

QUESTION 6

2006

(a) **The rights of citizens in Kenya today**

- (i) Rights to life/ live
 - (ii) Rights to have basic needs/ food/ shelter/ clothing
 - (iii) Right to receive education
 - (iv) Right to marry/ raise up a family/ belong to a family
 - (v) Right to have freedom of association/ assembly
 - (vi) Right to freedom of speech/ receive information/ expression
 - (vii) Right to own property
 - (viii) Freedom of worship
 - (ix) Right to liberty/ movement
 - (x) Right to work/ earn a living
 - (xi) Right to medical care/ health
 - (xii) Right to security/ protection by law
 - (xiii) Freedom of conscience / right to vote
- b) Reasons why Christians pay taxes to the government in Kenya**
- (i) To emulate Jesus who paid tax to the Roman authorities
 - (ii) To heed Jesus instructions to respect the civil authorities
 - (iii) Christianity pay taxes in order to receive service from the government
 - (iv) To provide essential services
 - (v) Christians pay taxes as a sign of patriotism
 - (vi) Christians pay taxes as a way of sharing their wealth/ resources with others
 - (vii) It is their duty to pay taxes to the government
 - (viii) To enable the government to meet its financial obligations
- (c) How the church is helping to reduce the rate of crime in Kenya**
- (i) Providing guidance and counseling
 - (ii) Preaching about love for one another in the society
 - (iii) Rehabilitating law breakers
 - (iv) Providing jobs/ offering training opportunities to the people
 - (v) Giving loans to people to start/ run business
 - (vi) Providing recreational facilities/ organizing recreational activities for the youth
 - (vii) Reporting criminals to the law enforcement authorities
 - (viii) Disciplining deviant members of the church
 - (ix) Participating in government programmes established to fight crime (e.g.

2008

(a)

- Laws safeguard people's rights/citizen's rights.
 - People's property is protected under the law.
 - They protect the consumer from exploitation.
 - It allows/provides for economic development/growth.
 - Individuals are able to enjoy the freedom of worship.
 - The law acts as a check/measure of those in authority.
 - The law outlines how foreigners should be handled.
 - They control taxation/collection of revenue.
 - It enables the government to protect its citizens against oppression.
 - The law determines the type of punitive measures for a crime done/prevents crime. **(6x1=6)**
- (b)
- Some legislators/parliamentarians do not observe the law thus serving as wrong role models.
 - There is a lot of unfairness/injustice when settling cases because of tribalism/ nepotism/ religious affiliation/gender.
 - Intimidation/people in high offices use their power to influence certain decisions regarding law breaking.
 - Economic inability makes the poor to resort to lawlessness to meet their needs/unequal distribution of resources.
 - Availability of dangerous weapons/guns in the wrong hands leads to insecurity/terrorism.
 - There are a few resources to cater for the ever growing population, thus leading to overcrowding/competition that overwhelms the established machinery.
 - People lack interest/do not care about others, hence do not report cases of lawlessness/permissiveness in society/drug abuse.
 - Bribery/corruption has destroyed the credibility of the government officials.
 - People have lost respect/trust for government machinery/have resigned to a life of hopelessness/fear of victimization.
 - Interference from the civil society/human rights groups/activists who oppose government initiatives in maintenance of law and order.
 - Inadequate modern technology hampers maintenance of the law. **(8x1=8 marks)**
- (c)
- Praying for them.
 - Visiting them so that they can feel wanted in society/invite them to their homes.
 - Preaching the good news of salvation to them.
 - Showing them care/concern.
 - Welcoming them into church.
 - Providing them with financial needs (food/shelter/clothing/medication).
 - Offering guidance and counselling to help them to reform.
 - Involving them in community/church activities.
 - By helping them to become self reliant by giving them jobs/survival skills.
 - Listening to them/help them to resolve their problems.
 - Counselling their families to accept/forgive them. **(6x1=6 marks)**

2009

a The negative effects of the introduction of money economy on traditional African communities.

- i. It has led to introduction of wage labour instead of communal working that existed
- ii. It led to migration to town as people search for better paying jobs, destroying the closely knit traditional way of life.
- iii. It has led to the formation of Socio-Economic classes among the people/rich versus poor thus creating suspicion/insecurity.
- iv. It has created individualism which has destroyed the communal way of living /extended family relationship.
- v. It has led to vices like bribery/corruption/exploitation which have replaced honesty/fairness in traditional African setting.
- vi. The dependency on no money has led to social evils like prostitution, immorality which has destroyed the traditional concept of marriage /value of sex.

b Teaching of Jesus on wealth

- i. wealth should be acquired in the right manner
 - ii. wealth a gift from god/god given
 - iii. iv. Those who have wealth are only stewards
 - iv. Those who have wealth should share it with others/help the needy/poor
 - v. vi. Poverty is not a result of sin/the poor can only enjoy God's blessing
 - vi. vii. Wealth can be hindrance for one to enter in the Kingdom of God
 - vii. viii. One cannot serve God and mammon/wealth
 - viii. ix. Wealth cannot satisfy all human needs/cannot answer human quest for salvation.
 - i. x. Those who have wealth should avoid extravagance/prodigality/luxury
- c) Reasons why Christians should involve themselves in gambling**
- ii. i. Gambling enables one to get money/wealth without working for it ii. In gambling one's gain leads to another person loss iii. It creates bitterness in the one who losses iv. The bible condemns gambling/unfair interests
 - iii. v. It involves taking advantage of the ignorant players vi. There is no security on the wealth/money one put in gambling vii. It is addictive/can become a compulsive habit viii. It can interfere with family budget/priorities/ can bring misunderstanding in the family/friends.
 - iv. ix. It can lead to violence/loss of life

2010

6. a) Christian view on plastic surgery

1. Christian approve plastic surgery when used to restore/improve deformities/treatment.
2. It is not recommended for beauty/cosmetic reasons since that goes against Lord's design.
3. Plastic surgery is like self-glorification thus it is discouraged.
4. God is more interested in one's soul than a beautiful body.
5. Plastic surgery takes the place of God who is the creator/challenges God the creator.
6. The intention of plastic surgery in most cases is to create celebrities who become objects of worship.
7. Risks involved when performing surgery can lead to deformity/death.
8. It shows lack of appreciation of oneself. (5 x 2 = 10mks)

b) Ways through which science and technology has negatively affected the environment created by God.

1. Use of chemicals has led to the pollution of water/soils
2. Emission of smoke from industries/nuclear factories leads to pollution of air.
3. Felling trees has led to desertification/drying up of rivers.
4. Manufacturing of plastic materials has led to environmental degradation.
5. Science and Technology has led to the over utilization of natural resources like fish/wildlife.
6. quarrying/mining had led to environmental degradation. (4 x 1 -

c) Ways in which the youth in the Church can carry out environmental restoration in Kenya today.

1. The youth should sensitize people on the importance of protecting the environment/theatre performance in environment.
2. They should teach/on methods of environmental conservation gabions terracing contour ploughing etc.
3. They need to form church organizations/clubs/societies aimed at environment conservations.
4. The youth should raise funds to support environmental exploitation/degradation.
5. They should raise funds to support environmental conservation programmes.
6. They take part in the environmental days for planting of trees/cleaning occasions.
7. They should lobby the government to enact laws that are aimed at protecting the environment.
8. They should act responsible/be role models on issues regarding the environment.(6 x 1 = 6mks)

(a) Ways in which Christians can contribute towards maintenance of law and order in society.

- (i) By obeying the law of the land / leading exemplary lives,
- (ii) By respecting the lawful authority.
- (iii) Through rehabilitating criminals.
- (iv) By condemning acts which violate human rights/unjust laws.
- (v) Through educating the masses on their rights and responsibilities.
- (vi) By sharing what they have with the needy,
- (vii) By praying for peace / the national leaders / citizens,
- (viii) By preaching on the importance of law and order/peace,
- (ix) Forgiving others freely.
- (x) Reporting criminals to the relevant authorities,
- (xi) Through-reconciling the warring-parties.
- (xii) Through guidance and counseling services.

(b) Methods of disciplinary errant members in traditional African communities.

- (i) Paying fines.
- (ii) Denying children food for sometime.
- (iii) Reprimanding wrong doers.
- (iv) Giving unpleasant names to reflect the wrong that the person has done
- (v) Denying culprits access to social occasions / being detained / isolation.
- (vi) Summoning an indiscipline member before the council of elders.
- (vii) Excommunicating wrong doers from the community.
- (viii) Through caning and beating.
- (ix) Disowning by parents / relative / friends.
- (x) Being cursed by elders,
- (xi) Refusing to name children after them.

(c) Obstacles to effective maintenance of law and order in Kenya today.

- (i) There is an increase in the rate of crime / the law enforcement officers c cope with the work load.
- (ii) Due to unequal distribution of resources, (iii) Permissiveness in the society.
- (iv) Due to political instability / incitement by politicians, (v) Extreme poverty, (vi) Social discrimination.
- (vii) Some cultural beliefs / practices hinder effective maintenance of law/ (viii) High rate of unemployment.
- (ix) Bribery / corrupt x) Greed for material weal (xi) Inadequate modern equipment to combat crime,

6. (a) The traditional African concept of wealth

- (i) Wealth is a blessing from God.
- (ii) It is part and parcel of human existence.
- (iii) It is measured in the amount of property/wives/children one has
- (iv) It can be individually/communally owned.
- (v) Wealth is acquired through hard work/inheritance/gift.
- (vi) Wealth determines ones social status.
- (vii) Wealth should be used to help the needy in society.
- (viii) There are rules governing how it is distributed.
- (ix) Wealth is used to worship God/appease ancestors.

b) Reasons why corruption is widespread in Kenya today:

- (i) Unemployment cases which makes an individual desperate to secure an employment chance by engaging in corrupt activities.
- (ii) Desire for instant services make some people become corrupt.
- (iii) Some people feel that they have not been adequately paid for work done hence engage in corrupt acts to compensate themselves.
- (iv) Fear of arrest/punishment make law breakers to engage in corrupt deals.
- (v) Some people engage in corrupt deals in order to be served due to ignorance of their rights.
- (vi) Lack of moral integrity by some people.
- (vii) Greed makes some people to engage in corruption.
- (viii) Due to tribal/ethnic affiliations.
- (ix) There is lack of efficient machinery to curb corrupt practices/absence of law to deal with corrupt cartels.
- (x) The Judiciary is not able to deal with injustice/cases take too long to be determined.
- (xi) Some government agents abuse the power bestowed upon them.
- (xii) The belief of the common person that the government is a master and therefore has to be corrupted before receiving services.

c) Ways the Church is using to eradicate poverty in Kenya.

- (i) The Church preaches/teaches/encourages hard work among the citizens which enables them to fight poverty.
- (ii) The Church speaks against vices like oppression/exploitation of the poor by the rich in the society which are promoting poverty.
- (iii) The Church takes care of the poor by providing them with material possession.
- (iv) The Church has established projects that offer employment to members of the society, this enables them to take care of their needs.
- (v) The Church gives out bursaries to the needy children enabling them undertake education and get employment.
- (vi) The Church is offering subsidized medical services which enhances the economic output/productivity of the people.
- (vii) The Church is working together with the government to create a peaceful society which promotes economic/social development.

2013

(a) How science and technology has improved human life.

- (i) Modern means of transport enables human beings to travel faster;
- (ii) Use of electronic/print media: human beings are able to access/pass information to large audience;
- (iii) Use of industrial machines enables work to be done faster/efficiently;
- (iv) Use of fertilizers/Agricultural machinery has led to increased production/yields/preservation of food.
- (v) Use of medicine/medical equipment has prolonged human life/reduced suffering;
- (vi) Use of equipment related to weather forecast assists human beings in understanding their environment;
- (vii) New sources of energy have enhanced human life.

(b) Reasons why Christians are opposed to euthanasia

- (i) God is the only one who gives life and thus should be the one to take it away.
- (ii) Euthanasia equals to murder which is biblically condemned/Thou shall not kill.
- (iii) It destroys God's image in human beings;
- (iv) Human judgement is limited and therefore cannot make correct decision terminating the life of others;
- (v) Medical ethics only allows a doctor to sustain life and not to take it away;
- (vi) It is against Jesus' mission on earth to heal the sick;
- (vii) Suffering is part of a christian's life from the teachings of Jesus and therefore it cannot be used to justify euthanasia;
- (viii) The works of mercy involve saving life/not destroying it;
- (ix) It is a constitutional right to uphold human life.

(c) Ways in which Christians can help to control desertification

- (i) Christians need to practise afforestation/reafforestation programmes;
- (ii) By practising agro-forestry;
- (iii) Using alternative sources of energy as opposed to charcoal/firewood.
- (iv) Providing education to the public on how to preserve the environment;
- (v) Participating in environmental conservation programmes;
- (vi) Donating/giving financial assistance to bodies that control desertification;
- (vii) Protecting all water catchment areas;
- (viii) Carrying/practising better methods of farming;
- (ix) Reporting cases of forest destruction to relevant authorities;
- (x) By participating in the enactment of laws on environmental conservation;
- (xi) Providing guidance and counselling/advice to those involved in activities related to environmental degradation.

2014

(a) Reasons why laws are important to the people of Kenya

- (i) Laws promote harmonious living among people
- (ii) Laws govern/safeguard people's property
- (iii) They enable people to be involved in various development activities
- (iv) Laws regulate power of those in authority/act as checks and balances
- (v) They ensure the security of the citizens
- (vi) They protect people's rights
- (vii) They regulate taxation
- (viii) Laws define duties/responsibilities of citizens
- (ix) Laws define the identity/culture of the people. (6 x 1 = 6 marks)

(b) Rights of a Kenya citizen

- (i) Right to employment/a just wage
- (ii) Right to own/use personal property
- (iii) Right to freedom of worship/expression/personal freedom
- (iv) Right to marry/raise a family
- (v) Right to a fair trial
- (vi) Right of assembly
- (vii) Right to life/protection
- (viii) Right to health
- (ix) Right to education
- (x) Right of association
- (xi) Right to vote
- (xii) Right to movement
- (xiii) Right to human dignity/privacy (7 x 1 = 7 marks)

(c) Ways in which the church in Kenya helps to reform errant members in the society.

- (i) The church prays for/with them
- (ii) By teaching/preaching the word of God to them
- (iii) Through guiding and counselling them
- (iv) By contributing towards their basic needs
- (v) The church trains them in various skills in their vocational centres
- (vi) The church offers employment opportunities to them
- (vii) By forgiving/accepting/involving them in church activities
- (viii) The church establishes rehabilitation centres to care for them
- (ix) By offering credit facilities to enable them start businesses

2015

(a) Ways in which wealth is acquired in traditional African communities

- (i) Wealth is acquired through inheritance
- (ii) Through payment of bride wealth/dowry
- (iii) Through farming/livestock rearing
- (iv) Through barter trade/exchange of goods/services
- (v) By marrying many wives/having many children
- (vi) Through raids/wars
- (vii) By using skills/talents
- (viii) By utilizing natural/available resources
- (ix) Through receiving gifts.

7 x 1 = 7 marks

(b) The negative effects of the introduction of money economy in traditional African communities

- (i) Money economy has led to wage labour which has replaced communal working
- (ii) It has led to rural urban migration hence destroying the closely knit way of life in traditional African communities
- (iii) Money economy has led to formation of classes/gap between the rich and poor which encourages suspicion/insecurity/witchcraft
- (iv) It has led to individualism which has replaced the extended family
- (v) It has led to bribery/corruption which has replaced the moral values of honesty/faithfulness
- (vi) It has changed land ownership from being communal to private/people sell land for money and end up being squatters
- (vii) Money economy has led to commercialization of bride wealth whereby the parents of the bride exploit the groom
- (viii) Money economy has shifted the respect that was accorded to elders because of their wisdom to young people who are rich
- (ix) It has encouraged dependence on a few individuals who are employed/has encouraged laziness
- (x) It has led to social evils/immorality

7 x 1 = 7 marks

(c) How Christians in Kenya can help to narrow the gap between the rich and the poor

- (i) Christians should pay taxes to the government as required
- (ii) By creating job opportunities/employing the jobless
- (iii) Through training/equipping the poor with skills for self reliance
- (iv) By assisting the poor to access loans/credit facilities to improve their livelihood
- (v) By condemning vices that widen the gap between the rich and the poor
- (vi) By exercising fairness/avoiding corrupt practices
- (vii) Christians should call upon the government to be accountable to her citizens
- (viii) Through preaching/advocating for application of virtues that promote equality
- (ix) Providing education for the poor.

6 x 1 = 6 marks

2016

6.(a)Outline the rights of a Kenyan citizen. (7 marks)

Right to life/ livem

Right to have basic needs/ food/ shelter/ clothing

Right to receive education

Right to marry/ raise up a family/ belong to a family

Right to have freedom of association/ assembly

Right to freedom of speech/ receive information/ expression

Right to own property

Freedom of worship

Right to liberty/ movement

Right to work/ earn a living

Right to medical care/ health

Right to security/ protection by law

Freedom of conscience / right to vote

(b)Explain the importance of paying taxes as a Christian to the Government of Kenya.(5 marks)

To emulate Jesus who paid tax to the Roman authorities

To heed Jesus instructions to respect the civil authorities

Christians pay taxes in order to receive service from the government

To provide essential services

Christians pay taxes as a sign of patriotism Christians pay taxes as a way of sharing their wealth/ resources with others

It is their duty to pay taxes to the government

To enable the government to meet its financial obligations

(c)Discuss four ways in which the church could help to eradicate crime in Kenya.(8 marks)

Providing guidance and counselling

Preaching about love for one another in the society

Rehabilitating law breakers Providing jobs/ offering training opportunities to the people

Giving loans to people to start/ run business

Providing recreational facilities/ organizing recreational activities for the youth

6.	<p>(a) Ways in which Science and Technology has improved human life.</p> <ul style="list-style-type: none"> (i) Inventions from Science and Technology have been used to control diseases hence preserve human life/family planning/proper nutrition. (ii) Modern technology has enabled human beings to take care of the environment effectively/understand soil fertility/irrigation/weather forecast. (iii) Use of electronic/print media has enabled human beings to access/pass information with ease. (iv) Modern means of transport enables human beings to travel faster/improve trade. (v) Scientific devices have been invented to enhance security. (vi) Use of industrial machines enables work to be done faster/efficiency. (vii) Science and technology has improved the agricultural sector/led to more production/yields/preservation. (viii) New sources of energy has been invented which have raised the living standard of the people. (ix) It has led to better exploitation of natural resources. <p style="text-align: right;">(8 x 1) =</p>
	<p>(b) Reasons why the church in Kenya is opposed to cloning.</p> <ul style="list-style-type: none"> (i) Cloning is like taking the role of God in creation. (ii) It distracts the role of human beings as co-creator with God/makes them procreators. (iii) It dehumanizes reproduction/destroys individual uniqueness. (iv) It leads to unethical/immoral experiments such as destruction of embryos. (v) Cloning leads to the inheritance of undesirable characteristics. (vi) It gives human beings the right to destroy life since they are the ones who have created it. <p style="text-align: right;">(3 x 2) =</p>
	<p>(c) Reasons why Christians should donate blood.</p> <ul style="list-style-type: none"> (i) Donating blood is an act of love/mercy from the donor to the recipient. (ii) Christians have a duty to preserve life. (iii) It is a way of emulating Jesus who shed His blood to save human beings. (iv) It is a way of helping those in need. (v) Through the donation of blood the donor is able to know his/her blood group. (vi) The body is able to replace the lost blood/it is a healthy practice. (vii) It contribute to further medical research hence improving human life. <p style="text-align: right;">(6 x 1) =</p>

6.	<p>(a) Reasons why Christians are opposed to plastic surgery.</p> <ul style="list-style-type: none"> (i) Plastic surgery takes the place of God/challenges God as the creator/interferes with God's image. (ii) It shows lack of appreciation for oneself. (iii) There are high risks involved/poor health/infections. (iv) Plastic surgery is equated to idolatry/worship of the body. (v) Plastic surgery promotes some vices/pride. (vi) Plastic surgery can lead to death. (vii) It can lower one's self-esteem/stress/guilt. (viii) It can lead to isolation/social stigma/rejection. <p style="text-align: right;">(7 x 1) =</p>
	<p>(b) Effects of pollution on the environment in Kenya today.</p> <ul style="list-style-type: none"> (i) Pollution has led to infections/diseases in human beings/animals. (ii) It has led to global warming/result in climatic change/ozone layer. (iii) Pollution has contributed to inconsistent rainfall patterns/drought/famine. (iv) It has led to ecological/imbalance/migration/extinction of some animals/birds. (v) It has led to death of human beings/animals/plants/birds. (vi) It has led to human/animal conflicts. (vii) It has damaged buildings/wastage of resources. (viii) It has affected marine life/bio-diversity <p style="text-align: right;">(7 x 1) =</p>
	<p>(c) Ways through which Christians in Kenya can control desertification.</p> <ul style="list-style-type: none"> (i) Christians can control desertification by protecting water catchment areas. (ii) By exploiting/using alternative sources of energy/fuel. (iii) Condemning/discouraging the destruction of forests. (iv) Christians should participate in the planting of trees/afforestation/reforestation. (v) By using better methods of farming. (vi) Sensitizing/creating awareness of environmental conservation. (vii) Christians should report those who destroy forests/environment to relevant authorities. <p style="text-align: right;">(6 x 1) =</p>

6.	<p>(a) Traditional African practices that promote order and justice in the society.</p> <ul style="list-style-type: none"> (i) Communal law, order and justice in the society. (ii) Kinship ties. (iii) Observing rites of passage. (iv) Having common religious beliefs. (v) Interclan marriages. (vi) Administering of oaths. (vii) Customs/rules that govern relationships. (viii) Signing treaties/covenants between communities/use of mediators/ emissaries. (ix) Observing taboos that enhance good moral behaviours. (x) Sharing meals as a sign of peace. (xi) Punishing of offenders. (xii) Leisure activities (xiii) Having leaders. <p style="text-align: right;">(8 x 1) =</p>
	<p>(b) Why Christians in Kenya should vote during the national general election.</p> <ul style="list-style-type: none"> (i) To exercise their democratic/constitutional right. (ii) To elect leaders of their choice. (iii) It is demonstration of obedience to earthly authorities. (iv) In order to own their elected leaders/identify with them. (v) So as to replace oppressive leaders/government. (vi) To encourage/have a peaceful transition. (vii) It is a way of demonstrating patriotism. (viii) To have their direct representatives in parliament/government. <p style="text-align: right;">(6 x 1) =</p>
	<p>(c) Ways in which Christians can reduce tribalism in Kenya today.</p> <ul style="list-style-type: none"> (i) Christians should be willing to travel/settle/live in any part of the country. (ii) They should educate people to appreciate/respect different ethnic groups. (iii) By encouraging inter-tribal marriages. (iv) By participating in educational/cultural programmes that bring people from different communities together. (v) Christians should condemn practices that encourage tribalism. (vi) By using the national/language to communicate. (vii) By preaching/teaching on equality/oneness of human beings before God. (viii) By urging the government to ensure equal distributions of national resources.

6. a)	<p>Traditional African understanding of wealth.</p> <ul style="list-style-type: none"> (i) Wealth is a gift from God. (ii) Wealth is measured in terms of land/livestock/wives/children. (iii) Wealth raises the status of an individual. (iv) Wealth is to be inherited by members of the family. (v) The wealthy should share/help those who do not have. (vi) There are guide lines on how to acquire wealth/through fair means. (vii) Wealth is owned by men. (viii) Wealth is acquired through hard work/laziness is condemned. <p style="text-align: right;">(6 x 1) =</p>	6 marks
b)	<p>Causes of bribery and corruption in Kenya today.</p> <ul style="list-style-type: none"> (i) Unemployment – a person seeking employment may give a bribe to be offered a job. (ii) Poverty – a person may give/receive bribes to obtain favour. (iii) Greed for wealth – the desire to get rich quickly may make some people to ask for bribes in order to discharge their duties. (iv) Greed for power – some people give bribes to get promotion/ leadership positions. (v) Lack of morals – poor upbringing/lack of a firm foundation in moral values makes some people to easily accept/give a bribe. (vi) Ignorance – some people may not know their right to be given certain services hence give bribes unknowingly. (vii) Fear – people who have committed crime may bribe the authority to escape punishment. (viii) To overcome shame – a person may give a bribe to guard his/her reputation. (ix) Justice system – the process of getting justice is slow/long hence people give bribes for a short cut/hasten the process. <p style="text-align: right;">(7 x 1) =</p>	7 marks
c)	<p>Reasons why a Christian family should discuss its budget.</p> <ul style="list-style-type: none"> (i) To avoid running into debts by over spending of the family resources. (ii) To encourage members of the family to work hard to meet their budget. (iii) To be able to allocate funds according to their priorities. (iv) To avert/prevent suspicion/misunderstanding/quarrels in the family. (v) To assist members of the family to be realistic in their needs/ eliminate selfishness. (vi) To help members of the family to plan for the future/make savings. (vii) To promote transparency/honesty/accountability among members of the family. (viii) To assist members of the family appreciate each other's needs/ problems. (ix) To encourage wise spending/avoid impulsive spending. <p style="text-align: right;">(7 x 1) =</p>	7 marks