



**EFFECTIVENESS OF SOCIAL SUPPORT FOR THE WELL-BEING OF RETIRED CLERGY IN THE PRESBYTERIAN CHURCH OF EAST AFRICA, KENYA**

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**ABSTRACT**

*The purpose of this study was to assess effectiveness of social support for the well-being of retired clergy in the Presbyterian Church of East Africa in Kenya (PCEA). The huge number of clergy who were due to retire within the next three years showed the need to examine policies addressing human resource issues for the improvement of their livelihood. Specific objective of this study was to determine PCEA church actions in enhancing social support for the well-being of retired clergy through financial preparedness and how the church leadership was responding. The study is significant to the PCEA, scholars and academicians and would be anchored in career construction theory. The study was carried out in PCEA Central and Eastern regions in Kenya. The target population of this study was 75 comprising of 50 retired clergy and 25 church leaders. This study adopted a descriptive survey research design. A sample size of 52 respondents was statistically significant based on Gall and Borges' sample size of at least 30% of the target population. Quantitative data collected was coded, tabulated and analyzed using statistical package for social sciences (SPSS) version 25.0. Results indicated that 94.44% of retired clergy agreed they were given monthly stipend ranging from 10,000 to 30,000 Kenya shillings while 5.56% indicated they were not given. 77.78 % indicated that the amount given was too little while 22.22% indicated they were comfortable with it. After statistical test of this study using Chi-Square, null hypothesis was rejected. Major recommendations of this study were as follows: The church to adapt affirmative action when recruiting new clergy in the holy ordained ministry, PCEA to offer a guiding policy on monthly stipend, all retired clergy to be given medical cover, all retired clergy to be attached to parishes, theology of development and retirement preparedness programs to be entrenched in Clergy training curriculum. The results of this study were presented to the Presbyterian Church of East Africa with appropriate recommendations for future clergy going for retire. This study can also benefit other denominations which might be facing similar problems.*

**Key Words:** Presbyterian Church of East Africa, PCEA, Social Support, Financial Preparedness, Clergy, Pastors, Retirement, St. Paul's University, PUEA

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## INTRODUCTION

As defined by Vaux (2014), social support refer to the various types of assistance given to people and has several functions which includes providing social support, access to material sources, opportunities for engagement, participation and developing social norms. These resources that provide social support can be emotional, informational, companionship and tangible. A good example of this is financial assistance, information such as advice or sense of belonging that can also be referred to as intangible.

Social support is also viewed as the perception that one can have assistance already available. This may include the actual received assistance of the level to which a person is integrated in a social network. These support can come from different sources such as ; family, friends, organization, public aids in foreign nations or from the church (Konopka, 2012). It is also available among social media sites due to advancement in technology. Social support reduces psychological distress commonly found in the elderly people. Lack of social support to people in need especially the elderly can lead to stress and subsequent depression, mental disorders and anxiety (Vaux, 2014).

A research carried in the United States of America (USA) showed that social support varies positively with social economic status (Brim, 2014). In USA and Britain there are social networking groups and foundations that support retired clergy. Some of these supports are contributed through social media (Timms, 2013). Most clergy sometimes get great deal of stress after retirement which leads them to psychological distress. Rising healthcare costs and other social amenities in the USA have served as a wakeup call for many denominations to come up with programs that can improve social support for retired clergy .One of these programs is forming group and foundations to support retired clergy (Bedrock, 2014). A study carried out by the Presbyterian Church in America (2013), showed that 23 % of clergy who

benefit from their support groups found the experience helpful to some degree. In order to explore perceptions of well-being, family support and economic resources in relation to support the retiring clergy, then there is need to explore diverse ways of the same. As cited by Robert (2014), great changes in social roles occur between the ages of 50 and 70 years. Social life for elderly clergy is very important and their social support is correlated with social networks and social participation (Hollis, 2015).

There are no general elaborate ways as to how various denominations in Africa support their retired clergy. This is because different denominations have different policies especially for main stream churches. Most of the Pentecostal churches belong to individual clergy who dies in pulpit. This make it very difficult to have policies for retired clergy support as all the tithes and offerings belong to them. Therefore, there are no clear literatures indicating how churches in Africa offer social support to retired clergy though it might be practiced based on individual denomination.

The Presbyterian Church of East Africa (PCEA) is a Christian denomination governed by the sessions of elders within East Africa. This Church traces its root in 16<sup>th</sup> century during the reformation period. Presbyterian Churches are over in the world (PCEA Manual, 1998). PCEA was brought in East Africa in 1891 as Christian mission specifically in Kenya at Kibwezi under the name ‘The East Africa Scottish mission” the mission was transferred to Kikuyu in 1898 and later on, in 1901 handed over to the Church of Scotland. PCEA has branches in East Africa and is divided into Presbyteries, parishes and congregations (PCEA Practice and Procedure, 1998).

PCEA covers three East African countries which are Kenya, Tanzania and Uganda with the head quarter being in Nairobi Kenya. Further, PCEA is divided into five regions in Kenya namely: Nairobi, Central, Eastern, Mt. Kenya and Rift Valley Region. These regions are further divided into Presbyteries.

Currently PCEA consist of 56 presbyteries (PCEA Diary, 2020). Central and Eastern regions where this study was carried consisted of twenty five presbyteries (PCEA diary, 2020). PCEA ordain clergy to the holy ministry from the age of twenty five to forty five but in special cases through the church history has ordained clergy slightly above forty five years of age. They are then trained and ordained to preach the word of God and declare God's message of pardon to penitent sinners on earth (PCEA Manual, 1998). Other functions of PCEA clergy are to shepherd flock in the parish as servant of Christ, presiding the administration of the sacraments which are Holy Communion and Baptism, leading church worship by teaching in the ministry of word and training by faith, guidance, giving pastoral care, warning and encouragement by interceding for the parishioners, burying the dead and visiting the sick and mourning. A minister is ordained for life unless with the approval of the Presbytery to resigns from ministry or is deposed (PCEA Practice and procedure manual, 1998).

Retirement is a life time process which should start as early as possible whether employed or self-employed and therefore this study was about to seek how PCEA Church Support their retired clergy financially. Just like any other form of employment PCEA clergy also retires after attaining the retirement age of sixty years. Their names are presented to the General Assembly (GA) or General Administrative Committee (GAC) whichever comes first, the retiring clergy together with the spouse are invited to a specified session of GA or GAC for a thanks giving and finally handing them over to the presbyteries where they will retire (PCEA Manual, 1998). However, the church continue using these clergy in pastoral duties and in consultations in the various Church courts only that they cannot be in charge of a parish unless under special circumstances as delegated by the presbytery (PCEA Manual, 1998). In this study no literature has been found indicating how clergy are catered for

after retirement in East Africa. This reason motivated the researcher of this study to look into effectiveness of social support for improving the livelihood of retired clergy in Kenya, noting the high number of clergy who were due to retire in the next three years.

PCEA has existed in Kenya for one hundred and twenty years according to the Presbyterian practice and procedure manual (1998). It is currently having a membership of four million people, five hundred active clergy and one hundred and forty retired clergy. The huge number of clergy who were due to retire within the next three years showed the need to examine policies addressing human resource issues on how to improve the livelihood of retired clergy . Turton (2010), a retired Anglican clergy carried a study in United Kingdom (UK) and found that in a sample size of 1200 retired clergy, 30% of them were found to be living in very poor condition, bad nutrition, as well as poor health while 50% of them were found not engaging with any activity such as farming as well as business to ameliorate their living standard, thereby reducing them to almost beggars after retirement due to poor social support. According to PCEA Practice and Procedure (1998), the concept of retirement has bothered many, when it is viewed like the end of one's usefulness. The challenges that face all other retirees do not spare PCEA clergy as well. A PCEA scholar Rev. Dr. Wanjao once said "Failure to prepare for retirement is the worst casualty that can befall any employee."

A study carried out by the Anglican Church of Uganda showed that out of the two hundreds clergy who were retired by 2012, 150 of them were relying on the little allowances given when engaged by the parochial pastors on Sundays and sometimes weekdays, once in a while. This stipend is too little for the upkeep of a retired clergy. This means that if this situation is not looked into, then retired clergy will continue to live under poor condition, compared to when one is active in church ministry. This study is therefore intended to assess effectiveness of social

support for the improvement of the livelihood of retired clergy in the Presbyterian church of East Africa, Kenya.

### METHODOLOGY

This study adopted a descriptive survey research design in which quantitative and qualitative research approach was utilized. A sample size of 52 respondents was statistically significant based on Gall and Borges' sample size of at least 30% of the target population. Sampling procedure was through stratified sampling and simple random sampling in order to minimize sampling errors and ensure each member of the population has an equal chance of participating in the study. The main instrument of this study was interview for the key respondents and questionnaires for church leaders while analysis process was based on objective of the study. Quantitative data collected was coded, tabulated and analyzed using statistical package for social sciences (SPSS) version 25.0. Results were presented using bar graphs, pie charts and tables. Qualitative data was organized into themes and presented verbatim to corroborate findings. The study obtained the prerequisite approvals and the respondents were assured of their confidentiality and anonymity.

### RESULTS AND DISCUSSION

Enough information about the characteristics of the respondents was necessary in order to understand

the type of respondents from which primary data was collected and the basis under which the analysis and interpretations are made. The researcher had two categories of respondents and the return rate was 40 clergy and 20 presbytery leaders who were interviewed by use of questionnaires, giving a return rate of 100% as the questionnaire was administered and collected immediately after responding to all questions. This represented 80% of the target population. According to Gall and Borges (2007) the higher the sample size is closer to the target population the closer the accuracy of the findings.

After executing the survey, it was highly essential to review the answers of the respondents provided in the questionnaires from the angle of legibility, completeness, consistency and homogeneity. As presented in Table 1, out of 40 retired clergy and 20 church leaders who responded in the study, 36 retired clergy and 16 church leaders responded to all the questions with completeness and were thus eligible for analysis giving an overall 87% valid response rate. This response rate was excellent and acceptable for analysis since it was more than 70% (Creswell and Clark, 2017), as the whole point of conducting a survey is to obtain useful, reliable, and valid data in a format that makes it possible to analyze and draw significant conclusions about the target population.

**Table 1: Response Rate**

Strata	Sample Size	Response	Response Rate
Retired Clergy	40	36	90
Church Leaders	20	16	80
<b>Total</b>	<b>60</b>	<b>52</b>	<b>87</b>

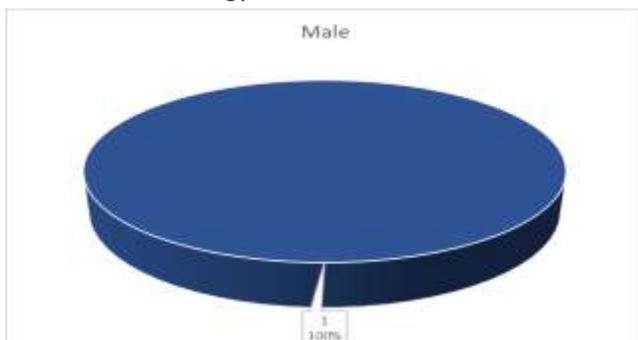
**Source:** Author (2020).

The study indicated that 97% of the respondents were married while 3% were widowed, 39% were between the ages of 65-75, 33% were between the age of 71-75, 6% 76-80 while 22% were 81 years and above, about education, 50% of the clergy had a certificate, 30% a diploma, 17% a bachelor's degree while 3% had

a doctorate degree. On the other category of church leaders, it indicated that all of them (100%) were married, 75% were males, 25% were females, 50% were between the ages of 36-45 while the rest were 46-50. About education 56.25% had a degree, 18.75% master's degree, 12.50% had a diploma while 12.50%

had a certificate. About leadership position, 43.5% were Presbytery moderators, 43.5% Presbytery clerk, 6.25% Presbytery clerks while 6.25% were Finance chair.

The respondents were asked to indicate their gender and the results showed that all 100% were males. This illustrated there was not a single female clergy so far who had retired in PCEA in the two regions, hence the findings of this research did suffer from gender biasness. The reason why there were only males' retired clergy in the two regions is because in the beginning, PCEA was not ordaining women into priesthood until 1985 when the first female was ordained (Ngere, 2012). In order to curb gender biasedness in future, there is the need of PCEA to apply a affirmative action when recruiting people in the holy ordained ministry. This may include setting certain percent for female clergy whenever there is an intake for new clergy.



**Figure 1:** Gender of the Retired Clergy,  $n = 36$ .

**Source:** Field Data (2020).

**Table 2: Attached Parishes of the Retired Clergy,  $n = 36$**

	Frequency	Percentage
Yes	30	83.3
No	6	16.7
<b>Total</b>	<b>36</b>	<b>100</b>

**Source:** Field Data (2020).

### Retired Clergy Receive Monthly Stipend

The retired clergy were asked to indicate whether they received monthly stipend from their presbytery or attached parish. The options were either yes or no. Findings indicated that majority 94.44% of the

Respondents were asked to indicate whether they were attached to a parish, and the findings presented in Table 2 showed that 83.3% were attached to parishes while 16.7% were not attached to a parish. All PCEA clergy whether active or retired must be attached to Presbyteries, however it is the prerogative of individual presbyteries to further attach retired clergy to parishes and can offer any assistance asked to give.

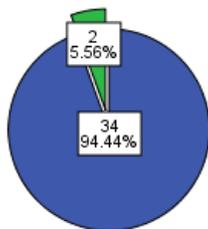
This is very important because the clergy is kept active, on the other hand a clergy can be given variety of social support by the parishioners (Vaux, 2014). This do not go well with some young clergy as they are found as threat, another source of authority and that can be tempted to introduce old or new doctrines to the parishioners. In fact some outshine the clergy in charge of parish in pastoral work and delivery. In order to avoid such competitions, some presbyteries opted not to attach retired clergy to parish but can be engaged any time in parochial duties within the Presbytery.

respondents were receiving a monthly stipend while the minority 5.56% indicated that they did not receive a monthly stipend from their attached presbytery or parish. This meant that PCEA cares very well retired clergy compared with other denominations; however

the church need to look into why the minority clergy indicated that they were not given monthly stipend by their concerned presbyteries.

Supporting retired clergy coincide with the literature review of this study where a study done by the Presbyterian church of America in 2013 indicated there were some foundations that support retired clergy (Brim, 2014). Another study carried by the Anglican church of Uganda in 2012 indicated that retired clergy were entitled to a small monthly stipend (Bedrock, 2014). The researcher of this study suggested that PCEA should come up with a general guiding policy that protects the marginalized clergy. All clergy are equal and there is no good reason as to why some should be given a monthly stipend and others denied.

**Do you receive monthly fixed stipend in monthly terms from Presbytery or attached parish?**



**Figure 2:** Whether Retired Clergy Receive Monthly Stipend From Presbytery or Attached Parish. *n* = 36. **Source:** Field Data (2020).

**Table 3:** Monthly Stipend for Retired Clergy, *n* = 36

	Frequency	Percentage
0-5000	1	3
6000-10000	20	55
11000-15000	1	3
16000-20000	5	14
21000-25000	4	11
26000-30000	5	14
<b>Total</b>	<b>36</b>	<b>100</b>

**Source:** Field Data (2020).

**Money to Cater for the Retired Clergy’s Minimum Requirements**

The respondents were asked whether monthly

**Monthly Stipend the Retired Clergy Receive**

The retired clergy were asked to indicate how much money they received on a monthly basis as stipend. Results in Table 3 below, showed that majority of the retired clergy 55% received a monthly stipend of between shs.6, 000Kshs - 10, 000, 14% , earned between Kshs. 16,000-20,000, 14% earned between shs.26, 000-Kshs.30,000 11% earned between Kshs. 21,000-25,000 , 3% , earned between shs.11,000-shs.15,000 and other 3% who earned between 0 – Ksh 5000. According to the above statistics it showed that clergy earned between 10,000Ksh – 30,000Ksh majority earned 10,000Ksh per month. As shown in this study it clearly indicated that the highest stipend in a given month was Ksh.30,000 while the lowest was Ksh 0 and the majorities 55% were given 10,000Ksh. Again here it showed a huge disparity of stipend in a given month and financial biasness.

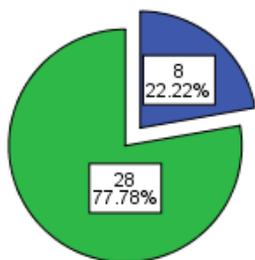
The researcher suggested that the PCEA Head office should intervene by suggesting clear policy to equalize these monthly stipends. This is because if this issue was not looked unto, then it meant most of retiring clergy would continue suggesting to retire in presbyteries with huge monthly allowances which at one time will become a burden to the concerned presbyteries.

stipend they received met their minimum requirement. Majority of the retired clergy 77.78% indicated that the amount as not enough to cater for

their minimum needs, 22.22% indicated that the amount they received was enough to cater for their needs. Of course the clergy who were paid less money indicated that the money did not meet their minimum monthly requirement. A key informant said: "Once a clergy retire, the PCEA forget about it, and almost become useless forgetting the many service of years one has given to the church."

This means that clergy need to invest heavily before retiring (Retirement Preparation 2015).

**Do you think this amount is enough to cater for your minimum requirements?**



**Figure 3:** Whether the Amount is Enough to Cater for Retired Clergy’s Minimum Requirement. *n* = 36.

**Source:** Field Data (2020).

**Table 4: What the Retired Clergy Expect from the Church, *n* = 36**

	Frequency	Percentage
Be involved more on parochial duties	1	3
Cater for medical cover	2	5
Head office to come up with clear retirement policy	9	25
To increase stipend	14	39
To support clergy project	10	28
<b>Total</b>	<b>36</b>	<b>100</b>

**Source:** Field Data (2020).

**PCEA Church Leaders’ Input in sustaining Retired Clergy Financially**

The PCEA Church leaders were asked to indicate what their office was doing to sustain the retired clergy financially. Results showed that the majority 56.25% of the respondents indicated that their office supported the retired clergy with monthly stipend of between Kshs. 10,000- 20,000Ksh, Followed by

**The Responsibility of the Church in Improving the Financial Status of the Retired Clergy**

The retired clergy were asked to recommend what the Church could do to improve their financial status. Findings in Table 4 indicated that 39% suggested the Church to increase their monthly stipend, 28% suggested the church to support clergy’s projects, 25% noted that the Head office should intervene and come up with clear policies on retirement, 5% noted the church to cater for medical cover while the least 3% of the respondents suggested that the retired clergy be involved more in parochial duties. One key informant said "PCEA church should know that clergy are ordained for life and so even when they go for retire, it does not necessarily mean that they are tired.

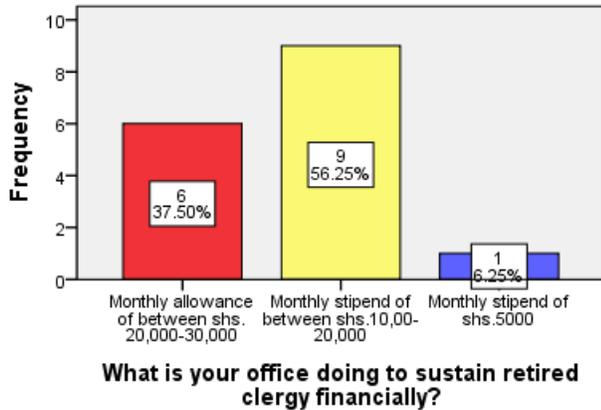
We need to be supported, this includes supporting our projects."

There is the need of the PCEA to look unto these grievances and implement what they see they are able as indicated by Ngere (2012).

37.50% of the church leaders who indicated giving between Kshs. 20,000- 30,000Ksh to the retired clergy as monthly stipend. The least 6.25% indicated that their office did not give their retired clergy monthly stipend. The amount of money given to retired clergy in monthly highly depended on the leadership in place. This monetary or tangible kind of support was found to be very helped in the study carried by

Konpka (2012) as it help elderly people to meet their minimum requirement.

**What is your office doing to sustain retired clergy financially?**



**Figure 4:** What the Church Officials are doing to Sustain Retired Clergy Financially  
*n* = 36.

**Source:** Field Data (2020)

**Performance of Church Leadership in Supporting Retired Clergy**

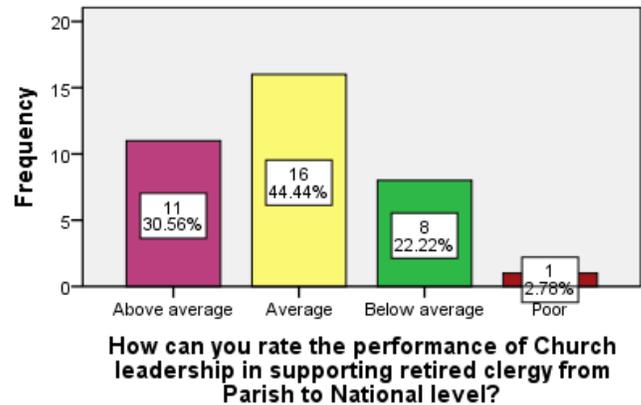
The respondents were asked to rate the performance of Church leadership in supporting retired clergy from parish to national level. Results showed that 44.44% of the respondents indicated that the Church leadership performance was average, 30.56% indicated the Church leadership performance was above average, 22.22% indicated below average and the least 2.78%, rated poor performance. This means that the majority 75% of clergy had confidence with good leadership offered by the presbyteries. However the few 25% need to look for ways to reconcile with leaders. A key informant who was very bitter about presbytery leadership said

“Our presbytery officials have a very poor attitude toward retired clergy and so I would rate them poor or a zero. They don’t plan well of us and sideline us almost in everything

The view of the researcher on this issue was presbyteries officials to have a sitting with all the

retired clergy and have a talk together.” As Means (2009) suggest, good leaders must be wise who regularly articulate their ministry visions to their followers in several ways. Christian leadership should be motivated by love of Christ and given over to the believers and this why retired clergy had confidence with presbytery leadership.

**How can you rate the performance of Church leadership in supporting retired clergy from Parish to National level?**



**Figure 5:** Rate of performance of Church Leadership in Supporting Retired Clergy  
*n* = 36.

**Source:** Field Data (2020).

**Receive Pensions and other Financial Benefits on time after Retirement**

The respondents were asked whether they were given pensions and other financial benefit on time. Table 5 below showed that 80.6% of the retired clergy strongly agreed they received all their pensions and financial benefits on time after retirement, 13.9% strongly disagreed to receiving their entire pension and other financial benefits on time after retirement while 5.6% of the retired clergy agreed received all their pension and other financial benefits on time after retirement. One key informant said: “I would have wished the PCEA to pay me lamp sum little by little based on monthly bases but it ignored my plea. This church gave me the whole one million Kenya shillings for me to start a project it fails and I become a beggar. “

Since majority 86% of retired clergy indicated they were paid their dues on time then this meant that PCEA indeed cared for the retiring clergy. This contradicts a study carried in 2012 that showed that PCEA was not sending remission for pension for the employees on time (Ngere, 2012). Social support for retired clergy should start with their own saving in form of pension, SACCOS, shares and Bank accounts. In this case the researcher wanted to know whether

the church gave the retired clergy all their dues. However few of clergy were not satisfied being given by the church all their dues at once. They were suggesting if it is possible should be given little by little. The researcher views that if retired clergy are prepared well, they can be able to invest their well their dues. It may be in projects, such as house rentals, farming or in business (Storeys, 1989).

**Table 5: Pension and Other Benefits for Retired Clergy**

	Frequency	Percentage
Strongly Agree	29	80.6
Agree	2	5.6
Strongly Disagree	5	13.9
<b>Total</b>	<b>36</b>	<b>100</b>

**Source:** Field Data (2020).

#### **Receive Non-Monetary Donations from the Church Every Month**

Respondents were asked whether they received non-monetary donations from the church every month. As indicated by Table 6 below, the majority of the respondents 86.1% strongly disagreed to the fact that they received non-monetary donations from the church every month, 11.1%, strongly agreed they

received non-monetary donations from the church every month, while 2.8% agreed. One key informant had to say this: "PCEA members know only their pastors in the parish, majority of them have nothing to do with retired clergy" Due to the fact that retired clergy are given monthly stipend, very few church members gives them food or other non-monetary items.

**Table 6: None Monetary Donations from Church for Retired Clergy**

	Frequency	Percentage
Strongly Agree	4	11.1
Agree	1	2.8
Strongly Disagree	31	86.1
<b>Total</b>	<b>36</b>	<b>100</b>

**Source:** Field Data (2020).

#### **Health is insured by the Church**

The respondents were asked whether they received Medical health insurance from the church. Findings from Table 7 below showed that majority of the respondents 69.4% strongly disagreed with the statement that their health was insured by the Church. 30.6% strongly agreed to the statement that their health was insured by the Church. Key participants commented this

"The church need to think covering her retired clergy with medical insurance, this is because old means struggling with sickness. We hear that some presbyteries are covering their retired clergy with as much as one million Kenya Shillings; all of us need to be treated equally. One of my colleagues had to sell all his cows, goats, and a car in order to pay a medical bill."

While another participants said this “though the church do not cover me medically, my daughter pay for my medical cover yearly “

This means that majority of the presbyteries did not insure their retired clergy with medical cover meaning; there was need of a policy by the church so as solve this disparity, since all clergy are equal. PCEA need to make it a policy for all presbyteries to cover

their retired clergy with medical cover this is because all clergy are equal and they should be treated equally. Otherwise if this problem is not addressed clergy will be opting to retire in presbyteries where there is medical cover and it will one time become a burden. Medical cover is crucial for the elderly people as well as it help them to live long health life (Barket, 2012).

**Table 7: Health is insured by Church for Retired Clergy**

	Frequency	Percentage
Strongly Agree	11	30.6
Strongly Disagree	25	69.4
<b>Total</b>	<b>36</b>	<b>100</b>

**Source:** Field Data (2020).

### Inferential Statistics Analysis

Chi square and correlation coefficient inferential statistics were selected to establish the statistical association between financial preparedness, Church Leadership and the well-being of the Retired Clergy in PCEA. These statistics were considered appropriate for test of association between two categorical variables. The purpose of this section was to give the analysis of all the research questions which were drawn from the objectives of the study , the result of the testing of the hypothesis proved whether the

results were statistically significant, the result rejected null hypothesis.

### Chi- Square Test for Financial Preparedness of Retired Clergy and Wellbeing of the Retired Clergy

**H01:** There is no significant relationship between financial preparedness and well-being of retired clergy in PCEA, Kenya

Chi-square Test for the Association between Financial Preparedness and Well-being of Retired Clergy within the PCEA

**Table 8: Chi-Square Tests**

Chi-square Test for the Association between Financial Preparedness and Well-being of Retired Clergy within the PCEA

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.827 <sup>a</sup>	15	.001
Likelihood Ratio	41.647	15	.000
Linear-by-Linear Association	.350	1	.554
N of Valid Cases	36		

**Source :** SPSS ( 2020)

Since the p value for the association between financial preparedness and social support of retired clergy was less than the level of significance, 0.05, p= 0.001, hence the null hypothesis was rejected. Therefore, the study concluded that there was a significant association between financial

preparedness and social support for the well-being of the retired clergy. This is an indication that the financial preparedness of the retired clergy has a significant impact on the social support for the well-being of the retired clergy.

### Chi-Square Test for Church Leadership and Well-being of Retired Clergy

**H01:** There is no significant relationship between Church leadership and well-being of retired clergy in PCEA

Since the p value for the association between Church Leadership and Well-being of retired clergy was less

than the level of significance, 0.05,  $p=0.022$ , the null hypothesis was rejected. Therefore, the study concluded that there was a significant association between Church leadership and well-being of retired clergy. This implied that the well-being of retired clergy was significantly affected by the leadership of the Church.

**Table 9: Chi-Square Test for Church Leadership and Wellbeing of Retired Clergy**

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.746 <sup>a</sup>	9	.022
Likelihood Ratio	14.025	9	.121
N of Valid Cases	36		

### CONCLUSIONS AND RECOMMENDATIONS

From the analysis of the study, there were a number of conclusions that were made;

As an employer, PCEA head office has huge part to play in improving the financial status of the retired clergy. This should start by preparing her employees on retirement programs so that by the time they retire, they have saved a lot. For clergy, this would make them to rely less from social support from the community. Majority of the retired clergy received monthly fixed stipend from her employer though the money was not enough to cater for their minimum requirements, further this study found that some clergy get very high amount of money while others get very little. The Church needs to equalize this since all clergy are equal. In regard to medical cover, this study found there were some presbyteries who supported their retired clergy with as much as one million Kenya shillings per year while some were not supportive, this means that the church need to treat all retired clergy equally.

In regards to assessing the level of satisfaction of the retired clergy with social support by PCEA Church Leadership, this study concluded that there was a statistical significant association between Church leadership support and the well-being of retired clergy. Meaning that the well-being of the retired clergy highly depended on the support from Church

leadership, and if not addressed, the well-being of the retired clergy would continue deteriorating.

The study made the following policy recommendations based on the study findings, the discussions and the conclusions.

- The PCEA to develop policies on financial support for retired clergy so as to reduce the great disparity in monthly stipend as found in the study, this should be done at national level
- The PCEA church include medical cover for the retired clergy to be implemented at Presbytery level, because this study found that some retired clergy's are given medical covers while others are not
- Training for retirement preparedness to be given before and immediately one is employed by competent personnel, if possible it should be included in clergy training curriculum. This should be implemented by the training committee at national level. This will help to reduce the many problems retired clergy go through.
- PCEA to apply affirmative action when recruiting members to the holy ordained ministry, this is because there was not a single retired female clergy in both Central and Eastern regions. Women were crucial in the growth of early church. This should be implemented at national level by the training committee.

- Theology of development subject to be entrenched in clergy training curriculum.
- Since ordination is for life, there is need of post retirement training for retired clergy, to help them encourage one another for their well-being, this training should be facilitated by the presbytery but done at regional level, this is because some presbyteries claimed not to have a single retired clergy
- All retired clergy to be attached to a specific parish, they also need fellowship for spiritual health as well as other areas of social support, this should be implemented at national level.
- This study recommend the formation of retired

clergy's fraternal to be coordinated at national level

#### **Recommendation for Further Studies**

Based on the study findings, the discussion and the conclusions made, the study suggested the following for further studies

- Effectiveness of joint investment scheme for clergy
- Formation for retired clergy's foundation
- Effect of association of PCEA retired clergy
- Factors affecting smooth retirement for PCEA clergy.

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