



Original Research

EXAMINATION OF THE BIBLICAL AND THEOLOGICAL FOUNDATIONS OF CHURCH INVESTMENT STRATEGY FOR THE IMPROVEMENT OF SOCIO-ECONOMIC STANDARDS OF PENTECOSTAL WORSHIP MINISTRY (PWM) MEMBERS.

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ABSTRACT

The aim of the study was to examine the biblical and theological foundations of church investment strategy for the improvement of socio-economic standards of Pentecostal worship ministry (Pwm) Members. The study was guided by the Functionalism Theory by Emile Durkheim. The study used a descriptive research design. The targets population was 1230 church members. The sample size was 369 respondents, which was selected through simple random and purposive sampling. Both qualitative and quantitative methods of data collection were used. The qualitative data was collected using interviews and focused group discussions. Quantitative data was collected using closed-ended questionnaire. The qualitative data was analyzed thematically following the objectives of the study, while quantitative data was analyzed using statistical package for the social science version 28 for windows and presented using tables and charts. This study reveals that 72.4% of respondents recognize the Bible's endorsement of investment principles, emphasizing diligent work and resource multiplication. Interviews and focus group discussions reinforce this perspective, highlighting the role of investments in enhancing socio-economic standards. The study concludes that PWM leaders are successfully educating their congregations about investments, promoting self-sufficiency and economic growth. By aligning investment strategies with biblical teachings, PWM members are improving their livelihoods and addressing socio-economic challenges within their community. Recommendations include enhancing biblical teaching on investments, providing financial management training for church leaders, forming church-based investment groups, and creating financial support systems for members.

Key Words: Biblical foundations, Theological foundations, Functionalism theory, Pentecostal worship ministry, Socio-economic standards

BACKGROUND TO THE STUDY

The concept of church investment strategy is rooted in biblical and theological teachings that emphasize stewardship, social justice, and community support. Scriptures such as the Parable of the Talents (Matthew 25:14-30) and the early Christian communal sharing depicted in Acts 4:32-35 highlight the importance of resource management and mutual aid within the faith community. These principles serve as a foundation for developing strategies that can enhance the socio-economic conditions of church members. In recent years, there has been a growing recognition of the need for churches to engage in strategic investments that

can generate income and support various ministries. This approach is particularly relevant in addressing contemporary challenges such as poverty, unemployment, and economic inequality.

In contemporary society, the socio-economic well-being of individuals and communities is of paramount importance. Religious institutions, particularly churches, have historically played a significant role in fostering community development and improving the socio-economic standards of their members. The Pentecostal worship ministry (PWM) is one such organization that exemplifies the church's commitment to holistic development, addressing both spiritual and material needs. The PWM, as a vital part of the Pentecostal Church, is tasked with empowering women through spiritual growth, education, and economic initiatives. However, the effectiveness of these initiatives often depends on well-crafted investment strategies that align with biblical and theological principles. By exploring these foundations, the church can develop sustainable models that not only improve individual livelihoods but also contribute to the broader community's welfare. By leveraging biblical teachings on stewardship and economic justice, the PWM implement investment strategies that foster economic resilience and self-sufficiency among its members.

This study seeks to examine the biblical and theological underpinnings of church investment strategies and their potential to improve the socio-economic standards of PWM members. By understanding these foundations, the PWM can develop and implement investment initiatives that are not only financially sound but also spiritually enriching and community-oriented. The ultimate goal is to create a sustainable impact that aligns with the church's mission of promoting holistic well-being and social justice.

FUNCTIONAL THEORY

Functionalism is a social theory by Emile Durkheims in the 19th century that stresses the functions performed in society by social structures such as institutions and norms. Within this theory, function refers to how a given activity uplifts or intrudes on a system's operations and continuity (Gomez, 2020). Hudson (1978) argues that the church is an active sub-system of society and is essential to deal with fundamental problems faced by the social system. Concerning problem maintenance and tension management, although a secondary institution in society, the church plays a role because it is a significant agent in society. He sees community as prioritizing solving, maintaining, and managing system needs. The theory views the church as one of the institutions in a community which serves a purpose. All institutions are interconnected and interdependent with other institutions, making the church and its activities essential to the community. Although some philosophers have criticized Durkheim's religious discussion, functionalism theory remains in philosophical thought, and the ideas he develops toward religion functionally help cater to the basic social needs.

Research Methodology

This study utilized both qualitative and quantitative methods of data collection. Qualitative data were gathered through interview guides administered to clergy members and focused group discussions conducted with executive leaders. On the other hand, quantitative data were obtained via questionnaires distributed to church members, who provided responses to various inquiries.

Research Design

The research employed a descriptive research design, which involves gathering information to describe the characteristics of a specific individual or population (Kothari, 2010). This design was deemed most suitable

for the study as it allowed for thorough observation, recording, description, and analysis of how the PWM church's investments impact its members.

Target Population

The target population in this research was the clergy, executive church leaders of the men, women and youth and the members of the Pentecostal Worship Ministry in Lunga Lunga sub-county. The church leaders were essential to the study because they are the initiators who establish church investment projects, whereas the executive church leaders were of importance to this study because they are the ones who oversee the smooth running and operations of the investments. The church members were of importance because they are the ones who are impacted by these investments. There are nine PWM churches in the sub-county with a total number of 1230 of members distributed.

Sample Size

A sample is a part of the population under study that represents the characteristics of the population. According to Mugenda (2003), sample size depends upon the purpose and nature of the population under study. However, he affirms that, 30% of the target population in cases of more than 1000 can make a good sample size. Thus, this study adopted 30% of the total church members and 100% of the executive church leaders and the clergy in the nine PWM churches making a total of 369 sample size.

Data Collection Instruments

The data collection instruments used were interview guides and questionnaires to determine the level at which the investments by PWM have improved the socio-economic standards of its members. Church leaders used the interview guide while the church members filled out the questionnaire.

Validity

Validity is the degree to which results obtained represent the phenomenon under study (Mugenda & Mugenda 2003). Validity relates to an instrument measuring accurately what needs to be measured. To ensure validity is obtained, the researcher received advice from the supervisors and experts in the university and the corrections and suggestions taken into action.

FINDINGS

Response Rate

The data was gathered through face-to-face interviews, focused group discussions, and questionnaires. The researcher distributed 270 questionnaires. Eighteen clergymen were to be interviewed, and 81 executive church leaders were requested to participate in FGD.

The return rate for the questionnaires was 241 which is equal to 89.3% of the total questionnaires handed. Different dates were scheduled in order to interview the clergy and all the 18 members of the clergy intended to be interviewed turned up successfully. All the 81 executive leaders who were to participate in FGD took part equating to 100%. The response rate for the research was as presented in table 1

Table 1: Response rate

	Questionnaires		FGD	Interview
Church name	Issued	Collected	participants	interviewees

Perani PWM	30	28	9	2
Mwanamamba PWM	30	27	9	2
Duguni PWM	30	26	9	2
Mwereni PWM	30	27	9	2
Miungoni PWM	30	26	9	2
Mwangulu PWM	30	28	9	2
Jirani PWM	30	26	9	2
Mafungoni PWM	30	25	9	2
Kitangini PWM	30	28	9	2
Total	270 (100%)	241 (89.3%)	81 (100%)	18 (100%)

According to Mugenda and Mugenda (2003), a 50% or more return rate or turn up is adequate for research to be considered successful. With 89.3% return rate for the questionnaires, 100% turn up for interviews and 100% turn up for FGD, the data collection process was considered a success

Biblical and Theological Foundations on Church Investment Strategy on the Improvement of Socio-economic Standards

The study's first objective aimed to explore the Christians' understanding of the Biblical and theological foundation of church investment for improving socio-economic standards among church members. Questions were set following the objective of the study, which respondents answered. In addition, some respondents were given open-ended questions in form of scheduled interview to express their opinions on biblical teachings on church investments.

Bible Scriptures Concerning Church Investments

The respondents were asked to agree or disagree with whether the bible teaches about investment. This was to understand whether the respondents knew any scriptural teachings concerning investing and establishing businesses. The doctrine of investment is not well taught in many churches but is an excellent way of multiplying the resources God gives us for future needs (Bentley, 2017). The responses from the scriptural understanding of church investments were presented in Figure 1.

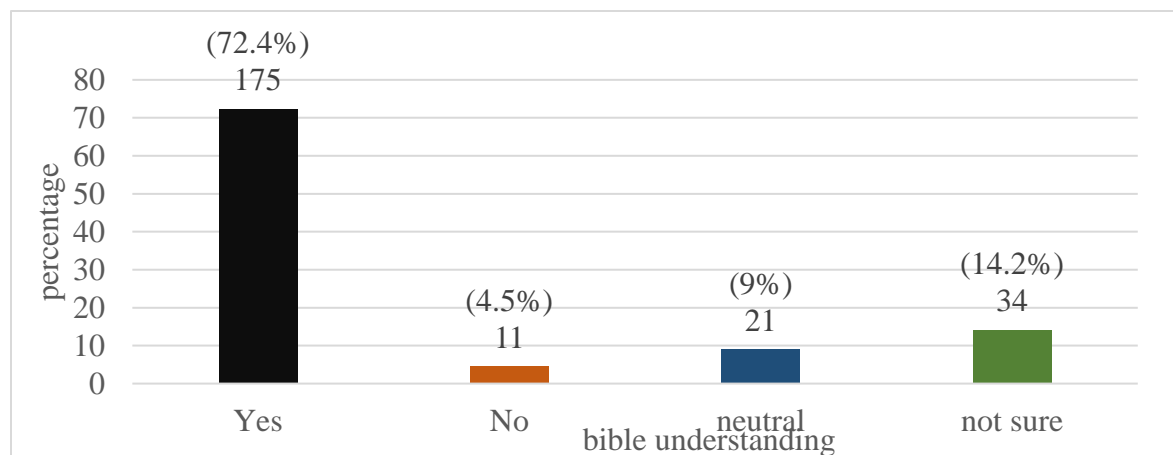


Figure 1: Bible scriptures concerning church investment

Figure 1 shows that most respondents agreed that the bible teaches about investments, as demonstrated by 72.4%. This was followed by 14.2% of the respondents who were unsure whether the bible teaches about church investments. 9% were neutral on this question, while 4.5% said that the bible does not teach about church investments.

In an interview with a clergy member, he claimed that he has learned a lot in the bible about the gospel of working. He affirmed, *“I have learnt the importance of preaching the gospel of work, as Paul did in 2 Thessalonians 10. I know Christians need to work to fund their daily needs.”* The clergy further recognized the stewards from Mathew 25 that worked and multiplied the talents left to them by their master and were commended for their excellent work and were added more talents. A 43-YEAR-OLD MAN: *“This shows that we as Christians should put to work the little that we have and multiply it since this is the only way that God will bless us and multiply our wealth.”* From the interview with the clergy, it is clear that the clergy understood the scriptural teachings about investments.

In another interview the respondent affirms that the bible indeed teaches Christians to work, he noted, A 46-YEAR-OLD MAN: *“The bible teaches us that Christians should work and should not just see employment as a way of earning money but also as a way of recognizing God's plan for our lives. For instance, the disciples accepted Jesus' invitation to do God's work. The interviewee further explained of Adam and Eve who were given roles by God in the Garden of Eden to till the land and take care of Gods creations, as well as intellectual work of naming the animals. We as Christians believe God has called us to carry out certain responsibilities as professionals and business people. This strengthens our belief that work is God's blessing and calling, and we should pursue it passionately. All the work we do were initiated by God”* God gave each Christian work to do either as a job or investment and we should invest our time in it since by doing so, we are honoring God.

These responses from the two respondents in the interview concurred with the 72.4% of the respondents from the questionnaire that the bible indeed teaches about investments and that it teaches Christians should establish businesses to support their day-to-day life.

To further understand whether the biblical teachings about investments, the executive church leaders were asked to discuss the theological foundation of investments in a focused group discussion. From the FGD results, one participant noted, *“Many bible verses speak about investing. I know of the bible verse that encourages Christians to work, or they should not eat.”* Another respondent concurred with the first speaker concerning 2 Thessalonians 3:10, *“yes, I know that verse too. The bible is instructing us as Christians to work hard and make money so that we can be able to buy food and eat.”*

The bible clearly teaches Christians to invest and set up businesses in various sectors. Biblical scriptures like Genesis 2:15, Deuteronomy 5:13, Psalms 90 among others vividly encourage Christians to invest in various sectors and work so as to earn a profit. The respondents from the discussion and the large number of respondents in the questionnaires show that the PWM members know that the bible teaches about investments, and some know the scriptures that encourage Christians to set up businesses and work. The findings are in align with Amy (2011) who affirmed that working and investing has its roots in the bible and is seen in various scriptures. It is important for Christians to understand that God initiated work in Genesis and Christians need to work.

Church Leaders Teachings About Investments

The respondents were asked to agree or disagree with whether the PWM leaders preach the gospel of Christ concerning church investments. The aim was to determine if the church preaches and encourages its

members to invest in various businesses to improve their socio-economic standards. The responses are presented in Figure 2.

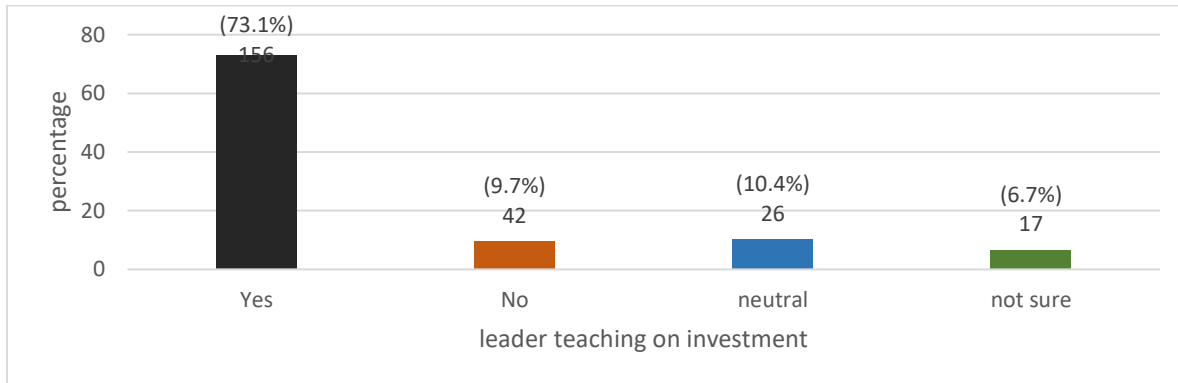


Figure 2: Leaders teaching on investments

The responses show that the church leaders of the PWM teach their congregations about investments, as shown by 73.1% who agreed that their respective leaders teach about investments. 10.4% of the respondents were neutral, while 9.7% disagreed that their leaders do not teach about investments. 6.7% of the respondents were not sure if their church leaders had taught about investing. From the results in the questionnaire, it is evident that the PWM church members are taught about church investments. A large number of respondents agreed that their respective church leaders are teaching sermons about investing. Ather (2010) encourages Christians to be taught about entrepreneurship since it helps them to be self-dependent and helps in economic growth. With the large number of respondents who agree to being taught about investing, the PWM clergy need to be commended since they are teaching the church members to be self-dependent hence assisting in the growth of the country’s economy.

Interviews were conducted on the various clergy of the PWM in order to get an insight of whether they teach the church members about investing and its importance. A participant pointed, *“It will be wrong for me as a man of God to only preach the word of God while most of the church members are withering in poverty. I have to encourage them to invest the little they have and set up small businesses to ensure that they earn a living.”* The interviewee further explained of the situation in the church he administers as unpleasant since most of the church members do not have a formal employment or a white-collar job. He however was hopeful that through self-employment and investing in the little they have then the standards of living would improve. *“Not many people have formal employment in the area but have a piece of land on which they can practice cash crop farming, which is not very common in the area. This will enable the farmers to earn some money which they can use to improve their living standards,”* the clergy noted.

The church is an important institution in the society and it is their duty to evangelize and equip their members with the important skills to improve the society. (Joseph, 2017). While interviewing a clergy on the teachings of investment, one participant noted, *“The church is the largest institution in the community. Almost 70% of the community members in Mwereni are Christians. This shows how important it is for preachers to teach about investment. Suppose most church members are taught about investment and starting businesses in the community. In that case, all have improved the socio-economic standards of the majority of the members of the society.”* He added that he emphasizes the sermons of investing to the congregation since by doing that, they will develop socially and financially, proving to the society that development is vital in God.

While undertaking the FGD A 51-YEAR-OLD WOMAN: confirmed “*our pastor encourages us to establish businesses, and this makes us have a positive opinion towards work and challenges us as women to consider starting our small businesses so that we can depend on ourselves.*” Another woman 71-YEAR-OLD concurred with the first respondent, saying, “*I remember one Sunday our pastor encouraged us to establish businesses to be self-dependent. He specifically encouraged women to borrow loans and start businesses since women are considered people of low status in our community. He further encouraged husbands to allow their wives to set up businesses and earn some money to help with the daily expenses at home.*”

From the responses from the questionnaire and comments given in interviews and FGD, it is clear that PWM leaders can be applauded for teaching their members to invest in various businesses, both as a gift and a calling from God. This is the path that brings income to their lives, and improves their social and economic status. Through investing, Christians fulfill their purpose from God of being the custodian of the environment, as stated in Genesis 1:26, as they create wealth and act as co-creators. More preachers should be encouraged to preach the sermons of investing and work since it is through establishing businesses that the church and the church members can multiply their wealth and participate in God’s work physically and financially.

CONCLUSIONS

The study highlights the significant role of biblical and theological teachings in shaping the investment strategies of church members, particularly within the Pentecostal worship ministry (PWM). The findings reveal that a substantial majority (72.4%) of respondents acknowledge the Bible's teachings on investment, underscoring scriptures that advocate for diligent work and resource multiplication. Interviews with clergy and focus group discussions further corroborate this understanding, emphasizing the importance of investments in improving socio-economic standards. The study concludes that PWM leaders are effectively teaching and encouraging their congregations to engage in investments as a means of achieving self-sufficiency and economic growth. By aligning their strategies with biblical principles, PWM members are better equipped to enhance their livelihoods, thereby fulfilling their spiritual and material responsibilities. This approach not only fosters individual prosperity but also contributes to the overall development of the community, demonstrating the integral role of the church in addressing socio-economic challenges.

RECOMMENDATIONS TO THE STUDY

- i. Churches should incorporate more teachings and sermons focused on biblical principles of investment and stewardship. Develop bible study programs and workshops specifically focused on financial literacy, investment, and business development, using relevant scriptures to emphasize these teachings.
- ii. Provide training for church leaders on financial management and investment strategies so they can effectively guide and support their congregations in these areas. Encourage church leaders to share practical examples and success stories of members who have benefited from investments, to inspire and motivate others.
- iii. Form investment groups or cooperatives within the church to pool resources and invest in various business ventures. Facilitate regular meetings for these groups to discuss investment opportunities, share knowledge, and provide mutual support.
- iv. Create avenues for PWM members to access financial resources such as loans or microfinancing to start or expand their businesses. Establish a church fund to support small-scale businesses

initiated by members, particularly targeting women and other vulnerable groups within the congregation.

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