer can change the order of questions or ask new questions based on the participant's responses. Semi-structured interviews are more flexible, meaning that the respondents used their own ways in defining and answering the questions asked (Bryman, 2012: 12).

Due to the nature of this study and the desired results, interview method and specifically unstructured interview was preferred due to a number of reasons. From the introductory part of this study it is clear that AMEKA SACCO started a number of years back (Past), and it is in progress (Present) and it will be there (Future). This means that the study interest is the participants' world views (reconstructions) of the events from past, present and future.

Therefore unstructured interview used in this study facilitated a deep understanding of the AMEKA SACCO from the past. It gave an opportunity of finding out how information on the desired future, the missing gaps in the operation of the society as well as the benefits members feel that they have drawn from the society individually and communally. This made interviewing the most preferred method for data collection in this study compared to other methods of data collection like observation (Creswell 2013).

Secondly, unstructured interview gave the freedom to ask supplementary questions whenever there was need to do so. For example when questions were posed to the respondents some of them ended up giving brief responses, in other words they were reserved in their opinions. Lead questions or questions prompting them to shed more light or explain what they had said were asked. Through this method participants were able to share more information that would not have been possible in other methods of data collection. Thus this method of interviewing yielded great results for this study as well as rich detailed answers, which is one of the strengths of this strategy (Bryman2012:471).

Third, unstructured interview allowed altering of the sequence or order of questions when there is a need to do so. This flexibility enabled the researcher to carry out an intensive investigation as well as getting a deeper insight into what he interviewee considered as

relevant and important. The change of questions format and order was out of the participants' way of answering questions. For instance when participants were asked question number three and on the process they ended up giving an answer related another question or something that is not even on the schedule, either a new question was asked or the format of the question changed.

Change of sequence of the interview questions was used to allow the interviewee to explain his or her point without interference, though within the area of interest. At the same time, it was possible to ask more questions for clarity purposes. The change of sequence and asking additional question is mostly possible through unstructured interview which is not possible in many other methods of data collection like participant observation. This is why interview is used as the main strategy of data collection (Creswell, 2013).

Fourth, unstructured interview gives an opportunity to get extra information above verbal answers from the respondents. For example when questions were posed to the respondents, the interviewer was able to observe changes in voice and tone variations, facial expressions among other body languages from the interviewees. These cues provided important clues on how the informants perceived and interpreted different topics and issues that were asked in this study.

Responses transcended the verbal information and gave the deep rooted issues within the heart of the participants. Some questions were answered with a lot of excitement, others with some hesitation others with some degrees of uncertainty. All these meant a lot to the researcher at times prompting additional questions or taking into account the non verbal responses. Out of such indicators it was possible to gather more information from interviewees which could not have been impossible using other methods such as observation (Creswell, 2013).

Fifth, through unstructured interviews the researcher was able to use tape recording instead of note taking which ensured to a humble time to concentrate and follow respondents' argument attentively without interference. This provided a possibility to pose follow up questions when it was necessary to do so. It also gave respondents confidence to answer questions in a free and open manner since the interviewer was entirely focused on the interview and interviewee and there minimal chances of interruptions during the interview session. This was made possible to a greater extent by the use of tape recording provided appropriate face to face communication from one question to the other.

Additionally, through the use of a tape recorder, spontaneous answers from interviewees were captured since there was no room for extended reflections. This means that the interviewees

answered questions voluntarily according to the best of their experiences. It is worth noting that the use of tape recording was through the permission of interviewees (Creswell, 2013).

Therefore, the un-structured interviews used in this study provided a rich and detailed data from different participants. Because the questions were open ended, (questions without limits or suggestions) interviewees brought up new ideas which were very helpful in this study. The main aim was to understand rather than to generalize. The strategy used also helped in answering the research questions.

According to Bryman, there are several advantages when the un- structured research method is used in a study, some of these are:

- There is an emphasis on greater generality in the formulation of initial research Ideas and on interviewees own perspectives.
- There is greater interest in the interviewees point of view
- It allows rambling or going off at tangents is often encouraged- it gives insight into what the interviewee sees as relevant and important
- Interviewers can depart significantly from any schedule or guide that is being used.

They can ask new questions that follow up interviewee`s replies (Bryman 2012: 470).

It is in connection with all the above that this strategy was found to be quite fruitful in the data collection process in this study. The interviews lasted in between one hour to one and half hours for each of my respondents. The interest was to get the world view of the interviewees and to get as much information as possible on how the AMEKA SACCO and the Ruaraka Estate Fellowship models had facilitate in transforming their lives.

### **4.3. Access to the circuit and participants**

Creswell (2013) argues that getting permission and building rapport differs according to qualitative approach to be used. He continues to assert that getting access to organizations, field, and people to study has its own challenges, such as convincing the participants to be part of your study, building rapport on both trust and credibility at the field site, and getting people from a site to respond. But, he sums it all by asserting that those challenges are vital for one to have access (Creswell 2013:171).

For the purposes of this study, the first entry point was a fellow minister who was also a

classmate during my undergraduate studies at the Kenya Methodist University. Through the introduction by the minister in charge of the Ruaraka MCK, important contacts with the AMEKA SACCO leaders and members were established. Thereafter, those leaders and members made referrals to other members that were essential to this study.

#### **4.4. Anonymity versus open source**

Participants' anonymity and autonomy was strictly observed throughout this study. In essence therefore, informants were given labels that would not have made it possible for a third party to easily and directly identify them. A coding system was used and the following numbers attached to the participants as follows:- members interviewed as member A up to member H and for leaders interviewed as leader A up to leader C.

Twelve participants were interviewed; seven of them were men and five were women. Nine of the participants were SACCO members while the other three were SACCO leaders. The participants interviewed ranged from 25 years up to 60 years of age. The twelve participants represented most of the interests the study sought to cover as well as a balanced and sufficiently sample size and composition for this study.

#### **4.5. Sampling Method**

In order to get real experiences of the participants in relation to the interview questions, the twelve interviewees were chosen using purposive sampling. "Purposive sampling is a non-probability form of sampling where the researcher does not seek to sample research participants on a random Basis" (Bryman 2012: 418). This study preferred those twelve respondents because they were of interest, relevant to the research question, and also appropriate for this study.

The twelve informants were among the founder members of the AMEKA SACCO (founder members), meaning that they have vast experiences and rich history of the AMEKA SACCO. They are all Kenyans and attend Sunday services at Ruaraka Methodist church, but from different cultural background since Ruaraka church is located in the capital city of Kenya; Nairobi.

This is a clear indication that the church is composed of multi-cultural members although 90% are Methodist in origin back from their rural areas. The Purposive sampling used in this case entailed a generic purposive sampling. According to Bryman, "generic inductive qualitative model entails a relatively open ended and emphasizes the generation of concepts and theories but does not entail (among other things) the iterative style of grounded theory" (Bryman: 2012: 422). This approach allowed the participants freely to answer interview

questions openly. In this case study validity and also reliability was established through gathering data from primary sources (Bryman, 2012).

#### **4.6. Data collection phase**

The cite respect was taken into consideration by avoiding any disturbances of locals around the church. This was possible through the participants trust with the whole process of interview. It is worth noting participants to this study were fully briefed on the aim of the study before the commencement of the interview. Information on how the data collected was to be used and who had the access to it was also shared with the participant.

Additionally, at the individual capacity after information on the purpose and use of the data, interviewee was asked whether they were willing to voluntarily participant in this study. This was a way of ensuring autonomy and respect of the participants freedom and right to chose on whether to participate in the study or not. Both leading questions and showing expression was carefully taken care of and responses from the participants respected.

All ethical guidelines before, during and after the interviews were strictly observed by the interviewer. This study tried to follow participants' experiences narrations based on the questions asked without getting lost in their explanation. Participants were given assurance that the study will stick to the truth they had shared without altering it or using it for purposes other than what they had been informed about (Creswell, 2013).

#### **4.7. Data Transcription**

This part contains details on how raw data was managed as well as a discussion on the translation of languages used by participants during the interview. The first step after the data collection was to create a folder in a password protected computer where all the data was transferred. The second step was to listen to the taped recorded data to hear whether there was flow of information from respondents and to be conversant with the answers the participants gave so that the listening mistakes could be avoided by listening to the interview more than before real transcribing process began.

The third bit involved coming up with a transcript. In this transcript each question was written down in a different paper. Each participant's responses were written down after listening to the already stored data. The formant was used until the completion of all questions asked to the respondents. Through thorough scrutiny of the written down responses from respondents there was realization that some information given was not in connection to the questions asked.

The information was kept in a separate folder, but to some extent some of the information that was not in line with question asked, there were some possibilities that some of it could be used to answer other questions on the list of questions and in such a scenario the transfer of the information from one questions to the other done but strictly under the same respondents tag.

On the language, it is important to state that as noted earlier that the respondents were given room to use the language that they were comfortable with either English or Kiswahili since both are Kenyan national languages. During transcription of data from the audio tape recordings, to writing it down there was careful listening so that where the respondents used Kiswahili was directly translated into English.

Therefore, more time was taken to listen to the responses from the informants who used Kiswahili compared to those who used English. Further, more time was taken to listen as many times as possible in order to minimize any error. Therefore, it was through great commitment, interest and patience that raw data was transferred without altering its meaning especially when translating from one language to the other (Creswell, 2013).

#### **4.8. Data coding**

After transcription of the raw data the next step was to manage the data more. This was through breaking down the raw data into themes which were given some tags. This was done through reading the transcribed data for each question at a time from each respondent while extracting important themes. Under each respondent themes were written down, then there was a cross examining through the themes to get the similar themes from different respondents.

The themes were written down according to the highest dominating to the lowest dominating of informants' opinions. It was through this procedure that the themes were written down in terms of opinion's strength or in terms of how many times a certain theme occurred across the respondents. Further after coding data was made manageable and easy to be used in other chapters like data interpretation and presentation. It is easier also to link the data with the theory and other literature that are used and are in relation to theology and economy. Therefore, the coded data was kept in terms of themes listed down according to majority of likeminded to the lowest with same opinion (Creswell, 2013).

#### **4.9. Data Analyzes phase**

The different dimensions taken by respondents were reported without being biased to incline so much to a few respondents. Both positive and negative results were disclosed, meaning that

all the views from interviewees that which supported or nullified the hypothesis of this study were reported and the participants' privacy was respected.

#### **4.10. Data reporting phase**

There was honest in reporting the findings. The independent in thinking was valued. Any material borrowed from other sources is rightfully referenced and acknowledged. Information that may infringe rights of participants was not disclosed. Effort was made for clarity in reporting as well as using the allowed language (English) in this study. In case of any other language may be for emphasizes purposes for example some terminology in "Kimeru" or "Swahili" appropriate English translation is provided.

#### **4.11. Study publication phase**

Interested participants will get a copy of this study, and any other any other person or organization desiring to find out or learn more from the findings of this study. An attempt to publish this study in different languages for example Swahili and Kimeru so that it can be of great benefit to the Methodist churches in Kenya especially those in rural areas where the two languages are commonly used by majority of the members will be made. All the support received from different well wishers who have contributed to the success of this study is acknowledged.

#### **4.12. Ethical considerations**

This study observed all the ethical considerations needed in the entire process of data collection, data recording and protection. There were no deceptions involved. The language used is appropriate, which did not harm the participants and also the identities and the records of the participants are mentioned as confidential (Bryman: 2012:134) and (Creswell 2013:56 - 174).

#### **4.13. Challenges Experienced**

Amidst many advantages, there were several challenges that were faced when using semi-structured interviews as a strategy of data collection. Some of the challenges included:- Time consuming: With the questions being open ended, and tape recording process, time taken per participant as well as time take to set up the interview was quite substantial. A lot of time was also used for the data transcribing.

Secondly, the researcher experienced numerous financial constrains; this was in terms of everyday transport for two weeks that the interviews were conducted. Since the researcher does not reside in Nairobi, extra costs were also incurred in renting of accommodation and

food; these two came as a heavy burden since there was no external or extra funding for this study.

Third, long procedure, I was to follow a very long procedure before I got access of all the participants.

Fourth, the process of transcribing the raw data as well as translating languages used into English demanded a lot of concentration and a quiet environment to finish the whole work in time. In most cases listening to a tape over and over again while capturing what was exactly said by the participant was not an easy task. Language was also a challenge and it required a high degree of attention and concentration to get the correct words and make appropriate translation.

Fifth, It is too subjective: According to Bryman “qualitative findings rely too much on the researcher’s often unsystematic view of what is significant and important and also upon close personal relationships that the researcher frequently strikes up with the people studied” (Bryman 2012: 405). However, in this study, the researcher remained as much objective as possible and never allowed personal opinions and values to influence the outcome the study in anyway.

#### **4.14. Conclusion**

This chapter has focused attention and discussed the method and strategies used for the data collection in this study. From the discussion, the suitability and strengths of the interview as a strategy of data collection in this study is vividly demonstrated. This is reinforced by the aim and hypothesis of this study as well as the results generated from this strategy. Interviews and specifically unstructured interviews were chosen for this study so as to achieve in-depth details and participants worldview in relation to this topic and the questions asked.

The use of a case study in this research work facilitated answering of the research questions. The qualitative research strategy used was an appropriate tool for this kind of study. Following the sampling technique used, the twelve participants were appropriate and represented a substantial sample size of the AMEKA SACCO. Further, feedback given by the participants in relation to the interview questions and the scope of this study provided valuable information.

## **Chapter 5: Data interpretation and Presentation**

### **5.1 Introduction**

Informants said that at Ruaraka Methodist Church, members are divided into various smaller groups called Estate Fellowships within the members' residential places. This means that members belong to different fellowships depending on where they reside. There are three Estate fellowships Kasarani Estate Fellowship is one of them. A fellowship leader known as the shepherd is elected during the Churches' Annual General Meeting (AGM)

These small groups were formed by the church leadership together with the clergies in charge of the congregation to solve surging needs for pastoral care and visitation. "After it became increasingly difficult for the ministers in charge of the Ruaraka MCK to meet all members at their residential places, then it became necessary to establish smaller meeting groups or fellowships" (informant G)

According to the informants, the estate fellowships have now made it possible for the pastoral team to meet members more regularly through the home/estate fellowships something that was not possible before. It has eased the burden of visiting church member at their homes even though the ministers still do visit members. Each fellowship meets together according to their members' appropriate time and ensures that they visit as many households as possible on rotational basis.

The roles of the fellowship as stipulated by Ruaraka MCK Leaders with the help of their clergies and the estate fellowship leaders-known as "The Estate Shepherds" are to read the bible, singing, praying, sharing of testimonies and challenges of what one is going through and if possible offer psychosocial support to one another. During the fellowship time, members get time to encourage each other through word of god and testimonies. As a result of having regular meetings and talking with each other, they built trust within themselves and the fellowship was treated as an "extended family".

After few months of meeting together members shared testimonies; thanking God for what he had done in their lives, while others asked the group members to stand with them so that God can meet their needs. In Kasarani fellowship's context for instance, when members were close with each other and they had built trust among themselves they started asking for prayers towards multiple needs and challenges that they were going through.

Some of the members had financial needs such as money to pay house rent or school fees. Others were asking to be prayed for so that God could bless them with stable jobs, while

others desired to get employed. Some of them were asking other members to pray together with them through prayers to have capital to start their own income generating projects.

After years of prayers and encouraging words from the Bible, some of the fellowship members' needs were consistent every time they met, meaning they kept on asking others to support them through prayers over the same issues repeatedly. It was out of this trend of continued lack and challenges that compelled the fellowship members to think of ways of changing the situation.

The challenges enlisted above made the stakeholders to think of alternative ways supplements spiritual nourishment and support they were offering to their members. That is how they came up with an idea of a merry go-round or table banking and with time they thought of transforming it to a SAACO so that they could offer more services to their members. This led to the birth of AMEKA SACCO (Informant A)

## **5.2. Inception of the AMEKA SACCO**

Most of the respondents said that AMEKA SACCO is a financial institution that was founded by the church to assist members to gain financial freedom. It was started in the year 2006 by members of the Methodist Church in Kenya (MCK); Ruaraka Church, Kasarani Estate Fellowship. The goal of the society was to assist members to raise their living standards. For instance one of the informants (members C) argued that AMEKA SACCO is an outcome of the realization that economically empowered Christians would embrace God more (Leader C).

The interviewees contended that the commencement of AMEKA SACCO was as a result of ineffective merry go round model which was started by the same Kasarani Estate Fellowship as their first income generating project. The change of the project was after few years of members' participation in the merry go round project hence they realized that it was not meeting their goals as a fellowship.

The ineffectiveness of the merry go round model motivated members to think on how they could achieve their goals as a fellowship. According to the respondents, the society was on good course to becoming a bank by the year 2017 and they had devised a slogan "AMEKA Bank 2017, 2017 AMEKA Bank" to keep them motivated and on track towards their dream. Every time they met they had to sing and repeat the slogan and it has become like a greeting during their meetings, the slogan is also known and sung by the children in the fellowship. According to them, the first step was to start a Microfinance that they could use as a platform to reach out to more members, empower many financially and share the idea with other

members at their local Church-Ruaraka and other Christians in future making the AMEKA SACCO a bank.

### **5.3. Motivation behind establishment of the AMEKA SACCO**

The interviewees argued that AMEKA SACCO born as a result of believers coming together and pooling funds together. Afterwards the funds are made available to those who wished to get soft loans. The SACCO was established to strengthen the members financially so that they could either start income generating projects or pursue their studies as a way of empowering themselves.

This was echoed by majority of the other respondents who said that they joined AMEKA SACCO so that they could benefit from the credit facilities from the society and other services from the SACCO. For example one of the interviewees said that after benefiting with a loan from the SACCO, she opened her own salon instead of being employed in someone else's salon. She added that today she can get money to meet her needs as well as paying the SACCO loan from her own project. This gave her more money for her needs as well as freedom and time to attend many of her chores and Church meetings than before when she had to rely on someone (Member G).

Others said that they joined AMEKA SACCO because they needed to save with other believers for future use; meaning that some of the respondents joined AMEKA SACCO so that they could keep their money for future use. Through such members whom their immediate need was to save, their savings were converted into loans and advanced to other members whose immediate need was capital. In return, they enjoyed dividends and interests from their money at the end of the year.

As more people continued to save and access soft loans from the SACCO more members of the fellowship continued to gain financial freedom and be financially empowered. For example one of the respondents answered "I joined AMEKA SACCO as an opportunity to save with other believers and get people who can act as my guarantors when I need a loan" (member C).

A number of other interviewees asserted that they joined AMEKA SACCO because they needed to belong; this means that some of the AMEKA SASCCO members did not join it with intention to save or to be empowered financially only, but according to them the society gives them a sense of belonging. For example leader A said that he joined AMEKA SACCO so that he can belong somewhere in the church group. Due to the need to belong and trust among each other, members only required a signature of the fellow members when borrowing money as security.

The discussion above on motivation behind the starting of the AMEKA SACCO and the surging need to transform the SACCO into a bank by 2017 is a clear indication that there is great need to empower church members financially. By so doing, members will be able to meet their financial obligations, have financial freedom and also be able to support the Church work. The project discussed here demonstrates the importance of empowering church members economically.

Following the discussions above, it is clear that spiritual and material aspects of human life are directly related and inseparable. This was demonstrated by the respondents who acknowledged the mutual benefits between the two aspects meaning they need each other for their wellbeing. The idea of common good is also portrayed under the topic above for example the members pooling together their funds in order to help each other to meet their needs. The ideology of mutual benefit and common good is discussed further at the end of this chapter.

#### **5.4. AMEKA SACCO Members Experiences**

The informants had a lot to say on their experiences concerning their membership to AMEKA SACCO and the benefits they had drawn from the same. Some said that it is through the project that they were able to achieve their dreams, for example one of the respondents said that she was able to finance her studies through a loan she got from AMEKA SACCO this enabled her to attain an MBA and also undertake a professional course (Member A).

Others said that AMEKA SACCO has helped them to be financially independent, whereby some of the members have started income generating projects through the loan they have borrowed from the SACCO. Hence they no longer depend on other people or handout to meet their financial obligations. Informants reported that they now have their own project which they are getting money to meet their needs and also to save in AMEKA SACCO. By so doing, they were also helping in the ultimate realization of the long term vision-having a bank by 2017. For example one of the interviewees said that AMEKA SACCO members are no longer pestering others for financial aid (Leader C).

Another informant argued that it is through AMEKA SACCO that he was able to develop the discipline of saving and specifically an opportunity to save with other believers. This means that some of the members have been saving without asking for either loan or withdraw of any form. For example one of the informants said that he has been saving with AMEKA SACCO from 2006 and he has never applied for a loan from it although he knows many friends who have benefited from the SACCO through borrowing of loans (Member D). The interviewee

however reported that the SACCO has paid awesome dividends every year and that to him was good enough.

Since then I was interested with interviewees' world views concerning the project, from the above discussion under the members experiences on the AMEKA SACCO, it is clear that the informants had diverse experiences on projects, but the converging point is that they all agree that the project is meant to empower the members financially to realize their dreams and hence translating to the wellbeing of the church both economically and spiritually.

The idea of realizing their vision here is paramount, because the pooling together of members' fund is meant to raise the standard of living of their members as a way of helping each other to be economically stable. It is my take therefore, that the church needs a vision in order to make sense in today's world. The AMEKA project is an example of how the church can think on ways of improving the living standard of their members which in reciprocity translates to the wellbeing of the church as well. The ideology of vision will be discussed further at the end of this chapter

### **5.5. Methodist doctrines in support of AMEKA SACCO**

The informants to this study contended that Ruaraka MCK has been encouraging members to strengthen their financial capabilities. This would ultimately to ensure financial freedom for the members as well as a financially stable Church since members can support the church work through giving and participation in the church mission. Hence the church leaders have been encouraging church members to join AMEKA SACCO as a way of pooling their resources together to assist one another financially.

This is echoed by MCK Ruaraka Church vision and strategic plan under income generating projects, which state that "for individual economic growth, members may join AMEKA SACCO, a project of the Kasarani Estate Fellowship for it is open to all church members. Their vision is to have a bank by 2017" (MCK Ruaraka Church Strategic plan 2008 -2013: 29). They continued to state that when a member subscribes to it, he or she is eligible for a loan from the organization.

Other interviewees said that the teaching of wholeness has been demonstrated by AMEKA SACCO whereby the church has been emphasizing on wellbeing of individuals through holistic approach to the gospel (inclusive of full development of mind, soul and body) and this is enshrined in Methodist Church in Kenya's Standing Order (S.O) as well as the vision and mission of the Health and wholeness department at the Connexional/Conference level <http://methodistchurchkenya.org> (Accessed March 6, 2016)

Others argued that the church's teaching on being good is pertinent to AMEKA SACCO and that is why the group came up with a saying "do good and good will reward you". The informants said that it was through the foundation of cell groups that helped to bring up AMEKA SACCO through Kasarani Fellowship. The SACCO held firmly the church values of being honest and hardworking which have helped members to pay their loans promptly. For example one of the respondents said that the positive impact of the SACCO to the church is that members have learnt the church can be holistic in its approach (Member D) while another member said that the church's teaching on virtues like hard work, trustworthiness, integrity, brotherliness and honesty which are embraced by the SACCO have helped him to pay their loans on time (member B).

Therefore, following the discussion above under the topic MCK Doctrinal influences to AMEKA SACCO, it is clear that church doctrines can either influence members positively or negatively. The emphasizes by the Ruaraka MCK Church leaders on importance of the members being economically stable by encouraging them to join AMEKA SACCO is a great motivation to the both the Church and SACCO members.

The church attitudes towards their members' vision can either kill or build it. It is my take therefore, that churches need to instigate positive attitudes on their members' engagement in economy in order to create favorable conditions for their participation in economic growth. Correspondingly according to the responses and information given by the informants and their views on church teachings; it is clear that church doctrines and values can either foster or hinder their members' to be economically stable; remain in the same situation or even become poorer. The effects of AMEKA SACCO to members of Ruaraka MCK is one of the great examples that other churches can borrow a leaf from. The idea of attitude will be discussed later at the end of this chapter.

### **5.6. Transformation of people through AMEKA SACCO**

Informants stated that AMEKA SACCO has brought change not only to its members but also to the Ruaraka church and community at large. The SACCO has strengthened people financially by enabling them to start their own business. It has enabled members to finance their studies through credit facilities extended by the SACCO and this has ensured a wealthier and educated community.

Members have been empowered through capital projects for example some informants said that they were able to acquire land and construct residential houses and hence they no longer live in rental houses but their own houses thanks to the loans they got from AMEKA SACCO (member A). Another member said that Ruaraka church has been benefiting greatly from

AMEKA SACCO giving and tithes which they do faithfully every year (Leader C). The SACCO has also opened its doors not only to Kasarani Estate Fellowship members but also to the rest of the Ruaraka church members, community members and other Methodist Church members in the connexion/country.

In other words the interviewees' argument is that a number of members in AMEKA SACCO are now more independent financially and that they no longer depend heavily on the support of fellow estate fellowship members for support. Additionally, they now have more returns and save more regularly and repay their loans promptly contributing heavily to the achievement of the dream and vision of the society. For example one of the informants said that after borrowing a loan from the SACCO he started a chicken project which he is getting thousands of money through selling eggs and small chicks (Member F).

The above discussion draws a clear picture on how AMEKA SACCO has transformed the lives of many of its members through a positive change by raising their living standards. The transformation of members has translated to transformation of the church and the community in general. Consequently, more members in the society around Ruaraka Church have been able to join the Church after tasting the sweet fruits of the AMEKA SACCO investments and the brotherly love from the Church members.

Likewise, more Church members have joined the SACCO and this has served to strengthen the cords between the Church members, bring more people together, have a more financially empowered and cohesive congregation. In many aspects, AMEKA SACCO is on a steady path to becoming a bank by 2017, if this happens, then history will be made as this will become the first Christian bank in Kenya. By and large, the main theme under this discussion is positive change or "good change" however this theme will be discussed in details at the end of this chapter.

### **5.7. Main Challenges encountered by members of the AMEKA SACCO**

It goes without saying that where there are strengths there are possibilities of weaknesses as well. Therefore, there were a number of challenges experienced in the AMEKA SACCO that informants pointed out to especially by the management. The leaders said that there were shortages of enough capital to lend out to all members that applied for the credit facility most of the times. For example informant C said that sometimes some members do not get the loan at the exact time they need it, because there is lack of enough cash flow to lend all members who are in need of a loan sometimes (leader C).

The above sentiment was echoed by a number of other respondents who felt that this was a great impediment to the smooth discharge of the responsibilities and mandates of the SACCO.

For example informant G said that it was bad as it took him four months to access loan even after saving for a year and after meeting all the requirement. “There were also some experiences of reported favoritism on the process of lending to members” observed the same respondent (Member G). The informant (Member G) further added that there were cases of biasness when issuing the loans by current leadership which is contrary to Christian values, MCK doctrines and the SACCO code of conduct and core values.

He further pointed out that there were also reported cases of members who had defaulted loans and others who had delayed their loan repayment. As a result of this, the society had experienced turbulent financial times and other members suffered due to such few members who had not been faithful. For example respondent G argued that there was a reported case of a member default on loan repayment (member G).

### **5.8. Conclusion**

Following the interviewees’ responses on this chapter, it is pretty clear that for effective church growth, the church needs to come up with visions that can make sense within their context. The church growth can be measured by the ability of the church members to foresee the need and not only mention it but to try as much as possible to provide a solution to the situation. A good example is what Kasarani Estate Fellowship under Ruaraka MCK AMEKA SACCO project is doing.

This is a project that was born due to the economic challenges that were facing the fellowship members. They decided to start a bank which they are running today as a SACCO with a plan, hope and clear road map to transform it to a bank by 2017. The objective of the group is to meet the economic needs of their members and also to raise the economic welfare of the church which translates to wellbeing of individual spirituality.

The purpose of the project is the common good of all the members, the pooling together of the resources so that they can assist each other economically. There is a clear indication that the group’s objective is the wellbeing of everyone in the SACCO’s best interest; through empowering them to realize the potential in them which they can use and be independent instead of depending on others.

The common good for all is what makes the church projects unique from other projects for example other organization like private or public organization whose aim is to make interest for the owners of the organization and not the primary interests for the members. Maybe this is why some interviewees had to say that it is fulfilling to save with other believers conquering with the view of Hamilton-Pennel (2009).

The idea of change of vision by the Kasarani fellowship from “merry go round” to AMEKA SACCO is a clear indication that the members were aware of the changes of the time. In other words they realized that the merry go round was ineffective because it was not meeting their set objectives and that is why they had to change to a different vision which could meet their needs at that time.

This means that different contexts demands different approaches; for example the members’ reconstruction from merry go round to AMEKA SACCO which according to the informants their vision is for the SACCO to transform into a bank by the year 2017. It could be that when they began the merry go round project it was meeting their needs at that time. However, due to change in times and need to serve more people and broaden the vision then they have progressively adjusted the vision to accommodate the growing concerns and broaden the scope of the project.

Further, their projected transformation and growth from just a Credits and Savings Society to a bank is in line with the growing needs and demands to serve more people, widen the scope, create more opportunities to her members, and make a mark in the banking field and so on. At the same time, they believe that by so doing they will be able to reach out to more people and impact fully minister to them.

The ideology of mutual benefits was echoed by the informants whereby they said that the SACCO has been of great benefits to fellowship members, Ruaraka church and the society as at large. Some of the ways that they mentioned are for example where in the first place they opened the SACCO not only to the members of Kasarani Estate Fellowship but also to Ruaraka church members and the neighboring community.

Secondly, they argued that when church members are financially stable they are in a position to impact church economy through giving tithes, offertories and even thanks giving. On the same they contended that financially stable members they embrace God more (spiritual enhancement). Meaning for the wellbeing of the spiritual aspect the material aspects need to be taken care of and vice versa is true; in other words both spiritual and material dimensions they complement each other. It is like give take or take give strategy.

The interviewees asserted that when the church members are financially stable they are in a position to positively impact the church and community economically, meaning that through coming up with a local economy to support each other hence translate to the well-built community that stand up. The building up of the local economy should happen through a bottom- up paradigm instead of top- bottom paradigm, meaning to meet peoples’ needs at the

grass root (bottom) and not from the top. This means they are advocating a contextual rather than a universal approach).

The idea of norms and standards was also mentioned by the respondents as contributing factors to the wellbeing of the AMEKA SACCO. For example they said that Ruaraka Church leaders have been in forefront in encouraging the church members to join the project as a way of improving individual economic growth hence resulting to the wellbeing of the church economically as well as the surrounding community.

The project embraces the church values such as; honesty, trustworthiness, integrity, brotherliness, love for one another and hard work which according to interviewees the aforementioned virtues have been taken seriously by AMEKA SACCO members. The informants asserted that through pooling together of their resources for the interest of each other they were able to nurture the church values like unity and friendship among the members.

The interviewees contended that the positive attitude of the church leaders towards the project is what has seen it come this far. They also argued that the church recognized the work the project members were doing not only to themselves but also to church and community at large and it is through such church acceptance of the project that has resulted to more people joining the society.

Therefore, following the discussion above on data interpretation and presentation there are five dominating themes that were figured out, these are; church members are in economic distress, function of prayers and agency of parishioner, empowerment as the main reason for Kasarani estate members engagement in economy, spiritual and material aspects plays different roles that are meant to complement each other and financially stable members embraces God more. The five themes are discussed in the next chapter.

## **Chapter 6: Findings from empirical research (Discussion)**

### **6.1. Introduction**

This chapter focuses on the discussion the five main dominating themes from the informants' responses. These includes: Economic Distress, function of prayer and parishioners agency, Empowerment, spiritual and material aspects complementary roles and financially stable members embraces God more.

### **6.2. Church members are in economic distress**

From the data presented above we can see that the church members at Ruaraka's Kasarani Estate Fellowship were experiencing many financial constraints. Some of the members of the fellowship were in serious need of money to meet their financial obligations. Some of the areas pointed out in this study includes payment of children's school fees, house rent, money to start own incoming generating projects and others needed a better job.

For example Leader A contended that what prompted the establishment of the SACCO was to strengthen members of the church financially, and Member A said that she joined AMEKA SACCO so that she can benefit from loans for self-development such as capital projects and Education school fees. The informants' sentiments are in agreement with Bassler (1991) who says that despite Jesus teaching in Mathew 6:24 about God and money the contradicting part is that the churches today are in need of money to pay ministers salaries (in Methodist it is called stipend for ministers), church care takers.

Likewise, church programmes such as "mission work and benevolence" also require finances and different churches bills must be paid. Bassler suggest that there is a need for deep reflection on theological, social and ethical dimensions on reason and circumstances in which the New Testament above verse was written (Bassler, 1991:9-10).

Further, Freire asserts that "It is crucial to reflect on economic aspect in critical pedagogy". He continues to asserts that money is vital in critical pedagogy discussions for two reasons; one for formulating ideals and personal commitments, two, without money there can be no offer of education and nothing can be offered at all (Freire, 2014: 72).

### **6.3. Function of prayer and agency of the parishioners**

Following the chapter on data interpretation and presentation the role of prayer is highly elaborated amongst the fellowship members. The challenges posed by the possibility of the minister in charge to reach out to all members at their families, necessitated a system which would make it more possible to meet members more often and offer pastoral services to them. The purpose of forming such a fellowship is to be able to have avenues to pray together and read the Bible together as a way of encouraging each other spiritually. It was out of repeated

prayer support from the fellowship members that fellowship members started thinking on the way forward towards repeated needs from members every time they met for prayers. Prayer requests from the fellowship members which are discussed in the data interpretation and presentation have been pointed out as one of the reasons for Kasarani Estate Fellowship members thought of how to solve their financial needs.

The above sentiments are echoed by Member B who said that AMEKA SACCO was began realized that the “merry go round” model was ineffective and was not sufficiently addressing members financial needs. This view is in line with Leader C’s assertion that AMEKA SACCO was initiated due to majority of the fellowship members’ consistence request for prayers due to financial needs. This is in line with Mcfague who argues that there is a need in today’s church to be in a position of connecting both theology and economy in order to come up with a “working theology” a theology that can translate to a better living for all in the 21<sup>st</sup> century. This is possible through church taking action significantly and realistically on issues facing the church members (Mcfague, Sallie, 2000: 15-18) (see literature review under “Re-thinking the “better life” through developing a working theology”).

Further Belshaw, Calderis and Sugden , (2001) argues that Most of the poor people in Africa are found in churches and those who would like to improve their material condition must bear in mind that they must draw on spiritual sources in order to overcome their financial challenges.

The concept of prayers and reading of the bible by the members together was a way of relating among themselves and through such practices needs arose among the members. It is clear that there was respect, good listening and talking with each other amongst the fellowship members. This has been demonstrated in the responses received and the history of the society. As a result, members were able to trust each other more and start thinking about financial needs in addition to regular fellowship needs and hence the birth of the AMEKA SACCO.

This is a great manifestation of the pedagogy theory taking place through the practices of the Kasarani Estate Fellowship group. As described in the theory chapter whereby Hooks (1994) defines it as a liberation process whereby in a group everyone has his or her presence valued and his or her voice is acknowledged. Additionally, we can also deduce the concept of Ubuntu from this fellowship group whereby they went extra miles to think of ways to solve financial challenges they were experiencing. To me this is a way of making the other person to be a person through other persons (a person is a person through the other persons) (Hooks 1994:8) (See the theory chapter introduction part for more in-depth discussion on pedagogy theory).

From the Data interpretation and presentation we read that the Ruaraka church was divided into three small groups “Cell Groups” also known as “Estate Fellowships” in order to create effective pastoral and Church ministers visitation for their members. The second reason was for members to have regular meetings for prayers and reading God’s word together. In this study, there are many similarities between the small fellowship groups and Indaba.

Indaba in the sense that it is a different way of doing church work, it also gives room for the fellowship to converse to each other freely until they come up with the way forward on matters facing them for their common living. It is through the meeting together of Kasarani Estate Fellowship that they were able to lay down their concerns, proposals and hopes. Through such groups the participants feel that their voices are heard and they feel at ease. This is by all means and standard a demonstration of the purpose of indaba <http://www.theguardian.com/environment/2015/dec/11/climate-change-negotiations-in-paris-close-to-the-finishing-line-say-french> (Accessed march 17, 2016) (see the discussion under Indaba Concept)

#### **6.4. Empowerment as the main reason for Kasarani Fellowship engagement in economy**

Following the chapter on the data interpretation and presentation, it is clear that the main theme for the Kasarani members to engage in economic affairs is for empowerment purposes. This was echoed by majority of the informants that and subsequent findings from the data analysis. Majority of them said that the reason for them to join the SACCO was that they needed money to enable them to better their living standards.

Some of the respondents argued that they could not afford education before. During the interviews, most of them did confirm that good education meant better life and they hoped that if they could get a way of financing their studies; they would have more opportunities in life and hence live a better life. This most of them confirmed was possible after they were able to join, save and borrow a loan from the SACCO. Others said that if it was not for the loan they got from SACCO, they could not have permanent residential places in the capital city of Nairobi which has enabled them to cut down on rental money.

While others contended that they are permanently self-employed through the loan they got from AMEKA SACCO and they were able to start their own incoming generating projects such as a Salon, a restaurant, chicken rearing and shoes shop among others. It was out of such incoming generating projects they were able to pay back their loans as well as to support themselves without depending on others. For example Member G argued that the establishment of AMEKA SACCO was met to improve Kasarani fellowship members’ living standard.

Likewise Leader B said that AMEKA SACCO was initiated in order to economically empower the fellowship and church members. On the same Member C pointed out that AMEKA SACCO was established by the coming together of believers to pool funds together so that they could empower each other. Further, Member F said that Kasarani fellowship members are no longer begging each other for financial assistance, meaning they are financially independent.

This is in Agreement with Dietrich, Jorgensen, Karsrud Korslien and Nordstokke whose argue that Empowerment is the active process that facilitates and motivates in order to enhance self-confidence and people's skills, whereby people are liberated so that they can develop the power within themselves hence set free the latent in them to increase their skills, self-affirmation and self-assurance. According to them empowering people means effective participation either in one's economy or society. When needy people are empowered they are in a position to take risk and come up with new ideas (innovation) (Stephanie Dietrich, Knud Jorgensen, Kari Karsrud Korslien and Kjell Nordstokke 2014:111) (See the theory chapter under Empowerment and Effective Participation for more in-depth discussion on Empowerment).

In agreement with the same Belshaw, Caldering and Sudgen argue that the churches in Africa must be taken seriously on matters of development. He says that the growth of church members in 1960 from 60 million to 300million today shows church capability of "improving the lives of the poor" and therefore its developmental role must be taken seriously by anyone intending to improve the poor people material conditions (Belshaw, Calderis and Sugden , 2001:3)

Hooks theory on pedagogy argues that the contributions of every member in a group matters alot and she calls such contributions or voices as "resources" she says that if such resources can be used effectively they can create what she calls "open learning community". To me this is empowerment since empowerment according to David, means to increase someone's ability to be in a position to positively change his or her life (Bell, Hooks 1994:8) and (David H. Kelsey 2005:7).

### **6.5. Spiritual and material dimension plays a complementary role**

Following the chapter on the data interpretation and presentation it was clear that the spiritual and material aspects both complement each other. This was portrayed by some of the respondents who argued that out of the AMEKA SACCO project the Ruaraka church as

benefited through its yearly tithes, offerings and thanks giving which was not possible when such members had no money to cater for their financial needs.

Other respondents argued that it is not only the Ruaraka church members who have benefited from the AMEKA SACCO projects but also the neighbors who have shown willingness to join the project and they have been warmly welcomed. Therefore, the informants' argument is that they attend the church for spiritual nourishment and after that they give their tithes, offerings and thanks giving as a way of making the church financially stable.

According to Leader C said that the AMEKA SACCO members are faithful in tithing every year to the MCK Ruaraka church and other Churches for members who belong to different churches. Tithe is the 10% of their yearly earnings and that has effectively encouraged other members in the congregation to also be faithful in their giving. The same was echoed by Member A who argued that AMEKA SACCO strengthen its members financially through starting business, education where members get loans to pay school fees, capital projects such as acquisition of land and construction. Out of such blessings that God has given them, members have reciprocated by faithfully giving to God and paying their tithes.

In agreement with the same, Leader A argued that the Ruaraka church leaders encourage members to strengthen their financial capabilities to ensure that the church also does not suffer financial needs. Hence the Ruaraka church leadership encourages all church members to be members of the AMEKA SACCO. This was also stated by Ruaraka church leaders on chapter two under Ruaraka church history, whereby they said that financially stable members will translate to financially stable church (MCK Ruaraka Church Strategic plan 2008 - 2013). This is in line with Alkire who argues that under Multi-dimensional poverty he narrates a case study of a development project in Rural Pakistan which integrated both material and spiritual dimensions. The case study was about a group of women who decided to cultivate roses instead of goat rearing even though the goat rearing projects yielded more income than Roses cultivation. The spiritual dimension wellbeing was rated as important as the material dimension by the women. Therefore, the rose cultivation project was judged to be promoting their wellbeing more than the goat-raising project (Alkire, S. 2002), (See also the literature review under Spiritual and material dimensions complementary roles for more details on their complementary role)

#### **6.6. A financially stable member embraces God more**

Contrary to many scholars' opinion that rich people tend to deviate far from religious matters such as Wilber and Jameson (1980) who argue that "religion does not matter in development

provided it remain a private matter and religion is not important because when societies develop and become "more and more modern" it will fade away from people's lives (Wilber and Jameson, 1980).

The informants said that when members are financially stable they embrace God more. They said that a member who does not have financial constrains will have a peaceful mind during church service and he or she will grasp everything that is going on in the church including the word of God. Some said that when they had financial challenges it was difficult for them to attend the church services and even to concentrate during service time and especially during offering time since they had nothing to offer to God. Therefore according to informants financially stable members will embrace God more.

This is informed by leader C's argument that AMEKA SACCO is an outcome of the realization that economically empowered Christians would embrace God more. And member F view, his observation he was more comfortable during church services now than before since he can now afford to give offertory and pay tithe out of what God had blessed him with which was not the case before. In the same spirit, Leader B said that there is consistency and increase of church members' attendance to church service today due to financial stability of the church members which as translated to financially stable church.

### **6.7. Conclusion**

Following the discussion above it is pretty clear that the church members are in need of money to take care of themselves. This is the reason why the Kasarani estate fellowship initiated an income generating project. The repeated unanswered prayer is what prompted the Kasarani estate fellowship to think on the way out of such challenges. The use of small groups to meet for fellowship was planned by the minister and church leaders to enable ministers' easy access of members during pastoral visitation. The notion of empowerment was rated as the main reason for the fellowship engagement in economy. The spiritual and material aspects was said to have different roles which are meant to complement each other. Participants said that when church members are financially stable they embrace God more

## **Chapter 7: Basis and models in support of integrated understanding of Redemption**

### **7.1. Introduction**

This chapter is a critical review of various texts and concepts such as the biblical teachings on the holistic approach to human life, the Methodist and Wesleyan traditions on faith and spirituality as well as social empowerment. The chapter further contains a review of other materials including studies and publications from the contemporary scholars. All these put together will help us gain a greater understanding of how the Christians tradition have shaped the way Christians have thought about the relationship between spiritual and material aspects of human life or what is commonly referred to as ‘holistic approach to ministry’

### **7.2. The Wesleyan Tradition Paradigm: Methodist contributions on redemption sharing participation**

The Wesleyan tradition was born out of the gatherings of John Wesley, his younger brother Charles Wesley and some other colleagues at Oxford University. The purpose of their small group was to meet together for bible study, prayers, partaking of the Holy Communion, helping the needy and sharing their journey of faith experiences as a way of searching “holiness” and “service to others”. The Wesleyan group’s purpose was to meet together for sharing their hopes, concerns and proposals, and that is why the group was nicknamed “method” or “holy club” by other colleagues at the University and later the group became the Methodist Movement. The group did not exceed 25 members <http://wesley.nnu.edu/john-wesley/> (Accessed 23 March, 2016).

The model used by the Wesleyan small group has many similarities with the Indaba notion, and our case study of the AMEKA SACCO, the model Case study in this work shows the integration of these ways of working in small groups with mutual accountability. First, small groups are very effective at engaging each member of the group directly and personally, and can lead to addressing their particular challenges while including their contributions which are recognized and valued and contribute to the possibility of realistic problem-solving. For instance the 2015 United Nations Climate change conference used indaba in order to have consensus on a new global climate agreement <http://www.theguardian.com/environment/2015/dec/11/climate-change-negotiations-in-paris-close-to-the-finishing-line-say-french> (Accessed 25 March, 2016)

According to the veteran negotiators during the conference, use of the “indaba concept” had made it possible for every country’s contributions to be recognized (See theory chapter under indaba concepts). Small groups are particularly efficient in finding realistic solutions to problems by including the particular participant input in the working out of solution. This is

how effective small groups can be. Small groups can also lead to unity and friendship amongst the group members. This is demonstrated in the Kenyan context by the Kasarani Estate Fellowship the members though the feedback given by the informants.

This productivity in small groups gives hope to the Methodist church in Kenya that if small groups are encouraged within the church and those groups discuss their worries, concerns and suffering they are going through then there is a greater possibility of coming up with workable solutions. This is elaborated in details at the motivational and introductory in chapter of this study.

The models above are compatible in the sense that they strengthen each other from different contexts. The efficiency achieved from the small groups due to effective engagement of all members is what makes indaba notion quite unique. For example AMEKA SACCO brought change not only to its members but also to the Ruaraka Church and community at large.

The SACCO strengthened people financially by enabling them to start their own businesses. It has enabled members to finance their studies through credit facilities extended by the SACCO and this has ensured a wealthier, more commitment to the work of God and religious activities as well as a more educated community (See Data interpretation and presentation).

Based on the indaba philosophy the Methodist Church in Kenya can borrow a leaf from the indaba notion through effective engagement of all members set in small groups. By so doing, members can share both spiritual and material challenges as a way of achieving positive productivity hence curbing down the suffering members are experiencing such as prostitution, divorce, alcohol obsession and school dropout (Cracknell, 2005: 9-11) (See chapter one under motivation).

The Methodist principle of working in small groups for the mutual support of the faithful is also found in some biblical texts, illustrating early Christian's way of living in community, exemplified in Acts 4: 32-36, where we hear about the faithful sharing both encouragement and financial resources with each other. This states as follows;

*“32All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had.<sup>33</sup> with great power the apostles continued to testify to the resurrection of the Lord Jesus. And God's grace was so powerfully at work in them all<sup>34</sup> that there were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales<sup>35</sup> and put it at the apostles' feet, and it was distributed to anyone who had need” (Acts 4:32 -36 NIV)*

The church based on the text above encouraged sharing and caring for one another and the believers during this time practiced that to the letter. For example the text demonstrates a

scenario whereby believers were gathering together to hear the word of God from Apostles. During the same gatherings they addressed material challenges some of them were facing through the sale of property by those who could afford. The proceeds from the sales supported the church and those who among them that were in needs. This study draws a parallel between the indaba concept and shows why it is both relevant to the early church practices and the AMEKA SACCO which is the case study in this research work.

The indaba concept discussed under the theory chapter simply shows a different way of doing “business” and the purpose of it is to make sure that all participants’ voices are recognized and that the objective of the group is realized. This is much in line with the practices of the early church detailed in the Acts of the Apostles and especially in the text above. This is the alternative theology that this study seeks to propose to the Methodist Church in Kenya; a theology whereby all church members’ voices are heard and recognized.

How can the account from Acts inspire our actions today? First, it is a considered view that there was sharing among the members hence it was possible to know more about each other and what they were going through. This was made possible by sharing the journey of faith and experiences among themselves and so the same applied to the apostles in order for them to know the magnitude of each member’s needs. This reveals that there were possibilities of sharing hopes, concerns and proposals among the group when they were meeting. For example Acts 4:35 states that when money was placed at the apostles’ feet the apostles distributed the money to every person according to his or her needs.

In essence therefore, the early Church model presented above applied indaba concept which is crucial in this study. Thus I believe that the model can reinforce what members of Ruaraka MCK and in particular the Kasarani Estate Fellowship are practicing. This is discussed further on chapter five and six, Wesleyan model discussed on this chapter and a portion of early Christian model discussed in this chapter on how the concept of indaba can be used.

John Wesley and Charles Wesley’s main focus was for the Christians to realize God’s dream in everyone and in the globe. They enabled their followers to find out their true identity as God’s children. They came up with means which facilitated to uncover the potential in their followers and “to grow in grace” (Chilcote, 2002: 23-24). Thus the early Methodist taught their members on the importance of living a holistic and integrative live.

This was empowerment through which they facilitated the discovery of their members’ true identity within the world they were living in. This is similar to the case of the Kasarani Estate Fellowship idea of empowerment studied here. In the AMEKA SACCO model, members gather together to share the word of God, share testimonies and other issues affecting. In the

process they realize what needs they have, challenges they are going through and how they can address some of the challenges. Through sharing of experiences and testimonies, members are able to support each other and or to encourage one another from what God has done in their lives.

The AMEKA SACCO members have pooled their resources together as a way of supporting one another and realizing a big vision for the entire group. The pooling of resources together enabled them to have money to loan to the members in order to meet some of the needs they had or to start an income generating project. In reciprocal this has resulted to the more savings in the society and payment of tithes, offering and thanks giving at Ruaraka MCK.

This form of empowerment is what is advocated for in this paper, in contrast to a situation whereby become independent instead of dependent. Therefore, through the notion of empowerment as described above, it is hoped that the alternative theology proposed in this study if applied in the Kenyan Methodist church today can help address some of the financial challenges facing the church members today.

To be able to effectively uplift lives of their members and effectively and holistically minister to them, the church ought to integrate both the spiritual and material aspects of their members. This is possible if churches will change the focus and instead of looking at everything and addressing every challenge in spiritual dimensions such as prayer and fasting but also incorporate alternative theology discussed in this study. The alternative theology presented here seeks to identify and address the member's needs in a holistic manner. That is both spiritual and physical needs that members have.

This can be accomplished through increasing the members' ability to uncover the potential in them hence resulting to a positive change in their lives. AMEKA SACCO project and the Wesleyan model are some of the resources that the Methodist church can use to reconstruct their own theology.

Since the Methodist Church in Kenya and indeed all the Christians today just like in the times of the early church are not living in a vacuum, this model can be essential in uplifting their lives. The way to do so is by empowering the church members and this has been demonstrated by how the idea of empowerment can be achieved by borrowing from Wesleyan tradition discussed in this chapter and also the case of AMEKA SACCO model discussed in chapter five and six.

### **7.3. Holistic Spirituality**

John Wesley's quest was for Christian "Wholeness", for sanctity of life and heart and for "faith working in love". He sees the end of the church when there is disengagement between religious practices of Christians from that of the world in which they live. He was enthusiastic on bringing a "balance and vitality" in Christians life which was to be reflected in the church he treasured.

The main virtue that both John and Charles embraced was love; love was at the center of God's heart (Chilcote, 2002: 23-24). This is in line with AMEKA Sacco and Early Christian models in acts 4:32-36 where by the virtue of love among the members is what motivated the members to pool their resources together in order to address each other's needs. For example in Acts 4: 32-36, believers sold their properties voluntarily and nobody forced them to do so or to reveal how much they sold but they did it sincerely.

This means that they did the action of selling their properties out of their own free will and they brought the proceeds from their sales to the church and placed it at the feet of the Apostle. The Apostles distributed it to the believers in need faithfully and justly. The same is happening among the members of the AMEKA SACCO although it is in a different way as discussed in chapter five and six of this study. However, the bottom line in both cases is love and a genuine concern for the brethren's needs and wellbeing.

Therefore, love becomes the connecting string or glue among the members. This is in relation to Jesus' teachings on how to relate with him and the universe, he summarized the mission of the Church in Mathew 22: 37-40 "*..., love the lord your God with all your heart and with all your soul, and with your entire mind. This is the first and the greatest commandment. And the second is like it; love your neighbor as yourself. All the laws and prophets hang on these two commandments*".

Therefore if Christians can exercise true love as it is discussed in both models then the church will fulfill Jesus' mission of loving him and the neighbors hence translating to the well being of all the human beings and the universe. This is the alternative theology I am offering to the Methodist church in Kenya; the theology of true love.

John Wesley emphasized to his audience the need to relate well with the world they were living in. He used the spiritual language but within it there were aspects of material language, he taught his friends, his listeners and the people called the Methodists by all means and at whatever cost. He told them, "*Do all the good you can, by all the means you can, in all ways you can, in all places you can, at all the time you can, to all the people you can, as long as ever you can*". This powerful statement challenges us to not only seek ways through which we can address the spiritual needs of our members but also seek means and ways through which

we can contribute in becoming a solution to their physical and material situations (Pritchard, 2014:237).

Jesus holistic mission embraces this clearly in Luke 4:18-19 *“The spirit of the lord is upon me, because he has anointed me to preach the gospel to the poor; he has sent me to heal the brokenhearted, to preach deliverance to the captives, and recovery of sight to the blind, to set at liberty them that are bruised, to preach the acceptable year of the lord (Luke 4:18-19).*

It is crucial to state that Jesus’ mission was to address peoples’ needs in a holistic way, that is; soul, mind and body and not spiritual aspects alone. This is as Marie (1997) observes, Jesus identified himself with the poor and he had compassion for the suffering ones. He did not give them a distance consolation or hope (future) but instead his approach was transformative.

Jesus portrayed his transformation and liberating actions through his “miracles and his exorcisms”, whereby His liberating perspective was active and engaging (Marie Giblin 1997: 83). This is the alternative theology presented and discussed in this study and further proposed to the Methodist churches in Kenya and among believers today. This study has shown that there is need to integrate both spiritual and material aspects of redemption as a way of empowering church members.

Jesus’ strategy of connecting all aspects of life; spiritual, economy, political, and social leads us to conclude that Christians have a responsibility to learn from his strategy and way of doing things. By so doing, believers will be able to reconstruct their own working theology within their context. This means that churches in Kenya need to learn from the mission of Jesus Christ and understand how to engage their members on transformative liberation in order to stop focusing so much attention on only one sphere of life (Gifford, 2009)(see introduction chapter)

In this study, the example of AMEKA SACCO is presented and discussed as one of the ways in which Churches can have impact in the society and the lives of those that they serve. Chapter five and six demonstrates how the church can address other aspects of life alongside spiritual affairs. This leads us to yet another form of alternative theology, the theology of active engagement in transformative liberation.

#### **7.4. Mutual Accountability in Fellowship**

Mutual accountability in fellowship is portrayed in the three aforementioned models for example in Wesleyan model John Wesley was so much passionate in teaching the importance of social religion and social holiness, his stand was that religion is not individualistic or

private. He encouraged his followers to be each other's keepers in love, whereby they shared their journey of faith together.

The Wesleyan mutual accountability in fellowship simply meant to help each other through the process of holiness in heart and life. For example the first woman preacher in the Methodist church narrated on how the Wesleyan small group was of great importance in "her journey toward love". The group was of great encouragement to her since she was in a position to share her "trials and temptation" with others.

The main focus of the early Methodist people was to encourage and genuinely care for each other which were much in line with Charles Wesley's hymns. The Wesleyan lifestyle of accountability was meant to nurture true holy lives; which according to Wesley means "holy people were truly happy people" (Chilcote, 2002: 32-33). The aspect of mutual partaking demonstrated above by Wesleyan model is similar to AMEKA SACCO model in the sense that from this case study there was also mutual partaking amongst the members.

This is illustrated by the Data presentation and interpretation whereby the informants said that the AMEKA SACCO has benefited not just the Kasarani Estate Fellowship Members but also other members of the Ruaraka MCK and the neighboring community. The study further revealed that financially independent members do positively impact the churches' economy. Additionally, financially stable members embrace God's word and teachings much more compared to those suffering and struggling with several financial and physical needs (See data interpretation and presentation chapter).

The same is represented by the early Christian model in Acts 4:32-36 whereby in verse 32 state that the believers were one in heart and one in mind enabled "extraordinary sharing of all what they owned". This means that the early Christians were not "individualistic". This was revealed through mutual partaking of goods amongst themselves. The aspect of mutual benefit comes through sharing, whereby those who had shared with those who had not (TokunbohAdeyemo2006). The oneness of purpose and 'will' that means that everyone did both "will and nill one thing" (<http://www.sacred-texts.com/chr/calvin/> (Accessed 25 April, 2016).

Common good for all is depicted in the three models mentioned above for example in Wesleyan model the main focus of John Wesley was about the Christians life in "wholeness". One way he used to achieve the spiritual wellbeing was through the energetic relation of "works of piety" (inward) and "works of mercy" (outward). The works includes some of the things that the church practices such as bible reading, prayers, partaking of sacrament of Holy Communion and Christian fellowships.

On the other hand the works of mercy basically means to serve both fellow human beings and God in the world. Through entwining together the works of piety and works of mercy in redesign the Christians devotion to that of Christ image. It is through such interrelatedness of the two ideologies Christians become Christ like in action, words and attitude. Wesley observed that works of piety minus work of mercy is simply (Pharisaical) and work of mercy minus works of piety is simply “bankrupt” (Cracknell, 2005).

The connectedness and significance of the two disciplines was made quite clear in John Wesley’s sermons. Whereby it is argued by Chicote (2002) that the Christians love for God will naturally lead them to participate in works of piety and Christians love for one’s neighbor will naturally lead them to participate in works of mercy. The concept of worship or devotion is only complete when God’s love for the world is demonstrated through “justice and compassion”.

The integration of the two ideologies (works of piety) and (works of mercy) leads to Christian renewal of soul and church revitalization (Chilcote, 2002: 31-32). This is connected with the early Christians model in Acts 4:32-36 whereby in verse 34 it is indicated that money that was realized from the sales of property which was channeled through the apostles “Heightens the sense of centralized authority”. The selling of property by those who were willingly created extra money for meeting the needs of the church and other brethren (Barton and Muddiman, 2001). In agreement to this, Gonzalez notes that the common possession of goods extols the value of unity and friendship (Gonzalez, 1990:80).

The idea of common good demonstrated in both Wesleyan and early Christian models are applicable to this study, in the sense that the AMEKA SACCO concept is meant for the common good of all the participants. The issue of “centralized authority” was also a key thing in this project, whereby the members pooled their resources together in order to help one another to raise his or her life standards.

The AMEKA SACCO Model shares many similarities with the early Church model in the sense that both models are aimed at the fellowship members’ best interests. This was done through empowering some of those who were in need, for example in Kasarani Estate Fellowship the SACCO loans money to the members’ so that they can transform their lives.

Some of the valuable ventures members used money for included completing their studies or starting income generating projects. In the early Christian paradigm those who could afford they sold their properties and gave the money to meet the needs of others. This is the alternative theology I am offering to the Methodist church in Kenya; the theology of common good for all the participants.

In both the Early Christians' paradigm outlined in Acts 4: 32-36 and the AMEKA SACCO discussed here, believers used bottom up strategy instead of top bottom strategy. The bottom up paradigm enabled the believers to come up with a local economy which was owned by every participant hence translating to the well-built community that stands up.

This local economy gives every participant a sense of belonging. The local economy meets the immediate need of the group. This is the alternative theology I am offering to the Methodist church in Kenya; the theology of local economy that translates to the well-built community that stands up and transcends the spiritual and financial barriers.

### **7.5. Integrating Wesleyan principles with Indaba and Empowerment**

How then is the above discussed Wesleyan tradition paradigm applicable to this study. First, Wesleyan tradition model is applicable to this work in the sense that it embraces the concepts of indaba and empowerment used in this study. For example the "holy club" fits the model that is used in the case study that is Ruaraka estate fellowship "cell Group" in the sense that there are a number of similarities in both models, this includes meeting together in search for "holiness" through reading the scripture, prayers and sharing their journey of faith together and "service to others" such as pooling their resources together in order to help each other to elevate their living standard and visiting the needy.

The "holy club" under Wesleyan tradition each group was composed of Twenty five (25) members only <http://wesley.nnu.edu/john-wesley/> (Accessed 23 march, 2016). This is similar to the group limits for indabas <http://www.theguardian.com/environment/2015/dec/> (Accessed 17, March). Indabas' limited number of participants to groups ensures effective group dynamics. The model seeks to ensure that the interests and concerns of every member are listened to and heard. It also ensures effective participation of all members in terms of sharing their concerns, hopes and proposals in order to see to it that each member of the group feels listened to and heard.

The groups identify their grounds of convergence; this is synonymous with the example of the first Methodist woman preacher statement that the Wesleyan small groups encouraged her on her journey towards love (Cracknell & White, 2005). This was possible through sharing her trials and temptations with others as discussed above. This division of small groups for effective participation is similar to the Ruaraka Methodist Church models.

The idea of dividing the church members into small groups enables the groups to function efficiently and effectively and to also be able to connect and network. In the case of the Ruaraka Church, members can share much more in groups than during the Church gatherings.

Consequently there is room for trust building and essentially sharing of thoughts and ideals, those ideals have a possibility of being natured and redefined further and this is what has become of the fellowships in Ruaraka and especially at Kasarani Estate Fellowship.

It is therefore a considered opinion out of the finding from this study that the alternative theology here proposed if applied in other Methodist Churches in Kenya can facilitate in church growth and stability and lead to more financially free members and a more safer, progressive, healthier and cohesive society. Methodist church in Kenya can use indaba concept as discussed above and on theory chapter.

Secondly, the spiritual and holistic aspects discussed above in the Wesleyan tradition model are applicable to this study. In the sense that the main focus is on Christian life in “wholeness” or “completeness”, which is achieved through integration of both the disciplines of works of mercy and works of piety. The connectedness of the two disciplines is what this study seeks to underscore as well as to show the need for the Methodist church in Kenya to integrate both spiritual and material aspect as a way of empowering members.

The Wesleyan statement that the two disciplines are distinct but not separate is additionally what exactly has been discussed in chapter six under the disciplines complementary roles. The two disciplines play different roles which are meant to complement each other and none is the subject of the other. The way to do so is by empowering the church members to be in a position to fish for them hence translating to the well being of the members and the world that they live in. The alternative theology I am offering to the Methodist church in Kenya must embrace the concept of empowerment as discussed above and in theory chapter.

Wesleyan’s sentiment that when the two aspects are integrated then Christians will naturally feed the hungry, visit the sick and cloth the naked is addressing the introduction part in chapter one of this study, this view was further supported by Henry Okullu a former Bishop of the Anglican Church of Kenya. Okullu contended that faith actors play other roles apart from connecting their followers to a deity.

The last sentiment on holistic gospel according to the by Wesleyan traditions is that the integration of the two aspects result to Christians renewal of soul and synergy within the church. This concept is further elaborated in chapter five under the data interpretation and presentation. Whereby majority of the informants said that economically stable church members translate to economically stable church and vice versa.

Thirdly, the aspects of mutual accountability discussed above under Wesleyan tradition model fit my study in the sense that it is through embracing such aspect it lead to empowerment. In this research work empowerment is one of the concepts used. According to the Wesleyan

mutual accountability means taking care of each other in love or in other words being there for one another. This fits the definition of empowerment used in this study in the sense that it is defined as increasing someone's ability in order to shape his or her life; meaning being there for each other. The AMEKA SACCO model portrays mutual accountability, whereby members are concerned with each other need and they try to address that problem through pooling their resources together to address their plights.

Mutual accountability under Wesleyan tradition paradigm was that the Wesleyan lifestyle of accountability was meant to nurture true holy lives; which according to Wesleyan believes means "holy people were truly happy people". This is the same case with the case study model discussed in this paper as well as the aim of this study. For example the Kasarani estate fellowship engagement in material aspect was to see to it that all members in their fellowship were living a happy life. They did this through pooling together their resources in order to empower each other.

Love as a virtue has been rated to be one of the greatest virtues in the Wesleyan tradition model which is the same as in this study. Therefore the love of God and the love of man results to holistic approach to the ministry which translates to a happy Christian life (Chilcote, 2002).

#### **7.6. Contributions from contemporary scholars to understanding and reimagining the integration of theology and economy**

Ruether (2000) in her book *Introducing Redemption in Christian Feminism*, traces the original meaning of the term redemption and she asserts that the term had "social meaning"; whereby it was used as a way of rescuing slaves from slavery "Ransom". The use of the term "ransom" at that time meant "monetary transaction" this means that the slave owner was given money so that the slave can be freed. The "social transaction" later gained religious meaning during the Israelites history of Divine intervention; of national redemption where Israelites (Slave) were rescued by God from the slave- owner (Pharaoh). God's liberation of children of Israel from Egypt became the redemption model (Rosemary R. Ruether, 2000:15).

Ruether further contends that after deliverance of Israelites then the Redemption paradigm acquired different dimensions such as; psycho-spiritual; deliverance from demon possession and diseases as well as the Eschatological; the Israelites awaiting for the true deliverance from "foreign empires" (coming of messiah). The children of Israel waiting for future deliverance became cosmic; meaning that every creation was in need of deliverance and this was possible through "transformation" and bringing to an end of all injustices (Ruether, 2000: 15).

The idea on how to end “injustices” is elaborated well by Margot Kassmann Bishop of the Evangelical Lutheran Church in her book; *with hearts, hands and voices spirituality for every day*. She state that the way to end injustices in today’s world is through practicing God’s love which is rooted in the bible, and love for our neighbors (Kassmann, 2007:33) and (Mathew 22:36-40).

Ruether continues to argue that the deliverance of the world took place through the coming of Jesus and his death and finally resurrection. She presents the meaning of redemption during Jesus time was associated with both spiritual and material in the sense that alongside prayers and preaching the good news; Jesus healed the sick, fed the hungry, clothed the naked and brought down all the powers that bound them (Rosemary R. Ruether, 2000: 16-17).

Following Ruether’s arguments above, it is pretty clear that the term redemption bears both material and spiritual aspects. Love has been described as the way to end the injustices experienced in the world hence translating to communal living. The virtue love has been described in this chapter as the glue or string that connects the members together. This is depicted in the mission of the Church according to Mathew 22: 36-40.

Therefore it means that if the church will be faithful and genuine enough to fulfill its mission here on earth the mission of loving God and neighbors then it will be in a position to redeem its members from both spiritual and material needs hence translating to a better world (transformation). Different example such as Wesleyan model, early Christian model in Acts 4:32-36 and the case study of AMEKA SACCO model have been used in this study to show how the virtue of love was and still is important in bringing and keeping people together.

Above all, love has the ability to enable people in a group to seek to know each more and seek the best interest of each other. Where love is found, unity is also there and progress can also be found. Likewise, in such an environment, communities make progress and the word of God is effectively shared and spread with ease making a lot of impact. This is the alternative theology that this study seeks to emphasis as a unique model to the Methodist church in Kenya; the theology of true love that lead to redemption of members both spiritual and material needs hence translating to a better world.

The above sentiments on the mission of the Church is in line with Marie (1997) who asserts that Christians represents Jesus’ death and resurrection as simply meaning amendment of the broken relationship between God and man. Christians tends to look at the death of Jesus Christ in “conceptual” way and by so doing they miss the “historical context” of its meaning. Jesus did not only die, he proclaimed God’s rule on earth rather than empire rule.

The reign of God on earth was portrayed by Jesus ministry and his relationship with the poor, the sick, the windowed and those in many other challenging situations. Through his death he paid the full price of helping the poor. His death challenges Christian today to know their stand during time of conflict in this world. Therefore, Jesus' resurrection simply meant a fulfillment of his promises to the world that injustice will "never have the final words".

In her work, Marie Giblin (1997) further argues that Jesus' liberation is a process where Christians are actively engaged in three levels. First, it is the level of economic, political and social shortage whereby the "greater justice is achieved". Secondly, it is the level about personal transformation and people taking responsibility to build a society that they wish and hope for. Thirdly, it is the level of liberation from sins and having communion with God.

Christian's activities should be geared towards social "change" through proclamation of love, justice and communion as a way of demonstrating fulfillment of God's gift of reign in future (Marie Giblin 1997: 84). The active engagement of people in the liberation process is vital in this study, because this is what the Kasarani Estate Fellowship members are doing. They are engaged in seeking a better live for themselves and for the other group members.

The active participation in the AMEKA SACCO case study is achieved through participants pooling their resources together and coming up with a strategy on how to go about sharing the resources in order to address the economic challenges their members are experiencing. This study has demonstrated how the Kasarani Estate Fellowship is actively participating in the redemptive process hence coming up with a local economy that translates to greater justice achievement and building a society of their aspirations. The researcher believes that this model, presented here as an alternative theology if applied within the Methodist church in Kenya; local economy will translate to a theology of effective participation in redemptive work hence resulting to the world of justice.

Meeks (1989) in his book *God the Economist: the Doctrine of God and political economy*, observes that economy and theology have not taken each other seriously. He points out that each discipline has remained comfortable in its own comfort zones and neither of the two is subject of the other. He further points out that the two disciplines have been separate because there is no common ground for argument; by look of the separation it seem that the two aspects are arguing on their "own thing". Meeks' view is that the "unknowing mutual disregard" need to come to an end, since the "struggle over the meaning of redemption of household belongs too focally to each" (M. Douglas Meeks 1989:19).

While Kelsey argues that Christians define redemption as an active relation that makes a "difference" to the person or situation being related to. He continues to say that there are two

types of things that need redemption according to Christians; “things they do and things they undergo”. The “Things they do” can be associated to “Atonement”; whereby a person is in charge and “things they undergo” can be associated with “eschatology”; meaning a person is not in charge. The two aspects; atonement and eschatology are entangled with each other.

The Christian understanding of the redemption is that Jesus is the one who is responsible for redeeming people. First, from the sins they have committed and secondly, from the suffering they are going through (David H. Kelsey: 2005: 16). Therefore “separation” of the two disciplines as depicted by Meeks argument is a clear indication that there is a problem that needs to be addressed so that the two can be connected.

It is therefore my take that “the unknowing mutual disregard” mentioned above by Meeks can be addressed through understanding the meaning of the term redemption. The term carries both economical and theological perspectives, meaning that it is not possible to separate the two disciplines although they play different roles which are meant to complement each other.

The separation between these aspects as mentioned by Meeks’ above causes multiple injustices within the world hence leading to suffering. In order to avoid the injustices that occur when we do not consider both theology and economy together, such as divorce due poverty, young people engaging in prostitution to earn a living, young people becoming alcohol fanatic as a way of reducing stress, parents engaging in illicit brew to get money to care for their families and children school dropout due to lack of school fees as described in the motivation.

Based on the findings of this study and available literatures and previous studies conducted on this area, the researcher holds that there is need for the Methodist church in Kenya to understand the term redemption on both perspectives that is material and spiritual aspects. By so doing, it can be possible for the Church to address the financial challenges members are facing as shown both in the motivation to this study during ministers pastoral visitation and responses from the informants.

Based on this study a pastoral theology that does not address the visible breakdown of community and family, but just focus on the spiritual aspects, is not a pastoral theology that fit with the understanding of integrated spiritual and material support in Methodist holy club, and abandoning people to their struggle while just giving them superficial comfort and refusing to take seriously their real economic and social problems.

The above discussed models are among many other examples the church can draw some understanding from. The AMEKA SACCO discussed in chapter five and six is just an example of what one of the churches within the Methodist church in Kenya is doing. The

Kasarani estate fellowship started to meet for spiritual purpose and on the process of meeting as they shared their life experiences they realized that the economic challenges that some of them were going through could not be addressed by prayers and the word of God alone and that is how they initiated the project AMEKA SACCO. Members pooled their resources together as a way of empowering one another hence addressing some of the financial challenges they were experiencing. Therefore, this study offers an alternative theology to the Methodist church in Kenya that brings understanding of the term redemption on both spiritual and material perspectives. This in turn leads to empowering the members hence translating to the wellbeing of the members and the world they live in.

Grau in her Book *of divine Economy: Refinancing Redemption*, is calling theologians to come up with an alternative way of viewing the world in relation to traditional divine economy thinking. Contemporary theologians who want to act in empowered ways in the dilemmas of modern economic system such as capitalism and communism should remember Grau's questions when they think about economic and spiritual actions. Some of these are: How can contemporary theologians overcome modern economic challenges such as capitalism and communism?. How can Christians think about economy and ecological justice alongside theology?. How can Christian critique contemporary economic models?. Finally, how can Christians offer hope in an oppressive economic regime? (Grau, 2004: 136-137). This study follows Grau suggestion that theologians can reconstruct a working theology from ancient theological construction using contemporary questions and methods within their context.

The above questions on how theologians can contribute to global economy hence bringing change that addresses the financial challenges the church members are facing as described in the motivation, may be can be possible if the term redemption will be taken seriously and be understood not only on spiritual aspect but also on material aspect. Theologians may not give any hope to the oppressive economic regime if they do not understand how theology is related to economy, they may not participant in challenging the contemporary economic models that is oppressive to the society if they do not understand the relationship between economy and theology, again theologian may not think about economy and ecological justice if they do not understand how the three disciplines are related.

The alternative theologians' quest to address the questions posed above is through understanding the term redemption in its fullest sense. Grau has further defined redemption as an "act of buying back" meaning there are aspects of economy in it (Grau, 2004:137) (See

Theology chapter on Redemption concept).Therefore, this study is offering the alternative theology that can address the questions posed above.

The alternative theology offered here is one that combines both theology and economy in the light of understanding the term Redemption as (both economy and theology) hence empowering members which translate to the ecological justices. The Kasarani estate fellowship is an example on how redemption can be used on both spiritual and material aspects. The informants said that the group started to meet for prayers, bible study and sharing of faith journey in essence they were meeting to assist each other from spiritual challenges.

Through the process of praying for each other need, it came to their realization that some challenges they were praying for were not meant. This is what triggered them to engage in economy, they did so by pooling their resources together so that they could help those members who had financial challenges. This indicates that there is integration of both material and spiritual aspects as a way of empowering their members. This is the alternative theology advocated in this study.

This is in line with McFague in her book *Life abundant: Rethinking Theology and Economy for a planet in peril*. She argues that Christians need to come up with “a working theology” in order to address the economic challenges that today’s people are facing. She further asserts that in order for Christians to do so there is need to relate both theology and economy. She contends that there is need for “disciplined religions” that put into accounts peoples world view as a way of addressing their needs hence translating to “Life abundant” or “good life” for all. According to her theology is “functional”; meaning it should work in someone’s life and it should help people to “live well” (Sallie McFague, 2000:15).

The “working theology” Mcfague is talking about may be can be possible, if the understanding of the term redemption will be taken seriously as both theology and economy. This can be achieved through deep theological reflection of what is happening around us as depicted in AMEKA SACCO MODEL, whereby the Kasarani Estate Fellowship took time to understand the financial challenges the members were going though hence devising a way of addressing those challenges in order to curb down members financial suffering.

The inspiration and motivation to undertake this study underscores the importance of striking a balance between spiritual matters and physical needs or a holistic approach to ministry in order to effectively reach out to those we seek to reach out to. By understanding the challenges that individuals are going through and trying to solve them that we get a working theology and abundant living for all as McFague puts it. It is hoped that this type of alternative theology if applied by the Methodist church in Kenya; the theology of deep

reflection on the challenges members are going through, it may be possible to come up with a working theology that translates to the communal living.

This is in connection with *Cobb* in his book *sustaining the common Good: A Christian perspective on the global Economy*, he focuses on the importance of theological engagement in economy and economical engagement in theology in order to achieve a “Just and sustainable future”. Cobb discourages monopoly of disciplines to an extent of no penetration of other discipline, but instead he encourages multidiscipline; disciplines joining together as way of complementing each other.

He pays a lot of attention to theology and economy, whereby he contends that theology for example should not be left to theologians only, since theologians are paying so much attention to historical concern instead of contemporary challenges the church is going through. In other words Cobb is calling upon theologians to contribute to existing global economy in order to bring change (Cobb, 1994, 23:44).

The question is how possible it is for theologians to contribute to global economy that is just and sustainable? The first step towards achievement of this is for the theologians to first and foremost to understand how the two disciplines are related. Meeks puts it clear by saying that the two disciplines represent a “separate marriage” with less squabbles because there is no common ground for argument; by looking at the separation, it seems that the two aspects are arguing on their “own thing” (M. Douglas Meeks 1989:19).

Additionally, Gonzalez statement that there has been less attention paid on economic teaching of early Christians by scholars until recently (Justo L. Gonzalez 1990:1) cements the acknowledgement of the interrelatedness between the two disciples. The statement further underscores the fact that there exists a big gap in the working together of the two disciplines. This problem is what is identified in the introductory and motivational part of this study and the missing link that is making the gospel and service to the society become quite challenging. Out of the findings from this study, the literature that has been reviewed, coupled with personal experience in the ministry. It will be right to conclude that the solution to the economic challenges members are facing in Methodist church in Kenya today can be addressed through understanding the term redemption on both aspects. Thence it can be used to address the “unknowing mutual disregard” through effective engagements on both disciplines resulting to positive global economical change which serves the community and the common good for all.

On this front and from the contemporary theologians the understanding and application of the theology of redemption on both disciplines is important. In so doing, it will facilitate effective

evangelization and making of the gospel relevant in our society both within the Methodist Church and the Christianity fraternity. This will ultimately result to effective engagement of the members on transformative liberation which result to just and sustainable community that is common good for all.

### **7.7. Conclusion**

Following the discussion above from different models, it is clear that the integration of both material and spiritual aspects is important. We have seen that the Wesleyan method of holy clubs, integrated with the African concept of Indaba work towards empowerment of the local Kenyan Methodists who need to be involved in the finding of solutions and need to be encouraged in their daily lives. We see this already in biblical texts that show early Christians supporting each other through prayers and financially.

Contemporary theologians contribute to this insight by reminding us that we need to come up with a working theology that can address peoples' economic challenges they are facing as a way of achieving abundant living for all (McFague, 2000). There is a need for theology to engage in economy and economy to engage in theology as a way of achieving just and sustainable future (Cobbs, 1994).

Contemporary Christians can reconstruct their own divine economy, using the resources of early Christian traditions, and historical church sources, but with today's questions and methods (Grau, 2004). Theology and economy need to end the "unknowing mutual regards" by coming up with a common ground for argument as a way of ending the injustices that occur when we do not consider both theology and economy together (Meeks, 1989)

## **Chapter 8: A Call for integrated redemption, Summary, conclusion and Recommendation**

### **8.1. Introduction**

This chapter is divided into three (3) sections. The first one covers both summary and the conclusion. The second section covers suggestions which entail areas for improvements in relation to this study and the third section covers recommendations for further studies.

### **8.2. Summary and conclusion**

In this study, I sought to answer the question of how the Methodist Church in Kenya can integrate both spiritual and material aspects of redemption as a way to empower their church members. In Chapter One the essence of integrating both spiritual and material aspects was vividly demonstrated. It was further demonstrated that the churches in Kenya are over spiritualizing most aspects of life hence turning a blind eye to other aspects of human life. This consequently affects the church negatively while in most cases it also results to suffering of members as it is indicated at motivation to this study section.

The same chapter critiqued the Pentecostal idea of “prosperity gospel” and its failure to yield positive results for the suffering members, the Church and the general society. This has raised an urgent need for alternative theology that can redeem the church, the Church members and the society from both material and spiritual challenges they are going through especially in Kenya.

Chapter Two gives a brief history of the Methodist church in Kenya and a history of Ruaraka Methodist church from which the case study in this research was based. Ruaraka Methodist church was selected due to its special focus and integration of holistic approach to ministry and its unique way of addressing both spiritual and material aspects of her members.

Literature relevant to this work and previous studies conducted in this field were also reviewed and discussed so as to underscore the significance of this study and the particular model of the case study used. The available studies indeed accentuated how necessary a study in this area is especially in the Kenyan context. This is because most people in Kenya are notoriously religious (Mbiti, 1969) yet most of the poor people are found in the church (Gilfford, 2009).

It also provoked several questions which this study sought to address. Further, based on the missing gaps, the studies so reviewed in this study, the state of the Churches in Kenya as well

as the existing model used by the Ruaraka MCK, the research questions in this study were formulated and areas of focus in this study were identified.

In chapter three, bell hooks' pedagogy theory which embraces the concept of redemption, Indaba and empowerment was evaluated and further discussed in view of this study. The pedagogy theory is based on the premise of the participants voices being recognized (Indaba). Secondly, contributions made by various participants results to "resources" and the effective use of resources can lead to an "open learning community" (empowerment).

Engaged pedagogy leads to "performative aspects" and "reciprocity" meaning that the teacher or the pastor will call their students or members to participatory effective engagement which lead to change or new invention. Likewise, effective participation consists of accountability, informative, local organization and transparency. The use of engaged pedagogy can lead to empowerment of all participants through recognizing their contributions. This is why the theory was chosen as the best theory that fits for this study. For instance one of the informants observed that financial empowerment is one of the reasons as to why they engaged in economy or financial empowerment ways.

There was room to listen each other needs, concerns and proposals and out of that they come up with AMEKA SACCO project to help them address their financial challenges. Additionally, to broaden our understanding of empowerment, *Empowering Diakonia: A perspective from the world council of churches* was evaluated. The five empowerment dimensions are used as a mirror to show how the five aspects fit and relates to the case study used in this study. These include the vision, normative, need-oriented, contextual and transformative aspects.

In the same chapter I have also tried to show the meaning of the term redemption and indaba. Redemption is described as self-redemption (redemption from sins), structure redemption (redemption from corrupt structure) and the environmental redemption (redemption of environment). This means that the term redemption has reached further than individual and society to the environment. The combination of the three aforementioned dimensions of redemption can lead to empowerment of church members. Indaba is described as different way of doing business whereby a group meets for a decisive discussion in order to find out the profound convergences which hold the group together for communal living. The main objective of indaba is that all participants feel at ease, their voices are recognized and the objective of the group is essentially meant.

Chapter four focused on the methods and data collection procedure. This study employed interviews as a method of data collection and the type of interview used is unstructured one.

This method was selected based on the nature of this research work whereby it provided possibilities to get more information from the informants especially from the past. It further provided for the freedom to ask supplementary questions whenever there was need to do so. It gave room to alter the sequence of the interview questions when there was need and gave an opportunity to get extra information above verbal answers given by the participants. These verbal answers and follow-up questions were very valuable in getting to the core of spiritual and material aspects of human living as well as the participants perspective on the two issues. Further, in addition to the interview questions, tape recording instead of note taking was used and it provided a humble time to concentrate and follow respondents' argument attentively without interference. Through the use of interviews as discussed above it was able to get detailed in -depth information from the informants that facilitated in data interpretation and presentation, the discussion of findings and also the data has been used in discussion in different chapters.

A former university classmate who is now a clergy was used as gate opener. Twelve interviewees were interviewed and they represented a balanced and inclusive sample size capable of generating quality data for the study. Purposive sampling also employed since this study did not seek to sample research participants on a random, seven (7) men and five (5) women were interviewed as a way of ensuring gender parity in the study.

In all instances cases, participants' anonymity was ensured and participants were made aware of this before they consented to participate in the study. To ensure utmost observation of ethical issues, accuracy of the information given and protection of the informants' autonomy, the no deceptions involved, the appropriate language was used and confidentiality was maintained. There were a number of challenges faced such as time consuming because of open ended questions, Financial constrains in both transport and accommodation, long procedure to access the participants and Data transcribing as well as language translation.

Chapter five discusses how AMEKA SACCO model was initiated by the Kasarani Estate Fellowship at Ruaraka Methodist Church. The model was initiated by the fellowship to assist members to achieve financial stability and freedom. For example majority of the informants said that the model was an outcome of the realization that economically empowered Christians would embrace God more. At the same time, participants indicated that financial freedom contributed in a big way in ensuring peace of mind hence giving more time and ability to participate in the work of God and the mission of the Church.

The motivation behind the initiation of the model was empowerment of the members. In this regard, majority of the informants said that the model was established in order to strengthen

the members financially so that they could either start their own income generating projects or to further their studies as a way of empowering themselves.

Informants had variation of experiences although the bottom line of it all was empowerment. For example some informants said that it was through the AMEKA SACCO that they were able to achieve their dream like completing their studies hence getting better paying job and through that they are independent instead of dependent on others. Other respondents argued that the model gave them an opportunity to save and specifically to save with other believers. The study found out that AMEKA SACCO has transformed many peoples' lives; such as Kasarani estate fellowship member, Ruaraka Methodist church members and the neighboring community. The majority of the informants said that the model has changed their lives positively whereby they no longer depend on AMEKA SACCO loan any more but through their income generating projects they are in a position to support them as well as save with AMEKA SACCO. The informants also said that the church values such as hard work, honesty and love helped a lot especially on repayment of loans.

Chapter six discussed several findings of the study: First, many of the economically distressed church members were the primary reason why the stakeholders thought of how best they could address the challenges facing their members. As a result of several thoughts and searching and sharing, AMEKA SACCO was born. Most of the informants confirmed that the initiation was to strengthen members financially.

The second factor discussed is the function of prayer and the work of a minister. The persistent, pathetic and challenging living conditions, dire financial needs, stressful living conditions inspired the formulation of the SACCO. Thirdly, empowerment was the main reason that motivated the Kasarani Estate Fellowship leaders and members to engage in material aspects. The majority of the informants said that they joined AMEKA Sacco because they needed money either to pay for their school fees, for further studies or to start some income generating projects such as rearing chicken, shoe shop, salon and Restaurants.

Another aspect is that both spiritual and material aspects play different roles which are meant to complement each other. For example the informants said that the Ruaraka Methodist church has been benefiting from AMEKA SACCO through the annual tithes, offering and thanks giving from the members. They noted that the church's financial situation has improved significantly compared to the time before the establishment of AMEKA SACCO. They noted that even though giving can be attributed to the growth of Church membership which has also been facilitated by the SACCO membership, giving per person had also increased tremendously.

Fifth, the study found out that financially stable members embrace God more. Majority of the informants argued that AMEKA SACCO was established as a realization that financially stable members embrace God more.

Chapter seven presents a critical analysis of various texts and concepts from the Christian traditions that have shaped how Christians have thought about relationship between spiritual and material aspects. I have shown how Wesleyan holy clubs were similar to the practice of indaba in the case of AMEKA SACCO. This is depicted in coming together of members and giving room for each member to share their journey of faith experiences. As a result of coming together and sharing among themselves, members develop rapport, trust and mutual trust hence they are able to freely to share their concerns, worries and challenges among themselves (Indaba).

The concept of empowerment is realized through the members pooling together their resources as seen in early Christian church and replicated by the AMEKA SACCO members. This has led to mutual benefits for all members hence translating to the common good for all. For example some of the informants said that through borrowing the loan from the AMEKA SACCO, they have been able to gain financial independence instead of being dependents (Empowerment) on others.

The notion of holistic spirituality is described in this chapter whereby according to the Wesleyan tradition it is not possible to separate religious practices of Christians from that of the world in which they live. John Wesley taught his church on importance of balancing the work of mercy and the work of piety. This is the same with AMEKA SACCO model whereby the main reason for members to engage in economics is in to address members' holistic life needs and challenges.

The idea of mutual accountability according to Wesleyan tradition simply means being each other's keeper in love. The same is depicted in AMEKA SACCO model whereby the members are trying their best to see to it that they eliminate economic suffering among themselves through willingness of members to save with the Model hence the savings are translated into loan to help those in need.

The building of local economy in both models applied bottom up strategy and not top bottom strategy. The local economy as depicted in AMEKA Sacco is what has enabled the Kasarani fellowship members to build a community that stand up. For example some respondents said that they acquired their own permanent residential houses through the loan they acquired from AMEKA SACCO. Through this they said that they no longer pay house rent, but the money they used to pay house rent is what they are using to pay the SACCO loan.

Thoughts and reflection from some of the contemporary scholars who uphold the integration of the material and spiritual aspects such as Grau, McFague, Meek and Cobb have also been discussed in this chapter. Professor Maroon Grau; a professor of missiology at the Norwegian school of Theology, MF, is calling theologians to come up with alternative ways of viewing the world in relation to tradition “divine economy” thinking. On the other hand, McFague is calling on Christians to come up with a “working theology” in order to address the economic challenges faced by the people today.

In the same vein, Meek is calling upon theologians and economist to end the “unknown mutual disregard” through coming up with a “common ground” for argument. This point is echoed by Cobb who calls upon theologians to contribute to the existing global economy in order to bring change which translate to “just and sustainable future”.

Some of the suffering and challenges that the church members in Kenya go through have also been demonstrated and reasons for their existence shown. This is shown in the motivation to this study, the discussion of the data in chapter six and chapter seven some of these are: divorce among church members due to poverty and other marital challenges. At the same time young people engaged in excessive drinking of alcohol to relieve “stress” and in prostitution to get money to take care of themselves.

Other vices and challenges pointed out include the populace as well as the church members engaging in illicit brew in order to get money to feed their families. Lastly, the swollen numbers of infant mortality due to lack of money to take them to the hospital and inability to afford a decent meal. Therefore the alternative theology proposed in this study can be used to address some of the above mentioned economic challenges members are facing.

The hope of this study is to recommend to the Methodist church in Kenya to seek to take the challenges and the plights of her members seriously and to make use of the model discussed in this study to address members’ economic and social problems. If the church applies these insights and practices, it will be possible to accomplish its mission and serve God as expected. The alternative theology this study offers is the one that seeks to fulfill God’s greatest commandment of love as a way of accomplishing our purpose here on earth. This is because as the bible states in Mathew 22:36-40, there is nothing greater than love in the world. Love of God and love of man results to holistic approach to ministry which translates to a happy live (Kassmann, 2007:33). She further notes that the concept of worship or devotion is only complete when God’s love for the world is demonstrated through justice and compassion. The above aspect of love results to the alternative theology that addresses the visible breakdown of community and family by taking seriously the members real economic, social problems

alongside spiritual aspects. This will ensure that members are not abandoned and left struggling with their existential needs as demonstrated at the motivational part of this study.

### **8.3. Suggestions for improvement**

Based on the research findings; if the Methodist church in Kenya will integrate spiritual and material aspects of shared participation in redemption then it will be possible to empower church members and contribute in addressing their plights and concerns. In order to address the challenges and concerns that the Church members are going through, the church should practice holistic approach to ministration. These concerns include spiritual, economic, social and political issues.

### **8.4. Recommendation for further studies**

This study focuses on Empowerment: integration of spiritual and material aspects of redemption in the Methodist church. Therefore further studies should be carried out on how the theology of pastoral visitation can be applied in addressing other challenges that church members are facing alongside spiritual aspects.

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## **Appendix 1: Interview questions**

### **Interview questions for AMEKA SACCO Leaders**

1. What is the meaning of AMEKA
2. When was AMEKA SACCO established
3. What is the vision of the AMEKA SACCO?
4. What are the requirements of becoming a member of the AMEKA SACCO?
5. What was the motivational behind AMEKKA SACCO?
6. What are your experience as a leader and a member of AMEKA SACCO?
7. What challenges do you face in your leadership position?
8. What challenges do you encounter in the running of the AMEKA SACCO?
9. How does AMEKA SACCO empower you as a leader?
10. How does AMEKA SACCO empower its members?
11. In which ways does AMEKA SACCO transform the Church/community?
12. What are the influences of the Methodist doctrines on AMEKA SACCO?
13. What prompted the establishment of AMEKA SACCO?

### **Interview questions for AMEKA SACCO Members**

1. In your own understanding, what is the meaning of AMEKA SACCO?
2. Do you have an idea of how the AMEKA SACCO came about? If yes, kindly explain.
3. When was the AMEKA SACCO established?
4. What are some of the reasons that prompted the establishment of AMEKA?
5. What motivated you to join the AMEKA SACCO?
6. What is your experience as a member of the AMEKA SACCO?
7. How has AMEKA SACCO impacted you as member?
8. In which ways has AMEKA SACCO transformed the Church/Community?
9. What is the influence of the Methodist church teachings and values on the AMEKA SACCO?

## **Appendix 2: Consent Form**

### **Request for participation in a research project**

The aim of this study is to investigate how the church can contribute to the empowerment of the church members in a wholistic way and the transformation of the society. The study will be carried out at Ruaraka Methodist Church Kasarani Estate Fellowship members who are also members of the AMEKA SACCO.

### **Background and purpose**

Integrating spiritual and material aspects of by the church has been identified as one of the ways in which the church members can be empowered wholistically. The aim of this study is to investigate ways in which the church can integrate both spiritual and material aspects of shared participation in redemption within the Methodist Church in Kenya.

This study is a Master Thesis conducted by Lairangi Jeniffer Kinya, a Master of Religion Society and Global Issues Student at Norwegian School of Theology, MF.

### **What does the study entail?**

You are requested to participate in an interview that will take between one hour to one and half hours.

### **Potential advantages and disadvantages**

Participation to this study gives the stakeholders of AMEKA SACCO an opportunity to reflect on the societies past, present and future well at the same time giving them to possibly find out some of their weaknesses and strengths. It also gives an example to other churches on how faith can be best integrated with material aspects or physical needs for a wholistic ministration.

### **What will happen to the information about you?**

The samples and data that are registered about you will only be used in accordance with the purpose of the study as described above. All the data will be processed without name, ID number or other directly recognisable type of information. Only authorised project personnel will have access to the list of names and be able to identify you. It will not be possible to identify you in the results of the study when these are published. Data from this study will be stored in a secure hard disk with password.

### **Voluntary participation**

Participation in the study is voluntary. You can withdraw your consent to participate in the study at any time and without stating any particular reason. This will not have any consequences for your further treatment. If you wish to participate, sign the declaration of

consent on the final page. If you agree to participate at this time, you may later on withdraw your consent without your treatment being affected in any way. If you later on wish to withdraw your consent or have questions concerning the study, you may contact Jeniffer Kinya Gitiye by email: [kenjen955@gmail.com](mailto:kenjen955@gmail.com)

**Consent for participation in the study**

I am willing to participate in the study.

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(Signed by the project participant, date)

I confirm that I have given information about the study.

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(Signed, role in the study, date)