

ABSTRACT OF GRADUATE STUDENT RESEARCH

Masters of Arts in Leadership

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Title: FACTORS ACCOUNTABLE FOR WOMEN'S ECONOMIC DEPENDENCE
IN MALINDI DISTRICT OF THE SEVENTH-DAY ADVENTIST CHURCH,
KENYA

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Economic dependence is a major problem in human societies. This study investigated factors accountable for the existence of economic dependence in women of Malindi SDA church district. It was reported that some women frequently missed meetings such as church retreats, congress, and departmental trainings. Questionnaires fielded among women respondents targeted the need to obtain information on economic dependency. Oral interviews were conducted among church leaders for purposes of comparison of factors, which encouraged women economic dependency in other denominations. A program was designed and prepared, implemented and an evaluation carried out as a suggested way of solving the economic dependency syndrome.

Six factors identified as accountable for economic dependency among women in Malindi church district of the Seventh-day Adventist were poverty, abuse, culture, lack of empowerment, educational status, and effects of economic dependency.

SDA women of Malindi District were perceived to neglect active participation in church activities, which involved finance. Thus a subtle level of stigmatization at church community level was identified.

Malindi district SDA church leadership had not put into economic dependency syndrome consideration into their strategic plan for church community development. However the SDA church leadership confirmed that there existed economic dependency syndrome among the SDA churchwomen.

From the study findings and known effects of economic dependency, the SDA leadership needs to have a strategy in place to empower women economically. Every church member needs to be alert on caring for the poor women.

ADVENTIST UNIVERSITY OF AFRICA

FACTORS ACCOUNTABLE FOR WOMEN'S ECONOMIC
DEPENDENCE IN MALINDI DISTRICT OF THE
SEVENTH-DAY ADVENTIST CHURCH, KENYA

A project

presented in partial fulfillment

of the requirements for the degree

Master of Arts in Leadership

by

Agnes Kadzo Gona

June 2014

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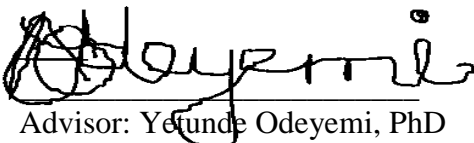
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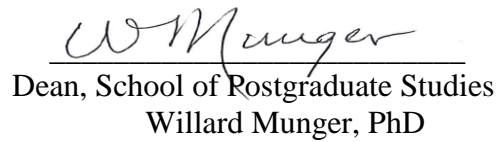
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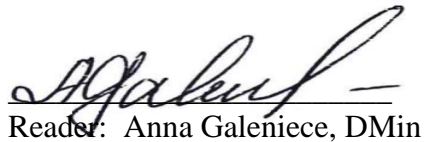
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To my husband Reuben S. Charo, my children Phelister Dama Safari,
Constance Pendo Safari, Lillian Neema Safari, and Vincent Baraka Safari for their
sacrifice, support, love, patience and encouragement during the hard times of writing
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LIST OF ABBREVIATIONS

AIDS	Acquired Immune Deficiency syndrome
FGM	Female Genital Mutilation
GBV	Gender Based Violence
HIV	Human Immune Deficiency Virus
SDA	Seventh-day Adventist Church

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CHAPTER 1

INTRODUCTION

The area of study covers Malindi Seventh-day Adventist (SDA) church district in Kilifi County, Coast region of Kenya. It is one of the 26 church districts in Kenya Coast Field of SDA. According to the 2010 January Secretariat data records of Kenya Coast Field Malindi Seventh-day Adventist District had a membership of 2,876. Out of this population 75% were women 50% of them which could be described as economic dependent. From observation, interaction, and being a resident in the area it is easy to notice that women especially mothers do not have sustainable incomes. They are semi-illiterate. According to Malindi 2005-2010 District Strategic Plan for Implementation of National Population Policy for Sustainable Development records, “Majority of women remain uneducated due to customs which favor men, only a small percentage joins secondary school. Early marriages and placement in wage employment as domestic workers hinder girls from pursuing education.”¹ The situation is no different from women in SDA churches in Malindi. Women in this area are highly dependent on relatives and earn their incomes from seasonal contracted jobs.

It is customary for economic dependent women in this area to flock to Malindi during tourist high season from July-December with the hope of making an income. In view of limited academic qualifications these women are only entitled to be hired for

¹Malindi Strategic Plan Malindi District Strategic Plan 2005-2010 Kenya, http://www.kecosce.org/downloads/MALINDI_DISTRICT_STRATEGIC_PLAN.pdf accessed, January 4, 2011.

casual or contract jobs such as shopkeepers and housekeeping. Women who do not get the opportunity to be contracted on menial jobs, depend on relatives, friends, well to do individuals and church contributions for sustenance. By the way church members offer help only when women are in crises. Also the fact that the types of jobs these women can access are available only at certain times of the year the women can only be dependent on funds from close relatives, peers, church members or other religious affiliates for survival. These also expose these women to sexual abuses and harassment by men. Thus as Christians their conscience gets violated leaving them to personal and community stigmatization from the church fellowship and community.

In the Coastal region, women are socialized (it means to be trained socially) to believe that men are the sole breadwinners. They do not have confidence that they can make it on their own. So women marry for economic benefit and with the hope of being supported economically.² The high number of economically dependent Adventist women being economically dependent makes the church to look like it does not care about needy women. This moved the researcher to find out the factors that influence women economic dependency.

Statement of the Problem

One of the major sources of income in Kenya and more specifically within the Coastal region is tourism. Malindi is one of the top ten tourist attractions in the country. In 2010 for example, the sector earned 73.68 billion Kenya Shillings in terms of revenue.³ On the average Malindi received not less than Kshs.7 billion besides other

²Fatuma Chege, Daniel N Sifuna. *Girls' and Women's' Education in Kenya—Gender Perspectives and Trends*. February, 2006:82, .<http://unesco.org> accessed, March 28, 2011.

³Hon. Balala, Tourism in Kenya, www.tourism.go.ke/ministry.nsf/pages/facts figures, accessed January 5, 2011.

income generating activities in the district. But in spite of strong evidence of money getting into the region, Malindi district stands as one of the poorest districts in the country. According to Malindi District Development Plan 2002-2008, Malindi poverty contributes about 2.4% to the national poverty level.⁴

Economic dependency among women is rampant in Malindi. Majority of the married women depend on their husbands economically for survival. Married women feel that it is the work of men to fetch necessities. The single women depend on relatives and well-wishers in order to earn their livelihood. This leads to dependence syndrome among women. Due to being dependent on people for a living some of these women get to be sexually abused and harassed by men and break the Sabbath. When this happens the same women feel unworthy leading those in church to leave the fellowship of the Church. This study was undertaken among 300 women SDA in Malindi district.

Purpose of the Study

The purpose of this study was to investigate possible factors that influence women economic dependence, and to find ways of overcoming such factors with the aim of promoting successful economic empowerment of Seventh-day Adventist women in Malindi district. Also this research is aimed at discovering the factors that have contributed to lack of economic empowerment of Seventh-day Adventist women in Malindi district. A sample of some 300 women in the district was used as the backbone of the study. Based on the responses to a questionnaire sent out to these women, several solutions are suggested to help solve the problem, promote successful economic growth and empowerment.

⁴ Ibid.

The following are specific objectives to this research:

1. To positively contribute to the well-being of Adventist women through economic empowerment
2. To help women develop resilience and confidence in wealth creation and to develop a mature stewardship response to God.
3. To create a greater awareness among Seventh-day Adventist women that God has endowed them with power to create wealth according to His plan and will and that they don't have to remain helpless beggars.
4. To provide an opportunity for the researcher to gain greater insight into the area of resource management, as well as to increase her knowledge of teaching the spirit of self-reliance both to leaders and parishioners.

Justification of the Study

Although Malindi District is privileged in receiving both internationally and locally tourists, and although there are other economic factors that can enhance the economic growth of both men and women, keen analysis reveal that the women in There are no traces that shows an attempt to the problem by Seventh-day Adventist church leadership and membership in Malindi District. At the time of research there was no document found showing that the church is involved with relieving the imposed helplessness of these women. Therefore this research attempts to investigate the existence of economic dependency among SDA churchwomen in Malindi with the aim of developing and applying an empowerment strategy, which the Church can continue to apply to alleviate the problem of economic dependency among its female flock.

Significance of the Research

The identified factors and suggested solution from the research are to be an eye opener and a roadmap to reduce economical dependence syndrome within the SDA churchwomen. Secondly, church leaders may use the information from the research to strategize ways to empower women economically. Thirdly, this study is indented to help the Women Ministries Department, Youth Ministries, Dorcas Society of the church to have an insight and possible a plan on how to empower ladies economically. By empowering the women whose membership is 75% the Church will not only have achieved a millstone of success, but will also have reached a stage of transformation and change.

Research Methodology

This study employed use of both descriptive and suggestive techniques to collect data. Questionnaire survey was used to collect information to aid in determining the possible factors that have caused the SDA church women in Malindi district to be economically dependent.

Qualitative research methodologies such as interviews, observations, document analysis were also employed. Oral interviews were carried out with individual church leaders to gather information and ascertain their knowledge about women and economic dependency. These interviews were carried out among 16 Christian Church leaders. The composition of these leaders, were 12 SDA leaders and from other denominations, one (1) Roman Catholic Church, one (1) PEFA(Pentecost Evangelical Faith Association) , one (1) AIC (African Inland Church of Kenya), and one (1) Baptist church of Kenya. Further a program was designed to help alleviate economic dependence. The study enabled the researcher to investigate SDA women habits of

attending special proposed church meetings for women at District, Station and Field levels. The collected information we analyzed in tables and graphs.

Delimitation of the Study

Kenya coast field comprised of 24 districts with 160 churches at the time of this research in 2010. This research work focused on the Malindi SDA church district located in the coastal region of Kenya. This area has 12 SDA churches and 120 churches of other denominations. Due to time factor, finances and for easy access this research concentrated on the 12 Seventh-day Adventist churches. The research did not consider every aspect of dependency but aimed at presenting factors that influence economical dependency among SDA women of Malindi SDA church District.

Definition of Terms

Field: United churches in a region organized by Seventh-day Adventist church.

Poverty: Poverty is the inability of an individual or a family to command sufficient resource to satisfy basic needs. These basic needs include food, clothing, shelter, health care and other necessities of life.⁵

⁵ Augustine Fosu Germano and Mwabu Erick Thorbecke, eds, *Poverty in Africa Analytical and Policy Perspective*, (Nairobi, Kenya: University of Nairobi Press, 2009), 54.

Culture: Culture is learned system of beliefs, feelings, and rules for living around which a group of people organize their lives, a way of life of a particular society.⁶

Society: Is a group of human beings who conceive of themselves as distinct from other such groups.⁷

Economic Dependence: Is the lack of capacity and ability to control the economic system or productive process of a person such that the society as a state depends on foreign developed economic state. Conditioning situation in which the economics of one group of countries are conditioned by the development and expansion of others.

⁶ Richley H. Crapo *Cultural Anthropology Understanding Ourselves and Other* 5th Edition,(Garden City, New York:Mcgraw-Hill Companies, 2002), 78.

⁷Ibid.

CHAPTER 2

LITERATURE REVIEW

Economic independence is important to mankind. It enhances a person to live a financial budgetary life that enables an individual to control

and traditions that they have learned from their forebears, family and environment which together unite all the different aspects of their life into a logical whole. It includes such things as the language or languages spoken, the way politics and the economy, are organized, the often unspoken rules governing social and religious behavior, interpretation of the psychological reasons for actions in fact all aspects of life have a cultural dimension.⁸

In some communities the value of a woman is placed at a point limited to being a wife and mother. Shawn Meghan confirms that, there wasn't much expectation from a girl but to get married. Culturally a girl was married to make her husband happy by having children. When married the girl personal income. Economic independence which is equivalent to being self-reliant could be hindered by culture, illiteracy, environment, poverty, gender and poverty.

Culture

Culture is found in all human beings. In the day-to-day practices some cultures give a person his or her identity. Tokunboh Adeyemo writes, Culture is a people's way of life all the different customs, values became the clan's property. Her entire life control was not only the husband's but also the whole clan.

⁸Tokunboh Adeyemo, *Africa Bible Commentary*, a One- Volume Commentary ed. (Nairobi, Kenya: Word Alive, 1987), 1467.

This means that all the activities in the family were equated as directed to the whole clan.⁹ A woman as a property of a clan is eligible to be remarried by a man in the clan of the clan's choice after the demise of her husband. Shawn Meghan states that, "The practice of inheritance of wives has helped to increase the spread of diseases."¹⁰ Like the spread of sexually transmitted diseases such as syphilis, gonorrhea, and HIV/ AIDS especially when one of the remarrying couple is already infected with a sexually transmitted disease at the time of marriage. Also wife inheritance is practiced on the belief that it reduces the family conflicts. Micheal Kirwen stated that, "the Kipsigis practice wife inheritance which they believe reduces conflicts among the children when the parents are dead."¹¹ In some other cultures wife inheritance is practiced on the basis that a woman married to a man is also married to the whole of the husband's family, thus the demise of a husband behooves that a brother continues the role of caring and marry the wife to continue the name of the dead man. For example as stated by Oyeronke Olajubu, "Women's role as wives, position a wife in Yoruba land in Nigeria, as it is true of other African ethnic groups, means being married to a given husband and to everyone in husband's family."¹²

Generating income is considered the duty of men as women were looked at as being weak physically. In some communities labor and duties are distributed based on the same thoughts that women are weak physically. Michael Kirwen confirms that, "In

⁹Shawn Meghan Burn, *Women across Culture: A Global Perspective* (Garden City, New York: McGraw-Hill Companies, 2005).3.

¹⁰Ibid.

¹¹Editor Michael Kirwen, *Africa Cultural Domain Book 2* , (Nairobi, Kenya: MIAS, 2010).4.

¹²Oyeronke Olajubu, *Women in Yoruba Religious Sphere*, (Garden City, New York: State University of New York 2003), 31.

many African societies division of labor is centered on gender differences, men are given tasks that are considered physically challenging in terms of strength while the duties of women revolve around nurturing the family. In Arab and Asian countries labor is also divided along gender lines.”¹³

Women constitute the majority of the poor and illiterate in both urban and rural areas in Africa. Yet culture designates them as spinners of wealth for their families. In some instances young women between 15-25 years have been pushed into sex work due to lack of family financial ability and thus such women face the risk of HIV/AIDS infections among others.¹⁴ In some Kenyans families’ girls are considered the source of family wealth too. Girls are married off in exchange for money, as parents have it registered in the mind that to have a girl child is added wealth. Different ethnic groups in Kenya such as the Maasai see girls as a means of providing wealth by either marrying them or by giving them to someone rich.¹⁵ Richley confirms that, “In economy, bride wealth is paid to the fathers of brides, since the work of the wives will contribute substantially to their husbands’ wealth.”¹⁶ It seems like there has not been done enough studies in this regard. Whether the idea of being married off or inherited undermines a woman’s ability to economic progress is an issue this study planned to pursue.

¹³ Editor Michael Kirwen, *Africa Cultural Domain Book 2*, (Nairobi, Kenya: MIAS, 2010), 4.

¹⁴ Kilonzo N, Taegmeyer M, Molyneux C, Kibaru J, Kimonji V, “*Engendering Health Sector Responses to Sexual Violence and HIV in Kenya: Results of a qualitative Study*,” *AIDS Care*, <http://www.ke.boell.org>, accessed, March 18, 2011.

¹⁵ *Ibid.*

¹⁶ Richley H. Crapo, *Cultural Anthropology Understanding Ourselves and Others* 5th Edition, (Garden City, New York McGraw-Hill Companies Inc. 2002.) 329.

In some cultures the control of men over women is absolute to the point that women are not allowed to plan and execute anything. Rather it is the men who plan everything in life for a woman. Some women have taken part in promoting some cultures, which hinder them from making economic progress due to the choice of where they exist and no fault of theirs. For instance a culture developed from the saying that 'men are superior to women' as among the community members in the study area have tied women to this cultural saying and it has become a belief and even taken as a fact to be emulated. They have grown up socially knowing that women should depend economically on men. They adopted this attitude from their mothers as part of the informal education. Dependency on men is also regarded as respect from women to men. So whatever the men say and do they are always right. When women uphold these behavior men feel honored and develop an attitude of superiority in all dealings. Kassim Kone pointed out that, "A man's honor in some societies may well lie on how well the women in his life conduct themselves. For example, among the Muslim Swahilis in Mombasa, Kenya, it is the responsibility of men in this society to provide for the family and therefore control women and children."¹⁷

Christians and Muslim alike in the research study area have the same practices where women are concerned. The advocacy for change in regard to the place of a woman in the society has encountered some resistance from men. The created gap between men and women in reference to equality tends to remain due to resistance to change.¹⁸ It may be assumed on some aspects of African tradition

¹⁷ Kassim Kone, "Women in a Global Environment," *A transitional journal wag.a du women's and Gender Studies* v2,2005. <http://appweb.cortland.edu/ojs/index.php/wagadu/issue/view/27> accessed February 7,2012.

¹⁸ Wanjohi Gerald J, *Social and Religious Concerns of East Africa* (Nairobi, Kenya: Gerald Wanjohi, 2005), 207.

that probably SDA women are exposed to and may hold back their economic progress or make them dependent of men.

Women work to get resources for the families but men control them because they are culturally considered to be the head of it. The women are in their own homes but the unfortunate thing is that they work as laborer if not slaves in their families. Women work in their own homes to fulfill social obligation which society does not consider as work and which gender proponents would have assigned as labor because it is a routine, which benefits the whole family. The fact that it is work which women learn to carry out due to social classification proponents of gender have ascribed it as labor which is not paid for yet it is engaging and it builds society yet it is unrecognized as a huge contribution to human development. The words laborers or slaves are mentioned here to mean that women work tirelessly to an extent of over working themselves but do not get a pay as assigned output. Women when viewed in the light of the above remain dependent to their husbands economically. The following statement below confirms what happens to women in relation to economic dependency.

Gerald J. Wanjohi stated that,

In Kenyan society it has been assumed that it is normal for the women to struggle to produce required family resources, but leave the area of decision making to the man... In areas where the major means livelihood based on cash crops, problem have arisen where a woman handled all the work entailed in this form of agriculture, but is barred from collecting the money gained from the produce. This is based on the prevailing negative attitude towards women as intellectually inferior to men.¹⁹

¹⁹ Ibid., 206.

Much the work in a family could be left upon a woman to accomplish. The efforts she puts in work earns the family wealth which she cannot plan on how it can be spent, a report by Institute of Economic Affairs recorded that, “In some communities where commercial farming is practiced, the woman contributes not only in keeping the home and fulfilling reproductive activities but also in contributing labor to the commercial farm. However the man has control over all these economic resources. Whatever wealth the man and wife earn together belong to the man.”²⁰ This research is interested in similar issues. It is important to note that women’s economic retardation is as a result of ‘service’ to family and not to themselves.

Malindi SDA Church District

The area of study covered the coastal region which comprises of many ethnic groups including the Mijikendas. The Mijikendas are the indigenous coastal people. They consist of the following tribes: Giriama, Rabai, Kambe, Chonyi, Kauma, Ribe, Digo, Jibana and Duruma. These tribes have similar cultural backgrounds. The cultural settings have rules on marriage and land ownership. The Mijikendas tradition forbids a woman to own land. When situations warrant a woman in Mijikendas is forced to live on the land as a guest of male relatives by blood or marriage.²¹ Women’s land rights have been a contentious issue socially, politically and economically since postcolonial era in Africa. Land is not only a source of food instead it acts as a source of employment and income; it as well gives prestige and access to political power. Land is a key to advancing the socio-economic rights and well being of women and their

²⁰*Profile of women’s Socio-Economic Status in Kenya Institute of Economic Affairs-Kenya* June 2008.(Nairobi, Kenya: Institute of Economic Affairs, 2008),56.

²¹*Profile of women’s Socio-Economic Status in Kenya Institute of Economic Affairs-Kenya* June 2008 (Nairobi, Kenya: Institute of Economic Affairs, 2008), 34.

position in the society. But access, control and ownership of land largely remain the domain of men. Thus for majority of women in Africa land access is attached to their relationship with a male family member and is forfeited if the relationship ends.²²

The Mijikendas considered girls as their wealth when they got married. The practice is still on the area where the study was carried. A girl was a property to be sold for one to get wealth. The rich men married many wives to add laborers. It is cheaper to keep them as wives as they work to generate family income. A girl was directed to where and whom to marry. The life of a Mijikenda woman is basically economically dependent whether married or not.

Girls who lack funds opt to do odd jobs such as prostitution and being beach girls. Richely Crapo state that, “According to Giriama, girls who do not get officially married can still make money from boyfriends...”²³ Parents advocate for these practices to fulfill the notion that the girl child brings family wealth through tourism prostitution. While tourism is the financial vigor of Kenyan economy, the influx of visitors is not helping the society but affecting the environment by contributing to a host of child sexual abuses with the region.²⁴

Though the study of girl child tourism prostitution at the coast has pressurized the government to enact laws to stop tourism prostitution but the society has hampered

²²Women and Rights: Questions of Access, Ownership and Control, <http://www.ke.boell.org/web/index-659.html> September 10, 2013 Heinrich Boll Stiftung East and Horn of Africa accessed April 3,2011.

²³Richley H. Crapo, *Cultural Anthropology Understanding Ourselves and Others* 5th Edition, (The McGraw-Hill Companies Inc. 2002), 328.

²⁴*Coast Women in Development-Investing in Women and Children.* <http://www.aqcommunication.com/coastwomen/htmreports/coastwomen2011.html> accessed February7,2012.

these efforts by encouraging the girl child to continue practicing prostitution as they see the vice as a means of earning a living.²⁵

Since the SDA women are part of this community there was an assumption they are affected by the tourism industry. Further assumption is that their children would as well be practicing child prostitution as way of earning a living.

In addition to the above mentioned, tradition more boys attend formal education from primary to college. The 1999 census captured of the 31,603 boys and 30,891 girls within primary school age only 2098 were totally enrolled with 1783 boys attending secondary schools as compared to 730 girls.²⁶ These census statistics confirm that, “Majority of women remain uneducated due to customs, which favor men. Only a small percentage of women finish primary education and even a smaller percentage join secondary school. Early marriage and placement in wage employment as domestic workers hinder girls from pursuing education.”²⁷

Gender inequality is highly pronounced in the employment sector of Malindi district. The Mijikendas who live in this area have a belief that women are to stay at home and have children. According to Malindi District Strategic Plan 2005-2010 report, “The district labor force numbered 70,051 male and 68,418 females which is 50% of the total population. This is projected to increase to 95,128 male and 92,910 females by 2008. Due to cultural and religious beliefs, most of the female populations are not engaged in paid employment although they carry out other equally productive

²⁵ Ibid.

²⁶ Ibid.

²⁷ Ibid.

domestic activities.”²⁸ Women do all the duties at home, which make money. They are brought up to shepherd cattle, goats, and dig on the farm. All the products are sold for the benefit of the man of the home.

Illiteracy

Education plays a great role in the lives of women. Illiteracy has lowered the living standards of women and moreover it has made them to be unable to exercise a greater voice in decision-making in the family, community, place of work and public arena of politics. Literacy is vital to empower women and without the skills acquired in primary school and secondary education uneducated women would become dependent on men. Education enlightens one in areas of politics, farming, business and other developments in life.²⁹ Women who are not able to access the above mentioned areas remain dormant in economic development.

Girls have been sidelined in matters of education. They have been socialized to belong to the home to do domestic chores and the boys were taken in for formal education. The boys were prepared for being heads of home and breadwinners.³⁰ Girls do not get the opportunity of education in the coastal region of Kenya. Malindi district is one of the most hard-hit areas. Majority of homes views the girl child as an asset to benefit themselves. Girls are denied education only for them to be kept at home or sent to other households to be domestic workers where they receive meagre salaries,

²⁸ Ibid.

²⁹ Kilonzo N, Taegmeyer M, Molyneux C, Kibaru J, Kimonji V, “*Engendering Health Sector Responses to Sexual Violence and HIV in Kenya: Results of a qualitative Study*,” AIDS Care, <http://www.ke.boell.org> accessed, March 18, 2011.

³⁰ United Nation Publication, Department of Economic and Social Affairs, “Men in Families and Family Policy in Changing World,” *Social Development*, <http://www.un.org/esa/socdev/family/men-in-family.pdf> accessed, February 5, 2011.

which can not sustain them or their parents.³¹ The other challenge in child education is the cultural practices which including early future husband and some religious belief.³² Education for girls in Kenya seems to have progressed, though ironically the problem of this argument is that there are some ethnic groups inside Kenya who ignore the idea of promoting women's participation in education, mainly because they want keep the girls at home for the benefit of the parents and not the girls.³³

A country with a high percentage of educated women stands a better chance of moving into the right direction in its development. There is no need to allow boys receive a better education than girls. Educated women have a part to play in society. They can take part in making decision on even the population growth. The government should rely on education to improve women status. Educated women have courage to choose what is best for them in order to improve demographic.³⁴

The high school education for girls is hampered, according to Chuei Mareng because, 'various factors but mainly early marriages and Female Genital Mutilation (FGM).'³⁵ Traditionally, FGM also signals the change of girls' to 'mature women' who are eligible for marriage irrespective of their tender age. Upon this initiation it is intended that they leave their parents homes and efforts are set in motion to ensure they

³¹Chuei Mareng, "Development of Women Education in Kenya," *International NGO journal* 5(3) March 2010:068-073, , www.academicjournal.org/INGOJ, accessed February 7, 2011.

³² Paul Kiage and Jacqueline Mackiage, *Global Report of Women in News Media-Eastern Africa Regional Baseline Report*, October 2009.

³³ Ibid.

³⁴ Chuei Mareng, "Development of Women Education in Kenya," *International NGO journal* 5(3) March 2010:068-073, www.academicjournal.org/INGOJ, accessed February 7, 2011.

³⁵ Ibid.

move most of the time forcefully to designated husbands. However, many live desperate lives of economic dependence. To a larger extent illiteracy contributes to a life of economic dependency to some women. Women who do not get formal education cannot make any constructive decision even on matters that concern their own life. That is why some women have undergone abusive situations. The lack of education of women makes it very difficult to get rid of such inhuman act³⁶

An extract from a speech by Kofi Anna states that,

We know from study after study that there is no tool for development more effective than the education of girls and women. Education opens doors for rationalized thinking and reasoning. Educating women benefits the whole society. It has significant impact on poverty and development. It is also the most influential... This is because each additional year of education leads to women having greater independence. The government of Kenya recognizes that with basic education women can engage in economic activities, thus contributing to great national productivity.³⁷

From this quotation Education stands out to be a very great commodity to women. Education makes women to be able to make informed decisions that can bring development to a family and the government at large.

Poverty

Augustine Fosu Germano and Mwabu Erick Thorbecke defined “Poverty is the inability of an individual or a family to command sufficient resource to satisfy basic needs. These basic needs include food, clothing, shelter, health care and other

³⁶ Ibid.

³⁷ United Nation Publication, Department of Economic and Social Affairs, *Men in Families and Family Policy in Changing World, Social Development*, <http://www.un.org/esa/socdev/family/men-in-family.pdf> accessed, February 5, 2011.

necessities of life.”³⁸ Societies are structured into different classes of people. There are those who are in possession and ability to satisfy their basic needs and there are some who care not because of being poor or influenced by poverty. The poor are classified as those who cannot support themselves especially economically. Poverty in the community is caused by several factors such as lack of resources, lack of skills and lack of knowledge. Some women lack these important items of life are led to being economically dependent. It is estimated that of the 1.2 billion poor people in world over two third are women.³⁹ Bruce Brandshaw states that, “The economic welfare of a community is determined by how well the poorest people are in the community.”⁴⁰ Considering relationship between education level and poverty, it is evident that education has positive effect on poverty reduction to the extent that the level of education of the household head is inversely related with the incidence and depth of poverty.⁴¹

Further more education has become the main tool for combating poverty thus it should be seen to be a right of everyone. Education either formal or informal enlightens one to ways of eradicating poverty. Education remains to be important especially when

³⁸ Augustine Fosu Germano, Mwabu Erick Thorbecke, *Poverty in Africa Analytical and Policy Perspective* (Nairobi, Kenya: University of Nairobi Press (UONP), 2009), 100.

³⁹ Annemette Sørensen, *Women's Economic Risk and the Economic Position of Single Mothers*. Oxford journal of social science European sociological Review 10 (2)1994:173-188.
www.esr.oxfordjournals.org/content/10/2/173.full accessed February 7, 2011.

⁴⁰ Bruce Brandshaw, *A Change across Africa*, (Grand Rapids, Michigan: Baker House, 2003), 138.

⁴¹ Kilonzo N, Taegmeyer M, Molyneux C, Kibaru J, Kimonji V, “*Engendering Health Sector Responses to Sexual Violence and HIV in Kenya: Results of a qualitative Study*,” *AIDS Care*. <http://www.ke.boell.org> accessed, March 18, 2011.

one has been given the skills to generate income. It was important for the women who are economically dependent to be assisted to come out this problem.

Since the inauguration of the millennium goals developed by the United Nations and adopted by virtually all countries and governments of the world many poverty eradication programs and methods of poverty alleviation have been developed by various governments and international bodies, but some methods that aim at building up the poor stop short of liberating them completely from poverty conditions. The impact on the poor is temporal. They leave the life of poor people uninsured. Usually the methods consist of assistance to ensure life-sustenance, which may or may not subsequently guarantee self-reliance.

Gender and Poverty

Poverty has a gender identity, especially in patriarchal societies where men are expected to play a critical role as providers and decision makers. When poverty affects a society the most affected individuals are the women. Women are most affected by poverty, which means not only material shortage but also lack of opportunities whether in the field of education, or in the enjoyment of cultural, political and social rights.⁴²

Gender inequality makes women get incomes which they cannot control. This causes the women to remain in the same state of poverty. Poverty has important gender dimension and serious attempt to reduce it must be holistic and address the gender aspects while mere provision of credit cannot tackle poverty in the absence of ensuring

⁴²Annemette Sørensen, "Women's Economic Risk and the Economic Position of Single Mothers" *Oxford journal of social science European sociological Review* 10 (2)1994:173-188. www.esr.oxfordjournals.org/content/10/2/173.full accessed February 7, 2011.

that women really hold custody of the income that they earn.⁴³Wagadu states that, “In the face of increasing needs, these women would likely engage in transactional sexual activities either occasionally or as professional commercial sex workers, thereby promoting a vicious cycle in the spread of HIV/AIDS.”⁴⁴

Environment

Environments can also be both a casual and determining factor of poverty. Watts stated that, “Where you live also matters when it comes to your livelihood and level of poverty.”⁴⁵ In many poor regions women have limited economic opportunity, limited access to environmental resources, cultural rights to own resources and relative powerlessness may force them into sex work in order to survive. This exposes them to various sexually transmitted diseases and it gets pathetic when some of these diseases are transmitted on to children and clients alike. An environment which has not adequately empowered women in decision making and utilization of resources is likely to perpetuate poverty. Women find themselves entangled in miserable status because of lack of education. Lack of information keeps them locked up in the poor conditions of living which they probably inherited from their parents.

⁴³Tina Johnson. *Small Change or Real Change? Commonwealth Perspectives on Financing Gender* (London, England: Marlborough House Pool Mall, 2003), 54.

⁴⁴ Kassim Kone, “Women in a Global Environment,” *A transitional journal wag.a du women’s and Gender Studies* v2,2005
<http://appweb.cortland.edu/ojs/index.php/wagadu/issue/view/27> accessed February 7,2012.

⁴⁵ Jon Watt. *The Big Picture: A Sociology Primer* (Garden City, New York: McGraw-Hill, 2007), 208.

Effects of Economical Dependency in Women

The women who live an economical dependent life face challenges. These challenges include women being abused in many forms.

Abusive lives in victims having effects that cause problems that have lasting or even permanent damage on individual lives. Martin Marge adduced that, “Differences in social resources produce inequality of condition that is different in people’s actual living standards or life conditions. Life chances such as education, health and justice are opportunities that people have to acquire as resources.”⁴⁶ The women who entirely depend on men for a living end up suffering. These women should acknowledge the risk that the person may die, leave, loose a job and be unable to work.⁴⁷ Preparedness for calamities as women are very important and as it can save them from being economically dependent upon their husbands and other people. Women need to know that the men they depend upon can under go bad life experiences, which can be unfavorable to them. These life experiences can leave women without any economical support resulting to children leaving school, being abused either physically or psychologically.

Aquiline Trimohigh highlights that, “Aids block the mind and retard the spirit of inquiry, creativity self-reliance. Foreign aid can help but it can also hurt. It can discourage effort and plant a crippling sense of incapacity.”⁴⁸ In many instances where women got flowing financial assistances it made them not to open up. These life experiences instill the spirit of feeling secure whereas in essence there is no security.

⁴⁶ Martin N. Marger, *Social Inequality: Patterns and process*, 4th Edition, (Garden City, New York: McGraw-Hill Companies, 2008), 24-25.

⁴⁷ Aquiline Trimo, *Applied Ethic and Africa Social Reconstruction* (Nairobi, Kenya: Action, 2005), 48.

⁴⁸ *Ibid.*, 9.

Women who are caught up in economical dependence situations realize very late that they were not secure.

One of the abusive ways many men use is beating. It was noted that some women decide to live patiently in this abusive condition. They decide to stay in abusive or bad marriage because the husbands are the ones who can provide food on the table. This condition of living with a husband so long as there is food provision, and not taking in consideration the marriage relationship can cause the wife to be battered or mistreated.⁴⁹

Once a woman becomes economically dependent upon her batterer, she finds herself imprisoned in an abusive relationship. It is often the case in abusive marriages that a husband is in control of all the money and keeps all the titles to property in his name. The husband may keep the battered wife ignorant of the family's finances by only giving her weekly allowance, of all the traumatic effects that abuse has on battered woman, economic dependency can be the one that determines whatever or not she stays in an abusive relationship.⁵⁰

Wangari Mathai wrote, "Woman's economic dependence on men and unequal access to resources, including land and income generating opportunities, increases, the likelihood of women and girls engaging in a variety of unsafe sexual behaviors including transactional sexual debate and multiple sexual partner and thus increases

⁴⁹ Barnett OW - Trauma, "Why Battered Women Do Not Leave, Part 2 External Inhibiting Factors—Social Support and Internal Inhibiting Factors," *Violence, & Abuse*, 2001. <http://www.tva.sagepub.com> and *The Effects of Abuse-Why Does She Stay?-Reasons To Stay*, www.libraryindex.com/pages/2051/effects-abuse-she-stay-reason-STAY.html accessed March 9, 2012.

⁵⁰ Herbert TB, RC Silver, JH Ellard , *Effects of Women in Economic Dependency and Battering*, - *Journal of Marriage and the Family* 1991, www.echo.com/info-8073284-effects-women-economic-dependency-batters.html. www.psycnet.apa.org. accessed March 11, 2012.

their risk of contracting HIV/AIDS”⁵¹ Shawn Burn confirmed, “The tradition which forces women to move from husband to husband often disadvantages women because of transmitted diseases. Women follow this tradition because they have been marginalized by the system.”⁵²-Women who are economically dependent on men are likely to be abused.

Forms of Abuse Against Women

Abuse is most of the time associated with women in the society. Some women have accepted to be abused due to economical dependency on men. This research intended to look into two types of abuses i.e. physical and psychological abuses.

Physical Abuse

Physical abuse is related to physical body harm. Paul Kiage and Jacqueline Mackiage observed that, “Violence against women is also a serious and wide spread problem in Kenya’s society. This is because some traditions and cultures permit a man to discipline his wife by physical violence means and is ambivalent about the seriousness of such a problem as spousal violence.”⁵³ Domestic violence is ongoing in Kenya. It has become family practice in some homes. A wife beating is common and women have little legal recourse.

Many physical abuses go unhandled legally due to either not being reported or a woman decides to be patient over the violence caused on her. Other reasons why

⁵¹Wangari Maathai, *Challenge of Africa* (Nairobi, Kenya: Arrow Books Random House Group Ltd, 2009), 234.

⁵² Shawn Meghan Burn, *Women across Culture: A Global Perspective*, (Garden City, New York: McGraw-Hill Companies Inc. 2005), 5.

⁵³ Paul Kiage and Jacqueline Mackiage, *Global Report of Women in News Media-Eastern Africa Regional Baseline Report*, October 2009.

violence goes unreported legally could be because culturally women are taught to be submissive their husbands where a man's honor often depends on his ability to control his wife's behavior. Most of the cultural norms in the communities where gender based violence (GBV) is rampant this not only encourages male violence against women but also serves entrap women in violent relationship by teaching them that violence is normal and deserved.⁵⁴ It stands like it is a right for women to be mistreated.

The status of women and girls being poor and uneducated makes them vulnerable particularly when men make sexual demands; sometimes they use threats, force or offers of rewards.⁵⁵ A woman lives in a state of abuse because of cultural norms and values which state that it is a mistake to divorce a husband and leave the children with him. There is a high possibility that this cultural rule affect the SDA economically dependent women. Although some women groups such as the National Women's Council of Kenya, are instrumental in pushing for just laws and teaching women skills that allow them to earn a living. No change has been realized due to the fact that violence against women in the society has cultural roots.⁵⁶

⁵⁴ Kilonzo N, Taegmeyer M, Molyneux C, Kibaru J, Kimonji V, "*Engendering Health Sector Responses to Sexual Violence and HIV in Kenya: Results of a qualitative Study*," *AIDS Care*. <http://www.ke.boell.org> accessed, March 18, 2011.

⁵⁵Slattery, H, *HIV/AIDS A Call Action Responding as Christians*, (Nairobi, Kenya: Pauline Publication, 2004), 45.

⁵⁶"Kenya" *Every culture Admeg* 2008, <http://www.everyculture.com/ja-ma/kenya.html> accessed February 8, 2012.

Psychological Abuse

Psychological abuse has to do with mental torture inflicted to the women. Women have no choice to make for their lives. A good example is when the husband dies, without consulting the widow the community plans for forced remarriage for the widow. This kind of plans tortures the widow psychologically and sometime they are married off to men with sexual transmitted diseases, such as HIV/AIDS. Sometimes communities set ways of life which puts women in status of sexual abuse. Gender norms in many communities allow men to have more than one sexual partner and encourage older men to have sexual relations with younger women thus exposing such women to risks of infection. Gender based violence in many communities also prevent ladies from negotiating safer sex.⁵⁷ The woman out of ignorance ends up getting diseases that could be avoided. This practice leaves majority of the women in poor health conditions. Shawn Burn summaries this by saying, “The tradition which forces women to move from husband to husband often disadvantages women because of transmitted diseases.”⁵⁸ Widowhood Inheritance practices occurs without any due consideration of the health status of the individuals. Psychologically when girls are forced into early marriages they become disadvantaged as their life long career ambitions gets cut short by the desire to fulfill martial obligations and responsibilities. This means the girl remains permanently economically dependent to the husband throughout her life. Women are more likely to experience sexual and domestic violence than men because it is part of life. Kassim Kone confirmed that, “In a survey a group of rural women admitted that it is the woman’s obligation to have sex with her spouse on demand even

⁵⁷ Ibid.

⁵⁸Shawn Meghan Burn, *Women across Culture: A Global Perspective* (Garden City, New York: McGraw-Hill Companies. 2005), 3.

if she was not interested.”⁵⁹ This means that the husband has a right to accomplish his interest in any manner that pleases him.

Women’s Dependency in Biblical Times

The Bible has sited information on different incidents of economic dependence in reference to effects of economic dependence both positively and negatively. It is packed with advises on how to live an economic independent life. God regards self-reliance as a commodity that is very vital. The Bible narrates examples of both genders being self-reliant. The Bible provides lessons to all readers on how to alleviate economic dependency syndrome.

Causes of Economical Dependency in the Bible

In the Bible there are examples that allude to causes of economical dependency which include laziness and cultural beliefs. These lifestyle patterns ruined people during in both Old and New Testaments times as sighted in the examples below.

The Old Testament. In the Old Testament there are passages that indicate the causes of dependency but also passages that explain how to get out of economic dependency. This research was on women economic dependency but it used the Bible illustrations which cover all mankind. Different situations involving men and women accelerated economic dependence or stopped it.

The wise man highlights that; laziness can cause poverty which stands to be a cause of one being economically dependent. Solomon, the writer of the book of

⁵⁹ Kassim Kone, “Women in a Global Environment,” *A transitional journal wag.a du women’s and Gender Studies* v2,2005
<http://appweb.cortland.edu/ojs/index.php/wagadu/issue/view/27> accessed February 7,2012.

Proverbs condemns laziness and gives a warning on its effect. “A little sleep, a little slumber a little folding of hands to rest and poverty will come to you like a bandit and scarcity like an armed man (Prov 6:10). The woman should be fully involved in the income generating activities, financial savings and expenditures. She should be courageous and committed in what she does for a living. It sounds awkward when she sits down and waits to be directed on what to do all the time.

The Bible used other created beings to illustrate the idea of being independent. The ants do not have any leader but work for their livelihood. They organize themselves and work together for their good. Solomon advises humankind, “Go to the ant, thou sluggard; consider her ways, and be wise. Which having no guide, overseer, or ruler, provided her meat in the summer, and gathered her food in the harvest (Prov 6:6).” This is a clear lesson that the ants are creative, committed and planners. Lack of creativity and planning is a cause of economic dependency. It is crucial to know the times for every thing. Solomon states that, “There is a time for everything and a season for every activity under heaven... (Eccl 3:1-8). Women can shun from economic dependency by engaging in productive activities by planning for present and future life.

Positively God made provisions to alleviate poverty among the people because He commissioned the people, "Let there be no longer any poor among you" Deut 15:4 poor here would mean poverty brought about by being economically dependent upon husbands and relatives. God gave His people way to alleviate poverty caused by being economically dependent. The rich were mandated to be generous to the poor. God did not intend mankind to suffer. The rich and blessed people were to give generously to the needy people.

Moses the writer of the Pentateuch states that,

If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward

your poor brother. Rather be openhanded and freely lend him whatever he needs. Be careful not to harbor this wicked thought: "The seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. There will always be poor people in the land. Therefore I command you to be openhanded toward your brothers and toward the poor and needy in your land (Deut 15:7-11). More reference (Exod 9:22).

God is the provider of all human needs He gives instruction on how to spend what He has given. Generosity among the rich increased their blessings; God mandated those who have helped the poor. He knew why the people were poor.

The poor had the right to glean the fields. Moses writes that, "When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the alien. I am the LORD your God (Lev 19:9-10)." More reference Lev 23:22, Deut 24:19-2." those who had productive farms were to be concerned about the less fortunate. The poor were to work for themselves in the farms, to get provision without doing so one would starve.

These divine arrangements though positively intended to assist the poor but negatively gave strength to those who were economical dependent to continue being dependent upon husbands, relatives and the rich.

In 2 Kings 4 the Bible provides an example of a woman in order to teach other women on how to generate funds. Lack of cash in her family brought disaster when a rich man wanted to exploit her. He wanted to get his money back at any cost. All this was because the woman depended upon her husband when he was a live. It seemed the woman wanted to live in the same trend of economic dependency when she went to the man of God for assistance. He assisted her using a practical lesson emphasis based on how to use own resources. This is an indicator that self-earning is paramount. Elisha

taught the woman a lesson on the importance of being self-reliant. As the saying goes, ‘Do not give someone fish to eat but show the person how to fish. To this Elisha said,

Go, borrow thee vessels aboard of all thy neighbors; even empty vessels; borrow not a few. And when thou art come in thou shall shut the door upon thee and upon thee thy sons. And thou shall set aside that which is full. So she went from him, and shut the door upon her and upon her sons, who brought the vessels, to her; and she poured out. And it came to pass when they were full, that she said unto her son. Bring me yet a vessel. And he said unto her. There is not a vessel more. And the oil stayed. Then she came and told the man of God. And he said, Go sell the oil, and pay thy debt and live thou and thy children of the rest (2 Kings 4:3-4 (KJV).

Economic Dependency leads to hunger. The three women in Moab mentioned in the bible, Naomi, Ruth and Orpha, were dependent on their husbands for their livelihood. They remained desperate when their husbands died. Naomi the mother-in-law of the two daughters in-laws thought that the solution was to separate herself from the daughters-in-laws Ruth and Orpha in order for them to survive this devastation. This was a clear sign that she could not provide for them as a woman (widow). Orpha decided to go to her parents, while Naomi and Ruth left for Bethlehem where there was food. In Bethlehem both Naomi and Ruth become economically dependent again. They joined the class of the poor people and gleaned wheat in the farms. The Bible says, “And Ruth the Moabites said unto Naomi, Let me now go to the field and glean casts of corn after him in whose sight I shall find grace, And she said unto her, Go, my daughter (Ruth 2:2 (KJV).” These passages show these women depended on their husbands for their livelihood. It caused the women a lot of suffering when their husbands were not there.

Dependency upon God enables mankind to see the blessings of God. It is true that those men who depend upon God and worked hard the end results were a blessing of becoming self-reliant because God is not limited in the provision of human needs. Those who depended upon man failed to be self-reliant because man is always limited

in the provision of human needs. Jeremiah confirmed this when he wrote, “This is what the LORD says: “Cursed is the one who trusts in man, who depends on flesh for his strength and whose heart turns away from the LORD (Jeremiah 17:5).” But blessed is the man who trusts in the LORD, whose confidence is in him (Jeremiah 17:7).” Dependency upon God through trust in Him enables one to be successful. Trust in God as the only provider of all our needs arouses the determination to work hard.

The New Testament. The New Testament also has narrations on how to live an economical independent life. These narrations show effects and give advises to dependent persons. In his writings Paul states that, “And that ye study to be quiet and to your own hands, as we commanded you. That ye may walk honestly towards them that are without, and that ye may have lack of nothing.” (1 Thess 4:11)

He further warns,

For even when we were with you, this we commanded you, that if would not work, neither should he eat.... Now them that are such we command and exhort by our lord Jesus Christ that with quietness they work, and eat their own bread. We were not idle when we were with you. Nor did we eat anyone’s food without paying for it ... laboring and clothing so that we would not be a burden to any of you. 2 Thess 3:7-12

Paul recommends people to work hard to earn a living. According to him living a dependent life makes one to be a burden to others. The *international commentary* talks on eating their bread, which in this research can be termed as being independent or self-reliant; this passage shows the situation that those who were not working were depending on the industrious humankind for their means of livelihood. Paul is counseling them to work so that this undesirable state of affairs may be ended. Work and then you will have need of no one to help you.⁶⁰

⁶⁰Leson Morris, ed., *First and Second Epistle to the Thessalonians*, New International Commentary on the New Testament (NICNT) (Grand Rapids, Michigan: Eerdmans.1991), 130.

A story of a lady in Joppa narrated in the book of Acts states that,

In Joppa there was a disciple named Tabitha (which, when translated, is Dorcas), {36 Both Tabitha (Aramaic) and Dorcas (Greek) mean gazelle.} who was always doing good and helping the poor. About that time she became sick and died, and her body was washed and placed in an upstairs room. Lydda was near Joppa; so when the disciples heard that Peter was in Lydda, they sent two men to him and urged him, "Please come at once!" Peter went with them, and when he arrived he was taken upstairs to the room. All the widows stood around him, crying and showing him the robes and other clothing that Dorcas had made while she was still with them (Acts 9:36-39).

These verses single out a lady named Dorcas as a hard working believer who worked hard to a level of being self-reliant. She was able to sustain herself and provide material assistance to the needy, widows included. It seems the widows were economically dependent on her after the death of their husbands. The widows became satisfied with life when Dorcas provided for their needs. When she died they wept a sign of one being desperate and down hearted. Women who are economically dependent on their husbands, relatives and the rich when the people they depend on pass on they become desperate in life. When you are self-reliant to a point of assisting others, those assisted remember you when you are no more.

When a woman engages in active income generating projects geared to be self-reliant she can be a blessing to the course of God's work and her family. In the book of Acts Dr. Luke narrates a story of a business woman who became a blessing to the course of Gods work.

One of those listening was a woman named Lydia, a dealer in purple cloth from the city of Thyatira, who was a worshiper of God. The Lord opened her heart to respond to Paul's message. When she and the members of her household were baptized, she invited us to her home. "If you consider me a believer in the Lord," she said, "come and stay at my house." And she persuades (Acts 16:14-15).

Lydia was a typical example of an economically independent woman of her times in Asia Minor. She was a well known seller of purple dye. Her determination in this business made her become successful, and managed to have a spacious house and

servant to serve her. Her industrious and economical ability enabled her to accommodate Paul and Silas.⁶¹

Economic Dependency as Discussed by Ellen G. White

Ellen G. White discussed both causes and solutions of economic dependency. The first cause is parents abdicating their responsibility of training their children from tender age to be self-reliant. Ellen G. White emphasizes to parents the importance of self-reliance so that they may take up the responsibilities of training their children. She calls upon parents to begin training their children during their tender age, by engaging them in activities that will enable them to realize their strengths and weakness to plan towards being self-reliant.⁶² Early child training will assist the children to be self-supportive in their future lives.⁶³

The second cause is lack of self-esteem among the women where they undermine themselves that they cannot initiate any direction of their own lives. God values them and has created them with the ability to make decisions. According to Ellen G. White, training of a girl child is important. It enables the girl to understand that she is valuable before God, who provides support to grow a courageous spirit of planning and doing her things confidently.

Third cause is when girls are not taught the true charm of womanliness. She states that, "They should be taught to work, to study to some purpose, to live for some object, to trust in God and fear Him, and to respect their parents. Then as they advance

⁶¹Herbert Lockyer R.S.L., *All the Women of the Bible* (Garden City, New York: Harper and Brothers, 1955),85.

⁶² Ellen G. White, *Child Guidance* (Washington, D.C.: Review and Herald Publishing Association, 1954), 39.

⁶³ Ellen G. White, *Christian Education* (Battle Creek, MI: International Tract Society, 1894), 34.

in years, they will grow more pure-minded, self-reliant, and beloved. It will be impossible to degrade such a woman.”⁶⁴

SDA and Women Economical Dependency

At the United Nations' 50th Session on the Commission on the Status of Women, five Seventh-day Adventist women added their voices to thousands of other women in calling for drastic improvements in the lives of women worldwide. The SDA women represented the whole church fraternity in advocating gender equality at the United Nations session. The statement delivered by the SDA delegates stated that, “The denial of women's rights touches every aspect of women's lives,” was explained by Viola Hughes, the church's Public Affairs Specialist, who led the delegation. Another statement that came out of the meeting was: Rights violations occur whenever women are denied access to property or employment, face violence within their homes or cannot claim fair representation with their government. Discriminating women in the line of gender slows down progress in any organization or government. Women need to be recognized and respected in all engagements of life.”⁶⁵

It was during this conference that the SDA women delegates emphasized on the importance of gender equality and enhancing participation of women in development. The SDA church takes the alleviation of economic dependency among women as a positive step towards development.

⁶⁴ Ellen G. White, *Child Guidance* (Washington, DC: Review and Herald Publishing Association, 1954), 140.

⁶⁵ Adventist News Network, Adventist Women Advocate Gender Equality at United Nations, <http://www.news.adventist.org/.../adventist-women-advocate-gen...> . accessed November 4,2012.

The SDA church in Africa has a long history of economic dependency. The church has been depending on donations from other sister churches in foreign countries worldwide. The donations were used to build schools, health centers, church buildings and publishing houses. It has been a struggle to become self-reliant from the rest of the world church. This challenge in Africa is high and may have the numbers of baptisms and membership, but if the church does not stand on its own feet financially it will not make an effective impact in its pursuit of self- enhancement and self-reliance. To achieve the goal of being self-reliant the church ought to actualize it and design its future in relation to the proclamation of the Gospel. The SDA church in Africa cannot see itself as a counterpart of the world church when it remains dependent, suspicious and confused about its mission.⁶⁶

Other Writers on Economic Dependency

Women complain that they are not valued by men. They think of themselves as being inferior, making it hard to get out of it. Women talk of liberation from being undermined by men so that they can get chances of making important decisions in their families, but when they want to implement the vice they do not know how to go about it.

And that is why Elizabeth Le Rourand and Mildred A J Ndeda, state the following

Internalized oppression is insidious, especially for women. In religion and other area, it makes women become compliant victims. Such women are difficult to liberate. They have accepted the order and system of the powerful and therefore need to be convinced about the necessity of liberation internalized oppression

⁶⁶ Zebron M. Ncube, *African Adventism's Quest for Self-Reliance- Black SDA* , <http://www.blackdahistory.org/files/40119011.pdf> accessed December 13, 2012.

become something of vicious circle because once women accept the judgment andocentric or partially they are unable to critique it.⁶⁷

Economic independence is barred by gender inequality where men in the church play a role as J. Lee Grady urges it out that, “Gender prejudice is certainly not a new problem in the church. This is pride in its most seditious form, a religious pride that has been baptized and institutionalized by men who claim to respect God without realizing that their attitudes grieve the Holy Spirit.”⁶⁸ The male Christians too discriminate and undermine women. They believe that a man is superior to a woman, and she should not debate with men for the fear that they will be divorced.

Samuel Waje observes that,

Values are underlying, fundamental beliefs and assumptions that determine behavior. In Africa, as the west, these beliefs and assumptions often remain unchanged even after theme has been a religious conversion. Thus many Africa societies may have converted to Christianity or Islam but they still cling to traditional beliefs and assumptions that determine how they act morally.⁶⁹

Ones attitude to something is important. It can sometimes lead to know what one feels or is thinking. The behaviors found in some African men portrays what is their cultural background Jean Pagou emphases that,

When a man speaks, the wife must obey, a wife is just for cooking and procreation. She must never try to debate with her husband because by doing so she is asking her husband to divorce her... The Africans are predominantly pagans. The culture of paganism is what they are used to. In the way of eating, clothing, thinking, believing, they act with background of pagan people.⁷⁰

⁶⁷ *Gender, Literature and Religion in Africa* (Nairobi, Kenya: Council for the Development of Social Science Research in Africa 2005), 252.

⁶⁸ J. Lee Grady, *10 Lies the Church tells Women* (Grand Rapids, Michigan: Chrisma House, 2006), 194.

⁶⁹ Samuel Waje Kuahiyop, *Africa Christian ethics* (Nairobi, Kenya: Word Alive and Zondervan. 2006), 5.

⁷⁰ Jean Pagou, *Catholic Priest with a Doctorate in Old Testament, interview in Ilaele* on 15TH April 2009.

There is likelihood that this paganism behavior would be practiced among the SDA men hindering the women from being self-reliant (though there was no literature found at the time of this research). Men may be Christians but remain in their tradition practices.

Men control and dictate women's matters of their lives to an extent of forcing them to believe and practice things out of their conscience.⁷¹ A family may have better economic achievement if each person in the family is given a chance to exercise their abilities. John Benton confirms that,

We need our wives help in the family, we need woman's help in the church Management is in many ways a shared responsibility throughout the whole family, with the child perhaps having special responsibility to keep his room tidy. In a family a wife may have much better head for finances and figures than her husband. It is not wrong for that responsibility to be deputed to her. We all have different responsibilities and in that way are all involved in management.⁷²

Human beings have different abilities, which may help the family live a better life. Responsibilities of the family well shared make the work easier. Dr. Myles Munroe states that, "Women can declare that they are equal with men, and society can try to enforce this equality, but the attitude of men (and also other women) may not necessary be in agreement with this change in status."⁷³ A family which has a woman who can manage finances should be given the chance to do so with no discrimination. Christians may talk of gender equality, which is not strongly felt even among them. This might be happening among the SDA, which the research intended to pursue.

⁷¹ J.N.K Mugambi and A. Nasimuyu, *Moral and Ethical Issues in Africa Christianity: A Challenge for African Christianity* Edited by -Wasike (Nairobi, Kenya: Action, 2003), 145.

⁷²John Benton, *Gender Questions Biblical Manhood and Womanhood in the Contemporary World*.(Grand Rapids, Michigan: Eerdmans,2008), 91.

⁷³Dr. Myles Munroe, *Understanding the Purpose and Power of Woman* (London, England: Whitaker House 2001), 17.

According to the above paragraphs economic dependence is an issue which hurts and needs to be tackled. Different causes of the vice and solutions have been sighted. The point of views as indicated by the sources show that there is need to come out with solutions of alleviating the economic dependency.

CHAPTER 3

DESCRIPTION OF THE STUDY AREA

Kenya

The Republic of Kenya is one of the countries in East Africa. It lies across the Equator in East-Central Africa. It borders Tanzania to the south, to the east the Indian Ocean and Somalia, to the west is Uganda. The area under study is within this country, one of its eight province i.e. Coast Province.

In Coast region of Kenya there are many beaches along the Indian Ocean forming the country's second biggest tourist attraction. Visitors enjoy clean beaches lined with palm trees and studded with luxury resorts, with coral reefs located just offshore. The city of Mombasa is the entry point of coast, with beaches extending North to Malindi and further North to Lamu Archipelagos a world heritage site.

Kenyans are involved in God worship motives. The country has two major religions, Christian and Muslims. One writer states that,

The vast majority of Kenyans are Christians and Anglican and Roman Catholic churches are the most established Christian denomination, other well established African religions and denomination include the African inland church, Seventh-day Adventist and the Presbyterian church of East Africa (P C E A). The largest numbers of Muslims in Kenya are found in Mombasa and the neighboring coastal regions as well as the northern regions of Kenya.⁷⁴

Most Kenyan Christians worship on Sundays. The dominant religion in coast region is the Muslims. Islamic Faith is growing rapidly in coast province.

⁷⁴ John S. Mbiti, *African Religions and Philosophy*.(London, England: Heinemann 1990), 32.

Socio-Economic Characteristics of the Coastal Region of Kenya

Studies on socio-economic characteristics of population reveal the fact that, “generally women in Kenya have a low representation in education, thus the serious constraints to effectively participate in and benefit from economic development profile of women.”⁷⁵ Socio-economic situation has grouped women in terms of those who should make decision and those who accept them as they are. Aquiline Trimo states that, “lack of economic power in women leads to prostitution, marketing themselves as mall-orders brides and staying in situations of sexual and physical abuse.”⁷⁶ SDA women who lack economic powers would be led to prostitution and physical abuse

People are empowered when they trust in their own dynamic, their ongoing ability to respond to the new challenges of life and make full use of the local resources to improve their lives. Some women who do not trust themselves to develop, they remain economically dependent. People do not develop economically because they depend on donations but through owning an initiated program they develop. Women would like to move ahead in terms of economic production but lack the opportunities are but forced to withdraw to attend to some domestic cores.

Martin N. Marger records that,

The low participation of women in productive employment activities major sector can be attributed to factor the that cultural women’s mobility in economic domain and collecting role mainly domestic and reproduction responsibilities and constraining nature of occupations where domestic responsibilities cannot be easily combined with economic activity.⁷⁷

⁷⁵ Ibid.

⁷⁶ Aquiline Trimo, *Applied Ethic and Africa Social Reconstruction* (Nairobi, Kenya: Action, 2005), 36.

⁷⁷ Martin N. Marger, *Profile of Women and Social Equity: Patterns and Processes*, 4th Edition (Garden City, New York: McGraw-Hill, 2008), 339.

Women get capitals from lending institutions but these efforts seem to get blocked by the behaviors of men of controlling the income. Very little is known about what behavior has done or achieved in terms of closing the gap on aspect such as women's ownership and control over assets, holding custody of income, gaining access to domestic aid, community economic and other resources, productive verses reproduction role and indebtedness.⁷⁸

Women take loans from different aid groups, which they do not benefit. Some women do not know their rights, and therefore without a significant change in their perception about their rights and privileges vise-vise, the men in the household the credits and financial services will only provide a veneer of empowerment and not empower in the true sense of the word.⁷⁹

The credits increases women's dual burden of market and household labor. It may also increase conflict within the household when men force themselves to control the usage of the loan. Conflict may arise in groups of women while payment for loans is done, moreover the group pressure over payment can easily create conflict among women instead of building solidarity.⁸⁰

Women are not supposed to own land because men in those ethnic groups are to be depended upon by their wives, a factor that has left many women to be economically dependent.

Wangari Maathai confirms this by writing that, "Traditionally land was owned not by an individual but by the family or the community. The new rules disentail

⁷⁸ Tina Johnson, ed, *Small Change or Real Change? Commonwealth Perspectives on financing and Gender* (London, England: Marlborough House Pool Mall, 2009), 53-54.

⁷⁹ Ibid., 56.

⁸⁰ Ibid.

women, who no longer had a right to land but who, instead accessed land at the pleasure of the father or the husband whose name was written on the title deed.”⁸¹

The SDA women live in a society where women believe they cannot generate income. The borrowed loans do not benefit them either, instead the loans pressurize them when servicing and land ownership is controlled by other people. There would be a possibility that these beliefs affect the church ladies too.

Description of Malindi District

Malindi district today is a result of town growth. Historically Malindi town has existed since the thirteenth century. It has traditionally been a port city for foreign power.⁸² Malindi district is in Kilifi County. It stretches from the North of Mombasa to Tana Delta County. It is about 120kms away from Mombasa city to the North, and Tana River to the North East is the Indian Ocean and to the West it borders Tsavo East National Park. There are three towns in the county it Malindi, Kilifi, and Watamu. It has a population of about 1.1million of which 48% are males and 52%are female ⁸³

Majority of the indigenous people in the district are Mijikendas and Swahilis. Malindi is situated in position for business. The capital of Malindi District, Malindi town plays an important administrative and governmental role, as well as an economic hub for business and trade. Malindi town is also administration seat of Malindi District and the Local Authority Municipal Council of Malindi.⁸⁴ It is also a very popular

⁸¹ Wangari Maathai, *Challenge of Africa* (Nairobi, Kenya: Arrow Books Random House Group Ltd, 2009), 227-228.

⁸² Jean, *Malindi Past and Present, History of Malindi*, www.mymalindi.com/gpage.html accessed March 20, 2011.

⁸³ Ibid.

⁸⁴ Jean, *Malindi Past and Present, History of Malindi*, www.mymalindi.com/gpage.html accessed, March 20, 2011.

tourist destination, with numerous resorts, restaurants, markets and a host of activities for holiday makers visiting the region.⁸⁵ More tourists still visit Malindi to date Malindi natural environment renders a potential for economic incomes. In addition to historical and cultural attractions Malindi has variety of popular beaches and other marine highlights such as the Malindi Marine National Park and Reserve Malindi as well as providing an excellent base for deep-sea sports fishing.⁸⁶

Malindi Church District

Malindi church district covers Malindi town. It stretches from River Sabaki to Malindi airport which marks the beginning of Watamu Adventist church district to the south and west Tsavo East National Park, East Indian Ocean. There are two major roads in Malindi. One tarmac road passes by from Mombasa to Lamu and the second one is a muddy road which beings in Malindi town and passes through the rural part of Malindi Adventist church district to Tsavo East National park.

Malindi Adventist church district has 12 Seventh-day Adventist churches and 21 other denominational churches. As per time of this research the population of the SDA churches was 1400 with 65% of them being women. There were 37 elders in these churches.

People

Malindi town is cosmopolitan but in the rural part covering the intended part of the research is dominated by the Mijikendas, and the Swahilis. Majority of the people here speak Bantu. The indigenous people are Mijikendas. The people work in different capacities. People within the study area have different occupations in government

⁸⁵ Ibid.

⁸⁶ Kenya Wildlife Services, *Malindi National Park, Marine Park 2012*, <http://www.kws.org/malindi.html> accessed, March 3, 2012.

offices, private companies, fishermen, farmers, and casual workers. Some people of this area are peasant farmers. They grow maize, cowpeas, sorghum, and cassava for food. A few people who live near the river banks grow kale (sukuma wiki), tomatoes, okra plants, and bringles. The cash crops grown are coconut palms, cashew nuts, mango trees.⁸⁷

Majority of the people earn money during the tourist months July to December every year. Economically, tourism is the most important industry in Malindi Municipality. The tourist attraction mainly relate to tropical water and beaches and the Marin National parks. Today more than half of the local population benefit directly or indirectly from tourism. The most significant economic activity outside Malindi Township is agriculturally based.

Three quarters of women are semi illiterate. They flock into Malindi town since it is an urban area with a hope of getting money. Their limited academic conditions make them to do contract jobs as shopkeepers, house helpers, and cleaners in the beach hotels. The money they get cannot sustain them. These conditions make them depend on relatives, friends and church members.

Economical Activities

The area covered has women who are engaged in business, farming, and casual employments during the months of April to July when there are Tourists. Malindi Adventist church district has low rainfall and not reliable for farming. The people who have farms along river Galana banks grow crops through out the year. They land is fertile and they use the water from river Galana for irrigation. The farmers get a good

⁸⁷ Jean, *Malindi Past and Present, History of Malindi*, www.mymalindi.com/gpage.html accessed, March 20, 2011.

sell of their products because of hotels in Malindi town and schools. Some of the products are sold in the villages. Women take part in farming but because of community customs they do not benefit from the sales. This makes women of this area depend on other people for a living. Agriculturally the area is a food deficit area. The techniques of cultivation, planting, food storage and processing are less developed than in most rural areas of Kenya.⁸⁸

Methodology

The study was conducted in Malindi SDA Church district. It focused on factors influencing women economic dependency. Both qualitative and quantitative methods of research were employed.

Sampling

Thirty percent of church members' from 12 SDA churches filled questionnaires. The questionnaire aimed at obtaining information relating to economic dependency in women. This includes their behavioral patterns in relation to resources found among them. Oral interviews on one to one were carried out to 30% of Adventist church elders. Further oral interviews were done to 30% out of 21 church pastors from other denomination these constituted of one (1) Roman Catholic church, one (1) from PEFA Pentecostal Evangelical Fellowship Assemblies, one (1) from AIC (African Inland Church of Kenya), and one (1) from Baptist church Of Kenya to get a comparison of factors which influence women economic dependency This was carried out to get what denominations do to the women in their churches who have no incomes.

⁸⁸ P M Mshenga, R B Richardson, B K Njehi, “ *The Contribution of Tourism to Micro and Small Enterprise Growth*,” *Tourism* , 2010, <http://www.ingentaconnect.com> accessed, February 12, 2012.

To get the women's background and how they responded to church activities that involved members' money contribution, a written questionnaire was used to gather information from the respondents. The gathered data was analyzed and reported and put in frequencies, tables and figures.

Finally the gathered information was used to recommend on the way forward concerning women economic dependence as proffered in Chapter 5 of this research.

Introduction

This presents the discussion, analysis and interpretation of data on the factors that influence Seventh-day Adventist women economic dependence. The respondents' responses were calculated manually to determine the correlation and percentages. There were 300 SDA women and 12 Adventist church leaders who responded. The leaders from other denominations were four

Background Information of Data Collection

A total of 300 questionnaires were distributed and there was a return rate of 100% since the researcher distributed the questionnaires and collected them herself. Oral interviews of one to one were carried out on 12 Adventist church elders and four leaders from the other denominations. The observation technique was also employed alongside the interview method as a necessity to collecting robust information on factors, which encourage Seventh-day Adventist women towards economic dependence and to get a comparison of other denomination on what they do for their women.

All the tables and figures were derived from the analysis of the questionnaires that were given and collected between 7th January 2013 and 28th January 2013.

Data Presentation

The church women from different marital status of life had an opportunity to tell about themselves through the questionnaire. The church women are in different marital status of lifespan. Table 1 shows that there are more married women in the church than the other marital status of women i.e. the singles, divorced, separated or widows.

Table 1. Distribution of Female Respondents by their Marital Status

Status	Frequency	Percentage
Married	150	50.0
Single	79	26.3
Divorced	32	10.7
Separated	16	5.3
Widow	23	7.7
Total	300	100.0

The duration one has stayed at a place helps to give some information about the place. This information helped the researcher to confirm that the interview was administered to the right people and they gave the correct information Table 2 shows that majority of the respondents were women who had stayed in the church for more than five years. They were in a better position to provide needed information for this research, whereas the others supplemented the needed information.

Table 2. Respondent Duration in Church

Duration as church member (in years)	Frequency	Percentage
Under 2 years	76	25.3
2 - 4 years	54	18.0
5 years and above	170	56.7
Total	300	100.0

The education status of the women respondent was important to be part of this research so as to be able to determine the academic level of the women in the study area. Table 3 shows that majority of the women are illiterate; this indicates that the government district has illiterate women. It further shows that there is a slight difference between the illiteracy level and primary level of the women. Education level of women in this area is low.

Table 3. Educational Status of Female Respondents

Academic Level	Frequency	Percentage
Primary	98	32.7
Secondary	40	13.3
Tertiary	36	12.0
Graduate	26	8.7
None of the above	100	33.3
Total	300	100.0

The economic occupation of the respondents was included in this research to determine what the women do to earn a living the women occupations of the study area. Table 4 shows majority of the selected women are self employed either as business women or farmers. Slightly closer to the business women were the women who do farming. The other specified professionals were nurses, teachers, advocates, accountants, social workers and office secretaries.

*Table 4.*Distribution of Respondents by Type of Occupation

Occupation	Frequency	Percentage
Business woman	137	45.7
Farmer	100	33.3
Other Occupations	63	21.0
Total	300	100.0

Economic Activities of the Respondents

The economic activities were put into three categories covering two major economic activities that was business and farming since these were the main economic activities within the area of study. The others covered a combination of the minor economic activities within the study area. Table 5 shows that women who do small-scale business are the majority while the other businesswomen are engaged in large scale business. Although a total of the 101 female respondents are farmers, majority are peasant farmers while the others are into large-scale farming. Other female respondents were involved in other economic activities (employments) such as office secretaries, nurses, teachers, and accountants etc. to earn their living.

*Table 5.*Distribution of Respondents by Type of Economic Involvement

Economic Activity	Frequency	Percentage
Small scale business	130	43.3
Large scale business	7	2.3
Peasant Farming	95	31.7
Large scale Farming	6	2.0
Other Economic Activities	62	20.7
Total	300	100.0

Figure 1 shows that majority of the business women and women farmers earned a low average monthly capital ranging between Ksh. 300-1000. This indicated that majority of the self-employed women earn low amounts of money in their endeavors. These low monthly average capitals make the engaged projects to progress slowly. The other employees earned Ksh. 5001 and above which indicated that the employed women stood a better chance in comparison to the self-employed. The employed can sustain themselves in life.

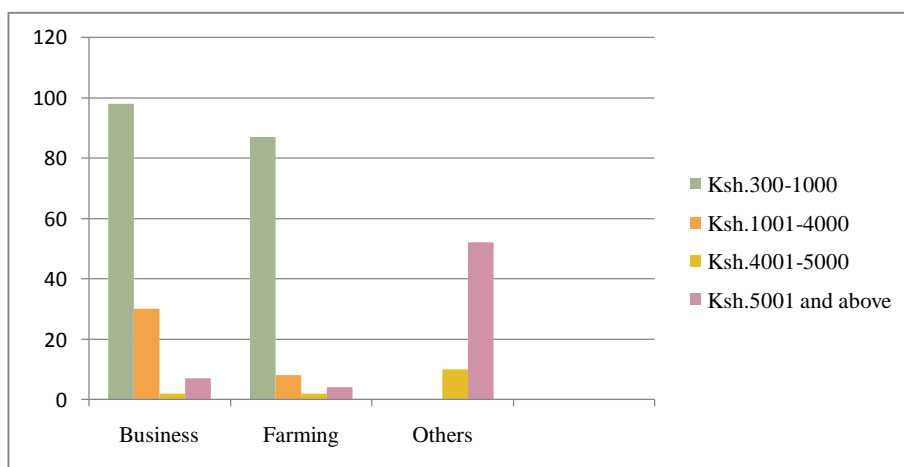


Figure 1. Monthly Average Capital Distribution among the Female Respondents

Figure 2 presents that majority of the business women and women farmers earned average monthly income ranging between Ksh. 1001-4000. This indicated that majority of the self-employed women earn low amounts of money in their endeavors. These low monthly average incomes can not sustain them. The other employed women earned Ksh. 5001 and above which indicated that the employed women stood a better chance of sustaining themselves when you compare them with the self-employed.

Figure 3 below reveals that majority of the business women and women farmers spent average monthly expenses ranging between Ksh. 4001-5000. This indicated that majority of the self-employed women have high expenses. These high monthly average

expenses leave them without any savings. The other employed women spend Ksh. 5001 and above which indicated that the employed women have high expenses too refraining them from saving. If you do not have a saving it is very easy to depend on other people for a living.

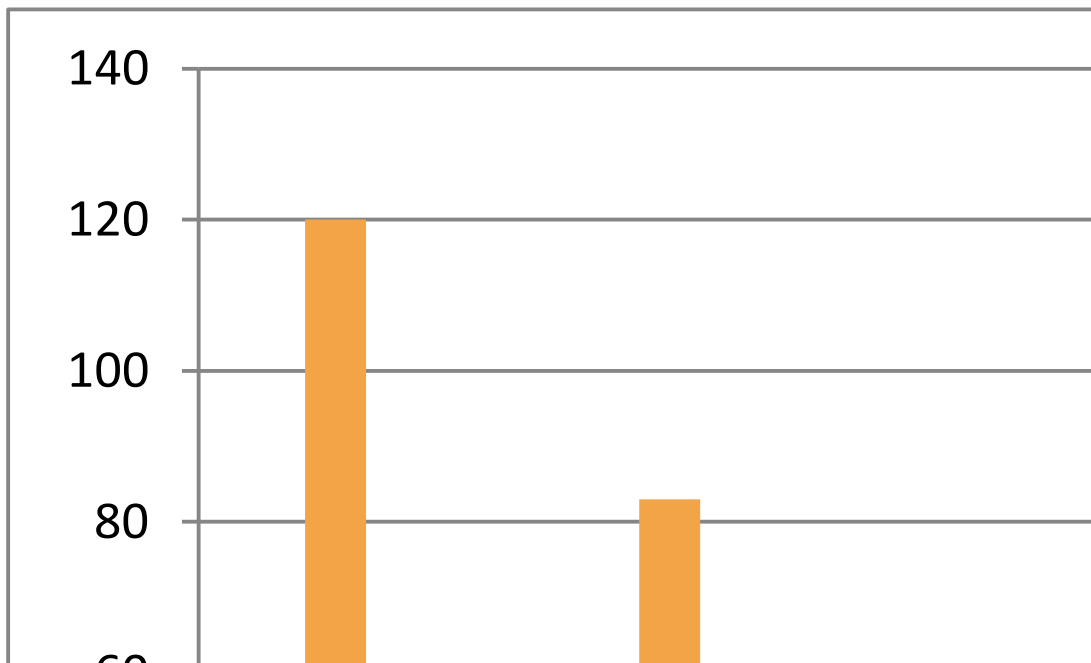


Figure 2. Monthly Average Income of Respondents



Figure 3 Monthly Average Expenses of Respondents

Figure 4 below shows majority of the business women and women farmers saved an average monthly savings ranging between Ksh. 300-1000. This indicated that majority of the self-employed women save low amounts of money in their endeavors. These low monthly average savings have a bad bearing. When the low saved amount was used they would depend on borrowing a syndrome need to alleviate. The other employed women saved Ksh. 5001 and above which indicated that the employed women stood a better chance of saving for future use.

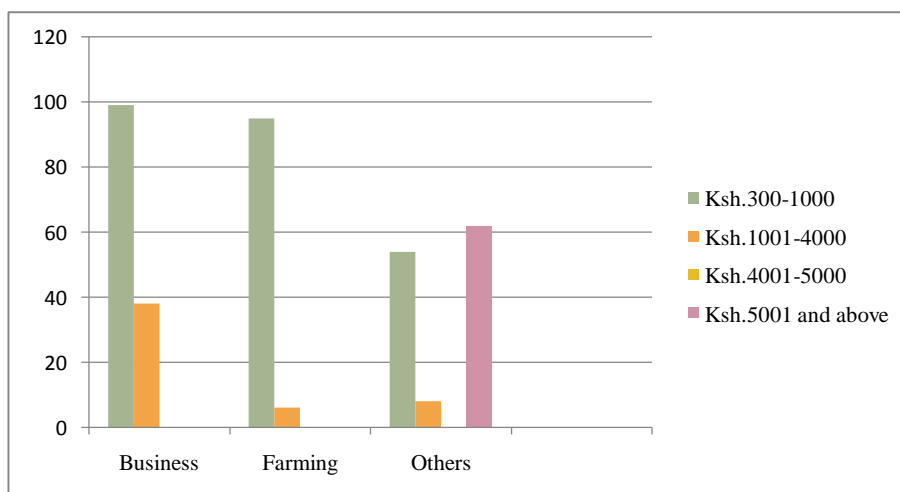


Figure 4. Monthly Average Savings of Respondents

Figure 5 indicates that majority of the female respondents specified that their income and savings was controlled by men in the extended family, while others maintained that their income and savings are controlled by spouse and themselves. The control of their income and savings by extended families and spouses was an indicator that the control of funds makes women to be economic dependent a vice that need to be alleviated.

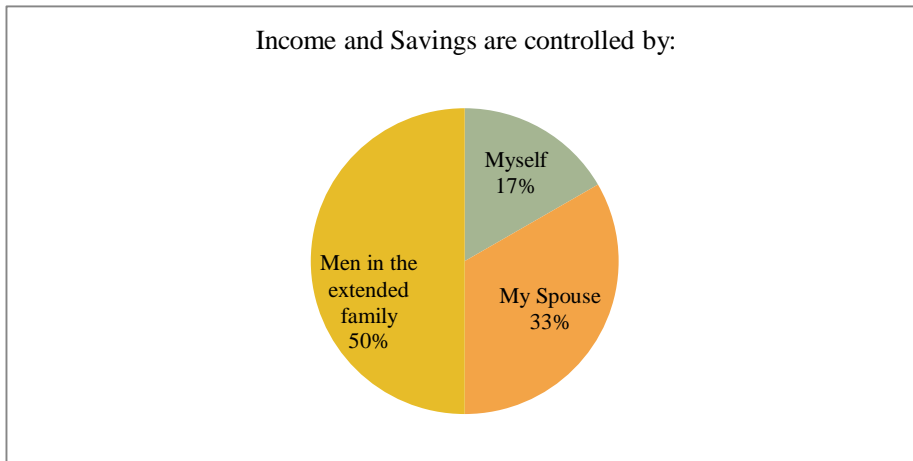


Figure 5. Persons Responsible of Controlling Income and Savings of the Female

Figure 6 reveals that female respondents who do business, majority of them do their business in broad open market stalls, whereas, the other business women did their business in rented buildings and others in personal building. This was an indicator that majority of the women did not own properties. Property ownership is important in any development of making people self-reliant.

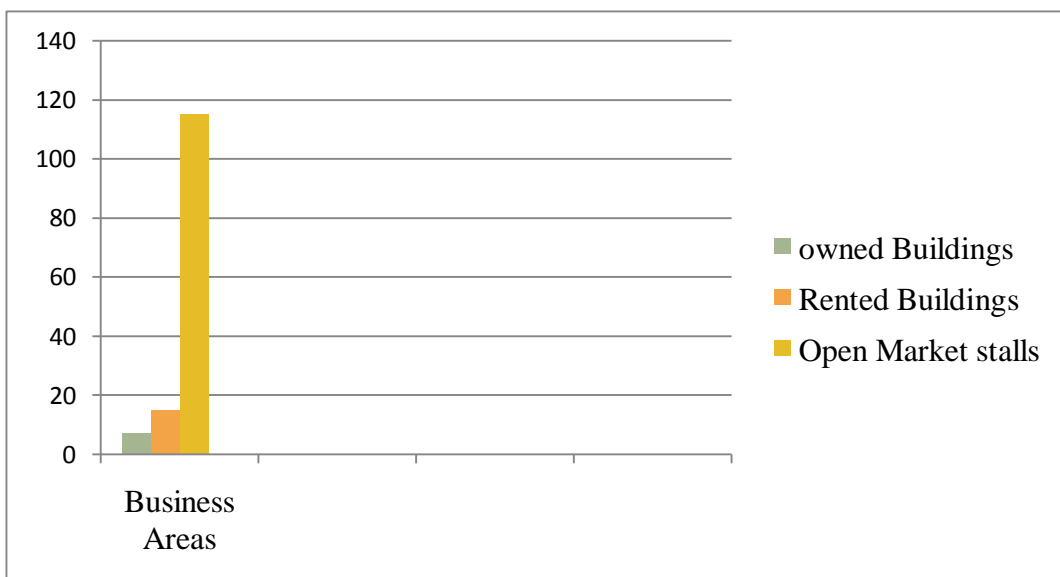


Figure 6. Business Areas

Figure 7 shows that female respondents who did farming majority of them did their farming in extended family land while other farmed in family owned land. This was an indicator that majority of the women did not own land. Land ownership is important in any development especially when you want to make people be self-reliant

Table 6 below reveals that many respondents disagree to have budget preparations in their homes. This is an indicator that men manipulate all expenditures of the family. The data of Table 7 show that a majority of the female respondents disagreed with the act that the income is sufficient for the families. Since the income was not sufficient there is a possibility that they depended upon other people for life.



Figure 7.Farming Areas

Table 6.Respondents on Budget Preparation in Their Families

Response	Frequency	Percentage
Strongly agree	30	10.0
Agree	47	15.7
Strongly Disagree	60	20.0
Disagree	130	43.3
Neutral	33	11.0
Total	300	100.0

Table 7. Respondents' Sufficiency of Their Earned Income

Response	Frequency	Percentage
Strongly agree	30	10.0
Agree	45	15.0
Strongly Disagree	60	20.0
Disagree	155	51.7
Neutral	10	3.3
Total	300	100.0

Church Involvement in the Financial Needs of Women

There was need to determine to what extend the church is involved in issues of financial needs of women. The questionnaire addressed the church financial support culture, support groups, plans for needy women and equality in financial support. The data on Table 8 indicates that majority of the female respondents disagreed with the fact that the church had a culture of supporting its female members.

Table 9 indicates that out of the 300 female respondents 135 majority of them disagreed with the fact that the churches had church financial support groups. The data in Table 10 indicate that the church does not have financial plans for the needy women.

Table 8. Church Financial Support Culture

Response	Frequency	Percentage
Strongly agree	23	7.7
Agree	32	10.7
Strongly Disagree	60	20.0
Disagree	160	53.3
Neutral	25	8.3
Total	300	100.0

Table 9. Church Financial Support Group

Response	Frequency	Percentage
Strongly agree	40	13.3
Agree	45	15.0
Strongly Disagree	50	16.7
Disagree	135	45.0
Neutral	30	10.0
Total	300	100.0

Note that Table 11 indicates that the church exercised inequality in supporting needy women. Equality among women plays an important role in development. This data on Table 12 shows that majority of the female respondents disagreed that the church had a quarterly program for the female respondents in economic empowerment through trainings, workshops, and seminars. Empowerment through training of women makes the trained improve in the way they handle activities of importance.

Table 10. Church Plans for Financial Needy Women

Response	Frequency	Percentage
Strongly agree	35	11.7
Agree	30	10.0
Strongly Disagree	45	15.0
Disagree	157	52.3
Neutral	33	11.0
Total	300	100.0

Table 11. Equality in Church Financial Support

Response	Frequency	Percentage
Strongly agree	41	13.7
Agree	45	15.0
Strongly Disagree	30	10.0
Disagree	159	53.0
Neutral	25	8.3
Total	300	100.0

Table 12. Quarterly Involvement of the Respondents in Economic Empowerment

Response	Frequency	Percentage
Strongly agree	30	10.0
Agree	40	13.3
Strongly Disagree	36	12.0
Disagree	164	54.7
Neutral	30	10.0
Total	300	100.0

Matters on Female Widow Remarriage

The research had to look into the treatment women received after losing a husband through death. These involved widow remarriages in different forms such as forced remarriages, own choice, clan's choice and remarriage by deceased brothers geared to support the women. This data shows that while very few widows were not remarried, majority were subjected to remarriage in the community. This was an indicator that the widows were remarried to continue receiving support in all spheres - spiritually, financially and physically from their new spouses.

Table 13. Widows Remarriage Status

Response	Frequency	Percentage
Yes	205	68.3
No	95	31.7
Total	300	100.0

Figure 8 shows that majority of the female respondents indicated that widows in their communities are remarried by choice, either by deceased brothers, men chosen by clan members or their own choice.

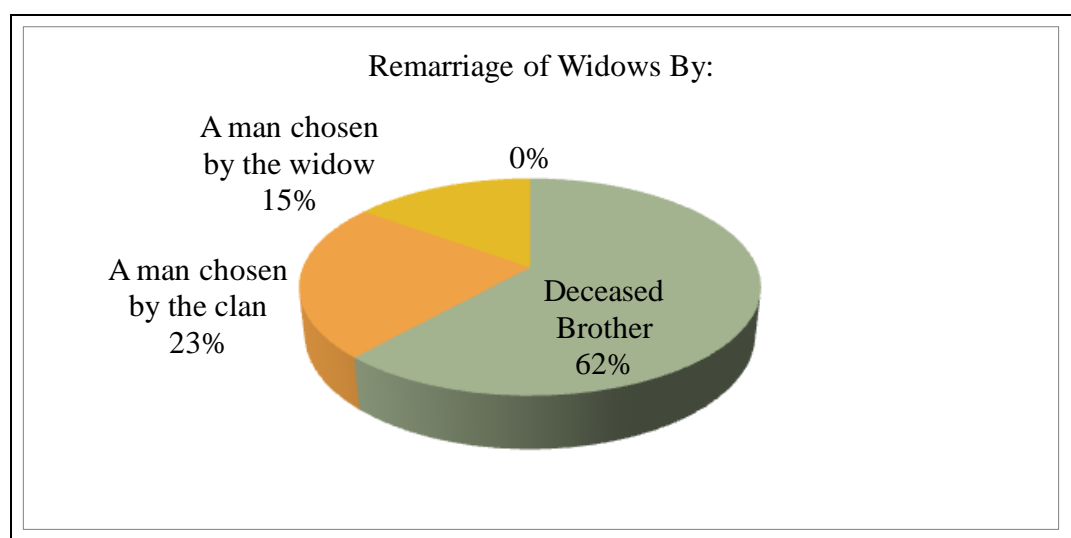


Figure 8: Remarriage of Widows by Categories

Women and Church Meeting Attendance

Financial shortage may hinder one from participating in some activities. Church women plan to have meetings away from their churches but the dependent women miss to attend due to lack of finances. Table 14 shows that a few women attended the meetings. Since each category (see Figure 9) got a respondent it indicated that it was true women depend on support from other sources.

Table 14. Female Respondents' Abilities to Attend Meetings outside their Churches

Response	Frequency	Percentage
Yes	88	29.3
No	212	70.7
Total	300	100.0

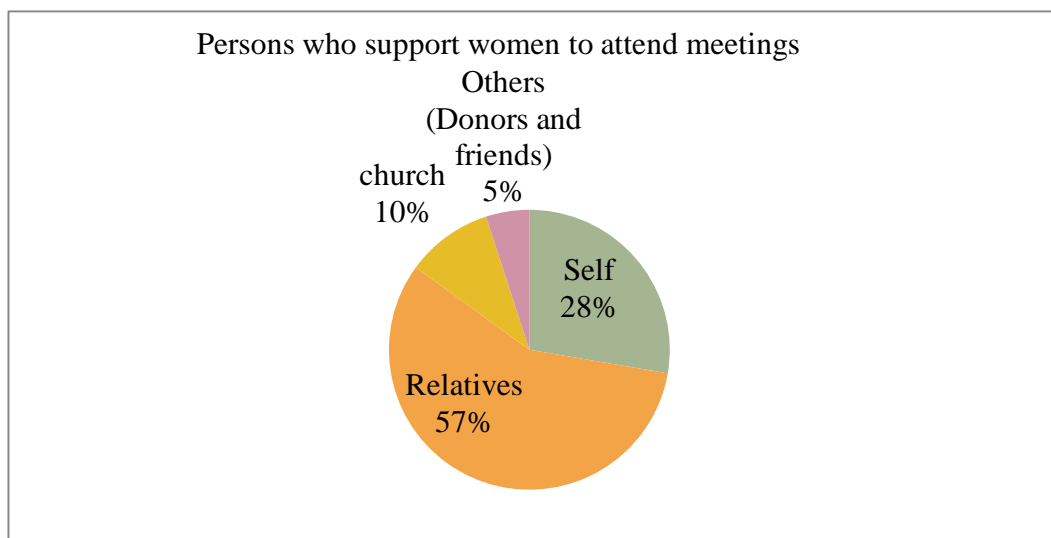


Figure 9: Persons who support women to attend church meetings

Table 15 reveals that majority of the selected women attended meetings once in a year. This showed that the frequency of women attending church organize meetings was low and needed to be improved to curb the economic dependency vice.

Table 15: Female Respondents' Frequency in Attending Church Meeting per Year

Times	Frequency	Percentage
1	140	46.7
2	95	31.7
3	40	13.3
4 and above	25	8.3
Total	300	100.0

Findings of the Oral Interviews

The oral interviews were conducted and comparisons were carried out between the Adventist church leadership and other denominations leadership. The findings indicated that the leaders faced the same experience with an exceptional case among the Baptist church.

Church leaders encountered women financial needs to be challenging due to women being unable to meet their financial needs. This condition came up because churches do not have financial budget to support needy women in churches. At the time of research the churches were found to have done very little on financial empowerment of women. The shortage of funds forces women to turn to other people for financial help a part from their personal income. Further more women could not participate fully in church meetings due to being shy.

Women are not involved in large income generating in their homes. Majority of the women are engaged in open market businesses which expose them in many challenges related to earning insufficient funds. The little income they make is controlled by men and expenditures are carried out by men in extended families or spouses leading to torment which culminates to abuse. Lack of enough funds for a living has made the women become poor. Poverty is experienced by some women within the churches for not being in a position to sustain them financial.

The Baptist church leadership has introduced microfinance which provides small loans with small repayment interest of 2% in cooperation with Oasis of Hope Ministry International within the study area. There was no information gathered so far about any financial empowerment from the SDA church.

Shortage of finances was the outstanding problem causing women not to attend church meetings outside their home churches. There were issues of culture which also bared them. Women are left to take care of their families. Some women are married to husbands whom they do not share faith with so they do not allow them to be out of their home for a longer period of more than three days. Some women are illiterate which make them lack adequate information because of language barrier. This makes them loose meaning in attending church meetings.

Leaders do not fully motivate women to attend church meetings and actively participate in church activities. They announce meetings in given short notices which hinders women to attend meetings. Leaders need to create awareness in the position of women in the society.

Women have a low concentration in church activities because of wrangles among themselves. This is time wasting and make women to lack plans. Sometimes meetings go without their notice; some women are not committed to church activities.

The findings from church leadership compared with the female respondents, came out very clear that the two groups of respondents concurred in some factors influencing economic dependency.

Figure 5 shows that there was 50% of the female respondents indicated that the income of women is controlled by men. This same information was given by the church leaders during the oral interviews.

The 57% of the female respondents indicated that, factors that hinder women from attending church meetings outside or within their region were due to being dependent upon their spouses, relatives, church members, donors and insufficient possession of personal finance. These same factors were sighted by the church leaders in the oral interviews.

The church leadership and 54.7% of the female respondents concurred that the church has done little effort to empower their women. Women are not involved in income generating projects, and women need to be economically empowered.

CHAPTER 4

PROGRAM DEVELOPMENT, IMPLEMENTATION AND EVALUATION

The findings of the interviews and questionnaires given to the female respondents verified the problem under study. This compelled the researcher to suggest to the Malindi District Women Ministries a possibility of designing a program to solve the economic dependency syndrome among the SDA women.

Design and Preparation

Designing and preparing for any program ensures that all what would be involved in the program is taken care of before the program takes off. It is counting all the cost before building the tower. In this research the following were designed and prepared for the success of this project.

In collaboration with the local church WM leaders, the researcher was to seek permission and approval from the district pastor and Malindi SDA district board to hold a seminar with the women on self reliance. After that, she received an approval to invite experts to address the women. According to the SDA church manual the Church departments are supposed to seek permission and approval from the relevant committees of the church before implementing any program. When a church department does not seek approval from the relevant committees' i.e. church board, business committee is treated as a department that wants to deviate from an acceptable rule. This kind of gesture attracts discipline per the SDA church manual.

The district pastor and Malindi SDA district WM were to look for the appropriate venues for the meetings. It is important to assemble people in a comfortable venue for the purpose of disseminating information. Therefore the initial and the other ongoing meetings women were to gather on Sundays at Mere SDA primary school and any other identified venue to receive lessons and demonstrations on self-reliance from experts.

The district pastor and Malindi SDA district WM were to look for experts to educate women on the areas they had chosen to do. It was important to have the right people to help the women have the required education on self-reliance. When carrying out any projects there is need to know what and how to implement it. Better working results are engineered by team work. Women were given the privilege of choosing the project they want to undergo.

The identified experts were to conduct awareness seminars on self-reliance for the SDA women. The information received from the experts was to enlighten women make decisions for the good of the family. A decision to embark on income generating projects needs knowledge. They were to conduct oral seminars per the women choices of projects such as in preparation of site, how to obtain the best materials, tools, equipments and how to go about the project e.g. planting, how to identify symptoms of diseases and treatment. Sundays were set for the oral and practical seminars per group by the experts in appropriate sites and use of the appropriate material. They were to meet at an appropriate time and central place for all.

Women were to be divided into groups of 20 and asked to choose group leaders and chose the project they would prefer to work on. The group leaders were to report to Malindi SDA district WM committee and the researcher on the program they had chosen. Women were to have the privilege of choosing the project leaders they wanted.

The group leaders were to be interviewed to find out why they chose the approved group projects. The experts were to prepare lessons to be used during the meeting.

Below is a sample of the lessons used in the meetings.

Lesson one

Topic: Tree nursery planting

Time allocated: 4 hours.

Objective: By the end of this lesson the SDA women to be able to begin and care for a tree nursery.

Specific Objectives:

1. To show the SDA women how to prepare the soil for planting the seeds.
2. To show the SDA women how to prepare the area of planting the seeds.
3. To show the SDA women how to protect the seeds before they germinate.
4. To show the SDA women how to transplant the young seedlings into the black plastic bags.
5. To show the women how to identify destructive pests and plant diseases.
6. To be informed when to water the plants and how to do it.

Methodology: Lectures, questions and answers method, interactive discussion and demonstrations.

Reference/Resources: Agriculture and forestry text books, internet, DVD's, CD's, handouts, posters and charts.

Tools and Equipments: Jembes, pangas, black plastic bags,

Activities:

1. Clear the site by use of jembes, pangas,
2. Dig the land and prepare the soil for planting.
3. Plant the seeds according to the instructions given.
4. Place the protective measures per instructions given.

Remarks: To write a comment on as to whether the lesson was successful or not.

The district pastor and Malindi SDA district WM leader were to organize the designing and preparing of seminar materials. In disseminating of important information to any gathering where there are you have literate and illiterate people the presenter needs you need to plan for how the information is going to be remembered and retained in their memories. Simple designed handouts were to be prepared for the literate to read and the illiterate to be assisted by their literate friends or relative. Audio and audiovisual compacts were to be prepared in the form of CD's and DVD's. Charts and posters were to be prepared in readiness to be used during the seminars.

The district pastor and Malindi SDA district WM leader were look for the project sites and come up with the sources of project funds. The identification of where and how to get financial resources for implementation of a program plays an important role during the preparation phase. Funds aid the accomplishment of activities in any given project. The women were to hire land (paying for land for use in a period of one year) owned by the families for the different programs. Malindi SDA district members were to raise funds for the district WM leader income generating projects. The needy SDA women were to be assisted in having initial funds to run their projects.

The district pastor and Malindi SDA district WM leader were to draw a proposed budget of implementing the program from the beginning to evaluation. A

budget is important in the implementation of programs and limiting expenses and working within the abilities, in order to achieve the intended goal.

Women were to implement their programs per given instructions. Instructions are very important for any project to succeed. They were to be very keen in following instructions for better implementation and work on their projects in shifts. They were to work using a duty rooster to enhance commitment, team work and being responsible to projects. It was designed to develop an attitude of loving manual work and to reduce budget expenses.

Women were to keep records of all activities involved in the projects. Record keeping assists in evaluation of the projects. They were to be advised to deposit the revolving fund with Malindi SDA district WM department account. Groups were to open bank accounts to deposit their profits in order to safeguard them from the vice of couples accessing and controlling their funds and accountability.

Women were to evaluate their programs according to the instructions learnt during the seminars. Evaluation helps to account for progress and results. This rekindles the spirit of work.

Implementation

The researcher had a meeting with the district pastor and the women ministries leaders in the local churches to come up with days to have seminars. This led to having a district board which gave an approval for the meetings to take off. When the approval to hold meetings with the women was approved, the researcher organized a series of meetings on Sundays, geared to making the women be able to participate in the designed program. The program used experts from government ministries of agriculture and the forest department. It was easy to have these seminars since the experts who served the women were volunteers who came from the SDA church. The

first meeting was held at Mere SDA primary school where the women were enlightened on how to be self-reliant and to value themselves. This school being a church school the women did not incur any expense to hire the school hall. The district has approximately 2341 women. Only 150 women from the entire Malindi SDA Church district were in attendance during this meeting. The meeting started at 9.00 am and had a lunch break at 1.00 pm they then had a lunch break of one hour and after lunch they took two and half an hour. The best result of this meeting was that women became knowledgeable. The Women realized that they could come out of the economic dependency syndrome by going an extra mile in engaging themselves in income generating projects. The knowledge assisted the women to make choices of projects that could assist them alleviate economic dependency according to their environment.

In the second meeting the women were taught orally by experts on how to carry out the projects they chose. Out of 250 women who attended the second meeting only 140 accepted to be divided into groups where they would choose group leaders and choose the projects each group would undertake. These 140 women decided to work in groups of 20 considering where each woman came from. They formed seven groups which chose three projects namely poultry, keeping tree nurseries and horticulture. Two groups embarked on tree nursery planting, two chose to do horticulture and three other groups went ahead to do poultry. Five women decided to go back to school

The researcher interviewed each group leader to find out why they chose the approved group projects. The leader from the group that chose to do horticulture said that the entire group came from her local church so they could easily meet. She added that they lived near the river which was an advantage for irrigation during dry season. She acknowledged that people in the area do horticulture but not in the same way they were taught by the professional instructor on horticulture during the seminars they

attended. She felt that if their group was aided with funds they would rent one acre of land and begin the project immediately. She hoped they would get a big produce which would fetch them enough money to make them participate fully in church activities like other women. The women of her group had promised to cooperate to the later for the success of their project. They had agreed to contribute Ksh100 one hundred Kenya each to top up what they would receive as an aid to begin the project. All the twenty members had already paid.

The other leader from the horticulture project reported that the secretary to the group volunteered to give free water from her well towards the project. The women came from different churches of within the district but portrayed a motive to work in unity. There was the need to raise Ksh100 one each woman. Some women could not afford but their group members paid for them. They chose the horticulture project because they were close to the town where they would be able to sell their products and make more profit opposed to people buying from them using the farm price. The women decided to do the work themselves in order to cut short the expenses. This was possible because majority of the members in the group were married women who were housewives and only two were youth in college.

The two leaders from the groups that wanted to do nursery tree planting had a uniform reasons for choosing the project. They said that in their groups though the women were not from one local church they were residences of one area. The leaders added that in their area there was ready market for seedlings. They had seen seedlings booked and paid for before they were ready for sell. They said that because it was their first time to do a project in such a manner they would begin with a few seeds.

The leaders from the groups that wanted poultry projects had different reasons. Group A leader said that the work did not need big land and that their group had been

given an offer by one of their members to build the poultry structure in her home stead. This was an advantage to them for the security of the birds. She proceeded saying that they wished to begin with local breed birds which according to them did not have much labor per the education they received from the experts in poultry keeping. She gave a report that the women were positive in contributing theKsh100 to top up the money they were to receive from the church to begin the project.

The second leader of group B dealing with poultry project confirmed that her group members were ready to begin the project. She added that each member had handed in Ksh100 which was intended to boost the kit they were going to receive from the church for the project. She reported that they chose to do poultry project because the area they were living had the potential of getting local feeds. They were to get the feeds atKsh700 instead ofKsh1000 from the Agrovets stores. Moreover they had been given a free poultry structure from a church elder. The structure needed just a few repairs which would cost themKsh2000 and save Ksh 3000 from Ksh5000 budgeted amount.

Group C leader gave a report that they had agreed to work on poultry project because there was ready market. Reason for this decision was because they discovered that five of their group members' husbands were working with the hotel industry. She further said that the group member had already contributed theKsh100 one hundred to top up the share they were to be given by Malindi SDA district WM department They had made a survey and found that they could put up a big poultry structure to keep 100 birds but as a group they decided to begin with 60 birds. They expected to have a good sell because within the area there was no such a project.

The Malindi SDA district WM committee came up with initial budgets for the entire projects as following:

Malindi SDA District WM 2012 Proposed Budget

Proposed income:

Donors	100,000
Individual contributions	14000
Miscellaneous income	6000
Total	120000

Proposed Expenditure:

Tree nursery planting	1700	
Poultry group A	21400	
Poultry group B	19400	
Poultry group C	26500	
Horticulture Migunda	10800	
Miscellaneous Expense		
6000		
Horticulture Mitsetse	1800	96600
Balance		<u>23400</u>

The problem facing these women was where they would get the money to begin the work. This problem drove the women to come up with a budget. An agenda was discussed in district board on how to raise funds for the women to begin the projects. It was concluded that the district having fund to give the women which they pay back after six months from the day it is issued. The concerned women topped up the offered amounts from the district churches byKsh100 only.

The third meeting the women were involved in field shows where practical lessons were conducted by the experts. This included being shown how to prepare the

sites, planting seeds, identifying diseases and treatment of diseases thus for horticulture and tree nursery planting. The women who chose poultry project were shown how to prepare the birds building, identification of diseases and treatment. After the field shows each group was taken to their chosen project sites. At their project sites experts involved the women in the site preparations and planting of seeds for the case of horticulture and tree nursery planting. For the poultry project women were involved in the birds building preparations, and setting the local birds in the building. Later the women were left to work on their projects with minimal supervision.

The tree nursery plantings groups were identified by names, Melungo and Mepoho. Mepoho women group planted Ksh500 seeds in plastic bags. They used a duty rooster to assign each woman duties of watering the growing seedlings and protecting the plants from being destroyed by goats or other animals. It happened that they disagreed on the duty rooster and within two days no club member was on duty. This circumstance gave a leeway for the goats to destroy all the plants. The group was forced to start a fresh.

Melungo women group planted 400 seeds. The seeds were protected from destructive animals and watered in shift by the women. After three months the seedlings were ready for sell. They sold the seedlings on site. Each seedling was sold at Ksh10. The 400 seedlings earned the group Ksh 4000.

Table 16 reveals that women had the same initial expenditure. The profit realized by Melungo women group after three month was Ksh. 1300. It is a gain from total sales shown in table 17 minus initial expenses shown in Table 16.

The horticulture groups had bad and good experiences. The groups were named as follow: Mitsetse and Migunda and each group had its own outcomes Mitsetse women

group had bad experience while Migunda women had a good experience. Note below Table 18 shows the initial expense of Mitsetse Group.

Table 16. Tree Nursery Planting Initial Expense for Melungo and Mepoho

Items	Quantities	Cost per unit (Ksh.)	Total (Ksh.)
Seeds	400	2	800
Plastic bags	400	1	400
Overheads	-	-	500
Grand Total	-	-	1700

Table 17. Tree Nursery Planting Sales for Melungo

Item	Quantities	Cost per unit (Ksh.)	Total (Ksh.)
Seedlings	300	10	3000

The two groups decided to plant Kale (sukuma wiki), green pepper and tomatoes. Mitsetse women group had challenges during the rain period. Unfortunately there was heavy rainfall which spoilt some of Mitsetse women group tomato plants. The women were not discouraged instead they proceeded with what had remained. They harvested after two months and during that time many people around them had plenty of tomatoes for sale too. This caused the tomatoes to be sold at a low market price which was below Ksh50 per kilo from the farmer.

Table 18. Mitsetse Horticulture Initial Expenses

Items	Quantities	Cost per unit (Ksh.)	Total (Ksh.)
Sukuma wiki Seeds	1 tin (50g)	100	100
Green pepper seeds	1 tin (50g)	100	100
Tomatoes seeds	1 tin(50g)	100	100
Land prep. (tractor)	1 acre	3000	3000
Hired land	1 acre	3000	3000
Overheads	-	-	4500
Grand Total	-	-	10800

After two months the plants were ready for harvest. The total harvest per month was Sukuma wiki 300kg, green pepper 250 kg, tomatoes 100 kg. The women sold their produce from the farm. The farm price during harvest time was Ksh40 per kilo for sukuma wiki, Ksh30 per kilo for tomatoes and Ksh70 for green pepper. Mitsetse group had challenges which was a drawback in incomes for sells in tomatoes the grand total for this group Table 19 shows that there was a profit. They had spent Ksh.10800 and after the sells they got Ksh. 32500 showing a profit of Ksh. 21700.

Table 19. Mitsetse Women Group Sales

Items	Harvest per month	Cost per unit(Ksh.)	Total(Ksh.)
Sukuma wiki	300Kg	40	12000
Green pepper	250Kg	70	17500
Tomatoes	100Kg	30	3000
Grand Total			32500

Migunda women group worked on one acre land and their outcome was good due to favorable weather. Their success was as stipulated in Table 20.

Table 20. Migunda Horticulture Initial Expenses

Items	Quantities	Cost per unit (Ksh.)	Total (Ksh.)
Sukuma wiki Seeds	1 tin (50g)	100	100
Green pepper seeds	1 tin (50g)	100	100
Tomatoes seeds	1 tin(50g)	100	100
Land prep. (tractor)	1 acre	3000	3000
Hired land	1 acre	3000	3000
Overheads	-	-	4500
Grand Total	-	-	10800

Migunda women group did their project at a different environment from Mitsetse women group. The environmental difference brought about different incomes. The Migunda women had good result when it came to harvests. The outcome reports were as stipulated in Table 21 below. The monthly income of this group showed a profit because of the favorable weather and environment. They started the work with Ksh. 10800 and after two months they had realized a profit of Ksh. 57200.

Table 21. Migunda Women Group Sales

Items	Harvest per month	Cost per unit(Ksh.)	Total(Ksh.)
Sukuma wiki	500Kg	50	25000
Green pepper	350Kg	80	28000
Tomatoes	300Kg	50	15000
Grand Total	-	-	68000

Note below that in Table 22 Group A of the poultry project bought 40 chickens at Ksh 200 each. They spent Ksh 8000 as initial budget. The project started well but the group had a problem. Each chicken laid 15 eggs making a total of 600 eggs. They sold

200 eggs each where they earned a total of Ksh. 2000. The remaining 400 eggs were divided among the 40 chickens. The chickens hatched chicks but were all attacked and killed by safari ants. The women were not discouraged; instead they went ahead keeping the chickens that remained.

Table 23 shows that Group B of poultry bought 60 young birds each at Ksh100 each. They spent Ksh6000. The group kept the young birds for three months and sold them at Ksh450 and realized Ksh27000. They made a profit of Ksh76000 .

Table 22. Group A Poultry Initial Expenses

Items	Quantities	Cost per unit(Ksh.)	Total (K sh.)
Young birds	40	200	8000
Feeds (sacks)	6	1000	6000
Overheads	-	-	2400
Building	-	-	5000
Grand Total	-	-	21400

Table .23. Group B Poultry Initial Expenses

Items	Quantities	Cost per unit(Ksh.)	Total (K sh.)
Young birds	60	100	6000
Feeds (sacks)	6	1000	6000
Overheads	-	-	2400
Building	-	-	5000
Grand Total	-	-	19400

Table 24 Group C bought 60 young birds and kept them for selling eggs only. They bought the young local birds at Ksh250 After two months the sixty birds started laying eggs. Within one month the sixty chickens laid a total average of thirty eggs each. The 1800 eggs were sold at fifteen Kenya shillings each, and the group earned 27,000 Kenya shillings. They made a profit of 6500 Kenya shillings.

Table 24. Group C Poultry Initial Expenses

Items	Quantities	Cost per unit (Ksh.)	Total(Ksh.)
Young birds	60	200	12000
Feeds (sacks)	6	1000	6000
Overheads	-	-	3500
Building	-	-	5000
Grand Total	-	-	26500

The SDA women kept records of all the activities of the projects. They deposited the revolving funds with Malindi SDA district WM account. They opened group accounts with the local banks of their choice.

About five women during the implementation of this project decided to go back to school, two were standard five dropouts and three were standard six dropouts. A donation from Kenya Union Mission-Women Ministries department amounting to Ksh.200, 0000.00 combined with the revolving fund has enabled the five women to go on with their studies.

Evaluation

Evaluation is important in project work. It helps one to analyze the strengths, weakness, opportunities and threats of a given project (SWOT) and to know the program progress. After evaluation the researcher observed lack of capital as hindrance to being self-reliant. The women were able to begin the projects after being assisted by the Malindi SDA district members. The district members raised one hundred thousand Kenya shillings on one Sabbath. This money was divided among the seven women groups each received 14,000 Kenya shillings.

The district was geared to assisting the women to come out of the economic dependency, but it was unfortunate that one group lost all the plants. The occurrence resulted in submitting an agenda to the district board to deliberate on how to help the group again. The group showed a spirit of negligence. This experience reflected the behavior of weak minded people who prefer to remain in status quo in life. They as well showed the bad attitude practiced by irresponsible people, of not being committed to things that have value in life. The disunity among the group members cost them a big loss which could not be easily recovered. It was important to note that unity is a key factor to any success. It was discovered that hard work, commitment, being responsible and working as a team enables the economically dependent woman come out of the vice. This loss posed a pertinent question as to ‘what would have happened if each member was given a share to do individual project?’ definitely one would suggest that the project would have been successful whereas team spirit was paramount in this project.

Natural calamities usually pose challenges to human beings so the women needed not to take it as challenge but a stepping stone to improve the project. The women who lost the chicks attacked and killed by safari ants and continued with their

project showed a spirit of determination in improving ones life. Natural calamities spoilt the tomatoes. Women needed to know that natural calamities caused by heavy rainfall such as floods could cause losses and low incomes leading even to poverty. It was observed that prices of tomatoes went low because of the commodity being available in plenty. This occurrence was a drawback to the income generating project.

The Malindi SDA district move to give the needy SDA women some fund to improve their livelihood needs to be recognized and appreciated. Malindi SDA district ought to have a legacy of helping the needy women through having a revolving fund. These are funds that could be given to women and returned after six months without any interest. After evaluation the researcher observed that the groups which got profits repaid the funds they had been given by the district as a revolving fund.

The researcher's idea to hold seminars for women to learn how to be self-reliant was accepted by the church. The seminars were to help the SDA women in Malindi SDA district to know how to be self-reliant. The organized meetings per the evaluation report they underwent some unavoidable problems. The report indicated that the church scheduled to have three meetings and in the first meeting only thirty women attended because of heavy rains. The women ministries planned to hold the same meeting again. The determination by the leaders of Malindi SDA district WM made the program succeed.

Migunda horticulture group succeeded in their project though the group leader reported challenging incidences that occurred in their group. She reported that during their first meeting to plan the duty rooster for cultivating the farm the leader noticed four women in her group who looked not interested with the activities.

Through out the meeting she tried to draw their attention but they did not change their moods. She narrated that after the meeting she talked to the four women. They told

the leader what had happened to them. One narrated to the leader that she was told by her husband to stop attending and participating in the group project. And if she continues attending and participating in the group she should not term herself to be his wife anymore. This meant she was going to be divorced therefore she decided to pull out of the group. The other two women were told by their husbands to cease from being SDA church members because the husbands claimed that the church was trying to control their families by imposing duties on their wives. The last one narrated that the husband came home one evening and told her to go and leave in the church. His argument was that the wife had become unruly because of the church projects. In fact she said that the husband forced her to leave and go back to her parents. The leader further said that they begged to be exempted from the group project until further notice. The leader confided that she won't give up leading the group come what may. She added that she had called the remaining sixteen members and explained the problem and gave them heart to continue with the project. The sixteen group members agreed to work together for the good of their project.

The interference caused by the husbands who were not SDA members was caused by the organizer. The organizers had not consulted with husbands of the married women involved in the projects. They assumed that since the women were their church members they had all the rights to involve them in projects without having a meeting with the husbands. It is important that for any project to succeed all the stakeholders of the projects must be consulted.

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary

This chapter provides a summary of the study, conclusion and recommendations as drawn from the outcomes of the study. The purpose of the study was to identify factors that influence Seventh-day Adventist women economic dependence in Malindi Seventh-Day Adventist Church district in Kilifi County, Coast region of Kenya. This study can be summarized in six factors that include lack of empowerment by the church, abuse, culture, poverty, education level, effects of economic dependency.

The researcher had oral interviews with seven SDA church leaders and seven other denomination leaders to find out what their churches do in terms of the economic needy women. A written questionnaire was given to 300 women who filled and showed their lifestyles.

Culture advocates that women are inferior to men. In fact all decision making should be left to men. This hindered women from being economically independent and because they cannot make their own decision in improving their status. Culture values men more than women.

Poverty, which is inability to sustain one self with the basic needs, was found among respondents to being unable to sustain themselves from the income they got from their economic activities. The possession and control of the economic activities income being under the custody of men has had an impact to women leading them to be poor despite the fact that women struggle on their part to improve their living.

The women are abused both physically and psychologically. Women work in businesses, farms and other economic activities, at the end of it all; they do not enjoy the produce. They are forced into sex, and beaten. The women struggle looking for income but the custodian of the family income takes the money and spent it on issues she has not planned for. This shows that men decided for women whereas every mankind was given the mind to use it in decision making. It portrays psychological torture in controlling the mind of an individual. Women are forced to remarriages after being widows.

The level of education plays a role in social economic independency. In this research it has come clearly that women are not empowered through training of economic empowerment from the church. They are not involved in income generating projects. Women do not live to be self-esteem but through what other individuals want.

Some of the effects on women are unsafe sex. Women are not able to see the disadvantages of economic dependency and so taking it as part of life. Economic dependence nubs the mind of women and unable them to think of further outcomes such as death, loose of job, loose of property by spouse.

Conclusion

The research revealed the factors that influence Seventh-day Adventist women economic dependence in Malindi Seventh-Day Adventist Church district in Kilifi County. In conclusion the study showed that: Adventist Church leaders are challenged by women financial needs for being unable to meet their financial needs. Adventist women are not involved in income generating projects that can alleviate them from being economically dependent. There is a great need for Adventist women to be economically empowered to reduce or eradicate economic dependency. Adventist women depend on financial help from other sources apart from their own personal

financial ability. Churches do not have financial budgets to support women to attend Church meetings and meet the needs of needy women. Adventist women do not participate fully in church meetings due to being economically dependent on other sources. Land ownership belongs to the extended family where the women have no control over the usage of land to generate funds. There is need in creating the awareness on the position of women in the society. Culture has been a draw back of women on becoming economically independent. Illiteracy among women has hindered them from being employed or run own economic activities that can enable them to generate funds that can sustain them, hence be economically independent.

Recommendations

Adventist in Malindi Church district should put up a literacy program to empower women in education. They should put in place agencies to facilitate women to empower themselves. This can be done by putting the women in groups to find what they can do for economic empowerment. Each will be able to voice out what they can do once financially empowered.

Leaders need to have a strategy to develop a budget to assist women. They should also have economic training programs where they can use experts to educate women about economic empowerment. Women will work well when they have the right knowledge of what they can do.

The church should take a deliberate effort to create awareness on the women position in the society to make them understand that they are important in the society.

In this research the findings show that some cultural practices by men are draw backs of economic independence of women, men need to stop such practices. Further both men and women need to integrate into every level of workforce, economic activities and every level of community support in the society to reach gender equality.

This will help women to feel that they are part of development and there is need to work to their capacity.

Suggestions for Further Research

A research covering Adventist women in many districts is necessary to get a big picture of women in economic dependency. This will help the Church to come up with strategies to alleviate Adventist women from being economic dependency. More research will give the church a chance to find more factors that contribute to membership apostasy.

APPENDIX A

RESPONDENTS QUESTIONNAIRE

Kindly rate the factors that influence Seventh-day Adventist women economic dependence in Malindi Seventh-day Adventist Church district in Kilifi County Coast region of Kenya. Tick the appropriate answer according to your perception.

1. What is your marriage status?
Married
Single
Divorce
Separated
Widow
2. How long have you been a church member?
Under 2 years
2-4 years
5 years and above
3. What is your academic qualification?
Primary Level
Secondary Level
Tertiary Level
Graduate Level
None of the above
4. What is your occupation?
Business
Farming
Other occupation specify _____
5. Which economic activity are you involved in?
Business: If business it is small scale large scale
Farming: If farming it is peasant large scale
Other occupations _____ if other occupations specify _____

6. What is your monthly average capital of your economic activity?
- | | |
|-------------------|---------------|
| Business | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Farming | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Other occupations | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
7. What is your monthly average income of your economic activity?
- | | |
|-------------------|---------------|
| Business | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Farming | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Other occupations | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
8. What is your monthly average expense of your economic activity?
- | | |
|-------------------|---------------|
| Business | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Farming | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Other occupations | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |

9. What is your monthly average savings of your economic activity?
- | | |
|-------------------|---------------|
| Business | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Farming | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
| Other occupations | 300-1000 |
| | 1001-4000 |
| | 4001-5000 |
| | 5001and above |
10. Who has control over the income and savings of your economic activity?
- Myself
My spouse
Men in the extended family
11. What is the ownership situation of the economic activity space?
- | | |
|----------|----------------------|
| Farming | Own land |
| | Family land |
| | Rented land |
| | Extended family land |
| Business | Owned building |
| | Rented building |
| | Open air Market |
12. A budget is prepared by the family before expenditure.
- Strongly Agree
Agree
Strongly Disagree
Disagree
Neutral
13. The economic activities income is sufficient for the family.
- Strongly Agree
Agree
Strongly Disagree
Disagree
Neutral
14. Incase the economic activity income is not sufficient to the family or can not sustain the family where do you run for help?
- Borrow from friends
Use savings from income
The church
Relatives

15. My church has a culture that recognizes financial need of women
 Strongly Agree
 Agree
 Strongly Disagree
 Disagree
 Neutral
16. My church has financial support group.
 Strongly Agree
 Agree
 Strongly Disagree
 Disagree
 Neutral
17. Church members have plans for financial needy women
 Strongly Agree
 Agree
 Strongly Disagree
 Disagree
 Neutral
18. Church members are equally supported financially.
 Strongly Agree
 Agree
 Strongly Disagree
 Disagree
 Neutral
19. My church conducts quarterly trainings, workshops, seminars on economic empowerment.
 Strongly Agree
 Agree
 Strongly Disagree
 Disagree
 Neutral
20. Are widows in your church remarried?
 Yes
 No
21. Who remarries widows in your church?
 Brother to deceased
 Man of widow's choice
 Man of clan's choice
22. Do you attend meetings outside your church?
 Yes
 No

23. Who finances your participation in the church meetings or events?
Myself
Relatives
The church
Others specify _____
24. How many Christian meetings outside your church do you attend per year?
1 2 3 4 and above

APPENDIX B

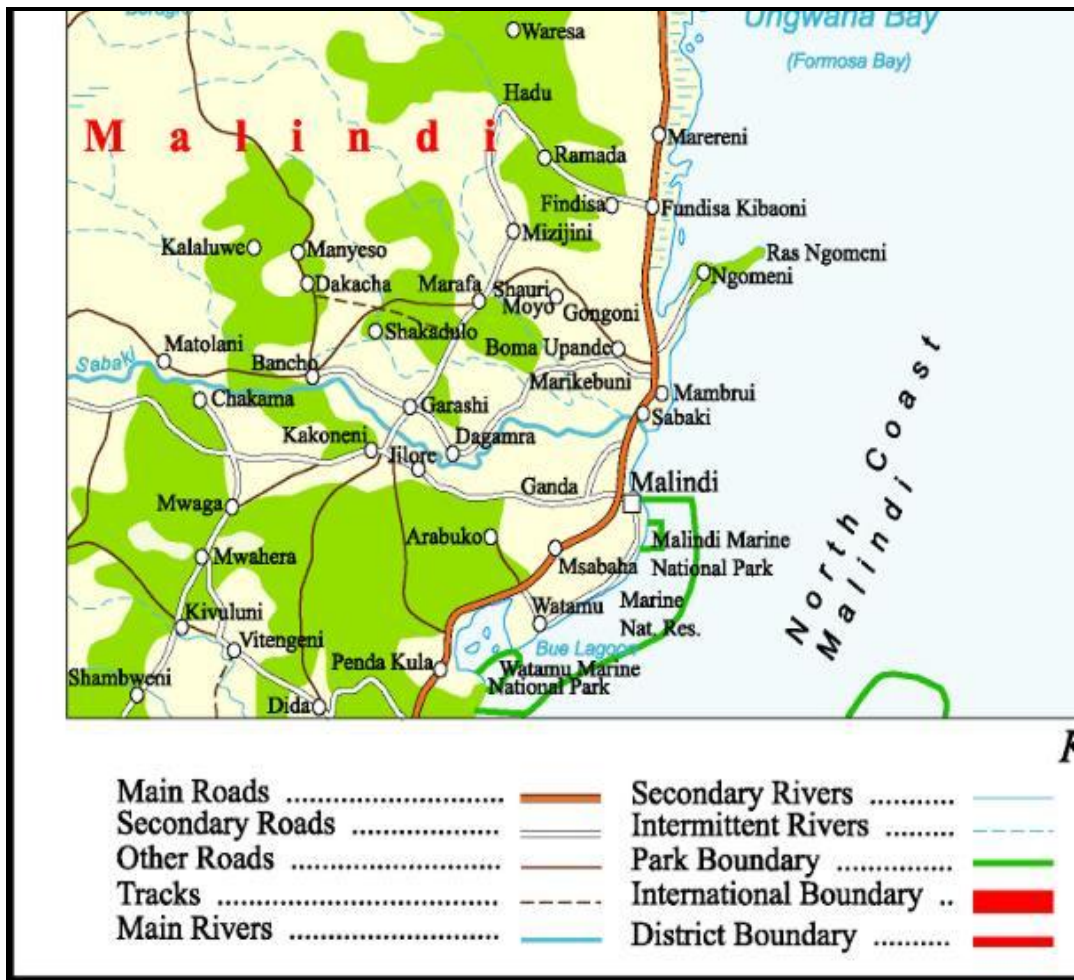
INTERVIEW QUESTIONS FOR CHURCH LEADERS

Oral one to one questions administered to both male and female church leaders.

1. Which church denomination do you belong to?
2. In what capacity are you serving the church?
3. How long have you served in this current position?
4. What challenges have you encountered in reference to the needs of women in your church while serving as a leader?
5. What plans does the church have for women who cannot finance themselves to attend Christian meeting?
6. Do all the women participate fully in church activities? if no/yes why?
7. What do you think hinders women from actively attending Christian meetings outside the church?
8. In what ways has the leadership addressed women economic empowerment?
9. Is poverty a challenging factor in your church among your women members?
10. Do women leave the church in large numbers? If no/yes why?
11. Do the women come to you for counseling if so what are some of their problems?

APPENDIX C

Map of Malindi



The area of study Malindi SDA church district covers Malindi town, and its rural area covering Ganda, Jilore, Kakoneni, and Arabuko.

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EDUCATIONAL BACKGROUND

University Education 2003-2007	Bachelor of Theology University of Eastern Africa, Baraton.
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Secondary Education 1973- 1976	East Africa Certificate of Education
1987	Kenya Certificate of Education
Primary Education 1966-1972	Kenya certificate of Primary Education

WORK EXPERIENCE

May1980-1982	Teacher at Ezamoyo primary school
1983-1985	Teacher at Ngandu Primary School
1986	Teacher at Gede Primary School
1987-1992	Teacher at Magongo Primary School
1993-2000	Teacher at Changanwe SDA Primary School
2001-2010	Departmental Director Kenya Coast Field
2011-2013 Nov.	District Pastor
2013 Dec.-to date	Women's Ministries and Children's Ministries Director East Kenya Union Office

CAREER OBJECTIVE

To be an excellent performer to the employing institution and be result driven in achieving goals set.

HOBBIES

- Listening to music
- Traveling and adventuring
- Reading spiritual literatures