

Salvation Army's Contribution to Economic Empowerment of Women in Bungoma County, Kenya

Philip Kwemboi^{1*}, Dr. Zacharia Samita¹ & Cyprian Kavivya²

¹Lecturer, Department of Philosophy and Religious Studies, Kenyatta University, Kenya

²Lecturer, Department of Philosophy and Religious Studies, Kenyatta University, Kenya

Corresponding Author: Philip Kwemboi, E-mail: kwemboip@yahoo.com

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ABSTRACT

Economic empowerment of women through women of worth (WORTH) village banking program is part of the holistic ministry of the Salvation Army (SA). However, since inception of the WORTH village banking program in 2006 in Bungoma County, Kenya, the economic impacts of the program have not been clearly established. Thus, this study aimed at investigating the contribution of the SA to economic empowerment of women in the study area. The study is significant in assisting the SA in and outside the study area as well as other Christian denominations interested in coming up with sustainable economic empowerment initiatives for women and other vulnerable groups in the society. The study employed the Holistic Christian Transformation Theory to reinforce the importance of the SA in acting as the agent of change because of her ability to mobilize women for change. A total of 82 questionnaires were used to collect quantitative data while two focused group discussions (FGDs) and 42 interview sessions were used to gather qualitative data. The study findings unraveled that WORTH village banking played a critical role in economically empowering women. After investing in income generating activities (IGAs), women were able to acquire property and other assets using the income generated from their businesses. Others afforded to pay school fees for their schooling children. Married women could stock their households and unmarried women catered for their needs without overly relying on their parents. The study recommended that the management committee of WORTH groups should explore forming linkages with formal microfinance institutions (MFIs) and Uwezo Fund, a low-interest Kenyan government fund targeting women entrepreneurs, with a view of increasing the loan capital which they can borrow at a low interest rate and then lend it to members. Members would then invest and repay the loans as a group.

1. INTRODUCTION

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

Transformation, in Christian circles, refers to the change from any deplorable human condition viewed as contrary to God's purpose for humanity to one of enjoying the fullness of quality life in harmony with God (Malone 2005:86). Transformation aims at meeting the needs of an integral person: mind, soul and body (Lang'at, 2007). Transformational development advocates for restoration of right relationships with God and humanity as intended by God (Alela, 2007). Tsele (2001) asserts that engaging in holistic Christian transformation forms the basis for Christian involvement in development. It seeks to improve the conditions of those in need as both a taste of salvation and manifestation of practical evangelism (Samuel & Sugden, 2003:40). Hence, holistic ministry should target holistic redemption (Adjei, 2012). This is the redemption of the society from religious and economic bondages which hamper its progress as the gospel is presented to it (Gruchy, 2013). Clifton (2010:125) suggests that the biblical and theological

purpose of redemption is to restore the dignity of humanity that reflects the image of God. This forms the underlying motivation for Salvation Army's (SAs) involvement in its holistic redemption of SA women. Clifton (2010) further elaborates that the fact that human beings were created in the image and likeness of God gives them all dignity and worth, irrespective of personal, religious and socio-economic circumstances.

In Africa, the SA Women Ministry addresses the issue of economic empowerment of women through the women of dignity or worth (WORTH) program in Malawi, Ethiopia, Kenya, Tanzania and Uganda. WORTH program is a women empowerment program that combines literacy, banking and business (Mayoux, 2008 & SA ADR, 2013). SA ADR (2015) states that this is a low cost, innovative and sustainable program geared towards helping women to increase their income and take control of economic resources WORTH program provides credit and savings services to women through village banks (Odell & Pickens, 2004: 2).

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

Since execution of WORTH program in Kenya in 2006, women have set up more than 10,000 individual and around 1,500 group businesses in Kenya (Peddle, 2018). Initially, the Salvation Army World Service Organization (SAWSO) views WORTH's village banking as a platform for economic empowerment of women to reduce the ruthless cycle of poverty (SAWSO, 2016). It encourages them to support themselves. Savings and loans from village banks enable them to engage in IGAs in line with the SA's doctrine of holiness (SAWSO, 2016). The doctrine demands human beings to get their hands dirty while asking God to keep their hearts clean for holiness to be achieved (Street, 2008). Effects of this program continues to be felt in Vihiga, Kakamega, Embu and Trans-Nzoia county villages among others (SAWSO, 2015). In her visit to Kenya, Sylvia Cox, the World President of Women Ministries in the SA, lauded WORTH's village banking program for enabling women to quit begging in streets, fund the education of children and stop prostitution.

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

1.1 Significance of the study

The study is significant in assisting the SA in and outside the study area as well as other Christian denominations interested in coming up with sustainable economic empowerment initiatives for women and other vulnerable groups in the society. Besides, it significantly contributes the economic pillar of vision 2030 and projected economic growth of 10% per annum that the Government of Kenya seeks to sustain (Gakuru, 2007).

2. LITERATURE REVIEW

In this segment, literature related to SA's WORTH village banking and its contribution to economic empowerment of women will be reviewed. The theory of Holistic Christian Transformation and its relevance to the study will also be described.

2.1 Salvation Army's WORTH Village Banking

The WORTH, in reference to women of worth, village banking is embedded in the SA's Department of Women Ministries. Garipey (2009:248) observes that within this department are a variety of programs and meetings which focus on the welfare of women. The first guiding mission of the department is enabling women to have the knowledge of Jesus Christ. The second mission is encouraging women to realize their full potential of impacting on the family, friends and the community. The programs equip women with capabilities for growth in personal understanding Christ and life skills. Besides, they provide them with skills for confronting issues that affecting them and their families. All these programs are implemented through the home league (HL); a women fellowship that meets weekly for education, services and fellowship.

Garipey (2009) suggests that the HL is a crucial element of women ministry which was introduced in SA in 1907. It is guided by four missions; worship, education, service, fellowship and service. Each of the SA corps has an HL geared towards implementing these four objectives and conducts weekly meetings. Merrit (2006: 229) affirmed the need to stop the tendency of neglecting the championing of a true godly home and encourage both thrift and hygiene as the theological foundation for the HL program. Advancement of a godly home has a scriptural basis in Titus 2:5. This portion of scripture states that women need to be discreet, chaste, keepers at home and obedient to their husbands so that the word of God may be manifested. The scripture urges women to maintain their self-respect, self-control and wisdom in their actions and thoughts as they keep their home and respect their husbands (Charles, 2015).

Merrit (2006: 230) illustrates that, in Ethiopia, Tanzania, Uganda, Kenya and other countries, the HL program has integrated WORTH program, a women empowerment program, in its missions. The WORTH program ministry is used by the SA to advance her holistic mission of development. Ashe and Parrot (2002) define WORTH as a creative and low-cost women empowerment program. It encourages women to be self-reliant. Allen (2001:51) traces self-reliance in the church to the early days of St. Paul. Every church was financially independent. For instance, the Galatian church relied on itself to support the impoverished and its teachers. Wambaria (2005) discusses the role of the church in mobilizing of savings for micro-enterprise credit to benefit the faithful. Were 2016: 15 and Speckman (2001) illustrate that self-reliance is principle that should form the foundation for the operation of the Church in Africa. The present study performs these initiatives from a very specific context of WORTH program.

WORTH focuses on serving women in rural areas who are often left out by other development programs. Its objective is empowering women to be literate, self-reliant and increase their income. To achieve this aim, women establish village banks in groups of between 20 and 30 individuals who contribute weekly in their account (SAWSO, 2015). From weekly contributions in locked boxes they generate capital for investment. These initiatives constitute the integral salvation of women in the SA by liberating them from economic hardship while contributing to spiritual redemption in their weekly meetings.

Abebe and Selassie (2009: 49) affirm that micro-enterprise development is a crucial element of WORTH program since it urges women to start businesses using the local business skill while ensuring that their business is suitable to the local markets. Among the most familiar business activities for women in WORTH groups include subsistence farming aimed at growing marketable vegetables, raising of goats or poultry. Those living near the urban centers engage in petty trading. The study by Abebe and Selassie (2009; 49) recommended that WORTH members should be involved in divergent business enterprises to diversify risks and generate income which will assist in repayment of loans. They argue that though patience is required for one to engage in diverse businesses, diversity enhances the sustainability of income generation. Therefore, the study tried to identify the type of micro-enterprise activities that women in the study area were actively engaged in.

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

Besides stewardship, WORTH village banking program cultivates a culture of work ethic in women in its quest to economically empower themselves. Speckman (2001), in reference to the healing of the crippled beggar in Acts 3:1-10, states that healing empowered him to have the power to act. The beggar used to be powerless and depended on the

mercies of benefactors but he could now work for a living. Similarly, loans taken from village banks empower women to work by engaging in IGAs. The women begin to view work as a calling from God (Weber, 2005). However, caution has to be taken since women already have other duties to attend to at home. These IGAs are an added work load. Increased workload could negatively impact on women's income (Wrigley-Asante, 2012). This study examined if daily household duties affected IGAs of SA women in the study area.

The idea of economically empowering women stems from the need to ensure that they have equal access to economic resources, control over economic resources, and guaranteed power over other aspects of their lives (Taylor & Perezniato, 2014). Veneklasen and Miller (2002) explain that the process of empowerment leads to increased authority of women in several areas. First, they gain power from within. The power of knowledge, individual potential, sense of equal rights with men, increased self-worth and belief. That way, they have the capability of transforming their lives. Second, the power to come up with economic decisions within the household, the community and in other areas that are historically reserved for men. Third, the power to access and control finances, assets and IGAs. Fourth, the authority to organize with others on how to promote their economic activities and entitlements. Mwenzwa and Miserati (2014) highlights that the focus on women's economic empowerment reinforces the ambitions of Kenya's economic pillar of vision 2030 which aims at achieving an average annual growth rate of 10%. In the study area, the WORTH program supports the economic empowerment of women as part of supporting Kenya's vision 2030.

WORTH village banking program empowers women economically. The study of Mayoux (2008) on WORTH in Nepal suggests that economic security has increased due to their ability to assert their right to own property. They acquired property and assets bought from income generated from business. Swarts et al (2010:13) discovered that households belonging to members of WORTH groups in Uganda were able to enhance their income available for handling emergencies and future needs as well as advance valuable physical assets such as shelter. They further observed that most of the WORTH members in Uganda gave an account of how they used their income generated from IGAs into building and diversifying their businesses compared to non-members.

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

2.2 Theoretical Framework

The study was guided by Holistic Christian Transformation Theory. The concept of this theory is essential in comprehending the theology of development which is central in economic empowerment of women.

2.2.1 Holistic Christian Transformation Theory

Holistic Christian transformation, as advocated by Bryant Myers, is a development program carried out by the Church to initiate change in the condition of human beings (Alela, 2007). Malone (2005:86) notes that it is a transformation from the condition of existence which is contrary to God's intention to one in which people enjoy fullness of life, in all its aspects, in harmony with God. For the sake of this study, transformation means the change from a life of suffering from poverty and sin to life of economic prosperity and restored relationship with God. Proponents of Christian transformational development such as Christopher Sugden, Vinary Samuel and Wayne Bragg convey it as a theological perspective on development (Myers, 2011). They call Christians to commit themselves to both spiritual and social concerns in equal measure. Woolnough and Ma (2011: 4) view the mission which is devoted to the spirit, body and mind as holistic or integrated. It is neither exclusively committed to the spirit with the objective of conversion and discipleship nor the social gospel which is concerned with the physical needs of people.

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

The theory is useful for the study since the SA acts as an agent of transformation due to its ability to mobilize people for change. Woolnough and Ma (2011: 143) claim that local churches play a powerful role of regularly uniting people, educating, sharing ideas, and bringing up resources, as well as urging people to work together. They explain that after mobilization, members of the church tend to work with a lot of dedication, passion, loyalty and persistence. The SA’s WORTH program works using the same values of dedication, loyalty and persistence to mobilize savings and use them for investment in IGAs. Hence, the theory helps the study by highlighting the significance of pooling up resources for investment through the WORTH program.

3. METHODOLOGY

The study was conducted in Bungoma County, Kenya. From a target population of 351 members and leaders of the SA’s WORTH groups, purposive and simple random sampling techniques were used to arrive at a sample size of 136. A total of 82 questionnaires were sent to the members of WORTH groups and their leaders to collect quantitative data. On the other hand, two focused group discussions (FGDS) and 30 out of a possible 42 interview sessions were conducted to leaders and members of WORTH village banking groups to gather qualitative data. Primary data from questionnaires was sorted out based on the objectives of the study. Responses were coded and assigned to categories in the variables section of the SPSS statistical software. Quantitative data was analyzed using descriptive statistics; percentages, means, standard deviation and presented in tables, graphs and pie charts. Percentages established the patterns of responses of participants from different groups. Qualitative data in form of tape records from interviews and FGDs was transcribed and translated into English. The summary of information from interviews and FGD was presented using verbatim and narratives. Prior to conducting field study, the researcher sought for a written permit and a letter of authorization from the National Commission of Science, Technology and Innovation (NACOSTI), having a written permission from Graduate School, and ethical review committee of Kenyatta University. While conducting field study, the researcher adhered to the principles of ethics in research.

4. RESULTS AND DISCUSSION

In this section, profile of respondents and findings of the study is described. Additionally, it provided the discussion of the information uncovered from this research.

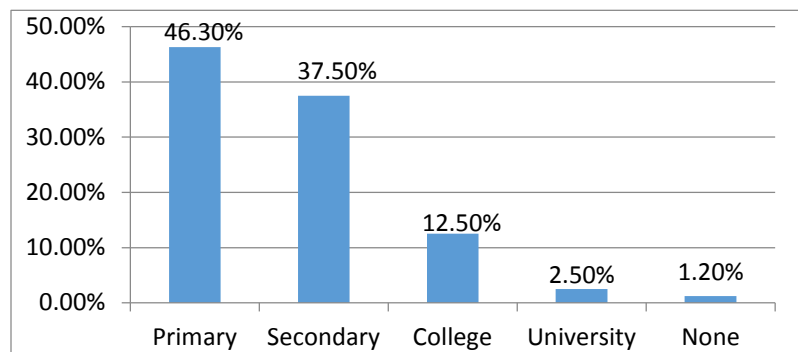
4.1 Profile of Respondents

Table 4.2.1 indicates that majority of the respondents (93.8%) were women while men constituted 6.3% of the respondents. It was significant to have many women in the study since WORTH program revolves around women and their welfare.

Table 4.2.1 Sampled Respondents by Gender Distribution

| Gender | Female | | Male | Total |
|-----------------|---------|---------|---------|-------|
| Marriage status | Married | Single | Married | |
| Frequency | 110 | 15 | 11 | 136 |
| Percentage | 80.882% | 11.029% | 8.0882% | 100% |

Figure 4.2.2 Level of Education of Respondents



Based on Figure 4.2.2, the research revealed that majority of the respondents had primary and secondary school education as the highest level of education standing at 46.3% and 37.5% respectively. The level of education is significant for this study. Those who have basic primary and post-primary education level can easily be trained on entrepreneurship, among other areas. Those without basic education need prolonged training, especially, on knowledge about saving and investing.

4.2 Major Findings

4.2.1 Income generating activities (IGAs)

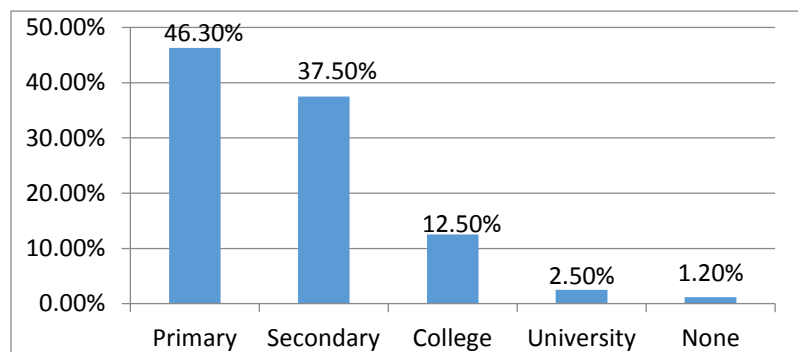


Figure 4.5.1: Type of IGAs that women in WORTH groups are involved in economic empowerment initiatives

Figure 4.5.1 represents the type of IGAs that WORTH women were actively participating in as their economic empowerment initiatives. The figure reveals that majority of women (39.10%) in WORTH village banking groups invested in commercial activities such as petty and retail trade. Others (28.2%) invested in service businesses such as hairdressing, restaurant, food stalls and cleaning services. Around 22.70% of respondents reported to have engaged in agricultural activities such as selling of grains and vegetables. These percentages indicate that majority of women invested in business. Since Cheptais Ward is an agriculturally productive ward, one could have expected that most investments are in the agricultural sector. However, investment in farming requires sufficient capital to buy some farm inputs such as fertilizer and seed and available land. In an interview with Christine Chemtai (OI, 03/06/2018), she explained that the small farm sizes serve as an obstacle to commercial farming for some women. In addition, married and unmarried women have to seek permission from their husbands and fathers respectively when they want to use land. The commercial activities are suitable for women in the study area since most of them require little capital. Others such as hairdressing and small restaurants need some skills in the use of hands and cooking respectively in addition to little capital. Therefore, these trade activities are appropriate to the SA members in WORTH. This is because a loan of between Ksh.5, 000 and Ksh.10, 000 is sufficient to start up petty trade or basic hairdressing businesses. Culturally, petty trading activities such as selling of fruits and vegetables have always been a preserve of women.

4.2.2 WORTH Village Banking and Equal Economic Opportunities

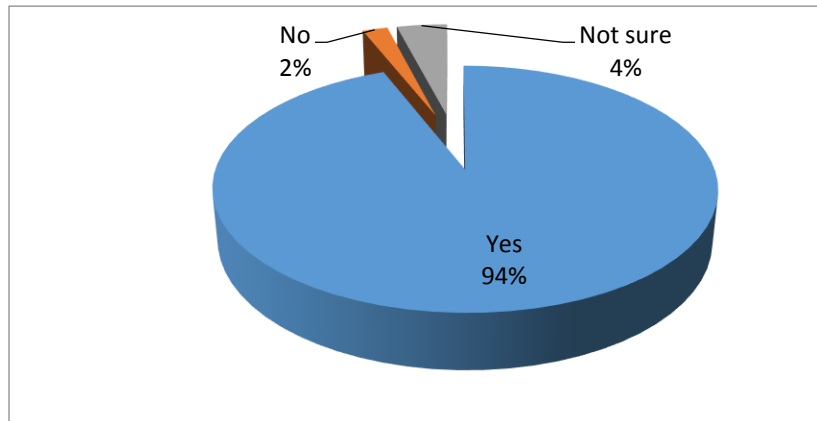


Figure 4.5.4 Women have equal opportunities in income generating opportunities

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

4.2.3 Effect of household responsibilities on engagement in IGAs

| Do daily household chores affect women’s engagement in IGAs? | |
|--------------------------------------------------------------|------------|
| Response | Percentage |
| Yes | 50.98% |
| No | 49.02% |

Table 4.6: Household duties

Questioning whether or not household responsibilities affected engagement in IGAs was based on the fact that majority of members of WORTH program were housewives in the study area; a few were in formal professions. The respondents’ opinions were divided on whether or not the burden of household responsibilities influenced the ability of women to engage in IGAs. From Table 4.6, 50.98% of women denied any negative impact of household chores on investment activities. Closely following were 49.02% of respondents who affirmed that indeed, the heavy burden of household chores negatively impacted on their ability to invest in IGAs.

4.2.4 Economic Empowerment of Women through WORTH village banking program

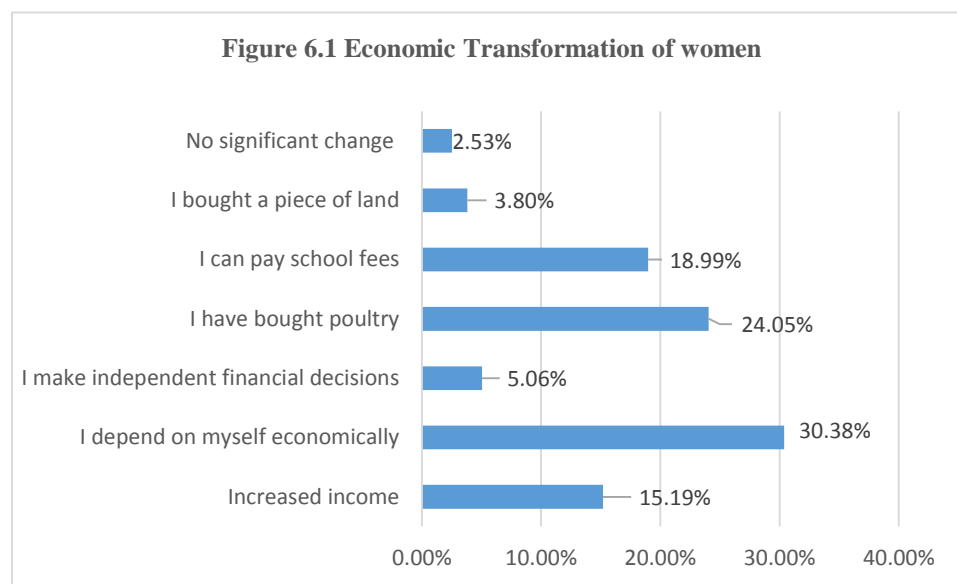


Figure 6.1 Economic Transformation of women

The need to evaluate the impact of WORTH village banking on economic empowerment of women is outlined in Figure 6.1 below. Respondents affirmed that loans from WORTH village banks assisted them to engage in IGAs. This later contributed to their economic empowerment. An interview with Deborah (O1, 28/05/2018) revealed that a total of fifteen members were given loans in 2016. Ten members were given an average of Ksh.3, 000 while five of them were loaned an approximate of Ksh.4, 000. In total, the WORTH village bank in Chepkube Corps loaned Ksh.50, 000 in 2016.

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

Figure 6.1 demonstrates that many women reduced their dependence on others after getting profits from IGAs. Majority of respondents (30.38%) claimed that they no longer borrowed money from friends, relatives or constantly from their husbands. It should be appreciated that as their economic profile improves, these women cease to be predominantly dependants. Instead, they become players or contributors hence holding a stake in their social web. This is a positive development to be appreciated.

Further, Figure 6.1 revealed that 24.05% of the respondents bought poultry and 18.99% of them afforded to pay school fees for their children. Some of the respondents (15.1%) admitted that there was a change in their income profile after joining WORTH groups compared to a time when they were not members of a WORTH group. Others, especially married women (5.08%), indicated that they could now make independent financial decisions regarding what to buy in their households. Unmarried women explained that they could take care of their needs without constant help from their parents. Widows and single women were also economically independent. They avoided exploitation by economically advantaged men. For instance, there were rare cases of prostitution as the means of financing their upkeep. A few of them (3.08%) bought small pieces of land and the rest (2.53%) recorded not having observed any significant change in their lives as a result of being members of WORTH groups.

4.3 Discussion

The study outcomes have established that SA women are involved in commercial activities such as petty and retail trade; service businesses encompassing, restaurant, hairdressing, cleaning and food stalls. Others engaged in agribusiness IGAs such as selling vegetables and grains. The entrepreneurship activities of women resonate with Marx Weber's idea of viewing work as a calling. Weber (2005:41) insists that engagement in worldly duties is an important duty to live acceptable lives before God. It is a means of serving God.

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

Regarding the impact of household responsibilities on SA's women engagement in IGAs, study revelations in Figure 4.6 indicated that 49.02% of respondents affirmed that daily household chores affected their engagement in IGAs. The major issue of concern here is time. Women in the IGAs needed adequate and quality time to concentrate on their project. Retail trade and operating a food stall required full-time commitment. This means that a person who has other duties to attend to may not make enough profit on that day, week or month because of the busy schedule. Their meager income could not afford them the luxury of hiring house helps. This argument agrees with the views of Wrigley-Asante (2012) who states that increased workload had the potential to eat into the income of women involved in IGAs.

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

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

The observations in Figure 6.1 confirm that WORTH village banking has a great potential of empowering women economically. Mayoux (2008) outlined the potential of WORTH program in contributing to economic empowerment of women. She suggests that the economic security was enhanced due to their increased income. They were able to acquire property and other assets from income created from their businesses. It is noted from these findings that women invested in poultry, school fees for their children and land, among others. Married women could stock their households and unmarried women catered for their needs without overly relying on their parents. The cumulative benefits of this women empowerment should be viewed in the empowerment of the women and the African country, family and the community. Resources generated were invested in education of children, purchasing land or maximizing its productivity and reducing the burden of parents. These are positive aspects that facilitators in WORTH program should continue to emphasize.

Based on the above findings, this research recommends that the management committee of WORTH groups should explore forming linkages with formal MFIs and Uwezo Fund with a view to borrowing funds at a low interest rate and then lending it to members. Members would then repay the loans as a group. Moreover, they can explore new partnerships and involvement through relevant sections of the county governments on economic empowerment. For instance, it can form linkages with Bungoma County, youth, women and persons with disabilities enterprise fund. The fund promotes the setting up of businesses and industries by women. It aims at enhancing the development of existing micro-enterprises and small businesses.

5. CONCLUSION

The article has established that the SA, through WORTH village banking program, transforms women economically. The cumulative benefits of this women empowerment should be viewed in the empowerment of the women and the African country, family and the community. Resources generated were invested in education of children, purchasing land or maximizing its productivity and reducing the burden of parents. These are positive aspects that facilitators in WORTH program should continue to emphasize. Through contributing to redeeming vulnerable and poor women from economic bondage, the SA provides a taste and a manifestation of practical evangelism. This is good news which

forms a critical part of restoring the dignity of women who are created in the image and likeness of God. Other interested faith-based development organizations should be motivated to emulate the SA's women empowerment model.

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ABOUT THE AUTHORS

Philip Kwemboi is a secondary school teacher at Nguviu Boys in Kenya. His research interest is focused on church and development.

Dr. Zacharia Samita is a lecturer and chairman of post-graduate department of philosophy and religious studies of Kenyatta University. His areas of interest include religion, religious movements, culture and development, family and media.

Dr. Cyprian Kavivya is a lecture in the department of philosophy and religious studies of Kenyatta University. His areas of research interest encompass world religions, interfaith dialogue, ecumenism, social development, research methodology, African religion and culture.

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