

PROJECT ABSTRACT

Masters of Arts in Leadership

Adventist University of Africa

School of Postgraduate Studies

Title: EQUIPPING AND TRAINING CHURCH MEMBERS TO RETURN
TITHE REGULARLY AND FAITHFULLY: A CASE STUDY OF TULOI
CHURCH DISTRICT

Researcher: Job Kirwa Rotich

Faculty advisor: Elijah Ernest Njagi, DPT

Date completed: August 2009

This study explored how tithing in Tuloi Church district affects the spiritual growth of the members and their attitude towards the worldwide mission of the Seventh-day Adventist Church. It will further develop spiritual nourishment methods that can be used by lay-leaders to guide the members to faithfully return God's tithe in accordance to the biblical principles. The study involved adults and youths, and was intended to help church members, leaders and administrators to provide appropriate strategies that will promote explosive stewardship.

Many people who attend Seventh-day Adventist churches today do not return God's tithe as biblically instructed. They neither have the biblical concept nor the attitude to give, and do not know why tithe should be returned to the church. Many who return tithe do not do it regularly, while others return it for different reasons. Yet others simply do not know how to utilize the available resources to earn a living and

have partnership with God. It was on this basis that the researcher carried out an intensive research.

This study used primary and secondary methods of collecting data. Data was analyzed manually and by use of frequency tables. This helped the researcher to come up with information, relevant and useful to the study. Further, the research results will trigger interest for further research in the stewardship field. The researcher strongly believes that the findings, the recommendations and final outcome will be used by the Seventh-day Adventist Church members, leaders and administrators to instill a holistic influence of tithing to advance the mission of the world church.

Adventist University of Africa

School of Postgraduate Studies

EQUIPPING AND TRAINING CHURCH MEMBERS TO RETURN
TITHE REGULARLY AND FAITHFULLY: A CASE STUDY
OF TULOI CHURCH DISTRICT

A project

presented in partial fulfillment
of the requirements for the degree
Master of Arts in Leadership

by

Job Kirwa Rotich

August 2009

EQUIPPING AND TRAINING CHURCH MEMBERS TO RETURN
TITHE REGULARLY AND FAITHFULLY: A CASE STUDY
OF TULOI CHURCH DISTRICT

A project
presented in partial fulfillment
of the requirements for the degree
Master of Arts in Leadership

by

Job Kirwa Rotich

APPROVAL BY THE COMMITTEE:



Advisor: Elijah Ernest Njagi, DPTH



Dean, School of Postgraduate Studies
Willard Munger, PhD



Reader: Lameck M. Miyayo, PhD

Extension Center: University of Eastern Africa Baraton

Date: August 2009

To my beloved wife, Julia
and our three children Kiptoo, Kimutai and Cherop
for their patience during the research process
and their timely words of encouragement
without whom this project would not
have come to completion.
May heaven's rich blessings be upon each of you.

TABLE OF CONTENTS

LIST OF TABLES	vii
LIST OF ABBREVIATIONS	viii
ACKNOWLEDGEMENTS	ix
CHAPTER	
1. INTRODUCTION	1
Background of the Study	1
Statement of the Problem	1
Purpose of the Study	2
Significance of the Study.....	2
Research Questions	2
Theoretical Framework	3
Scope and Limitations of the Study	4
Organization of the Rest of the Study	4
Operational Definition of Terms.....	5
2. REVIEW OF LITERATURE.....	6
Theological Basis of the Study	7
Importance of Tithe as a Fundamental Biblical Doctrine	10
Challenges in Equipping and Teaching for Effective Stewardship Program	13
Ways of Resource Evaluation and Utilization.....	16
3. RESEARCH DESIGN AND METHODOLOGY	17
Study Setting.....	17
Method of Study.....	18
Study Population	18
Development of Research Instruments.....	20
Reliability of Research Instruments	20
Validity of Research Instruments	21
Pilot Study.....	21
Administration of Survey Instruments	22

4. DATA ANALYSIS AND PRESENTATION.....	23
Assumptions of the Study.....	25
Clarity and Awareness of the Tithe Giving Program.....	25
Provision of Resources and Facilities.....	27
Lay-Leader/Teacher Respondents.....	28
Adequacy of Resource Materials	30
Church Members' Respondents	30
Support From the Field Administration in General Spiritual Education	33
Observation Schedules	34
Provision of Knowledge, Skills and Attitudes.....	35
Preparation of Leaders.....	35
Members of the Local Churches	41
Attitudes towards a Faithful Return of Tithe	43
Conformity to Existing Church Tithe-Giving Programs	46
Conclusion on Data Collected	48
Summary of Findings from Data Gathered through Questionnaires, Interviews and Observations.....	48
5. SUMMARY, CONCLUSION, AND RECOMMENDATIONS	50
Summary.....	50
Conclusion.....	53
Recommendations	53
Recommendations for Further Research	54
Other Areas that Need Consideration.....	55
APPENDIXES	
A. QUESTIONNAIRE FOR LAY WORKERS	57
B. MEMBERS' QUESTIONNAIRE	60
C. OBSERVATION SCHEDULE.....	61
D. INTERVIEW SCHEDULE FOR LAY LEADERS AND TEACHERS	62
BIBLIOGRAPHY	63
CURRICULUM VITAE.....	65

LIST OF TABLES

1. General Population of Selected Churches $N=210$	19
2. Distribution of Lay Leader Respondents by Commitment $N=20$	19
3. Participants' Perception on Tithe Giving Objectives $N=5$	26
4. Clarity and Awareness of Stewardship and Tithe Returning Objectives $N=5$	27
5. Availability of Resources and Facilities in the Churches $N=5$	28
6. Availability of Tithe /Equipping/Teaching Facilities and Resources $N=5$	29
7. Tithe Resources Available $N=5$	30
8. Titles in Tithe Giving Available Either at Home or at Church as Reported by Senior Youths $N=41$	31
9. Spiritual Titles Available Either at Home or at Church as Reported by Junior Youths $N=43$	32
10. Ratings of Statements on Management Support $N=5$	34
11. Interest and Training in Stewardship (in years) $N=5$	36
12. Preaching/Teaching Experience in Stewardship in the Church (in years) $N=5$..	38
13. Spiritual Qualifications in Stewardship $N=5$	38
14. Qualification to the Local Church Service $N=5$	39
15. Ratings on Adequacy of Equipping Received $N=5$	39
16. Rating on Amounts in Tithe Giving (per individual) $N=5$	40
17. Lay-Leader's/Teachers' Attributes on Certain Spiritual Areas $N=5$	40
18. Frequency of Tests Used $N=5$	41
19. Those with and without Spiritual Materials $N=41$	42
20. Purchase Capabilities of Church Members.....	43
21. Rating of Statements on Attitudes towards the Stewardship Programme $N=5$...	43
22. Ratings of Statements on Attitudes towards Tithe Returning $N=41$	44
23. Ratings of Statements on Attitudes towards Tithe Returning $N=221$	45
24. A Table Summarizing Responses from the Junior Youths $N=43$	46
25. A Table Summarizing Responses from the Senior Youths $N=41$	47

LIST OF ABBREVIATIONS

AUA	Adventist University of Africa
BBLT	Biblical Based Literature Training
CBLLT	Competence Based Lay Leader Training
EAU	East African Union
ECD	East-Central Africa Division
PBLLT	Performance Based Lay Leader Training
PPM	Pearson's Product Moment
SDA	Seventh-day Adventist Church
SPSS	Statistical Package for Social Science
WKF	Western Kenya Field

ACKNOWLEDGEMENTS

This work could not have come to completion without the assistance of many people. I am especially grateful to the following that were exceedingly helpful, either during the long gestation period of the project or later during the editing and / or revision process itself.

First and foremost is Professor Nancy Jean Vyhmeister, whose verbal and written research books provided a strong foundation for this project. Her perceptive comments on, and criticism of earlier drafts on the chapters laid a cornerstone for mastery of research protocols. More than that, she was also willing, via telephone and mail to continue her supervision and guidance. Professor Mutuku Muting'a, who tirelessly worked with me from far and near to see the fruition of this project. Professor Elizabeth Role who's masterly of research skills especially on the presentation and analysis of data contributed a large portion to the completion of this project. Dr. Zacchaeus Mathema's criticism of this project rendered it all the more, the most important ingredient of the parameters used. His earlier approval and continued guidance has seen this project its desired completion. Elijah Ernest Njagi, DPT, who used the power of the red pen and forced me more than once to "think again," chipped in pieces of advices here and there to see that I was in the right direction.

I thank both the lecturers of the University of Eastern Africa, Baraton and those from the Adventist University of Africa who taught courses that lead me to this project. In particular Dr. Owusu-Antwi, Dr. Juan R. Prestol, Dr. Ella S. Simmons, Professor Jozze Lizardo, Dr. William Tieng'o, Professor Gerhard Pfandl, Professor

Kwabena Donkor, and Dr. Lameck Miyayo.

I also thank the entire East-Central African Division, University of Eastern Africa, Baraton, East African Union, and Western Kenya Field committees who sponsored me in one way or the other for my further studies at the Adventist University of Africa.

Thanks to Robert Bosire, a researcher in BEAM Development and Research Institute, and a research consultant in the Ministry of Planning and National Development, Kenya, whom I did consult and who gave not only ideas but who also assisted in the editing of this work. They all helped in the completion of this work.

Thanks to Ogeto Daniel, a Business Information Technology student of the University of Eastern Africa, Baraton who helped in the editing of this work. His sharp eye and mastery of the English language played a vital role in the completion of this project.

Thanks to my classmates of the Master of Arts-Church Leadership Class 2009 with whom I labored together to see that we sailed through the program successfully. I thank you all, Pr. Ondiek Lewis, Pr. M'masi Dan, Pr. John Macharia, Pr. Mwebasa Samuel, Pr. Msembele Kaspal, Pr. Baledi Lambart and Justin Luanga among others.

Time and space fails to name Peter Onchari, Gideon Cheboss, Ruth Tebu, Rahab Mong'are, who time and again encouraged me during the research process amidst a busy working environment at the University of Eastern Africa, Baraton.

And many others whose names I cannot list here. I want to say thank you. I owe them all a great debt of gratitude. In a special way I want to acknowledge the role played by the Adventist University of Africa through the graduate school.

CHAPTER 1

INTRODUCTION

Background of the Study

In Tuloi Church District, the margin between the numbers who attend church and those who return tithes is relatively big. According to the Stewardship leaders, some monthly reports include no tithes for the whole month. Many years have passed by without a member indicating a desire to return tithes in kind or make restitution of unpaid tithes. Most members indicate lack of understanding of the principles of tithing, much less systematic benevolence as taught and practiced by the Seventh-day Adventist church. This has called for a research to be conducted to come out with viable solutions and recommendations.

The annual tithes analysis reports for the Western Kenya Field (WKF) and the East African Union (EAU) reveals that a small percentage of members participate in some form of tithes return let alone faithful tithing.

The trend in the local church report is the same. Usually, 20% or less of the membership participates in tithes return. The membership equipping patterns, perceptions towards tithes returning, the resource evaluation and utilization in the light of biblical sense are what the research will embark on.

Statement of the Problem

A large number of church members in Tuloi district do not regularly return a faithful tithes. This giving trend seems to indicate that there is a lack of exposure to stewardship training and spiritual equipping in general.

Purpose of the Study

The purpose of this research was to establish whether stewardship equipping and training of members, both young and old, had any relationship to the low tithe giving experienced in Tuloi Church district of the Seventh-day Adventist church.

Significance of the Study

The church needs well equipped members who are honest to propagate the church's rich stewardship and strategic planning heritage. In line with this, the large fraction of members who are self-employed would be able to return a faithful tithe regularly from their income. The small fraction of members in employment will be able to return a faithful tithe from their monthly salary. All members will learn the principles of returning a faithful tithe from their incomes. Members of the churches participating in the program will discover the blessing and joy of giving to God a faithful tithe. Members will eventually know the need for and the use of tithe. The churches will also experience increased blessings in terms of income due to systematic giving.

Hence, this study would be timely because it provides specific data on the equipping and training for effective stewardship program, and makes propositions on stewardship strategies for faithful tithe giving. It is believed that at the end of the research, much would be gained to help interested researchers in the stewardship field, and all the Adventist church members.

Research Questions

The study was based on finding answers to the following main research questions which are limited to Tuloi and Chepsonoi Seventh-day Adventist churches which featured prominently in this study:

1. Are members of the Seventh-day Adventist Church in Tuloi district committed to faithful and regular return of tithe as biblically designed and accepted by the Seventh-day Adventist Church?
2. Are members, both youths and adults, economically empowered to support the cause of God with their tithes through their resources?
3. Are lay-leaders and teachers well prepared and equipped to teach and preach practical, spiritual, and theoretical stewardship?
4. Are there adequate resources for spiritual equipping seminars?
5. Are the perceptions of Tuloi district church members positively determined towards tithe returning and stewardship in general?

Theoretical Framework

This study utilized the equipping model as established by the Seventh-day Adventist Church's Stewardship Strategic Planning¹. This model looks at the following factors:

1. Awareness of stewardship
2. Clarity of stewardship
3. Resources and facilities for stewardship
4. Administrative support towards stewardship
5. Spiritual/Theological attachment towards stewardship
6. Attitudes of the Seventh-day Adventist church members
7. Conformity to the Biblical Standards and Spirit of Prophecy.

¹General Conference of Seventh-day Adventists, *Stewardship and Strategic Planning: Guide to Renewal of Mission* (Silver Spring, MD: General Conference of the Seventh-day Adventist, 2000), 10.

In this study, the practical, theoretical and theological approaches to tithe giving are investigated. Related factors are also to be put into focus for investigation. Further, Ellen G. White admonishes that members should not withhold their tithe, as this will hinder the advance of the cause of God. “You who have been withholding your means from the cause of God, read the book of Malachi, and see what is spoken there in regard to tithe and offerings...”² For many Seventh-day Adventist church members, tithe is unimportant and so is given occasionally and at times impulsively or not at all.

Scope and Limitations of the Study

The study is restricted to the Tuloi Church district. The time frame for research was a period of four months when the churches involved recorded tithe returns that were low as compared to the past records. The choice of Tuloi Church district does not undermine other church districts. It is because of the researcher’s knowledge of the area, accessibility to information, and affordability in terms of time and finances available. This study is focused on tithe alone, and the effects of other ‘giving’ were seen as secondary.

Organization of the Rest of the Study

The rest of the study is made of Chapters 2 to 5. Chapter 2 was devoted to a review of literature related to the study. Chapter 3 discusses procedures that were used by the researcher in designing the study. Chapter 4 deals with analysis and presentation of data. Chapter 5 contains a summary of the findings, conclusions, suggestions and recommendations. It also provides suggestions for further study.

²Ellen G. White, *Counsels on Stewardship* (Washington, DC: Review and Herald, 2000), 56.

Definition of Terms

The following terms are hereby defined in the context of the study.

<i>Awareness</i>	Having knowledge of or realization of a concept or idea.
<i>Clarity</i>	Making things distinguishable or clear
<i>Tithe</i>	One-tenth of one's increase/income
<i>Implementation</i>	Putting into effect of the strategy. It is the realization/actualization of the strategy.
<i>General Conference</i>	Highest Administrative Organ of the Seventh-day Adventist world church.
<i>Spirit of Prophecy</i>	Ellen G. White writings given as divinely inspired visions to her Seventh-day Adventists believe that she was inspired
<i>Stewardship</i>	The management and care entrusted to humans on behalf of the owner-God the creator.
<i>The Local Church</i>	A united body of individual believers.
<i>The Local Conference/ Field/Mission (WKF)</i>	A united and organized body of churches in a state, province, territory
<i>The Union Conference</i>	A united body of Conferences, Missions/Fields within a <i>Union Mission (EAU)</i> large territory
<i>The General Conference (GC)</i>	The largest unit of organization, it embraces all Unions all parts of the world- Divisions like the East Central Africa Division (ECD) are sections of the General Conference; with administrative responsibilities assigned to them in designated geographical areas.

CHAPTER 2

REVIEW OF LITERATURE

This sections presents literature that is related to tithe promotion and implementation. It reviews literature dealing with relationship between giving strategies such as perception, biblical, and practical approaches. Review of literature is made first and foremost from the Bible, Ellen G. White writings, and books written by leaders renowned for their commitment in the cause of the Lord's work, many of them the Lord has used in varied ways.

This research also draws its literature from the internet, General Conference compilations, Ministry magazines, periodicals, articles, research reports, journals, video tapes, and verbal presentations. Literature was further reviewed to get suggestions and views on the following main topics:

1. Related research studies (appropriate use of tithe).
2. Nature of tithe as a fundamental doctrine with biblical fundamentals.
3. Equipping by way of teaching/training for promotion of tithing principles.
4. Provision of resource evaluation and utilization.
5. Awareness and clarity of equipping strategy.
6. Management/Leadership support for effective stewardship.
7. Attitudes of the Seventh-day Adventist members towards returning of tithe.

Theological Basis of the Study

Since the time Abraham first paid *tithe* to Melchizedek-King of Salem and priest of the Most High God (Gen.14: 18, NIV)-believers throughout the ages have earnestly inquired about how to figure one's tithe, when and where to return to God, and what God wants the tithe to be used for.

Charles J. Griffin observes, "The tithe is the minimum testimony of our Christian commitment. Nowhere in Scripture does the Lord suggest that less than a tenth is His."¹ Every man is a steward of God. To each, the master has committed his means which man claims as his own.

The worldwide work of the Seventh-day Adventist Church is jeopardized today when the tithe distribution system is tampered with in any way. Each Conference/Field/Mission collects the tithe from its constituent churches, keeps a specified amount, established by the policy, to meet local ministerial expense needs, and sends the rest on to the Union and the General Conference.

Thus, the needs of ministerial workers at all levels of the Seventh-day Adventist church around the world can be met. Ellen G. White observed that if Seventh-day Adventist church members divert their tithes, even to the worthy projects at home or abroad, the basic reservoir to fund our work will be endangered. It was this very situation that Ellen White had in mind when, in 1890, she admonished the Seventh-day Adventist church members: "Brethren, do not be unfaithful in your lot. Stand in your place. Do not, by your neglect of duty, increase our financial difficulties."²

¹Charles J. Griffin, *Excelling in the Grace of Giving* (Nairobi, Kenya: Stewardship Department East Central African Division, 2006), 309.

²Ellen G White, *Special Testimonies for Our Ministers 1892*, Special Testimonies Series A (Washington, DC: Review and Herald, 2000), 27.

Experts on tithe reckon that, “before anybody gives his or her tithe to the Lord, that individual must first give himself or herself to the Lord they are stewards of God’s creation/possessions.”³ Adventists have endeavored to follow the counsels from Ellen G. White, as she has applied the biblical teachings to our own day. Thus it is only fitting that questions be asked regarding Ellen G. White’s understanding of the tithe. Following is a review on the biblical perspective on tithe.

Tithe was one-tenth of one’s increase (Mal 3:7-10; Lev 27:30-32, NIV) returned to God as a sign of one’s allegiance to and partnership with God. God was the acknowledged owner, humans the stewards of His property. In Malachi’s day the tithes were paid to the priests. Tithes were stored in a storehouse, a collection of rooms at the Temple in Jerusalem, since tithes were often paid in agricultural produce. The tithes were the payment or inheritance for the tribe of Levi-those who ministered before God at the Temple. God said, “Bring the whole tithe into the storehouse, that there may be food in my house” (Mal 3:10, NIV).

The tithe spoken of was not an offering or a second tithe (an additional one-tenth set aside by Israelites for religious purposes, Deut 14; 22-29), but a first full one-tenth of one’s increase which was given to the Levites (Num 18:21, KJV). Since we have no Levitical priests today, Ellen G. White gives the following instructions. “The tithe is sacred, reserved by God for Himself. It is to be brought into His treasury to be used to sustain the gospel laborers in their work.”⁴

³Joseph B. Kenyanya, *Top Secrets to Prosperity: A Christian Practical Stewardship Guide to Spiritual, Physical, Mental and Economic Prosperity* (Johannesburg, South Africa: Jetline-e.com, Melrose Arch, 2006), 103.

⁴Ellen, G. White, *Testimonies for the Church* (Washington, DC:Review and Herald, 2001), 2:518.

E.G. White understood appropriate “gospel workers” to be supported by tithe funds to include:

1. Ministers and Bible instructors⁵
2. Bible teachers in our educational institutions⁶
3. Needy mission fields (in North America and abroad)⁷
4. Minister-physicians⁸
5. Retired gospel workers⁹

She indicated that some religious and humanitarian activities which, “though good in themselves, are not that object to which the Lord has said that the tithe should be applied” These included:

1. Care of the poor, the sick and the aged¹⁰
2. Education of worthy and needy students¹¹
3. Operating and other expenses of schools¹²
4. Wages of literature evangelists¹³

⁵White, *Testimonies for the Church*, 2:518-519.

⁶Ibid., 9:249.

⁷Ellen, G. White, *The Upward Look* (Washington, DC: Review and Herald, 2000), 106.

⁸White, *Testimonies for the Church*, 2:220-221.

⁹Ellen, G. White, *Desire of Ages* (Hagerstown, MD: Review and Herald, 2001), 441.

¹⁰White, *Testimonies for the Church*, 5:289-290.

¹¹Ibid., 9:247,-248.

¹²Ellen, G. White “Operating and Other expenses of Schools” Manuscript 5, 1902, Ellen White Research Center, Adventist International of Advanced Studies (EGWRC – AIIAS), Silang, Cavite, Philippines.

¹³White, *Testimonies for the Church*, 9:248-250.

5. Expenses of a local church¹⁴
6. Church buildings or buildings for institutional needs (such as schools, hospitals and publishing houses)¹⁵
7. Missionary work in new places¹⁶
8. Charity and hospitality¹⁷
9. Other benevolent purposes.¹⁸

These are to be met from free will offerings given in addition to the tithe.

Ellen G. White sometimes used the expression second tithe as a synonym for these offerings. But she never confused the second tithe with the regular tithe.

Importance of Tithe as a Fundamental Biblical Doctrine

Tithe is the tenth part of one's increase, which God claims as His (Lev 27:30, NIV). Tithing in one form or another was practiced among various peoples of antiquity for both secular and religious purposes, and by worshipers of the true God at a very early time.

Having sinned, man was sentenced to earn his livelihood by the sweat of his face (Gen 3:17-19, NIV), and there was danger that he would come to say in his heart, "My power and the might of mine hand hath gotten me this wealth" (Deut 8:17, NIV). Whereas in reality it was God who had given him the power to get it (Deut 8:18, NIV). Accordingly, when the Israelites were about to enter Canaan, God warned

¹⁴Ibid., 4:78.

¹⁵White, *Counsels on Stewardship*, 103.

¹⁶Ibid., 191.

¹⁷White, *Testimonies for the Church*, 1:185, 191.

¹⁸Ibid., 9:249.

them that when they should attain to some degree of prosperity they should beware lest they forget Him (Deut 8:7-11; Rom 1:19-21, NIV).

By returning tithe man acknowledges that he is a steward of God, the owner of all things. God does not need man's financial support whereas in reality it was God who had given him the power to get it (Deut 8:18, NIV). By paying tithe man acknowledges that he is a steward of God, the owner of all things. God does not need man's financial support, for the world is His, and the fullness thereof (Ps 50:10-12, NIV).

By complying with this command, Adam and Eve were to acknowledge God's proprietorship trusted to their care. God gave Adam dominion over the world and over all forms of life upon it (Gen 1:28, NIV), but withheld from him the use of this one tree. By not eating the fruit of this tree Adam acknowledged God's ownership, even as the setting aside of the tenth part of one's income testifies to the same eternal truth.

That the principle of tithe returning was early understood by those who worshipped the true God is evidenced by the fact that Abraham paid tithe to Melchizedek as a priest of the most high God (Gen 14:18-20, NIV), who, in blessing Abraham, called him servant of the most high God, possessor of heaven and earth (v.19).

Jacob promised to devote the tenth unto God (Gen 29:22, NIV). The practice of tithing was incorporated into the Levitical code at Mount Sinai, when God explained to Moses that all the tithe of the land is holy unto the Lord (Lev 27:30, NIV) and "the tithe of the herd, or of the flock" as well (v. 32).¹⁹

¹⁹K.S. Bull, et al, *Tithe*, World Biblical Commentary, The Published Writings [CD ROM] (Stillwater, OK: Oklahoma State University, 2006).

The provision was made that if a man ought to redeem his tithes, he shall add thereto the fifth part (v. 31). Some have interpreted this as allowing a temporary withholding of the tithe for personal use, only to pay the tithe on a later date.

The context and the intent of this provision is clear in v. 33. This gracious provision, that permitted a man to exchange never to withhold one kind of seed “of the land, or of the fruit of the tree” (Lev 27:30, NIV), if he needed it, for example, for seed for the next crop, was designed to avoid inflicting hardship upon the farm. There was no need for the same exemption in the case of animals from the flock or from the herd (vs. 32, 33).

Under the Levitical system God ordained that the tithes of Israel were to be devoted to the support of the Levites (Num 18:24, NIV) in view of the fact that they had received no tribal allotment in order that they might devote their time to ministering at the Temple and instructing the people in the law of the Lord (Num 18:21; 1 Cor 9:13; Deut 25:4, NIV).

The Levites, paid a tithe of what they received from the people (Num 18:26-28, NIV). The tithe of Deut 14:23-29, consisting of the products of the soil, flock, and herd, which might be eaten before the Lord in the company with Levites, the poor, and other invited guests, was apparently a second tithe. The tithe was to be reckoned annually for those who lived and would encounter difficulty in paying their money.

Provision was made that every third year the tithe be used for the Levites and the poor (Deut 14:28; Amos 4:4, KJV). Slackness in the payment of tithe led Hezekiah to urge the people not to neglect their duty (2 Chr 31:4-12). Their response was so hearty that tithes were brought in (vs. 10, 11). The second Temple was likewise provided with storehouses for the tithe (Neh 10:38; 13:10-14; Mal 3:10,

NIV). The prophet warned against carelessness in the payment of the tithe (Mal 3:8-11, NIV). To withhold the tithe, is to invite a curse. Those who faithfully pay the tithe God promises to open the windows of heaven, and pour out blessings, that there shall not be room enough to receive (v. 10).

The command to tithe is not explicitly restated by any of the New Testament writers. But in view of the fact that Abraham, returned tithe centuries before the formulation of the Levitical code, and that the tithing principle was implicit even before man sinned, it is evident that the principle and practice of tithe returning existed long before the Levitical system came into being, and was not peculiar to it. Therefore, the obligation to return tithe was not automatically waived when the Levitical code became inoperative at the cross.

Our Lord's admonition in Matthew 23:23 constitute tacit approval, though not an explicit command for tithe returning. Neither Christ nor any New Testament writer in the least relaxes the obligation to pay tithe. Jesus clearly was not against tithing as such, but against the hypocritical spirit of scribe and Pharisee, whose religion consisted chiefly in the scrupulous observance of the outward forms of the Law, in this case the law of the tithes. The principle of the returning is also tacitly approved by the writer of the book of Hebrews (see chapter 7:8).

Challenges in Equipping and Teaching for Effective Stewardship Program

Member equipping and teaching for effective stewardship is yet another important aspect that plays a key role in successful promotion of tithing strategy. This is not meant to provide skills, but rather a deeper understanding of how accountability in stewardship can be achieved. Important aspects in the equipping focuses on utilizing and evaluating the resources that the Lord has provided, and at

the same time institute a sound financial management for self-reliance and advancement of God's Kingdom.

Financial burdens, both personal and organizational, are restricting giving on the one hand, and causing administrative burdens, on the other. The tensions created by these realities are not superficial, but real. They are felt. They are bewildering. If individuals are spiritually equipped, trained to be self-reliant, then the church organization will not find it hard to operate. The equipping in this study is not just an ordinary training but rather to equip members on how to be self-reliant stewards, committed to obeying God.

There is no need to fear this delicate balance, however, for it is certain that when a Christian cooperates with God, good things happen. It has been demonstrated that when leaders take the initiative in this commitment and lead their constituencies by example of their own lifestyle and administrative decisions into a covenant relationship with God, members will respond in positive affirmation. Higher levels of church growth and self-reliance will be the result.

From a biblical perspective, "personal stewardship describes the primary relationship of the Creator and His created beings."²⁰ In its broader context, stewardship recognizes the responsibility, authority, and accountability for resources belonging to a superior being; and describes the careful management of the Lord's assets in such a trustworthy manner that blessings are received from God and confidence is generated in the members of the body of Christ.

²⁰*Benjamin C. Maxson*, Stewardship Department of the General Conference in Biblical Stewardship Foundation, 2004, videocassette.

Unfortunately, stewardship can become commercialized and lose its sacred meaning of cooperation with God in the fulfillment of His mission. Stewardship, in the highest sense, is a partnership with God. From this noble perspective one does not regard stewardship as a promotional program or a mechanical method of fund raising to enrich the church.²¹

The equipping of members for effective stewardship will ensure multiplying spiritual, physical, and material resources in creative ways to maximize participation in the divine commission to carry the gospel to all the world; personal commitment that will lead members and churches to self-reliant objectives that will move the church from a state of financial dependence to full participation and partnership within the Seventh-day Adventist Church.

Equipping for self-reliance for leaders will be for enlisting and empowering of lay members in witnessing, income generation, multiplication of local resources, and involvement in strategic planning, and reporting of church funds in ways that will build member confidence. The study sought to find out how well members were prepared to carry out the tasks in stewardship's strategic planning where tithe giving received a bigger share of the equipping. In this study, the following hints are given to members for effective equipping programs:

1. Concentrate on being 'effective' rather than on being 'efficient' that is doing the right things rather than doing things right.
2. Concentrate on the realization and fulfillment of the long-term plan; do not succumb to the temptations of short-term expedience.
3. Organize available resources for learning rather than for teaching.
4. Ensure that the equipping program is learner-oriented rather than pastor oriented,

²¹White, *Testimonies to the Church*, 9:246.

and success-oriented rather than failure-oriented.

5. Concentrate on learning tasks being active rather than passive, and on the trainees being interested and motivated rather than frustrated and bored.
6. Learn to understand the fundamental distinction between training in knowledge, training in skills and training in attitudes; techniques that are effective in communicating knowledge may not be optimal for inducing changes in attitude.
7. To succeed as an agent of change the leader must improve by employing the right and accurate diagnosis of the requirements of both the learning situation and the members themselves. The agent of change should also have the necessary spiritual expertise in resources evaluation and utilization and other spiritual fields to be able to choose and implement the right equipping strategies. He or she must have sufficient flexibility to be able to put into effect whatever the situation demands.

Ways of Resource Evaluation and Utilization

For effective tithing returning with positive perceptions, members need to be equipped on the available resources and how to manage. This needs experts in the field of stewardship, who must integrate this with spiritual matters. This field is most neglected by many leaders, but which has a direct bearing to the self-reliance concept. Resources ranging from time, money, land, living things, water, sunshine, talents and mental energies are all resources that can be explored in the equipping sessions.²²

²² W. F Albright and C.S. Mann, "Quotation on Principles and Practices on Tithing," accessed 10 June 2009, <http://www.adventistreview.org>.

CHAPTER 3

RESEARCH DESIGN AND METHODOLOGY

This chapter deals with the design and methodology of the study. Topics discussed include the research area, target population, sample size, and sampling procedures, methods and instruments of data collection. Further discussed are the procedures followed in conducting fieldwork related to the establishment and collection of research data. Finally, methods used in data analysis are also discussed.

Study Setting

The study was conducted in Nandi Central District in the Republic of Kenya. This District occupies an area of 2,829 sq. km. The District is bordered by Kakamega District to the West, Nandi North District to the North and East, and Nandi South to the South.¹

The main economic activities include: rearing of livestock, growing of horticultural crops, growing of maize, beans, and tea farming. Locals also engage in small scale business such as retail shop keeping, brick making, and wholesale outlets. There are four administrative divisions in the district: Aldai, Kosirai, Kilibwoni, and Kabsabet. The district headquarters is at Kapsabet town.

The Seventh-day Adventist Church (SDA) in the Western Kenya Field (WKF) operates, within over forty other districts, in the western province and parts of the Rift

¹Jomo Kenyatta Foundation, *Atlas of the Republic of Kenya* (Nairobi, Kenya: Jomo Kenyatta Foundation, 2003), 9.

valley province. The Tuloi Church district has twelve churches. The researcher has centered his research in Tuloi Church district. The choice of this district by the researcher was influenced by its familiar stewardship trends since the researcher has once served the churches as its district pastor. This has prompted the interests of the researcher to carry out the study, coupled with accessibility, the researcher's familiarity with the area, and financial constraints made the area convenient for the researcher.

Method of Study

The survey method based on opinion is used in this study. Questionnaires were developed and used to determine the perceptions and observations of lay-leaders, teachers and members of the local churches as participants on adequacy of implementation of tithe returning. It focuses on the churches in the Tuloi Church district whose monthly tithe returns are relatively low.

Study Population

The study was undertaken in Tuloi Church district in the two district churches, Tuloi and Chepsonoi Seventh-day Adventist churches. The population of the study included lay-leaders and members. Since the number of members that return a faithful tithe is small, the youth, elderly, lay-leaders and the general population of the selected churches were involved in the study. Out of the two churches, only one church had a resource evaluation lay leader. However, the resource evaluator was new in the lay-leadership team, he was working with the government and could not find enough time to lead members on how to evaluate and utilize the available resources and return faithfully that which belongs to God. Other lay-leaders and members also lacked the motivation to lead by example in the tithe retuning; some members were not present

at the time of the study and therefore were not able to participate in this study. The church with most of its members coming from the local area, the lay-leaders and members were present at the church when the researchers visited the church and had an opportunity to participate in the study.

The researcher learned that Tuloi Church district pastor had a clear record of how members returned their tithe, although, the records that were present showed the amount in response to those who only returned tithe, leaving out those who were not returning tithe, and whether they ever returned a faithful tithe at all times.

Table 1 shows the distribution of respondents who took part in the study, while Table 2 gives details of distribution by qualification, gender, category and totals. An analysis of the membership of the churches at the time of the research showed that a small number of the lay-leaders were committed in the return of tithe.

Table 1. General Population of Selected Churches

Church	Specialized Lay- Leader	Members	Total
Tuloi	1	109	110
Chepsonoi	0	100	100
Total	1	209	210

Table 2. Distribution of Lay Leader Respondents by Commitment

Lay Leader	Number Per Category		Total
Giving In Kind	3		20
Giving Only Cash	10		
Giving In Kind And Cash	7		
Members	Number & Gender		Total
Young	Male	46	84
	Female	38	
Adults	Male	70	126
	Female	56	

Development of Research Instruments

Research tools were developed with expert help from supervisors and faculty members. The research tools sought answers to the research questions raised.

A survey of opinion was found to be the most appropriate design for this study. Instruments for the study included questionnaires, interviews and observation schedules. The questionnaires developed for the study sought information on:

1. The background of the respondents
2. Clarity and awareness of the tithe returning
3. Presence of appropriate resource and materials for equipping
4. Support from church administration and leadership department of stewardship
5. Attitude toward the doctrine of tithe returning
6. Conformity of stewardship principles to other existing biblical principles

Reliability of Research Instruments

The reliability of the data collected using the instruments of data collection for the research was tested as follows. A draft of the instruments was presented twice to a group of 20 students of the Adventist University of Africa in the leadership class. At this first time, the students were given a questionnaire and asked to respond. The data collected was analyzed and the results were kept for the purpose of a comparison with the second response that came five months later. To test the reliability of the questionnaire, a coefficient of alpha (test re-test statistical technique) was employed. A Pearson's Product Moment method of correlation was employed.² A score of + 0.78 was determined and was accepted since the minimum of acceptance of reliability of

²Johnson N. D. W. Gross et al, *Sociological Analysis of Planned Change* (New York: Basic Books, 1971), 318.

the questionnaire was + 0.50.

Validity of Research Instruments

The validity of the questionnaires was also tested. A group of three lecturers in the School of Postgraduate Studies of the Adventist University of Africa were asked to read the questionnaire and advice on the relevance of the content included in the questionnaire. Advised changes were incorporated in the revised questionnaire.

Pilot Study

The newly developed questionnaires were piloted before use to establish whether they could be used to collect relevant data, identify any problem likely to occur at the time of actual data collection process, and also to check whether instructions on the questionnaires were understandable to respondents. The pilot study sought to get rid of ambiguous questions.

Piloting was done in a selected church outside Tuloi Church district with at least similar characteristics of the Tuloi and Chepsonoi Seventh-day Adventist churches. This would ensure that there was no “hallo” effect on the research process. Piloting was therefore carried out in Kabsabet Central church, an area the researcher is familiar with.

Results from the pilot study were examined to establish any weakness in the research tools. Appropriate changes were made, where necessary before actual administration of the tools in Tuloi Church district. After making necessary changes, the questionnaires were ready for administration in the selected churches in Tuloi Church District. Before administration, a cover letter to all respondents was written in readiness for an actual study, and attached to each questionnaire.

Administration of Survey Instruments

The researcher obtained a research permit from the Postgraduate School of the Adventist University of Africa, before going to administer the tools, visitation or reconnaissance of the selected churches was made to seek permission from the district pastor to conduct research in his district. The researcher went with the introductory letter from the Adventist University of Africa.

Questionnaires were administered by the researcher in person thus reducing chances of losing important information. It was also cost-effective and ensured a high return (98.4%).

The researcher carried out the observation of four out of five of the monthly records of tithe returns in the two churches to confirm the questionnaire results. The researcher interviewed lay leaders and members of the two selected churches to further confirm results of the questionnaire findings.

CHAPTER 4

DATA ANALYSIS AND PRESENTATION

This chapter deals with presentation and analysis of data collected from the participants in this study as reported in Table 1 and 2 in this document. A study on effective equipping for tithe giving and spiritual commitment to God by members in Tuloi Church district, used the six factors by Gross and his associates¹. This strategy was found appropriate, and was adopted for use in presentation and analysis of data collected for the study. Factors identified by Gross and associates were:

1. Clarity and awareness of the stewardship program
2. Presence of appropriate resources and facilities
3. Support from administration on tithe giving and the general spiritual equipping
4. Provision of necessary knowledge, skills and attitudes to lay- leaders and teachers in promoting effective stewardship
5. Attitudes towards tithing and general stewardship amongst lay-leaders and members of the church
6. Conformity of the tithing program to other existing church programs

It was found necessary to carry out the type of analysis of data shown below in order to establish whether the stewardship program was promoted in Tuloi Church district in the same way it had been conceptualized and designed by Seventh-day Adventist church. This was found necessary because sometimes there were variations

¹ Johnson Gross N. et al., *Sociological Analysis*, 271.

in the conceptualizations and actual practices on the ground. In order to appropriately analyze data collected, the selected church members were asked to rate certain statements about the factors mentioned above on a scale described below.

A five point Likert type scale was used to rate certain statements. The scale was awarded the scores: Strongly Agree (SA) 1 point, Agree (A) 2 points, Uncertain (U) 3 points, Disagree (D) 4 points, and Strongly Disagree (SD) 5 points. For purposes of analysis, this 5 point Likert type scale was finally collapsed into a 3 point scale: Agree (A) with a score of 3 points, Disagree (D) with a score of 4 points and Uncertain (U) with a score of 0 points.

These scores were awarded arbitrarily. The intent was to try to take a global perception of participants to the point where it was necessary to ascertain whether the respondents agree, disagree, or had no opinion on the tithe giving concept. The award of scores 0, 3 and 4 was found essential so as to include all the points of scale as it appeared on the original questionnaire that was given to participants.

To find the total scores for each point of scale, it was necessary to multiply the point of the scale by the number of participants. From the total scores, mean scores were calculated. In this way, interpretation of data was done on the basis of the means scores found for each question.

The researcher was then able to make comparisons where these were needed. In order to get the mean score for each scale, it was necessary to divide the total score for each scale point by the number of participants in the scale point. Whichever score point had a higher mean implied acceptance or rejection depending on the scale point: Agree (A) or Disagree (D). The Uncertain (U) scale point was given 0 score because no specific opinion was given by participants hence nothing was done about it. The

paragraphs that follow indicate presentation of data collected on each specific factor identified in this document.

Assumptions of the Study

The assumptions of the study are:

1. That church elders, teachers and laity understand the purpose of the tithes, and are aware and familiar with its distribution system.
2. That Tuloι Seventh-day Adventist church member is spiritually committed towards stewardship and particularly faithful returning of tithes.
3. That the stewardship ministry in the local church is adequately prepared for the task of equipping members on stewardship and has adequate facilities for effective teaching, and preaching.
4. That respondent will be willing to answer the questions honestly.
5. That the Western Kenya Field and the East African Union will utilize recommendations for improving stewardship and tithe giving in local church levels.

Clarity and Awareness of the Tithe Giving Program

Selected members were asked to indicate whether they were aware and understood how to effectively improve the objectives of the church's tithe giving model. They were also asked to indicate whether they were aware of the various activities, which must be given to the church members. Table 3 shows the number and percentage of participants responding to these statements.

Table 3. Participants' Perception on Tithe Giving Objectives

Tithing Objectives and Activities	Number responding	Type of response		
		Agree	Disagree	Uncertain
Members of the church are clear on how to promote tithe giving objectives	5	3(60)	1(20)	1(20)
Members are aware of various equipping activities to be given to church members	5	4(80)	0(0)	1(20)

Drawing from table 3, we would conclude that 60% of the church members were clear and aware on how to effectively promote the objectives of tithe giving program. Further, 80% of respondents knew and were aware of the type of activities for equipping that needed to be introduced in churches. Only 20% of the participants indicated uncertainty on how to promote the objectives of tithe giving.

Data from interviews and general observations, however, did not seem to fully support the above. During interview sessions with respondents, some indicated that they resented tithe-giving mode from biblical perspective and policies of the Seventh-day Adventist church because they did not quite understand the usage of the tithe at higher ranks of the Seventh-day Adventist church. More specifically, respondents said that the stewardship and tithe returning objectives were not clear to them. It was also clear from interviews that the elders and other local church leaders were not aware and clear on what went on in the tithe-giving program. Table 4 shows data on this.

Table 4. Clarity and Awareness of Stewardship and Tithe Returning Objectives

Statement on instructional objectives	Number responding	Type of response		
		Agree	Disagree	Uncertain
Lay leaders/Teachers are clear on stewardship and tithe returning objectives	5	1(20)	3(60)	1(20)
Lay leaders/Teachers are clear on what is to be included when developing instructional objectives for specific tithe giving lessons.	5	2(40)	2(40)	1(20)

Examination of results from the study indicated a contradiction of views from respondents. However, it can be concluded that local lay-leaders/teachers are generally aware and clear on how to promote general tithe giving objectives but when it comes to implementation of specific instructional objectives in the church, the lay-leaders/teachers are to some extent unable actualize the tithe giving system. Larger percentages are finding it difficult to come up with practical specific instruction objectives. It is thus important for lay-leaders/ teachers to be made aware on how to actualize the system of tithe giving by providing them with necessary skills and knowledge on how to implement instructional objectives for effective equipping.

Provision of Resources and Facilities

Successful and effective equipping for stewardship promotion requires sufficient and appropriate resources and facilities. Presentation and analysis of data in this section was divided into 2 sections. The first section deals with responses of local lay-leaders/teachers while the second section deals with responses from members of the churches involved in the research.

Lay-Leader/Teacher Respondents

Respondents in this study were asked to indicate whether the local church, provides materials for teaching tithe giving and general stewardship in their churches where they are members. They were also asked to indicate whether the churches where they attend had adequate and appropriate library resources and facilities for teaching about tithe and how to give. Further, they were asked to indicate whether in the absence of these resources, leaders sourced for materials for purposes of making their equipping/teaching effective. Further still, participants were asked to indicate whether they had spiritual books and other guides to assist and guide them in their spiritual growth and commitment to tithe giving instructions in their respective churches. Table 5 shows the responses of lay-leader/teacher respondents to such questions.

Table 5. Availability of Resources and Facilities in the Churches N=5

Statement on the availability of facilities and resources	Type of response		
	D	U	A
Lay-Leader's/Teachers' guides for tithe giving are available in churches	2(40)	0(0)	3(60)
Western Kenya Field is active in providing materials for teaching and learning on tithe giving	3(60)	0(0)	2(40)
Lay-Leaders/Teachers purchase materials not available in church	0(0)	0(0)	5(100)
There are enough and appropriate spiritual books for tithe giving and stewardship in general	3(60)	0(0)	2(40)

From the data in Table 5 it is clear that lay-leaders/teachers were provided with guides that help them in teaching of tithe giving. Sixty percent of the lay-leaders/teachers agreed that they have these teacher's guides while 40% of the

teachers were reported that they did not have these guides.

As a solution to this, it was expected that the Western Kenya Field (WKF) would assist in equipping and providing teaching materials including teaching guides. Only about 40% of the lay-leaders/teachers agreed that the WKF do help while 60% got no help from the WKF. In absence of help from the Western Kenya Field, lay-leaders/teachers are normally expected to purchase every spiritual material. All the lay-leader/ teacher participants agreed that the only option is to buy spiritual materials in the absence of any help from the Western Kenya Field.

On spiritual books, 60 % of the respondents indicated that they lacked books on the teaching of tithing. Only about 40% agreed that they had fairly good books which teach about what tithe is and how it is supposed to be given. The net consequence of this is poor content coverage by the church members.

Lay-leaders and teachers were asked to indicate whether they had adequate facilities for equipping members on tithe returning. Facilities referred included special rooms in the church for tithe keeping, special collection bags, cupboards, tithe envelops and a library for spiritual resource materials. Table 6 shows how lay-leader/teacher responded to this question.

Table 6. Availability of Tithe /Equipping/Teaching Facilities and Resources N=5

Statement on the availability of facilities and resources	Type of response		
	Disagree	Uncertain	Agree
There is a monthly Sabbath program for preaching on tithe and general stewardship	0(0)	0(0)	5(100)
The church library room is used by other functions thus causing interference	2(40)	1(20)	2(40)
Members have adequate time for learning tithe giving and stewardship in general	3(60)	0(0)	2(40)

All 100% respondents indicated that they had a church library for sourcing spiritual resources inclusive of the teachings on tithe giving. Although most lay-leaders/teachers accepted the fact that they have library space, two (40%) lamented that their churches interfered with their functionality. This means that stewardship leaders/teachers have no free hand in the use of the library facilities.

Adequacy of Resource Materials

Leaders were asked to indicate, whether in their opinion they thought that the tithe resources available were adequate. Table 7 shows their responses. From this table, 20% strongly agreed that the materials were adequate, 60% (3) agreed that the materials were adequate while 20% was uncertain on the adequacy of the resources available.

Table 7. Tithe Resources Available N=5

Adequacy of tithe resources	Agrees	Uncertain	Disagree	No.
Tithe resources are adequately used	5(100)	0(0)	0(0)	5
Storage space available is adequate for materials	3(60)	0(0)	2(40)	5
Guides and books are adequate for instruction	2(40)	0(0)	3(60)	5

Church Members' Respondents

Church members were also asked to respond to availability and adequacy of resources and facilities. More specifically, they were asked to indicate availability of current spiritual materials which focused on tithe giving, and other instruments used to teach the sanctity/holiness of the tithe. Most importantly they were required to

indicate whether these resources were available in their homes, at church, and whether they have ever made use of them in their Christian experience.

Tables 8 and 9 show how junior youths and senior youths responded. These tables also show the titles of some of the stewardship resources. Drawing from these tables, it is clear that tithe giving resources and particularly current guides from the department of stewardship were available and adequate to assist in tithe preaching/teaching in order to assist in the implementation of the mission of the church locally and globally.

Table 8. Titles in Tithe Giving Available Either at Home or at Church as Reported by Senior Youths N=41

Spiritual Titles	Available at Church	Available at Home
Title	No. (%)	No. (%)
Guides	1(22.4)	12(29.3)
Spiritual books	36(87.80)	4(9.8)
Magazines	3(7.3)	1(2.4)
Reviews	1(2.4)	7(17.1)
Bibles	36(87.8)	24(58.5)
Flyers	33(80.5)	24(58.5)
Brochures	36(87.8)	25(61.0)
Picture rolls	5(12.2)	14(34.1)
Video tapes	27(65.9)	9(22.0)
Radio programs	5(12)	0(0.0)

Data reported by senior youths indicated that the available tithe teaching materials at church or at home, as seen in Table 8, such as spiritual books, Bibles and brochures are found in plenty.

Thirty six (87.8%) students indicated that bibles were available in their

churches, another 36 (87.8%) indicated that brochures were available at church, while 33 (80.5%) said flyers were in their church and yet another 36 (87.8%) said that bibles, flyers and brochures were also found at home. Radio programs and picture rolls were ranked lowest, approximately 2.4% reported about availability of these materials.

Table 9. Spiritual Titles Available Either at Home or at Church as Reported by Junior Youths N=43

Spiritual Titles	Available at Church No. (%)	Available at Home No. (%)
Guides	33(76.7)	4(10.4)
Spiritual books	18(40.9)	3(6.2)
Magazines	5(10.9)	2(5.1)
Reviews	6(14.0)	2(4.3)
Bibles	15(34)	10(24.1)
Flyers	15(34)	11(25.5)
Brochures	16(36)	10(23.6)
Picture rolls	7(15.9)	8(17.9)
Video tapes	10(23.9)	3(6.8)
Radio programs	7(16.9)	1(2.2)

Note. No. = Number of Responses and % = Percentage.

Examination of Table 9 shows that 33 (76.7%) of the junior youths indicated that guides are the most available materials at church followed by spiritual books with 18 (40.9%) of the youths' reporting. This was followed by brochures with 16 (36%) youths' reporting. Again the radio program had only 1 (2.20%) junior youths' reporting its availability at home.

Despite these responses from junior youth, the observation schedule indicated that no church had any radio program. It is likely that those youths who indicated availability of the radio program in church had no idea of what a radio program is all about. When data from Table 8 was compared to that on table 9, it is clear that the junior youths were rather unrealistic on the spiritual titles on tithe giving they reported were available at home.

Support from the Field Administration in General Spiritual Education

Table 10 shows leaders responses on support they receive from the stewardship department and the leadership of the Western Kenya Field of the Seventh - day Adventist church. Data from this table shows that lay-leaders and teachers occasionally receive help from the stewardship department on how to promote tithe giving in local churches. Management plays a very important role in establishing and motivating the spirit of growth into mature Christian experience. As mentioned in chapter 3 of this document, “when gospel leaders encounter obstacles as they promote tithe programs; they always look up to the management of the church and that of education to provide tangible solutions.”² Lack of the needed support may lead members to feel disillusioned with the tithe giving program.

²Gross, 271.

Table 10. Ratings of Statements on Management Support N=5

Statement	Frequency of Leaders' Ratings						
Lay –leaders and teachers received help from Field Administrators	RC	1	2	3	4	5	Total
	F	1	1	2	-	1	5
	%	20.0	20.0	40.0	-	20.0	100.0
Lay -leaders and teachers are active in providing materials for preaching/teaching tithe	RC	1	2	3	4	5	
	F	2	1	-	2	-	5
	%	40.0	20.0	-	40	-	100.0
Stewardship directors are unable to give spiritual and professional guidance	RC	1	2	3	4	5	
	F	-	-	1	-	4	5
	%	-	-	20.0	-	80.0	100.0

Key. RC = Response Code, F = Frequency

Note. 1 = Strongly Disagree, 2 = Disagree, 3 =Uncertain, 4 = Agree, 5 = Strongly Agree

Local church lay-leaders, teachers and members interviewed indicated that the stewardship department of the Western Kenya Field or the Stewardship office in particular did not supply the local churches with adequate stewardship materials to motivate the local church leaders in instilling the spirit of giving the tithe faithfully.

Observation Schedules

From the observation schedule, it was evident that church management had provided relatively little support for promotion of the tithe giving program. As concerns the findings of the researcher, local church members, lay-leaders and teachers indicated that the Western Kenya Field management concerned themselves with administrative duties and showed little effort towards church activities, more so in the case of stewardship promotion. The local church members also said most of their church leaders had little experience on tithe giving, and displayed little interest in support of the program.

The local church leadership, as revealed by interview schedules had been a discouragement to even the few who were willing to give a faithful tithe. The church officers provided little professional support to stewardship leaders. This demoralizes potential hardworking and zealous leaders and church members leaving them with blurred vision on stewardship mission. Lack of management support implies that leaders' morale remains low since they are left with a feeling of being neglected.

Provision of Knowledge, Skills and Attitudes

This section tries to establish whether leaders as implementers of tithe giving program received adequate preparation to enable them to effectively promote the tithe giving program.

The study sought to find out whether leaders received:

1. Adequate academic/spiritual knowledge in stewardship
2. Appropriate training and experience in stewardship to enable them implement the strategy
3. Appropriate skills to enable them carry out practical tithe giving activities, and
4. Positive attitudes toward the tithe giving from the available resources owned.

Further, the study sought to find out whether the leaders, after going through academic and spiritual/professional training were able to adequately motivate members to acquire content, practical skills and positive attitudes necessary from the tithe-giving program.

Preparation of Leaders

This study sought to know how much preparation leaders had received in readiness to carryout tasks required to implement the tithe-giving program in local churches. Tables 11 to 16 show number, and percentage of leaders indicating training,

experience, professional qualification, promotion on merit, adequacy of training received in stewardship and the highest achievement reached/ received from higher ranking church leadership approval. Individual analysis of data from the tables above is shown below.

Training. Table 11 shows that out of 5 lay-leaders as well as teachers, 2 (40.0%) received training while 3 (60.0%) did not train at stewardship seminars or any other training on the same area. The 40% who received training as stewardship leaders/teachers were given general training.

Table 11. Interest and Training in Stewardship (in years) N=5

Lay-leaders' Training in Stewardship	No.	%
Lay-leaders trained as stewardship innovators	2	40.0
Lay-leaders not trained as stewardship innovators	3	60.0
Total	5	100.0

It is out of their own individual effort that they merited teaching tithe giving. They came to teach stewardship out of their own initiative after studying spiritual materials and developed an intense interest on stewardship. The researcher found out that the concept of tithe giving is not just an impartation of the Holy Spirit, but rather an endeavored, unwavering spirit on high moral values, seeing God as the owner of all things to the extent of playing a stewardship role on the side of His servants. This is followed by a tremendous determination and willpower to teach men to uphold the principle of tithe giving and return to God from whom all blessings flow.

This is the highest achievement which leaders must acquire to be considered proficient in the theory of tithe giving or in organization of programs to enable the smooth implementation of the tithing program.

In terms of teaching, all the 5 (100%) stewardship lay-leaders/teachers indicated that they felt fully prepared to teach all aspects of tithe giving as stipulated by the Seventh-day Adventist church. Most of the stewardship experience and skills they had acquired to enable them teach effectively were through inductive study in church seminars, bible congresses, and workshops. The 1 (20%) lay-leader/teachers who received training formally received it outside the country (USA) as a Resource Evaluator. Leaders consider training for church activities as seminars to up-date them.

Results from the analysis of the information from interviews revealed that most lay-leaders/teachers were not conversant with the practical aspects of the stewardship program. The implications of this are that there is a great need for equipping and re-equipping of lay-leaders and members of the local churches under study.

Experience. Table 12 shows that all lay-leaders/teachers 5 (100%) had no difficulty preaching/teaching the above areas. Privately, however, one (20%) lay-leader/teacher confessed he needed assistance in living with a practical example. The table also shows that most lay-leaders/teachers had a preaching and teaching experience of about 2 years to 5 years. Fully 40% (2/5) of the teachers had a preaching and teaching experience below 2 years. Another 2 (40%) had an experience of between 3 to 5 years. One (20%) teacher had a preaching and teaching experience of between 10 to 20 years. This experience, it was assumed, was good enough to help members of their respective churches to improve on their tithe giving patterns.

*Table 12. Preaching/Teaching Experience in Stewardship in the Church (in years)
N=5*

Preaching and Teaching experience in years	Frequency (No.)	Percentage (%)
Below 2 years or none	2	40.0
3-5	2	40.0
10-20	1	20.0
Total	5	100.0

Professional Qualifications. Table 13 indicates that all the teachers received training for equipping or teaching. All 5 (100%) lay-leaders and teachers who participated in this study indicated that they were adequately prepared as lay-leaders and teachers.

Table 13. Qualification to the Local Church Service N=5

Category of Merit	Frequency (No.)	Percentage (%)
Secondary 1 level	0	0
Leader/Teacher status	0	0
No promotion on merit	5	100.0
Total	5	100.0

Spiritual qualifications. The stewardship leaders and teachers interviewed (40%) said that there was little concern on their spiritual growth and promotions. One lay-leader/teacher said that even when the church has performed well in tithe giving no one from the higher ranking church officers motivated them with spiritual materials to uplift their understanding on the concept of stewardship and this in itself was a demotivating factor.

Table 14. Spiritual Qualifications in Stewardship N=5

Qualification Category	Number	(%)
Graduate level	1	20.0
Church Elder	2	40.0
Deacon/Deaconess	2	40.0
Total	5	100.0

Adequacy of Equipping. Table 15 shows that all 5 (100%) lay-leaders/teachers felt that the equipping they received was inadequate enough to assist them implement the stewardship program in their respective churches accordingly. Previously, from Table 11, most lay-leaders (60%) did not initially train as pastors/teachers yet they were out in the field preaching and teaching stewardship and other spiritual programs related to gospel mission.

Table 15. Ratings on Adequacy of Equipping Received N=5

Adequacy of Equipping	Frequency (No.)	Percentage (%)
Adequate	0	0
Inadequate	5	100.00
No Response	0	0
Total	5	100.0

In order to delve further into the adequacy of equipping given, lay-leaders/teachers were asked to respond to certain statements in order to make judgment as to whether the training was adequate. Table 16 shows the responses to the statements. Drawing from this, it is clear that local church leaders/teachers feel that they need to be supported adequately with knowledge and skills concerning tithe giving.

Table 16. Rating on Amounts in Tithing (per individual) N=5

Highest Amount	Frequency (No.)	Percentage (%)
6	1	20.0
7	2	40.0
8	2	40.0
Total	5	100.0

First 80% lay-leaders indicated having positive attitudes towards stewardship content, teaching aids and other resources. It is only one (20%) lay-leader who was uncertain about this. Four out of five representing, 80% church lay-leaders agreed that although the experience they had had in preparation to serve in their local church was not adequate enough, they however continued to receive adequate in-depth bible study and other spiritual nourishment in service training, which assisted them to continue equipping members of their church.

The ability to equip in order to change members' behaviors depends on the humility of the lay-leaders in accepting to be guided by the Holy Spirit. The leaders' ability in equipping methods, adequate evaluation techniques and provision of practical skills in stewardship is also positively attributed to the same gift. Lay-Leaders were asked whether in their opinion they had these attributes of equipping to assist them carry out various church activities. Table 17 shows their responses.

Table 17. Lay-Leader's/Teachers' Attributes on Certain Spiritual Areas N=5

Statement	Yes	No	Total
Need Guidance in Equipping			
a) Preaching content	1(20)	4(80)	5(100)
b) Equipping methods	0(0)	5(100)	5(100)
c) Develop own instructional aids	3(60)	2(40)	5(100)
d) Evaluation of members performance	0(0)	5(100)	5(100)
e) Practical skills	2(40)	3(60)	5(100)

An examination of this table shows that most lay-leaders need no help in preaching content, using appropriate preaching/teaching methods, carrying out evaluation of member performance in tithe giving and provision of practical skills to the members. The researcher found it necessary to delve further into the question of evaluation. The results found it necessary to find out how frequent the lay-leaders use various techniques of testing.

Table 18 shows the frequency in which leaders use visitation trips, review of giving pattern of each individual, assignments and project methods of testing. Drawing from this table, it is clear that lay-leaders use visitation trips in reaching members to encourage and motivate them. This is in tune with the district pastor's program.

Table 18. Frequency of Tests Used N=5

Type of Test	Frequency				Total
	Never	Rarely	Often	V. Often	
a) Visitation Trips	0(0)	1(20)	2(40)	2(40)	5(100)
b) Individual pattern	0(0)	0(0)	4(80)	1(20)	5(100)
c) Assignments	0(0)	0(0)	1(20)	4(80)	5(100)
d) Projects	1(20)	4(80)	0(0)	0(0)	5(100)

Members of the Local Churches

Members of the local churches under study were asked to respond to certain statements on the tithe giving strategy as a means of assessing the extent to which they also accept or refute acquisition of the tithe knowledge, skills and attitudes. The idea was to counter-check the extent to which lay-leaders/teachers had appropriately acquired these attributes and adequately transferred the skills to the learners by teaching the skills.

Table 19. Those with and without Spiritual Materials N=41

Spiritual	With	Without	Able to Buy
Guides	No (%)	No. (%)	No. (%)
Counsels on Stewardship	6(14.6)	8(19.5)	27(65.9)
Magazines	9(22.0)	20(48.8)	12(29.3)
Reviews	1(2.4)	4(9.8)	36(87.8)
Bible	4(9.8)	3(7.3)	34(82.9)
Flyers	34(82.9)	1(2.4)	6(14.6)
Brochures	32(78.0)	0(0.0)	9(22.0)
Picture Rolls	31(75.6)	1(2.4)	9(22.0)
Video tapes	9(22.0)	5(12.2)	27(65.9)
Recorder	13(31.7)	8(19.5)	20(48.8)
Radio Programs	2(4.9)	5(12.2)	34(82.9)

Table 19 shows a list of spiritual materials which junior and senior youths/members of the local churches under study indicated were available both at home and school. The members were asked to indicate the materials they had already bought and those they were able to buy, and those which they were not able to buy for their spiritual nourishment.

Table 20 shows the numbers and percentage of members' attitude in the process of learning. Examination of Table 20 shows that most members were able to buy simple materials such as flyers, brochures and magazines, but when it came to other more expensive materials, very few members indicated being unable to buy these materials. These materials include guides, spiritual books, and video tapes. It is possible that many members were unable to buy these spiritual materials.

Interviews conducted with lay-leaders on this revealed that some lay-leaders were unable to buy some of these materials. It is also possible that the junior youths have not learnt about the principles of stewardship for a long time to be able to adequately know how to participate.

Table 20. Purchase Capabilities of Church Members

Spiritual Titles	Already Have	Able to Buy	Not Able to Buy	Total
	No. & (%)	No. & (%)	No. & (%)	No. & %
Guides	34(15.4)	30(13.6)	157(71.0)	221(100)
Counsel on Stewardship	53(24)	97(43.9)	71(32.1)	221(100)
Magazines	21(9.5)	35(15.8)	165(74.7)	221(100)
Reviews	20(9.0)	17(7.7)	184(83.3)	221(100)
Bible	161(72.9)	16(7.2)	44(19.9)	221(100)
Flyers	176(79.6)	10(4.5)	35(15.8)	221(100)
Brochures	159(71.9)	16(7.2)	46(20.8)	221(100)
Picture Rolls	86(38.9)	28(12.7)	107(48.4)	221(100)
Video tapes	43(19.5)	48(21.7)	130(58.8)	221(100)
Recorder	18(8.1)	48(21.7)	155(70.1)	221(100)
Radio programs				

Attitudes towards a Faithful Return of Tithe

To determine the attitude of lay-leaders and members towards the tithe returning in Tuloi Church district, and in particular the two churches in focus, participants were asked to indicate whether they would like the existing tithing system to be revised, and whether tithe returning was relevant to the salvation theme.

Tables 21 and 22 show the results of their responses. From these tables it is clear that both lay-leaders and members have positive attitude towards returning a faithful tithe as portrayed by the high calling as stewards of God's blessings.

Table 21 shows lay-leaders' rating of statements about their attitude towards the tithe returning strategy in Tuloi Church district. Local church leaders support the idea that tithe returning is a useful doctrine (100%). However, 3 lay-leaders (60%) indicated that the stewardship strategy should be completely revised. Further, three (60%) lay-leader respondents indicated that the current strategy is not very sensitive to the Tuloi Church district situation.

Table 21. Rating of Statements on Attitudes towards the Stewardship Programme
N=5

Statement	TR	RS	F	%
A faithful return of tithe is one of the most useful tool to measure spiritual maturity	A	4	2	40.0
	SA	5	3	60.0
Total			5	100.0
Seventh-day Adventist church tithe giving does not fully cater for the spiritual needs of members of the local church.	SD	1	1	20.0
	U	3	1	20.0
	A	4	2	40.0
	SA	5	1	20.0
Total			5	100
Tithe returning strategy should be revised	D	2	2	40.0
	A	4	2	40.0
	SA	5	1	20.0
Total			5	100.0

Table 22. Ratings of Statements on Attitudes towards Tithe Returning N=41

Item	A	B	C	D	E	F
Response	F & %	F & %	F & %	F & %	F & %	F & %
Never	0(0.0)	1(2.4)	2(4.9)	0(0.0)	0(0.0)	12(29.3)
Very Rarely	4(9.8)	2(4.9)	2(4.9)	3(7.3)	3(7.3)	11(26.8)
Rarely	4(9.8)	15(36.6)	6(14.6)	10(24.4)	6(14.6)	13(31.7)
Often	22(53.7)	13(31.7)	15(36.6)	21(51.2)	11(26.8)	3(7.3)
Very Often	11(26.8)	10(24.4)	16(39.0)	7(17.7)	21(51.2)	2(4.9)
Total	41(100.0)	41(100.0)	41(100.0)	41(100.0)	41(100.0)	41(100.0)

Key:

A = Frequency of getting exposed to tithe returning performance evaluations

B = Frequency of time spent studying the Bible and other spiritual materials

C = Frequency of participation in stewardship programs and music activities

D = Frequency of finding time to evaluate your resources easily

E = Frequency of finding tithe returning a beneficent experience

F = Frequency of finding a steward director/leader too fast

Note. F = Frequency, % = Percentage

Table 22 shows frequency and percentage of members' rating of statements on their attitudes towards faithful return of tithe. The table shows that majority of the respondents have positive attitudes and this would explain why the members in question had chosen to return tithes in spite of their irregularity.

Table 23 below comprising of the general population of the Sabbath School members, provides a totally different picture, which depicts a mixture of both negative and positive attitudes. 101 (45.7%) members indicated that they find returning a faithful tithe an easy thing. Yet they find the leader a not-so-good example sometimes 13 (5.9%).

Table 23. Ratings of Statements on Attitudes towards Tithe Returning N=221

Item	A	B	C	D	E	F
Response	F & %	F & %	F & %	F & %	F & %	F & %
Never	21(9.5)	36(16.3)	33(14.9)	43(19.5)	52(23.5)	101(45.7)
Very Rarely	35(15.8)	40(18.1)	49(22.2)	39(17.6)	33(14.9)	45(20.4)
Rarely	73(33.0)	82(37.1)	64(29.0)	44(19.9)	42(19.0)	42(19.0)
Often	73(33.0)	48(21.7)	44(19.9)	54(24.4)	64(29.0)	13(5.9)
Very Often	19(8.6)	15(6.8)	31(14.0)	41(18.6)	30(13.6)	20(9.0)
Total	221(100.0)	221(100.0)	221(100.0)	221(100.0)	221(100.0)	221(100.0)

Key:

A = Frequency of getting exposed to tithe returning performance evaluations

B = Frequency of time spent studying the Bible and other spiritual books

C = Frequency of participation in tithe returning activities

D = Frequency of findings on learning stewardship easily

E = Frequency of findings on tithe returning as a useful subject area

F = Frequency of finding stewardship director/leader easily

Note. F = Frequency, % = Percentage

Conformity to Existing Church Tithe-Giving Programs

Information was also sought to determine whether the return of the tithe is in conformity with other church programs. Data from interviews indicate that a faithful return of tithe is a special area in the salvation of an individual that shows our commitment to God as our provider of all that we have and therefore needs special attention and consideration in terms of time allotment, study and acquisition of learning, and committing our resources to God.

From Table 25 and Table 26, it is observed that majority of the junior and senior youths have a vast knowledge of what tithe returning is, but this same group cannot return tithe independently.

Table 24. A Table Summarizing Responses from the Junior Youths N=43

Statement	Type of Response	
	Negative Response	Positive Response
1. Can discriminate organized tithe returning	9	14
2. Can independently return tithe	38	5
3. Can identify major ways in tithe returning	22	21
4. Can identify minor ways in tithe returning	8	15
5. Can identify irregularity in tithe returning	10	13
6. Can read stewardship independently	37	6
7. Can develop independence in tithe returning	26	17
8. Can critique tithe returning	34	9
9. Can read the Bible	22	21
10. Learning to buy spiritual books	26	17
11. Can tune on to the Adventist radio program	16	27

Table 25. A Table Summarizing Responses from the Senior Youths N=41

Statement	Type of Response	
	Negative Response	Positive Response
1. Can discriminate organized tithe returning	27	14
2. Can independently return tithe	36	5
3. Can identify major ways in tithe returning	20	21
4. Can identify minor ways in tithe returning	26	15
5. Can identify irregularity in tithe returning	28	13
6. Can read stewardship independently	35	6
7. Can develop independence in tithe returning	24	16
8. Can critique tithe returning	32	9
9. Can read the Bible	19	22
10. Learning to buy spiritual books	20	21
11. Can tune on to the Adventist radio program	24	17

Conclusion on Data Collected

Data collected was coded manually. It was then organized under different variables, interpreted and analyzed to establish frequencies based on frequency tables. Percentages and means were used in the analysis of data. The Statistical Package for Social Science (SPSS) was used to analyze the data after being coded and entered into tables.

Qualitative analysis focused mainly on views expressed by the respondents, on their motivation on returning a faithful tithe to the store house of the Lord.

Quantitative analysis was employed to find out the extent to which tithe returning has been promoted, reflecting on the commitment of the members to returning a faithful tithe-even on “giving in kind”. Descriptive statistics were also employed to determine frequencies of the various variables employed in the study. Tables were used to present the data collected, further inferences were made.

Summary of Findings from Data Gathered through Questionnaires, Interviews, and Observations

This chapter used a model developed by Gross N. et.al in the implementation of catalytic model at Cambridge School.³ The model identifies six (6) factors necessary for effective implementation of a strategy. These same factors were found relevant in the analysis of data collected on the implementation of tithe returning in Tuloi Church district in the Nandi Central Administrative district in Western Kenya Field. Analysis of data shows that:

1. Local church leaders in Tuloi Church district were generally aware and clear about principles of the Seventh-day Adventist church on tithe returning.
2. Local church leaders/teachers did understand that tithe returning was an indicator

³Gross, 191.

of being responsible stewards of God's blessings.

3. Facilities and resources for teaching and preaching stewardship are not enough. Local church leaders resorted to borrowing certain materials from other local church leaders and Christians.
4. Local churches do not have special library rooms where they can keep spiritual materials for study and reference.
5. Local church leaders who teach and preach on stewardship were not adequately equipped to preach and teach.
6. Local church leaders had a variety of spiritual materials available both at home of members and at church but did not have time and willingness to make use of them most of the time.
7. There is lack of church administrative support for implementation of stewardship programs in Tuloi Church district.
8. Like any other spiritual area of concern, stewardship fitted well in the church timetable. But lay-leaders did not give tithe returning extra time.

CHAPTER 5
SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

The study sought to establish trends of returning a faithful tithe in Tuloi Church district and the commitment of the church members to the tithing program laid down by the Seventh-day Adventist church. The purpose of the study was to establish whether the local churches involved in the project were, well equipped and committed to the tithing program in the same way it was originally conceptualized and designed by the Seventh-day Adventist Church.

It identified the attitude of lay-leaders and members in general towards the tithe returning. It also established whether local church leaders and teachers of the gospel commission were aware and clear of the principles of returning a regular and faithful tithe from their income. Spiritual materials, on stewardship and tithe return in particular were reviewed. The study did identify the administrative support provided by management and leadership both at local church level and the higher organizations.

Further, suggestions were made on how barriers to successful and faithful tithe returning should be eliminated. Chapter one provided a theoretical or conceptual framework in which the study was to be based. Significance and justification of the study were also made.

Literature review was done in chapter two in order to provide rationale and support for the study. From extensive and intensive review, together with the

development of theoretical framework, it was possible to identify factors necessary for effective implementation of any biblical/doctrinal stewardship program as identified by Gross. The factors identified included:

1. Clarity and awareness of the innovation
2. Presence of appropriate resources and facilities
3. Support from administration of the church's administrative section
4. Provision of knowledge, skills and attitudes necessary for effective implementation
5. Positive attitudes towards tithe returning
6. Conformity of the innovation to the existing church stewardship programs

The above factors provided a basis for collection and analysis of data from the study. The results of the study were also based on these six factors.

Chapter three discussed the research design and methodology employed in this study. Survey based on opinion was used for this study. Questionnaires were developed and used to determine the perceptions and observations of lay-leaders, teachers and members of the local churches as participants on adequacy of implementation of tithe returning. The chapter also reports on how the questionnaire was developed, validated, and administered to participants and how data was collected.

Chapter four dealt with presentation and analysis of data. Data analyzed showed that:

1. Stewardship lay-leaders and teachers in Tuloi Church district were aware but not clear on how faithful tithe returning was to be implemented. More specifically, lay-leaders/teachers did not know how or what to do with specific stewardship instructional objectives. They understood partially owing to a number of reasons

given in this study. Thus many lay-leaders/teachers made faithful tithe return more theoretical than practical.

2. Churches that emphasize stewardship in Tuloi Church district did not have enough spiritual materials and other resources for study and instruction. Those materials that were more expensive to buy were not bought.
3. Lay-leaders/teachers in Tuloi Church district together with their church elders and members had positive attitudes towards the returning of a faithful tithe and had a positive look into eternal realities in general but lacked the necessary ability to put this positivity into practice because of many barriers which included poor attitude of the church leadership and administration both in and outside the church.
4. The Seventh-day Adventist church schedules were in conformity to the needs of the members in the stewardship program yet lay-leaders found it difficult to implement tithe-returning program. It was found out by the researcher that lay-leaders/teachers of the local churches would prefer having their members engage in activities that foster gospel mission rather than laying a firm practical foundation of returning tithes faithfully, managing and utilizing available resources.
5. Most lay-leaders of the local churches who taught stewardship never received any pre-service preparation to teach or preach to the times in the current church steward system. They were merely picked to lead because of their individual commitment in stewardship and gospel mission in general. Only one lay-leader was trained in resource management but outside the country where the situation is different from that of the church in Kenya.

Conclusion

This is the last chapter of this research. It concludes this study by reporting the discussion, the summarizing and making relevant recommendations to improve the number of members returning a faithful tithe in Tuloi and Chepsonoi Seventh-day Adventist churches.

The church is experiencing a new awareness of its nature as a ministering institution and as a body which ministers to the needs of the world through all its members. Every church should be a training school for Christian workers. Its members should be taught in every way on how to work for the unconverted. Christ intends that His ministers shall be educators of the church in gospel work.

The minister may function as the leader, a source of inspiration, an organizer and administrator, but he cannot single-handedly, or with even a staff, carry on the service which is the church's vocation. The complex and pressing demands have brought with them a renewed awareness of the role of the church which both lay and ministers are called as servants of the Gospel, not only in the church but also in the world.

Findings from this study show that management of both local churches and world church departments and stewardship in general were not satisfactorily supporting implementation of the tithe returning innovation. The main reason for this is perhaps lack of fitted lay workers and leaders to help in the implementation.

Recommendations

1. Performance Based Lay-Leader Training (PBLLT) programs that require a lay leader or a church officer to serve as an example before any appointment to the leadership position is given.

2. That those entrusted with leadership positions to teach and instruct church members should first be trained to get basic Biblical concepts and doctrines concerning the gospel commission of the Seventh-day Adventist world church.
3. That no leader or teacher of the gospel would be given a teaching, leading duty before a demonstrated spirit of commitment and if possible be given basic biblical training.
4. Western Kenya Field Stewardship department to conduct stewardship-training seminar particularly on Resource Utilization and Management and to specifically promote “tithing in kind”.
5. That Western Kenya Field of the Seventh-day Adventist Church exploits its potential in the rich Rift Valley where minimal or low tithe returns are recorded every financial year.
6. Supervision by church leaders in the region ought to be done regularly, in order to foster change of attitude in returning God’s tithe faithfully.
7. Equipped and trained lay-leaders to be dispatched to go around all districts in the Western Kenya Field.
8. Lay-leaders taking up training to be effective and efficient stewardship teachers must be morally and spiritually upright. It is cost effective to train someone who serves as an example in deed and word.
9. Improvement of the conditions of leadership is imperative. Local churches should have libraries, (for reference and training purposes), enough quality spiritual materials and time allotment for the study during weekends.

Recommendations for Further Research

The researcher suggests that a socio-religious study be carried out on the culture and religious practices of the people in Western Kenya Field with emphasis on

their attitude towards biblical foundation on stewardship and in general learning to serve in the church in today's world. They should also carry out a follow up longitudinal study of those who have studied stewardship in the past from Western Kenya Field of the Seventh-day Adventist Church to establish whether or not they could be the source of discouragement and/or frustration in the area under study.

Further, a study should be carried out on the current status of the pattern on giving and training to establish the relationship between the two so as to further establish strengths and weakness. It would be also useful to investigate how stewardship program is being implemented at various levels in the current church system, as the findings would shed more light on the current study.

Other Areas that Need Consideration

1. Equipped and trained lay-leaders to in calculate the principle of hard work in the members in the utilization of available resources to boost their income thus making them self-reliant.
2. The Western Kenya Field to introduce the concept of estate planning by teaching and encouraging members of the church to bequeath some property to the church when they pass on.
3. Western Kenya Field to insist on prudent financial control systems on available financial resources at the disposal of the local churches.
4. Competence Based Lay Leader Training (CBLLT) should ensure that our literate, committed lay leaders can lead, teach and serve as an example.

Peter implores, "Be shepherds of God's flock that is under your care, serving as overseers-not because you must, but because you are willing, as God wants you to be. Not greedy for money, but eager to serve. Not lording it over those entrusted to you but being examples to the flock. And when the chief shepherd appears you will

receive the crown of glory that will never fade away. Humble yourselves, therefore, under God's mighty hand, that He may lift you up in due time" (1 Pet 5:2-6).

APPENDIX A

QUESTIONNAIRE FOR LAY WORKERS

Instructions:

1. Answer all questions
2. You may or may not indicate your name
3. Put a tick () or provide required information for the various questions

Background Information

1. Indicate your name _____
2. What are your responsibility/ies in your church?

(Deacon [] Deaconess [] Chief Elder [] One of the elders [] Stewardship []
superintendent [] Class Lesson teacher [] Sabbath school Superintendent [])Any
other (specify) _____

SECTION I Lay-leader qualification, experience and commitment

3. Indicate how long you have served your church and under what position

4. Have you ever served as a stewardship director in your church?
Yes [] No []
5. If yes, indicate the highest tithe returned during the time you served _____
6. How long have you preached or taught stewardship in the church _____
7. (a). Do you think you're conversion prepared you adequately to take leadership
responsibility in your church?
Yes [] No [] Not sure []

(b) If No or Not sure, explain briefly what was lacking

SECTION II Facilities for spiritually equipping lay leaders in Tuloi Church district

8. In your opinion, are the facilities and materials e.g. literature adequate for equipping the members in stewardship? 1 Yes [] 2 No []

9. (a) Do you have certain areas in stewardship that are hard to /preach/teach?
 1 Yes [] 2 No []

(b) If yes, list some areas and give reasons.

10. (a) Have you developed your own biblical instructional aids?

1 Yes [] 2 No []

(b) If yes, list some areas and give reasons.

11. Describe your outstanding achievement in the stewardship department very briefly.

12. List the facilities found in your church that are useful for preaching and teaching stewardship

13. Put a tick () against those aspects of stewardship in which you still feel you need guidance

- (a) Content ()
- (b) Equipping Methods ()
- (c) Member Evaluation ()
- (d) Practical living ()

14. Indicate by a tick () how often you have assessed members of your church in stewardship using the following methods:

Methods Assessed	Never (1)	Very Rarely (2)	Rarely (3)	Often (4)	Very Often (5)
a) Bible study seminars					
b) Stewardship seminars					
c) Resource evaluation					
d) Projects					
e) Performance records					

15. Are there church recommended guidelines for stewardship instructions in your church?

1. Yes [] 2. No []

SECTION III

Each of the following statements expresses a feeling, perception or opinion which you have towards returning a faithful tithe. You are given free alternative responses depending on the extent of agreement with the feeling in each statement. The alternatives are (SA) Strongly Agree, (A) Agree, (U) Uncertain, (D) Disagree, (SD) Strongly Disagree. Put a tick () against the alternative that best suits your opinion.

Statement	Option				
	SA	A	U	D	SD
i) Lay -leaders are very clear on how to implement the tithing system of the SDA church					
ii) Since the beginning of 2007 to date, there have been frequent in-seminar orientations on stewardship					
iii) Leaders have received a lot of help from Field administrators/department of stewardship.					
iv) Leaders have positive feelings towards guideline materials for teaching stewardship					
v) Lay-leaders are initiative in resource evaluation, utilization, materials and management for tithing					
vi) Leaders are aware of the various activities for equipping					
vii) The field office is very active in providing materials for teaching and learning stewardship					
viii) Churches have got stewardship teachers' guides which assist leaders/teachers on tithing instruction.					
ix) Pre-service training seminars prepares leaders/teachers adequately for stewardship					
x) Church administrators are unable to give spiritual guidance because they do not understand the requirements					
xi) Leaders/teachers mainly concentrate on preaching stewardship theory rather than practical stewardship because tithe is theoretical in nature					
xii) Practical approach on teaching stewardship has been achieved in churches because leaders/ teachers have acquired practical knowledge and skills to preach/teach stewardship					
xiii) Stewardship is one of the most useful area practical Christian living					
xiv) The world church system of tithing is not realistic to the poor local who are struggling for basic needs					
xv) All junior, senior youths and adults are properly equipped with all the practical and spiritual knowledge on stewardship as provided by the world church					
xvi) The church tithing system should be completely overhauled					

(Section adopted from Saiti, 1999)

APPENDIX B

MEMBERS' QUESTIONNAIRE

1. Do you return one tenth you receive? 1. Yes [] 2. No []
2. Can you read simplified forms stewardship? 1. Yes [] 2. No []
3. Can you independently teach stewardship? 1. Yes [] 2. No []
4. a) Are you able to identify major tithe verses? 1. Yes [] 2. No []
 b) Do you have any literature on stewardship? 1. Yes [] 2. No []
 c) Do you have a Bible? 1. Yes [] 2. No []
5. Do you often study your Bible and independently 1. Yes [] 2. No []
6. Can you improvise your own earning? 1. Yes [] 2. No []
7. Have you developed independence in giving tithes? 1 Yes [] 2. No []
8. Are you able to evaluate tithe returning performances of other members?
 1. Yes [] 2. No []
9. List some of the activities you engage in during week days.

Please circle the response which best describes your own opinion.

NB: 5= Very Often; 4= Often; 3= Rarely; 2= Very Rarely; 1=Never

10. How often do you get exposed to stewardship performance in your local church? 5 4 3 2 1
11. How often do you take time to study your stewardship titles? 5 4 3 2 1
12. How often do you participate in church activities? 5 4 3 2 1
13. I find learning stewardship easy 5 4 3 2 1
14. I find stewardship to be the most useful biblical subject 5 4 3 2 1
15. I find the stewardship leader to be a role model 5 4 3 2 1
16. I find enough stewardship literature in our church 5 4 3 2 1
17. a) List the stewardship literature that you have in your church
 b) Which of the literature interests you most?

APPENDIX C

OBSERVATION SCHEDULE

AREAS/ITEMS OF OBSERVATION

1. Leaders/teachers' method of preaching/teaching
2. Church member involvement
3. Available facilities and resources e.g. literature
4. Use of the economic resources for effective for giving tithes as stated in the bible
5. Leaders' knowledge of the church expectation regarding implementation of the stewardship program in the local church
6. Leaders' and Christian members' ability to interpret the biblical literature correctly by engaging in the laid down biblical instructions
7. Actual member stewardship performance and application of biblical concepts learnt.
8. Available spiritual cum stewardship literature in the church
9. Use of spiritual cum biblical literature for instruction and/or other teaching/preaching aids
10. Activities engaged in to enhance stewardship concepts learnt.

APPENDIX D

INTERVIEW SCHEDULE FOR LAY LEADERS AND TEACHERS

1. Briefly describe a typical stewardship lesson
2. Do you have a copy of the stewardship manual from the field, conference or union?
3. To what extent do you follow laid down procedures on the teaching of various topics in stewardship? (from the Bible)
4. What are the joys of preaching or teaching stewardship?
5. What is your vision regarding the teaching or preaching of tithes returning in your church?
6.
 - a) Are you a stewardship leader/ teacher by example and equipping?
 - b) What are the challenges in counsels on stewardship?
7. What is the new in the current world church system of returning a faithful tithe and stewardship in general in the following aspects:
 - a) Objectives
 - b) Content
 - c) Preaching/Teaching methods
 - d) Evaluation procedures
 - e) Facilities and resources
8. Does the local church make any special reflections/demands in terms of:
 - a) Time
 - b) Manpower resources
 - c) Finance
 - d) Space
 - e) Facilities and resources
9. What suggestions can you give in the following areas:
 - a) Facilities and resources e.g. spiritual literature
 - b) Training of trainees-lay leaders and teachers
 - c) Administrative support
 - d) Changing attitudes
10.
 - a) Did the Christian conversion, growth, equipping and training programs prepare you adequately to serve as a lay leader in the stewardship department of your local church?
 - b) If No, what areas could you like covered in your progressive leadership training in the stewardship department?

BIBLIOGRAPHY

- Albright, W. F. and C.S. Mann. "Quotation on Principles and Practices on Tithing." Accessed 10 June 2009. <http://www.adventistreview.org>.
- Bull, K.S., D.L. Montgomery, and S.L. Kimball. *Tithe*. World Biblical Commentary. The Published Writings [CD ROM]. Stillwater, OK: Oklahoma State University, 2006.
- Fitzmyer, Joseph. "Tithing in the Bible." Accessed 26 November 2008. <http://www.absjats.org>.
- General Conference of Seventh-day Adventists. *Stewardship and Strategic Planning: Guide to Renewal of Mission*. Silver Spring, MD: General Conference of the Seventh-day Adventist, 2000.
- Grena, G. M. "A Report on the Use of Tithe in the Seventh-day Adventist Church." Accessed 25 November 2008. <http://www.adventistarchives.org>.
- Griffin, Charles. J. *Excelling in the Grace of Giving*. Nairobi, Kenya: Stewardship Department East Central African Division, 2006.
- Gross, Johnson N. D. W., R.T. Johnson, and M. B. Stanne. *Sociological Analysis of Planned Change*. New York: Basic Books, 1971.
- Jomo Kenyatta Foundation, *Atlas of the Republic of Kenya*. Nairobi, Kenya: Jomo Kenyatta Foundation, 2003.
- Kelly, Russell Earl. *Tithe and Offering: New Testament Tithing and Stewardship*. Accessed 26 November 2008. <http://www.whiteestate.org>.
- Kenyanya, Joseph. B. *Top Secrets to Prosperity: A Christian Practical Stewardship Guide to Spiritual, Physical, Mental and Economic Prosperity*. Johannesburg, South Africa: Jetline-e.com, Melrose Arch, 2006.
- Maxson, Benjamin C. Stewardship Department of the General Conference in Biblical Stewardship Foundation, 2004. Videocassette.
- Moore, Rory O. *The Tithe that Binds*. Buford, GA: Faithful Publishing, 2006.
- Speicer, E. A. "Seventh-day Adventist Guidelines on the Use of Tithe." Accessed 26 November 2008. <http://www.en.bibleinfo.com>.

White, Ellen G. *Counsels on Stewardship*. Washington, DC: Review and Herald, 2000.

_____. *Special Testimonies for Our Ministers 1892*. Special Testimonies Series A. Washington, DC: Review and Herald, 2000.

_____. *Testimonies to the Church. 9 vols.* Washington, DC: Review and Herald, 2001.

_____. *The Desire of Ages*. Hagerstown, MD: Review and Herald, 2001.

_____. *The Upward Look*. Washington, DC: Review and Herald, 1999.

CURRICULUM VITAE

PERSONAL INFORMATION

NAME: JOB KIRWA ROTICH
DATE OF BIRTH: 23RD AUGUST 1962
E-mail ADDRESS: job_rotich@yahoo.com

EXPERIENCE

<u>TASK</u>	<u>ORGANIZATION/INSTITUTION</u>	<u>YEAR</u>
Dean of Men Present	UEAB	2007-
District Pastor	Western Kenya Field	2005-2007
Executive Director	Western Kenya Field	1998-2005
Stewardship Promoter	Western Kenya Field	1997-1998
District Pastor	Western Kenya Field	1989-1991

ACADEMIC/PROFESSIONAL EXPERIENCE

<u>INSTITUTION</u>	<u>YEAR</u>	<u>AWARD</u>
Adventist University of Africa	2006-2009	MA
Spicer Memorial College	1991-19996	BLA-Theology
Kamagambo Adventist College Theology	1987-1989	Diploma-
Segero Adv. Sec. School	1981-1984	KCE
Sitamani Primary School	1971-1978	CPE

REFEREES

Paul Musyoka Muasya, MA-Theology
Executive Director,
East African Union
P.O BOX 427623
NAIROBI.

Elijah Ernest Njagi, DPTH
Chairman,
Department of Theology & Religious
Studies
University of Eastern Africa, Baraton
P.O BOX 2500
Eldoret.

Malayi Alex, BA-Theology
Executive Secretary,
Western Kenya Field of Seventh-day Adventist Church
P.O BOX 3059,
Eldoret.