

**SONYA UNDUGU INITIATIVE FOUNDATION**

**(BROTHERHOOD INITIATIVE FOUNDATION)**

**SONYA UNDUGU INITIATIVE FOUNDATION IN PARTNERSHIP WITH  
CHURCHES/ORGs – SERVING HUMANITY**

**TRAINING ON ECONOMIC EMPOWERMENT AND LIVELIHOOD  
DEVELOPMENT**

**A CONCEPT OF BIBLICAL ENTREPRENEURSHIP DEVELOPMENT AND SOCIAL  
TRANSFORMATION**

**EQUIPPING & EMPOWERING THE CHURCH IN AFRICA AND BEYOND**

**IMPLIMENTATION: LOCAL CHURCHES AND GRASSROOT CBOs.**

**A PRACTICAL TRAINING MANUAL ON SOCIAL ECONOMIC  
SUSTAINABILITY**

*Equipping and Empowering the Church for Holistic Transformation*

**OBJECTIVE:**

To Economically, Socially and Spiritually empower pastors, church leaders, congregations and communities through church based entrepreneurial skills with reference to biblical concepts and values towards holistic sustainable livelihood.

**THIRD EDITION**

# **SONYA UNDUGU INITIATIVE FOUNDATION**

## **Background/Preamble**

Sonya Undugu Initiative Foundation was formally known as Sonya Undugu Initiative Self Help Group (SHG). It was initially registered under the ministry of gender, sports, culture and social services in 2008 restricted to operate within a defined constituency. The group expanded rapidly and extensively impacting the church and communities socially, economically and spiritually.

This in fact, led to a demand of upgrading Sonya Undugu Initiative Self Help Group (SHG) to a **Society/Foundation** registered under the Societies Act. Local and international donors/partners also preferred sponsoring groups registered under the Societies Act which has a stronger legal structure than self-help groups/organizations, which are limited to a specific given area, hence; there was need for the upgrade.

By the help of Almighty God and Jesus Christ our LORD and SAVIOR, Sonya Undugu Initiative Foundation was duly registered under section 10 of the Societies Act on 22<sup>nd</sup> day of October 2015.

Sonya Undugu Initiative Foundation is a faith-based Mission and Development agency founded with the mandate to **equip, develop and empower** the Church and communities for effective and relevant proclamation, demonstration and reaching out to special needs affecting the community in Kenya and beyond.

The general mandate of Sonya Undugu Initiative Foundation is to empower the Church to prepare believers and members of the larger community to live in a life of abundance, a life that glorifies God here on earth and reach out to communities to demonstrate the Church's presence and response in a hurting world.

Sonya Undugu Initiative Foundation serves to build the leadership capacity of local churches and grassroots community organizations including children, youths and women development organizations. This is to enable these community organizations to efficiently and effectively carry out their spiritual, social and economic activities in a more creative, responsible and sustainable approach within the church and community. Hence fulfill their role in the **Great Commission** as it is written in Mathew 28:19-20.

Currently Sonya Undugu Initiative Foundation has active programs and networks in Kenya, Uganda, Somalia, South Sudan, Sudan, Ethiopia, Tanzania, Nigeria, Ivory Coast, Senegal, Rwanda, Burundi, and South Africa. We also have our main partners in Canada, USA and in London.

## **SONYA UNDUGU INITIATIVE FOUNDATION CONCEPT**

It is believed that, Africa's socio-economic and spiritual realities can be effectively addressed using home grown strategies that are contextual, culturally sensitive and sustainable. The realities and the answer to African's economic, social and spiritual growth lie within Africans themselves.

After a century of mission work in Africa, most of indigenous churches and grass root community organizations are yet to achieve the goal of self-sustainability that would greatly impact on their work in respective communities. Majority of indigenous churches working among the low income urban slums and rural areas, where more than 70 % of Africans lives, have remained handicapped in meeting their program budgets. This has affected their ability to serve vulnerable groups and engage their target communities in a meaningful socio-entrepreneurial development.

Sonya Undugu Initiative Foundation is therefore a paradigm shift that calls for reflection and re-reading of the Biblical text contextually and creatively by Christian development practitioners. A more Bible based entrepreneurial strategy with clear concept on God's nature and purpose of creation should inform mission and community workers their role in holistic community transformation.

Sonya Undugu Initiative Foundation's number one role in this intervention is to facilitate training and development of local leadership who will change their perspective and attitude towards change and transformation of their own people. We facilitate individuals and groups of persons to create new information and develop practical skills that help identify available resources and opportunities; and to design, plan and develop appropriate participatory processes and implementation methodologies that are **cost-effective**, **contextual** and **sustainable**.

### **Sonya Undugu Initiative Foundation's Mandate and Driving Force**

*We serves to build the Leadership Capacity of Local Churches and grassroots Community Organizations, enabling them to effectively and efficiently carry out their **Spiritual, Social and Economical** ACTIVITIES/PROGRAMS in a more creative, responsible and sustainable approach within the Church (the body of Jesus Christ) and the larger community as they fulfill their role towards Holistic Transformation. In brief: - "A Living Church in Every Community Championing for Holistic Transformation".*

### **Our shared Vision**

Our shared vision is to be the **ultimate impact foundational agency** in **equipping**, **developing** and **empowering** the Church and communities for holistic transformation.

## Mission

- To facilitate contextual and practical learning, mentoring and training programs among church and community leadership, strengthening them with biblical values towards Missions, Organizational Leadership and Entrepreneurial development.
- To provide a flat form for networking and sustainable resource development among local churches, grassroots Mission and Development players
- To facilitate Adult Literacy Empowerment and Children Outreach Development.
- To make Scriptures, Leadership and Development resource materials available, accessible and affordable at the grassroots.

## Our Desired Purpose: -

**Is to see “A Living Church in Every Community, Championing towards a Holistic Transformation”**

## Our shared motto: -

“If you want to see the **CHANGE**, be the **CHANGE** yourself”

## Core Values

- Compassion, Passion and Inspiration
- Christ centered, meaning doing our business as unto the Lord.
- A working culture attitude
- Integrity and excellence.
- Dignity in life
- Relevance and perfection
- Servant Leadership
- Evangelism Leadership endeavor
- Last but not least, SUIF is **PURPOSE DRIVEN FOUNDATION**

## Purpose/Objectives

- i. To promote self-reliance and enhance members development to eradicate poverty by equipping communities with recreation centers, gymnasium, educational facilities, technical and life skill training and other suitable projects.
- ii. To ensure that every child is educated up to university level and bursary is given to needy children, especially to those students going for further studies locally and abroad.
- iii. To provide for widows, orphans, differently challenged people, vulnerable children and street families with food, shelter, clothing, education, development and protection.
- iv. To undertake any project that will be beneficial to the members and will contribute to the welfare of each and every member as much as possible by identifying feasible and viable projects for the purpose of initiating community development programs thus enhancing social-economic

- development for the community as a whole. For example:- water projects, schools, accumulative/rotational saving and loaning schemes, adult education, etc.
- v. Sonya Undugu Initiative Foundation provides and facilitates opportunities for intra-cultural and cross-cultural exchanges among Missions, Individuals, development practitioners and Business leaders.
  - vi. We provide short term opportunities to practitioners from all cultures and background with a **burden** and a **call** to participate in mission, education, business, finance, agriculture, art and sports, research, investment etc.
  - vii. Sonya Undugu Initiative Foundation also provides cost-effective field matrixes within respective areas of interest and vocation in enhancing one's service to humanity.
  - viii. To apply to any government or authority, donor, public sectors, corporation, company or persons for and to accept grants or gifts of money and of any movable or immovable property donations, gifts for property to take the same subject to any special trust which may be prescribed by the donor thereof.
  - ix. To undertake **Disaster, Health, Sanitation and Relief Management**
  - x. To undertake Church Planting and Leadership Development education
  - xi. The Foundation is non – profit making and non – political in nature.

### **Key Notes Towards a Successful Endeavors**

- Vision alone is not enough, Vision must be combined with the power of venture
- Success demands determination, passion and focus. Not just focus, but aim at long term Sustainability.
- *“We all have dreams, but in order to make dreams come into reality, it takes an awful lot of determination, dedication, self-discipline and effort”*. By Jesse Owens, 4 times Olympic gold medalist at the 1936 Olympics.
- I understand the amount of preparation and hard work that goes into creating and sustaining and successful venture. However the will to win means nothing without the will to prepare.
- And that is why I always say that life is a marathon, not a sprint. Set your goals for the year early enough and be assured of the right plan and direction towards your Vision and Mission.
- *“When you run a marathon, you run against the distance, not against other runners and not against time”*, declares Haile Gabrielselasie, 4 times Berlin Marathon winner and 2001 World Half Marathon Champion.
- We know how much effort you put into each endeavor. We are also committed to your success.

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## **Module 1**

### **1.0 Overview of Biblical Entrepreneurship Development**

#### **Introduction to Biblical Entrepreneurship Development**

Biblical Entrepreneurship Development is a practical tool towards economic empowerment and social transformation. It is a process by which the church is able to address economical realities and setbacks in the society and also propagate holistic development.

It is imperative to note that church is in the middle of a hurting world where poverty is rampant; corruption is the order of the day, the church continue losing her credentials and integrity. At the same time, the poor continues becoming poorer and the rich continue becoming richer.

Africa's socio-economic and spiritual realities can be effectively addressed using home grown strategies that are contextual, culturally sensitive and sustainable. After a century of mission work in Africa, most of indigenous churches and grassroot community organizations are yet to achieve the goal of self-sustainability that would greatly impact on their work in respective communities. Majority of indigenous churches working among the low income urban slums and rural areas, where more than 70 % of Africans live, have remained handicapped in meeting their program budgets. This has affected their ability to serve vulnerable groups and engage their target communities in a meaningful socio-entrepreneurial development.

Biblical Entrepreneurship is therefore a paradigm shift that calls for reflection and re-reading of the Biblical text contextually and creatively by Christian development practitioners. A more Bible based entrepreneurial strategy with clear concept on God's nature and purpose of creation should inform mission and community workers their role in holistic community transformation.

Sonya Undugu Initiative Foundation in partnership with Avant Ministries number one role in this intervention is to facilitate training and development of local leadership who will change their perspective and attitude towards change and transformation of their own people. We facilitate individuals and groups of persons to create new information and develop practical skills that help identify available resources and opportunities; and to design, plan and develop appropriate participatory processes and implementation methodologies that are cost-effective, contextual and sustainable.

Sonya Undugu Initiative Foundation has identified key pillars in Biblical Entrepreneurship, which includes:-

### **1. Training and Mentoring:**

This is a Bible based entrepreneurial orientation, education and training, church and community leadership on sustainable livelihoods. Grassroots business incubation remains at the center of this holistic transformation process.

### **2. Capital Development:**

This involves access to start-up and expansion capital and strategic resource mobilization process to emerging grassroots entrepreneurs. Social interventions are a major challenge to community initiatives in their quest to become economically and socially viable. The main driving force in this initiative is to empower communities on livelihood skills where they understand the various ways in which individuals, families and communities support their means to livelihood. This is done by providing new knowledge, training new skills or improving existing skills on practical life situations through a people owned processes. These include small business enterprises, modern farming, home grown economics, child care, hygiene, environmental conservation and management, among other initiatives.



The initiative would also help to create an enabling environment where entrepreneurs discover opportunities on business development and Theology of Work, including work ethics, financial literacy and acculturate the culture of sustainable community savings. This would enable grassroots communities mobilize local and outside financial resources, understand and appreciate organizational leadership, the power of unity and the principles of collective bargain.

The initiative seeks to develop community-driven sustainable financial resources that support grassroots entrepreneurial development. Profits gained through entrepreneurial development are re-invested and used to strengthen community and family structures that support vulnerable groups and persons with special needs.

### **Our Vision**

To be the ultimate faith-based mission agency in equipping and empowering the Church for holistic transformation

### **Our Mission**

- i. To facilitate contextual and practical learning, mentoring and training programs among church and community leadership, strengthening them with biblical values towards Missions, Organizational Leadership and Entrepreneurial development.
- ii. To provide a flat form for networking and sustainable resource development among local churches, grassroots Mission and Development players.

### **Manual's General Purpose and perspectives**

The general objective of this manual is to enable Christian leaders and the members in the community to understand and practically apply scripture principle to address poverty, livelihood and development concerns. This manual is as a result of biblical entrepreneurship training programs conducted by Sonya Undugu Initiative Foundation among church planters, community based organizations and partner ministries in Africa and beyond.

Biblical Entrepreneurship is a practical Bible-based application of divine principles in business, wealth creation and stewardship. Members of local churches are growing in their knowledge of God, their relationships to each other and their moral and ethical values and obedience to God. As members become committed to the local church and increasing their financial and material support, there is need to rekindle the spiritual fire in these believers for church's sustainable development.

Biblical entrepreneurial development as experienced by the biblical entrepreneurship training program is not just about profits and benefits to individual members. It involves social intervention among vulnerable groups within the community, especially children, women, physically challenged and the elderly, where orphaned children are kept in school, and the elderly and the sick, receive care. It is a holistic approach aimed at improving the living standard

of the poor by using home grown social capital, mobilizing and managing locally available financial resources using godly principles that are sustainable and viable.

Generally, the purpose of this Trainers' Manual is to equip Pastors, church leaders, congregations and the community with knowledge and skills of Biblical Entrepreneurship Theology to enable them train others. The Manual is also intended to be a Resource Material for the Pastors to use both for reference and as source content for his/her lessons. The overall objective is that the pastors and church leaders would be empowered to educate other leaders in Biblical Entrepreneurship Development.

Specifically, this training manual will enable the pastors/church leaders and the congregation to:-

1. Understand the basic concepts of Biblical Entrepreneurship,
2. Understand the Root Cause of Poverty and the Redemptive Mandate of God
3. Identify the Resource Base Opportunities available to improve the human status
4. Appreciate and Demonstrate the Theology of Work as demonstrated in the Creative and Artistic Work of God and Stewarding God's Resources.
5. Understand the linkages between effective leadership, strategic planning and holistic transformation development for social change in the local church and society.
6. Understand and Demonstrate the Seed and Seed Principle
7. Understand and Develop of a Proposal and Business Plan
8. Identify and Mobilize Local and outside Resources for Development
9. Restore the Garden Experience through Holistic Transformation
10. Understand, define M&E concepts and Develop and Build a Monitoring and Evaluation mechanism in the training program

## **Module II**

### **2.0 Understanding the Livelihood of the Poor**

#### **1. Introduction**

The aim of this module is to understand the root cause of poverty and the redemptive mandate of God. Poverty is relative and encompasses the whole community irrespective of their religion, political, tribal, gender, rich or poor for that matter. Poverty is a state of not being able to meet your needs i.e. physical, spiritual, financial, social, environmental, etc. It is not having enough to make life what it should be.

It can also be viewed as a state where one cannot identify or make use of the resources that are available to him/her in the right way to earn a living and improving his living condition and that of others. From this, we can deduce that poverty is not a state but a situation which can be

broken. No one was born poor and hence no one has a right to declare that he or she is poor. We can all change the song and sing a new one which will make us brake from the yoke of poverty. Proverbs 23:7 “As a man thinks in his heart, so is he”.

We can think poor and voluntarily become or do the opposite. All have opportunities but the way we use them is what differs (Story of two shoe salesmen from England to India). When man is not in alignment with the plan of God, he definitely becomes poor. He can be seen to be a success in the eyes of men but inside, there will be a great discontentment. Poverty has a spiritual connotation as all riches and wealth are from God. Poverty is being out of God’s plan. It is living far below what God planned for us. God used poverty to punish His people Israel when they disobeyed Him (Judges 6:1-10). God’s plan is for us to live in abundance and be a blessing to others. Genesis 12:2-3. Deut. 28 1-6, 11-14, 15-19, 22-24, 29, 33, 38-45,47-48.

### ***Who are the Poor?***

The aim of this unit is to enable the participant to define poverty in terms of: - spirituality, materialism, power/injustices, and psychology/knowledge/skills, environmental and circumstantial. Traditionally, the poor are those people who lack money. Is this adequate and appropriate to describe the poor? The poor or Poverty is therefore described as multi-dimensional/ having different facets, but basically can be looked in the face of the following combinations:

Inadequate income to meet basic needs (balanced diet, decent shelter, clothing, medical care, safe water and other social services) – Financial/material

- i. Lack capacity to enjoy emotional balance – Unfriendly living environment
- ii. Failure to nurture right habits and attitudes – Mental
- iii. Not able to nurture or handle good relationships – Social capital
- iv. Lack of knowledge and skills – intellectual and technical or professional
- v. Lack access and control of resources and power/influence
- vi. Lack right relationship with God – Spiritual

Spiritual poverty is worse than all other forms of poverty. From the scriptures perspective (Proverbs 23:7) we learn that “As a man thinks in his heart, so is he”

We can think poor and voluntarily become or do the opposite.

### **Acronym: For the Word “POOR”**

- P. Passing
- O. Over.
- O. Opportunities.
- R. Repeatedly.

When a person is not in alignment with the plan of God, he definitely becomes poor. He can be seen to be a successful person in the eyes of men but inside, there will be a great discontentment. Poverty therefore has a spiritual connotation as all riches and wealth are from God. Poverty is being out of God’s plan. It is living far below what God planned for us. God used poverty to punish His people Israel when they disobeyed Him (Judges 6:1-10). God’s plan is for us to live in abundance and be a blessing to others. Genesis 12:2-3. Deut. 8: 1- 18, John 10:10

## **What the Scriptures say about Poverty**

The book of Proverbs gives the following as causes of Poverty

\_Ill gotten wealth (Proverbs 1:16-19. 10:2-3.);

Deceit and Injustice Proverbs 13:11, 13:23, 22:7, 28:8);Immoral Character ( Proverbs 29:3, 5:7-14);Laziness (Proverbs 10:4, 12:24, 13:4, 19:15, 14:23, 20:4, 24:30-34); Stinginess/Hoarding(

Proverbs 11:24-25, 28:22); Lack of discipline and planning (Proverbs 6:6-11, 13:18);

Haste/panic living: Proverbs (21:5, 23:4-5);Greed(15:27, 28:25); Love of pleasure (Proverbs 21:17);Failing to confess sins (Proverbs 28:13);Oppressing the poor (Proverbs 22:16)

## **Scriptural solutions to poverty**

The following are scriptural ways of moving away from poverty and leading to prosperity:

1. Keeping God's commandments: Proverbs 3:1-4, Consider Solomon 1Kings 3:12-14.
2. Giving to God first: Proverbs 3:9-10. Consider Leviticus 23:10, Numbers 18:12-24,
3. Blessing of tithe Deut 28:8, 12-13, Malachi 3:10-14.
4. Wisdom: Proverbs 19:8, 3:13-16, 8: 10-21, 21:20, 9:1
5. God's blessing: Proverbs 10:22, 11:10, 24:24-25, 28:20.
6. Generosity: Proverbs 11:24-26.
7. Hard work: Proverbs 12:9-14, 13:4, 14:23, 19:15, 20:13, 28:19.
8. Savings and investment: Proverbs 13:11
9. Righteousness: Proverbs 22:4, 13:21-22, 21:21, Psalm 92:12-14.
10. Giving to the poor: Proverbs 19:17, 14:21, 22:9, 28:27, 2Cor 9:8-9.
11. Inheritance: Proverbs 19:14.
12. Diligence: Proverbs 27:23-27.
13. Wisdom: Proverbs 15:22, 12:15, 16:20, 20:18.

## **General Root causes of the Poverty**

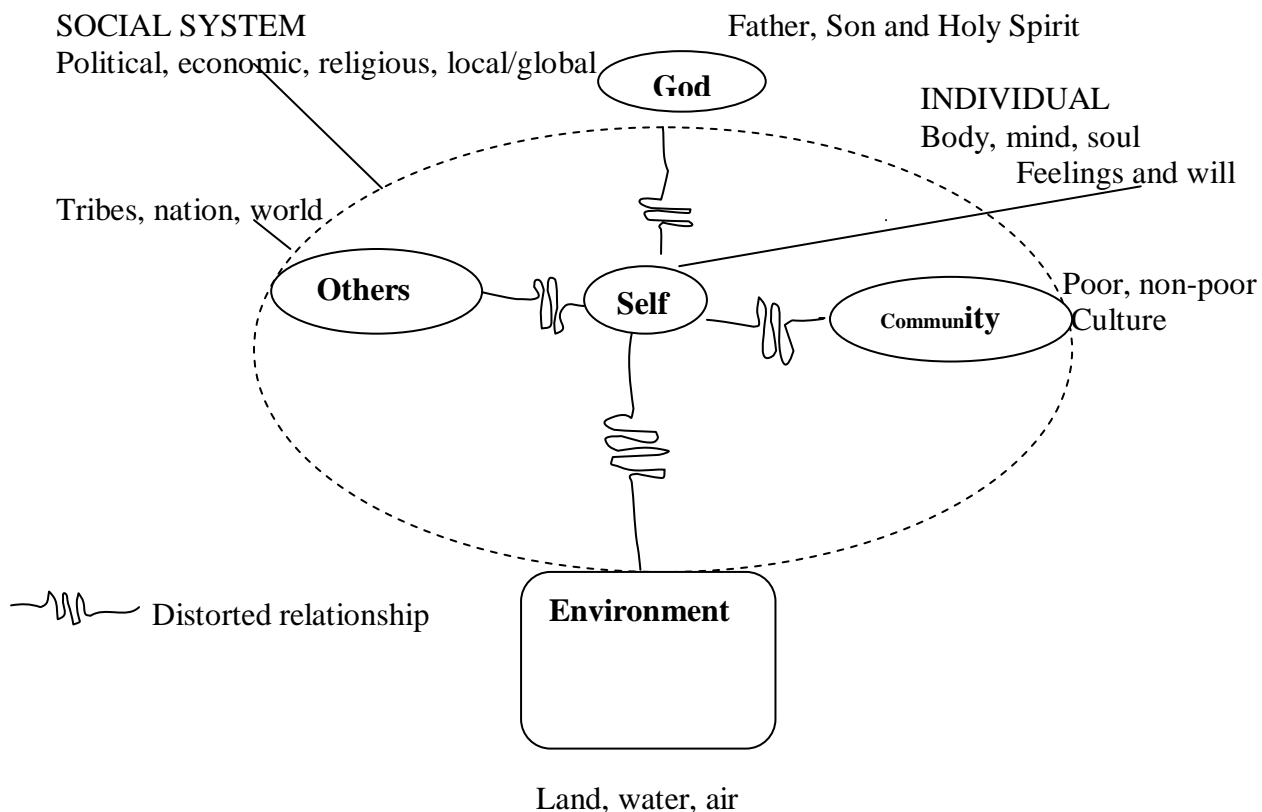
This unit of the module identifies the root causes of Poverty in historical, cultural or co temporal perspectives. Besides the biblical reasons for poverty empirically, the following have been identified as causes for poverty:

- i. Lack of education, skills and other competencies to take up high paying employment or start up a business.
- ii. Lack of information on available resources and how to access them
- iii. Circumstantial or calamity – environmental, natural, human.
- iv. Poor planning and setting of wrong priorities
- v. Lifestyle – Waste, laziness
- vi. Political, social, economic and structural systems that perpetuate poverty for survival
- vii. Corruption, injustice
- viii. Failure to be good steward and lack of financial literacy

- ix. Lack of leadership to mobilize and organize communities to analyze and audit their needs and work out solutions
- x. Lifestyles that are wasteful and laziness
- xi. Lack of right relationship with God, and inappropriate interpretation and application of Scriptures/ the fall

## Relational Foundation of Poverty

Poverty is a result of relationships that do not work, that are not just, that are not for life, that are not harmonious or enjoyable. Poverty is the absence of shalom in all its meanings.



### Causes of Economic Poverty:

- i. People seek riches instead of the true God.
- ii. People spend a lot of resources on serving false gods.
- iii. People too proud and lack confidence to work
- iv. All economic systems are broken, workers are exploited; workers disrespect of bosses; Dishonesty/Loss of Trust
- v. Materialism, Laziness, Thorns, and Pollution

For God in all his fullness was pleased to live in Christ and by him God reconciled everything to himself. He made peace with everything in Heaven and on earth by means of his blood on the cross (*Colossians 1:19-20*). All this newness of life is from God, who brought us back to himself through what Christ did. And God has given us the task of reconciling people to him. For God was in Christ, reconciling the world to himself, no longer counting people's sins against them. This is a wonderful message he has given us to tell others. We are Christ's ambassadors and God is using us to speak to you. We urge you as though Christ himself were here pleading with you, "Be reconciled to God." (*2 Corinthians 5:18-20*)

## **Economic and Social Transformation**

The objective of biblical entrepreneurship is to empower the Church to prepare believers and members of the larger community to live in a life of abundance, a life that glorifies God here on earth and reach out to communities to demonstrate its (Church) presence and response in a hurting world. God in a Hurting World, this is a concept to transform people who are marginalized, hopeless and vulnerable in the community.

God blessed Abraham to be a blessing to the whole nations, Genesis 12:1-3; Isaiah 58:1-12 is all about the true worship that God wants; Voice of the voiceless, Proverbs 31:8-9. Jesus' holistic approach in His Ministry. He preached the gospel and at the same time gave food to the hungry, Matthew 14:13-21; 15:32-39; Mark 8:1-10; Luke 9:10-17; John 6:5-15

The concept of entrepreneurship has a wide range of meanings. On one extreme end, an entrepreneur is a person of very high aptitude who pioneers change, possessing characteristics found in only a very small fraction of the population. On the other extreme of definitions, anyone who wants to work for himself or herself is considered to be an entrepreneur.

The word entrepreneur originates from the French word, "entreprendre", which means "to undertake." In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as one who organizes, manages, and assumes the risks of a business or enterprise.

Entrepreneurship is the act and art of undertaking innovations, finance and business in an effort to transform innovations into economic goods". This may result in new organizations or may be part of revitalizing mature organizations in response to a perceived opportunity. The most obvious form of entrepreneurship is that of starting new businesses (referred as Startup Company); however, in recent years, the term has been extended to include social and political forms of entrepreneurial activity. When entrepreneurship is describing activities within a firm or large organization it is referred to as intra-preneurship and may include corporate venturing, when large entities spin-off organizations.

Entrepreneurial activities are substantially different depending on the type of organization and creativity involved. Entrepreneurship ranges in scale from solo projects (even involving the entrepreneur only part-time) to major undertakings creating many job opportunities. Many "high value" entrepreneurial ventures seek venture capital or angel funding (seed money) in order to raise capital to build the business. Angel investors generally seek annualized returns of 20-30% and more, as well as extensive involvement in the business.

Many kinds of organizations now exist to support would-be entrepreneurs including specialized government agencies, business incubators, science parks, and some NGOs. In more recent times, the term entrepreneurship has been extended to include elements not related necessarily to business formation activity such as conceptualizations of entrepreneurship as a specific mindset (see also entrepreneurial mindset) resulting in entrepreneurial initiatives e.g. in the form of social entrepreneurship, political entrepreneurship, or knowledge entrepreneurship have emerged.

The general objective of Biblical Entrepreneurship Training Manual is to enable Christian leaders and the large members in the community understand and practically apply Scripture principle to address poverty, livelihood and development concerns. This manual is as a result of Biblical Entrepreneurship training programs among Church Planters/leaders in Africa.

Biblical entrepreneurship as has been witnessed in the field reports is not just about profits and benefits to individual members, but is actively involved in social intervention among vulnerable groups in the community especially children, women and the elderly. Acts of mercy including orphaned children being sponsored to school, care of the sick and elderly people in the community respectively.

Biblical Entrepreneurship is therefore, a holistic approach to improve the living standard of the poor by using home grown social capital, mobilizing and managing locally available financial resources using godly principles that are sustainable. The challenge is to train more key group leaders to enable them acquire adequate visionary training and leadership capacity, conduct intensive follow-up, build national leadership and increase groups' capital base for sustainable credit.

## **Poverty and development**

### **What is Development?**

The aim of this section is to enable the participant to define development and understand the relationship between poverty and development. Development can be defined as "struggle against all that oppressed humanity, including: Traditions and cultures; Social structures; Economic Structures; Religion; Political systems; Environmental and eco-system conditions; Circumstantial issues.

Transformational and sustainable development occurs progressively when local/indigenous leaders become inspired and empowered to bring new ideas, approaches and strategies to their own people who are capable of owning the process of development. The role of development partners in any community is therefore to build the capacity of these leaders and provide necessary resources that drive the agenda of holistic community transformation.

### **Why should we develop?**

The following are the reasons for development as related to alleviating poverty: development by its nature:

- i. Overcomes our own struggles and that of others
- ii. Contributes to the well-being of humanity and creation
- iii. Prepares and invests for present and future generations
- iv. Brings self-sustainability and self reliance
- v. Fulfills the pro-creation mandate of God – Let my people go and serve me.  
Exodus 4:27

### **When does development begin to take place?**

Development begins with a transformed, visionary leadership who sees the poor through the eyes of God, and changes their perspectives and attitudes towards change and transformation. Leadership that is selfless, courageous and determined, individual ideas are translated into action by involving others through participatory action plan. Development occurs in an individual (begins with the self) and then spread to the neighborhood and, to the world. Real development is empowering by giving people the ability and capacity to identify, plan, own and control.

### **How does development begin?**

We must re-examine and question the root cause of the poor/ why are the poor, poor?

What is the problem and who is the oppressor?

Why were the Israelites poor in Egypt? Injustice, Slavery and hard labor, low pay.

“When I give food to the poor, they call me a Saint, when I ask why do we have the poor, they call me a communist! Father Gustavo Gutierrez of El Salvador.

We must re-examine how support to the poor is structured – creating dependency, manipulation, perpetual to maintain status quo, OR empowering, liberation and freedom. – The ability to own and control resources.

We must re-examine and reflect the Bible texts on Creation and what God provided for livelihood, the role of man in Stewardship and pro-creation, and the deliverance theology of the children of Israel from their misery in Egypt (Genesis 1:26-30, Genesis: 2: 8-15, Exodus 3: 7-10). We must involve the process of un-learning and re-learning as well as change of attitude. Must recognize God as the ultimate liberator of the poor and that God selects people as agents of liberation – e.g. Moses, Noah, Nehemiah, Mandela, Jomo Kenyatta etc.



## What are the stages of development?

Development begins with a transformed, visionary leader who sees the poor through the eyes of God. A leader who will change their perspectives and attitudes towards change and transformation – **selfless, courageous, determined**.

**Relocate** – a process of re-incarnation to be, feel, relate, identify and walk with the poor to diagnose/ analyze both the **Resources and Needs**– Jesus model.

**Reconcile** – Man to himself, man to God, Man to man, man to environment and creation- Poverty is a result of broken relationship between God and man. This has resulted into corruption, selfishness, greed, murder, hatred etc.

**Re-distribution**- To reform social, political, religious and bilateral structures to enable the poor access and control the resources.

### Church-Based Livelihood Assets

Working to restore relationship so that people are again able to support themselves through their own work (2 Thess. 3:6-14)

This can be done through the following options:

#### *i. Paid Clergy*

These are livelihoods supported directly by those ministered or the ministry/ church congregation. There is very clear teaching that laboring in the Gospel ministry is “worthy of its wages.” Even when Paul chose to seek his support otherwise, he acknowledged such would have been his right as an apostle (Matthew 10:9-15; Luke 10:3-9; 1 Corinthians 9:1-15; 1 Thessalonians 5:12-13; 2 Thessalonians 3:9; 1 Timothy 5: 17-18).

#### *ii. Missionary*

These are livelihoods supported from outside the local ministry: Missionaries; Faith Supported Ministries. Paul seems to have been usually supported by his sending church (Antioch) and previous ministries (especially the Philippians’ church as he progressed on his missionary journeys. He deliberately chose not to take support from those ministered to as a way to not compromise his Gospel ministry.( Philippians 1:5; 4:10-19; 1 Corinthians 16:6; 2 Corinthians 11:8-9; Romans 15:23-25; 16:1-2; 3 John 6-8).

#### *iii. Tent Making*

Tent making, in general refers to the activities of any Christian who, while functioning as a minister, receives little or no pay for his or her church work and supports him or herself by additional, unrelated work. Acts 18:32. 2 Thessalonians 3:8

### Other Solutions include Focus Livelihoods

- i. Livelihoods-This comprise the capabilities, assets and activities required for a means of living
- ii. Sustainable livelihoods- a livelihood is deemed sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities, assets and activities both now and in the future, while not undermining the natural resources base.
- iii. How do we use present resources without negatively affecting the future? How do we leave an inheritance to the children of our children?

### **Livelihood Assets**

- i. Human capital include skills, aptitudes, knowledge, experience, ability to labor and good health
- ii. Natural capital include land, water, wildlife and biodiversity as well as the services derived from these
- iii. Financial capital include savings, credit remittances and pensions
- iv. Physical capital includes transport, shelter, water, energy and communications
- v. Social capital includes networks, groups, trust, mutual understanding, shared values, spiritual values and access to institutions.

### **Vulnerability Issues**

- i. The vulnerability context is the external environment in which people exist and it includes
- ii. Shocks such as illness, disasters, conflict, floods, droughts, storms, crop failure and diseases
- iii. Stresses such as high dependency from congregants and extended family declining natural resource base, climate change, economic downturns, inflation, structural unemployment and poor governance
- iv. Seasonality such as changing fuel, food and transport prices and shifting employment opportunities. Reduction in church giving etc.

## **The Poor and Livelihood – Summarized**

### **What is Development?**

Development can be described as “struggle against that oppress humanity” for example: -

- Traditional and cultures
- Social structures
- Economic structures
- Political systems
- Environmental and eco conditions
- Circumstantial issues

### **Why do we do development?**

- To overcome our own struggles and that of others

- To contribute to the well – being of humanity and creation
- To prepare and invest for present and future generations
- To bring self – sustainability and self reliance.
- To fulfill the procreation mandate of God. In Exodus 4:27, God said to Pharaoh, “Let my people go and serve me”.

## **Who does development, in the concept of Biblical Entrepreneurship focus on?**

### **The POOR**

#### **And of cause who are the poor?**

Traditionally, the poor are those people who lack basic needs, literally known as money.

- **Is this adequate and appropriate enough to describe the POOR? Discuss**
- Are there persons who see themselves as having all the money they want? NO
- Does then everybody lack money they need? YES
- Is therefore everybody poor? NO

The poor or poverty is therefore described as multi – dimensional/having different facets (relative), but basically can be looked in the face of the following combinations: -

Inadequate income to meet basic needs (balance diet, decent shelter, clothing, medical care, safe water and other social services) – summed up as financial and materials

“When I gave food to the poor, they call me a Saint, when I asked why do we have the poor, they call me a communist!” Father Gustavo Gutierrez of El Salvador.

We must re – examine how support to the poor is structured whether creating dependency, manipulation and perpetual to maintain status quo, OR **empowering, liberation and freedom** is upon the entire religious leadership to think and articulate critically.

We must re-examine and reflect the Bible and its creation and Exodus mandate – stewardship (Genesis 1:26) and Liberation theology in the book of Exodus.....

We must involve the process of unlearning and re-learning. In other words; change of negative attitude to positive attitude towards empowering the poor.

We must recognize God as the ultimate liberator of the poor, and that God selects people as agents of liberation, e.g. Moses, Noah, Nehemiah, Mandela, Jomo Kenyatta, etc.

### Gen 1:26

26 Then God said, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground." NIV

Read Exodus 3:7-10

*7 The LORD said, "I have indeed seen the misery of my people in Egypt. I have heard them crying out because of their slave drivers, and I am concerned about their suffering. 8 So I have come down to rescue them from the hand of the Egyptians and to bring them up out of that land into a good and spacious land, a land flowing with milk and honey--the home of the Canaanites, Hittites, Amorites, Perizzites, Hivites and Jebusites. 9 And now the cry of the Israelites has reached me, and I have seen the way the Egyptians are oppressing them. 10 So now, go. I am sending you to Pharaoh to bring my people the Israelites out of Egypt." NIV*

### What are the stages of Development?

Development begins with a transformed, visionary leader who sees the poor through the eyes of God, a leader who will change people's perspectives and attitudes towards change and transformation – **selfless, courageous, and determined leader.**

**Relocate** – a process of re-incarnation, to be, feel, relate, identify and walk with the poor, to diagnose/analyze both the **Resources** and the **Needs** – Jesus model.

**Reconcile** – Man to himself, man to God, man to environment, and man to creation/others  
Re-distribution – Reform structures to enable the poor access and control of resources.

### Why should the Church as an institution and body of Believers be involved with the poor?

Read the following Bible texts to help you answer the above question: -

1. Exodus 3:7
2. Isaiah 58:6-7
3. Luke 4:18-
4. James 1:27

***"Transformational and sustainable development occurs progressively when local/indigenous leaders become inspired and empowered to bring new ideas, approaches and strategies to their own people who are capable of owning the process of development"*** – quote by Eric Musee

The poor can be described as:

- Lack of capacity to enjoy emotional balance – unfriendly living environment
- Failure to nature right habits and attitudes – mental
- Not able to nature or handle good relationships – social capital
- Lack of knowledge and skills – intellectual
- Lack access and control of resources

- Lack right relationship with God – Spiritual

“Spiritual poverty is worse than all other forms of poverty, a Bible perspective”.

### **What is the root cause of the POOR? Discuss**

#### **Contemporary:**

- ✓ Lack of education, skills and other competencies to take up high paying employment or start up business.
- ✓ Lack of information on available resources and how to access them
- ✓ Circumstantial
- ✓ Poor planning and setting of wrong choices
- ✓ Political, social economical and structural systems that perpetuate poverty for survival
- ✓ Corruption, injustices
- ✓ Failure to be good steward
- ✓ Lack of leadership to mobilize and organize communities towards development
- ✓ Lifestyles that are wasteful, laziness and idleness
- ✓ Lack of right relationship with God, and inappropriate interpretation and application of scriptures/the fall of man etc.

#### **When does development begin?**

- Development begins with a transformed, visionary leader who sees the poor through the eyes of God. A leader who will change their perspective and attitudes towards change and transformation – selfless, courageous, and determined.
- Individual ideas are translated into action through involving others.
- Development occurs in an individual and then spread to the neighborhood and to the world.
- True development is empowering by giving people the ability and capacity to own and control.

### **Group Discussion**

#### **How does Development begin?**

We must re-examine and question the root cause of the poor/poverty and why are the poor?  
What is the problem and who is the oppressor?

## Module III

### 3.0 The Resource Based Approach Development

#### Introduction

The aim of this module is to enable the participants to identify the resource base opportunities available to improve the human status. An asset-based community development (ABCD) is a methodology that seeks to uncover and utilize the strengths within communities as a means for sustainable livelihood development. The first step in the process of community development is to assess the resources of a community through a capacity inventory or through another process of talking to the residents to determine what types of skills, opportunities, gifting, talents and experiences that are available. This is followed by supporting communities, to discover or identify the most compelling need in the community). Finally, is to determine how the community can act together to meet those needs that have been identified.

#### The Asset-based community development pillars

The aim of this unit is to enable the participant to identify and discuss the guiding principles of Asset Based Community Development pillars.

- i. *Appreciative inquiry* which identifies and analyses the community's past successes. This strengthens people's confidence in their own capacities and inspires them to take action
- ii. The recognition of *social capital* and its importance as an asset. This is why ABCD focuses on the power of associations and informal linkages within the community, and the relationships built over time between community associations and external institutions
- iii. *Participatory approaches to development*, which are based on principles of empowerment and ownership of the development process
- iv. *Community economic development* models that place priority on collaborative efforts for economic development that makes best use of its own resource base initiatives.
- v. Efforts to strengthen *civil society*. These efforts have focused on how to engage people as citizens (rather than clients) in development, and how to make local governance more effective and responsive.

#### Guiding principles towards Asset Based Community Development

- i. Assets can be described as the collective resources which individuals and communities have at their disposal, which protect against negative health outcomes and promote health status. Although health assets are a part of every person, they are not necessarily used purposefully or mindfully.
- ii. An asset based approach makes visible and values the skills, knowledge, connections and potential in a community. It promotes capacity, connectedness and social capital.

- iii. Asset based approaches emphasize the need to redress the balance between meeting needs and nurturing the strengths and resources of people and communities.
- iv. Asset based approaches are concerned with identifying the protective factors that support community livelihood systems. They offer the potential to enhance both the quality and longevity of life through focusing on the resources that promote the self-esteem and coping abilities of individuals and communities.
- v. Asset based approaches are not a replacement for investing in service improvement or attempting to address the structural causes of health inequalities.
- vi. Measuring the impact of asset based approaches on health outcomes is complex, and evidence of the effectiveness of these approaches at present largely comes from case studies and small scale exploratory research.
- vii. The move to including asset based approaches as an integral part of mainstream service delivery will require a change in individual and organizational attitudes, values and practice.

### **Types of Asset Based Community Development**

The aim of this section is to enable the participant to Identify and discuss various types of Asset Based Community Development.

Assets are the collective community resources which support individuals and communities livelihood systems. The following resources have been identified as necessary for use in social, economic, political and religious development.

### **I. Spiritual Capital Development**

The aim of this unit is to enable the participant to understand how spirituality can be used in social, economic and political development. Spiritual capital is viewed as a set of resources stemming from religion and available for use in economic and political development. Spiritual capital emphasizes its role in shaping behavior in the society. In biblical entrepreneurship, spiritual capital is understood from the perspective that it is a subset of social capital. This correlation is brought about from the manner in which spiritual beliefs exert influence on behavior in a society.

The significance of spiritual capital in the life of an individual cannot be taken for granted. It is a tool for fighting fear, greed, anger, self-assertion which gives someone room for exploration, cooperation, power-within and mastery. Spiritual capital represents wealth that can live by since it enriches the deepest part of our lives. It emanates from deep thoughts about the reason we exist and the various motivations behind all that people do. This form of capital reflects shared values in the society, shared vision and fundamental purposes in our lives. It also helps individuals to connect their motivations and their ability in order to realize the amazing potential that can be used to transform lives. It is also engraved in the minds of the people in different organizations.

Fundamentally, the spiritual capital in human beings makes us ask why we are doing what we are doing and makes us seek some fundamentally better way of doing it. It makes doing and

makes us seek some fundamentally better way of doing it. It makes us want our lives and enterprises to make a difference. With this kind of illumination, it is possible for individuals to make a difference in the community and the nation in general. This is made possible first just through that realization that making a difference is very crucial to any person.

This knowledge can help alleviate most of these challenges that are found in the current society. Such issues include poverty, diseases, crime, etc. Human beings realized how great the spiritual capital is in their life, then that will be a good turning point. The first step of realizing that the need to transform lives through our spiritual capital begins with us is quite significant. This is a solution-based approach to dealing with the problems facing humanity. It is of great significance to ensure that problems are viewed from the perspective that we have the solution at hand. This should happen at individual, household or even community level.

This is based on the level of sophistication of the kind of challenges that are facing human beings in the current world. This will require mobilization by various figures in the society of the country in order for the results to be realized on a wider platform

Every individual has some level of spiritual assets. The materialization and use of spiritual assets create spiritual capital. The type of materialization creates power and advantage that is observable. In other words, we can observe spiritual capital from determining the levels of such capital.

## **II. Human Capital Development**

The aim of this unit is to enable the participant to understand how human capital can be used in social, economic and political development. The human capital in an organization is the resource that is supposed to fully handle the current challenges as well future challenges, including dealing with change in an organization. It involves training, career development efforts to improve individual, group and organizational effectiveness. This is a very integrated process in connection to managing workforce in any given organization. At the center of human capital development, there is the need to develop a superior workforce that will transform performance in the organization. In this regard, it is proper for the organization to identify and make good use of the talents and that have been identified.

Christians have a responsibility of using God-given talents, skills and expertise to bring a godly transformation at their places of work. With the enlightenment going around by entities out empowering the church like Go Ye Africa, the trend is shifting from the traditional perspective of Christianity and salvation. In the past times, church used to believe that serving God was limited to the pulpit. Nevertheless, with the awareness campaigns and teachings, the church is coming to realization that indeed serving God is multifaceted in some way. A lot of literature has now been written about work and using talents and skills to serve the Almighty God. Rick



Warren once said, “Work becomes worship when you dedicate it to God and perform it with an awareness of his presence”.

Therefore, awareness is key to utilization of skills and talents for the benefit of the entire society. If only individuals realized their potential and used it properly, the lives of others would be easily transformed especially in the community settings. The Bible makes it quite clear that God has given human beings gifts and talents to be used in their habitation. Exodus 31:1-11 talks about the talents and gifts God has given to his people. God has given us talents that match with the needs that are evident in the society.

They are supposed to be exploited by coming up with solutions facing humanity everywhere like poverty, diseases, greenhouse effect, war, etc. Inability to realize these amazing capabilities that God has given people has led to extreme levels of poverty around the globe. In Hebrews 13:21, the Bible makes it very clear that God has given us everything we need to perform his will. Part of his will is to assist the less-fortunate in the society. Jesus declared that he came to preach good news to the poor and restore sight to the blind (Luke 4:18-19). Therefore, it is critical for individuals to discover their abilities in order to understand what God wants of them in relation to exploiting gifts and talents, thereby effectively using our skills and talents. This is very critical aspect of our lives. It begins with a genuine assessment of the capabilities and endowment of individual. Someone has to be realistic of what they are able to do or what they can do best. This will open a way of discovery and taking necessary steps towards developing those gifts and talents. This shows how important the step of discovery is to the entire process of realizing the potential and gauging its effective use.

### **III. Social Capital Development**

The aim of this unit is to enable the participant to understand how social capital can be used in social, economic and political development According to World English Dictionary, Social Capital refers to the network of social connections that exist between people, and their shared values and norms of behavior, which enable and encourage mutually advantageous social cooperation. Refers to the collective value of all social networks and the inclinations that arise from these networks to do things for each other ("norms of reciprocity").

Social capital emphasizes not just warm and cuddly feelings, but a wide variety of quite specific benefits that flow from the trust, reciprocity, information, and cooperation associated with social networks. Social capital creates value for the people who are connected and - at least sometimes - for bystanders as well. There are different kinds of social capital which are found in our societies throughout the world.

When a group of neighbors informally keep an eye on one another's homes, that's social capital in action. Similarly, when a tightly knit community of Hassidic Jews trade diamonds without

having to test each gem for purity, that's social capital in action. Social capital can be found in friendship networks, neighborhoods, churches, schools, bridge clubs, civic associations, and even bars. The motto in Cheers "where everybody knows your name" captures one important aspect of social capital.

#### **IV. Natural Capital Development**

The aim of this unit is to enable the participant to understand how natural resources can be used in social, economic and political development as the natural resources available to man increase, his material welfare increases as well. From a biblical point of view, all these resources are supposed to be utilized and exploited by Christians all to the glory of God. God created man and knew that he would have certain basic needs, such as food, clothing, and shelter. God created everything that was needed to meet those needs. One, God created natural resources. Those men with a Christian worldview believe that God has provided all that they need and, consequently, they have faith to seek, find, and process abundant natural resources

God not only created natural resources, but He also created man with human energy. God told him to "have dominion" or rule over the earth (Genesis 1:26). Man was placed in the garden to cultivate and keep it (Genesis 2:15), which required labor. After the fall, cultivating the ground required an additional "sweat of [man's] face" (Gen. 3:19). In a Christian society, men will be inspired by God to work. In addition, in a nation of economic freedom, men will be able to partake of the fruit of their labors which will encourage them to exert more energy. As man works harder and exerts more human energy, his material welfare (and that of the nation) will increase.

God has blessed people with natural resources all over the world. Different countries have different kinds of natural resources. Nevertheless, there is a lot of potential in all these resources to transform the lives of individuals. Seemingly, many Christians and communities in overall have not realized and taken advantage of the natural resources in their environs. Proper exploitation of these resources will usher in the new dispensation of changing the lives of communities in all parts of the continent. Natural resource may exist as a separate entity such as fresh water, and air, as well as a living organism such as a fish, or it may exist in an alternate form which must be processed to obtain the resource such as metal ores, oil, and most forms of energy.

Contrary to the plan of God to have these resources be managed well by human beings and subsequently improve the welfare of human beings, this has not been the case at all. Many people are languishing in poverty in various parts of the world even when they are blessed with natural sources. In some other cases, the natural resources have been misused instead and this has caused negative impacts on the livelihood of humanity.

## **V. Physical Capital Development**

The aim of this unit is to enable the participant to understand how Physical capital can be used in social, economic and political development Physical capital represents tangible assets that are essential in the production process in any given economy. They are literally the kind of assets that can be seen and whose role is quite elaborate to various stakeholders. The level of economic development in a given country or community will definitely determine the progress made in relation to physical assets. In this case, physical assets can include infrastructural facilities like roads, railway lines, buildings i.e. Factories, go-downs, etc.

All these represent essential facilities in the economic development in any given country or economy. They play a role in facilitating the production of goods of services in an economy. Physical Resources include buildings and equipment both on and offsite required to serve the needs of the community or institution in relation to its stated purpose, programs and activities. These are also called fixed capital assets. Fixed capital is a concept in economics and accounting, first theoretically analyzed in some depth by economist David Ricardo. It refers to any kind of real or physical capital (fixed asset) that is not used up in the production of a product and is contrasted with circulating capital such as raw materials, operating expenses and the like. Fixed capital is that portion of the total capital which is invested in fixed assets (such as land, buildings, vehicles and equipment) which stay in the business almost permanently.

In national accounts, fixed capital is conventionally defined as the stock of tangible, durable fixed assets owned or used by resident enterprises for more than one year. This includes plant, machinery, vehicles & equipment, the value of land improvements, and buildings. Land itself is not included in fixed capital even though it is a fixed asset, because it is not a product (a reproducible good).

However, it is widely acknowledged that it is extremely difficult to obtain any accurate measurement of the value of fixed capital, especially because even the owner himself or herself may not know what assets are currently "worth". Some valuations for fixed assets may refer to historic cost (acquisition cost) or book value, others to current replacement cost, current sale value in the market, or scrap value. The depreciation write-off permitted for tax purposes may also diverge from so-called "economic depreciation" or "real" depreciation rates. Economic depreciation rates are calculated on the basis of the observed average market prices that depreciated assets at different ages actually sell for. Sometimes statisticians try to estimate the average "service lives" of fixed assets as a basis for calculating depreciation and scrap values.

## **VI. Financial Capital Development**

The aim of this unit is to enable the participant to understand how financial capital can be used in social, economic and political development Financial capital refers to money used by entrepreneurs and businesses to buy what they need to make their products or provide their

services or to that sector of the economy based on its operation, i.e. retail, corporate, investment banking, etc.

Financial capital generally refers to saved-up financial wealth especially that used to start or maintain a business. A financial concept of capital is adopted by most entities in preparing their financial reports. Under a financial concept of capital, such as invested money or invested purchasing power, capital is synonymous with the net assets or equity of the entity. Under a physical concept of capital, such as operating capability, capital is regarded as the productive capacity of the entity based on, for example, units of output per day.

Many people in different communities have perished financially simply because they failed to realize the best way to deal with this resource in their custody. The challenge many are having is not lack of finances, but inability to put them into proper economic exploitation. People have failed to realize the changing trends in relation to saving and investment of money that they have. Failure to recognize the value of the money being held and how good to use it can be disastrous to anyone.

Good financial services require that people realize that with good strategies in place, an individual can start an investment even with very little. This is also in line with what the bible says in relation to humble beginnings. The bible says do not despise humble beginnings (Zechariah 4:10). In the same way, the bible says that whoever is faithful with the little will be entrusted with much (Luke 16:10). This shows that indeed it is not all about huge sums of money, but rather the manner in which such money is utilized.

Many have not realized this. Poor financial management practices are the main cause of poverty in many countries around the globe. When individual households are not in position to put in place proper mechanisms to support exploitation of economic resources, the society will have to struggle with the issue of poverty. It is important for non-governmental organizations committed to fostering good financial practices and eradication of poverty to focus more on this issue.

## **Achieving Asset Based Community Development**

The aim of this unit is to enable the participant to define and understand how to achieve Asset Based Community Development in the process of self-mobilization and organizing for change. This self mobilization poses a challenge for external agencies, such as an NGO or Donor to stimulate the process without having the effect of creating dependency. Asset-based community development (ABCD) is a methodology that seeks to uncover and utilize the strengths within communities as a means for sustainable livelihood development. The first step in the process of community development is to assess the resources of a community through capacity inventory or through another process of talking to the residents to determine what types of abilities, skills, opportunities, gifting, talents and experiences that are available. The next step is to support communities, to discover or identify what they care enough about to act - (*The compelling need*

*in the community*). The final step is to determine how the community can act together to achieve those goals.

## **What Is ABCD?**

It is an approach to community-based development, based on the principles of:

- i. Appreciating and mobilizing individual and community talents, skills and assets (rather than focusing on problems and needs).
- ii. Community-driven development rather than development driven by external agencies.

For the ABCD to achieve its mandate, it uses the following procedures:

### **1. Collecting Stories**

To begin building confidence in the community, informal discussions and interviews that draw out people's experience of successful activities and projects will help to uncover the gifts, skills, talents and assets people have. Not only does this uncover assets that people have not recognized before, but it also strengthens people's pride in their achievements. This celebration of achievement and realization of what they have to contribute builds confidence in their abilities to be producers, not recipients, of development.

### **2. Organizing a Core Group**

In the process of collecting stories, particular people will emerge as leaders in the community who have shown commitment and leadership in the past or who are currently taking a leadership role. The next step is to organize a group of such committed individuals who are interested in exploring further the community's assets and acting on the opportunities identified. Each of these individuals will have a network of relationships inside the community whom they can draw in to the process. Each of these individuals will have a personal interest -- something that motivates him or her to act.

### **3. Mapping the Capacities and Assets of Individuals, Associations, and Local Institutions**

Mapping is more than gathering data. It is very important that citizens and their associations do the asset mapping themselves so that they themselves build new relationships, learn more about the contributions and talents of community members, and identify potential linkages between different assets. This include

#### ***i. Identifying associations/groupings:***

The starting point of this exercise is to identify associations in the community. These relationships are the engines of community action, and are therefore essential (and often unrecognized) as assets. One way to do this is to start with the core group and ask them what associations and informal or formal groups they belong to. Once these have been listed, ask the core group to expand the list to include associations they know about. This longer list of

associations can then be clustered by type and those associations most likely to participate in working together for a common purpose can be identified. In the process of identifying associations, the list of leaders in the community also expands.

***ii. Identifying individual gifts, skills, and capacities:***

There are many ways of trying to elicit individual gifts, skills and capacities. The important thing is to ensure that this is not just a data gathering exercise, but a way in which people feel that their abilities and contributions are appreciated. Eventually a "capacity inventory" is developed, listing these capacities in categories such as "community-building skills", "enterprise skills", "teaching skills", "and artistic skills". A simpler approach might be to divide them into skills of the heart, head, and hand.

***iii. Identifying the assets of local institutions:***

This would include government agencies, non government agencies and private sector businesses. The assets of these institutions could be the services and programmes they provide, the meeting places they offer, the equipment and other supplies they may have, or the communications links they may have. They also have paid or unpaid staff who may be important links in the community.

***iv. Identifying physical assets and natural resources:***

Assets such as land, water, mineral, sun or other resources can be listed here, identifying those which are communally owned and managed and those which are individually owned and managed.

***v. Mapping the local economy:***

This exercise helps people in the community understand how the local economy works, showing how well local resources are maximized for local economic benefit. Are products and services imported that could be produced locally? Are there weekly or daily open air markets within the community?

#### **4. Building a Community Vision and Plan**

During the process, assets are matched with opportunities around an "organizing theme" -- a vision for community development. An activity is selected within that organizing theme for the community to begin working on right away. It needs to be concrete (people know what to do to succeed, and what success will look like), immediate, achievable with community resources, unifying (it brings people together), and strengthening (people's skills are used and valued). How is this process managed? It is important that the representative group that is convened reflects the energy that has been identified at the associational level. Institutions take a back seat role, leaving decision-making to those who have been identified as leaders in the community with key links to associational networks.

## **5. Mobilizing Assets for Community Development**

The process continues as an ongoing mobilization of community assets for economic development and information sharing purposes, initiated by the associational base. Associations are encouraged to engage by appealing to their interests, finding common ground and ensuring that they are contributing on their own terms. Eventually, an "association of associations" emerges. In other words, the community banking systems takes the overall initiative (CBS).

## **6. Leveraging Activities, Investments and Resources from Outside the Community to Support Asset-Based, Locally Defined Development**

The process of realizing the community vision begins with associations asking themselves "What can we do to make this vision happen?" External resources are not tapped until local resources have been utilized. This puts the community in a position of strength in dealing with outside institutions.

# **Module IV**

## **4.0 THEOLOGY OF WORK**

### **i. Introduction**

Theology of Work:

The objective:

To gain an understanding and application on God's perspective and purpose towards work, and how God intends to accomplish his purposes and plan for creation and redemption.

This course will explore the Biblical Theology of Work with a view to orientating Pastors, Congregation and other Gospel Ministers to the Christian worldview of work, and to empower followers of Christ (humanity) to integrate and model a lifestyle infused with Christian faith both in the Church activities and in the work/market place.

### **Introduction:**

Joshua and Judges tell the story of Israel's occupation of God's promised land and the formation of a national government. Their overall theme is that when God's people abide by his commandments and his guidance, their work prospers and they experience peace and joy. But when they follow their own inclinations and set themselves up as the ultimate authority, poverty, strife, and every kind of evil bring grief and suffering.

The books of 1&2 Samuel, 1&2 Kings, and 1&2 Chronicles take a deep interest in work. Their predominant interest is in the work of kings, including political, military, economic, and

religious figures.

*“It is our goal that our churches will recognize that the callings of people in the work place is equally important to those ministers who are called to serve them. Further, it is our goal that our pastors and church leaders will learn to empower ordinary people to integrate their faith and life from Monday to Sunday, and to remove the barrier between what has been defined as “spiritual” and “secular.”*

Henceforth, we believe, there is going to be a change in view of these truths, and that Churches will witness ordination of professionals, Business leaders, political leaders, Artisans, Farmers to serve as Christ Ambassadors in the market place.

## **ii. The purpose of the TOW course Program:**

The purpose of Theology of Work is to encourage and motivate followers of Christ and the entire human race the principles of a Biblically based Theology of Work and its contextual implications (culturally, Theologically, Socially, Politically, Economically, Technologically) as they serve and steward their talents, vocations and gifts in the work place.

A biblical theology of work includes at least two critical God-given mandate for mankind:

## **iii. The Creative Mandate and Artistic Work of God (Genesis 1-2)**

The Creation Mandate, which teaches that we work for God’s glory through our various callings both outside as well as inside normal church ministry programs, is not often discussed, taught or understood by our pastors and congregations.

We believe that there is a great need for pastors to learn how to steward the callings of their congregants who are in the workplace by providing increased ministry guidance for them during the other six days. Often believers of Christ are led to believe that the work done outside the church is something they have to do for livelihood, financial income, career, professionalism and has little significance in God’s purpose and plan for them on earth. As a result, they often have little joy in their work, give less than their best effort to their work, and sometimes even separate themselves from God while in the workplace.

The study of theology of work is not new, but it is infrequently taught in our seminaries and other institutions of higher learning. As a result, pastors and professors rarely teach or discuss theology of work principles within the church and community. Often than not Institutions of higher learning teach on Management and work ethics that build on knowledge and competencies. Theology of work builds on how people talk to themselves and the decisions they make through intuition, emotional intelligence that is guided by a compelling desire to work as a service.

## **God is the Creator, the Maker of heaven and earth:**

God created out of nothing/ Creative and Artistic nature of God- The earth was formless, dark and void. The beauty and artistic nature we all see started with God:



Everything changes with God coming into the scene! In the beginning, God...

God the creator as per-excellence - Everything God created was good, and very good  
God the evaluator to make sure, the creation was complete, competent and perfect- No fault –  
Genesis 1:31  
God's creative and artistic nature clearly manifested

### **God the Worker:**

It took God six days of disciplined and consistent work to complete the task ahead. God is working and I must be working too because I am after his likeness. God, the discipline maker: In his creation there is order of activities, planning and execution. The making of mankind perfects the entire creation: Genesis 1: 31

### **iv. The Creative Mandate of Man (Procreation)**

#### **Man, the pro-creator**

Mankind is made in the Image and Likeness of God, both male and female: Genesis 1:27  
Though Eve never physically existed until Genesis 2: 21 ffrwd God, clearly bring the picture of both man and woman, and in this context gender balance in creativity must be upheld.

The Purpose and Glory of God is seen in mankind  
Creativity and Artistic nature of God is deposited/manifested in man - Man become Pro-creator

**Mankind is empowered:** Given power and authority over the creation to Subdue, rule, have dominion (power, authority, sovereignty or sphere of influence) God empowered man to rule over creation on His behalf – Genesis 1: 28

Mankind becomes a blessing of God to be fruitful, multiply, replenish/renew and maintain the creation and make it fresh – Value addition.

This promise is repeated in Genesis 12: This time to Abram

#### **Empowering others:**

God empowered man to be the caretaker of creation because of our abilities. We should empower others in their callings/vocations, gifts, talents to serve God and humanity in their various fields.

#### **Man made a Steward: Genesis 2: 7-15**

God's provision to mankind for all the needs- Genesis 2: 8-14

Man empowered to manage the creation (take care, dress it, tend, watch over, work in it)-

#### **Renewed perspective and application:**

Creativity and entrepreneurial – A solution for better change

Competency and excellence in serving  
Work and discipline  
Pro-creation- value addition  
Empowered- Dominion, rule, Replenish results into fruitfulness and multiplication.  
Steward- Doing it on behalf of God- taking care of creation- Psalm 24-1-2

## **v. Redemptive Mandate of Man Matthew 28 to reconcile people to God, and to creation**

The fall in Genesis 3 that resulted from man's (and woman's) disobedience and broken relationship is responsible for what the human nature had to face afterwards through sin:

A reflection on Genesis 2:8-15, and a critical look at current status of mankind in relation to the following:

Greed/Corruption /selfishness  
Power game  
Evil desire and general wickedness  
Strive, hatred, murder, crime enmity  
Poverty, drought, famine, decease,  
Destruction of environment and human habitation

**Broken relationship** – Affecting man and God, and man and creation resulting into the **mess above**. The fellowship that existed between man and God is broken and because of disobedience man is send away from the Garden.

### **Privileges and benefits/blessings of man in creation are withdrawn**

The ground is cursed and man is subjected to toil and sweat all the days of his life - Before the fall, man was the manager in the Garden, and of all creation, enjoying God's favor.

### **Judgment is administered to man and the entire creation – Genesis 3: 9-19**

Creation: Serpent  
Woman- Woman subjected to oppression by man and pain in birth  
Man- Toil and sweat, Death  
Ground- Thistles, thorns shrubs

### **A new journey for humanity begins: The Redemptive Mandate:**

Current pastor education is usually focused on teaching and modeling the Redemption Mandate, which includes such things as the theology of God, an understanding of the role of the church, a working knowledge of the scriptures, and insights into a pastor's own spiritual formation. Woven into this program pastors are taught skills such as preaching, counseling, organizational and leadership development to help them build up the church they are called to serve. Fundamentally,

future pastors are taught to know their own gifts and callings, and then they are taught the skills to be a good steward of their calling. We do not in any way want to minimize the importance of this Redemptive Mandate. It is the Church has been called to do.

God recalls His original plan and purpose for man, and seeks to restore man's image and likeness to God- Genesis 3:21

**God's mercy and compassion** through Noah to preserve humanity and His creation:

Genesis 6: 8- 14

**God enter a new covenant with Abram-** Genesis 12 – 1-3,

A repeat of Genesis 1:28. God makes a new covenant of blessings and protection to Abram

Blessings, fruitful, multiplication

Become a Blessings to the nations

Protection.

**Exodus 3 is God's response to his judgment:**

Hearing the cry of his people and seeing their misery as a result of hard labor, slavery and toil.

Calls Moses for a liberation/deliverance /redemption mission: calling of His people to his original plan and purpose, as depicted the Promised Land, which is the Garden

Genesis 2:8-15/ Exodus 3:8

The Story of Redemption carries the entire Biblical truth about a Redeemer, and a liberator who shall reconcile God to man, Man to man, and man to creation – The person of Jesus, the Christ, and the Great Commission:

Mathew 28 18-20: Redemption.

Luke 4:18: Liberation for human injustices and spiritual wickedness

Revelation 7:14-17: Final Consummation and establishment of a just kingdom:

Redemption completed.

## **vi. The Misconception about work:**

After years of soul searching and critical analysis on how work and work ethics is perceived by most in Africa, We recognize and conclude that wrong philosophy and ideology about work has

resulted into Corruption, Poverty, Tribalism and Marginalization in East Africa and to a larger extends in Africa. As a Mission and development agency, we seek to correct this misconception by drawing Biblical truths about work and making practical application in our contexts. We believe real development that changes peoples live is vested in the ability to understand and apply the principles shared in this framework.

#### **(i) Wrong Philosophy of Work**

With the advent of Christianity through the holy work of various missionaries who also brought us the Bible, it is evident that the early readers of God's word in our region misconstrued and misconceived certain foundational truths in the accounts of Creation and Fall. Therefore, as the Western Civilization was taking root in the region and evolution of new cultures taking place, a **Wrong Philosophy of Work** based on a false premise and ideology that Work is a curse developed. This wrong interpretation was based on the teachings that "we are passers-by here on earth and that our home is in heaven, so we should live temporarily as we wait for the soon returning Chris" This premise put the Christian Church in a waiting mood doing nothing!

We should make note of the other side of the Missionaries who came as Teachers artisans, Doctors, farmers, and the puritans who adopted an ideology serve in the market place as missionaries and did their business using Biblical principles respectively.

#### **(ii) The Charismatic Revival Movements**

Then came the Revivalists – Charismatic Pentecostals whom the Lord God used mightily throughout East African region. Nevertheless, many also misconstrued their teachings of miracles and physical healing to the extent that many followers of Christ believe that with persistent prayers even if one does not work he/she would still receive material blessings from God through 'miracle'. This reinforced the false notion that Work is the result of the Fall. Many

pastors and Gospel Ministers separated themselves from “physical/secular” work and went into what became “full time Ministry”. Those who had vocations in government, informal or private sector resigned terming any other activity apart from preaching “worldly” and would then live by Faith (provision of God as it happened with Elijah when he was fed by ravens and Israelites when they were fed on manner!

**(iii) The prosperity Gospel:**

In the late 80s, there arose a form Gospel Ministers who believed God had called them and their congregations to live in affluent and influence the society. They mostly preached the Gospel of giving. Their quickly acquired wealth through the giving of their congregations meant their congregants believe that work is not important in wealth creation. It even became worse among the upcoming gospel Ministers who saw Ministry’s as a form of economic and social gain rather than a call to serve.

**(iv) Dependency syndrome:**

The Church in Africa depended on Western Churches for support of Missionaries who brought in the Good News as well as supporting local Pastors. Upto 60s all Mission work entirely depending on the giving of Western Churches. To-date, most Western and established indigenous founded Churches heavily rely on donations and handouts from Western Churches and believers. All African Governments and NGOs are Western donor driven giving a notion that “Africa is a recipient, not a giver”. This plays contrary to the Word of God that exalts the hand that gives being blessed that the hand that receives --- Mathew---. Also God will bless the work of our hands - Deuteronomy----

#### **(v) The Traditional religious Movements**

Meanwhile, the struggle for independence, which gained momentum in 1930s, 1940s, 1950s, and 1960s, was also accompanied by the emergence of many Traditional Churches otherwise known as ‘**African Indigenous Churches (A.I.Cs.)**’. Apparently, most of those African Indigenous Churches were more or less a religious front of the struggle against the continued colonization of our countries by Europeans, i.e. DINI YA MUSAMBWA founded by the *late Elijah Masinde*, and ROHO founded by *Odongo Mango*.

In fact, the late Odongo Mango from Kawango, village in Western Kenya and eight of his followers were brutally burnt to death on **20<sup>th</sup> February 1934** for prophesying that one day Kenya would gain her independence from the British colonialists and that the Kenyan Flag would be hoisted. Notwithstanding his death, the late Odongo Mango’s Church has since split into more than one hundred (100) denominations with a joint membership of approximately five (5,000,000) Christians in East Africa.

Since most of the founders of those African Indigenous Churches lacked adequate theological exposure and understanding, they embraced the false notion that work is the result of the Fall, thus is a curse. Moreover, another misconception arose in some of the African Indigenous Churches that the people of God have no business working or even continuing to live in this sin-infested, miserable world. Consequently, many of their followers stopped working; some neglected or abandoned their families, stopped marrying, some neglected their own self so much that they stopped bathing, washing their clothes, putting on shoes and or shaving their hair; and others avoided completely touching money allegedly because it is evil and satanic. Yet the combined membership of African Indigenous Churches (A.I.Cs) constitutes approximately 40% of the Christian population in East Africa region.

**(vi) The dichotomy of Secular and Sacred:** The Levitical order in the old Testament that separated the Levites and the Priests from any physical work or ownership of property was imported into the Africa Church among Pastors and the clergy. Ownership in-terms of property and money was associated with the devil and so many pastors who became affluent risked being labeled as “devil Worshippers).

**(vii) Work in Colonial Era**

Apparently, the manner in which most African workers were treated by their white employers particularly in white farms in what was known as ‘the white highlands’ led many of those workers to believe that Work is a Curse and meant for the inferior and oppressed.

In what was commonly referred to in some village as ‘**Ogirititi**’ which translates ‘**Agreement**’, African workers in the white farms were mistreated, beaten and forced to work under the pretext of the agreement decided on, prepared and enforced by the same white employers. Work in the white farms degraded the actual nobility of work reducing it to a mere means of earning a living (survival). In which case, if one gets a way of survival apart from work the better – hence the escalating rate of corruption. The white collar jobs, which meant seating in the office in a black suit and tie was interpreted by Africans as doing nothing, and only considered work to mean hard manual labor. Working with one’s brain was not work! The white color jobs as it became known in the colonial days was a designate of the western Masters and so Africans hated to work manually because they perceived it to be racist.

**(viii). The Culture of Corruption**

Majority of the first crop of African leaders who took over from the colonialists in East Africa gradually embraced a culture in which tribalism, nepotism, economic plunder, mismanagement of public resources, impunity, inequitable distribution of national public resources and

employment opportunities and political gangsterism. This culture has evolved over the years to become the monster we now call “**Corruption and Tribalism**”, that thrives in the pretext that one does not need to work, but rather able to pull corruption deals here and there and/ be politically connected. This has continued to completely erode the culture of integrity and hard work. In our society today, the corrupt and the politically connected are much more rewarded financially and materially more than hard work, integrity and competence- A case in the political patronage from most of post- colonial days to-date in East Africa regimes. The society has it as the norm that to succeed in life you must be corrupt and politically connected.

**(ix) Education and training orientation:**

The education curriculum and system in East Africa is heavily oriented towards providing certificates/ degrees for employment, and not geared towards acquiring knowledge, innovation, skills development and competence.

**vii. Re-Defining Work:**

In light of the aforementioned, our course that covers East Africa and beyond acknowledge the fact that this misconception of work as being a ‘curse’ is deep-rooted in our society especially among the poor who constitute approximately 75% of the total population of East Africa, so much that there is need for a new Philosophy of Work and a new Culture that embraces work as noble and honorable.

**viii. Three Essential systems within our context (TOW continues)**

**1. Theology of Work in the market/Work Place**

**Corruption/Bribery**

**Tribalism and negative ethnicity**

**Service delivery**



**Creativity/Value addition/innovation**

**Competency/Excellence/excel**

**Faithfulness/integrity**

**2. Theology of work in the congregation.**

**Commitment/discipline**

**3. Theology of work in the clergy**

**Pauline model of work- Eph. 4:28 – Avoid blood money**

**The Puritans Model- Business, Farming, family God's way-**

**Early Missionary Model – Trained early Pastors in various vocational and livelihood skills.**

**Entrepreneurial Model- 11 Kings 4:1-7**

**ix. The Five Essential Systems**

We are now convinced that these five systems and places identified in our Theology of Work Classes in Kenya, East Africa are fundamental in helping to CHANGE our people's perception of work (that work is the result of the Fall, hence a curse), thereby realizing the overall goal of the Theology of Work concept – Restoration of JOY AT WORK.

**(a). Religious System and Places**

We made discoveries through TOW Course that the Church is constituted by the '*laos*' – a People Belonging to God; a Chosen People; a Royal Priesthood; a Holy Nation: '*kleros*' – the Appointed or Endowed Ones. However, Informed Church Leaders deliberately use terminologies such as '**laity**' (*laikoi*), which describes non-pastors as second-class Christians with a view to demean and control them (non-pastors).

The depiction of Christians who are non-pastors and who work in the marketplace as people occupied with secular life and serving primarily in the world is partly to blame for the negative perception of work done outside the church. Furthermore, the separation of the Christian faith from work in the world which gave birth to the division of human work as either ‘**sacred**’ (serving in the normal church ministry); and ‘**secular**’ (doing the normal human work in the marketplace) has also contributed to the negative perception of work by majority of the Christians in our context. Furthermore many in the church label those with money or in business as devil worshippers and worldly respectively.

Therefore, this Curriculum seeks to carry out further intensive teachings of church leaders in our context so that they may ‘**Put On the Mind of Christ**’ – the humility of Christ so that they may prepare, equip and release their congregants working in the marketplace and to help them understand that all work done in church or in the market place is God’s work. By doing this, the church will be able to bridge the Sunday-Monday gap, and to restore workers’ confidence in their work in light of the knowledge that work done in the marketplace has the potential of having an intrinsic value. Consequently, a new philosophy of work will evolve and a new culture will develop – a culture in which the people of God will have JOY AT WORK fulfilling the divine goal of work in the life of man.

The Educational System also has largely contributed to the negative perception of work by majority of our people, since minor mistakes as failing to tuck in a shirt earns a child in school ‘Hard Labor’ – menial work within or outside an institution’s compound. For that reason, our Children grow up hating work especially those done with hands, hence the high rate of unemployment in Kenya, and the entire East Africa region despite the fact that our Informal Job Market is underexploited.

Therefore, through sharing the TOW concept; partnerships and networking with government and private teachers' training colleges; Kenya Institute of Education (KIE) which is the government body responsible for our country's educational curriculum development; and high schools, by the grace of God we will impress upon the partners the need to replace 'Hard Labor' as a means of Punishment in our Schools.

This will help to reverse the negative perception of work among our younger generation as they grow up to become the workers of tomorrow. It will also ensure that as our Children go through the national education system, a new culture will gradually develop – a culture in which corruption will not be the motivating factor for work in our civil service, but service to God and to the community (nation).

Not long ago I read a story of a Chinese pupil who was asked what she (he) would want to be when she (he) grows up, and her answer was astonishing: She (he) replied that she (he) would like to be a civil servant (government employee) when she (he) grows up. And when she (he) was asked why, she she (he) replied that she (he) would like to be a government employee when she (he) grows up so that she (he) might get rich quickly through corruption. (The situation in Kenya is no different).

**(c). Judicial System and Places**

The Kenya's Judicial System was identified as one of the systems which **negatively** contribute to how people perceive work in our community. One of the most common **Sentences** in our Courts of Law handed out even to petty offenders is 'Hard Labor'. And this has led our people to associate Work with Punishment. Even though we cannot tell the Judiciary how to do their Job, this Curriculum seeks to empower and equip people working in the Judiciary with a view to

articulating the need for a re-look at our sentencing trends especially of petty offenders.

However, we acknowledge the tremendous improvements in the dispensation of Justice by our Courts of Law.

Therefore, through partnerships and networking with judicial officials, prison officials, and prisoners, we will seek to create awareness among the convicts that work is divine; work is a calling; and that work is a blessing. We will also impress upon our churches the need to sensitize people including those in Prison to understand that work is intended by God to be an act of Worship and Service to Him as mankind develops the potential of Creation no matter our predicaments.

The goal of this initiative will be to restore the lost JOY in every worker including prisoners who will then be able to see work they do in prison as an **occasion for service to God and to their community**. In which case, their work will no longer be viewed as a means of Punitive/Retributive Justice, but Restorative Justice where they will work to restore the communities they have wounded through their past criminal activities.

#### **(d). Political System and Places**

The Political System was also identified as contributing to peoples' negative perception of work. Through the '**culture of nepotism and sycophancy**' lazy people have found their way to positions of responsibility with the assistance of their 'god fathers' while hard workers are relegated to the periphery. This has led many people to believe that 'Hard Work' is a waste of time and a curse to some extent.

During our last general elections Political Parties (including those led by the current President of the Republic of Kenya, and that led by the Prime Minister) ROBBED popular candidates who had won Party Nominations and instead gave Party Nominations Certificates to their unpopular

cronies, and relatives. This apparently has created the impression that **hard work does not pay**, especially when one is dealing with the Kenyan Political System.

Therefore, through collaborations we will seek to promote unity amongst the Christian Denominations in Kenya so that we may be able to jointly tackle the injustices meted out on our people by the Political Class for the glory and honor and praise of YAHWEH. We will encourage more Christians to join politics at different levels, and will seek to establish KENYA PASTORS' FOOTBALL CLUB which we may later use as a bridge for partnership with the political elite.

The goal of such partnerships will be to help our politicians to realize the noble responsibility bestowed upon them by the Almighty God, the Creator of heavens and earth, them being ministers of the Most High; and we will help them to regain consciousness of God's impending Judgment.

**(c). Economic System and Places**

Lastly, we identified the Economic System as one of the systems which **negatively** contribute to how people perceive work in our community. The disconnection of the church from the business world is to blame for our people's low view of work as well as the economic system's inability to come up with community-focused and community-friendly policies.

When multinational corporations come to excavate raw materials they only care about their businesses not the community within which the particular raw material is found. They conspire with the politicians and rob the locals of whatever is dully theirs. This has led to the conflict between the rich multinationals and the poor landowners. We have seen a stalemate in Coast Province and Eastern Province where Limestone Deposits have been found. Yet the economy plays a vital role in shaping the culture of a people.

Therefore, through collaborations, we will seek to share the Theology of Work concept with stakeholders and role-players in the marketplace with a view to helping them to understand that we are all created by the same God and called to SERVE Him and His creation in our different workstations. Furthermore, we will commend those who excel; celebrate the successes made; and encourage the discouraged so that they too may experience JOY AT WORK to the glory of God.

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**TOW in the Market place:**

Joseph  
Daniel  
Esther  
Dorkas

**x. Theology of Work from a Godly perspective****Entrepreneurial Development and the Market place Ministry:**

Man is made in the image and likeness of God- Creativity, artistic and innovative nature of God passed on to mankind-Pro-creation.

Out of darkness and void, God created

Man appointed and ordained to be a steward of the whole creation- Genesis 2:8-15

Biblical philosophy of work- Service, worship, Empowerment, (gifts, talents), Time

The idea of work and attitude towards work- Taking Christian work ethics of stewardship, excellence, Missional to the market place, as a form of Ministry or worship- No Sacred and Secular.

The call of Joseph, Nehemiah, Esther, Daniel, Dorkas/Tabitha in the market place and their contribution to Spiritual, social and economic development in their time

Often Christians are made to believe that the work done outside the church is something they have to do for financial income and has little significance in God's purpose and plan for them on earth. As a result, they often have little joy in their work, give less than their best effort to their work, and sometimes even separate themselves from God while in the work place.

## **5.0 The Creative Work of God continues**

The purpose of this lesson is to enable social and business entrepreneurs understand the concept and practice of Theology of Work as demonstrated in the creative and artistic work of God. Everything is believed to have a beginning. Every business, social project, physical capital has a beginning.

Genesis 1:1-27 is an account of all what God made from darkness, formless and void earth! And everything that God was indeed very good.

Similarly, mankind having the likeness of God in creativity and art, has been empowered to create from nothing. This is the power of an entrepreneur or creator.

## **6.0 The Pro-Creative Mandate of Man continues**

Many scholars have been puzzled by what God meant, in that, he created man in His image and after his likeness. God is described as the creator of heaven and earth, and so he purposed to create man with similar abilities and skills of creation in order to liken man with himself! The identity of Man is to represent God, and the whole creation should see God through man.

### **6.1 The rule of man over creation.**

Genesis 1: 26, 28. After God had established all creation on earth, He created mankind to rule over the creation and manage it on his behalf. God further created mankind to become fruitful, multiply and fill the earth, subdue and rule over it. Instead of God multiplying himself on earth, he gave mankind the responsibility biologically and physically to increase in order to have more men and women in the image and likeness of God on the surface of the earth. Mankind therefore has a delegated responsibility from God to multiply, be fruitful and manage the whole creation.

Ruling with Justice because God is Just

### **6.2 Man is blessed to become a blessing**

Genesis 12: The promise of God for prosperity, wealth and power, However, there is a condition to make himself a blessings. There is too much wealth, yet so many poor! – The richer getting richer and the poor getting poorer.

The world uses the principle of accumulation to demonstrate wealth, prosperity and power. God uses the principle of generosity (He tells Abraham, you shall be a blessing to the nations) to demonstrate wealth, prosperity and power.

Cooperate responsibility of sharing profits with the poor in the private sector was coined out of Biblically principle and worked very well in the past. The world wants to be identified through

“symbols” (Big buildings, Big cars, fat accounts etc) whereas; God wants to be identified through service/generosity, justice.

What was the sin of Israel in Isaiah 58: 6 -7

How are Christ followers related to Abraham?

## **xi. Stewardship**

### **Ecclesiastes 9:11**

Time and opportunity is equally given to all, and the difference comes on how each utilizes time and chances given to each!

The mandate of stewardship require that we all understand we own nothing, our life, body, soul, property, Money, skills, positions, and that whatever we do, we should do it as unto the Lord.

Psalms 24 declares to humanity that everything belongs to God, yet he has entrusted mankind to manage it for his glory.

Mathew 25:14-30: The parable of the Talents helps us to understand how we ought to be profitable stewards of every resource we receive.

Practically when we serve others in the Church, Community, public, private sectors, we are doing it because God has given us the ability, skills and opportunity. When we excel in any talent, sports, academia, Ministry we are gifted by God

One of the disappointments of our present times is the amount of waste witnessed in government, private, NGO, communities, families and even in Church.

How can we better manage the resources God has endowed us with, as stewards to benefit all and eradicate suffering?

Stewardship is the term used to describe how we deal with the resources God has entrusted to us, including our money, time, possessions, families, and ministry. A Steward is one who controls the possessions of his master. The role of a steward is a very responsible one, and demands that the person be a man or woman of high integrity and accountability.

The matter of faithfulness, responsibility and accountability plays a big role as far as stewardship is concerned.

### **1. *The Good Steward is Faithfull***

In Luke 12:42-48 Jesus teaches that a steward must be Faithfull even when his master is not present: If his master returns suddenly to find him occupied with his master's business, he will be rewarded. But if he is not prepared for his master's return, he will be dealt with severely. This parallels the situation of the believer. Our Lord is gone to be with the Father, and will return suddenly. We need to be faithful in His absence. As children of God, we should not only be faithful stewards of the ten percent tithe that we give but also of the other ninety percent.



All we have is the LORD'S and we are to manage it in a way that is pleasing to Him. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much" (Luke 16:10). "If we are faithful with small things, God can trust us with greater responsibilities. We must not spend our money in ways that we know would displease God because this would make us unfaithful stewards.

## ***2. The Shrewd Steward Uses His Position to Prepare for the Future***

Jesus told another stewardship parable in Luke 16:1-12. This parable is a bit surprising, since the steward is praised for cheating his master. The parable certainly is not intended to promote dishonesty. Rather, it teaches a very clear message about the wisdom of using the things in our possession now to prepare for the future. The wicked steward realizes that his position is temporary, as is our life on this earth. He decides to use everything in his power to prepare for a good reception for himself when his job is over. Jesus said that he acted more wisely than we often do. We should be using all we have on earth to lay up treasure in heaven.

## ***3. Stewards Will Be Evaluated According to Their Ability***

The parable of the talents in Matthew 25:14-30 is very familiar to us. Each servant is entrusted with money while his master is gone. They are therefore stewards of those talents. However, they are not given equal amounts. Rather, each one receives according to his master's evaluation of his ability. When the master returned, he rewarded each one for his faithfulness. The one who squandered his talent was judged. The key issue was the steward's faithfulness and not the amount of things that he was given.

## **Benefits of Faithful Stewardship**

The aim of this unit is to enable the participant to understand and explain the benefits of being Faithful Stewards in dealing with the resources God has entrusted to us, including our money, time, possessions, families, and ministry, as demanded by God

### **i. Growing closer to Jesus Christ.**

When we are faithful to obey and serve the Lord, we grow in our love for Him. Jesus said; "Whoever has my commands and obeys them, he is the one who loves me, who loves me will be loved by my Father, and I too will love him and show myself to him" (John 14:21). Faithfully applying God's financial principles will help you grow in your love for Christ.

### **ii. Developing Godly Character**

God uses money to reveal and refine our character. How we handle money is an outside indicator of our true spiritual condition. You can tell a lot about the character of people by examining how

they handle money. For example, are they dishonest or honest? Do they gamble or do they give sacrificially?

### **iii. Financial stability**

As we apply God's principles to our finances, we will begin to spend more wisely, start saving for future, and give even more to the work of Christ. In the OT, the Lord extended the reward of abundance to His people when they were obedient, while the threat of poverty was one of the consequences of disobedience. In Deuteronomy 30:15-16 God declares that: "I set before you today life and prosperity, death and destruction. For I command you today to love the LORD your God, to walk in his ways, and to keep His commands and the LORD your God will bless you".

In Psalm 35:27 it is written that "The Lord delights in the prosperity of His servant". We may legitimately pray for prosperity when our relationship with the LORD is healthy and we have a proper perspective of possession. "Beloved I pray that in all respects you may prosper and be in good health, just as your soul prospers" (3 John 2). The Bible does not say that a godly person must live poverty. A godly person may have material resources.

The guidelines for prosperity are found in Joshua 1:8. "Do not let this book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful".

Jesus spoke so much about money and possessions because He knew much of our lives will be involved with money and possessions. God owns everything and he has entrusted some of His possessions to each of us to manage. He wants us to be wise and faithful stewards by applying financial principles in His Word.

He has given us activity of work to provide for our needs and develop our character. We should work hard, smart and try to be excellent because we are really working for Christ NOT for man

All that we have is the Lord's and we are expected to use it for His Glory. This principle applies to all believers and non believers. It does not only apply to pastors and church leaders, as some people have believed. All of us, both Christian and non-Christian, is a steward whether he/she knows it or not. However Christians and church leaders bear the greatest and special responsibility because we are the ones who must demonstrate this principle in our lives and teach it to others. To whom much is given, much will be required. Judgment will be to all the creatures depending on the decisions we make today.

### **xii. Work Ethics and Moral Values**

Why do people work"? Discuss

According to James McGregor who developed Theory X leadership strategies, it is assumed that:

An average person has an inherent dislike of work- Hence will avoid work at all costs.

Most people must be coerced (put under pressure) and controlled in-order to achieve an organizational objective or goal.

An average person has wishes to avoid responsibility

Theory Y

Believe that to an average person, work is natural, as play or rest.

An average person under proper condition accepts and seeks responsibility

People will direct themselves, and control themselves to reach organizational goals

Which category would you find yourself, and your followers?

Ideally, from an Africa context, work was related to punishment because those who failed to fulfill certain obligations were punished to subjecting them to work, sometimes to hard work (prisons, school punishment, Chiefs order, colonial masters etc).

It is also a Scriptural (by many Christians) misconception, that work is a curse after the fall of man. According to Scripture, God never cursed the work of hands; rather he cursed the ground and told man that he shall eat from the toil of his labor. The plenty and the splendor that was in the garden would no longer be there in the Garden to Adam and Eve. Weeds, thorns and thistles would now grow making harvesting a toilsome process because of disobedient. The promise is work would yield food to sustain life- Genesis 3:17

Work as God's Commandment:

The key objective in this lesson is let participants understand that we do not work as punishment, but work to fulfill God's command in our provision and that of others.

Joy at Work:

We also need to recognize that we need to have joy at work and instill disciplined work ethics among believers and make it clear that livelihood and prosperity come out of disciplined work.

Without contradiction, the Scriptures are true and without fault, it ought to be clear that every believer need to work and to live a life that glorifies God here on earth. Work is a blessing from God and from the first beginning, God commanded man to work in the garden.

Proverbs 6:6-11, Scriptures warn man against idleness and laziness and challenges us to watch how the ants work and are organized with work ethics.

God sole perfect example worked from 1st to 6th day.

When God called his nation Israel from the bondage in Egypt , he demanded Pharaoh to release them so that they could go, serve and worship Him. When Christians fail to understand the value of work, they miss the commandment of God.

In some Christian teachings and beliefs, Christians have separated themselves from the world and works of the world.

I will bless the work of your hands.

Paul an example

### **3.0 Work Ethics and Moral Values**

The aim of this unit is to enable the participant to understand the concept of the work ethics and Moral Values as demonstrated in the creative and artistic work of God. The main objective of this unit is to instill disciplined work ethics among believers and make it clear that livelihood and prosperity come due to disciplined work. After Adam's rebellion in the garden, God cursed the ground for the sake of mankind and commanded Adam that he shall eat of his toil all the days of your life". Laziness thus brings poverty, financial stress and constant lack of basic needs.

In preaching the gospel of Christ, many people have a wrong perspective in regard to the return of our Lord Jesus Christ. There is no doubt that when Christ returns he will establish an everlasting kingdom where He will rein forever (Revelations 22:3-5). While the Scriptures are true and without fault, it ought to be clear that every believer need to work and to live a life that glorifies God here on earth. Work is a blessing from God and from the first beginning, God commanded man to work in the garden.

The scriptures promise us that "No longer will there be any curse. The throne of God and of the Lamb will be in the city, and his servants will serve him. They will see his face, and his name will be on their foreheads. There will be no more night. They will not need the light of a lamp or the light of the sun, for the Lord God will give them light. And they will reign forever and ever (Revelations 22:3-5)

King Solomon illustrates hard work and proper organization of the ants and the ultimate challenge to man to arise from slumber (Proverbs 6:6-11). God started to work and from the moment he created man he took him to the Garden of Eden to work in it. Throughout the bible, both in the New and Old Testament narratives, the scriptures is emphasizing work as a form of worship and service to God. God called his nation Israel from the bondage in Egypt to go and serve and worship Him. When Christians fail to understand the value of work, they miss the commandment of God. In some Christian teachings and beliefs, Christians have separated themselves from the world and works of the world.

#### **iv. Christian Work Ethics in detail**

##### **How to use Scripture in this seminar:**

##### **1. Jesus used the whole scriptures to teach:**

- a. **Luke 24:13-27 How did Jesus Teach them?** He started right from the beginning and explained everything about himself so it made sense to the listeners.
- b. **Who did Jesus refer to help them understand?** He used Moses, and all the prophets.
- c. **What did he use to make them understand?** He used the scriptures: Luke 24:44-45.

##### **2. Paul Preached that all scripture is inspired by God - 2 Tim 3:16**

- a. **How much of the scriptures are inspired?** All scripture is inspired
- b. **Useful to?**
  - i. Teach
  - ii. Correct
  - iii. Trains
  - iv. Prepares and equips people to do every good work

##### **3. Peter Preached that all scripture is not interpreted by one man**

- a. **2 Pet 1:20-21 Who is the ultimate author?**

**We will be using the scriptures as a whole to teach us on this subject recognizing that all scripture has the same authority. There is authority both in the OT and the NT.**

##### **What are Christian work ethics?**

Ethics are a collection of values and behaviors people consider moral. Therefore, positive work ethics are the collection of all the values and actions that people feel are appropriate in the work place. A Christian work ethic is one in which work is viewed as a virtuous duty that has been **mandated by God** both before and after the fall of man. Idleness is viewed as a vice. Because we live in a fallen, sinful world, there will be times that work will involve a degree of strict self-denial. Workers should also receive satisfaction and maintain a spirit of joy. **A Christian work ethic requires a commitment to excellence in the task.**

##### **God's thoughts on Christian work ethics:**

- God ordained work and work ethics in the Garden of Eden. Adam was given the commission to till the Garden and name the animals ([Genesis 1:27-30; 2:15-20](#)).
- The 4th Commandment tells us that we shall labor for six days ([Exodus 20:8-9](#)).
- God gives instructions in [Leviticus 25:3](#) for sowing the fields, pruning the vineyards and gathering the crops, assuring the people that if they follow His decrees and carefully obey His laws they will live safely in the land ([Leviticus 25:18](#)).
- The writer of Proverbs refers the sluggard to the ant to learn how to work and store food at harvest so that poverty will not come on us ([Proverbs 6:6-11](#)). The same author instructs us to work at whatever our hands find to do in [Ecclesiastes 9:10](#). App #2 A
- This work ethic theme carries over into the New Testament as related in the Parable of the Ten Minas ([Luke 19:11-27](#)). Don't miss the part where the man did not put his mina to work. His master took it away and gave it to the man who invested his saying; "everyone who has, more will be given, but as for the one who has nothing, even what he has will be taken away."
- Paul teaches to give of ourselves fully to the work of the Lord ([1 Corinthians 15:58](#)), and to "serve wholeheartedly, as if you were serving the Lord, not men" ([Ephesians 6:7](#)).
- In order to be blameless children of God in a crooked and depraved generation, we must do everything without complaining or arguing ([Philippians 2:14](#)). We are to obey our employers by working hard and cheerfully, even when they are not looking ([Colossians 3:22-25](#)).
- Paul continues in [2 Thessalonians 3:6-13](#), calling those who do not work busybodies and adds that they shall not eat, warning us to stay away from them. App #2 b App #3
- Paul gives Timothy guidelines by which to teach and he includes providing for one's relatives as a work ethic. If a man does not provide, especially for his immediate family, he has denied the faith ([1 Timothy 5:8](#)).
- A hard working farmer should receive the first share of the crop ([2 Timothy 2:6](#)) shows fairness as a component of work ethic.
- Workers do not talk back to the overseers, nor do they steal from them. Instead, employees show that they can be fully trusted ([Titus 2:9-10](#)) adding honesty to the ethic of work.
- The most positive work ethic comes from [2 Timothy 2:15, 24](#); "Do your best to present yourself to God as one approved, a workman who does not need to be ashamed and who correctly handles the word of truth. And the Lord's servant must not quarrel; instead, he must be kind to everyone, able to teach and not resentful." Workman of God

## Workplace Ethics – The Basics

The word "ethic" is defined as, "The body of moral principles or values governing or distinctive of a particular culture or group" or "A complex of moral precepts held or rules of conduct followed by an individual"<sup>1</sup>. It has been said that having ethics is doing the right or moral thing when no one is looking. Ethics is a personal choice and therefore, how workplace ethics are governed depends upon the personal ethics of those who are in authority over that workplace and also those who work in that environment. The Leader is the example!

## Workplace Ethics – Personal Standards

Workplace ethics are an extension of the personal standards or lack of them that is inherent in the people who make up the workplace. With all of the news and attention upon those who have proven that they were devoid of moral ethics in the way that they conducted their business, it behooves us to look at the basis for **ethics that will stand the test** and the trial of temptation in a world that seems to reward the "shady deal." It seems that the current worldview deems that the only wrong thing about shady business dealings and immoral workplace ethics is in getting "caught."

### Bribes –

#### 1: **Exodus 23:8**

"Do not accept a **bribe**, for a **bribe** blinds those who see and twists the words of the righteous. [Exodus 23:7-9](#)

#### 2: **Deuteronomy 10:17**

For the LORD your God is God of gods and Lord of lords, the great God, mighty and awesome, who shows no partiality and accepts no **bribes**.  
[Deuteronomy 10:16-18](#)

### Other -

## Workplace Ethics – Does the Bible give any guidance?

The Bible gives us several principles that can be applied to workplace ethics. We will look at two. The first is found in **1 Corinthians 4:2**: "Now it is required that those who have been given a trust must prove faithful (NIV)." The idea here is one of a position of responsibility and of submission to authority.

Each person is given a responsibility and we are to be "faithful" in that trust. The word "faithful" is translated from the **Greek word "pistis"** and it means to be steadfast to one's word or promises, worthy to be believed, trustworthy, and having dependable speech. It is very interesting that we find this same word used to depict the faithfulness of God. "Faithful is He that calleth you, who also will do it" (**1 Thessalonians 5:24**, KJV). This same word is used for the character of God and it therefore should be seen in those who are His children. The conclusion is that the basis for workplace ethics is that those in the workplace, both employer and employee, should see their lives as being a steward who is responsible to govern their actions by the viewpoint and the model of God's faithfulness.

The second principle is found in a passage in Ephesians. "Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only

to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free. And masters, treat your slaves in the same way. Do not threaten them, since you know that he who is both their Master and yours is in heaven, and there is no favoritism with him" (Ephesians 6:5-9, NIV).

This is not a forum about slavery but about personal responsibility in regard to workplace ethics. We can use principles found in this passage to apply to the relationship between the employer and the employee. An employee should be obedient and respectful of their employers and employers should treat their employees in view of the fact that they are both servants of the same Master. These instructions are given to believers and this is the minimum requirement for obedience to God. Both the employee and the employer are responsible to treat each other in a manner consistent with the brotherhood of one child of God to another. We can then conclude that good, moral workplace ethics are a result of a faithful stewardship of authority and faithful obedience to the divine principles found in the Word of God.

### **Christian Accountability - A Need for Support**

Accountability is essential for any society to function and Christian accountability is no different. We are all held accountable in one way or another. For example, there are laws to obey and if we fail to be obedient, we may have to suffer the consequences set by the officials who hold us accountable. Accountability is simply being responsible for one's actions.

There are several accountability groups that specialize in assisting people who would like to overcome an issue, addiction (including sexual addiction), or other tendency. As humans, we find support, comfort, and motivation from others who are struggling with similar life circumstances.

There are Christian accountability groups as well. Christians need support and comfort and often find this through Christian accountability. There are two essential elements to accountability: trust and the ability to relate.

### **Christian Accountability - The Essential Element of Trust**

In order to establish Christian accountability, there needs to be trust. Developing trust is a slow process and it takes time to develop and grow. As people meet together to share, they begin to establish a rapport with one another. How is this accomplished? Let's see what the Bible says.

- Active listening is essential to developing trust. James 1:19 says, "My dear brothers, take note of this: Everyone should be quick to listen, slow to speak and slow to become angry."
- A non-judgmental attitude is another essential element. Remember, we can be accepting of an individual while being discerning of the situation. Matthew 7:1-2 says, "Do not judge, or you too will be judged. For in the same way you judge others, you will be judged, and with the measure you use, it will be measured to you."
- Caring for each other is also essential. 1 John 4:21 says, "And he has given us this command: Whoever loves God must also love his brother."



Accountability involves a willingness to open yourself up and share sensitive or personal information. This is why trust is so imperative. If you sense trust, you are more open to share your innermost thoughts without concern of betrayal.

### **Christian Accountability - The Essential Element of Relating**

Relating is an important factor in Christian accountability. It is helpful when the group shares a common bond or has been through similar experiences. People who relate to one another can empathize and share with an understanding heart. People can feel comfortable in sharing their circumstances, and can be totally accepted without fear of rejection.

### **Christian Accountability - Biblical Guidance**

Does the Bible speak of Christian accountability? First of all, the Bible says that God holds us accountable. Romans 14:12 says, "So then each of us shall give account of himself to God." This is personal accountability.

Christians are also accountable to one another. In 1 Corinthians chapter 12, we read that Christians are all part of the same body - the body of Christ - and each member needs or belongs to the other. This Scripture suggests the importance of strong accountability between Believers. It is important for every Believer to have at least one other person in which to confide, pray with, listen to, and encourage.

Galatians 6:1-2 gives a helpful principle, "Brothers, if someone is caught in a sin, you who are spiritual should restore him gently. But watch yourself, or you also may be tempted. Carry each other's burdens, and in this way you will fulfill the law of Christ." If your accountability friend has done something contrary to the Bible, you are called to confront him gently, forgive him, and comfort him. It also admonishes you to consider yourself because no one is above temptation.

Another aspect of Christian accountability is encouraging each other to grow in their [spiritual maturity](#). Hebrews 10:24 says, "And let us consider how we may spur one another on toward love and good deeds." 1 Thessalonians 5:11 says to, "...encourage one another and build each other up..."

Are you accountable? Do you have a friend to whom you can go? Will that person hold you accountable in your spiritual walk? Are you the type of person that people can come to when they need accountability? Do you want a Christian accountability partner?

### **Christian Accountability - Personal Action**

Do you want to develop Christian accountability in your life? Here are some steps to help you find an accountability friend or group:

- Begin by praying for God to reveal the person (or group of people).
- Consider the possibilities: people in your church, work place, close friends, a man or woman you respect, etc. Search for people who are going through similar circumstances or have experienced them in their past. Perhaps you would feel more comfortable joining an online group. Be open to God's leading. (Note: it is important in one-on-one situations to select someone who is the same gender as you to avoid putting you or another in compromising circumstances.)

- **Invite** the person to lunch, meet each other's family, or talk on the phone. If it's a group, ask if you can attend a meeting to see what it's like. Get to know one another. Do you get along? Do you enjoy your time together?
- If you are confident that this is the right person or group, **ask** if they would be your accountability friend(s).

## **Christian Accountability - The Next Steps**

Be patient. **Developing an accountability friendship takes time and intentional effort.** Participate in activities together and pray regularly for one another and with one another. If your friend confesses an issue, like, "I'm really having trouble spending enough time with my kids," then next time you meet, ask about that issue. This will begin a basic accountability relationship. Then you can begin to hold one another accountable for things like: [Bible reading and prayer](#), physical habits like exercise and dieting, establishing a good witness at work, integrity issues, and so on. Remember, it is essential to keep your discussions confidential!

If possible, it is wise to establish a set time where you can meet together or talk on the phone. This creates consistency and shows how much you value your accountability relationship. Perhaps when you meet, you want to do a Bible study together or share what you've been learning in your quiet times with God. This will get the discussion started.

Consider the following accountability questions for your discussion time:

- What principle impacted your life from your quiet times this week?
- Do you feel you have been faithful to share your faith this week?
- Have you spent daily time with God in Bible reading and prayer?
- Have you given 100% effort in your job and home responsibilities?
- Have you been able to express love to those around you?
- Have you had opportunity to express encouragement and praise to your spouse, kids, or another family member?
- Has your thought life been pure?
- What was your biggest joy this week?
- How were you tempted and how did you respond?
- What have you done to enhance your relationship with your spouse?

"Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up..." Ecclesiastes 4:9-10

## **Why are personal initiative and a strong work ethic so important for Christians and for society in general?**

Some people feel that work is the punishment God placed on Adam and Eve because they sinned by disobeying Him. Adam was to labor to provide food "by the sweat of [his] brow" (Gen. 3:19) until the day he died. But the Bible portrays work as something beneficial and productive, even creative. God himself creates, forms, builds, and plants (Gen. 1:1, 2:7,19; Psa 127:1; Amos 9:15). "On the seventh day [God] rested from all his *work*" (Gen. 2:2). And the result of His

work was very good! Paul charged the Thessalonian Christians, "Respect those who work hard among you, who are over you in the Lord and who admonish you. Hold them in the highest regard in love because of their work" (1 Thess. 5:12,13). Several times Paul warned them not to be idle (1 Thess. 5:14; 2 Thess. 3:6,11).

However, work is never described in the Bible as a cherished activity for all humans. Work has been spoiled as an enjoyable activity because it exists in a fallen world system. It is viewed generally as an attempt to increase wealth in order to achieve more leisure, or to have a better standard of living. So work, in this sense, is a means to an end, not an end in itself.

The Bible cautions the one who seeks to avoid work. Paul told the Thessalonians, "If a man will not work, he shall not eat" (2 Thess. 3:10). For one who is physically able to work to choose to accept welfare handouts rather than to work seems contrary to the spirit of Scripture.

The Bible has some very positive statements about work, although not directly concerning the contemporary work forms we know today. Yet from those references applications can be drawn for today's workplace. Adam was given specific work assignments of ruling over the animals and tending the Garden. The Israelites tithed on the produce of their farming and husbandry. Jesus' parables contain many references to everyday work. Paul condemned idleness and thievery and encouraged useful work activity (Eph. 4:28). He told the Thessalonians to keep working even though they expected Christ to return at any time (1 Thess. 5:1-14).

There is no indication in Scripture of any hierarchy of work. All honest labor is to be commended. Intellectual and skill occupations are work just as much as manual and physical labor. But higher paying occupations are no better in God's sight than lesser paying opportunities. Whatever the vocation, the Christian worker should view the job as a means of using special gifts in service to others.

Christian parents should conscientiously teach children a strong work ethic, both by instruction and by example. Giving simple "work" assignments to younger children and more responsible tasks to older children is a good way to begin. Paying an appropriate allowance for good work will help build a strong work ethic. Some parents may feel this is bribery and that the children should learn to work without feeling they have to be paid for everything they do. But even a small payment for good work adds incentive and enjoyment to the "work" experience.

## **CONCERNS:**

The world's attitude toward work should not be the Christian's attitude. Instead of viewing work as an unavoidable necessity to be fulfilled with minimal effort, the Christian duty is expressed by Ecclesiastes 9:10: "Whatever your hand finds to do, do it with all your might." And the Christian must never forget that he or she represents Christ in the workplace. Not only is work noble and God-ordained, it is also a vehicle for reaching the world for Christ, as commanded in the Great Commission.

A positive attitude can make dreariest job less of a burden. It can bring cheer to fellow workers who detest their workplace assignment. An attitude of gratitude for the opportunity to work and

for the strength to do the work is contagious. Never fall into the negativity of the world concerning work.

A positive attitude is more than just positive thinking. We can do the work as unto the Lord, not just for the supervisor or boss, even when it is not the most satisfying or fulfilling. The Christian should take Christ with him into every area of his life, and the work area that consumes nearly 25 percent of a usual week should be no exception.

## **Why Should I Have A Strong Work Ethic**

The puritans who fled the religious persecution of denominationalism to America came with a strong work ethic. It's often referred to as the "[Puritan Work Ethic](#)." These "puritans" used the Bible as their only guide to their faith. They were [scripturists](#) who read the Bible daily. It taught them a strong work ethic but not for the reasons many might expect.

**Scriptures teach there is value to hard work.**

### **Because it will bring profit**

**Proverbs 14:23** says, "**All hard work brings a profit, but mere talk leads only to poverty.**" The Bible teaches that our work is not in vain. The truth that hard work brings profit is a fundamentally accepted truth in capitalistic system. A marketable skill will not go unrewarded in a free market.

### **Because it will get you hired**

When you work hard and become very skilled at something, it will not go unnoticed or unrewarded. Someone will pay you to use that skill. **Proverbs 22:29** says, "**Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.**" Becoming skilled at a trade will pay off.

### **Because it will give you freedom**

**Proverbs 12:24** "**Diligent hands will rule, but laziness ends in slave labor.**" When people work hard and are rewarded in a capitalistic system it creates a middle class that wields the ruling power of a democratic system. When a society becomes lazy and expects entitlements it will lead it back into a society of rich elite and a working lower class. When you depend on the government to provide for you rather than your own hard work, you will give up your freedom and profit for the pseudo-security of impoverished welfare state.

Communism and socialism are the repeatedly failed models. They are merely feudalism reborn with the “state” as the tyrant rather than a king. America’s puritan work ethic helped it to forge the most robust economy in the world with more opportunity and wealth to more of its citizens than any in human history. There is value to a good work ethic.

But the Bible also warns against the wrong motive for your work ethic. This is where many have wandered from Biblical truth into the idolatry of greed and given capitalism a bad name.

### **Not For Riches**

Seeking wealth for wealth’s sake is vain and evil. **Proverbs 23:4** “Do not wear yourself out to get rich; have the wisdom to show restraint.” We have all seen people who allow greed to take control. They work their way up the corporate ladder to earn more and more money but in the process destroy their marriage and ignore their children. They end up divorced, alienated from their children whose love they couldn’t buy, and dead of a heart attack at 49 due to the stress of work.

### **Not for Greed**

Gullible greedy gamblers are robbed of their money in the lottery, casinos, and get rich schemes each day. **Proverbs 28:20** “A faithful man will be richly blessed, but one eager to get rich will not go unpunished.” A desire to be rich for the sake of just being rich is an evil that God will not leave unpunished. Our work ethic must not be based on a desire to just hoard away money for ourselves. If greed is the main motive for your work ethic, punishment is your fate.

### **Not for Money**

Money is a tool not a treasure. Money is a means to an end, not the end itself. The question of motive is major. If you want money, the question is why? Is it because you love money and want to possess it? **1 Timothy 6:10** “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” Many a person has found riches but not happiness. Many a person has worked because of a love of money and pierced themselves with many griefs as they miss the deeper, richer, eternal blessings of life.

## **So Why Should We Work Hard?**

### **1.) For your food:**

**2 Thessalonians 3:10-12** “For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat.”

We are to earn the bread we eat. It's not right to not earn our way. We have no right to food, housing, health care, or clothing. The first reason we should work hard is to meet our own needs. If we won't work then we have no right to eat.

## **2.) For the needy**

**Ephesians 4:28** He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

The second motive to work hard is to have extra to share with those in need. The fact is that there are natural disasters, widows and orphans, and evil economic systems governed by tyrants which create poverty. Some are poor because of circumstance they could not control. Some are poor due to a lack of education and training. Some are poor because of ungodly cultural norms. Some are poor because they were never taught a work ethic. Some are poor due to their own greed. Some are poor due to substance abuse. It makes no difference how they got that way. Jesus has called us to help the poor. There are also those who are spiritually poor. They need to hear the gospel of Christ. The extra money we have left after our needs are fulfilled should be going to those in need, whatever the reason.

## **3.) For respect**

**1 Thessalonians 4:11-12** “Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.”

This verse reinforces the first reason we gave to work by pointing out that we shouldn't be dependant on others for our needs. But it also points out our third reason to work hard. We want to win the respect of non-Christians so we can win them to Christ. If you don't have a good work ethic you can't win the respect of those you have been called to influence for Christ. If you are a lethargic, unmotivated or lazy person you will be stench in the nostrils of your boss and co-workers. **Proverbs 10:26** says, “As vinegar to the teeth and smoke to the eyes, so is a sluggard to those who send him.”

#### 4.) For the Lord

**Colossians 3:22-24** “Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord. Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.”

We know there are greater rewards than large 401k's. We know there is a more eternal purpose than earthly riches. We know we have a higher boss than our manager at work. We work not just when our boss is watching but even when our boss is not watching because ultimately all we do is for Jesus. We are working for the Lord's purposes not ours. We are working for heavenly blessings not earthly treasure. We are working to please our loving father not our earthly boss. We have a secure eternal inheritance not uncertainty stock market riches. We realize that whatever we do should be done for God's glory not ours. We realize that we should work with all our heart because we are serving God.

You don't work for General Motors. You work for God. You don't work for Procter and Gamble. You don't work for the Federal Government. You work for the Lord. You don't work for Chrysler, Ford, or Toyota. You work for the King of Kings. You don't work for you, for wealth, for greed, for covetousness, or materialism. You work for God.

All that we do is before him. Nothing escapes his notice. All that we do should be for his glory. If we are a factory worker, we should be the best factory worker possible for his glory. If we are a teacher, we should do our best for his glory. If we are a plumber, we should work with all our heart for God's glory. If we are a manager, we should work diligently for our Lord and savior. Whatever we do, we should do it 100% for him.

And we should do it with gratitude not greed. We should do it with humility not haughtiness. We should do it gladly not begrudgingly. We should do it all in the authority or name of Jesus. By his power we are blessed with our jobs. We should be thankful for our daily food. We should be content with our wages. We should realize that hard work will pay off. It will provide our needs. It will allow us to help the needy. It will win the respect of outsiders we want to win to Christ. And it will bring glory to our loving Lord. **Colossians 3:17** says, “And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.”

## The Christian Work Ethic (Ephesians 4:28)

By: Bob Deffenbaugh

### Introduction

Few will challenge my qualifications to speak on the subject of stealing. Only this week, a friend dropped by with a present, a “slim jim.” This is a device for getting into a locked car. It is a significant improvement over the clothes hanger I have used for years. Over the years I have helped many get into their cars, after they have locked themselves out. On one occasion, I did so after the locksmith left in shame. On another, I had to ask a policeman to step aside and let me do the task.

Stealing is a major problem in our nation. Many businesses suffer economically from theft by employees. I heard of a man in New York whose car stalled in the middle of traffic. The man got out of his car and lifted the hood. As he did, another man ran up and said something like this: “You get the battery, and I’ll get the radio.”

Prisons themselves have a problem with theft. Some years ago I spoke in a prison where the number one problem in that institution was theft, not by the inmates, but by the guards. Prisons are not very successful at solving the problem of stealing, either. In a prison where I taught years ago, an inmate confided in me that he was going to give up stealing ... sort of. While he was in prison, he would learn as much about theft as he could. He would be tutored by the pro’s, the best in their field, so that he became an expert in a variety of crimes. And when he got out, he planned to sell his services to less gifted thieves, as a consultant. He would engineer the crime, and they would execute it. And then he would receive a fee for his services.

This passage illustrates the dramatic change which faith in Jesus Christ should produce in an individual’s thinking and conduct. Our text is not just for thieves. It is the declaration of a Christian “work ethic” which every true believer should apply in the realm of their employment. Let us listen well to these words, seeking to understand and apply them to the glory of God, to the edification of the church, and for our own good. Stop Stealing! Let him who steals steal no longer ...

There are several significant elements of this command which we must take into account. **First**, the Apostle Paul is speaking to Christians. He has laid down the fundamental doctrines of the Christian faith in chapters 1-3. **Second**, in Ephesians chapter 4, Paul writes to Christians



concerning that conduct which is befitting their calling (see 4:1). The commands given in verses 25-32 are addressed to true believers in Jesus Christ.

Having noted that the command of verse 28 is addressed to Christians, let us secondly recognize that Paul speaks to those who have not yet given up their practice of stealing. Paul writes in the present tense: “Let him *who steals* steal no longer ...” He does not write in the past tense: “Let him *who stole* steal no longer ...” Strange as it may seem, Paul believed that there were those who continued to practice their former lifestyle as thieves as Christians.

**Third**, it is apparent that Paul believes that the thief is not beyond the power of God and His gospel. Thieves can be saved, and Paul assumes that they have been saved. Remember that those who were crucified beside our Lord were thieves, and one of these became a believer ([Luke 23:39-43](#)). There are no sinners too lost for God to save through the shed blood of Christ:

9 Or do you not know that the unrighteous shall not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, 10 nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, shall inherit the kingdom of God. 11 And such were some of you; but you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus Christ, and in the Spirit of our God ([1 Corinthians 6:9-11](#)).

**Fourth**, Paul does not believe that salvation automatically or instantly changes a man’s thinking or conduct. I believe that in His grace God sometimes delivers sinners from specific sins at the time of their conversion. I have heard the testimony of those whose lives have been radically changed at conversion. Some, addicted to alcohol or drugs, have told of an immediate release from their addictions. This is not true of all saints. And even those whom I know who have been delivered from a specific sin would claim to have been delivered from all sin. As I understand the consistent teaching of Scripture, coming to faith in Christ does not end our struggle with sin, it commences it (see [Romans 6](#) and 7). If every Christian were instantly delivered from sin, the command of Paul here would be meaningless.

**Fifth**, Paul does not believe that there is a general, once for all, life transforming event in the life of the Christian, which instantly changes him from a sinner to a sinless saint. In short, Paul does not believe in perfectionism. There are those who teach that we can have complete victory over sin in this life. They would not claim that this victory comes at the time of our salvation, but through a second, life-transforming, experience. By whatever means, they speak of a quantum leap in our spiritual life, an instant and total victory over sin. If this were so, Paul would here be

calling for Christians to enter into this experience, rather than to be dealing with sins individually and specifically.

**This is not to say that Paul rejects the concept of watershed changes of heart and commitment:**

12 Therefore do not let sin reign in your mortal body that you should obey its lusts, 13 and do not go on presenting the members of your body to sin as instruments of unrighteousness; but present yourselves to God as those alive from the dead, and your members as instruments of righteousness to God. 14 For sin shall not be master over you, for you are not under law, but under grace ([Romans 6:12-14](#)).

1 I urge you therefore, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship. 2 And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what the will of God is, that which is good and acceptable and perfect ([Romans 12:1-2](#)).

It is to say that while we may make life-long commitments, we must also expect a life-long struggle with sin. The sins which are woven into the fabric of my nature and character will dog my heels all my life. And in those times when I think victory has come, I will find their ugly head raised once again, to deal with anew. The struggle with sin is life-long, and total victory over sin comes only when we are transformed into the likeness of our Lord in His coming kingdom.

**Sixth**, let us note that Paul understands the gospel and true Christian conversion to require a radically different way of thinking and behaving. There are some things that need no change—indeed, should not change—when we come to faith in Christ. For example, our station in life need not change (see [1 Corinthians 7:17-24](#)). But our former way of thinking and behaving must be set aside:

([Ephesians 4:17-24](#))

This I say therefore, and affirm together with the Lord, that you walk no longer just as the Gentiles also walk, in the futility of their mind, being darkened in their understanding, excluded from the life of God, because of the ignorance that is in them, because of the hardness of their heart; and they, having become callous, have given themselves over to sensuality, for the practice of every kind of impurity with greediness. But you did not learn Christ in this way, if

indeed you have heard Him and have been taught in Him, just as truth is in Jesus, that, in reference to your former manner of life, you lay aside the old self, which is being corrupted in accordance with the lusts of deceit, and that you be renewed in the spirit of your mind, and put on the new self, which in the likeness of God has been created in righteousness and holiness of the truth.

## **The Many Faces of Stealing**

Most of us approach the subject of stealing with a narrow mental picture of this evil. In our mind's eye we see a man with a gun in his hand, with a mask over his face, forcibly taking the property of another. Stealing has many more forms than this. Let us seek to explore some of the many forms which stealing takes, and thus to broaden the range of practices which fall under the general label of stealing. What we will find is that the church has more thieves among its members than one might first suppose. And what we will also discover is that many forms of stealing persist in the lives of those who profess Christ as Savior. Consider the following categories of stealing.

**(1) Desperation Stealing.** There are those who steal out of need. It is not that such stealing is in any way justified, but it is at least understandable.

Men do not despise a thief if he steals to satisfy himself when he is hungry; But when he is found, he must repay sevenfold; He must give all the substance of his house ([Proverbs 6:30-31](#)).

**The principle is that the thief must pay – not death.**

Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, lest I be full and deny {Thee} and say, “Who is the Lord?” Or lest I be in want and steal, and profane the name of my God ([Proverbs 30:8-9](#)).

**(2) Thrill-seeking Stealing.** On the opposite end of the spectrum is the one who steals, not out of need, but out of sheer pleasure in doing evil. The adulteress appeals to the excitement of immorality: “Stolen water is sweet; and bread {eaten} in secret is pleasant” ([Proverbs 9:17](#)). But worse yet is the thief who robs for the pleasure of causing pain an injury to another:

“My sons, if sinners entice you, do not consent. If they say, “Come with us, Let us lie in wait for blood, Let us ambush the innocent without cause; Let us swallow them alive like Sheol, Even whole, as those who go down to the pit; We shall find all {kinds} of precious wealth, We shall fill our houses with spoil; Throw in your lot with us, We shall all have one purse,” My son, do

not walk in the way with them. Keep your feet from their path, for their feet run to evil, and they hasten to shed blood. Indeed, it is useless to spread the net in the eyes of any bird; but they lie in wait for their own blood; they ambush their own lives. So are the ways of everyone who gains by violence; It takes away the life of its possessors ([Proverbs 1:10-19](#)).

**(3) Deceptive Stealing.** Deceptive stealing does not happen by force, but by deception.

1 Then the Lord spoke to Moses, saying, 2 “When a person sins and acts unfaithfully against the Lord, and deceives his companion in regard to a deposit or a security entrusted {to him}, or through robbery, or {if} he has extorted from his companion, 3 or has found what was lost and lied about it and sworn falsely, so that he sins in regard to any one of the things a man may do; 4 then it shall be, when he sins and becomes guilty, that he shall restore what he took by robbery, or what he got by extortion, or the deposit which was entrusted to him, or the lost thing which he found, 5 or anything about which he swore falsely; he shall make restitution for it in full, and add to it one-fifth more. He shall give it to the one to whom it belongs on the day {he presents} his guilt offering ([Leviticus 6:1-5](#)).

Jacob “robbed” his brother of his birthright by deceiving his father into thinking that he was Esau. He gained possession of the birthright in a way that neither his father nor his brother would have allowed if they had been aware of what was being done (see [Genesis 27](#)). Rachel also deceived her father Laban about the family gods she stole from him ([Genesis 31](#)).

The way some people conduct their business involves theft by deceit.<sup>76</sup> The Bible speaks of “unjust balances,” weights which are deceptive, thus giving the customer less than he thinks he is getting. “Differing weights and differing measures, Both of them are abominable to the LORD” ([Proverbs 20:10](#); see also [11:1](#); [20:23](#); [Micah 6:11](#)). Some employees falsify their expense reports, so that they are reimbursed for expenses that do not exist. Others bill several customers for the same expense.

**(4) Stealing by omission or delay.** Some employers steal from their employees or their creditors by delaying the payment of what they owe. This enables them to have the use of monies which are not rightfully theirs, and thus to gain by it at the expense of others. Others steal when they fail to return something lost or borrowed to its owner.

**(5) Stealing from God.** Men have devised numerous ways of stealing from God. Men may fail to give God all or a portion of what their offerings or sacrifices. They may offer sacrifices which

are inferior, defective, or second class. An animal that wouldn't sell at auction may well be offered up at the temple. Some are even so bold as to offer that which they have stolen:

For I, the Lord, love justice, I hate robbery in the burnt offering; And I will faithfully give them their recompense, And I will make an everlasting covenant with them ([Isaiah 61:8](#)).

11 “For from the rising of the sun, even to its setting, My name {will be} great among the nations, and in every place incense is going to be offered to My name, and a grain offering {that is} pure; for My name {will be} great among the nations,” says the Lord of hosts. 12 “But you are profaning it, in that you say, ‘The table of the Lord is defiled, and as for its fruit, its food is to be despised.’ 13 “You also say, ‘My, how tiresome it is!’ And you disdainfully sniff at it,” says the Lord of hosts, “and you bring what was taken by robbery, and {what is} lame or sick; so you bring the offering! Should I receive that from your hand?” says the Lord. 14 “But cursed be the swindler who has a male in his flock, and vows it, but sacrifices a blemished animal to the Lord, for I am a great King,” says the Lord of hosts, “and My name is feared among the nations” ([Malachi 1:11-14](#)).

8 “Will a man rob God? Yet you are robbing Me! But you say, ‘How have we robbed Thee?’ In tithes and offerings. 9 “You are cursed with a curse, for you are robbing Me, the whole nation {of you}! 10 “Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,” says the Lord of hosts, “if I will not open for you the windows of heaven, and pour out for you a blessing until it overflows” ([Malachi 3:8-10](#)).

**(6) Stealing by oppression.** This kind of stealing takes place by means of the misuse of power. In its crudest form, a robber arms himself with a handgun, automatic rifle, or even a bomb, threatening to injure or kill if his demands are not met. But there are much more subtle forms of robbery, which are oppressive. The Old Testament prophets spoke out against this kind of robbery:

O house of David, thus says the Lord: “Administer justice every morning; And deliver the person who has been robbed from the power of his oppressor, That My wrath may not go forth like fire And burn with none to extinguish it, Because of the evil of their deeds ([Jeremiah 21:12](#)).

2 and say, ‘Hear the word of the Lord, O king of Judah, who sits on David’s throne, you and your servants and your people who enter these gates. 3 ‘Thus says the Lord, “Do justice and righteousness, and deliver the one who has been robbed from the power of {his} oppressor. Also do not mistreat {or} do violence to the stranger, the orphan, or the widow; and do not shed

innocent blood in this place. 4 “For if you men will indeed perform this thing, then kings will enter the gates of this house, sitting in David’s place on his throne, riding in chariots and on horses, {even the king} himself and his servants and his people. 5 “But if you will not obey these words, I swear by Myself,” declares the Lord, “that this house will become a desolation ([Jeremiah 22:2-5](#)).””

“The people of the land have practiced oppression and committed robbery, and they have wronged the poor and needy and have oppressed the sojourner without justice” ([Ezekiel 22:29](#)).

In robbery by oppression, the powerful abuse their power. Rather than using it to protect the powerless (especially the widows, orphans, and strangers), they use it to prey upon them. These oppressors prosper at the expense of the poor.

John the Baptist condemned oppressive robbery as a part of his prophetic ministry:

10 And the multitudes were questioning him, saying, “Then what shall we do?” 11 And he would answer and say to them, “Let the man who has two tunics share with him who has none; and let him who has food do likewise.” 12 And some tax-gatherers also came to be baptized, and they said to him, “Teacher, what shall we do?” 13 And he said to them, “Collect no more than what you have been ordered to.” 14 And some soldiers were questioning him, saying, “And what about us, what shall we do?” And he said to them, “Do not take money from anyone by force, or accuse {anyone} falsely, and be content with your wages” ([Luke 3:10-14](#)).

Tax collectors had the power of government behind them. They abused this power by increasing taxes to include a healthy profit for themselves. Those who resisted or refused to pay these inflated taxes placed themselves against the government. Soldiers often abused their power to forcibly take the property of others and make it their own. Who could resist them? When one is robbed by a bandit, they can call upon the police for help, but who does one call on for help when robbed by the police?

Some of the most despicable oppressive robbery is done by religious leaders. This was condemned in the Old Testament, and in the New:

2 “Son of man, prophesy against the shepherds of Israel. Prophesy and say to those shepherds, ‘Thus says the Lord God,’ Woe, shepherds of Israel who have been feeding themselves! Should not the shepherds feed the flock? 3 “You eat the fat and clothe yourselves with the wool, you slaughter the fat {sheep} without feeding the flock. 4 “Those who are sickly you have not

strengthened, the diseased you have not healed, the broken you have not bound up, the scattered you have not brought back, nor have you sought for the lost; but with force and with severity you have dominated them. 5 “And they were scattered for lack of a shepherd, and they became food for every beast of the field and were scattered. 6 “My flock wandered through all the mountains and on every high hill, and My flock was scattered over all the surface of the earth; and there was no one to search or seek for them”” (Ezekiel 34:2-6).

And as raiders wait for a man, So a band of priests murder on the way to Shechem; Surely they have committed crime (Hosea 6:9).

“Woe to you, scribes and Pharisees, hypocrites! For you clean the outside of the cup and of the dish, but inside they are full of robbery and self-indulgence (Matthew 23:25).

14 “Woe to you, scribes and Pharisees, hypocrites, because you devour widows’ houses, even while for a pretense you make long prayers; therefore you shall receive greater condemnation (Matthew 23:14).<sup>77</sup>

Jesus implies that those who have come before Him were thieves, whose intention was to rob the sheep. He, on the other hand, came as the Good Shepherd, who had come to give His life for the sheep. Some of these “thieves” may have claimed to be the Messiah, but many of them may simply have been Jewish religious leaders, whose task was to shepherd the flock. The Jewish leaders abused their power. They took advantage of the foreigners who came to worship at the temple (Matthew 21:11-12) and they somehow used their position and power to acquire the houses of widows (Matthew 23:14). The very ones they were to protect they victimized. Many of the religious leaders were thieves.

**(7) “Good deal” stealing.** There is another kind of stealing which is but a variety of oppressive stealing. I have chosen to refer to it as a separate category because of its importance and prominence. I believe that Satan commends himself for his best work when he can persuade men to commit a sin, but in a way that gains men’s praise, rather than their disapproval.

No one gets more pleasure out of finding a “good deal” than I. When I find something of value, and I am able to buy it at a fraction of its true value, I pat myself on the back for having done so well. I often brag about my “great buy” to my family and friends. I have even had people say this in response to one of my bargains: “Man, you didn’t buy that; you stole it.”



I used to think this was a compliment. Now, I must consider the possibility that it is really an indictment. Did I knowingly or unknowingly gain at someone else's expense? Did I buy something at an extremely low price because the seller was vulnerable? Did I avoid paying a fair price because I had power (money) and the other party was powerless (in desperate need)? One of the broad terms which the Bible uses as a synonym for stealing is "unjust gain." A "just gain" is one where both parties—the buyer and the seller—gain. An unjust gain is one in which one takes advantage of the other. Let us beware that our "good buy's" are not to "steal."

## **The Christian Work Ethic**

Let him who steals steal no longer; but rather let him labor, performing with his own hands what is good, in order that he may have something to share with him who has need.

If Paul's first command is addressed to Christian thieves, the remainder of the verse applies to everyone. It sets down a work ethic which is diametrically opposed to that of the thief, and which is the standard for every Christian. Let us consider this work ethic phrase by phrase.

### **"But Rather Let Him Labor"**

It is self-evident that stealing is not a noble occupation, certainly not so for the Christian. Paul's words indicate that stealing should be replaced by sweating. The inference is clearly made that stealing is the opposite of hard work. There are those who may sincerely wish to work, but cannot find it, and thereby feel "compelled" to steal. For most thieves, however, stealing is the lazy way out. Years ago I regularly visited a young man who was a three-time felon. When he talked about getting out, he told me that he would much rather break into a couple of coin operated machines than to work as a laborer for unattractive wages. Stealing for him was much easier than work.

Stealing is not just avoiding work, it is an attempt to avoid the curse. God gave Adam and Eve work to do in the Garden of Eden (see [Genesis 2:15](#)). This work was not drudgery, but a delight. But after the fall, the curse made those things which were once a pleasure, a pain. Women were to bear children in pain ("*labor*" pains). And men were sentenced to a lifetime of toil:

17 Then to Adam He said, "Because you have listened to the voice of your wife, and have eaten from the tree about which I commanded you, saying, 'You shall not eat from it'; Cursed is the ground because of you; In toil you shall eat of it All the days of your life. 18 "Both thorns and thistles it shall grow for you; And you shall eat the plants of the field; 19 By the sweat of your



face You shall eat bread, Till you return to the ground, Because from it you were taken; For you are dust, And to dust you shall return” ([Genesis 3:17-19](#)).

When men seek to live off of the toil of others, they seek to overturn the consequences of the fall.

### **“Performing With His Own Hands What Is Good”**

The expression, “with his own hands,” may well be addressing the evil of stealing, which parasitically lives off the work of others. The toil which is described is that which “works up a sweat.” It is also work which one performs with his own hands. While I do not think this verse condemns or forbids white collar “desk jobs,” I do believe that it gives dignity to blue collar work. There is nothing wrong with manual labor. In fact, it is here advocated as good therapy for thieves.

A Christian work ethic requires more than just hard work, as important as that is. It also requires a worthwhile enterprise. We are commanded to perform with our own hand “what is good.” In this context, I believe that the word “good” refers to that which is useful and beneficial. There are many jobs in this world, and most of them require hard work. But some jobs do not produce anything of value. With such useless work, the community in which we live is not benefited. We should not only feel good after a day’s work because we have worked hard, but also because we have done something worthwhile.

### **“In Order That He May Have Something To Share With Him Who Has Need”**

There are a number of reasons for work. One reason is so that we may not become a burden to others (see [2 Thessalonians 3:8](#)). Another is so that we may care for our family, so that they do not become a burden on others (see [1 Timothy 5:3-8, 16](#)). Here, Paul commands us to work hard so that we will have the means to help those who are truly in need.

Here is a mindset that is foreign to the thief, but is to be a way of thinking for the Christian. The criminal mind must be put off, as a part of the old man. And in its place we must have our minds renewed, so that we think and act Christianity. The criminal mind is really no different than the fleshly mindset of the unbeliever. The criminal simply takes his self-centeredness outside the bounds of what society accepts. The corrupt mind focuses on selfish “needs” or desires. If someone else has what I want, I take it. It is not necessary to work for what you want, but only to find someone who has worked and who has what you want, and then to take it. The Christian

mind thinks in exactly the opposite way. It works on the principle of grace, not greed. It works hard, setting aside resources so that it will be able to meet the needs of others. The corrupt mind uses its strength to steal from the weak; the Christian mind uses its strength to serve the weak. The corrupt mind seeks to gain at the expense of others. The Christian mind seeks the good of others, at our expense.

## Conclusion

It should not come as news to us that robbery is wrong. It seeks to avoid the toil of work, and thus to overturn the curse. It forces others to sacrifice to serve our own self-interest. It is the opposite of grace, which seeks to give at our expense. And it is rebellion against the sovereignty of God in the way He has distributed material things. It is also unbelief, a failure to trust in God to provide for our needs.

Our text suggests that there are far more thieves among Christians than we might wish to believe. It also indicates that conversion alone does not eradicate this sin from our lives. It is an evil which must be acknowledged and put aside. If we are to put off stealing, we are to put on hard work, producing what is good and useful, and to earn money which we can use to minister to others.

If Paul's words teach us anything, it is that being born again is no insignificant event in the life of an individual. It is a radical change of life. It is a turning from trusting in our own righteousness to trusting only in the righteousness of Christ. In terms of our text, it is a dramatically different way of thinking and behaving. Rather than seeking to gain at the expense of others, Christians are to give at their expense. They are to willingly accept the toil of work as God's will, and as a way of earning the means by which they can minister to the needs of others.

While our text, along with others, teaches the necessity of hard work, let us be perfectly clear that our works in no way contribute to our salvation. It is only by the work of Christ on the cross of Calvary that we are saved. It is God's work that saves us, not our own. The gospel is the good news of salvation apart from works. It is a message of grace. And just as we are saved by grace, we are to serve God and man in a way that manifests grace. And so it is that we work so that we may give to others, freely. Once we have experienced God's grace, we are obliged to express it to others. The gospel turns crooks into caring Christians, and takers into givers.

Notice that robbery is misplaced trust according to this psalm: “Do not trust in oppression, And do not vainly hope in robbery; If riches increase, do not set your heart upon them” ([Psalm 62:10](#)).

## 8.0 Stewardship

The aim of this unit is to enable the participant to understand and explain the significance of how we deal with the resources God has entrusted to us, including our money, time, possessions, families, and ministry, as demanded by God.

Stewardship is the term used to describe how we deal with the resources God has entrusted to us, including our money, time, possessions, families, and ministry. A Steward is one who controls the possessions of his master. The role of a steward is a very responsible one, and demands that the person be a man or woman of high integrity.

As we look at the principles concerning the Steward we will see that true Stewardship involves managing God’s resources, such as properties, wealth, time, environment, our body and family. Man is accountable to God, the community, himself and creation. Everything belongs to God. If you have been faithful, you have been expected to give it back to God.

The question of faithfulness, responsibility and accountability plays a big role as far as stewardship is concerned. How people relate to money, time, possessions, families and ministry show where their heart is. Jesus said “where your treasure is there will be your heart also.” In other words you can tell a lot about a person’s heart by the way he treats his money or his valuable things.

Our values are ideas or things that we think are important in life

Our values are the ideas or things that we think are important in life. Some people value possessions or comfort. Others value family or service to the community. We literary spend our life and our time on those things that seem essential and vital to us personally.

In what is called the “Great Commandment,” Jesus summarized all of the Bible’s values in a two-part statement (Matthew 22:37-39).

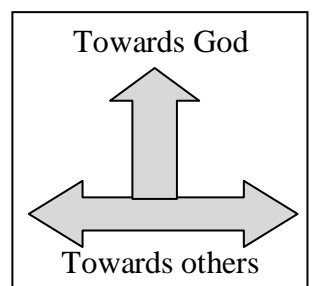
### 1. Relationship with God

Loving and relating to God is our highest value. Since it is natural for us to spend time with those we love, each believer should spend personal time in study of God's Word and prayer. When we lose personal intimacy with the Lord, we miss God's blessing and lack power in ministry.

Serving God with all our ability is not an emotion for the moment but our daily decision that involves all our resources. The more efficient a believer utilizes his time, possessions, etc., the more effective he is in serving his Lord.

Personal time with the lord is something that needs to be planned into a church

**Fig. 1.1**



planner's busy schedule or just won't happen. A healthy relationship with god is an essential prerequisite before moving on to serving others.

## **2. Relationship with Others**

Horizontally, we are to serve others. The relationship we have with God should spill over into love for others. Others include our families, co-workers, members of the church we belong to, and the lost with whom we share Christ. As stewards we should manage resources so that the needs of these others, whom God has put in our care, are met. Church planters are some of the busiest people in a community. Proper management of time, money and other resources will help a church planter be a better servant to other.

### **God's Demand for Our Stewardship**

God is the owner of everything. The earth is the LORD'S and everything in it, the world, and all who live in it" (Psalm 24:1). God owns all the silver and gold. He declared that "The silver is mine and the gold is mine, (Haggai 2:8). God owns all the Land, and declared that "The land MUST not be sold permanently, because the land is mine"(Leviticus 25:23). God owns all the animals, has declared that "Every animal of the forest is mine, and the cattle on a thousand hills...., the creatures of the field are mine.

If I were hungry, I would not tell you, for the world is mine and all that is in it" (Psalm 50:10-12). "In the beginning God created the heavens and the earth" (Genesis 1:1). He never transferred the ownership of His creation to people. As followers of Christ, we recognize that God owns all possessions. Jesus said "Any of you who does not give up everything he has cannot be my disciple" (Luke 14:33).

God is in control and most believers know that they should give a portion of their money to the Lord. However, a true understanding of stewardship results in a different attitude. Not only should we give, but we should not waste money nor should we spend it on things that are not pleasing to God. After all, it is His money. We do not have any money. We only have God's money entrusted to us. Either by giving it to the church or by spending it on the things that would please Him, we in essence give it back to God.

We do not have any money. We only have God's money entrusted to us.
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The Apostle Paul also clearly taught that we are stewards of Christ. Church planters and leaders are taught that our master is coming back suddenly, at a time when we do not expect him (1Th 5:2). When Jesus returns for His church, He will judge whether we have been faithful in our service for him (Ro 14:4-12; 2Co 5:10). Each of these passages is specifically addressed to Christians. The fact that Jesus will judge believers is even more clear in 1Corinthians 3:10-15. In that text, Paul describes how fire will test our works, and we will either receive a reward or

suffer loss, depending on how we have served. This obviously refers to believers, since even the one who has nothing worthy of reward will be saved (v. 15).

### **Scriptural Example of a Good Stewardship**

Joseph may be the best example of a good steward. He first managed the household of Potiphar, the Egyptian official who had purchased him as a slave (Genesis 39). Although Potiphar was not a believer, he soon saw that God was with Joseph and prospered all that he did. Therefore Potiphar committed all that he had to Joseph, except for his wife (Genesis 39:9). As the steward of Potiphar, Joseph was able to feed and clothe himself from his master's goods.

He lived in Potiphar's house and directed both Potiphar's household and his field. But the story of his temptation by Potiphar's wife clearly shows that Joseph never forgot that all these things belonged to his master and that there were limits to what he could do. He could enjoy the fruits of his labour as long as his master was pleased with his stewardship, and as long as he did not sin against Potiphar. Later, Joseph again was made a steward, first of the jailer and then of Pharaoh himself. As steward of Pharaoh, he was the wealthiest man in Egypt after Pharaoh. However his position depended on his faithfulness to administrate the affairs of Pharaoh in a manner that pleased Pharaoh. Jesus used parables about stewards to convey the truth about the believer's relationship to God.

### **The truths which Jesus wanted to communicate to us through the image of the steward include:**

#### ***1. The Good Steward is Faithfull***

In Luke 12:42-48 Jesus teaches that a steward must be Faithfull even when his master is not present: If his master returns suddenly to find him occupied with his master's business, he will be rewarded. But if he is not prepared for his master's return, he will be dealt with severely. This parallels the situation of the believer. Our Lord is gone, and will return suddenly. We need to be faithful in His absence. As children of God, we should not only be faithful stewards of the ten percent tithe that we give but also of the other ninety percent. All we have is the LORD'S and we are to manage it in a way that is pleasing to Him.

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much" (Luke 16:10). "If we are faithful with small things, God can trust us with greater responsibilities. We must not spend our money in ways that we know would displease God because this would make us unfaithful stewards.

#### ***2. The Shrewd Steward Uses His Position to Prepare for the Future***

Jesus told another stewardship parable in Luke 16:1-12. This parable is a bit surprising, since the steward is praised for cheating his master. The parable certainly is not intended to promote dishonesty. Rather, it teaches a very clear message about the wisdom of using the things in our possession now to prepare for the future. The wicked steward realizes that his position is

temporary, as is our life on this earth. He decides to use everything in his power to prepare for a good reception for himself when his job is over. Jesus said that he acted more wisely than we often do. We should be using all we have on earth to lay up treasure in heaven.

### ***3. Stewards Will Be Evaluated According to Their Ability***

The parable of the talents in Matthew 25:14-30 is very familiar to us. Each servant is entrusted with money while his master is gone. They are therefore stewards of those talents. However, they are not given equal amounts. Rather, each one receives according to his master's evaluation of his ability. When the master returned, he rewarded each one for his faithfulness. The one who squandered his talent was judged. The key issue was the steward's faithfulness and not the amount of things that he was given.

## **Benefits of Faithful Stewardship**

The aim of this unit is to enable the participant to understand and explain the benefits of being Faithful Stewards in dealing with the resources God has entrusted to us, including our money, time, possessions, families, and ministry, as demanded by God

### **v. Growing closer to Jesus Christ.**

When we are faithful to obey and serve the Lord, we grow in our love for Him. Jesus said; "Whoever has my commands and obeys them, he is the one who loves me, who loves me will be loved by my Father, and I too will love him and show myself to him" (John 14:21). Faithfully applying God's financial principles will help you grow in your love for Christ.

### **vi. Developing Godly Character**

God uses money to reveal and refine our character. How we handle money is an outside indicator of our true spiritual condition. You can tell a lot about the character of people by examining how they handle money. For example, are they dishonest or honest? Do they gamble or do they give sacrificially?

### **vii. Financial stability**

As we apply God's principles to our finances, we will begin to spend more wisely, start saving for future, and give even more to the work of Christ. In the OT, the Lord extended the reward of abundance to His people when they were obedient, while the threat of poverty was one of the consequences of disobedience. In Deuteronomy 30:15-16 God declares that: "I set before you today life and prosperity, death and destruction. For I command you today to love the LORD your God, to walk in his ways, and to keep His commands and the LORD your God will bless you". In Psalm 35:27 it is written that "The Lord delights in the prosperity of His servant".

We may legitimately pray for prosperity when our relationship with the LORD is healthy and we have a proper perspective of possession. "Beloved I pray that in all respects you may prosper and

be in good health, just as your soul prospers” (3 John 2). The Bible does not say that a godly person must live poverty. A godly person may have material resources. The guidelines for prosperity are found in Joshua 1:8. “Do not let this book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful”.

Jesus spoke so much about money and possessions because He knew much of our lives will be involved with money and possessions. God owns everything and he has entrusted some of His possessions to each of us to manage. He wants us to be wise and faithful stewards by applying financial principles in His Word. He has given us activity of work to provide for our needs and develop our character. We should work hard, smart and try to be excellent because we are really working for Christ NOT for man All that we have is the Lord’s and we are expected to use it for His Glory.

This principle applies to all believers and non believers. It does not only apply to pastors and church leaders, as some people have believed. All of us, both Christian and non-Christian, is a steward whether he/she knows it or not. However Christians and church leaders bear the greatest and special responsibility because we are the ones who must demonstrate this principle in our lives and teach it to others. To whom much is given, much will be required. Judgment will be to all the creatures depending on the decisions we make today.

## **Module V**

### **5.0 ORGANIZAIONAL LEADERSHIP FOR SOCIAL CHANGE**

#### **Introduction**

The aim of this module is to have a comprehensive understanding of the linkages between effective leadership, strategic planning and holistic transformation development for social change in the local church and society.

Leadership is the influencing people as a key resource towards a common goal and purpose. This demands developing a leadership structure, a vehicle that will propel the organization towards achieving the planned goals. Organizational Leadership is the art of guiding a group of people, moving them forward to achieve a desired or collective objective. Groups, whole communities and nations are moved forward by visionary leadership that focuses on the goal. Organizational leaders also referred to as visionary leaders, stops at no obstacle to achieve the dream of the people.

Organizational leadership arises from peculiar relationships that form among people joined together in a collaborative effort. As such, it takes on an identity of its own, existing in these relationships, than merely in the individuals who enter into them. Hence it both influences and

influenced by those individuals. This type of leadership communicates the individual's impressions and needs throughout the organizational circle. Organizational leadership principles drawn from the book of Nehemiah is a classical model of organizational leadership in our time. Not under-estimating other Bible characters who had exemplary leadership in their time like Moses ( the greatest leader who ever lived), Joshua – leading the nation of Israel to the promised land, Gideon- led Israel to conquer the Medianites, David – the king of Israel Solomon- in building the temple.

The principle Nehemiah used in building the walls of Jerusalem and its broken gates showed that Nehemiah understood the condition of the people in Jerusalem. He enquired concerning the Jews of that had escaped from the captivity and concerning Jerusalem. He had genuine compassion and love for the people that you organize/serve – “When I heard these words, I sat down and wept, and mourned certain days”. It is a leadership that begins with God, since God is the foundation of any leadership. No leadership unto men apart from that which comes from God. In other words, every leadership is ordained of God - Nehemiah fasted and prayed before the God of heaven.

## **Leadership Concepts**

The aim of this unit is to enable the participant to Define different concepts of organizational leadership for social change.

Leadership can be defined as a process of social influence in which one person can enlist the aid and support of a group of people in the accomplishment of a common goal. Leadership therefore means to inspire others to undertake some form of purposeful action as determined by the leader.

**Social change** refers to, the alteration of mechanisms within the social structure, characterized by changes in cultural symbols, rules of behavior, social organizations, or value systems.

**Social structure-** Social organization based on established patterns of social interaction between different relationships (such as those between parents and children, teachers and students, employers and employees), regulated through accepted norms and shared values. In our context the social structure will be the local church.

## **Social development**

Social development means investing in people. It requires the removal of barriers so that all people can journey toward their dreams with confidence and dignity. It is about helping people so they can move forward on their path to self-sufficiency through provision of opportunities to grow, develop their own skills and contribute to their families and communities in a meaningful way. If they are healthy, well educated and trained to enter the workforce and are able to make a decent wage they are better equipped to meet their basic needs and be successful. Kenya is ranked poorly in most human development reports



## **Characteristics of Good Leadership**

The aim of this unit is to enable the participant to identify the Characteristics of Good Leadership. Organizational leadership is not a random operating process, it is a propulsive force given motion by purpose and intention, and by a joint effort to accomplish it. When organizations are best organized, and visionary led, they are able to achieve the goals of individuals as well as of communities. The following are the characteristics need for good leadership.

### **Transparency:**

Effective leaders use transparency to assist with the embracement of change. This is accomplished through a combination of communication, shared decision-making, consensus and debate. All stakeholders should know why and how a leader made a particular decision and how that decision impacts the system. Transparent leaders do not micromanage, give credit to others when initiatives succeed, and take the blame things fail.

### **Accountability:**

Accountability is the acknowledgment and assumption of responsibility for actions, products, decisions, and policies including the administration, governance, monitory and implementation within the scope of the role or employment position and encompassing the obligation to report, explain and be answerable for resulting consequences. For example, give quarterly or medium or if you can monthly financial reports. Produce receipts if possible.

### **Participation:**

Participatory decision making can take place along any realm of human social activity, including economic, political, management, cultural or familial.

### **Integrity:**

The quality of being honest and having strong moral principles; uprightness, probity, rectitude, honor, good character, principles, ethics, righteousness, nobility, high-mindedness, right-mindedness, virtue, decency, fairness, scrupulousness, sincerity, truthfulness, trustworthiness

### **Rule of law:**

Adherence to rules, following laid down policies, procedures, laws.

### **Flexibility:**

Leaders who are flexible listen to other points of view, bend when necessary, and are not afraid to change course if things are not going well. Stubbornness and rigidity are clear indicators of a top-down approach to leadership. This almost always builds resentment and animosity towards change

**Resilience:**

Effective leadership requires something between having empathy and having a thick skin. This results in resilience. Without resilience, one's ability to lead effectively will be severely diminished.

**Never passing the buck:**

When final decisions have to be made, they must be made with confidence, clarity, and decisiveness. If you are -- or want to be -- a leader, you must always remember that there is no passing the buck.

**Decision making skills:**

These are skills aimed at enabling a person take responsibility for actions and applying those skills in aspects of life management, e.g. problem solving skills

**Interpersonal skills:**

These are skills aimed at improving communication skills, getting on with other people, Expressing one's own feelings and understanding how action affect others, e.g. role in a group, writing, reading or body language.

**Independent living skills:**

These are skills that enable independent living, e.g. preparing a range of meals or accessing important information from a variety of sources.

**Life skills:**

These are skills that promote one's self awareness and confidence. They are embodied in values and beliefs, opinions, positive self confidence, being aware of one's feelings.

**Criteria for Identifying Good Leaders**

The aim of this unit is to enable the participant to master the criteria for identifying Good Leaders. These include:

**1. Knowledge**

They know their business. Simply put, high-potential leaders are those individuals who have displayed a certain amount of accumulated expertise. This expertise may be technical or it may be based in networks, but it's invaluable for an organization. More importantly, they understand how their activities, their sector, and their realm of knowledge, is related to the wider organizational agenda.

## **2. Reputation**

They have legitimacy in the eyes of others. Others in the organization must appreciate the relevance of the knowledge base that a high-potential possesses. It's a simple reality that having expertise or a skill base isn't enough to make one a high-potential leader. High-potential leaders must also have the ability to garner the professional respect of others.

## **3. Ambition**

They have a strong career mindset. We want our high potentials to be ambitious—but we want them to be ambitious in a very much focused way. And the best way to get a sense of their ambition is to evaluate their commitment to their career progression (or other goal achievement). High potentials need to be committed to accumulating new responsibilities, new successes, acquiring additional knowledge, and, for better or worse, achieving additional recognition.

## **4. Partnering**

They understand the importance of working with others. While a strong career mindset is important, high-potentials must also have a deep appreciation of partnership. A high-potential leader's partnering ability shouldn't be a politically correct exercise, but rather a pragmatic, tactical skill that will allow them to make better, more informed decisions. Lone-rangers and lone-wolves may be creative and ambitious, but they may not be suitable for the next leadership rung in the organizational ladder.

## **5. Courage**

They are bounded risk takers. High-potential leaders must understand that no matter how good they think a decision may be—they are making it under conditions of uncertainty. No matter how much information you have, no matter how many cost-benefit analyses you have done, no matter how many market surveys you have completed, a high-potential leader will know all information is limited. They'll know that some decisions are inevitable, but they'll also have the courage to take risks.

## **Types of Leadership**

The aim of this unit is to enable the participant to Identify the kind of leaders required for the ministry Leadership is an influence relationship between leaders and followers who intend real changes that reflect their mutual purposes. There are many types of leadership styles, including the following;

### **1. Autocratic Leadership**

Autocratic leadership is an extreme form of transactional leadership, where a leader exerts high levels of power over his or her employees or team members. People within the team are given few opportunities for making suggestions, even if these would be in the team's or organization's

interest. Most people tend to resent being treated like this. Because of this, autocratic leadership usually leads to high levels of absenteeism and staff turnover. Also, the team's output does not benefit from the creativity and experience of all team members, so many of the benefits of teamwork are lost.

For some routine and unskilled jobs, however, this style can remain effective where the advantages of control outweigh the disadvantages.

***Autocratic leadership is often best used in crises, when decisions must be made quickly and without dissent.***

## **2. Bureaucratic Leadership**

Bureaucratic leaders work by the book, ensuring that their staffs follow procedures exactly. This is a very appropriate style for work involving serious safety risks (such as working with machinery, with toxic substances or at heights) or where large sums of money are involved (such as cash-handling).

In other situations, the inflexibility and high levels of control exerted can demoralize staff, and can diminish the organizations ability to react to changing external circumstances.

The downside of this leadership style is that it's ineffective in teams and organizations that rely on flexibility, creativity, or innovation. Much of the time, bureaucratic leaders achieve their position because of their ability to conform to and uphold rules, not because of their qualifications or expertise. This can cause resentment when team members don't value their expertise or advice.

## **3. Charismatic Leadership**

A charismatic leadership style can appear similar to a transformational leadership style, in that the leader injects huge doses of enthusiasm into his or her team, and is very energetic in driving others forward. The difference between charismatic leaders and transformational leaders lies in their intention. Transformational leaders want to transform their teams and organizations. Charismatic leaders are often focused on themselves, and may not want to change anything. However, a charismatic leader can tend to believe more in him or herself than in their team.

This can create a risk that a project, or even an entire organization, might collapse if the leader were to leave: In the eyes of their followers, success is tied up with the presence of the charismatic leader. As such, charismatic leadership carries great responsibility, and needs long-term commitment from the leader. Also, in the followers' eyes, success is directly connected to the presence of the charismatic leader. As such, charismatic leadership carries great responsibility, and it needs a long-term commitment from the leader.

## **4. Democratic Leadership or Participatory Leadership**

Although a democratic leader will make the final decision, he or she invites other members of the team to contribute to the decision-making process. This not only increases job satisfaction by

involving employees or team members in what's going on, but it also helps to develop people's skills. Employees and team members feel in control of their own destiny, and so are motivated to work hard by more than just a financial reward.

## **5. Laissez-Faire Leadership**

This French phrase means 'leave it be' and is used to describe a leader who leaves his or her colleagues to get on with their work. It can be effective if the leader monitors what is being achieved and communicates this back to his or her team regularly. The main benefit of laissez-faire leadership is that giving team members so much autonomy can lead to high job satisfaction and increased productivity.

## **6. People Oriented Leadership**

This style of leadership is the opposite of task-oriented leadership: the leader is totally focused on organizing, supporting and developing the people in the leader's team. A participative style, it tends to lead to good teamwork and creative collaboration. However, taken to extremes, it can lead to failure to achieve the team's goals.

Others include; Servant Leadership, Transformational Leadership and Transactional Leadership among others.

## **Effective Leadership for Social Change**

Research has revealed that followers contribute 80% to the success of an organization while the leader contributes a mere 20%. Followers should be valued and held accountable for the success of any group while the leaders should be rewarded for encouraging followers to reach their full potential. Leadership that produces positive social change is characterized as follows

### **Modeling:**

The best leaders model their expectations for their employees and peers. The best leaders not only talk the talk, but they also walk the talk. Don't ask your followers or colleagues do something that you are not prepared to do. Better yet, show them what the practice can and should look like in action.

### **Ability to Motivate:**

Effective leaders should not have to "sell" their employees and colleagues on a better way of doing things. Intrinsic motivation is the most powerful force we have to initiate and sustain change. Think about how you can get people to embrace a new idea, strategy, or initiative. If you do this, the chances are you will have real results.

### **Providing Support:**

Support comes in many forms - financial, time, and professional learning opportunities. The lack of any (or all) of these should never be an excuse to not move forward. Support begins with

adopting a "no-excuse" attitude and the resilience to always seek out solutions to the many problems that arise. Support should also be differentiated, a one-size-fits-all approach never works.

### **Learning from Failure:**

Everyone fails. The key point, however, is that failure is one of the greatest learning tools we have. We don't like it, but it should be embraced. If leaders are afraid to fail, then nothing will ever change. Leadership is all about risks and rewards. With every risk there is the potential for failure looming around the corner. Learning from our experiences -- including our failures -- empowers leaders to be fearless change agents. Admitting when we have failed actually inspires others.

## **Strategic Leadership**

The aim of this unit is to enable the participant to identify the shared Vision, Mission, Core Values and Objectives/Goals of organizational leadership.

### **Core Values**

Even though we frequently talk about mission and vision first, the basic underlying foundation for both is our core values. Core values are the principles and standards at the very center of our character, and from which we will not budge or stray. Core values are extremely stable and change only very slowly over long periods of time. Core values form the basis for our beliefs about life, ourselves and those around us, and the human potential of ourselves and others. Values and beliefs form our attitudes and guide our behavior. The behaviors we engage in are what people around us see, along with our skills and actions. Our outer or public shell of behaviors and skills can change rapidly and dramatically through our lives, influenced by our environment and guided by our more stable core values and beliefs.

Once the values of an individual or organization are identified, it's frequently useful to rank them from more to less important. Then when questions come up later where one value must be traded off against another the decision will be easier to make and communicate. For example, say the core values of an organization are **efficiency, family, safety and respect** for others. If a question comes up about implementing a practice that will improve operational efficiency but may compromise the health and safety of employees, knowing the relative importance of efficiency versus safety will help guide the decision.

If an employee's child is hospitalized are they expected to be at the organization for their shift regardless, or with their child in the hospital? Knowing the relative importance of family versus operational efficiency will help answer that question. It won't necessarily make these decisions easy or totally objective but it will bring some guidance and consistency to the decision making process.

For example; in the high stakes game of professional football Tom Landry coached the Dallas Cowboys for years. Win or loose, he always maintained a cool, calm, stoic presence on the

sideline. A reporter once asked him how he was able to maintain such a calm focus with all the pressures. Coach Landry replied it's easy because I have my priorities straight. First is my God, second my wife, third my family and fourth is football, so if I loose on the weekend I have lots of more important things to support me through the week. Defining your core values first will help you get your priorities in order.

## **Mission**

Statement deals with questions like, "Why are we here?", "Why do we exist?", "Why do we get up each day and do what we do?", "What is it that we get paid for?" "What function does the organization perform? For whom? How?" The mission is a broad statement of personal or business scope, purpose and operation that distinguishes me, or my organization, from others. An organization cannot have values, beliefs or a mission outside of the people who makeup that business. Therefore, especially for small organizations, it's important that each principle in the business write their own personal mission statement first, then come together as a group or team to develop a mission statement for the organization

An organization's mission statement reflects the core values and beliefs of the individuals who lead the business. To the extent there are large differences between an organization's mission and a personal mission, or between an organization's values and personal core values, there will be discord and friction for that individual within the organization. Whether you're an owner, an employee or a consultant, one way to help assure happiness and fulfillment at work is to be certain your values and mission are in alignment with those of the business. People have been known to become physically ill from the stress of working in a business where their core values were at odds with the values and ethics practiced in the business

In addition to giving structure and direction to an individual or business, well-written mission statements are excellent tools to inform others about what's important to you and how you operate your business.

## **Vision**

While a mission is a statement of what is, a vision is a statement of what or how you would like things to be. A picture of the future you're working to create, what you want to be when you grow up, what you want your organization to become. Without a vision of where you're going how can you develop a plan to get there and how will you know when you've arrived? Without a vision of where we would like to be, we can continue hiking various trails through life, climbing mountain after mountain, only to discover each time that we've arrived somewhere we really don't want to be. Nothing was ever created without a vision. It guides us, gives us direction and purpose, and can serve as a powerful motivator for those around us and ourselves. In order to truly guide and motivate a vision must:

1. Be aligned with the core values of both the individuals and the organization
2. Be effectively communicated to and accepted by everyone involved in the organization.

The more precise and detailed you can be in writing a description of your vision of the future, the easier it will be to communicate it to others and gain their commitment to it, and the more likely you will be to achieve it.

## **Change Management**

The aim of this unit is to enable the participant to define management of change and how effective organizational development can assist organizations and individuals to cope with change.

Organizational development (OD) is a field of study that addresses change and how it affects organizations and the individuals within those organizations. Effective organizational development can assist organizations and individuals to cope with change. Strategies can be developed to introduce planned change, such as team-building efforts, to improve organizational functioning.

## **Organizational Change**

Organizational development efforts whether facilitated by an outside expert or institutionalized and conducted on an ongoing basis, bring about planned change within organizations and teams. Behavior within an organization is a result of the dynamic balance of two opposing forces. Change would only occur when the balance shifted between these forces. Driving forces are those forces which positively affect and enhance the desired change. They may be persons, trends, resources, or information. Opposing them are the Restraining forces, which represent the obstacles to the desired change. For example: A youth pastor who wishes to introduce a computer class, for a particular group of youth trainers.

## **The Process of Change**

A method such as force-field analysis is the beginning step of any planned change. There are many different models for the change process in the literature; the following is a simple, straightforward one proposed by Egan (1988, p. 5). He delineates three steps:

- 1) The assessment of the current scenario.
- 2) The creation of a preferred scenario.
- 3) Designing a plan that moves the system from the current to the preferred scenario.

## **Key Roles in the Change Process**

During this stage of planning, it is useful to distinguish the different roles associated with the change process. These roles must remain distinctive in order to implement planned change



effectively. However, within different settings or systems, a judicial educator may play more than one role. The various roles that individuals can play, as described by Conner (1990), are:

- i. Change Sponsor: Individual or group who legitimizes the change.
- ii. Change Advocate: Individual or group who wants to achieve a change but does not possess legitimization power.
- iii. Change Agent: Individual or group who is responsible for implementing the change.
- iv. Change Target: Individual or group who must actually change.

## **Strategies for Implementing Change**

In order to move an organizational development effort from the idea stage into implementation, educators and managers must also rally the resources and support of the organization. Kanter (1983) describes how the following three sets of “basic commodities” or “power tools” can be acquired by members of an organization to gain power:

- i. Information (data, technical knowledge, political intelligence, expertise).
- ii. Resources (funds, materials, staff, time).
- iii. Support (endorsement, backing, approval, legitimacy).

## **Collecting Power Tools**

This assists individuals to “plant seeds of support” for the planned change. Package the change in a way that makes it less threatening and, therefore, easier to sell. For instance, it is easier to implement change of a product or a project when it is: conducted on a trial basis; and done in small steps, familiar and consistent with past experience; a fit with the organization’s current direction; or built on the prior commitments or projects of the organization (Kanter, 1983).

## **Building coalitions**

This is a strategy that often occurs throughout the entire phase of implementing the change. Support must be gathered from all areas which will be affected by the desired change, across different levels of the organization. Effective change masters use their informal networks and deal with any concerns or questions of supporters individually rather than in formal meetings.

## **Resistance to Change**

With every major and minor change, resistance may occur. This resistance should be accepted as a “given,” this provides an avenue to predict and plan for effectively dealing with inevitable resistance.

## **Individual Resistance**

Resistance to change occurs due to different reasons; people fear change, change represents the unknown, it might be that the planned change has little or no effect on the organization whatsoever and that the transition between the present state and the changed state is difficult for both individuals and organizations.

## **Organizational Resistance**

As in the case with the difficulties involved in individual change, it should be apparent that this phenomenon occurs at the organizational level. Organizations, regardless of size, are composed of individuals. The extent to which individuals within the organization can appropriately manage change represents the overall organizational capacity for change.

## **In Conclusion**

Effective organizational leadership and leadership in general is a key catalyst for social change in the society. It calls for a lot of courage, diligence guided by clear vision to challenge status quo in most organizations; including churches.

Today's world cries out for people who can lead with a global perspective. We need leaders who lead from the heart as well as the mind, leaders who understand that decisions made about even the smallest of organizations affect the entire global community. We need leaders who can act ethically, intentionally, and with respect for existing citizenry as well as for future generations. We need leaders who can address problems from an integrated, holistic perspective—the only place those solutions for today's most pressing problems will be found. Most of all, we need leaders who understand that the primary function of a leader is to serve, not to be served.

## Module VI

### 6.0 SEED AND SEED PRINCIPLE

#### Introduction

The aim of this module is to enable the participants understand and demonstrate the Seed and Seed Principle. A seed plays a very significant role in terms of development. Almost everything in life begins with a seed plantation. From human being, domestic/wild animals and vegetation are as a result of seed plantation. You eat or destroy a seed prepare to harvest nothing and loose the next generation. A seed determines the future of every living creature. Seeds are one of the word pictures Jesus used in Scripture, and they have great implications and significant for service.

A seed is **Dream** – dream is a wild business idea that when planted, cultivated to grow, it is able to cause total change that will last forever. It is a big vision of where you want to be in future. Many people have died with unrealized dreams. So you need to turn your dream into reality.

**God multiplies small acts (seeds) of obedience to extend His Kingdom. Seed Projects are a simple and effective tool that enables local churches to express God's Kingdom in their communities through loving service.**

#### Seed Concept and Principles

The aim of this unit is to enable the participants understand, identify and define the different concepts of Seed and Seed Principle.

#### Luke 13:18-19 speaks about a mustard seed

Mustard seed is the smallest of all, yet makes one of the largest trees where the birds of the air come and find rest - (A small seed growing to be a resting place for creation).

- Biblical Entrepreneurship operates under a different kingdom principle from the business of this generation
- Investments is towards meeting a specific need and is to serve humanity, Genesis 12:1-3
- It begins small and grows gradually
- Do you know a company or a church or an organization that began very small and now it is global?

- Community Entrepreneurs need to understand the principle to start small with a focus to grow big. Most people wish to begin big and then never start at all – day dreamers.
- The principle of the seed is its power to multiply. Take for example a seed of maize planted and left to grow. At harvest; you will be surprised that one maize cob alone produces 700 seeds in three months.
- A seed is always there for investment – a valuable resource.

The following are Biblical seed principles to be considered in this chapter for ministry.

- i. That nothing is too small or insignificant
- ii. Each farming task is important
- iii. God brings multiplication
- iv. God blesses us so that we can minister to others effectively and efficiently
- v. Our generosity brings thanksgiving to God

***Principle 1: Seeds have great implications for service, as they illustrate sacrifice.***

The first and most important principle about seeds comes from Jesus' prediction of his own death: —"I tell you the truth, unless a kernel of wheat falls to the ground and dies, it remains only a single seed. But if it dies, it produces many seeds", (John 12:24). Seeds illustrate sacrifice. They die in order to do what they were created to do—produce fruit. They are small but, when they die, they produce great multiplication. One of Bob's favorite illustrations of this comes from India, where he had the privilege of teaching a group of pastors

"One was from a very poor rural area, where he and his congregation lived as an oppressed minority. He knew his church needed to demonstrate God's love to the people among whom they lived. After the conference, he returned home and asked the women of the church to look for needs among their Hindu neighbors. The next Sunday, the women reported that several of their Hindu neighbors had only one sari (dress). Since it was summer—very hot and humid—the women needed to wash their saris after every day of hard work. Those who had only one sari had to stay indoors while their sari dried in the sun. The pastor asked how many women in the congregation had three saris and would be willing to give one to a Hindu neighbor. One by one, the women of the congregation raised their hands. The next morning, the women from the church visited their needy neighbors and gave them saris. The Hindu women were deeply touched. Some even asked the Christian women to pray to their God for their unborn babies. This sacrifice impacted the Hindu community—and the church people, who realized they were not as powerless as they believed. "I have often wondered. Would the impact be different if a Christian NGO had come to the village and distributed free clothing to everyone? The gift would have been larger. It would have met a greater physical need. But I doubt if an NGO would have nearly the impact that was made by the few saris that were sacrificially given by the

church women. What came from the Christian women represented real sacrifice. Small seeds, when they represent sacrifice, have great influence. When our demonstrations of God's love are sacrificial, I believe the impact will be far greater than if our service comes out of our surplus."Unless a kernel of wheat falls into the ground it remains the same." In fact, I believe that the impact of service is most often proportional to sacrifice—the less the sacrifice, the less the impact; the more the sacrifice, the greater the impact for the Kingdom", Says Bob Moffitt.

***Principle 2: It is God who brings the harvest. We obediently plant the seeds, but it is God who brings fruit.***

Jesus reminded us that the impact of our service is not something for which we can take credit: "I sent you to reap what you have not worked for. Others have done the hard work, and you have reaped the benefits of their labor" (John 4:38). God is already at work in the hearts of those to whom we minister. Whenever there is an impact for the Kingdom, the credit belongs to God—not to us. The apostle Paul wrote: "So neither he who plants nor he who waters is anything, but only God, who makes things grow. The man who plants and the man who waters have one purpose and each will be rewarded according to his own labor" (1 Corinthians 3:6-8). The purpose of our service is the expansion of Christ's reign - the will of God, done on earth as it is in heaven. The objective is the extension of the Kingdom, not just numerical church growth but God's Kingdom manifestation here on earth.

For the ministry application we can draw the following as important element for Growth, which include, sacrifice, humility, obedience, cheerful generosity

## **Seed Projects**

The aim of this unit is to enable the participants understand, identify and promote activities, characteristics included in the seed projects.

Seed Projects are short, small, simple ministry activities. Families, small groups, or local churches do them. They use local resources, and demonstrate God's love to those outside the church. Whether in a South American shelter home, an Asian rice paddy, a densely populated slum in Africa, or an American battered women's shelter, Seed Projects are small efforts, but their combined impact has enormous potential. Seed project is a tool, inspired by the Holy Spirit to help us demonstrate God's love. It helps us to serve efficiently in the ministry. It is being obedient to your call and submission. Through Seed Projects, the local church demonstrates God's love to its community.

Seed Projects also accomplish five principle purposes within the church, itself:

- a. ***Holistic evangelism and lifestyle.*** Seed Projects are natural components of evangelism and discipleship. They help churches develop a lifestyle of holistic ministry.

- b. ***Freedom from dependency.*** Seed Projects demonstrate that the local church can do holistic ministry without reliance on outside resources. It is locally initiated with local resources.
- c. ***Experience and confidence for larger, ongoing ministry.*** Seed Projects provide experience in project planning and implementation. They enlarge the church's confidence for ongoing holistic ministry projects. They often lead a church to larger demonstrations of God's love.
- d. It is to illustrate the true call of God in the ministry
- e. Seed project is also a small scale ministry projects, carried out by a local church, using local resources to demonstrate God's love to its community.
- f. It is the source by which your vision, mission, objectives and goals rests upon and facilitated towards your destination.

## **Characteristics of Seed Project**

### ***1. Seed Projects should be covered in prayer.***

Seed Projects are identified, led, and empowered by the Holy Spirit, through prayer. They are done in conscious response to the commands of Jesus, in the power of His Spirit. Prayer should be a significant focus before, during, and after the project. Ministry projects that are not initiated and sustained by prayer are not likely to be empowered by the Holy Spirit—or have Kingdom Mathematics results.

### ***2. Seed Projects reflect God's heart of compassion for brokenness. They are not manipulative tools for evangelism.***

Seed Projects give us the opportunity to obey Jesus' command to love our neighbor, unconditionally. If salvation and church growth are the principal motives for our service, our efforts become manipulative. Jesus did not manipulate. He healed people because it reflected His Father's heart. Some acknowledged Him as Lord, and others did not. We, too, should serve because we are obedient to love our neighbor—and for no other reason. There often is a harvest after Seed Projects—but we may not see it. We need to celebrate when we see Kingdom results— and when we do not see the fruit of our faithfulness.

### ***3. Seed Projects are motivated by God's intentions and are carried out with God's strength.***

Traditional projects are often undertaken when a need is seen, felt, or expressed by local people—or when outside resources are available. But this is a trap—doing good works, carried out in human strength, motivated by human compassion. Christian ministry should be different. It should reflect God's intentions for people, not ours.

Seed Projects should be chosen by first seeking God's will, praying, reading Scripture, and becoming familiar with the community. We should ask, "Father, what do You want us to do? We should be motivated by God's intentions, independent of the needs we see around us. It should be God who directs our service, rather than "felt need." Felt need and God's direction will often merge, but we need to be careful that felt need is not the primary motivation for our action.

#### ***4. Seed Projects should be thoughtfully planned.***

When Jesus spoke of “counting the cost” for sacrificial discipleship, He also alluded to planning as a logical necessity for successful results. Planning includes preparation, prayer, writing, implementation, and evaluation. Included is a tool to plan a Seed Project, covering these steps:

- i. State the problem or need
- ii. State God’s intentions concerning that need
- iii. Describe a ministry activity expressing God’s intentions
- iv. State the area of need that will be met by the project
- v. List project steps, people to consult, resources needed, persons responsible, and completion date for each step
- vi. Check the plan to see where various areas of need are addressed
- vii. Check the plan to see where each Seed Project Characteristic is reflected—and have a reason for any not reflected

Planning does not eliminate the leadership of the Holy Spirit, as some fear. Some pastors hesitate to plan their sermons, wanting not to squelch the Spirit’s inspiration as they preach. In the same way, some local churches feel led to respond to a community need, but do not make plans. Yet, Scripture reminds us that we have to count the cost to build a tower, that generals count the size of the enemy army before engaging in battle, that the ant prepares for the winter by gathering food, and that the walls in Jerusalem were rebuilt by careful plans. Planning is important—and good planning requires the Spirit’s guidance. We can help the beaten man on the Jericho road without stopping to plan, but we need to plan whenever we can!

#### ***5. Seed Projects must be simple and short, small and uncomplicated.***

Seed Projects should be simple and short. The projects themselves should take no more than one or two days, though planning and preparation take longer.

There are great benefits to small ministry projects. God honors and brings great results to faithful, small works. He increases by ***multiplication, not addition***. People grow in faith and ability as they attempt and complete small projects. Small projects allow people to fail without major consequences. If large projects fail, people are discouraged and unwilling to try again, but small project failures can teach helpful lessons. Small projects prepare people to carry out larger projects. Together, several small projects can make a large impact on communities. The impact of small projects increases as people develop a lifestyle of ministry and service.

#### ***6. Seed Projects are to be done with local resources.***

Outside resources can be helpful, but *when* and *how* they are introduced is very important. The local church must be sacrificially investing its own resources in ministry *before* receiving outside resources. If outside resources come first, powerlessness and dependency are reinforced. Local initiative is stifled. People learn to look to man—not God—to meet their needs.

Outside resources are best used when: (a) people have already demonstrated a willingness to sacrificially use their own resources; (b) outside resources are not substitutes for local resources; (c) outside resources produce a multiplication of local resources; and (d) people understand that God ultimately provides all resources.

Seed Projects use local resources that already exist in the community. They do not come from the outside, from the church's denominational headquarters or a resource agency like World Vision or the United Nations. The local resources do not always come only from the local church, however. The church is also a member of the community. If the church builds a bridge or culvert over a swampy community road, the whole community can and probably should provide labor or be involved in raising funds to buy cement.

***7. Seed Projects are directed toward those outside the church.***

We should not express God's love only to other Christians. We serve community members because we are obedient to Jesus' command to love our neighbor as ourselves. Ministering to the needs of those inside the church is good and necessary, but Seed Projects are designed to help churches demonstrate God's love *outside* the church.

***8. Those who benefit from the Seed Projects should also participate in them, as possible.***

When those who are being helped are involved in the process of planning and helping, they have the dignity of participating in their healing. Doing things for people who are capable of participating—but not involving them—is paternalism. In fact, we are foolish if we do not utilize their first-hand knowledge. People who benefit and participate in a ministry project also have a greater sense of ownership. They are likely to maintain it, improve it, make it useful, and develop further projects.

Finally, to not involve those being helped robs them of the dignity God has given them. Perhaps a church has decided to repair a widow's home. She's not strong, she doesn't know carpentry, and she's poor. The church might think, "She can't do anything—we need to do this for her." But we need to ask ourselves, "How can she be involved?" Maybe the church could provide food for workers, and she could prepare it. Or, she could bring out the water, tea, or coffee. We need to look creatively for ways that those being helped can participate.

God created her in His image—with dignity and significance. We rob her of that when we exclude her. We need to be a part of her life and not leave her as a powerless observer—even if she can only heat the water or help us plan. This may complicate the work, but *not* including her is a loss to both the helpers and the helped. When we do "*pure and faultless*" religion, we must not omit this element.

***9. An observable spiritual impact is built into the Seed Project where it is appropriate.***

Planning for every Seed Project includes prayer, study, seeking God, and thanking Him. This is essential, but it does not make a direct spiritual impact on outsiders. A project would be classified as having a spiritual impact only if we plan to inform the beneficiaries about God's participation when the project is carried out. This could be done through a planned celebration, dedication service, plaque, sign, written note, spoken words, or public prayer.

There should be a planned spiritual impact whenever possible. In each Seed Project plan, it is essential to ask if there should be a spiritual impact on the *community*. If so, it should be intentionally built in the plan as an impact area. Otherwise, we can become too busy with the project, unintentionally omit the spiritual impact, and realize it too late.



In some cases, it may not be best to have an intentional spiritual impact for observers.

#### ***10. A Seed Project is evaluated by Kingdom standards.***

Evaluation is important—by Kingdom standards. Here are some questions to ask:

- i. Did God multiply the resources? Did Kingdom Mathematics take place?
- ii. Have people other than those who are serving, been blessed or favorably impacted by the project?
- iii. Was God’s love evident? Were His intentions demonstrated?
- iv. Did God receive honor and praise from the observers? Did He receive more credit than the people who did the project? When the project was finished, did onlookers say, “Aren’t those wonderful people?” Or “What a wonderful God they have!” We must serve in such a way that people see our good works and praise our Father.
- v. Can this be said of your service?

The service that you perform is not only supplying the needs of God’s people, but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. (2 Corinthians 9:12-13). If there is not a clear “Yes!” to one or more of these questions; the Seed Project has likely fallen short of Kingdom standards, even though it was a well-intended human effort.

#### **Planning for Seed Projects**

The aim of this unit is to enable the participants understand, plan different types of seed projects. In His teaching on the cost of discipleship, Jesus referred to planning as a normal plan of action. It is wise to make plans, implied Jesus, to complete a tower or win a war. We understand that. We also understand the wisdom of planning big projects—the construction of a building, for example. Even though a Seed Project is simple and small, its success also requires planning. Churches that carefully plan Seed Projects greatly increase their potential to do them well, honor the Lord, and grow in the ability and grace to serve.

Planning is difficult for some Christians. We use a Seed Project Planning Guide to answer their concerns. Churches have appreciated this planning tool because it keeps them focused on God’s focus. God calls us into a “partnership.” He is the leader—and we seek His wisdom and focus. We make a plan and continually allow the Holy Spirit to direct and empower it.

Churches appreciate this tool’s simple step-by-step format, so they can plan and carry out successful projects. Some hear about a good idea and try to implement it without planning. They fail, not because the idea is bad but because logistics were not considered. Churches appreciate this tool because it helps them think about details, delegate work, and check responsibilities and progress at a glance. At the close of this document are included a copy of our Seed Project Planning Guide, a checklist to use with the guide, and a suggested report form

## Entrepreneurial Idea

The aim of this unit is to enable the participants to understand and generate needed entrepreneurial ideas required for developing seeds projects. Entrepreneurship is the act and art of being an entrepreneur or "one' who undertakes innovations, finance and business acumen in an effort to transform innovations into economic goods". This may result in new organizations or may be part of revitalizing mature organizations in response to a perceived opportunity. The most obvious form of entrepreneurship is that of starting new businesses (referred as Startup Company); however, in recent years, the term has been extended to include social and political forms of entrepreneurial activity.

When entrepreneurship is describing activities within a firm or large organization it is referred to as intra-premiership and may include corporate venturing, when large entities spin-off organizations. According to Paul Reynolds, entrepreneurship scholar and creator of the Global Entrepreneurship Monitor, "by the time they reach their retirement years, half of all working men in the United States probably have a period of self-employment of one or more years; one in four may have engaged in self-employment for six or more years.

Participating in a new business creation is a common activity among U.S. workers over the course of their careers." And in recent years has been documented by scholars such as David Audretsch to be a major driver of economic growth in both the United States and Western Europe. "As well, entrepreneurship may be defined as the pursuit of opportunity without regard to resources currently controlled (Stevenson, 1983)." Entrepreneurial activities are substantially different depending on the type of organization and creativity involved. Entrepreneurship ranges in scale from solo projects (even involving the entrepreneur only part-time) to major undertakings creating many job opportunities.

Many "high value" entrepreneurial ventures seek venture capital or angel funding (seed money) in order to raise capital to build the business. Angel investors generally seek annualized returns of 20-30% and more, as well as extensive involvement in the business.<sup>[4]</sup> Many kinds of organizations now exist to support would-be entrepreneurs including specialized government agencies, business incubators, science parks, and some NGOs. In more recent times, the term entrepreneurship has been extended to include elements not related necessarily to business formation activity such as conceptualizations of entrepreneurship as a specific mindset (see also entrepreneurial mindset) resulting in entrepreneurial initiatives e.g. in the form of social entrepreneurship, political entrepreneurship, or knowledge entrepreneurship have emerged.

## What is Entrepreneurship?

The concept of entrepreneurship has thus a wide range of meanings. On the one extreme an entrepreneur is a person of very high aptitude who pioneers change, possessing characteristics found in only a very small fraction of the population. On the other extreme of definitions, anyone who wants to work for himself or herself is considered to be an entrepreneur. The word **entrepreneur** originates from the French word, "**entreprendre**", which means "**to undertake.**" In a business context, it means to start a business. The Merriam-Webster Dictionary presents the definition of an entrepreneur as one who organizes, manages, and assumes the risks of a business

or enterprise. The capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit.

The most obvious example of entrepreneurship is the starting of new businesses. In economics, entrepreneurship combined with land, labor, natural resources and capital can produce profit. Entrepreneurial spirit is characterized by innovation and risk-taking, and is an essential part of a nation's ability to succeed in an ever changing and increasingly competitive global in the marketplace.

### **Who is an Entrepreneur?**

An Entrepreneur is a person who makes things happens in a creative way. He/she turns an idea into Business. An entrepreneur identifies a need in the community' with an aim to meeting that need with a long lasting solution (mitigation concept). An entrepreneur is creative enough to bring ideas and opinions into perspective, through innovativeness and inventory practices.

The growth or the fall of any country's economy is determined by an entrepreneur. When the business of any country does well in the market-place, the economical standard of that country also goes up. When businesses fall down, the economical standard of that country goes down as well.

### **What is the different between an entrepreneur and business person? Discuss**

#### ***Entrepreneurship vs. Business***

***Many people use the terms "entrepreneur" and "business owner" synonymously. While they may have much in common, there are significant differences between the entrepreneurial venture and the business. Entrepreneurial ventures differ from businesses in these ways:***

1. **Amount of wealth creation** - *rather than simply generating an income stream that replaces traditional employment, a successful entrepreneurial venture creates substantial wealth, typically in excess of several million dollars of profit.*
2. **An entrepreneurial mind or attitude** - *identifies a need in the community and finds ways and means to solve it.*
3. **Speed of wealth creation** - *while a successful business can generate several million dollars of profit over a lifetime, entrepreneurial wealth creation often is rapid; for example, within 5 years.*
4. **Risk** - *the risk of an entrepreneurial venture must be high; otherwise, with the incentive of sure profits many entrepreneurs would be pursuing the idea and the opportunity no longer would exist.*

5. **Innovation** - entrepreneurship often involves substantial innovation beyond what an ordinary business might exhibit. This innovation gives the venture the competitive advantage that results in wealth creation. The innovation may be in the product or service itself, or in the business processes used to deliver it.

***What is the general definition of Business Development?***

*In order to understand the clear general meaning of business development, we need to define the following terminologies as well: -*

- *What is relief?*
- *What is development?*
- *And of course, what is business development?*

❖ *Relief: Relief is when you give hungry starving persons fish to eat for a day.*

*It is also a response to people affected by a crisis or a disaster within a period of time. It is a short lived assistance or support to the needs of the people in the community.*

❖ *Development: Development is when you teach them to fish. It applies only when you are offering the trainings and helping the community to identify their problems. This is a halfway economic empowerment towards community development.*

❖ *Business development: And of course, business development sums up the whole concept of economic empowerment. Business development is to assist by giving tools, in form of a loan, grant or necessary equipment inputs and help the community develop a business plan that is, relevant, viable and sustainable towards their livelihood. The tools could be used to buy the fishing nets, boat or start a fishing farm for themselves. Out of the same, they would be able to feed their families, create a stable economy, get sub-contractors, job creation and the end result would be able to enhance mission work evangelism.*

***Identify Different types of Business***

*There are only two types of Businesses:*

1. *Production Business*
2. *Service Business*

- ❖ **PRODUCTION BUSINESS:** - Makes/produce or grows something for sale e.g. traditional dress, hats, beadworks, growing vegetables, raising chickens, making leather balls, carpentry works, raising animals and sells them to others for profit.
- ❖ **SERVICE BUSINESS:** - Provides a service to others in exchange for money/cash e.g. Transportation, cooking meals, cyber cafe, telecommunication providers, health services, news paper vendors, hair dressers, haircutters, consultant services, ICT providers etc.

Note:

What is the different between a business owner and an Employee?

1. Business Owner:

- When you own a business, you work for yourself, or your family. You make all the decisions for your business and you face the consequences of the decisions you make.
- You decide what products you will make or grow what service you will provide.
- You decide how much you will charge for your products or services and when you sell your products and services you keep the money.

2. Employee:

- When you are an employee, you work for someone else. You are told or commanded what to do and when to do it and how to do it. At the end of your labor, you will be paid for the work done. An employee has no power in decision making. It is up to the employer to hire and fire.

2. **THE BIG QUESTION**

- So, which area would you choose to be if in case you would want to become a great business person in the mission field? Discuss
- Are you wired to be an Entrepreneur? Discuss
- Why do some businesses succeed and similar ones fail? Discuss
- Are there some challenges that affect the growth of a business? Discuss
- Can anyone see an opportunity in the same challenges/crisis? Discuss

- How can we solve the problem of lack of access to finances? Discuss

### **Qualities of an Entrepreneur: -**

**As seen earlier, businesses are started from ideas by entrepreneurs. In order to become a great business person in the market place, you must adhere to the following qualifications.**

Entrepreneurs are: -

1. **Good executors** - they have the discipline of getting things done with excellence.
2. **Passionate** - they have great love for what they do and toil to make it succeed.
3. **Good leadership skills** - they inspire their staff to achieve their goals.
4. **Good people skills** - they are highly persuasive; gets along with the people.
5. **Resilience/Persistence** - never say die. They are very they optimistic despite the challenges/crisis.
6. **Hard working and energetic** - works hard often, putting in more hours than formerly employed people.
7. **Always success-minded** - they think win-win situation all the time. Highly possessed by the desire to attain their goals, because to them, failure means contemplating suicide
8. **Fast decision-makers** - they initiate actions and take responsibility of their decisions. They get it done. They rarely resign to fate or sheer luck. They see opportunities and immediately seize them.
9. **Creative, Innovators, and Inventors** - they quickly figure out new ideas and opportunities and develop unique solutions as businesses. They are always looking solutions to problems.
10. **Knowledge seekers** - they always seek information that can improve their businesses and what is current in the market. Very relevant at the appointed time.
11. **Self-confidence** - they have a lot of trust that they can do it irrespective of whether others fail or succeed.
12. **Committed and dedicated** - they are highly committed to business ideas and they never rest until they succeed.
13. **Always ready to take calculated risks** - they go for moderate risks so long as the return is commensurate. They are very much observant and vigilant.

14. **Flexible** - quickly to adjust to meet the demand of their clients.
15. **Good organization leadership skills** - they put easily resources together to accomplish business goals.

## **Generation of Great Business Ideas**

After confirming that you have the traits and characteristics of an entrepreneur, it is time to generate great business ideas and turn them into business development. A good business idea translates into a product or service that customers need and are willing to pay for and has a large and adequate demand within a given specific location. It must make adequate profit for an entrepreneur.

Austrian economist Joseph Schumpeter's definition of entrepreneurship placed an emphasis on innovation, such as: new products, new production methods, new markets, and new forms of organization. Wealth is created when such innovation results in new demand. From this viewpoint, one can define the function of the entrepreneur as one of combining various input factors in an innovative manner to generate value to the customer with the hope that this value will exceed the cost of the input factors, thus generating superior returns that result in the creation of wealth.

Many people use the terms "entrepreneur" and "small scale business owner" synonymously. While they may have much in common, there are significant differences between the entrepreneurial venture and the small scale business.

## **Business as Mission**

The aim of this unit is to enable the participant to understand how to integrate business as a mission for the ministry in relation to Theology, Mission, Global reality, Strategy and Ecclesiology.

### **1. Theology**

God is the creator of all things and what He created was good and for the benefit and blessing of man (Genesis 1:28-29). When God created man finally, He looked at all He had created and said "it is very good" (Genesis 1:31). This is our point of contact in mission work. God created man to be productive, in other words, to create good things for others as well. We are informed by the author of the book of Genesis that even the creation is in principle a good thing. Our welfare systems presuppose that wealth is created.

Even our church and mission programs are based on the fundamental principle that to give money away to support mission, someone has to create more than they need for themselves. This has been the traditional way of doing mission. But we have too often neglected even looked down upon the "wealth creator", business people, and entrepreneurs who create the frameworks and the infra-structure for wealth creation. This in turn can and should make us do business in mission for the benefit of God's kingdom.

Part of God's promises was to make Abraham a blessing so that he could in turn bless others as well (Genesis 12:3). The kingdom of God is much bigger than any one church denomination or its mission activities. The Lord's Prayer teaches us that we are to have a kingdom perspective and intentionality that affect every sector of life and society. We believe that the Lordship of Christ applies to all people, to all cultures and all sphere of society.

Thus we are not just looking for more churches or more church members. No, we pray that His will be done, that His kingdom will come, not just for me and my church, but also to be manifested in small and big businesses, in judicial systems, in legislative systems, in education, in politics, in small and big companies, in government and non-government organizations, etc. (Matthew 6:10)

In effect, this is what it means to "make disciples of all nations" seeing kingdom principles being applied in every area of human life (Matthew 28:19-20)

The Gospel is the good news to man. God is concerned about us as human beings within our social and environmental context. In the OT we have numerous examples of God speaking out through prophets to unjust systems and practices; where poor, hungry, needy, helpless, powerless and vulnerable people are abused. Jesus ministry is clearly one of both preaching and demonstrating God's kingdom come. (Isaiah 58:6-7; Luke 7:22).

## **2. Missiology**

The holistic mission of the kingdom is to take the whole gospel, to the whole man, by the whole church, to the whole world. This is our mandate and our task.

We "mirror" Jesus' life and mission, "as Father has sent me, so i send you" (John 20:21). It is holistic mission where evangelism and social responsibility go hand in hand, tied together. To meet the many needs of the world (including un-employment, poverty, lack, etc) we need the complementary view of co-working together in partnership between Christians engaged in various private and government sectors of societal transformation. (Paul and Apollo's were evangelists as well as businessmen.

Kent Humphrey, in his book; *SHEPHERDING THE HORSES*, clearly gives an elaborate illustrations about how much the pastor has in his church un-identified influential horses in the market place, people who hold big positions outside the so called house of prayer. The mission is outside there in the pagan world and it is paramount that through business the kingdom can be preached without fear or favor.

In a world where we are moving people to "connect directly", bringing their particular gifts to bear on the holistic mission of God's kingdom.

## **3. Global Reality**

This is an area where the church need to look into with a lot of wisdom, knowledge, and an understanding if truly its mandate is to reach out to the whole world for the kingdom's sake. We are today living in a global village where the advancement of technology has taken a different



dimension all together. Hence, the church leadership should change its trend and face the reality in order to do effective, relevant and efficient ministry in the marketplace.

Pause a little bit and think of the following countries; Algeria, Tajikistan, Western Africa, Mongolia and other places where the name of Jesus Christ is rarely heard, we will find unemployment rates ranging from 30 to 70%. Two billion people live on less than US\$ 2 per day. 50% of the world's population is under the age of 25. In the next 20 years, three billion young people will enter the marketplace seeking for employment.

Thus we can never meet some of the dearest needs of the world, unless we address the area of economic empowerment development. If we want to reach the whole gospel in a way that it is "Good News" to the world, we must be seen as meeting real needs and influencing the whole of our society. Therefore we will increasingly need to emphasize economic and business development intentionally with a kingdom perspective.

When we look at the reality of mission outreach throughout, the more "spiritual" ministries and organizations are often in place. E.g. Bible translators, various development projects, television and radio ministries with powerful preachers, etc. this is good, but not greater purpose of the whole gospel to the whole man in the whole world. Because one important component is often missing; and this is a businessman and an entrepreneur.

There is a growing awareness among both mission leader and Christian business that God can and does use business skills and experience on the mission field. Kingdom business need to be involved, but not by merely putting up the money for Christian organizations. They should do business in mission contexts, be consultants and start companies as part of a Global Kingdom Strategy.

#### **4. History**

Business in mission may sound as a novelty, but, we need to re-discover, re-new and find what business in mission can mean and do.

During its first 400 years of existence, the church grew to become a major religious influence in the world, principled by the freedom to gather others to hear the good news (Acts 16:15). It is very likely that Christian business and women in the early church travelled to new lands and introduced the gospel to the peoples as well as doing their trade. Acts 18:1-4

William Carey wrote in his inquiry (1792) about "business in mission". The Moravians practiced it, David Livingstone saw the connection, the integral link; "Christianity and Commerce should even be inseparable".

#### **5. Strategy**

Job takers, Maker and Takers; Most of US will be employees.

Other people will create jobs by starting companies. As we are looking at business in mission we are certainly not favoring or pursuing business development as a front, a mere platform for doing "spiritual and real missionary work", No that is fake. That is not understanding the importance of business as mission, of our God given calling to serve Him and people in all area of life. And

we must start real business, viable, sustainable and profitably. It will give us true “platform”, and not fake excuses which will not survive in the long run nor give us credibility

We are not becoming another GNLD company – NO – Business in mission is a strategic platform to advancing the kingdom of God in the whole world. Great commission (Mt 28:19-20).

Most churches and Christian organizations are used to doing relief and some development work. But very, very few have seriously considered business development as part of either their mission strategy or its implications. It is highly strategic and creates long-term benefits.

Business in Mission is more than just Business Development

If business development for that matter was just the ultimate and the only goal we could let the Russian Mafia handle that - they are already doing. No, we need to see this as a valid Christian Ministry. It flows out of our love for God and mankind, driven by his calling to disciple people and nations, working with others (vertically linked) in a holistic ministry, to see societies transformed by the power of the Gospel displayed in the market place, harnessing its power for God’s kingdom.

## **6. Ecclesiology**

The church and its mission work is still suffering from self-imposed dichotomy between spiritual and secular, between clergy and lay people. Business in Mission is “a new way of doing mission that is beyond spiritual role of the church. Tim Dakin, in Church of England Newspaper declared, God has called some people to do business, to and run companies, to start and run big factories, etc. all too often, other Christians have looked down on them or only approached of them if they made a lot of money and gave to the church. But in the same way that God calls and equips people to be Bible translators or evangelists, He also calls and equips people to be businessmen and businesswomen in order to serve Him plus other people who are in need.

The world needs people, mainly, in areas where the name of Jesus is rarely heard. There is a desperate need of entrepreneurs and business people in the market place of evangelism. But to maximize the impact, we need to cooperate; we need to link the various gifts and ministries to one another. Many international partnerships already exist for unreached people and they provide a forum where Christian Ministries can meet, pray, share, and plan and cooperate. This can be a forum that brings together people of diversity of experiences, professionalism, skills, talents, abilities and gifting. These partnership and networking integrate church planting, evangelism, theological teaching, bible translation, radio ministries, relief work, business development, water project, fish farming, etc.

## **BASIC BUSINESS DEVELOPMENT SKILLS/PRINCIPLES**

### **Start Up and Expansion of Business**

The aim of this unit is to enable the participants understand, identify, select, start and expand business. Starting a Business begins with selecting the business to start with thus utilizing a winning Business Idea. An entrepreneur with a winning business idea is a person that is visionary; makes the best of his or her strength, talents, skills, gifts, experience, and resources, to

address the need in the market-place. The main idea here is not to re-invent the wheel, but to do something better, faster and differently. You cannot do the same thing over and over and then expect a different result.

## **Selection of Great Business Idea**

### **Objectives: -**

- This lesson aims at providing the trainees who are business oriented mentality with the basic knowledge and skills to specific areas of interest.
- It is also aimed at training pastors, church leaders, and their congregations to strategically engage themselves into market-place with the Gospel of business as means of reaching out to the community for the Kingdom of God.
- The lesson is to challenge pastors, church leaders and their members' attitude and provoke them to think differently and positively towards business, in terms of; economic empowerment stability, livelihood sustainability and entrepreneurship viability.

### **Basic Business Development Principles: -**

#### **Focus questions (Discuss as a Group)**

1. Define Business?
2. Define Business Development?
3. Identify different types of Business?

### **Definition of Business: -**

Business is to provide services or products or both to the end user with an aim of making a profit.

### **What is the general definition of Business Development?**

**In order to understand the clear general meaning of business development, we need to define the following terminologies as well: -**

- What is relief?
- What is development?
- And of course, what is business development?

#### **❖ Relief:**

Relief is when you give hungry starving persons fish to eat for a day. It is also a response to people affected by a crisis or a disaster within a period of time. It is a short lived assistance or support to the needs of the people in the community.

#### **❖ Development:**

Development is when you teach them to fish. It applies only when you are offering the trainings and helping the community to identify their problems. This is a halfway economic empowerment towards community development.

### **Business development:**

And of course, business development sums up the whole concept of economic empowerment. Business development is to assist by giving tools, in form of a loan, grant or necessary equipment inputs and help the community develop a business plan that is, relevant, viable and sustainable towards their livelihood. The tools could be used to buy the fishing nets, boat or start a fishing farm for themselves. Out of the same, they would be able to feed their families, create a stable economy, get sub-contractors, job creation and the end result, would be able to enhance mission work evangelism

## **Identify Different types of Business**

**There are only two types of Business: -**

- 1. Production Business**
- 2. Service Business**

- ❖ **PRODUCTION BUSINESS:** - Makes/produce or grows something for sale e.g. traditional dress, hats, beadworks, growing vegetables, raising chickens, making leather balls, carpentry works, raising animals and sells them to others for profit.
- ❖ **SERVICE BUSINESS:** - Provides a service to others in exchange for money/cash e.g. Transportation, cooking meals, cyber café, telecommunication providers, health services, news paper venders, hair dressers, haircutters, consultant services, ICT providers etc.

**Note:**

**What is the different between a business owner and an Employee?**

### **1. Business Owner:**

When you own a business, you work for yourself, or your family. You make all the decisions for your business and you face the consequences of the decisions you make.

- You decide what products you will make or grow what service you will provide.
- You decide how much you will charge for your products or services and when you sell your products and services you keep the money.

### **2. Employee:**

When you are an employee, you work for someone else. You are told or commanded what to do and when to do it and how to do it. At the end of your labor, you will be paid

for the work done. An employee has no power in decision making. It is up to the employer to hire and fire.

## **2. THE BIG QUESTION**

- I. So, which area would you choose to be if in case you would want to become a great business person in the mission field?**
- II. Are you wired to be an Entrepreneur?**
- III. Why do some businesses succeed and similar ones fail? Are there some challenges that affect the growth of a business?**
- IV. Can anyone see an opportunity in the same challenges/crisis?**
- V. How can we solve the problem of lack of access to finances**

## **4. GENERATION OF GREAT BUSINESS IDEAS**

After confirming that you have the traits and characteristics of an entrepreneur, it is time to generate business ideas and turn them into business development.

**The following process is very important: -**

- 1. Dream** – dream is a wild business idea. It is a big vision of where you want to be in future. Many people have died with unrealized dreams. So you need to turn your dream into reality.
- 2. Do an evaluation of your dream/idea (SMART GOAL)** – This is an objective of your business ideas viability.

### **SMART GOAL ACRO NAME**

**S – Specific**

**M – Measurable**

**A – Attainable/achievable**

**R – Reality**

**T – Time bound**

The business idea depends on: -

- i.** The skills, ability, and experience – what you know.
- ii.** What you are good at, what you know, skilled in and what you like (Strength). Chances of failure will be very high if you start a business you are not skilled at, with no experience or thorough research and which you do not like. Don't be attracted by the money only, achievement is also very important.
- iii.** What is missing in the community – challenges/problems/needs.
- iv.** The resources that you have for the venture.
- v.** Soul search SWOT ANALYSIS: - 1. Carry out a soul search to identify the Strength, Weaknesses, Opportunities, and Threats (SWOT).

- vi. You need to understand that: Strength and Weaknesses are always internal and personal; within you. While opportunities and Threats are external; without or outside/ environmental.

## **SWOT Analysis**

SWOT is an acronym for the following;

STRENGTH, include among other things: Gifts, Talents, Abilities, Business skills, Experience, Supportive spouses

WEAKNESSES, include: Fear to fail, Lack of business skills, not experienced, not innovative, not creative, poor people skills and busy bodies

OPPORTUNITIES include: Human resource, Physical facilities/local structures, ICT opening – cyber café for internet connection, Global village marketing strategies network – commerce, Community banking agencies, Government agencies e.g. East Africa Common Market, Customs, Trade Unions

THREATS include: Strong business competition, Bad and dirty politics, Poor laws and regulations, Not willing to change and adapt to the new technological advancement, Climatic change e.g. seasonal environmental condition, Poor infrastructure

## **Generation of Great Business Ideas**

After confirming that you have the traits and characteristics of an entrepreneur, it is time to generate business ideas and turn them into business development. In order to do this, the following process is very important: -

3. Dream – dream is a wild business idea. It is a big vision of where you want to be in future. Many people have died with unrealized dreams. So you need to turn your dream into reality.
4. Do an evaluation of your dream/idea (SMART GOAL) .The acronym  
S – Specific  
M – Measurable  
A – Attainable/achievable  
R – Reality  
T – Time bound
5. Dare/Take an action – to turn your idea into reality
6. Do/Implementation – plan to make it happen.

## **Creating Your Business Image**

The aim of this unit is to enable the participants understand, identify, define and create business image necessary for growth of the business. Before you make any marketing decisions, it is essential to clearly define the image you want for your products or business. Image is the public's perception of your products and service.

Image, customer perception of your business and product plays a big role in determining:- Who will be interested in buying your products from your business. The prices people will be willing to pay for your products/service. The image you present must be something that: Sets your business apart from your competitors, important to the customers, consistence among your services or products. Determine what your business is known for. Is it known for excellent quality, has it unique ethnic products or excellent service? Other factors that may affect your business' image may include, product itself, business name, how you offer your products/services, in terms of:

- i. Location
- ii. How the stall/store is decorated
- iii. How you present the service and the product display
- iv. Customer service/care

Keep in mind, creating the image in your customer's mind is only half the battle. Once you have created the image, you must make sure you live up to your customer's expectations. If you do not, their expectations will fall and this will damage the image created.

## **MARKET RESEARCH**

- After generation of wonderful business ideas, it is very important to test their economical validity through market research before starting the business.
- Market research is investigating the market to find out whether the product or service can sell and how to make it succeed.
- While generation idea was an inside activity. This is more of a validation of the internal output with market before roll out of the business.
- You also want to see whether the business activity can be done at a point in time, in a certain location, with available resources, at a good profit.

### **Five Elements of Market Research**

- 1. Products**
- 2. Place**
- 3. Price**
- 4. Promotion**
- 5. Positioning**

#### **➤ Products:**

- Does your product have a niche or solve customers' problem? Is it necessary after all?
- What is the size of the potential market? How much can you sale in a given period?
- How shall you label or package the products?

- Who are your competitors? What are they doing right? And what are they doing wrong?
- What would you do to make customers buy from yours and not from your competition? In other words, what is your competitive advantage?
- Is the demand of the product seasonal or cyclic?

➤ **Place**

- Where will the business be located?
- What are the potential outlets?
- Why do you prefer the location as compared to others?
- What are the advantages and disadvantages of the location?
- Is the location convenient to your customers?
- Is it accessible to them?
- Is the location of the business secure both to you and to your customers as well?
- Are there alternatives of delivery; selling your products; e.g. E-commerce as opposed to the traditional distribution chain?

➤ **Price**

- What price are customers willing to pay for your products?
- Is the price adequate to cover your production and fixed costs and the profit margin?
- Are raw materials readily adequate at an affordable cost?
- How will the prices of your products be compared with those of your competition?
- How will you price your products? i.e. lower than expectation or enhance value and charge higher?
- What will be your pricing strategies?

➤ **Promotion**

- How shall you get noticed in the market? Remember the product can not be bought unless people know about it.
- Which media will you use to advertise? How will you measure the impact of the promotion?
- Which promotions will you run? E.g. price discount or special offer or free samples?
- How do you communicate simply and believably to potential customers that you are better than your competition? ***Take note: it is not enough to be better, but, you must convince them that you are better.***
- Never make unrealistic expectations which you can not meet. Be honest, trustworthy, truthful, sincere and faithful always.

➤ **Positioning/Location**

- Which customers are you targeting?
- What is their economic class? Does your products much their expectations?



- Are your products going to be segmented? i.e. will you have some for low income and some for high income?
- What are you going to do to attract your target market segment?
- What are the perceptions of the customers on new products? Do they receive your products to be superior to that of your competitors?
- Ensure you occupy a more superior position in the mind of your clients than your competitors.
- Protect the brand to ensure you are not dethroned by competition.

## **WHY MARKET RESEARCH**

- **Better cash Flow** – the business targets the right customers with the right products which translate into quicker sales.
- **Greater Market share** – it enables you to understand competition and grow your market share.
- **Reduced Expenses** – if the business takes long before making profits, then the entire capital might be eaten away. Market research assists in predicting outcome before spending. It reduces the risk of business start-ups.

## **MARKETING**

### **EFFECTIVE CONTROL OF THE MARKETING PROCESS**

#### **Step 1: - What is marketing?**

**Marketing involves getting goods or products and services from the producer/provider to the customer.**

If we really want to create and keep our customers, then we must offer them the best choice of products that meet customers need; the best choices of prices that the customers is willing and able to pay. The best choice of place, making it easier for our customers to buy and these choices should be spelled out through our promotional strategy.

**Marketing is a process of: -**

1. Finding a need and then satisfying it
2. Knowing what your customers want and offering it.

### **STRATEGIC DECISIONS TO MAKE REGARDING MARKETING**

- Define the products, services and desired image.
- Select and understand target market
- Analyze the competition
- Choose the variety of products to offer
- Price products effectively
- Choose distribution channels – where and how will you offer your products and services.
- Decide how to promote the business or products.

## **Module VII**

### **7.0 DEVELOP A PROPOSAL AND BUSINESS PLAN**

#### **Introduction**

The aim of this module is to enable participants to understand and develop organizations' proposal and business planning. A business proposal is a formally written document from an entrepreneur that aims at attracting some form of business partnership or purchase from an investor. A business plan is a road map for achieving business goals and objectives. It is like a compass that shows the whole plan of any business to be undertaken. A business plan gives the whole picture of a business and its budget. It is recommended that it should be in writing.

#### **Business Proposal**

The aim of this unit is to enable the participants understand, define and develop a business proposal. Business proposal is designed to identify and target a specific market and solidly demonstrate how the bidder can deliver custom solutions to the needs of buyers within that market. Basically, there are three categories of business proposals:

##### **Solicited Business Proposal**

A solicited business proposal is quite different and much more detailed. As previously mentioned, a company or government agency may publish a request for bid proposals on a certain project, also known as a Request for Proposal (RFP) or an Invitation for Bid (IFB). Since the project is usually offered to multiple candidates simultaneously, the business proposal submitted by the winning bidder will generally meet the specific requirements of the project but at the lowest price.

##### **Unsolicited Business Proposal**

An unsolicited business proposal can be thought of as collateral marketing material, such as a brochure. They are largely broad spectrum in that they don't address a particular company by name or attempt to close a sale. Instead, this kind of informal business proposal is created to introduce a product or service to potential customers through direct mail distribution, by leaving

the material behind after a “cold” sale call, or making printed information available at trade shows.

### **Informal solicited proposal**

While this is similar to a solicited business proposal in terms of being an invitation to bid, it is generally extended to only one vendor at a time. In fact, this opportunity most often stems from a vendor and potential customer having crossed paths at a convention or trade show. Another key difference between an informally solicited proposal and a solicited proposal is there are no specific requirements for the vendor to satisfy in the written business proposal. It is merely solicited by an expressed interest in the product or service that the vendor has to offer and an informal request for more information.

### **How to Write a Business Proposal**

One of the common mistakes when drafting business proposals is failure to understand the client’s business, industry and challenges. Therefore, to write a good business proposal, you need to clearly understand the issues the client is facing while leaving your own assumptions and immediate solutions on the table. This may involve an interview with the prospective client in order to understand their needs.

### **Tips for Writing a Successful Business Proposal**

- i. ***Write clearly and succinctly:*** There is a tendency in business writing generally, and in business proposals specifically, to try and show how smart you are by using excess verbiage, jargon, and run-on sentences. Don't do it. Be succinct. Make your point and move on. Remember when people begin reading the proposal, they have little or no idea what you are proposing, so you have to walk them through the process. You do so by starting at the beginning and clearly, simply, and logically moving forward by making your points one at a time. Start with the big picture and drill down as you go along.
- ii. ***Make a Good Argument and Counter Possible Obstacles:*** A great proposal is, essentially, a sales brochure, disguised. In it, you put your best foot forward, put your company in the best light, and make yourself irresistible to the reader. How do you do that? The best way is to marshal the top facts and arguments in your favor. Have a theme and reinforce it again and again. Take the reader down a path that leads but to one conclusion that hiring you makes the most sense for them. You also have to put yourself in the readers' position, think of what counter arguments they may be considering, and deal with those potential obstacles honestly. That makes you trustworthy.
- iii. ***Show Your Personality:*** it is very crucial when writing a business proposal to let your personality come through. Of course this is business and you have to follow some

business conventions, but as you do, also let the reader see who you are. Share your enthusiasm for your business, their business, the idea, something.

- iv. ***Use Graphics Intelligently***: Don't make the mistake of bogging down a perfectly fine proposal with excess graphics. Yes, of course you need graphics; they can clarify an idea, and liven up a proposal and allow readers to focus on something other than words. That's smart. Just don't get carried away. Whether you use a program like Publisher or PowerPoint, just be sure that the graphics reinforce the sale rather than distracting from the point.
- v. ***Don't Oversell***: Avoid hyperbole. As soon as you cross the line from understandable pride to obnoxious overstatement, you lose credibility. Once readers think you're not shooting straight with them, they may question the truthfulness of everything in your proposal, and what's to come. You avoid this unenviable fate by staying on the safe side of overstatement.
- vi. ***Avoid Boilerplate Language and Catch Typos***: Another sure way to lose readers is to have them think that your proposal is a cut-and-paste job, consisting of boilerplate data and text. Certainly you can reuse persuasive information from elsewhere, but try to keep it to a minimum and don't make it obvious. Your proposal should read as if it were created especially for this particular client or customer. And while you're personalizing the proposal, triple-check for typos. If it is clear that you didn't give the proposal your best effort, why would your readers think you would give their project your best effort?
- vii. ***Always Keep the Reader in Mind***: while price is important and must be discussed, do so only after you have wowed readers with your crisp writing, powerful arguments, supporting graphics, and a plethora of potential benefits. Then you can go in for the

## Business Plan

The aim of this unit is to enable the participants understand the need, define and develop a business proposal. Business Plan is the height and central focal to business development enterprise. The fall or growth of any business enterprise is always determined by the business plan.

Business Plan shows the actual picture or direction of the business from its initial stages. It begins from introduction, background, all the way through its implementation process. It shows organizational leadership structure and management stability. It provides a formal statement or a set of business goals, the reasons they are believed attainable, and the plans for reaching those goals.

## The Need for Business Plan

A Business Plan is a formal statement or a set of business goals, the reasons they are believed attainable, and the plans for reaching those goals. The need for a business plan includes the following:

- i. Fail to plan, plan to fail
- ii. Shows the business goals and objectives
- iii. It is a deliberate effort to take charge of the business direction
- iv. Enable evaluation of the business performance
- v. It shows financial targets which are time specific and how to achieve them
- vi. It is the barometer that shows the investors and lenders the potential of your business

## **Business Model of a Business Plan**

A generic business plan has the following important sections:

### **a) Introduction**

- i. Under introduction you need a brief narrative historical background of the business (or the business idea which made you start it). Or just a history of the business.
- ii. Develop and write down your vision, mission and objective

**Mission:** Where we want to be in future and why, the desired end state, and what motivates us into the future

**Mission:** Who are we, why we exist, what we do, how to do it.

**Objective:** This is all about (SMART GOAL);

S – For Specific

M – For Measurable,

A – For Attainable/Achievable,

R – For Realistic and

T – For Time frame or time bound.

- iii. Location and the competitive advantage
- iv. Products and services you are offering

### **b) Current status**

- i. Describes the achievements made so far. Profitability, sales, revenue, assets, investments, customers, staff numbers, branches, deals enclosed, etc.
- ii. Current position in the business phase. Is your business in the introductory phase, growth phase, mature, declining/falling apart?
- iii. Also describes the industry you operate in emerging, mature or declining industry.

### **c) Competitive advantage**

- i. Highlight your strengths and the weakness of competition
- ii. Describe what will ensure your business survive into the future. Sustainability of the business. You are competing for the future.

- iii. What are your market niches i.e. what you do that your competitor doesn't and what they do that you don't, what is the difference?
- iv. Highlight your sustainable Competitive Advantages (SCAs), i.e. Speed, Aggressiveness, Adaptability, Flexibility and Innovativeness (SAAFI)
- v. Remember; low price, high quality, adding a new product etc. are no longer sustainable competitive advantage

#### **d) Growth plan**

- i. Describe the current state of your business and its future goals and objectives.
- ii. Highlight how the current plan will assist you achieves the desired goals and objectives.

#### **e) Strategy**

- i. Put down business strategy for the year and in the long term i.e. 3-5 years depending on the horizon you want
- ii. List your business goals and objectives clearly and precisely
- iii. Vision + mission + Goals =Strategy
- iv. Objectives +Initiative = Action Plans/ Tactics
- v. Measures + Targets =Evaluation
- vi. Core Values: Indicate the Christian values upon which your business is hedged on e.g. Honesty, respect, faithfulness, trustworthy

#### **f) Executive Summary**

The Executive Summary section of a business plan is a summary of the highlights of your business plan. Even though the topic appears first in the printed document, most business plan developers leave the writing of the executive summary until the end. This summary is the doorway to the rest of the plan. Get it right or your target readers will not go further than the executive summary. What should an Executive Summary include?

**For a standard business plan, the first paragraph of the executive summary should generally include: -**

- i. Business Name
- ii. Business Location
- iii. What product/service you sell/offer
- iv. Purpose of the Plan

## **Module VIII**

### **8.0 RESOURCE MOBILIZATION AND DEVELOPMENT**

#### **Introduction**

The aim of resource mobilization and development is to economically and socially empower pastors, church leaders, congregations and communities through church based entrepreneurial skills with reference to biblical concepts and values towards holistic sustainable livelihood. At the end of this module the participants should be able to Identify and Mobilize Local Resources needed for development.

#### **Spiritual Capital**

The aim of this unit is to enable the participants understand, define and exhibit great potential in developing spiritual capital and develop a fundamental characteristic of humans and spiritual capital. In evaluating the potential inherent in spiritual capital, it is important to realize that human beings exhibit great potential in developing spiritual capital because spirituality is a fundamental characteristic of humans and spiritual capital includes as well a depth of desire for ultimate meaning.

Spiritual capital in this context is understood to be a non-physical intangible set of knowledge, attitudes, values, rules inspiring and directing person's interaction with other people. This is the kind of contribution that belief and value system make to individual and societal advancement. Therefore, is the kind of capital that exists and may be increased as well as deepened in an individual that may be shared with others so as to contribute to their spiritual reserve in their lives.

'Spiritual capital' is reflected in what a community or organization exists for, aspires to and for what it takes responsibility. If an organization operates out of values of service and is focused on the wellbeing of people, it can be said to have high levels of spiritual capital. Some researchers have noted a reticence towards using spiritual concepts within the public nature of the workplace: research has shown that more than half of all Australians do not consider themselves as 'spiritual persons'. Further, it has been argued that the notion of 'spirituality' is primarily an individualistic notion and could be used to divert attention away from unjust social structures and from unjust aspects of capitalism itself.

## The Role of the Church to the Needy

The aim of this unit is to enable the participants understand and practice the role of the church to the needy. When Jesus Christ came to earth, He spent much of His ministry caring for the poor and needy. Through His Church, the Lord has provided a way for us to care for those in need. He has asked us to give generously according to what we have received from Him. “The Lord’s way of caring for the needy is different from the world’s way.

The Lord has said, ‘[Caring for the poor] must needs be done in mine own way.’ He is not only interested in our immediate needs; He is also concerned about our eternal progression. For this reason, the Lord’s way has always included self-reliance and service to our neighbor in addition to caring for the poor”

Therefore, God wants us to be compassionate to others in need, but we must always realize our prime purpose is to proclaim the gospel and nurture them to maturity in Christ. The New Testament does not proclaim a social gospel as it is often twisted into meaning. Having said that, out of love for others, we should seek to help people as we are able (see Gal. 6:6-10), but this does not mean we become a welfare agency. Our responsibility is to lead people to Christ and where needed, to help people help themselves so they can meet their own needs and become productive members of society. Compare the following verses:

**Eph. 4:28:** The one who steals must steal no longer; rather he must labor, doing good with his own hands, so that he may share with the one who has need.

**2 Thess. 3:6** But we command you, brothers and sisters, in the name of the Lord Jesus Christ, to keep away from any brother who lives an undisciplined life and not according to the tradition you received from us. 3:7. For you know yourselves how you must imitate us, because we did not behave without discipline among you, 3:8 and we did not eat anyone’s food without paying. Instead in toil and drudgery we worked night and day in order not to burden any of you. 3:9 It was not because we do not have that right, but to give ourselves as an example for you to imitate. 3:10 For even when we were with you we used to give you this command: “If anyone is not willing to work, neither should he eat.” 3:11 For we hear that some among you are living an undisciplined life, not doing their own work but meddling in the work of others. 3:12 Now such people we command and urge in the Lord Jesus Christ to work quietly and so provide their own food to eat. 3:13 But you, brothers and sisters, do not grow weary in doing what is right. 3:14 But if anyone does not obey our message through this epistle, take note of him and do not associate closely with him, to put him to shame. 3:15 Yet do not regard him as an enemy, but admonish him as a brother.

Note the principle of verse 10 above: a person who is not willing to work, should not be allowed to become a welfare recipient. Such is not cruel, but vital to their own wellbeing and future happiness and ability to become a functional and fruitful member of society. At the same time, as we help people, we should never help them in such a way that it might promote a lifestyle that is contrary to basic biblical principles of right and wrong, especially on a long-term basis. In the interest of leading people to Christ, we can perhaps overlook some things for a while since no one is saved by changing their lifestyle, but each situation must be evaluated. For instance, I once did marriage counseling with a couple who were living together. I did not insist they



separate before I counseled them. What they needed was to know Christ. In the process, they both came to know the Savior. I later married them and they even got involved with our church and began to grow.

### **Early Church Supporting the Needy**

In the Jerusalem church, believers “held all things in common” (Acts 4:32). This is a favorite verse for those who believe that redistribution is a central responsibility of the church. But, read in context, this phrase is an example of hyperbole. When there was a need, people sold their property to meet it. These believers recognized that their responsibility to their neighbors was more important than their ownership of their property. However, in the next chapter, Peter affirmed Ananias’ and Saphira’s right to their property and to the proceeds of its sale (Acts 5:4). So the Jerusalem church did not literally “hold all things in common,” though generosity was encouraged and practiced.

In 1<sup>st</sup> Timothy, Paul tells Timothy that only certain widows are to be put on the Church’s rolls. The rest should remarry or be cared for by their families (1 Timothy 5:3-16). To put it differently, the Church’s regular distribution of food was limited to those who had no other options or resources. In addition to its regular charitable giving, the Church also gave to help in emergencies, such as the famine in Jerusalem, for which Paul took up collections in Asia Minor and Greece (1 Corinthians 16:1-4). This analysis suggests that a balanced, Scripture-based approach to helping the poor is considerably more complex than the “community of goods” model and takes into account such core biblical ideas as the significance of work and private property, as well as the importance of loving our neighbor with actions, not just words.

Summary:

It is the will of God that Christians or believers are proactively involved in helping the poor in the society. As expected, people will complain of economic difficulties in the current times. Nevertheless, the role of the church in relation to helping the poor should never be based on the performance of the economy. God does not expect us to share what we don’t have. Therefore, the very little one has must be well utilized and also help those in need. This is very critical indeed. It covers the entire law of loving your neighbor as you love yourself. It is mainly through being concerned about their welfare.

In the current dispensation, help towards the needy and the poor can be in different formats. This must originate from statistics that define the various causes of such problems. It does not necessarily mean that the Christians ought to buy food and take it to the poor. They can use strategies aimed at uprooting the cause of poverty. One of ways of doing this is financing the education of the needy children. Once the students have been educated, they are better placed to address the issue of poverty in the society. In the same way, development projects can be of great importance in alleviating poverty and related issues in the society

### **Social Capital Networks**

The aim of this unit is to enable the participants understand and appreciate social capital networks as connections between individuals and entities that can be economically valuable.

Social networks that include people who trust and assist each other can be a powerful asset. These relationships between individuals and firms can lead to a state in which each will think of the other when something needs to be done. Along with economic capital, social capital is a valuable mechanism in economic growth.

Many individuals seemingly have not realized the value of creating networks wherever they are. The reality is that these networks can be the main tools of handling the various challenges that are in the current society. The social networks that are established can be very important channels through which information is conveyed to members of the network. This information can relate to entrepreneurial opportunities prevailing in the market and other related information.

For people to succeed in all they do, they need to be connected to the right sources. This is very crucial and there is no otherwise around this issue. Even in Christian life, for a Christian to be fruitful, he/she needs to be connected to the right network. In the bible, Jesus said in John 14: “Remain in me, as I also remain in you. No branch can bear fruit by itself; it must remain in the vine. Neither can you bear fruit unless you remain in me”.

The ability of a Christian to bear fruits is determined by how connected the person is to Christ. This is a perfect example of a network. When a branch is cut off from the vine, it cannot bear fruits. It is very difficult for Christians to be effective if they do not abide in Jesus himself. Christians are able to access information concerning various aspects of life. In Jeremiah 33:3, the bible says, “Call to me and I will answer you and tell you great and unsearchable things you do not know”. God has given believers the freedom to call on him and he will be able to answer. Then, he will show them great and unsearchable things of the Kingdom. This represents the information that as to be used for decision making especially in the spiritual warfare.

In the same way Christians ought to be connected to the Creator in order to effective, they need to have economic and social networks in order to succeed in the current world. Through social networks, people are able to share interests, activities, backgrounds, or real-life connections, etc. Focusing on an issue like employment, it is clear that most vacancies in organizations are never announced due to the high cost of doing so. Instead, most jobs are filled by exploiting networks. Through such networks, people are able to identify job opportunities and therefore make the application. At the end of it, positions are filled as a result of the networks.

The employers are using these networks to get opportunities while at the same time employees are also exploiting the same networks. This is working to save even expenses that would have been used up instead. Christians ought to be proactive in creating healthy or productive social networks in all they do. This is very critical to their economic development. This ought to be considered as one of the means God is using to empower businesses and those in charge of such businesses. Besides building networks at individual level, there are also networks built at organizational level.

Organizations ought to be networked in order to make good of every opportunity to expand and attain the set goals. Business networks are suitable for various purposes. Through such networks, businesses are able to source for labor from other organizations in order to deal with certain technical aspects of their work. At the same time, businesses use networks to seek market for

their goods and services. The same is applicable for training of staff in relation to the key aspects of the organizations. This is in consideration of the significance of training and development of talents in an organization. It is one of the most costly activities in many organizations and therefore getting from reliable sources is quite profitable.

## **Social and Community Networks**

What are the central assumptions we make in designating something as a social structure? (Note that the term "social structure" can be used in at least two important senses: first, as a causally operative institutional complex (the state or the market as causal social structures), and second, as a description of facets of the organization of society (demographic structure, urban-rural structure, structure of race and ethnicity, income structure). Here I will focus on the first sense of the term.)

Several ideas appear to be core features in our ordinary understanding of this concept. A social structure consists of rules, institutions, and practices. A social structure is socially embodied in the actions, thoughts, beliefs, and durable dispositions of individual human beings. A social structure is effective in organizing behavior of large numbers of actors. A structure is coercive of individual and group behavior. A social structure assigns roles and powers to individual actors. A social structure often has distributive consequences for individuals and groups. A social structure is geographically dispersed. Social structures can cause social outcomes involving both persistence and change.

We might try to reduce these intuitions to a definition: a social structure is a system of geographically dispersed rules and practices that influence the actions and outcomes of large numbers of social actors. Now back to our original question: do such things exist? Before proceeding to answer, a few points are evident. Any social entity must possess micro-foundations in human mentalities and actions. There is no such thing as a social entity that lacks human embodiment--any more than there are works of art that lacks material embodiment. Social entities "supervene" upon human individuals.

This point also applies to any statements that could be made about the putative causal powers of a social entity. So claims about the causal properties of social structures must be supplemented by a theory of the micro foundations of those powers. How does an extended social structure exert influence over the actions of located individuals? And there is a final parallel point about claims about the geographical scope and coherence of a social entity.

If we want to maintain that an entity exercises influence as a coherent and extended entity, we need to be able to specify the mechanisms through which this takes place. How does the Federal state exert its control and influence over the vast scope of the United States and its population? So, with these qualifications about the unavoidable need for providing micro-foundations--are there social structures?

Several of the instances offered above fit the terms of our provisional definition. They are large complexes of rules and practices that influence behavior and outcomes. And it is straightforward to begin to provide a description of the micro-foundations upon which they exist: the social components through which these structures are embodied and through which they exercise influence on individuals and groups.

The US Federal Government functions as a system of branches of government, each with its own departments governed by formal and informal rules. In this case, the "reach" of the state down to the local and individual level is secured by the socially implemented forms of power that are locally expressed (bank inspectors, law enforcement agencies, tax auditors, etc.). This is an example of a large social structure that operates through a high degree of formal institutionalization. But some of the examples mentioned above depend primarily on informal mechanisms -- the workings of widespread beliefs and attitudes, along with a diffused willingness of individuals to "enforce" the requirements of the structure. Structures relying primarily on informal mechanisms include the Indian marriage system or the English class system.

Is "race" a structure in American society? Plainly it possesses some of the key elements identified above. The reality of race leads to an uneven distribution of opportunities and outcomes, so "race" is a social fact with distributive consequences. It has the element of coercion: racial prejudice and patterns of discrimination are imposed on individuals without an "opt-out" possibility. And we can identify many of the social mechanisms through which race and racial discrimination work; so the category possesses micro-foundations.

Today many of those mechanisms are "informal" rather than "formal"; but of course the legal institutionalization of racial discrimination is a recent fact in American history. So "race" is a structural feature of American society. Several of the examples mentioned above appear to fall outside the category of social structure, however; for example, "Chinese peasantry". These examples appear to be large factors that play a role in large social structures, but are more akin to elements than systems. So the structure that defines "Chinese peasantry" is the system of property, agriculture, and kinship that defines the peasant's role and opportunities in society; the category of "peasant" identifies one node within that system or structure.

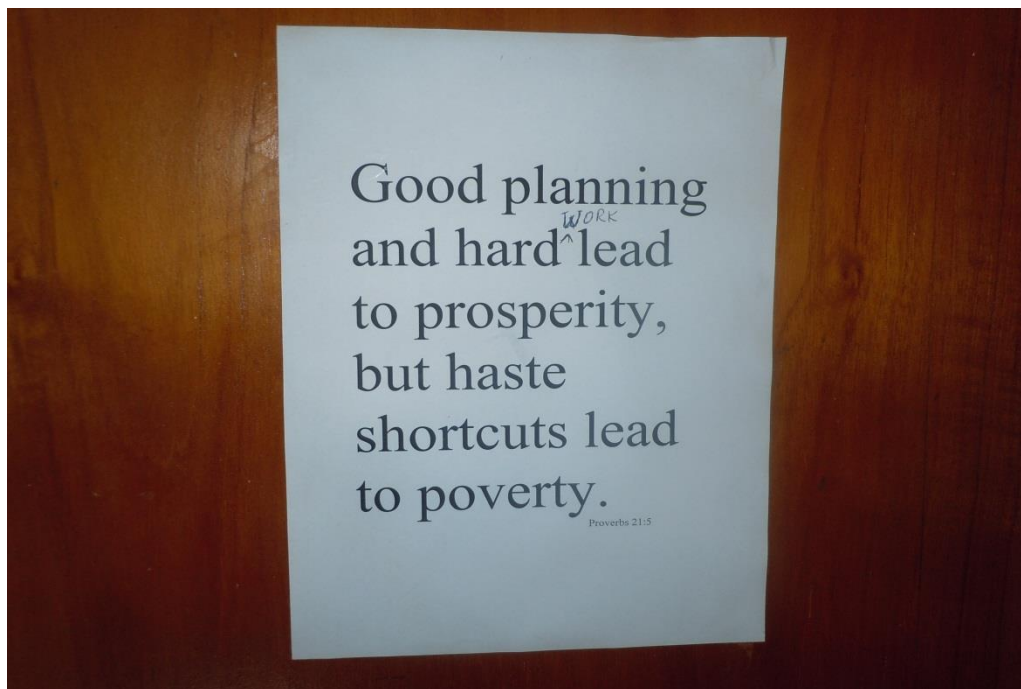
In essence, human beings cannot function fully without social structures. They create an environment where individuals are able to balance between all aspects of life for their own benefit. In the current dispensation, the technology has revolutionized the way forward for social interaction. There are many social networking sites that people are using to connect. One out of two Internet users on the planet is part of a social network. Facebook, the indisputable leader of social networking, claims to have close to a billion users! That's nearly one out of seven human beings living on earth! As a result of the current exploitation of social network, businesses have realized that this is the best platform to connect with people considering the social network. The major social networks are Facebook, Twitter, LinkedIn, MySpace and Google. Each of these networks has its distinctive characteristics.

### **Community Banking Systems (CBS)**

The aim of this unit is to enable the participants understand the operations of Community banking systems. Community Banking Systems is simple, yet the most cost-effective approach to identify livelihood opportunities, mobilize community-based financial resources and manage a community-based low cost credit for entrepreneurial development at the grassroots. It is a local Community driven idea of a people with a common objective to identify local opportunities and mobilize local financial resources for financial security, without foreign or imposed ideas. It is a Community owned initiative with direct financial benefits going towards household and community level.

MFI and Commercial banks take profits from the people through interests in loans. CBS plough back profits to members. Though Co-operative movements plough back profits back to members, their heavy administrative and operational expenditures reap members of any accrued financial benefits. CBS has zero or at most minimum operational costs. Community Banking provides low cost credit to members while making sure they are sustainable. Almost zero operational costs and individual members' desire for financial security is the determining factor for cost of borrowing. It is accessible and eligible to non-bankable members of the community, who otherwise will not qualify to join cooperative movements, commercial banks and MFIs. The Banking System is Communal and African: There exist thousands of merry-go-rounds, self-help groups, shylock/money lenders, pyramid schemes, family and community welfare associations all meant for financial support one to another. The role of CBS is to re-envision these welfare Associations to a vibrant, sustainable and long-term community-based financial providers to members of the community for viable entrepreneurial and social development.

Local Churches and Grassroots Community Organizations are the key drivers of CBS– Church and Community organizations are voluntary associations and people join them based on trust. Hence such institutions have community trust. These institutions also have grass root networks almost in every village. CBS is not a bank or MFI.



Community Banking System money is safely secured in dependable commercial banks with grassroots networks for easy accessibility. The structures for account operations are secure from manipulation by any single or group of members of CBS or its partners. Partners will never operationalize any decision or transactions based on individual members. All undertakings of any CBS are readily available upon specified time frame mutually agreed upon between CBS partners and Commercial bank. CBS governance, management, operations and credit worthy is self-regulating within democratic done cooperate within members of CBS.

### **Operations of CBS in the Community**

- Church and Community leaders in a particular community are envisioned and educated on the entire concept.
- Upon acceptance of the idea, the leaders are encouraged to take the same message to at least five key select members in their respective community who would quickly understand and support the vision.
- Sonya Undugu Initiative Foundation is an educational day within the Community for all groups to re-enforce their leader's message, clarify and answer any questions for mutual understanding.
- CBS in this educational day are provided with guidelines to formalize, within two weeks, their existence with SUIF

## **Procedure of CBS Operations**

- Within one month's time of fulfillment of items 1-7 above, Partners under SUIF will start a seven month's training program for at least Two Leaders from each CBS at a central location easily accessible by all. Concurrently, CBS leaders under training will be responsible to conduct training and teaching in their respective CBS group members.
- After seven months of training, participating leaders will celebrate a graduation ceremony as TOT (Training of Trainers) in Community Transformation while CBS members will graduate as Community Entrepreneurs.
- After graduation, CBS and partners will assess credit worthiness and/or top up through an interest free seed fund from partner payable by CBS within a maximum of one year, with a one month grace period or as may be agreed cases by case with a
- CBS. This enables CBS to start credit among the members. It is highly recommended that credit among members shall be solemnly towards investing in an income generating enterprise or long-term saving objective. Each CBS shall avoid providing credit to members for emergencies like hospital bills, rental, burial or luxuries like furniture, kitchen utensils, weddings or parties.
- CBS may develop a small fund for such items as above to run side by side with the main entrepreneurship/business fund.

## **Core values of Community Banking System**

I. Community Banking System is an act of service and worship to the Almighty God, the Creator of heaven and earth, hence, all business shall demand high levels of moral integrity and faithfulness among all stake holders.

II. Community Banking System is an approach for creativity, faithful work ethics and breaks dependency syndrome.



## **INVESTMENT AND SAVING**

Once we have done a great job in embracing business in the marketplace, we need to ask ourselves the following Questions:

1. Is it important to save?
2. Is it important to invest?

## **EMBRACING AND MAINTAINING A CULTURE OF SAVING**

### **The parable of the Talents, (Matthew 25:14-30)**

Our Lord and savior Jesus Christ used an elaborate example about saving and investment as written in the book of Matthew 25:14-30. He taught about the Master who was going for a long journey, entrusted his three servants with some money to trade on and make profit out of it. Jesus says that, everyone was given according to his ability. Two of them made profit and brought back a double portion of income. The other person did not make any profit because he went and hid the money under the ground.

The two servants were rewarded double portions by their masters when he returned back. The master said, "Good and well done faithful servants". But to the other servant who was unfaithful to the little he was given, the Master said "You wicked and lazy servant...., Well then, you should have put my money on deposit with bankers, so that when I returned I would have



received it back with interest”. Imagine, even the little he has was taken away from him and the worthless servant was thrown outside into darkness where there is weeping and gnashing of teeth.

### **The Big Lesson to Learn:**

- ✓ Understanding the principles and biblical values of doing sustainable and viable business. The two servants were passionate, faithful, honest, trustworthy, accountable and transparent.
- ✓ They adopted the spirit of being good stewards. They knew clearly that any positive or negative result will lead to facing the consequences. We are the managers of God’s provisions and resources
- ✓ The principle of sustainable and viable business in the marketplace is making profit. The worthless, lazy servant was told by his master that it would be even more better to deposit the money in the bank for a profit
- ✓ The whole story is about embracing the culture of *saving* and *investment*
- ✓ We can see a connection between the master and his servants. To the other servant the relationship was so poor which resulted into becoming the poorest in the world. To the rest the relationship was so good and intact that resulted into great wealth, riches and happiness.
- ✓ The master invested so much into his servants and his servants invested into the community. The master said and I quote: “I will put in charge of many things. Come and share in your master’s happiness.” (LIFE APPLICATION STUDY BIBLE NIV VS 21, 23).
- ✓ We need to be aware that this country depends on the church’s economic growth. Therefore, We are responsible for the growth or the fall of this country’s economy as declared in the book of Jeremiah 29:4-9.( Life APPLICATION STUDY BIBLE NIV)
- ✓ The primary task of the church is to be the Body, Bride and Fullness of Jesus Christ. As such, the church must declare the kingdom in Word and Deed.

**TAKE NOTE: THIS IS KEY TO YOUR SUCCESS**

**PAY YOURSELF EVERY PAY DAY:**

You may be poor because you have learned to pay all your bills. E.g. house rent, your car cleaner, the grocer, the school fees to your children, almost everything for everybody else but what about yourself?

### **Why people Do not Save and Invest**

- Ignorance
- Reliance on National Social Security Fund
- It is costly
- Present needs
  
- It is for the rich to save and invest. “I don’t have mentality.” The poor can and do save. Do a research on the following means of saving craterous: ***Revolving, Saving and Credit Association (ROSCAs)***, literary known as Merry go Round. ***Accumulative Saving and Credit Association (ASCAs)***. **You will never believe the kind of money that you will find in the hands of the so called poor people.**
- It takes time for the church leadership to understand the concept of saving and investment. Remember the master and his three servants
- The poor always need the product but do not like the process
- Storage of money is not easy in the initial stage.

### **What is the Importance of Saving? Discuss**

### **Understanding The Financial Systems**

**There are three categories of financial systems**

1. External and Destructive Financial Systems
2. Internal and Constructive
3. Micro Financial Institutions; External and Constructive

#### **1. *External and Destructive***

- Money lenders
- Pyramid schemes e.g. DECI
- Shylock

## 2. Internal and Constructive

- Community Banking system
- Straight savings
- ROSCAs - Rotational Savings and Credit Associations).
- ASCAs - Accumulative Savings and Credit Association(s).

## 3. MFIs External and constructive

### How to maintain ROSCAs and ASCAs Alive

- Develop your vision and mission
- Develop your Goals and objectives
- Be focused
- Have a Target, I mean accomplishing one thing at a time.

### **Take Note: Three ways to do a Competitive Saving:**

1. *Short Term Saving*, may be just for basic needs
2. *Medium Term Saving*, Pay school fees, salaries, add more to your business, etc
3. *Long term Saving*, For Investment, Retirement benefits, For the Future of your Families, etc.

## **TWO IMPORTANT AREAS OF FINANCIAL STABILITY**

1. SUSTAINABILITY POT
2. HOUSE OF PRINCIPLES

### **Sustainability Pot**

Sustainability Pot deals with CASH and CASH OUTS. It is a financial pot that looks into financial fluctuations. The pot has Inflation Crack that identifies the Income Financial Stability (IFS) and the Expense Financial Stability (EFS).

### **House of Principles**

The House of Principles takes care of the Core Values and Ethics about Financial

Stability.

## **PRINCIPLES OF FINANCIAL SYSTEMS**

1. The **Foundation** is **Trust**
2. One **Pillar** is **leadership, Management and Governance**
3. The second **Pillar** is **Discipline**
4. The third **Pillar** is **Sustainability**
5. The house is built on the ***Rock of Reconciliation.***

**MATTHEW 7:24-25**

**COLOSANS 1:19-20 2**

**CORINTHIANS 5:18-20**

**N/B,** We can gain more knowledge; we can be equipped and even be empowered with money. But unless we are able to manage our finances in a Godly disciplined manner, then our financial systems becomes bankrupt. We need to maintain our Financial Systems Rich and Healthy.

### **Important Facts That Would Enhance Savings and Investments**

- Prayer to God for positive Direction, Instructions and Motivation
  - Direction so that you may know the right way to go
  - Instruction so that you may understand and know what to do better
  - Motivation so that you would do the work without complaining
- Think Big, Start small, Succeed and Grow
- Utilize locally available Resources
- Think about forming Accountability Group or strengthen and maintain the Existing one.
- Know the Financial landscape of your church/Community

## **Module IX**

## **9.0 HOLISTIC TRANSFORMATION**

### **Introduction**

The aim of this module is to enable the participants of this program to understand the restoration of the garden experience through Holistic Transformation. The garden experience is a representation of beauty, glamour, effectiveness, completeness, perfection, etc. In Genesis 1:31, God saw all that he had made, and it was very good. And there was evening, and there was morning--the sixth day.

God himself confirmed that the work of his creation was good. It represents a state of completeness. It is simply a good and awesome experience. God is seen to have showcased his artistic mastery and it can be seen that indeed it is amazing, according to Genesis 1:31, at this point God is done with his creation. He now hands over the ability and the power to continue with the creation process to the man he had created. Man is expected, having been created in the image and likeness of God, to be creative as well and continue in the creation plan of God.

In our current setting, the garden experience is a reflection of holistic transformation. It is at that pointy where an individual has fully applied the God-given abilities to bring about a transformation whose nature can be termed as holistic. In this case, holistic transformation refers to that change that addresses all aspects of a human being including social, spiritual, economic and cultural. It is when resources have been fully applied and therefore problems have been dealt with.

This is when people understand the need to practice proper skills and abilities in different situation with the main aim of ensuring that solutions are attained. People are able to live well with others in the society. In this kind of setting, rarely would someone hear of social injustice and other related issues in the society.

The Gospel of Jesus Christ is supposed to be holistic. This is to imply that it does not only appeal to the spiritual needs, but also other aspects of life. These aspects include physical, economic, social, intellectual, etc. The starting point is having a people who are transformed by the love of God and take an extra effort to share the gospel with others in the world. This is done through evangelism, social actions, economic development and justice to the oppressed in the society. These groups of people start churches and community development corporations, evangelism outreaches, discipleship groups, businesses, and prayer groups.

### **Development Concepts**

The objective of this unit is to enable the participants to understand the interplay of different concepts, characteristics and components of development strategies as essential parts of a

‘whole.’ Development is a process of expanding the real freedoms that people enjoy. Human development integrated with equity and social justice. It defines development not only as a product of economic stability and growth but a variant of people's empowerment and social equality and justice. Holistic development describes what is possible when we cease to treat the spiritual and physical domains of life as separate and unrelated.

### **Transformational Development**

This is the process through which communities move toward wholeness of life with dignity, justice, peace and hope.” The scope of transformational development includes economic, political, environmental, social and spiritual aspects of life at local, national, regional and global levels.

### **Characteristics of Transformational Development**

The transformational development process recognizes that God is already involved in the lives of the poor and non-poor alike. Human transformation is a continuous process of profound and holistic change brought about by the work of God. Hence, the process and the impact of transformational development must be consistent with the principles and values of the Kingdom of God. The Transformational development process is not linear, and events such as natural disasters, violent conflicts and pandemics (HIV/AIDS) can interrupt or set back this process. Therefore, the transformational development process must reduce risks and enhance the capacity of families and communities to prevent, cope with, mitigate and respond to such circumstances.

#### **1. The Kingdom of God is the Goal.**

The “transformational” part of this approach is an acknowledgement that all true change comes from the Holy Spirit; all true change flows from and points to the Kingdom of God. The Holy Spirit also works in us as those who give and work to fill our giving and working with faith, hope, and love. That is what makes it a Christian approach.

#### **2. Community-Based**

Communities operate through institutions. We cannot access the community as a whole without working through entities and institutions. These institutions are rooted in the culture. They belong. NGO's are not mediating institutions. The Church is a mediating institution, part of the community landscape, committed to the community, rooted in the culture.

#### **3. Church Centered.**

How should development organizations work with the Church as a mediating institution? First, that's where Christian Non-governmental Organizations (NGO's) come in, led by the Church's laity. The Church nourishes them in the Kingdom of God and so equips them for the work of service. (Ephesians 4:12) They, in turn, release the clergy to do what clergy are called to do, and keep church resources from being diverted to immense needs. (Acts 6:2) Second, those NGO's must make sure their missions support the mission of the Church. Laity who bring the Kingdom of God through these NGO's have to do their work in such a way that Christ, and the Church, gets the credit.

#### **4. Person Centred**

Transformational development is deeply based in personal dignity because it sees Christ—and one's eternal potential in Christ—refracted in every person. Transformational development thus sees the human person even in dimensions that secular development approaches overlook, like the spiritual one.

#### **5. Holistic**

Jesus said, “The Kingdom of God is within you.” Capabilities and rights are the spaces that society can carve out around the human person so they can flourish, but they are all outside the human being. Transformational development also pays attention to what no human society can reach because it is what's inside. Feeling connected to God helps people to make the best use of all of those other things, too. It changes their whole lives. That's holism.

#### **6. Mutually Transformational for Poor**

If transformational development focuses on what happens inside the human person just as much as what happens outside, then the non-poor are just as “needy” for transformation as the poor. We need to be freed from the traps of materialism, from our own version of hopelessness and apathy, and from everything else that keeps us from reaching—or even seeing—our real potential for the highest form of living.

#### **7. Contagious Across Generations**

The development approach is often sustainable. A community that fosters rights and capabilities will see new generations with higher capabilities than the ones before. Much the same happens when development is done in the name of Christ

### **Economic Growth**

The aim of this module is to enable the participants of this program to understand and explain economic growth as a function of holistic transformation

Part of the aspects that ought to be touched by the gospel is economic. For the church to boast of holistic transformation, the economic development of individuals is very critical. It involves literally putting measures in place to ensure that life of people is improved. The church must be involved in all measures that are used for empowering the poor in the society. This is one way to express the love of God to the world.

The Bible says that God expressed his love for humanity by giving his only son to die for the sins of the people (John 3:16). Christians can help transform the life of the people not just through giving them money and resources, but also utilizing their skills and expertise amongst the poor with the focus of changing their way of life. In a community setup, the best way to redistribute resources is through putting our lives, skills, education, resources to work with the aim of empowering the poor. Through such efforts, jobs are created; schools and health centers are opened.

One of the aims of holistic transformations is boosting the economic growth of the community if not the country. The efforts put in by individuals, households and organizations must be enjoyed by everyone when the economy is performing well. When the various approaches have been put

into place with the aim of transforming the society, the end result must be economic growth. This has to be experienced by every individual in the society since most macroeconomic factors indicate so. Economic growth means different things to different people. While economists, governments and individuals may all have their own opinions about what should constitute it, the truth is that all of these things working together help create an overall healthy economy. Without one piece, the entire puzzle may fall apart.

The public at large may be tempted to measure economic change through job creation numbers. This is especially important to the general public, who are often not interested in production numbers. If jobs are being created, that means wealth is being created and spread. This may be, perhaps, one of the best measures of economic growth. If jobs are not being created or are being lost, this generally leads to a depressed economic state, especially for those affected individuals and perhaps for the region at large.

Economic growth is better measured through other means, though these are usually local anomalies. For example, a city receiving most of its money through property taxes may consider it growth if property values go up. They may deduce because property values have increased, people are making improvements. If they are making improvements, growth is taking place. This may or may not be an accurate assumption.

### **Benefits of Economic Growth to Individuals**

#### **1) Higher Incomes**

This is so true in every economy. It is one of the most common indicators of economic growth in any given community or society or country. When the economy is performing so well, the level of disposable income will definitely increase to the various people working. It is a recipe to enjoying good living standards by individuals. The reason for increased income is because the companies and businesses in general will be performing well and attracting sufficient demand for their goods and services. Therefore, since the businesses are selling their products at fair prices and good volumes, businesses are able to pay their employees well.

#### **2) Lower Unemployment**

This is another famous indicator that indeed the economy is performing well. Organizations are able to employ more people only if they are performing well. That is to imply, there is sufficient demand for goods and services. As a result, the company will be compelled to increase the labor in order to ensure that it is able to meet the surging demand for the goods and services. Failure for the products of a company to attract sufficient demand implies that it cannot employ more staff.

#### **3) Improved public services**

When the economy is growing, the government is in a position to collect more revenues from taxpayers. This revenue is pumped into services that are meant to benefit all the citizens. Such services include security, health, education, water, etc. All parts of the country will be served with quality services because there are sufficient funds to facilitate all these activities.



#### **4) Lower Government Borrowing**

Economic growth creates higher tax revenues and there is less need to spend money on benefits such as unemployment benefit. Therefore economic growth helps to reduce borrowing. Economic growth also plays a role in reducing debt to GDP ratios. With this kind of milestone, the country will be redirecting its revenues towards development projects in order to boost it even further.

#### **5) Investment**

Economic growth encourages investment and therefore encourages a virtuous cycle of economic growth. At individual and household level, people will be in a position to save part of their income as a result of flourishing economy. The saved incomes are used for investment into different kinds of projects into the economy and therefore increasing the value of investments in a country.

## **Module x**

### **10.0 MONITORING & EVALUATION**

#### **Introduction**

The aim of this module is to enable the participants to understand, develop and build a Monitoring and Evaluation mechanism in the training program. When God finished creating, God was pleased and declared that everything He had created was good., the scriptures record that God said, “Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground.”(Genesis 1:26-31).

To us, this is more of evaluation. After God had done the creation, it came a time when he had to evaluate what he had done and realized that it was good indeed. This shows that we also ought to carry out an evaluation to ensure that indeed a positive transformation has taken place as it was planned. In the same way God evaluated his work, it the way Paul the Apostle evaluated his journey. In his letter to young Timothy In the bible says:

*“I have fought the good fight, I have finished the race, I have kept the faith. 8 Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day—and not only to me, but also to all who have longed for his appearing” (2Timothy 4:7-8).*

Paul evaluates his journey and makes a confession that indeed he has fought the good fight. This shows the significance of evaluation in order to understand the direction being undertaken in relation to what an individual has been doing. An evaluation is important because it helps one to understand the gaps existing between what is expected and what has been achieved.

#### **Overview of Monitoring and Evaluation**

The aim of this unit is to enable the participants to understand and define concepts of Monitoring and Evaluation.

### **What is monitoring?**

**Monitoring** can be defined as the ongoing process by which stakeholders obtain regular feedback on the progress being made towards achieving their goals and objectives. Contrary to many definitions that treat monitoring as merely reviewing progress made in **implementing** actions or activities, the definition used in this module focuses on reviewing progress against **achieving** goals. In other words, monitoring in this module is not only concerned with asking “Are we taking the actions we said we would take?” but also “Are we making progress on achieving the results that we said we wanted to achieve?”

The difference between these two approaches is extremely important. In the more limited approach, monitoring may focus on tracking projects and the use of the agency’s resources. In the broader approach, monitoring also involves tracking strategies and actions being taken by partners and non-partners, and figuring out what new strategies and actions need to be taken to ensure progress towards the most important results.

Monitoring is therefore a continuing function that uses systematic collection of data on specific indicators to provide the management and the main stakeholders of an ongoing intervention with indications of the extent of achievement of objectives and progress in the use of allocated funds.

### **What is evaluation?**

Evaluation is the systematic and objective assessment of ongoing and/or completed projects, programs or policies, in respect of their design, implementation, and results. Evaluation emphasizes the assessment of outcomes and impact rather than the delivery of outputs. It is a rigorous and independent assessment of either completed or ongoing activities to determine the extent to which they are achieving stated objectives and contributing to decision making. Evaluations, like monitoring, can apply to many things, including an activity, project, program, strategy, policy, topic, theme, sector or organization.

The key distinction between the two is that evaluations are done independently to provide managers and staff with an objective assessment of whether or not they are on track. They are also more rigorous in their procedures, design and methodology, and generally involve more extensive analysis. However, the aims of both monitoring and evaluation are very similar: to provide information that can help inform decisions, improve performance and achieve planned results. The criteria applied in the evaluation are, objectives, efficiency, effectiveness, impact, and sustainability.

In assessing development effectiveness, monitoring and evaluation efforts aim to assess the following:

- I. Relevance of initiatives (strategies, policies, programs, and projects designed to combat poverty and support desirable changes) to national development goals within a given national, regional or global context
- II. Effectiveness of development assistance initiatives, including partnership strategies
- III. Contribution and worth of this assistance to national development outcomes and priorities, including the material conditions of program countries, and how this assistance visibly improves the prospects of people and their communities
- IV. Key drivers or factors enabling successful, sustained and scaled-up development initiatives, alternative options and comparative advantages of the project
- V. Efficiency of development assistance, partnerships and coordination to limit transaction costs
- VI. Risk factors and risk management strategies to ensure success and effective partnership
- VII. Level of national ownership and measures to enhance national capacity for sustainability of results

While monitoring provides real-time information required by the organization, evaluation provides more in-depth assessment. The monitoring process can generate questions to be answered by evaluation. Also, evaluation draws heavily on data generated through monitoring during the program and project cycle, including, for example, baseline data, information on the program or project implementation process and measurements of results.

## **Importance of Monitoring & Evaluation**

The aim of this unit is to enable the participants to identify and highlight the importance of Monitoring and Evaluation.

- I. It provides the only consolidated source of information showcasing project progress;
- II. It allows actors to learn from each other's experiences, building on expertise and knowledge;
- III. It often generates (written) reports that contribute to transparency and accountability, and allows for lessons to be shared more easily;
- IV. It reveals mistakes and offers paths for learning and improvements;
- V. It provides a basis for questioning and testing assumptions;
- VI. It provides a means for agencies seeking to learn from their experiences and to incorporate them into policy and practice;
- VII. It provides a way to assess the crucial link between implementers and beneficiaries on the ground and decision-makers;
- VIII. It adds to the retention and development of institutional memory;

Programs and projects with strong monitoring and evaluation components tend to stay on track. Additionally, problems are often detected earlier, which reduces the likelihood of having major cost overruns or time delays later.

Good planning combined with effective monitoring and evaluation can play a major role in enhancing the effectiveness of development programmes and projects. Good planning helps us focus on the results that matter, while monitoring and evaluation help us learn from past

successes and challenges and inform decision making so that current and future initiatives are better able to improve people's lives and expand their choices.

**Planning** can be defined as the process of setting goals, developing strategies, outlining the implementation arrangements and allocating resources to achieve those goals. It is important to note that planning involves looking at a number of different processes:

- i. Without proper planning and clear articulation of intended results, it is not clear what should be monitored and how; hence monitoring cannot be done well.
- ii. Without effective planning (clear results frameworks), the basis for evaluation is weak; hence evaluation cannot be done well.
- iii. Without careful monitoring, the necessary data is not collected; hence evaluation cannot be done well.
- iv. Monitoring is necessary, but not sufficient, for evaluation.
- v. Monitoring facilitates evaluation, but evaluation uses additional new data collection and different frameworks for analysis.
- vi. Monitoring and evaluation of a program will often lead to changes in program plans.

### **Distinguishing between M&E**

This can be done considering the timing, the depth and purpose, who conduct M&E.

#### **Timing**

Monitoring is the continuing function that takes place throughout the implementation of a project

Evaluation assesses the entire project cycle

#### **Depth and Purpose**

Monitoring is a regular part of the project/program. It focuses on the implementation of the project comparing what is delivered with what was planned. Evaluation reviews the achievements of the project/program and considers whether the plan was the best one to achieve the outcomes. Evaluation measures achievements, as well as positive/negative and intended/unintended effects.

Evaluation looks for lessons to be learned from both success and lack of success, and also looks for best practices which can be applied elsewhere.

#### **Who Conducts M&E**

Monitoring is usually done by people directly involved in implementing the project/program. Evaluation is best conducted by an independent outsider who can be impartial in consulting with project/program staff.

#### **Relationship between M&E**

Data collected and insights gained in the course of monitoring are then fed into and used by the evaluation process.

Like monitoring and evaluation, **inspection, audit, review** and **research** functions are oversight activities, but they each have a distinct focus and role and should not be confused with monitoring and evaluation.

**Inspection** is a general examination of an organizational unit, issue or practice to ascertain the extent it adheres to normative standards, good practices or other criteria and to make recommendations for improvement or corrective action. It is often performed when there is a perceived risk of non-compliance.

**Audit** is an assessment of the adequacy of management controls to ensure the economical and efficient use of resources; the safeguarding of assets; the reliability of financial and other information; the compliance with regulations, rules and established policies; the effectiveness of risk management; and the adequacy of organizational structures, systems and processes. Evaluation is more closely linked to learning, while audit focuses on compliance.

**Reviews**, such as rapid assessments and peer reviews are distinct from evaluation and more closely associated with monitoring. They are periodic or *ad hoc*, often light assessments of the performance of an initiative and do not apply the due process of evaluation or rigor in methodology. Reviews tend to emphasize operational issues. Unlike evaluations conducted by independent evaluators, reviews are often conducted by those internal to the subject or the commissioning organization.

**Research** is a systematic examination completed to develop or contribute to knowledge of a particular topic. Research can often feed information into evaluations and other assessments but does not normally inform decision making on its own

### **Indicators for M&E**

An indicator is a quantitative or qualitative variable that allows changes produced by an intervention relative to what was planned to be measured. It provides a reasonably simple and reliable basis for assessing achievement, change or performance. An indicator is preferably numerical and can be measured over time to show changes. Indicators, which are determined during the planning phase of a project, usually have the following components:

1. What is to be measured? (What is going to change? E.g., participants reporting higher training attendance of women in a village)
2. Unit of measurement to be used (to describe the change, e.g., percentage)
3. Pre-programmed status (sometimes called the “baseline”, e.g., 40 per cent in 2013)
4. Size, magnitude or dimension of intended change (e.g., 75 per cent in 2014)
5. Quality or standard of the change to be achieved (e.g., improvement such that enterprises obtain higher profit)
6. Target populations(s) (e.g., girls vulnerable to trafficking from villages in southern district)
7. Time frame (e.g., January 2013 to January 2014)

### **RESULTS-BASED MANAGEMENT**

The aim of this unit is to enable the participants to understand and define results based management, and discuss the role of M&E in RBM.

Planning, monitoring and evaluation come together as RBM. RBM is defined as “a broad management strategy aimed at achieving improved performance and demonstrable results,”<sup>7</sup> and has been adopted by many multilateral development organizations, bilateral development agencies and public administrations throughout the world.

Planning, monitoring and evaluation should not necessarily be approached in a sequential manner. The conduct of an evaluation does not always take place at the end of the cycle. Evaluations can take place at any point in time during the programming cycle. This figure aims to illustrate the inter-connected nature of planning, monitoring and evaluation to support development. Planning for monitoring and evaluation must take place at the planning stage.

### **The Role of Evaluation in Results-based Management**

Good Results Based Management (RBM) is an ongoing process. This means that there is constant feedback, learning and improving. Existing plans are regularly modified based on the lessons learned through monitoring and evaluation, and future plans are developed based on these lessons.

Monitoring is also an ongoing process. The lessons from monitoring are discussed periodically and used to inform actions and decisions. Evaluations should be done for programmatic improvements while the program is still ongoing and also inform the planning of new programs. This ongoing process of doing, learning and improving is what is referred to as the RBM life-cycle approach. RBM is concerned with learning, risk management and accountability.

Learning not only helps improve results from existing programs and projects, but also enhances the capacity of the organization and individuals to make better decisions in the future and improves the formulation of future programs and projects. Since there are no perfect plans, it is essential that managers, staff and stakeholders learn from the successes and failures of each program or project.

There are many risks and opportunities involved in pursuing development results. RBM systems and tools should help promote awareness of these risks and opportunities, and provide managers, staff, stakeholders and partners with the tools to mitigate risks or pursue opportunities. RBM practices and systems are most effective when they are accompanied by clear accountability arrangements and appropriate incentives that promote desired behavior. In other words, RBM should not be seen simply in terms of developing systems and tools to plan, monitor and evaluate results. It must also include effective measures for promoting a culture of results orientation and ensuring that persons are accountable for both the results achieved and their actions and behavior.

## **PRINCIPLES OF MONITORING AND EVALUATING**

This unit addresses some of the principles that participants should have in mind throughout the entire process of monitoring and evaluation.

## **OWNERSHIP**

Ownership is fundamental in formulating and implementing programs and projects to achieve results. There are two major aspects of ownership to be considered:

### **Depth of ownership:**

Many times, organizations go through the process to fulfill requirements of their governing or supervisory bodies, such as a Board of Directors or Headquarters. When this is the case, programs or projects tend to be neatly prepared for submission, but agencies and individuals return to business as usual once the requirements are met.

When these M&E plans are formulated to meet a requirement and are not used to guide ongoing management actions, organizations have greater risk of not achieving the objectives set out in the plans. Ownership is critical for effectively carrying out planned monitoring and evaluation activities and linking the information generated from monitoring and evaluation to future program improvements.

In later sections, this Handbook will address techniques to promote ownership. The process is not about compliance and meeting requirements. While it is important to have the systems, it is more important that people understand and appreciate why they are doing the things they are doing and adopt a results-oriented approach in their general behavior and work.

### **Breadth of ownership:**

There are two questions to address with respect to breadth of ownership: Who does the development program or project benefit or impact, and do a sufficient number of these agencies and persons feel ownership of the program or project? The goals and objectives relating to the changes in development conditions that programs and projects aim to achieve, however, should be owned by the national stakeholders and beneficiaries.

A key aim of managing for results is to ensure that ownership goes beyond a few select persons to include as many stakeholders as possible. For this reason, monitoring and evaluation activities and the findings, recommendations and lessons from ongoing and periodic monitoring and evaluation should be fully owned by those responsible for results and those who can make use of them.

## **ENGAGEMENT OF STAKEHOLDERS**

Throughout all stages of monitoring and evaluating, learning and improving, it is vital to engage stakeholders, promote commitment, and motivate action. A strong results-management process aims to engage stakeholders in thinking as **openly and creatively** as possible about what they want to achieve and encourage them to organize themselves to achieve what they have agreed

on, including putting in place a process to monitor and evaluate progress and use the information to improve performance.

## **FOCUS ON RESULTS**

Monitoring and Evaluation processes should be geared towards **ensuring that results are achieved**—not towards ensuring that all activities and outputs get produced as planned. It is not often clear what proponents of M&E are accountable for, and what they should therefore focus on. It is sometimes suggested that since these agencies' initiatives are generally small, have limited impact and are not accountable for changes or high-level results, they should focus on outputs. This module argues that what really matters are the changes that occur in organizations and lead to improvements in their performance.

There are a number of expressions used to describe steps taken at the conclusion of training and after training. The expressions include validation, evaluation, follow-up and implementation as well as cost benefit.

### **Validation**

This is the process of establishing that what we set out to do, we have actually done. Thus the validation that is concerned with training means that, when the training is finished, some one inspects the evidence available to see whether the right things have been taught, in the agreed manner and the agreed standards, and that the participants have learned to an expected level of proficiency.

### **Evaluation**

This is the process putting value to training. The person who undertakes to validate determines whether or not the training took place. To evaluate training is a process of undertaking a search for the impact that training has had on the participants and the situations which it influences, and then trying to measure or estimate whether this is advantageous or disadvantageous.

### **Follow-up**

This is the process of an action of further training nature, taken in order to reinforce learning. If a participant attends a program on seed and seed principle, and then on return undertakes further reading, or programmed instruction, or visits community seed projects for discussion on points which he/she met in his/her course, this constitutes follow-up. The importance of follow-up in all learning has been stressed by educational psychologists, that learning to any level of proficiency is dependent on the repetition of what has to be mastered. The role of training with respect to follow –up is to assess the extent to which the new ideas, skills, motivations, will get an opportunity for exercise and reinforcement



## **TO BE DISCUSSED BY THE TRAINERS/FACILITATORS**

### **APPENDIX**

#### **FACILITATION SKILL GUIDE**

##### **Introduction**

Effective training requires that learners are fully and actively involved in the learning process. The traditional one way communication of classroom teaching does not enhance learning nor does it encourage retention and application of the skills and knowledge learnt. Training adults is very challenging. We need to respect the learners as Adults, capable of making their own decisions, bringing their own wisdom to the class. Therefore, it is important to the trainer/facilitator to encourage experiential, interactive, discovery or action learning. This module introduces trainers to basic concepts and tools of participatory facilitation.

##### **Pre-Training Preparations**

##### **Questions for Consideration, Review and Application**

##### **MODULE II**

- **Where are the poor?**
  - Describe the mess of the poor
- **Why are they there?**
  - Biblical reason
  - Human reasons
  - Natural reasons

##### **MODULE III**

##### **MODULE IV**

- What are the resources that God has supplied for you? List them.
- What areas described in point IV are the hardest to manage? Why?
- Can a poor person really give to the Lord? Should he or she? How much?
- What should new Christians be taught concerning stewardship?
- How are values important in the discussion of stewardship?

##### ***Group discussions and reflections:***

- a) Discuss what it means that man was created in the image and likeness of God.
- b) Discuss some of the situations that using the creative story and hard work as imitating God, you can change without any external help in your circumstances and in your community?

- c) Given the art of creativity and ability to work, how would you personally improve your life and that of the community toward a better living standard?
- d) Do you agree that you have a responsibility as God`s image to improve all situations around you spiritually, socially, morally, environmentally, agriculturally, and economically? If yes ...Discuss how.

### **Discussion and reflections:**

1. Describe your work and answer whether you enjoy your work.
2. Some people do not want to work, yet they want to eat, drink, clothe, drive and stay in good houses. What can you do about such people and how are you different from them?

Discuss the results of laziness and failing to work.

- a) Discus practical responsibilities that God has given you in your community.
- b) There are people, natural resources and opportunities that God has either surrounded you with or has entrusted to you, how would you demonstrate your biblical mandate to?:
  - i) People.
  - ii) Natural Resources.
  - iii) Opportunities.
- c) Do you see yourself as s good steward of God`s creation? How can you improve in order to serve God more efficiently?

**MODULE V**

**MODULE VI**

**MODULE VII**

**MODULE VIII**

**MODULE IX**

**MODULE X**

**Graduation and Celebrations for Entrepreneurial minded Leaders**

**TO GOD. WE GIVE ALL THE GLORY!!!**

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