

FACTORS CAUSING POVERTY AMONG THE RETIRED CLERGY IN MITYANA DIOCESE

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DECLARATION

I Mulindwa Richard, declare that this dissertation is my original work and has never been published /submitted to any other institution for the award of a degree or its equivalent.

Signature..... Date:...../...../.....

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APPROVAL

This is to certify that this research report entitled 'Factors causing poverty among the retired Clergy in Mityana diocese has been under my supervision and is ready for submission with my approval to Uganda Christian University.

Signed.....

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DEDICATION

To my wife Deborah and our Children David, Abbie and Timothy and Asher.

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My sincere gratitude to Rev. Canon. Dr. Rebecca for guidance, support and encouragement.

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LIST OF ACRONYMS

AIDS	Acquired Immunodeficiency Syndrome
GIS	Guaranteed Income Supplement
HIV	Human Immunodeficiency Virus
NST	News Straits Times
OAS	Old Age Security
OECD	Organization for Economic Co-operation and Development
ROI	Republic of Ireland
SDGs	Sustainable Development Goals
UN	United Nations
UNDP	United Nations Development Program
UNESCO	United Nations Environmental and Socio Cultural Organization
UNFPA	United Nations Fund for Population Activities
UNHS	Uganda National Household Survey

ABSTRACT

The consequences of poverty have historically been recognized by the church, which like other organizations been at the helm of alleviating poverty. In the entire Old Testament tradition, poverty is regarded as a scandalous condition that should never exist in the land because it may force one to steal and bring disgrace to God (Proverbs 30:9).

What should be noted however is the fact that some of the clergy who spread the above mentioned messages are also living in non-adorable conditions, contrary to what the Biblical stand is regarding the Levites and this has been found to be true especially among the retired clergy in Mityana diocese.

Prior to this study however, there was a scanty literature related to poverty and its influencing factors among retired clergy, the literature has been cited in generic terms tackling retirees in general. Three objectives i.e. To investigate the Individual and diocesan related factors influencing poverty among the retired clergy in Mityana diocese, To explore the prevailing living condition of the retired clergy in Mityana diocese and To suggest what the diocese can do to improve the lives of the retired clergy guided the study.

The study findings revealed that Poverty rates are high among the retired clergy in Mityana diocese and this is manifested in the inability of the retired clergy to afford and access health care, inability to obtain basic needs and living in dilapidated houses.

It's on the basis of the study findings that the researcher adopts an amendment to reduce clergy retirement age to 55 years to allow for retirement with enough vigor to more productively and one to carry out business ventures.

The church through the directorate of education could also consider inculcating a unit on entrepreneurship in the current theological training curriculum. That will not only inculcate entrepreneurship skills among the to-be clergy but also stimulate them to start up enterprises before or after training.

The church could consider coming up with a unified system of payment in which incomes of the clergy are not affected by the locality of the service area. That will ensure that the clergy who serve in rural areas also have incomes enough to have a saving on.

OPERATIONAL DEFINITIONS

Clergy: This is the body of all people ordained for religious duties, especially in the Christian Church. In Anglican Church, clergy consist of the orders of deacons, priest and bishops in ascending order of seniority. Canon, archdeacon, archbishop and the like are specific positions within these orders. Bishops are typically overseers, presiding over a diocese composed of many parishes, with an archbishop presiding over a province, which is a group of dioceses. In this study, the term clergy will refer to the ordained ministers who had retired from active church ministry and duties in the Anglican Church of Uganda.

Retired clergy: In this study, the term will be used to refer to clergy who had officially left Church of Uganda active ministry after clocking 65 years of age.

Diocese: This ecclesiastical jurisdiction under the pastoral care of a Bishop.

Poverty: A deprivation of income that may enable people to “play the roles, participate in the relationships, and follow the customary behavior which is expected of them by virtue of their membership in society

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Eradicating poverty in all its forms remains one of the greatest challenges facing humanity; while the number of people living in extreme poverty dropped by more than half from 1.9 billion in 1990 to 836 million in 2015, too many people are still struggling to meet the most basic human needs (UNDP, 2017)

A substantial proportion of the economically vulnerable persons in the world are retirees; since retirement involves withdrawal from occupational roles or positions after reaching a particular age. Thus, it is an important stage in the occupational life cycle of every worker but it is often characterized by low income and/or reduced opportunities for income-generating activities (Amaike, 2016).

Poverty can either be absolute or relative; absolute poverty measures poverty in relation to the amount of money necessary to meet basic needs such as food, clothing, and shelter (UNESCO, 2017). Relative poverty defines poverty in relation to the economic status of other members of the society: people are poor if they fall below prevailing standards of living in a given societal context (UNESCO, 2017).

Assessing those forms of poverty among retirees is important because, although adequate livelihood is necessary at all stages of life, later life stands out because of its peculiarities and challenges. It is a critical stage when adequate livelihood is required because of dwindling resources and opportunities (UNFPA & HAI, 2012).

Retirement is gradually becoming a topic of research focus in today's contemporary society; because it is an important phase of life that comes with many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships and vocation (Nyaboke, 2016).

Those challenges denote the need for retirees to have optimal economic livelihoods; which comprise of socially approved means adopted by retirees to meet their basic needs and sustain their living conditions in retirement (Amaike, 2009). Retirement

livelihoods also cover all legitimate and socially approved means of gaining access to material and non-material resources and sustenance required for sustainable living (Amaike, 2009). Literature in developed countries indicates that income poverty not only influences access to material resources but also affect every aspect of a retiree's life (Moody, 2012; Novak, 2012). During retirement, people without adequate income tend to be poor, vulnerable, and dissatisfied with life (TogonuBickersteth, 2014; Amaike, 2009; Obashoro, 2010).

The consequences of poverty have historically been recognized by the church, which like other organizations been at the helm of alleviating poverty. In the entire Old Testament tradition, poverty is regarded as a scandalous condition that should never exist in the land because it might force one to steal and bring disgrace to God (Proverbs 30:9). The New Testament, however, presents hope and encouragement to the poor despite their tribulations for they will receive blessings of a new heaven and a new earth when Jesus' victory is complete (Ayiemba, 2015). Assistance to the poor is therefore not a new phenomenon to the church

Poverty is as old as the Bible itself. Both the Old and the New Testaments affirm that the prophets' and Christ's intentions were to remind the rich of their natural responsibility towards the very needy of society (Ayiemba, 2015). God is concerned when people are enslaved or oppressed; he is the liberator of the oppressed and the poor. Through prophet Amos, God condemned the oppression of the poor by the wealthy in the Northern kingdom of Israel (Amos 4:1)

while Isaiah denounced the - maltreatment of the poor in the Southern kingdom of Judah (Isaiah 10:1-3). What should be noted however is the fact that some of the persons (clergy) who spread the above mentioned messages especially in the Anglican Church are also living in non-adorable conditions, contrary to what the Biblical stand is regarding the Levites.

This has been found to be true especially among the retired clergy at various sections of the hierarchy including Archdeacons, Reverends, Canon, Deacons, lay readers and churchwardens (Mbabazize, 2014).

Although the exact prevalence of poverty among the retired clergy is poorly documented, the levels of income poverty among retirees in general could be juxtaposed to the retired clergy as well since they too form part of the retirees in the world. On average, the poverty level for persons among the over-75 years of age in retirement, across OECD countries is 14.7 per cent, which is 3.5 per cent higher than the poverty level among 66 to 75 year-olds (OECD, 2015).

A closer look at many of the Anglican diocese in the church of Uganda offer a maximum of 50.000 UGX to the retired clergy which cannot by any measure sustain the life of the retired clergy given the rising cost of living and Mityana diocese is not exceptional.

The church of Uganda came up with a human resource policy in the year 2009, meant to ensure that there is a uniform, equitable and objective way to handle human resource issues within the church of Uganda. In addition to that, the policy was also meant to provide a range of realistic benefits designed to ensure that church employees have good working conditions and are appropriately supported on matters of spiritual nurturing, health and welfare even after retirement. However, the situation among the retired clergy seems to be contrary to the aforementioned human resource policy stand, yet as per the human resource policy stand, the clergy are paid the stipends duly, and are further given a number of retirement benefits.

Mityana diocese is one of the 39 dioceses which make up the province of the church of Uganda; it has 9 Archdeaconries, 1 Deanery and over 68 Parishes plus 20 Mission Parishes with over 1000 congregations ministered by Catechists and Lay Readers, a Population of 468,800 Anglicans of which 102 are active clergy plus over 30 clergys who are retired. This rural Diocese covers 4 Government Districts namely; Mityana (Busujju and Mityana Counties), Mubende (Buweekula, Kassanda and Kasambya Counties), Kiboga (Kiboga East) and Kyankwanzi District (Ntwetwe and Kyankwanzi Counties) and its one of the biggest diocese.

The issue of sustainability of the retired clergy in Mityana diocese has been appoint of discussion in many high level meetings for example the board of planning which ended the year 2017 looked closely at how best the problem could be dealt with and suggestions where brought up for examaple, mandatory contribution of a minimum of 50.000 UGX from the parish treasury as a retirement saving plan for the pastor, further still, other suggestions where well thought-out that is construction of the complex

building for the sustainability of the retired clergy which are close to 30 in number, however despite of the numerous attempts, many reach retirement without any hope and no activity has materialized into something tangible.

The 10-year strategic plan for the diocese of Mityana clearly stipulated ways of how retired clergy could be supported through different mechanisms however the plan is remaining with only 5 five years to end and nothing seems to be implemented.

1.2 Statement of the problem

There is evidence that some of the retired clergy in Mityana diocese are living in deplorable conditions that are characterized by high income poverty levels, which is inappropriate for clergy who have served the church for more than two decades, yet up to now, little has been done to study the factors that influence the incidence of poverty among those retirees from their own perspective.

This research details the factors causing poverty among the retired clergy's and gives viable suggestions that can help in the process of improving their livelihood.

1.3 Objectives of the study

1.3.1 General objective

To explore both individual and diocesan related factors causing poverty among the retired clergy in Mityana diocese.

1.3.2 Specific objectives

1. To investigate the individual and diocesan related factors causing poverty among the retired clergy in Mityana diocese.
2. To explore the prevailing living condition of the retired clergy in Mityana diocese.
3. To suggest what the diocese can do to improve the lives of the retired clergy.

1.4 Research questions

1. What are individual and diocesan related factors causing poverty among the retired clergy in Mityana diocese?
2. What are the prevailing living conditions of the retired clergy in Mityana Diocese?
3. What can the diocese do to improve on the lives of the retired clergy in Mityana Diocese?

1.5 Justification of the study

The Church of Uganda came up with a human resource policy in the year 2009, meant to ensure that there is a uniform, equitable and objective way to handle human resource issues within the church of Uganda. In addition to that, the policy was also meant to provide a range of realistic benefits designed to ensure that church employees have good working conditions and are appropriately supported on matters of spiritual nurturing, health and welfare even after retirement. However, the situation among the retired clergy seems to be contrary to the aforementioned human resource policy stand, they are paid peanuts. This duly explains why retired clergy in Mityana diocese are living in deplorable conditions that are characterized by high income poverty levels, that are inappropriate for clergy who have served the church for more than two decades, yet up to now, little has been done to study the factors that cause the incidence of poverty among those retirees from their own perspective hence a major issue of investigation in this research.

1.5 Significance of the study

This study will be of great significance to the church of Uganda in its entirety and Mityana diocese in particular in a way that the findings will point out the most imperative factors related to the dioceses that influence poverty during retirement among the clergy. With that information, the aforementioned entities might be triggered to come up with protective interventions at diocesan level targeting active clergy, meant to safe guard economic welfare of the clergy's after retirement.

The findings will also be of significance to the clergy who are in both active services and retirement in a way that it will highlight the individual factors that influence poverty during retirement. Further still, the clergy who are still in active service will know which personal behaviors and discipline to avoid or to adopt while still in active service in order to prevent being poor during retirement. Finally, being among the very few studies undertaken to explore poverty and its influencing factors among the retired clergy in the church of Uganda, the study will be a source of literature in future and a basis for further studies in the Anglican Church of Uganda.

1.6 Scope of the study

1.6.1 Geographical scope

The study was conducted in Mityana diocese, the Diocese was inaugurated on 22nd May 1977 by The Most Rev. Silvanus Wani Curving from West Buganda Diocese. Mityana Diocese was inaugurated by the Province of the Anglican Church of Uganda to mark Centenary of the Anglican Church of Uganda. In this same year Archbishop Janan Luwum was murdered.

It began with two Archdeaconries and 20 parishes, however today it has 9 Archdeaconries, 1 Deanery and over 68 Parishes plus 20 mission parishes ministered by catechists and Lay Readers. Its Population is estimated at 468,800 Anglicans with 102 clergies' in active plus 20 who are retired. 62% are youth. This rural Diocese covers Four Government Districts namely; Mityana (Busujju and Mityana Counties), Mubende (Buweekula, Kassanda and Kasambya Counties), Kiboga (Kiboga East) and Kyankwanzi District (Ntwetwe and Kyankwanzi Counties).

1.6.2 Content scope

The study was restricted to assessing the prevailing socio economic situation of retired clergy in Mityana diocese, based on the tenets of a Life Satisfaction Scale that was used in the 2006 China to measure “subjective well-being poverty” (p. 714). The poverty was taken as being anteceded by individual and diocesan related factors.

1.7 Theoretical framework

Theoretical framework

This study will be hinged on the life Course Theory of Aging, which emphasizes the importance of historical contexts to properly understand issues of aging and retirement. The life course approach, also known as the life course perspective or life course theory, refers to an approach developed in the 1960s for analyzing people's lives within structural, social, and cultural contexts. The origins of this approach can be traced back to pioneering studies of the 1920s such as Thomas' and Znaniecki's "The

Polish Peasant in Europe and America" and Mannheim's essay on the "Problem of generations" (Elder, 2003). The life course approach examines an individual's life history and investigates, for example, how early events influenced future decisions and events such as marriage and divorce, (James, 2009) engagement in crime, or disease incidence (Diana, 1997)

This perspective also stresses how social contexts impinge on the life chances and quality of life of retirees (Elder, 1998; Moen, 2001). It argues that people's life experiences are different because of differences in life cycles, gender, work history, occupational status, and employment category (Elder, 1998). Therefore, according to the theory, income levels and experiences of retirees are not necessarily the results of a fixed stage in life (retirement) but a reflection of their accumulated life experiences as individuals, and from their former work places, and from the larger system in which they worked (Amaike, 2009; Markson & Hollis-Sawyer, 2000; Moen, 2001). Therefore, access to sustainable livelihoods that positively influences quality of life are results of previous life events and experiences gained prior to retirement (Elder, 1998; Hayward, Hardy, & Grady, 1990; Price, 2002).

These life events also set boundaries and constraints that influence the meanings, experiences, and opportunities of men and women in retirement. This theory also suggests that the problems, constraints, and deprivations associated with retirement are mostly byproducts of previous experiences of retirees rather than strictly the results of retirement alone (Novak, 2012). Inequality in life chances and socio-economic status, accumulated over time, also translates into major differences in livelihoods and quality of life in retirement. In other words, life course advantages and disadvantages are factors that influence income poverty and living conditions of retirees (Bengtson et al., 1997; Moody, 2012). With this theory, it can be inferred that differences in sustainable livelihoods and living conditions can be linked to retirees' previous life experiences, including their personal traits while still in active service.

In addition, the life course theory is founded on four principles; the principle of historical time and place, the principle timing lives, the principle of human agency, and the principle of linked lives.

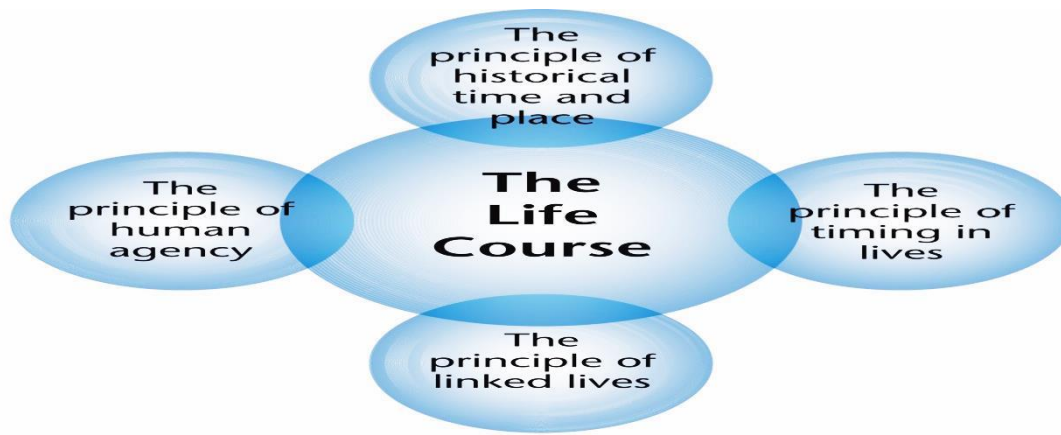


Figure 1: Life course theoretical model, adopted from Elder (2003)

The principle of historical time and place: According to this principle, an individual's own developmental path is embedded in and transformed by conditions and events occurring during the historical period and geographical location in which the person lives. For example, geopolitical events, economic cycles, work place human resource management dynamics, and social and cultural ideologies (e.g., patriarchy) can shape people's perceptions and choices and alter the course of human development. Thus, behavior and decisions do not occur in a vacuum, because people and communities interact within socio-historical time. Indeed, an understanding of the location of various cohorts like the retired clergy during their active working years in their respective historical contexts can aid the identification of circumstances that have differentially affected their respective life histories and possibly contributed to their current socio economic status.

Timing of lives: Three types of time are central to a life course perspective: individual time, generational time, and historical time (Price, McKenry, and Murphy 2000). Individual or ontogenetic time refers to chronological age. It is assumed that periods of life, such as childhood, adolescence, and old age, influence positions, roles, and rights in society, and that these may be based on culturally shared age definitions (Hagestad and Neugarten 1985). Generational time refers to the age groups or cohorts in which people are grouped, based upon their age. People born between 1946 and 1964, for example, are often referred to as the baby boom generation. Finally, historical time refers to societal or large-scale changes or events and how these affect individuals and

families, such as political and economic changes, war and technological innovations (e.g., information access through the Internet).

Furthermore, Elder (1985) observes that time can also be envisioned as a sequence of transitions that are enacted over time. A transition is a discrete life change or event within a trajectory (e.g., from a single to married state), whereas a trajectory is a sequence of linked states within a conceptually defined range of behavior or experience (e.g., education and occupational career). Transitions are often accompanied by socially shared ceremonies and rituals, such as a graduation or wedding ceremony, whereas a trajectory is a long-term pathway, with age-graded patterns of development in major social institutions such as education or family. In this way, the life course perspective emphasizes the ways in which transitions, pathways, and trajectories are socially organized.

Moreover, transitions typically result in a change in status, social identity, and role involvement. Trajectories, however, are long-term patterns of stability and change and can include multiple transitions.

Human agency and personal control: According to the life course perspective, individuals are active agents who not only mediate the effect of social structure but also make decisions and set goals that shape social structure. Individuals are assumed to have the capacity to engage in planful competence, which refers to the thoughtful, proactive, and self-controlled processes that underlie one's choices about institutional involvements and social relationships (Clausen 1991). However, it should be recognized that the ability to make specific choices depends on opportunities and constraints. In the context of this study, it is possible that an individual's socio economic situation in retirement could be due to individual decisions that were made during the active years of working.

The theoretical frame work above illustrates the relationship between the independent variables and the dependent variables. Independent variables being the demographic factors, socio economic factors about the poverty among the retired clergy's.

Poverty among the retired clergy's is associated with adverse outcomes such as inability to access health care, poor standard of living characterized by poor housing among others.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents literature related to poverty and its influencing factors among retirees; however, given that literally no studies exist regarding poverty and its influencing factors among retired clergy, the literature has been cited in generic terms tackling retirees in general.

2.1 The prevailing situation of poverty among the retirees

Population aging is a major global issue of the twenty-first century, offering societal opportunities and challenges (United Nations Population Fund [UNFPA] and Help Age International [HAI], 2012). Older people can (and do) play contributory roles (economically, socially, and culturally) in societies when afforded the chance to do so (Kwan & Walsh, 2018). However, poverty and social exclusion represent two of the most significant barriers for older people to both “contribute to development and share in its benefits” (UNFPA & HAI, 2012, p. 12). An enriched understanding of and discourse on old age poverty, then, is pertinent and pressing in the context of global aging (Kwan & Walsh, 2018).

Within development discourse, the eradication of poverty is a key priority for policymakers worldwide. For example, the newly proposed Sustainable Development Goals (SDGs), a vital component of the post-2015 global development framework that expands on and replaces the Millennium Development Goals, iterates “poverty eradication is the greatest global challenge facing the world today” (United Nations General Assembly, 2014, p. 3). Of the 17 proposed goals, goal number one is to “end poverty in all its forms everywhere” (p. 6).

However, the identification and discussion of old age poverty within this directive are not explicit, and literature with a specific focus on old age poverty is minimal (Oris, Gabriel, Ritschard, & Kliegel, 2017). The trends in population ageing require concerted

efforts to understand and address the relevant age dimensions of poverty, especially those in older adulthood (Kwan & Walsh, 2018).

Some studies have found that old age or retirement poverty has been underestimated when comparing rates of poverty derived from official measures (Butrica, Murphy, & Zedlewski, 2010; Chung, Isaacs, & Smeeding, 2013; Hutto, Waldfogel, Kaushal, & Garfinkel, 2011; Nicholas & Wiseman, 2009; Peters, Debels, & Verpoorten, 2013; Wallace et al., 2013; Wang et al., 2011). For example, Butrica et al. (2010) used an alternative measure of poverty that accounted for out-of-pocket health spending and found that “between 0.3 and 1.5 million more older adults live in poverty than acknowledged by the official measure [in the US],” which only accounts for cash income (p. 484). Wallace et al. (2013) study, another example, used the Elder Index to determine the poverty rates of older Latinos compared to non-Latino white in California, USA. They found that the basic threshold for a single older person living in California in 2007 was \$21,011 and for a couple was \$30,472, which differed markedly from the 2007 official poverty measures that indicated the basic threshold was \$10,272 for a single adult and \$13,690 for a couple, leading the authors to conclude that “almost 60% of Latinos have incomes below the Elder Index compared to one-quarter of non-Latino whites” (p. 239).

In contrast, Callander et al. (2012) found that only 59% of the those who are in income poverty using a traditional measure are also in freedom poverty, an alternative poverty measure that conceptualizes poverty “as a lack of freedom and that the people in poverty do not have the capabilities to participate in society and as such have poor living standards” (p. 371). This measure included indicators for income, health, and education and these findings are in line with what is happening in Mityana diocese among the Retired Clergy’s whose freedom and rights to good health care is poor due to poverty.

Poverty rates of retirees are high and increase with age; they rise from a level of 17% for those aged 75-79 to 19% for those aged 80 and over (Attanasio, 2011). The dire socio economic situations of retirees are also evident in the kind of support they receive from former work place, family and communities in which they stay. Traditionally, the

extended family's multi-generational household has always been the single most important source of care in Sub-Saharan Africa (Madungwe et al, 2011). Boggatz (2011) adds that Africans have always banked on the strength of traditional family solidarity. However, according to Dhemba (2013), care provision by kin is strained: the potential caregivers, also being the most productive age-group of 21 to 49 (UN, 2015), die of HIV/AIDS, and Sub-Saharan Africa remains the hardest hit.

Secondly, Kaseke and Dhemba (2007) also argue that previously built-in safety-nets have been disrupted by the weakening of traditional social ties and obligations, by the emergence of new forms of socio-political control, new religions and family structures, globalization, industrialization and urbanization, all of which undermine traditional extended family systems and promote individualism and waning of gerontocracy's power and status. Further still, it is reported that as recently as 45 years ago, old age meant living in poverty for more than a third of Canadian seniors. At the time, poverty among seniors - those aged 65 and over far exceeded child poverty and poverty for working-age Canadians (McMahon, 2014). Much has changed since then. That is because in the 1960s, Canadians made a collective decision to tackle poverty among seniors and introduced a number of public programs and policies to provide income in old age, including the Canada Pension Plan (CPP), Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), in addition to the then existent human resource policies. These programs were so successful that by the mid-1990s, the seniors' poverty rate in Canada became among the lowest in the western world. This was an indication of the significant contribution of those policies on realization of economic welfare of the retirees. This reduction in seniors' poverty is often described as "the major success story of Canadian social policy in the 20th century." However, instead of being celebrated and built upon, this success story is being used by some to construct a narrative that pits generations against one another. Today, seniors are sometimes portrayed as a well-off generation that benefits from overly generous government supports at the expense of younger Canadians (McMahon, 2014).

In countries like Malaysia, most retired Malaysians do not have adequate saving when they get retired. A survey reported that average saving of people at the age of 54 years is \$ 39,750. The required amount for them to survive in that country is \$47,500 (EPF annual report, 2009). However, only about 23 per cent of the members at 55 have that amount (NST, 2015) and whereas 50% of retirees finished pension fund within 5 years, 70% of them finished their saving within 10 years, and 14% of them finished it within 3 years. These facts are alarming especially those who are still thinking to rely fully on their pension fund saving for the postretirement income. Rapid increase in the aged population, together with the longer life expectancy reflect that well planned personal financial planning turns out to be of utmost importance (Mohidin et. al., 2013). This is made worse in Mityana diocese where clergy's do not have any pension benefit to help them live a descent life

However, a study by Hillyard and Patsios (2011), of living standards, noted that, on average, older people were better off than younger people in Ireland, both North and South, on most measurements of deprivation. However, in contrast to the reduction in at risk of poverty rates among older people, they found the recession is having a very real impact on all households, including both single pensioners and pensioner couples. There was an increase in the proportion of single pensioners unable to keep their house warm from 4.0% in 2007 to 5.5% in 2009. In the Republic of Ireland (ROI) the proportion nearly doubled from 2.4% in 2007 to 4.7% in 2009. The proportion of pensioner couples struggling to heat their home has more than trebled from 2.2% to 6.9%, while in ROI the increase has been more modest. The proportion of single pensioners in NI who cannot afford an annual holiday has gone down slightly, but there has been a large increase in ROI, from 13.3% in 2007 to 40.5% in 2009. The proportion of pensioner couples who were unable to afford an annual holiday rose from 14.8% to 19.3% in NI and from 14.9% to 26.3% in ROI.

Two exploratory studies have reported on the challenges older persons living in poverty experienced, including a vary of social (e.g., experiencing social stigma), economic (e.g., low income leading to fewer or no options in terms of health care choices), and cultural (e.g., disinheritance of a widow due to rejecting cultural norm of marrying your husband's brother) challenges (Adeyanju et al., 2015; Kietzman et al., 2012). Three of

the studies identified specific challenges experienced by older adults living in poverty, such as incurring high housing costs (Ryser & Halseth, 2011a), over-reliance on family-support (Ryser & Halseth, 2011b), and barriers to physical activity participation (Plow, Allen, & Resnik, 2011).

Onolemhemen (2009) explored the lived experiences of older women living in poverty in Detroit, USA, identifying both personal strengths (e.g., “resilience, spirituality/commitment to the church, managing limited economic resources, and strong and attentive family members”) and environmental strengths (e.g., “living in an urban environment

2.2 The individual factors influencing poverty among the retirees

At the individual level, the following have been found to be risk factors and processes: older age (Berthoud, Blekesaune, & Hancock, 2009), retired/not-employed (Yang, 2011), previous employment (preretirement) was irregular or nonstandard (Yang, 2011), being a woman (Yang, 2011), being a woman who is unmarried/divorced (Peeters&Wouter, 2015), immigrant/non-native born (Phua, McNally, & Park, 2007), immigrating at an older age (Phua et al., 2007), living in a household with a greater number of children (Tai & Treas, 2009). Alternatively, the following have been found to be protective factors and processes at the individual level: receiving financial kin transfers (Kim & Cook, 2011; Lee & Lee, 2009), paid work postretirement (Yang, 2011), coresidency (Phua et al., 2007; Tai & Treas, 2009; Yang, 2011), and homeownership (DeWilde&Raeymaeckers, 2008).

Many studies have also reported demographic characteristics of older persons who experience a higher prevalence of poverty, which included: women (Butrica et al., 2010; Callander et al., 2012; Jerliu, Toçi, Burazeri, Ramadani, & Brand, 2012; Kaida& Boyd, 2011; Wang et al., 2011), the widowed (Butrica et al., 2010), the single/unmarried (Rank & Williams, 2010; Wang et al., 2011), those with poor health statuses (Wang et al., 2011), those who are home renters (rather than home owners) (Wallace et al., 2013), the oldest-old (70+) (Callander et al., 2012), those who live in specific locations in Australia (Callander et al., 2012), those with low education levels (Jerliu et al., 2012;

Rank & Williams, 2010), and those who live alone (Jerliu et al., 2012), and immigrants (Kaida & Boyd, 2011).

Due to the absence of money in retirement, causes of poverty are; intergenerational worklessness and economic dependency, family breakdown, serious personal debt, educational failure, and addiction to drugs and alcohol (McKee, 2009). The incidence of poverty among older persons is not only based on income, it also depends on factors such as health, education, and labor market opportunities. Thus, poverty is certainly a multidimensional issue. Previous findings by Grace, Weaven and Ross (2010) indicated that men and women do not think, perceive, and act for retirement planning in the same way; men tend to have better retirement plans made before actual retirement and so are more likely to live better economic lives during retirement, making gender differences a cause for poverty during retirement. Duvvury et al (2012) studied why older women workers have lower pension provision than men. The research illustrated the interaction of different forms of disadvantage over the life course. It found that women are at a disadvantage as a result of 'a male breadwinner model', especially because of absence from the paid workforce to raise children and take on other caring duties. Women in low-paid, temporary work lose out most because they often cannot afford to make pension contributions.

The individual reason for retirement has also been found to determine income poverty during retirement. Exiting the labour force or retiring because of ill health is already known to be associated with poorer financial conditions both now and in the future, (Schofield, 2011) so ill health has the potential to be a major driver of income poverty. The difference in the likelihood of being in poverty between those who are not in the labour force due to ill health and those who are so for other reasons suggests that it is being out of the labour force due to illness and not just being out of the labour force in general that increases the individual's chances of being in poverty. Those who are not in the labour force for reasons other than ill health fare better in terms of their poverty status than those not in the labour force due to illness (Schofield, 2013). This may be due to the potential for greater choice to be exercised in whether or not the individual leaves the labour force before the traditional retirement age (65 years), and when this transition occurs (ie, this individual may decide to leave the labour force early

due to a desire to pursue other interests, rather than being forced to leave due to an inability to work any longer due to restrictions imposed by illness). Such a choice may allow individuals to obtain a level of financial security that keeps them above the poverty line, for example, creating an investment portfolio that provides an income stream during retirement. Many individuals who retire early due to ill health are not well prepared financially (Kelly, 2012; Schofield, 2010) indeed, this is true for many beset by illness and, as such, may not have financial arrangements in place to finance retirement periods. The onset, or even long-term experience, of ill health may cause families to reduce the financial assets they have accumulated that may have provided an income stream for example, the sale of investment properties (and the associated loss of rental income) to finance medical expenses associated with chronic illness (Schofield, 2013).

Further to this, the additional economic burden imposed by illness in terms of medical costs is not captured by income-poverty lines (Saunders, 2006). Those who do not have chronic-health conditions will not have the additional medical expenses of those not in the labour force due to ill health. The actual disposable income available to those not in the labour force due to ill health, once essential medical costs are taken into account, may reduce these individual's income even further and place more families in poverty or push some families further below the poverty line (Schofield, 2013).

However, Zaidi and De Vos (2008) argue that the employment record during working life is critical in many contexts, because entitlements to pensions in most schemes are accumulated with the help of the social insurance contributions deducted from wages. Longer employment period increases the amount of saving for their retirement. The occupation and type of job held also matters, because both levels of earnings and the likelihood of pension coverage in the employment sector affect the accumulation of pension entitlements. With lower level of educational attainment, older persons have limited economic opportunities and this eventually affects their ability to continue work, earned incomes and to some degree, savings and wealth (Jarrah and Sharifah, 2008).

2.3 The diocesan factors influencing poverty among retirees

It has been said that post retirement poverty is not only determined by personal traits, but also the work environment/ characteristics of former work place of the retiree. These characteristic's range from the presence of a retirement policy at the former work place, nature of stipends given, staff development opportunities at the former work place, pension and gratuity plans among others. Duvvury et al (2012) found that the current emphasis on occupational and personal pensions tends to reinforce the link between the pension system and earnings, length of service and employment status. Reinforcing this link is likely to exacerbate gender inequality in pension provision, given that women typically have lower earnings and interrupted employment records (Duvvury et al 2012). Despite extensive literature on the subject, the empirical evidence remains inconclusive (Hoffmann, 2009). Certain studies indicate that retirement and pensions in Brazil reinforce inequality (Ferreira & Souza, 2008; Rangel, 2011), whereas others indicate that RGPS retirement and pensions help to reduce inequality (Silveira, 2008). Studies that seek to identify the effects of retirement and pensions on poverty reduction are also noteworthy. For example, Delgado and Cardoso Junior (2000) analyzed the socioeconomic impact of the rural pension system on households in the South and Northeast regions of Brazil and concluded not only that rural social security represents a significant portion of household income in these areas but also that the Brazilian rural retirement pension program is efficient at combating poverty. However, the results of Marinho and Araujo (2010) suggest that rural retirement pensions per capita have no significant impact on poverty reduction.

At the environmental level, social (public) pensions have been found to be a protective factor of poverty in old age in retirement (Choi & Kim, 2010; Long & Pfau, 2009; Peeters & Wouter, 2015). Albeit, in one study (DeWilde & Raeymaeckers, 2008), when the social pension was compared to social housing provisions the latter was found to be most significant in reducing old age poverty. In a study by Lee and Lee's (2009) study, which examined the contributions of public transfers versus private familial transfers, they found that it was the latter that contributed most to the income of "the single elderly in the low-income group," which was the subcohort that are at the most risk of living in poverty (p. 405)

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter describes the procedures that were followed in conducting the study. It gives details regarding research design, study population, sample size calculation, sampling techniques, a description of data collection methods and instruments that was used, quality control techniques, the methods that were used to analyze and present data and the ethical considerations of the study.

3.1 Study design

The main purpose of a research design is to explain how one is to obtain answers to the research question (Kumar 2011). According to Polit and Beck (2012), a research design refers to “deciding how to measure empirical phenomena, how to identify causal connections and how to generalize findings”. Salazar, Crosby and Diclemente (2006) define a research design as “the strategy the investigator chooses for answering the research question. Its ultimate use is to guide data collection and analysis”. In this study therefore, the researcher used an exploratory case study design; which is purely qualitative in nature. This design was used because the researcher intended to investigate a contemporary phenomenon (influencers of poverty among the retired clergy) in depth and within its real-life context (Yin, 2009). In addition, a case study design is considered when the focus of the study is to answer “how” and “why” questions; and when the researcher cannot manipulate the behavior of those involved in the study; and wants to cover contextual conditions because it is believed that they are relevant to the phenomenon under study (Baxter & Jack 2008). The exploratory approach of the design will enable the researcher to investigate the nature of a phenomenon, the manner of existence, and related factors as well as characteristics in order to gain additional information on the situation (Babbie 2008; Polit& Beck 2006).

3.2 Study population

Population refers to the entire group of people, event or things of interest that the researcher wished to investigate, and it forms a base from which the sample or subjects of the study was drawn (Bryman, 2008). The study population in this study was the retired clergy in Mityana church of Uganda Diocese. There was however a secondary population of diocesan administrators, who were the key informants in this case.

Eligibility criteria

This study included retired clergy who had been in retirement for at least a year, and those whose last diocese of service was Mityana diocese

The study excluded retired clergy who were not in position to sustain an in depth interview of at least an hour for issues related to health were excluded, and those who were not available for interview on more than two occasions were also excluded

3.3 Sample size determination

The number of retired clergy and key informants who participated in this study were governed by the data saturation principle. A number of authors refer to saturation as a 'rule' (Sparkes et al. 2011; Denny 2009), or an 'edict' (Morse 1995), of qualitative research, and it features in a number of generic quality criteria for qualitative methods (Morse et al. 2002; Leininger 1994). According to Ritchie, Lewis and Elam (2003), it is because there is a point of diminishing return to a qualitative sample, in that as the study goes on more data does not necessarily lead to more information. With that principle therefore, the researcher held in depth interviews with the retired clergy for as long as the respondents were putting forward new information per in depth interview. The same applied to key informant interviews which were also held on a one and one basis among diocesan administrators. Following that saturation principle, 13 in-depth interviews were held along with 7 key informant interviews.

3.4 Sampling procedures

Mityana dioceses were purposively sampled on the premise of it having rampant reports of retired clergy therein living in deplorable situations. Since the retired clergy Mityana diocese do not have a definite parish in which they reside but are rather scattered all over the diocese, the researcher made a census sample of all the parishes in the diocese. A **census** is a study of every unit, everyone or everything, in a population. It is known as a complete enumeration, which means a complete count, and with that the researcher was able to locate a retired clergy in any part of the diocese.

In each parish, consecutive sampling was used to sample the retired clergy. Consecutive sampling, also known as total enumerative sampling, is a sampling technique in which every subject meeting the criteria of inclusion is selected until the required sample size is achieved. With that sampling method, the researcher, with the aid of a gate keeper locate a retired clergy in a given conveniently sampled household, and then proceeded with a household survey, sampling any retired clergy who meets the study eligibility criteria until saturation was reached.

Key informants on the other hand were purposively sampled; a purposive sample is a non-probability sample that is selected based on characteristics of a population and the objective of the study. Purposive sampling is also known as judgmental, selective, or subjective sampling. Therefore, the key informants were sampled on the premise of being diocesan administrators. They will include the archdeacon, the diocesan secretary, and parish priests.

3.5 Data collection methods

The study used two data collection methods to collect data, one was the in-depth interviews (for the retired clergy) and the second was key informant interviews (for key informants). In-depth interviews involve conducting intensive individual interviews one-on-one with respondents to explore their individual perspectives on a particular idea or situation and their thoughts are individual perception about the situation or experience. It provides detailed information about personal thoughts and it is used in situations in which participants are not comfortable talking openly in a group and also where the researcher wants to distinguish individual opinion about an experience (Boyce & Neale

2006:3). In the current study, the researcher used in-depth interviews to explore and describe the factors influencing income poverty among the retired clergy in Mityana diocese.

Key informant interviews involve interviewing a select group of individuals who are likely to provide the needed information, ideas and insights on a particular subject. Normally a small number of informants are interviewed and they are selected because they possess information needed and interviews are conducted using interview guide in an informal atmosphere that facilitate informal discussions, allowing for probing questions and generation of field notes. Key informant's interviews help generate descriptive information and to understand underlying motivation and attitudes of a target population as well as to generate suggestions and recommendations for the phenomena under study (Kumar 1989:1-2). These interviews were held with diocesan administrators in Mityana diocese. Babbie (2008) emphasizes that the greatest advantage of field research is the presence of an observing; thinking, and recording researcher.

The researcher used both tape recording and field note taking during the interviews. The researcher worked with a trained research assistant to take the field notes.

3.6 Data collection tools

The data was collected using in-depth guides and key informant interview guides. These was designed with only open ended questions that allowed for the eliciting the opinions of the respondents. These tools were used because they give more valid data, as respondents can say what is important to them and express it in their own words with no limitations of predetermined response choices. When designing the tools, the researcher ensured that the opening questions was easy to answer and not in any way threatening to the respondents. The first question is crucial because it is the respondent's first exposure to the interview and sets the tone for the nature of the task to be performed. The researcher ensured that the questions flowed in some kind of psychological order, so that one led easily and naturally to the next. Questions on one subject, or one particular aspect of a subject, were grouped together. This was done because respondents may feel it disconcerting to keep shifting from one topic to another, or to

be asked to return to some subject they might think they gave their opinions about earlier.

In designing the in-depth interview guide, the section for exploring the socio economic situation adapted the formatting of the Life Satisfaction Scale that is used to measure “subjective well-being poverty” was used. The scale was used to “rate subjective well-being of senior citizens, [in which] the well-being status is personally rated into three levels: poor or very poor, average and good or very good, which are represented by 1, 2 and 3 respectively, where ‘poor or very poor’ (1) indicates poverty” (p. 720). Using the format of that tool, the participants are asked “Do you feel poor compared to your neighbors?” with responses: “feeling poorer than your neighbors, feeling just as poor as your neighbors, and not feeling poor” (p. 216).

3.7 Data Quality Control

Training of research assistants with whom data was collected

One research assistant was recruited and trained. He was trained on participant handling skills such as interviewing skills, content and meaning of questions, correct recording of responses, how to effectively record qualitative responses and orientation to study objectives and procedures.

Pre-testing the data collection tools

The in-depth interview guide was pretested among a sample of 2 retired clergy in Mukono diocese. This was done to help improve the data collection tools in terms of content and order of the questions in relation to the study objectives and necessary adjustments that need to be made prior to data collection. The pretest also enabled the researcher to establish how long it could take him to conduct an interview, the ease of comprehension of the questions by the retired clergy and whether the questions would be able to extract all the required information from the retired clergy. After the pretest, only one modification was done on the in-depth interview guide, one question was paraphrased to make it more probing and indirect, so that the respondent could let out more opinion.

Trustworthiness

In qualitative research, validity and reliability relate to whether the findings of the study are true and certain, commonly known as trustworthiness (Guion 2002). Findings are true if they accurately reflect the real situation, and are certain if they are backed by evidence. In other words, there are no good grounds for doubting the results of a study. According to Rolfe (2006), trustworthiness can be divided into credibility, which corresponds with the concept of internal validity; dependability, which relates to reliability; and conformability, which is largely an issue of presentation.

Dependability

Dependability includes activities that increase the probability that credible findings were produced. Polit and Beck (2004) refers to dependability as “evidence that is consistent and stable; that is to say, stability of data over time and conditions”. In this study, the researcher carefully logged all sessions dealing with interpretation of data and kept track of how coding would evolve. All notes were saved for future reference. Moreover, the researcher ensured that all interviews are transcribed as soon as possible, within the same day.

Conformability

Conformability refers to the objectivity or neutrality of the data to allow for agreement between two or more independent people about the relevance or meaning of the data. Polit and Beck (2004) define conformability as “the degree to which study results are derived from characteristics of participants and the study context, not from bias of the researcher, and may involve a deliberate systematic collection of materials and documentation right from data collection, through analysis and report writing”. In this study, both the researcher and the research assistant generated field notes and interview transcripts, which was used during analysis. Moreover, at the end of the interview, the researcher went over the main points with the interviewer, as a way to reconfirm certain pieces of information. The researcher generated notes on verbal and non-verbal communication and documented the entire process of interviewing, such as when and where interviews were done. Data analysis and report writing was an all involving process in which the researcher immersed himself in the data and document all the processes (Polit & Beck 2004).

Credibility

Credibility refers to the factual nature or truth-value of the data (Polit & Hungler, 1993). Credibility is ensured through choosing the appropriate method to answer the research question, spending enough time in the field to investigate the phenomenon, verifying data and eliminating researcher biases (Mayan, 2001; Polit & Hungler, 1993; Streubert & Carpenter, 1995). To ensure truth value or credibility, the researcher

reported the truth, explored meanings, clarified issues, produced an accurate report of the experiences of subjects and made segments of the raw data available to her supervisor. The researcher also cross checked and confirmed information with the participants. Peer review was done to provide the opportunity for colleagues to evaluate the research process and the data. The data and all procedure that was employed were monitored by the supervisor to provide external checks on the research process, which is referred to as audit trail.

3.8 Data analysis

Qualitative information collected through the in-depth interviews and KIs was transcribed and translated into English and analyzed using thematic analysis. The data-analysis process followed a sequence of interrelated steps, such as reading, coding, displaying, reduction, and interpretation. At first, the transcripts were carefully read, and then data was coded. Reading and coding was initiated while the data was collected. The data-display and reduction process was conducted at desk once all the data was collected. The inconsistencies of data were clarified through re-visit of field and reduction of non-standard data. Even during data display and reduction, the researcher reviewed earlier steps to refine codes, reread texts, and revise some aspects of the analysis.

Audio-recordings in local language as was discussed by some of the Retired clergy were transcribed word to word/verbatim and translated from the local language into English by the researcher and the assistants fluent in the languages. These transcripts were used for detailed analysis. Using the thematic analysis approach, the researcher read and reread all of the transcripts several times to be familiar with the data and to identify predetermined and emerging themes from the data.

Generally, thematic analysis is the most widely used qualitative approach to analyzing interviews. The conceptual framework of the thematic analysis for my interviews was mainly built upon the theoretical positions of Braun and Clarke (2006). According to them, thematic analysis is a method used for 'identifying, analyzing, and reporting patterns (themes) within the data' (2006, p.79). The reason I chose this method was that 'rigorous thematic approach can produce an insightful analysis that answers particular research questions' (Braun and Clarke, 2006, p.97).

The next important consideration was identifying themes in the interview data I collected. What counts as a theme is that it is something which captures the key idea about the data in relation to the research question and which represents some level of patterned response or meaning within the data set (Braun and Clarke, 2006, p.82). Here the main requirement is to be consistent throughout the process of determining themes.

As Bazeley (2009, p.6) claims themes only attain full significance when they are linked to form a coordinated picture or an explanatory model: 'Describe, compare, relate' is a simple three-step formula when report the results. As Braun and Clarke (2006) explain themes or patterns within data can be identified either in an inductive 'bottom up' way (citing Frith and Gleeson, 2004), or in a theoretical, deductive 'top down' way.

In this study, I used the inductive approach in the analysis. The primary purpose of the inductive approach was to allow research findings to emerge from the frequent, dominant or significant themes inherent in raw data, without the restraints imposed by structured methodologies (Thomas, 2003, p.2). The main purposes for using an inductive approach was (1) to condense extensive and varied raw text data into a brief, summary format; and (2) to establish clear links between the research objectives and the summary findings derived from the raw data.

3.9 Ethical considerations

This study involved human subjects as a population of interest, therefore, in respect to that, a number of ethical issues were considered and observed. They included, informed consent, confidentiality, privacy, voluntary participation, and protection of respondent welfare

Permissions

Approval for this study was obtained from the university ethical review committee (Appendix A), and the letter provided to that effect was used as an introductory letter at diocese level in Mityana diocese. Permission to conduct the study in Mityana diocese was obtained from the directorate of household and community transformation.

Informed consent

Researchers are legally obliged to safeguard the autonomy or self-determination of their respondents (DH 2001). It is therefore imperative that they take the steps that are necessary for ensuring this. A significant part of these steps involves the provision of adequate information to potential respondents about studies, as information giving would enable individuals to evaluate the potential risks and benefits of participation (Creswell 2009). Thus, from the outset, all prospective subjects were clearly informed

of the aim and nature of the study. The researcher was acutely aware that informed consent of potential respondents should be obtained before commencing data collection. Each retired clergy expressed willingness for participation by completing a consent form. The form highlighted the options of taking or not taking part in the study, a requirement which all researchers are expected to adhere to when selecting respondents (Flick, 2009). In other words, written consent was obtained from every study subject prior to data collection.

Right to self-determination and voluntary informed consent

The right to self-determination is based on the ethical principle of respect for persons and indicates that people are capable of controlling their own destiny (Burns & Grove 2005:181). The participants' right to self-determination was ensured by explaining into details the purpose and the significance of the study, obtaining their informed consent and or assent for minors and emphasized that participation was free and voluntary and that they have the right to withdraw from the study at any time without any negative effects on their relationship with their respective diocese and the community at large in which they live. In addition, the participants were informed of non-monetary associated benefits for their participation and sought their informed consent and or assent form by signing on the form respectively.

Anonymity

Research subjects need to be reassured that they will not be identified through the research; in other words, they should remain anonymous (Boynton 2005). The respondent's and participant's names and identity was not disclosed, but descriptive titles was used such as health worker, teen parent, adolescent, parents of adolescents, senior woman teacher, counselors, cultural and religious leader and policy maker and supervisor in all the three study phases. The research assistant was well trained on measures for keeping anonymity such as the use of pseudo names while taking notes.

Confidentiality

Boynton (2005) points out that participant need to be reassured that what they reveal during the interview was treated as private information. The researcher ensured that all information collected from the respondents and participants was kept confidential. Accordingly, the researcher tried to expunge possible identifying materials when presenting the research findings. Both the researcher and the research assistant will acquaint themselves with national guidelines for research involving humans as research participants, published by the UNCST (2007).

Participants' well being

The UNCST (2007) defines the principle of subjects' well-being as "doing no harm and avoiding deliberate infliction of harm or evil on participants". To ensure the respondents' well-being and avoid physical or psychological harm, the researcher avoided questions that were likely to cause psychological discomfort.

CHAPTER FOUR: RESULTS

4.0 Introduction

This chapter presents the findings of the study as obtained from the analysis of the data that was obtained from each of the study objectives.

4.1 Socio demographic characteristics of the respondents

Table 1: Socio demographic characteristics of the retired clergy

Number	Age	Gender	Married	Education level	Duration in retirement
In-depth interviewee 1	77	Female	Married	Tertiary	12 years
In-depth interviewee 2	72	Female	Married	Tertiary	7 years
In-depth interviewee 3	73	Male	Married	Secondary	8 years
In-depth interviewee 4	77	Male	Married	Secondary	12 years
In-depth interviewee 5	70	Male	Widow	Tertiary	4 years
In-depth interviewee 6	70	Male	Married	Tertiary	5 years
In-depth interviewee 7	74	Male	Married	Tertiary	3 years

Table 1 above shows the socio demographic profiles of the retired clergy who participated in this study. It is shown that, the majority of the retired clergy who participated in the study were between the ages of 70 - 75 years old (n = 5), were female (n = 4), married (n = 6), had attained tertiary level education (n = 5) and had been in retirement for more than eight years (n = 4).

Table 2: Socio demographic characteristics of the key informants

Number	Age	Gender	Married	Education level	Duration of service in Diocese
Key informant 1	54	Male	Married	Tertiary	16 years
Key informant 2	54	Male	Married	Tertiary	21 years
Key informant 3	48	Female	Married	Tertiary	12 years
Key informant 4	54	Male	Married	Tertiary	18 years
Key informant 5	57	Male	Married	Tertiary	10years

As for the key informants, their bio data was in such a way that the majority of them were above the age of 40 years (n = 4), and were male (n = 4). All the key informants were married (n = 5), and all had attained tertiary level education (n = 5). Almost all of them had served in the diocese for more than 10 years (n = 4).

4.2 Themes

Table 3: Predetermined and emergent themes

Predetermined Theme	Emergent themes
The prevailing situation of Poverty among the retired clergy in Mityana diocese	<ul style="list-style-type: none"> • Poverty levels • Inability to access health care • Affordability of basic needs • Care by children and grand children
The individual factors influencing poverty among the retired clergy in Mityana diocese	<ul style="list-style-type: none"> • Large family sizes • Entrepreneurship skills • Inability to set up income generating activities • Dependency

	<ul style="list-style-type: none"> • Mindset • Skills • Financial literacy
<p>The diocesan related factors influencing income poverty among the retired clergy in Mityana diocese</p>	<ul style="list-style-type: none"> • High retirement age • Exhaustion due to church service • Training curricular • Preparation for retirement by church • Deployment • Difference in the payment system of the church • Lack of a strategy plan for the clergy • Low stipend • Saving scheme • Deployment system • Noninvolvement in socio economic welfare of clergy • Busy schedules

4.3 The prevailing situation of Poverty among the retired clergy in Mityana diocese

The findings related to the prevailing situation of poverty among the retired clergy in Mityana diocese rotated around four main findings, they included; the poverty levels among the clergy, Inability to access health care, affordability of basic needs, Care by children and grandchildren.

Poverty levels

All the retired clergy who were interviewed reported that poverty levels among retired clergy in Mityana diocese and the whole province at large were high. Their views are shown in the excerpts below;

Three clergy reiterated that poverty rates among the retired clergy were too high that catholic clergy were doing much better.

“Poverty is rear amongst us the retired clergy of the church of Uganda; our Catholic colleagues are doing much better, when you see priest on the bicycle you would not ask his affiliation, automatically he would be an Anglican priest, Rev. Fathers don’t ride bicycles, I don’t know what went wrong with us”, that is a fact”. IDI 5, These findings are in line with Colander et al. (2012) who found that only 40% of the those who are in poverty also have no freedom, therefore conceptualizes poverty “as a lack of freedom and that the people in poverty do not have the capabilities to participate in society and as such have poor living standards” This measure included indicators for income, health, and education

Inability to access health care

Five out of the seven retired clergy who were interviewed reported that they were unable to access quality health care. “I am poor both economically and in terms of health, I cannot afford proper health care, many of us have died due to hernia, a simple operation which doesn’t cost even more than 200.000/- to operate, we don’t die of diseases, we die of poverty “**IDI 7**

Another one added that: ‘I was diagnosed with diabetes and high blood pressure, and so I need to take daily medication that is already expensive and to also eat well, but I cannot buy those foods, I just surrendered to God. Any time he wants to take me and ready, am tired of begging” **IDI 1**

“If you cannot afford good health care, good accommodation, then you are poor that is what some of us are going through.” **Retired Reverend, Male, IDI 3**

Inappropriate accommodation

Accommodation was also a point of concern among the retired clergy, all of them mentioned that retirees were living in inappropriate housing.

“Priesthood is a honorable calling, many of us are living in accommodations that are not fit for a priest who served the church for more than 3 decades, we spent all our energy’s in serving God, but the church forgot us.” **IDI 7**

Another one mentioned that; “Am sleeping in a semi finished house without windows, it’s a shame!” **IDI 2**. Boff Clodovis and Pixley George V definition of poverty is justified as material lack, but having different faces. They write that the poor, in real sense (not in a metaphorical sense) “are those who suffer from basic economic needs, those who are deprived of the material goods necessary, to live with any dignity” Boff and Pixley went further to say that “the poor of today can be defined by three adjectives: collective, conflictive and alternative”. In explaining these three features, they analyzed the circumstances surrounding poverty. Thus, they respectively see poverty as having both moral and natural causes, as a product of a conflictive process by which some are marginalized and exploited, and as having different meaning for different times. Hence, poverty today came to mean “oppression and dependence in social terms, and injustice and social sin in ethical terms”.

Meeting of basic needs

Almost all the retired clergy who were interviewed mentioned that they could not meet their basic needs during retirement “Lack of employable skills is the biggest cause of our state of livelihood. I stopped in junior level of Education. It’s where i connected to a theological training” “I cannot meet my needs, because I do not have any other skills, I cannot do anything other than preaching,” **IDI**

Two of them had a similar view shown below; “We do not have the ability to meet our basic needs for instance feeding, accommodation and health care, that is poverty. Some retired clergy beg, and are just living on the mercies of God”.

Care by children and grand children

Two of the clergy echoed that they were so poor; they were apparently depending on their children and grandchildren for financial support

“I do not have any source of income, apart from waiting for my children, am now surviving on their mercies. **IDI 3**. This study is consistent with three of the studies which identified specific challenges experienced by older adults living in poverty, such as incurring high housing costs (Ryser & Halseth, 2011a), over-reliance on family-support (Ryser & Halseth, 2011b), and barriers to physical activity participation (Plow, Allen, & Resnik, 2011).

Another one mentioned that; “Right now, I only look onto my children for help, but you see they also have their own problems and families to take care of, so I cannot be sure for how long they will carry my cross” **IDI 5**. These findings rightly align with Madungwe and Boggatz findings where they found out that the dire socio economic situations of retirees are also evident in the kind of support they receive from former work place, family and communities in which they stay. Traditionally, the extended family’s multi-generational household has always been the single most important source of care in Sub-Saharan Africa (Madungwe et al, 2011). Boggatz (2011) adds that Africans have always banked on the strength of traditional family solidarity. However, according to Dhemba (2013), care provision by kin is strained: the potential caregivers, also being the most productive age-group of 21 to 49 (UN, 2015), die of HIV/AIDS, and Sub-Saharan Africa remains the hardest hit.

4.3 The individual factors influencing poverty among the retired clergy in Mityana diocese

A number of individual characteristics were mentioned as being antecedents of poverty during retirement. The exploration rotated around, the following items; large family sizes, Entrepreneurship skills, Inability to set up income generating activities, Dependency, Mindset, Skills, Financial literacy and large family sizes and poor saving cultures. These finds concur with (EPF annual report, 2009 and (Mohidin et. al., 2013).) which highlights that in countries like Malaysia, most retired Malaysians do not have

adequate saving when they get retired. A survey reported that average saving of people at the age of 54 years is \$ 39,750. The required amount for them to survive in that country is \$47,500 (EPF annual report, 2009). However, only about 23 per cent of the members at 55 have that amount (NST, 2015) and whereas 50% of retirees finished pension fund within 5 years, 70% of them finished their saving within 10 years, and 14% of them finished it within 3 years. These facts are alarming especially those who are still thinking to rely fully on their pension fund saving for the postretirement income. Rapid increase in the aged population, together with the longer life expectancy reflect that well planned personal financial planning turns out to be of utmost importance (Mohidin et. al., 2013)

Robert (1978) disagrees with these traditional and common reasons for poverty as “Individual” He rather traces the cause of most poverty to the stratified structure of society itself, in which resources (especially income, wealth, and power) are unequally divided.

Large family sizes

One the individual characteristics that was mentioned as being significant determinants of poverty among retire clergy was large family sizes that some clergy looked after during their years of active service “Some of us have big numbers of children; every one desperate comes to the house of the clergy, for me I think that is what makes us poor during retirement. We live with extended families, you know, because you are in a church house you move them in but they consume a lot of resources. **IDI 1**

Similarly, another retiree mentioned that; “Poverty during retirement is also fueled by having very large families during years of active service. We spend much of the income feeding and paying fees,” **reverend, Male, IDI, 6**

One pointed to having many children as being the cause of poverty;

“We produce many children, it’s difficult to find a clergy with less than 4 children, we retire when still paying school fees for children, and so end up finishing up all their savings in paying school fees,” **IDI 8**

Entrepreneurship skills

The lack of skills among the retirees was also mentioned as being a significant predictor of poverty during retirement. Entrepreneurship skills were particular mentioned to be lacking among the retired clergy;

“In theological school we are only taught how to interpret the bible, we do not have entrepreneurship skills, we cannot engage in anything else. It’s late for me to acquire those skills” IDI 9

One of the clergies mentioned that by the time they retire, most clergy lack the requisite skills to start up a business

“We do not have the requisite skills to startup businesses, so even when working in an urban parish and get some good salary, we might not be able to set up business after retirement. Now that is even worse among clergy who retired when working in rural parishes, for them they have no skills and not money as well, so they end up being poor” IDI 12

Another one mentioned that; “It is because of poor entrepreneurship skills and a poor mindset towards retirement, some of the clergy do not seem to know that after retirement they will be on their own, and so need to start up their own economic ventures” IDI, 15 The findings of this study agree to what has been found in other studies, Describing the poverty situation in India, Jayakumar, 2005: 74) also views poverty as being “more complex than simply income deprivation”. As he put it, “poverty involves lack of empowerment, lack of knowledge, lack of opportunity, as well as lack of income and assets. “Poverty is not just a condition of powerlessness and deprivation of entitlement. It is associated with such factors as prevalence of diseases, low life expectancy, inferior housing, poor education and diet.

Inability to set up income generating activities

Possibly due to the lack of entrepreneurship skills, it was also reported that the retirees do not set up investments however small, during their active years of service.

“When I was still in active service years, I didn’t think of a project to set up projects, partly because I was getting everything I wanted. And u know when you are in the church you work for only the church not for yourself, until you retire” **IDI 17**

Dependency

Dependency was also one of the most frequently cited causes of poverty among the retired clergy. Six of the seven retired clergy whose views were included in this study mentioned that during their years of active service, clergy become so dependent on the church that they do not think about themselves when they out of service.

“Most clergy have a spirit of dependency during their years of active service, so they tend to depend on only the church for everything from accommodation, meals and even fees, so they end up not setting up any income generating activities for themselves” **IDI**

Another one similarly mentioned that; “There is a very big problem of dependency among clergy when they are still actively serving, you see the church gives you almost every almost all basic needs when you are still serving for example housing, and even land to farm, plus some utilities like electricity. So, you go to through all that and sometime forget that those things are for the church, and you do not but your own property. So once retirement comes in, a clergy ends up having not personal property, and that is when poverty starts”, **IDI**. McKee agree with these findings, he reveals that **due** to the absence of money in retirement, causes of poverty are; intergenerational worklessness and economic dependency, family breakdown, serious personal debt and educational failure (McKee, 2009)

Another retired clergy further emphasized that; “Because of dependency, it becomes difficult for most clergy to start up income generating projects, you would not think of the project, the church would be providing everything, yet after service those things are withdrawn **IDI**

“Most clergy go through active service without thinking about starting up income generating projects, so they retire with no income source, that is why some of them become poor, just a short time into retirement a clergy would find it difficult to survive” **Retired Reverend, Female, IDI 2**

Mindset

Three retired clergy mentioned that, it was because of a poor mindset that clergy have, that they become poor. She mentioned that: “The church of Uganda is one of the major land lords in Mityana district, it has a lot of land, but some clergy do not even know how to utilize that land as a resource, when they retire, that is when some of them then think about farming” IDI 5

The findings of this study are contrary to what has been found in other studies, where most of them blame the poor one way or the other for their fate. Right from, and in fact often based on the OT literature (Deut. 15: 4-6; 28; 30 etc.), it has become traditional and conventional to ascribe poverty to the Poor’s disobedience to God, laziness, foolishness or lack of initiatives, stinginess and wickedness. (Stott, Nwuba 1984)

Financial literacy

Three of the retired clergy who were interviewed reported that it was because of a lack of financial literacy among the retired clergy.

“It is the lack of financial literacy and the poor mindset in as far as business is concerned, among most of the clergy, they probably think that by being priests, they should be given most of the thing they want, like the Biblical Levite’s. So most of them do not set up any investments in preparation for retirement” IDI

4.3 The diocesan related factors influencing income poverty among the retired clergy in Mityana diocese.

Of all the factors that were explored, diocesan related factors happened to generate the largest number of sub themes, as to which of those could be influencing income poverty among the retired clergy in Mityana diocese - central Uganda. The sub themes included; High retirement age, Exhaustion due to church service, Training curricular, Preparation for retirement by church, Deployment, Difference in the payment system of the church, Lack of a strategy plan for the clergy, Low stipend, Saving scheme, Deployment system, Noninvolvement in socio economic welfare of clergy, Busy schedules

High retirement age

A high retirement age was mentioned to be a significant determinant of poverty during retirement, among the retired clergy in Mityana diocese.

“The retirement age is also high, you see when we retire at 65 years, and we are already so weak to engage in any serious socio economic activities since some of them require vigor, so if you did not save enough before retirement, you end up being poor. The church should retire us at 55years, with that we shall be having some energy left to work”. He added that; “Like me I retired when I was already so tired, exhausted, and sick actually, so I cannot continue serving for any reason” Retired Reverend canon, Female, IDI, This finding is in line with Madungwe’s findings in which Poverty rates of retirees are high and increase with age; they rise from a level of 17% for those aged 75-79 to 19% for those aged 80 and over (Attanasio, 2011).

The dire socio economic situations of retirees are also evident in the kind of support they receive former work place, family and communities in which they stay. Traditionally, the extended family’s multi-generational household has always been the single most important source of care in Sub-Saharan Africa (Madungwe et al, 2011). Boggatz (2011) adds that Africans have always banked on the strength of traditional family solidarity. However, according to Dhemba (2013), care provision by kin is strained: the potential caregivers, also being the most productive age-group of 21 to 49 (UN, 2015), die of HIV/AIDS, and Sub-Saharan Africa remains the hardest hit.

One of the retirees mentioned that they work so hard during their years of service to the church, which exhausts them by the time they retire, at which they will even be frail?

“The church retires us so late, at 65 years, bearing in mind the fact that we work so hard all our lives for the church and actually get exhausted and sick, so by that time we cannot do anything for ourselves. The church should retire us at 55 years” IDI

Another one reiterated that; “The church should also retire us early enough, so that by retirement, we still have some energy left to do some serious work” IDI 3

Exhaustion due to church service

Exhaustion was also mentioned as being a cause of poverty among the retirees in one way or another, with basis being inability to be highly productive by the time one retires

“For other clergy, it is the challenge of exhaustion because of the way the church makes us work, we work in the church for about 30 to 40 years, it is so tiring, so by the time some of us retire, we have no energy left especially due to the fact that we get some diseases during our work with the church “Male retiree, IDI 2

Busy schedules

The effect of the church having very busy schedules for the clergy was also mentioned to be a determinant poverty during retirement. It was said that the clergy are always kept busy when active to the extent that they do not get time to carry out their own activities.

“The church has a lot to do with the poverty rates among the retired clergy, you see the clergy work for very many years, and during their most productive years, and they are always busy with church work, with some not getting time to engage in their own economic ventures” Retired Rev, Male IDI

Training curricular

Blame was also put on the church not adequately preparing the clergy for business startup, during training.

“When we are being trained for priesthood, we are only taught things of the spirit and very little or nothing about issues of entrepreneurship, so we retire when we actually have not thought of anything of the sort, you cannot set up an income generating activity and so you stay dependent an poor during retirement” Retired priest, Female, IDI 2

Preparation for retirement by church

Another one reported that the dioceses they work for almost all their lives do not prepare them for retirement.

“Even the church its self is to blame, it does not prepare us for retirement like it would, all we do is work for the church, until retirement age, and we find out selves in retirement, so we suffer a lot” Male retiree, IDI 2

Lack of a strategy plan for the clergy

On an almost similar note to the one mentioned in the previous sub theme, the retired clergy also mentioned that the church lacked a strategy plan for the clergy

“The diocese has no plan for the clergy, not at all, all they mind about is a serving clergy and how he can serve the church better not how that clergy will live their life after retirement” Retired Reverend, Male, IDI 3. This finding is contrary to the UN General Assembly report which stipulates that within development discourse, the eradication of poverty is a key priority for policymakers worldwide. For example, the newly proposed Sustainable Development Goals (SDGs), a vital component of the post-2015 global development framework that expands on and replaces the Millennium Development Goals, iterates “poverty eradication is the greatest global challenge facing the world today” (United Nations General Assembly, 2014, p. 3). Of the 17 proposed goals, goal number one is to “end poverty in all its forms everywhere” (p. 6)

Noninvolvement in socio economic welfare of clergy

Still in an almost similar fashion to the previous sub theme, it was mentioned that the church was not involved in the socio economic welfare of clergy

“The diocese has not really involved its self-much in the clergy’s socio economic welfare, as It has in the clergy’s spiritual life, the diocesan authorities unlike other organizations do not care whether a clergy is saving for retirement or not. So the clergy are not influenced to save for retirement by their employers” Retired Rev, Male, IDI 5

Deployment

The way that the clergy are deployed was also mentioned to be a determinant of poverty during retirement. Some of the clergy reported that they were made to minister in rural parishes that had not much money, and so they could not save for retirement

“There is also a problem of the type of location where we work as clergy, now like me, I use to work in a very remote and rural village where I could not even raise salary, so how could I save for retirement “Male retiree, IDI 2

One of the clergies mentioned that; “The diocese has a tendency of posting some clergy in rural parishes where they know the conditions are poor and yet they do not give much care to them. Like for me, I worked all my life in rural parishes where income was very low, how I was supposed to save” Retired Rev, Male, IDI 5

Another one blamed the dioceses as follows; “The diocese is partly to blame, clergy are transferred frequently from parish to parish, and so they have no stable income because you can be moved from a rural parish to an urban parish, and then to a rural one where the stipend is even lower. So a clergy who is transferred like that ends up not saving for retirement” Retired Rev, Male, IDI 5

Difference in the payment system of the church

One of the retired clergies put the blame on the payment system of the church of Uganda not being centralized and uniform

“The other thing that is fueling poverty among retired clergy of the church of Uganda is the difference in the payment system of the church, you see there is no central payment system, most of the clergy who are in rural parishes, are almost guaranteed to be poor in retirement because they get very little money, while for those like in Kampala diocese, at least for them they end up having some savings, and their retirement is not so bad” Retired Reverend, Male, IDI 3

Low stipend

Two clergy reported that because of the low stipend they get from the church, they could not save up for retirement

“The low stipend we get from church has made it difficult for actively serving clergy to save for retirement” Retired Reverend canon, Male, IDI 4

Another one mentioned that; “The diocese gives us a low stipend, even when they give some of us free accommodation and pay for us some utility bills, it cannot be enough to save for retirement, so we still suffer with poor socio economic conditions in retirement, regardless” Retired reverend, Male, IDI, 6

Saving scheme

“The church should set up a saving scheme for clergy when they are still in service, so that after retirement, a clergy has something to start with” Retired Reverend canon, Male, IDI 4

It’s against the above that Stott, urges the church to action, and in so doing reminds us of the statements in the OT, which appear contradictory, but are actually complementary, “There will always be poor people in the land.” (Deut. 15:11), and “There should be no poor among you” (Deut. 15:4).

According to Stott, the situation of one statement should lead to the other. The first statement, actually, “is not acquiescing in the permanence of poverty.” Also, it is “intended not as excuse for complacency but as an incentive to generosity, as a result of which “there should be no poor among you.” A lot therefore needs to be done if the church is to solve the problem of the socio economic condition of the clergy’s.

Summing up, the reviewed literatures and analysis are all in agreement that poverty has a wider meaning than as contained in ordinary dictionary definition. It is much more than the condition of lacking basic necessities of life. It has to do with anything that brings or involves human degradation arising from man’s wickedness and inhumanity to man and helplessness. This meaning is also upheld in this work.

CHAPTER FIVE

THEOLOGICAL REFLECTION

5.0 Introduction

This Chapter draws from theological discourse and other theological thoughts about the *factors* causing poverty among the retired clergy in Mityana diocese. The discussion hereunder follows the objectives of the Study which include; To investigate the Individual and diocesan related factors influencing income poverty among the retired clergy in Mityana diocese, To explore the prevailing living condition of the retired clergy in Mityana diocese. And to suggest what the diocese can do to improve the lives of the retired clergy.

To investigate the Individual and diocesan related factors influencing income poverty among the retired clergy in Mityana diocese.

The basic thought of the Torah is that Yahweh is the protector and defender of the poor (Exodus 22:25, God does not want his kingdom to have poverty, though he knows that because of sin this goal will not be accomplished until he returns.

However, while on this earth, the Bible has express commands for us to follow that can help the plight of the poor. Such commands span the Torah. In Exodus, God strictly forbids exploitation of the poor, stating,

Do not mistreat an alien or oppress him, for you were aliens in Egypt. Do not take advantage of a widow or an orphan (Exodus 22:21-22).

On the other hand, the picture of the ugly state of poverty is painted in the Writings. Scriptures clearly looks at Poverty as a state of life that is very pitiable, unfortunate and lamentable. It is so bad that it can make one steal and dishonor the name of God (Proverbs 30:9). Poverty reduces one to a nonentity who is completely despised and disregarded even if he has something substantial to offer. The wisdom Books especially the Proverbs provide useful tips or wise sayings on how to avoid, or be out of material poverty. The following are samples: One man gives freely, yet gains even more; another

withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. People curse the man who hoards grain but blessing crowns him who is willing to sell (Prov. 11:24-26). A stingy man is eager to get rich and is unaware that poverty awaits him (Prov.28: 22).

The study findings revealed that Poverty rates are high among the retired clergy in Mityana diocese and this is manifested in the inability of the retired clergy to afford and access health care, inability to obtain basic needs. The study findings are thus consistent with other studies with OT which asserts that Poverty is not a frequent subject of the Old Testament historical books but striking instances are recorded. Hannah's prayer reveals the plight of the poor along with their dependence upon the Lord (1 Sam 2:5-8), while Nathan's parable to David shows the nature of oppression, the relativity of poverty (this poor man was not destitute), and the concern of the king to provide justice for the poor (2 Sam 12:1-4). As the monarchy developed the economic policies of Solomon eventually strained the resources of Israel and increased the level of poverty (1 Kings 12:4). This situation was further accentuated with the influx of idolatry and increase of injustice during the divided monarchy. A striking example from the northern kingdom shows the predicament of an indebted woman who, having lost her husband, was about to lose her sons to a creditor. God's provisions through Elisha is but one example of his "listening" to the cry of the poor in the Bible (2 Kings 4:1-7).

The highest concentration of terms for the poor in the Old Testament is found in the poetic books. The psalms dramatically portray the difficulties of physical poverty. Helping the poor is identified with righteousness (112:9) while oppression of the afflicted is one of the crimes of the wicked (109:16). The psalms also move beyond the sphere of social poverty to speak of spiritual humility (25:9)

A biblical foundation for the concept of poverty exists: the dominion mandate of Genesis 1:28. Human beings were to “fill the earth” and exercise dominion over all the created order as an act of stewardship for which they must give an account to God on the final day. All concerns about upward mobility are strongly linked to one’s concept of work for a better life.

The church is called to exhibit special care for the poor, the sick, therefore those who address poverty and the struggles of the poor cannot afford to ignore the centrality of the clergy's and their welfare.

The poor may always be with us, but therein lies both the challenge and the opportunity to demonstrate the power of the gospel to the very promoters of the gospel.

God is not the author of poverty. God does not like it and God does not want anybody to be poor. However, it's impossible to separate poverty from our present socio-political realities. Biblically, there is always a historical reality tied to the occurrence of poverty amongst a people. Therefore, to tell poor people that they can be well off without considering their socio-l context, would amount to giving them false hopes.

Seeing in the light of the OT understanding of poverty and as reflected in the canonical scriptures and history, the role of the church in poverty alleviation cannot be over emphasized. Throughout the Old Testament and the New Testament, the people of God (the church) are clearly required to be active agent in eliminating poverty. This is a way of restoring the lost glory and dignity of man. Poverty is a by-product of the Fall. It exists because sin entered into the world and into mankind through the Fall, and has adversely affected the individuals, societies, governments, and causing natural disasters, oppressive economic systems, internal greed, wickedness, laziness, dehumanization and degradation in diverse forms. In response to the ugly situation of the fallen man, God demonstrated his commitment to the liberation of man by delivering the people of Israel from the Egyptian oppression and constituting them a peculiar society and agent to continue such a human liberation in the world. Right from the time that God started calling out people to be in special relationship with him, he has always promoted a system and rule of law by which the community will help meet the needs of the poor. In the Torah, God established a consistent pattern for his people to provide for those who are poor and disadvantaged. He promotes an attitude of a caring heart based on dignity and unity of humankind and the assertion that all possessions are from him (God).

To explore the prevailing living condition of the retired clergy in Mityana diocese

Ministering to the poor is part of the broad commission given by God to the church, to go into the world. Therefore they cannot exclude it from their mission as a local congregation. They draw their inspiration from Jesus. He preached to everyone, but also fed those who were poor. You can never preach effectively to someone who is hungry. Before you can proclaim the gospel to the famished you need to deal adequately with their need. Jesus did the same. He never neglected the needs of the poor in his ministry.

The church has the fundamental role of the spiritual transformation of the people for any meaningful development and changes.

It would frustrate the poor people, since that would not be addressing the fundamental flaws embedded in their societal reality. It would be merely telling them they could be rich whilst neglecting the socio-political factors that are the source of their destitution. In addressing part of this impoverishment, they need restitution, restoration and repentance. This would be in line with the Biblical tradition of addressing poverty, which was not previously well presented in their church circles.

The church should demonstrate that with practical steps, and provide skills that would enable the clergy's to be rescued from poverty. This should be done in a positive and affirming way, through the inspiration of the Spirit of God and the Word of God. Poor people should be shown the magnitude of the love that God has for them and how the Bible can assist them in changing their lives. This should result in significant changes in people's: - Expectations - Belief systems.

Clergy's should embrace the possibility of a better life. The Holy Spirit should work through the church, enabling it to preach uplifting messages that suggest realistic ways of dealing with the challenges of pauperism.

God created work, and work is his divine calling, but there comes a point in life when people stop doing regular, full-time work. The word "work" in this Numbers 8 passage, as in "work no longer," is the same word used to describe mankind's daily labor in Genesis 2:15 which declares, "The Lord God took the man and put him in the Garden of Eden to work it and take care of it."

In the context of Genesis 2:15, the work is Adam and Eve's tilling of the ground in the Garden, and by extension all the various types of labor that will follow. It is these and all occupations (e.g., tilling the ground, serving in the Tent of Meeting, and the daily work of your own career) from which God's people can someday retire.

To "assist" means to help, to guard, or to attend to others. To retire from regular work opens the door to new and different ways to serve God and others.

As a retiree you can assist, help, guard, and attend to the next generation. This can include your family members, neighbors, or society in general. Whatever form this assistance and help will take in your latter years is between you and God. Remain active, bless others, share, and give.

Also, Psalm 71:18 speaks of the "old and gray," and the "next generation" when it says, "Even when I am old and gray, do not forsake me, O God, till I declare your power to the next generation, your might to all who are to come." Do not forsake the Lord when you are old and gray. Attend to the next generation.

Finally, Paul defines the character of older believers in Titus 2:2-3: "Teach the older men to be temperate, worthy of respect, self-controlled, and sound in faith, in love and in endurance. Likewise, teach the older women to be reverent in the way they live." Help others during your retirement years.

What can the diocese do to improve on the lives of the retired clergy in Mityana diocese?

Throughout the Old Testament and the New Testament, (the church) are clearly required to be active agent in eliminating poverty. This is a way of restoring the lost glory and dignity of man. Poverty is a by-product of the Fall. It exists because sin entered into the world and into mankind through the Fall, and has adversely affected the individuals, societies, governments, and causing oppressive economic systems, internal greed, wickedness, laziness, dehumanization and degradation in diverse forms. Right from the time that God started calling out people to be in special relationship with him, he has always promoted a system and rule of law by which the community will help meet the needs of the poor. However, situation now is that hardship and poverty

menace have continued to ravage, and the society is really embattled. Serious wars are being waged against poverty but it seems adamant. This poses a very big challenge to the church, which, in essence, has not only been charged, but also empowered for liberation and betterment of the society. The Church must rise to this challenge, overcome her hindrances, and eliminate poverty, else poverty will eliminate mankind. In view of the prevailing circumstances, the Church needs to take intensified practical actions especially in such areas as prayers and spirituality, dissecting the real problems, psychological transformation and empowerment, spiritual transformation and leadership, social actions and services and formation of action and interest groups:

The church should understand the real situation and not join in generalizing the blaming of the poor for their poverty and thereby leaving them to “reap what they have sown”. The church should rather reverse the trend by seeing the poor from Jesus perspectives - not to blame, but as harassed and helpless people who are to be helped (Mat. 9: 36)

“Things will not change until men and women begin to believe that they can change” - Bishop Stephen Neil. Relating this to poverty, Vinay Samuel (*Transformation* April 2005: 76) declares that “the faith of the poor themselves is a significant factor in poverty reduction. Religious faith is also part of their personal identity, the foundation of their sense of community and the basis of their hope “One thing that the church should deliberately set out to do is to create hope for the poor, boost their confidence in themselves and thus enable them, even to “work out their own salvation themselves”. The poor has often been relegated to the audience in the development theatre, when development is about people, not things. People develop by what they do, the decisions they make, and their understanding of who they are and why they do what they do. They increase their own

Knowledge and ability through participation in their own development initiatives. Most past strategies for poverty alleviation failed because they are basically material centered instead of human centered. Their primary perception of material deprivation as the main problem has created a

Culture of giving, helping and sympathy in the strategist, and in turn has created a culture of receiving, dependency and hopelessness in the poor people. Poverty is not confined to lack of material things. In fact, lack of material things is at times, not the Poor’s problem at all, but dehumanization and worthlessness.

Many years later, during the days of Moses, we see that God established some guidelines under the law to help the poor. Exodus 22 and 23 tells the Israelites to help the aliens, widows, orphans, and the poor. God protects their property, warns again against showing favoritism, and sets up a system of “gleaning” to help prevent starvation and malnourishment (Ex. 23:10-12).

In Leviticus 25:8-43, we see that God institutes the practice of the “Year of Jubilee” to be practiced every fifty years. God says to the nation of Israel: “...do not take advantage of each other, but fear your God.” *Leviticus 25:17 (NIV)*

In Deuteronomy 15, we see that God’s intention will be that His people will have all debts canceled every seven years. This was appropriately called “The Year for Canceling Debts”.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

In this chapter, presented are the conclusions of the study based on the key study findings, and also a set recommendation still based on the key findings

6.1 Conclusion

Health Care

Poverty rates among the retired clergy in Mityana diocese is manifested in the inability of the retired clergy to afford and access health care

Poor accommodation

Inappropriate accommodations they live in and total dependence on children and grandchildren for financial support and well being

Larger families

The individual characteristics that significantly determinant poverty among the retired clergy in Mityana diocese are large family sizes before and after retirement which greatly lowers their chances of saving for the retirement and high costs of looking after the family.

Lack of employable skills and dependency

Lack of skills, dependency on the church during active service, poor mindsets towards business, and a lack of financial literacy among the retired clergy.

High retirement age, and exhaustion due to church duties and deployment strategy of the clergy's

At diocese level, the factors which influence poverty among the retired clergy in Mityana diocese are; a high retirement age, exhaustion due to church duties, very busy schedules for the clergy during active service, inadequately preparation of the clergy for business startup lack of entrepreneurship training during, non-involvement of the church in the socio economic welfare of clergy, the deployment strategy of the church, and the payment system of the church of Uganda not being centralized and uniform

6.2 Recommendations

Centralization of the payment system

It been a huge challenge to clergy's especially those working in the rural areas where they cannot raise even fees for one child, and it's evident that many pastors doest want to work in rural areas because of the low salaries compared to their counterparts in urban, there centralization of the payment system could be an answer where all the salaries are paid from the center.

Sensitization on Family planning

The directorates of health for each diocese should devise policies of promoting contraception and contraceptive use among the clergy, given that condom use was okayed during the Lambeth conference of 1930. That will go a long way in curtailing the birth of a lot of children that the clergy may not be in position to cater for during active service. In addition, with manageable numbers of children given birth to, the clergy who are in active service will be in posit1ion to possibly spend less on family and child care, and will hence be able to save for retirement. Further still, the clergy who are still in active service especially those who are being freely accommodated by the church, are advised to desist from having extended families even with that accommodation.

Training of the clergy

The clergy themselves are advised to take personal initiatives and endeavor to either look for institutions that can train them in entrepreneurial skills or equip themselves with those skills if possible. That can be done more so during the years of active service, although even in retirement, it would not be too late.

Integration of Ministry and professionalization

The Church should encourage the Integration of Ministry and professionalization People qualified as teachers, Lawyer, Engineers can be called and encouraged to be ordained so that as they serve, mean while this can reduce on dependency since such category of clergy's can have an alternative income.

Encouraging self sustenance

The effect of dependency should be alleviated from all actively serving clergy especially those who are being freely accommodated by the church. This should start early during theological training, were trainers must emphasize it so that the soon to rolled out priests move into active service well knowing that retirement is a natural order of church service

Empowerment of Clergy wives

The wives of the clergy play a crucial role in the life of the clergy. Therefore, this study recommends that there should be a mechanism to equip them with the skills so that they can engage in income generation other than only playing a role of a house wife. More so, the clergy wives in rural parishes may be particularly vulnerable. Some young wives have been taken by surprise at the level of personal hostility, which can be directed towards them when their husbands purse an unpopular course of action. On the other hand, people with problems who want to talk to a woman may approach wives. Given all these services therefore, it is not good to ignore their invaluable pastoral and counseling role, not least in respect of their own husbands, and this should be measured for the purposes of this honorarium.

Amendment of the retirement age

The diocesan synod could consider amending the age at which the clergy retire so that it is reduced especially for priests, to about 55 years. Priest could be prioritized in this context other than Bishops, given the significant difference in post-retirement privileges between the two ranks. That might allow for retirement with enough vigor to more productively carry on various business ventures.

The issue of exhaustion due to pastoral work and other church activities during active service might not be solved in the short run by the province, however, it is still recommended that the respective dioceses augment the recruitment of trainees in theological schools such that persons like parish priests are given assistants in the form of Vicars in each parish. That might rule out the issue of exhaustion during active church service, and hence its reported effect on poverty during retirement.

This study recommends that stipends should be with regular incremental bonuses. A system of additional payments for length of service and retirement benefits should be introduced in each diocese. This calls more so to the retired clergy who always feel like being neglected after all that time of loyalty to their respective dioceses.

Involvement in Business ventures

The diocese should start a business department. This should be in position to identify business opportunities and lobby for funding by help of the experts. This should be geared towards income generation. These among others can be Commercial farming like specializing in coffee, cotton, rice and any other depending on the need of the diocese and its geographical location. Construction of commercial houses for rent or even establishing hotels and guesthouses in the various town centres where these dioceses are.

Capacity building and skills training

Church needs to serve the retired clergy's by offering educational opportunities that enable them to secure personal finance training. Such training through partnerships with other organizations. These trainings are critical, as nobody needs personal financial

education more than someone whose resources are limited, stretched to the breaking point each month.

the church must serve the clergy's by availing financial resources to them in towards retirement. The Bible is replete with passages on this topic regarding the poor (Deuteronomy 15:7-11, 26:12; Isaiah 58:7, 10; Matthew 5:42, 19:21; Luke 3:11). This doesn't mean we just hand out benevolence, though in some circumstances that's okay. Instead, the church can serve the clergy in times of retirement by becoming their temporary employer.

The church synod through the directorate of education at the province could also consider inculcating a unit on entrepreneurship in the current theological training curriculum being administered. That will not only inculcate entrepreneurship skills among the to be clergy but also stimulate to want to start up enterprises before or after training.

Clergy deployment

The deployment strategy of the church, were a clergy can be posted in urban or rural settings might also not be possible to change, given that geographical set up of the country, however, the church could consider coming up with a unified system of payment in which incomes of the clergy are not affected by the locality of the service area. That will ensure that the clergy who serve in rural areas also have incomes enough to have a saving on.

Change of mind set

Poverty is a state of mind. If people can change their thinking they can change their environment. People's mentality becomes affected negatively in a self-limiting way by the conditions of impoverishment. Thus the church should strongly spread message which seek to change people's mindset.

Therefore, the gospel should be used to change clergy's behaviors, lifestyle and wellbeing. Many still misquote the scriptures and tied to some of the bible verses which have badly affected their world view.

‘Therefore, does not be anxious about tomorrow, for tomorrow will be anxious for itself. Don’t worry of tomorrow; about what will you eat; what will you put on for God knows what to do when tomorrow comes’.

We understand the poor to be the impoverished who are looking for God to rescue them from their poverty. This means the church, as God’s representative here on earth, has the responsibility to do the same. How we love the poor is a clear indicator of how we understand God’s love for us. Too often, in misunderstanding God’s love we make the poor the object of our charity, the front cover of our programs, the focus of our grant requests, or the target audience to fill our seats. Through what sort of actions does this love express itself? After all, don’t believe for a moment that anyone poor wants to be poor.

The ways our church serves and loves the poor are not exhaustive. There is one gospel of Jesus Christ, but there is no one way to love our neighbors. Only through the gospel’s understanding can people learn contentment in states of plenty or want. Only through the gospel can people rightly form hope. The gospel is about transformation - positive, progressive, life-altering change that produces good fruit. Let the church of Jesus Christ be the catalyst for facilitating this change by loving, advocating for, educating, and sharing with the poor of this world.

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