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Full Length Research Paper

Retirement Policy and its Implementation: A Case of Church of Uganda Buganda Dioceses

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ABSTRACT: This paper analyzed Church of Uganda retirement policy implementation a case of CoU Buganda dioceses with the objectives of analyzing CoU retirement policy objectives and examining the effect of CoU retirement policy objectives on implementation. In 2010 CoU sanctioned her retirement policy with the objective of improving the welfare of the retired clergy, albeit this implementation, there is poor and irregular delivery of the retirement benefits and disparities in the way how dioceses administer these retirement benefits. This paper employed a mixed methodological approach of both quantitative and qualitative nature for data collection and analysis. Findings revealed that (a) there is a significant relationship between CoU retirement policy and its implementation this was confirmed by results of Beta = 0.464, $p<0.0$ and that the retirement policy only contributed 22% [$r^2 = 0.216$] implying that the retirement policy is missing 78% as far as implementation is concerned. The findings therefore concluded that there is a significant relationship between the retirement policy and its implementation. The study recommended that CoU Provincial Assembly needs to revise the current retirement policy in order to come up with a comprehensive policy that shall enhance implementation.

Keywords: Retirement policy, implementation, Church of Uganda

INTRODUCTION

This study set out to analyze the retirement policy and its implementation in Buganda dioceses. Church of Uganda (CoU) sanctioned implementation of the current retirement policy in 210 with the aim of offering relief to dependents of staffs in events of a staff's death and other uncertainty, to provide staff with annuity and life assurance and to attract and retain competent and skilled staff. In reference to the above objectives, this study intended to analyze the extent at which the policy has facilitated its implementation in respect to the set objectives above.

The term retirement policy is synonymous with pension policy and superannuation policy. A retirement policy is a framework which is intended to regulate the income of the employees who leave the service of an institution and not separate from the institution after reaching a certain age, (Adenutsi, 2011). Retirement therefore is considered to be a state of leaving a full time job. For many employers, there must be a policy requiring them to put in place a scheme under which the staff can receive some income when they have finally left work.

In most cases retirees are considered to have spent most of their active working years and therefore are unable to obtain a full time job again. Besides terminal benefits, there has to be earnings the retired staff accesses every month to enable him or her to have a reasonable welfare, (Gustafson, 2008). There are mainly two types of these earnings: the earning from a non-contributory scheme normally described as pension and the contributory scheme based on savings (Müller, 2005). Church of Uganda had opted for the non-contributory scheme whereby the church would undertake to give emoluments to retired clergy.

The CoU became independent in 1961.

CoU was no longer under the tutelage of the Church of England. In the succeeding years, the missionary clergy gradually retired from the CoU and were replaced by Ugandans.

In 1953 CoU put in place a provident Fund scheme. Under this scheme, clergy men were to contribute 5% of their monthly stipend to the fund. The Church would match that with the same amount (*Church of Uganda Provincial Assembly Standing Committee Report, 2009).* However since the contributions were not forthcoming as expected the Church was forced to design another scheme.

The retirement policy of the CoU in the 1970 stated that, it was to commence operation in January 1972 (*Church of Uganda Service Review Commission Report, 1978)* under this scheme; the Church employee would qualify for the benefits if he was of 65 years. Since the money was being paid into National Insurance Corporation, the money received under the scheme was administered by the headquarters of the Province of the CoU. In 1975, the CoU formulated a retirement scheme which constituted a retirement policy for clergy at all levels of priest, bishop and archbishop (*Church of Uganda Service Review Commission Report, 1978).* The retirement policy was necessitated by the absence of policy to cater for the welfare of retiring clergy.

A trust deed was completed and stated that "the annuity and life assurance benefits provided for, under the scheme shall be secured by a Master Policy or policies affected by National Insurance Corporation by the trustees who shall hold the benefits thereafter upon trust for the purpose of the scheme" (*Church of Uganda Service Review Commission Report, 1978)*. It is clear that retirement policy was made by trustees.

The Dioceses in Buganda area embarked on developing their own retirement programs to support the wellbeing of retiring clergy. These did not depart from the Provincial CoU Retirement policy's key objectives and guidelines *(Mukono Diocese House of Clergy Report, 2012; Namirembe Diocese salary Circular for clergy and lay readers, 2016; and Luweero Diocesan Board of Finance Report, 2018).* The retirement policy and the ensuing practices were intended to promote the welfare of retired clergy in the Dioceses.

Statement of the problem

In spite of the CoU formulating a retirement policy, its implementation has been ineffective hence the failure to realise the key objectives of the policy. This has been evidenced by cases like: the imprompt delivery of retirement benefits to retired clergy (Bukenya and Ebitu, 2017) and disparities in the procedures how individual dioceses implement the policy. For example some dioceses particularly Luweero and Kampala extend gratuity to retired clergy unlike West. Buganda, Mityana, Namirembe and Mukono which give only pension packages. And about pension, Mityana offers Shs. 50,000 compared to Namirembe's Shs. 150,000 which is offered in a space of three months and Luweero's 50,000 which is offered in a space of one year (*Namirembe Diocese Financial Guidelines, 2015; Mityana Diocese Financial Report 2018; Mukono Diocese House of Clergy Report, 2012; Luweero Diocesan Board of Finance Report 2018)*. As a result of the above phenomenon, the Provincial Assembly Standing Committee (PASC) recommended a review of the retirement policy in order to integrate provisions that shall facilitate an apt implementation (Church of Uganda Provincial Assembly Standing Committee Report, 2018). On the above premise, the current work intends to analyze the effect of CoU retirement policy on its implementation.

Objectives of the study

The objectives of the study are to:

(i) To analyze CoU retirement policy objectives.
(ii) To examine the effect of CoU retirement policy objectives on implementation.

Hypothesis of the study

There is no significant relationship between retirement policy objectives and implementation

Literature review

Retirement policy objectives

One emerging perspective has attributed the ineffectiveness of enterprise policy to the way in which it is formulated. An alternative view contends that the principal source of its ineffectiveness lies at the implementation stage on account of the complexity of such policies to administer. Although policy studies according to literature identify 'implementation failure' as a factor in the ineffectiveness of policy (Arshed et al., 2016; Barrett, 2004). This implies that poor policy implementation can be twofold; Ineffectiveness of the policy itself which largely cause policy complex and application of unworkable measures at implementation stage.

Anderson (2014) argues that a sound retirement policy should not only focus on health hazards rather it must entail key provisions that address welfare needs, it must explicitly pronounce itself on the range of realistic employee terminal benefits, occupational health and safety, social and psychosocial guidance, rights and responsibilities, insurance guidelines and other tenets. According to Anderson (2014) whenever key provisions

are not provided in the policy, implementation becomes difficult, this is simply because policy provisions and policy implementation go hand in hand.

This study therefore, wished to ascertain whether CoU retirement policy provision have a significant contribution on implementation by analyzing the retirement policy with the aim of hi0ghlighing key gaps that possibly impend proper policy implementation.

Sabatier and Mazmanian (1979) avails five conditions that an organization may consider adopting for an effective implementation of the retirement policy. It is contended that a statute or other major policy decision seeking a substantial departure from the status quo will achieve its objectives under the following set of conditions; The program should be based on a sound theory relating changes in target group behavior to the achievement of the desired end-state (objectives), the statute (or other basic policy decision) contains unambiguous policy directives and structures the implementation process so as to maximize the likelihood that target groups will perform as desired, the leaders of the implementing agencies possess substantial manpower and political skill and are committed to statutory goals, the program is actively supported constituency groups and by a few key legislators (or the Chief Executive) throughout the implementation process, the relative priority of statutory objectives is not significantly undermined over time by the emergence of conflicting public policies or by changes in relevant socioeconomic conditions that undermine the statute's "technical" theory or political support (Sabatier and Mazmanian, 1979; Sandfort and Moulton, 2014). The implication is that effective policy implementation of a retirement policy requires multiple variables.

Retirement policy and implementation

The term retirement policy is synonymous with pension policy and superannuation policy. A retirement policy is that policy which is intended to regulate the income of the employees who separate from their employing organization after reaching a certain age (Adenutsi, 2011). The Disengagement Theory of Elaine Cumming and William Earle Henry of 1961 as quoted by Greendorfer and Blinde (1985) suggests that older adults tend to be less connected in social and economic aspects, the decreased interactions are associated with how they view themselves, and the type of relationships they maintain will shift given their decreased involvement in their former central roles. The processes of this withdraw starts when people lose social ties to those around them, because they expect to die or their ability to engage has diminished.

According to Armstrong (2008) through a retirement policy, organizations are able to regulate a smooth exit of the aging employees and ensuring that they are helped to cope up with the new environment and to eliminate the likely outcomes of this disconnection. This is mostly unachievable if their implementations are poor.

Implementation of the retirement policy like any other policy administration is a process in which operational flexibility, objective realization and action continuum are intrinsically involved. In fact and in short, the implementation process includes what goes on between the pronouncement of a policy and its actual effect and outcome (Davy et al., 2007). Therefore, it is important to look at implementation not solely in terms of putting policy into effect, but also in terms of observing what actually happens. Successful implementation is, therefore, dependent on inputs, outputs, and outcomes. Inputs are the resources (personnel and finance) which are mobilized for producing outputs (decisions taken by the implementers) to achieve the outcomes in terms of what happens to the target groups intended to be affected by the policy.

Karoly (1994); Patrickson and Ranzijin (2004) observed that there is a relationship between retirement policy implementation and policy funding among the retirees, in situations where the retirement schemes are underfunded, retirees tend to face financial difficulties to survive. Karoly, (1994); Patrickson and Ranzijin (2004) advocate for proper funding of pensions, superannuation and adequacy of health insurance to address the cost of living challenges. Mercer (2015) asserted that when retirement schemes become seriously underfunded, it results into a drop in the living standards of the retired people, and complications that directly threaten standards of living. Amaike (2016); Obashoro (2010) and Amaike (2009) add that inadequate retirement funding of retirees undermine their quality of life and make retirees susceptible to life vicissitudes. Living other factors constant there is a peculiar link between a retirement policy and implementation.

The above notion is further affirmed that retirement policy and implementation highly affected by socio economic factors of the retirees themselves according to Malaysia (2014); Abd, (2013); Tengku and Jariah (2010). For example older Malaysians, especially those living in rural areas, largely depend on financial support from their children, the majority not being economically independent. The component of funding is therefore very key in facilitating the viability of a retirement policy.

In summation of this literature discussion a study conducted in Nigeria revealed that retirement policy with inclusion of social, economic, physical and psychological support in place may count less impact on the retiree's welfare without commitment to its implementation (Ajomale, 2007). Formal workers are said to be bedeviled with a lot of problems making it impossible for its impact to be felt in the lives of older adults (Ajomale, 2007; Gesinde, Adekeye and Iruonagbe, 2012). Problems like non-regular payment of their entitlement; embezzlement of pension funds and other corrupt practices have left

Table 1: Illustrating the sample frame showing category of respondents.

Category of respondents	Target Population	Sampling Technique
Retired clergy	216	Random
Administrators	24	Purposive
Total	240	

Table 2: Data Collection Methods and Instruments.

Method	Instrument
Survey	Questionnaire
Interview	Interview guide
Documentary review	Document checklist

many older adults in financial problems. Even in the social sectors, there has been limited prioritization of older adults (Holmes et al., 2011). However the literature above is unable to disclose whether CoU retirement policy implementation is also impended by challenges like non-regular payment of their entitlement; embezzlement of pension funds and ineffective administration which gap is to be filled by the findings of this study.

METHODOLOGY

The study adopted a post-positivism philosophy/critical realism which is understood as a research paradigm placed between positivism and interpretivism, attempts to combine the question of "how" (understanding) which is linked to interpretivism and the "why" (explanation) which is linked to positivism approaches hence bridging the gap between the extremes (May, 2001). Therefore the study used both qualitative and quantitative approaches to analyze CoU retirement policy effect on its implementation. Most mixed studies include both quantitative and qualitative questions and indicate the logic of design. If both types of data are collected concurrently, it gives equal opportunity to each (Schumacher, 2014).

The study considered a total population of 380 inclusive of both retired clergy and administrators from the 6 dioceses of Buganda region that is Luweero, Kampala, Namirembe, Mukono, West Buganda and Mityana from which an estimate of 240 participants was derived comprising of 216 retired clergy and 24 administrators selected from sitting bishops, retired bishops, Archdeacons and Diocesan Secretaries (Church of Uganda Churchman's Diary Pocket Book, 2018; Church of Uganda Directorate of Education Report, 2018). From the above, a sample of 148 (Table 1) participants was determined using Krejcie and Morgan (1970) approach sample formula:

$S = X^2NP (1 - P) + d^2 (N - 1) + X^2P (1 – P)$.

Data collection methods, the study used a set of three data collection methods, in order to collect the required data (Table 1). The three methods were; documentary review, interviews and questionnaires. In order to guarantee the research principle of triangulation, this study also employed questionnaires to gather quantitative data from the retired clergy with the intention of understanding their feeling about the retirement policy and its implementation to give a validation of what the researcher hypothesized. Amin (2005) describes a questionnaire as a form consisting of interrelated questions prepared by the researcher about the research problem under investigation, based on the objectives of the study. The questionnaires contained both structured and unstructured questions (Table 2).

Data analysis

In this study data was organized and interpreted using Statistical Package for the Social Sciences (SPSS) Version 20.0, a software package that is used for statistical data analysis. This involved data processing, editing, and coding. Data was first analyzed at descriptive level in which means and standard deviations were processed. Correlational analysis specifically Pearson Correlations were processed at bivariate analysis level. To establish the effect of the retirement policy on implementation, regression analysis was conducted. Path analysis Model was then fitted through conducting a series of regression analyses.

RESULTS AND DISCUSSION

CoU first formulated a retirement policy in 1964 shortly after her independence in 1961. The policy covered bishops, clergy, and a few Mothers' Union workers. This policy generated her funding from dioceses and therefore it was a noncontributory scheme. Over the years, there have been changes to that retirement policy. By the time

Table 3: My diocese.

Diocese	Frequency	Percent
Namirembe diocese	12	12.8
West Buganda diocese	9	9.6
Kampala diocese	12	12.8
Mityana diocese	26	27.7
Mukono diocese	22	23.4
Luweero diocese	13	13.8
Total	*94*	*100.0*

Source: *Field Data.*

Table 4. Descriptive results on the state of the retirement policy objectives in Church of Uganda, Buganda Dioceses.

Retirement Policy Aspects	Mean	Std. Deviation
The policy seeks to promote the welfare of the retiree	3.62	1.12
The policy tries to mobilize funds for retirees	3.12	0.90
The policy aims to keep retired clergy happy	3.55	1.17
The policy aims to give clergy a source of income	3.40	1.08
The policy intends to cater for the health of retirees	2.99	1.25
The policy aims to meet social needs of retirees	3.24	1.23
The policy seeks to ensure retirees access housing.	2.55	1.14
The policy aims to give retirees benefits regularly	3.60	1.15
Aggregate Mean and SD	3.26	1.13

Legend: 4.20-5.00 Very Good, 3.40-4.19 Good, 2.60-3.39 Fair, 1.80-2.59 Poor, 1.00-1.79 Very Poor

of the current research this retirement policy was being implemented (*Church of Uganda Service Review Commission Report, 1978; Provincial Board of Finance Report, 2008*). The Table 3 presents frequency and percentages of participants of the study according to their respective dioceses. It can be noted from Table 3 that respondents came from the six dioceses of the CoU in Buganda region. Majority of the respondents were from Mityana (27.7%) and the least from West Buganda (9.6%). Whereas Namirembe and West Buganda have the least number of the retired clergy as portrayed in Table 3, from Table 3, it implies that the retired clergy of Mityana and Mukono dioceses were more willing to participate in the study compared to the rest of the dioceses.

Retirement policy objectives

The study results presented in Table 4 indicates that within Church of Uganda, Buganda Dioceses, the retirement policy is place is fair on part of the staff despite some sizeable variations across staff members (Mean = 3.26, SD = 1.13).

As presented in Table 4 results show that the policy highly seek to promote the welfare of the retired clergy, often keep retired clergy happy, often give clergy a source of income and often give retirees benefits regularly. Results in Table 4 also show that the policy sometimes tries to mobilize funds for retirees, cater for the health of retirees, meet social needs of retirees and as well ensure retirees access housing. However, due to some gaps within the policy, the aforementioned policy intentions have not been achieved as a result of poor implementation.

Correlations

Table 5 shows that there was a low positive significant relationship between retirement policy and its implementation [r (94) =0.464, p<0.01]. This statistic indicated that policy provisions and policy implementation go hand in hand. This view was supported by the diocesan administrators who posted although the retirement policy objectives are good; the policy itself lacks provisions that can facilitate its implementation. They further prostrated that albeit the existence of the policy, benefits are not explicitly defined and calculated. The CoU Human Resource Policy Manual and the Provincial Financial Procedure Manual state that the retired staff shall be entitled to arrears, pension and gratuity. The policy is however not only silent on other retirement benefits but it does not spell out the methodology of realizing arrears, pension and gratuity, hence leaving dioceses without guidance on how to implement the retirement policy.

"The retirement policy is in place, but incomplete. The CoU Human Resource Policy Manual offers guidance on

Table 5: PMC illustrating the relationship between retirement policy and implementation.

????		Retirement policy	Implementation
Retirement policy	Pearson Correlation	1	0.464**
	Sig. (2-tailed)		0.000
	N	94	94
Implementation	Pearson Correlation	0.464**	1
	Sig. (2-tailed)	0.000	
	N	94	94

**. Correlation is significant at the 0.01 level (2-tailed).

Table 6: Descriptive results on the retirement policy implementation in Church of Uganda, Buganda Dioceses.

Retirement Policy Implementation Aspects	Mean	Std. Deviation
The CoU policy is responsible for the policy	3.46	1.58
The dioceses are responsible for implementing it	3.87	1.53
There are offices in charge of retirement policy at CoU	2.49	1.18
There are people responsible for the policy at diocese	2.91	1.33
Annual meetings are held to update retirees about the policy	2.59	1.13
Each beneficiary completes retirement policy form	2.88	1.32
Retirement policy applies to only those who retire at 65 years	3.04	1.36
House of Bishops plays a role in retirement policy	2.90	1.15
House of clergy plays a role in retirement policy	3.13	1.28
House of laity plays a role in retirement policy	3.27	1.16
Retirement benefits are paid monthly.	3.38	1.31
Aggregate Mean & SD	3.08	1.30

Legend: 4.20-5.00 Very High, 3.40-4.19 High, 2.60-3.39 Average, 1.80-2.59 Low, 1.00-1.79 Very Low

the retirement of the clergy. Nevertheless as for my diocese, apart from a little pension and gratuity, no extra benefits are offered because the policy is silent about them. Although the policy is in existence, it has some gaps that make it difficult for implementation. It is the reason why individual dioceses like mine have come up with separate arrangements for retirement. The current policy does not consider retirees' spouses, actually the retirement policy of the CoU is very biased to our wives/spouses and yet they serve with us and some of them face the hardest experiences of our ministry (KII, 2019)".

In conclusion, findings have confirmed that apt retirement policy objectives go hand in hand with proper implementation strategies, it is therefore imperative to adopt key policy provisions for better application of the policy.

Retirement Policy Implementation

Results in Table 6 indicates a moderate level in relation to the implementation of the retirement policy in Church of Uganda, Buganda Dioceses which equally greatly varies across the retired clergy (Mean = 3.08, SD = 1.30). The findings specifically show high responsibility for the policy by CoU, inclusive of its implementation just as the people implementing it, are highly responsible. Sometimes however, each beneficiary completes retirement policy form with the retirement policy applying to only those who retire at 65 years, with the house of Bishops sometimes playing a role in retirement policy. Table 6 also shows that sometimes the House of clergy plays a role in retirement policy just as the House of laity. This implies that CoU provincial office should play its mandatory role by coming up with a comprehensive retirement frame work with key provisions that would facilitate dioceses to implement the policy effectively without excuse. This is premised on the principle that policy provisions go hand in hand with policy implementation.

When the PMC test was carried out it yielded the results as presented in Table 7.

The relationship was further tested using a simple linear regression test which was also executed in order to determine the effect of the retirement policy on its implementation. The results were as follows:

A model summary of regression yielded results which revealed that retirement policy was complied with as far as implementation was concerned [r^2 = 0.216]. This implied that the implementation was about 22 % conterminous with the retirement policy.

Results in Table 7 agrees with the findings by Arshed et al. (2016) who stressed that the implementation of a retirement policy depends on the effectiveness of the policy itself, the basis of this argument is that wherever policies have gaps, they are hard to implement.

Table 7: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.464	0.216	0.207	0.775

Predictors: (Constant), Retirement policy

The study agrees with Arshed et al. (2016) since the findings revealed that CoU retirement policy has some gaps, there are discrepancies on how the dioceses implement the retirement policy. The results of Beta = 0.464, p<0.0 confirmed that the relationship between retirement policy and its implementation was supported (Table 7). The null hypothesis which stated that there was no significant relationship was not supported. This portrays that the policy is not well defined in terms of its scope. To say the policy in many ways leaves the questions of 'how' 'where' 'when' and 'who' unanswered. For example, the policy is silent pertaining to circumstances under which one should be considered for a contract yet a few clergy have been enrolled on contract basis. Also, it is quiet about the handling of retirees with exceptional talents such as academicians, evangelists, and structural developers. In such a scenario, retirees are left at the mercy of their individual dioceses which then determine the modalities of their retirement packages. This is why there are disparities in what dioceses offer to retirees as shown in Table 7 unlike other institutions like the Government of Uganda which has a streamlined retirement packages. But also, the Church loses people with gifts who despite of retirement would further contribute to her development through their rare gifts.

This is still different from the Government of Uganda where people with rare gifts such as Supreme Court judges and professors who retire at 75 and 65 years respectively instead of the mandatory 60 years for all public servants (*The Constitution of the Republic of Uganda, 1995*). It is obviously difficult for dioceses to proficiently implement and popularize a retirement policy which in many ways lacks specificity. It would hence be better for CoU to offer guidance to all dioceses through a well stipulated policy that in-deftly defines key retirement tenets such as: duration of service, education level, cost of living, persons with exceptional talents, and retirement rank should be reflected in the policy.

Speaking about retirement policy and implementation, the administrators confirmed that policy provisions are key to policy implementation. Thus, it was clear that there is a need for a comprehensive retirement policy which dioceses can comprehend and easily implement without much struggle.

Administrators who included (Sitting Bishops, Retired Bishops, Provincial/Dioceses Secretaries and Archdeacon) play a significant role in policy development and implementation. This is mandated to them by the Provincial Assembly and the diocesan synods and therefore their involvement in this study was very important. A total of 24 administrators in the categories aforementioned were asked to share in face to face in-depth interviews of their knowledge about CoU retirement policy and its implementation in regards to the retired clergy. The overall data from the administrators indicated that there were gaps and weaknesses in the CoU retirement policy that actually impended its proper implementation. They indicated that the retirement policy had gaps in relation to the responsibilities of each stakeholder and how to generate the funding that would facilitate smooth implementation of the policy.

"The retirement policy is not well formulated, that is why some dioceses like mine have come up with special arrangements. Parishes in my diocese have been encouraged to support clergy as they are due for retirement. And the diocesan retirement scheme is funded by the parishes that make a contribution of sorts to the Diocese for their clergy gratuity per month. The diocese does not make any contribution to the provincial fund as far as I know (KII, 2009)".

In summation of their expressions administrator stated that it is incumbent upon the Province through the Provincial Assembly to sanction policies and guidelines for the entire church. Therefore dioceses are limited to only implement that which the Province disseminates to them.

"It is true the CoU Provincial Assembly is responsible for policy formulation and dioceses are supposed to implement them, what the Province has produced as a framework is what we effect. Actually, it is a weakness on the side of the Province because the cardinal duty of the Province is to formulate comprehensive policies for the CoU and then dioceses implement them, but it remains a challenge to implement a framework that is scanty and non-committal (KII, 2019)".

96% (twenty three) of the administrators agreed that the presence of CoU retirement policy was related to the practice of providing retirement benefits, while 4% (one) disagreed by stating that every diocese should have a different retirement policy that suits its financial means for easy implementation.

Conclusion

This study objective was to ascertain whether CoU retirement policy affected its implementation.

The study reported on the respondents' views/perceptions of the policy against its implementation. The study revealed that retirement policy implementation was about 22% conterminous with the retirement policy. This implied that the null hypothesis which stated that there was no significant relationship between retirement policy and its implementation was not supported. The retirement policy has gaps in its formulation, popularization, and provisions regarding to retirement benefits and responsibility which impeded its proper implementation. It is therefore imperative that CoU should strategically embrace changes in her retirement policy that would facilitate efficient implementation. This is premised on the gap that highlighted that dioceses despite willingness, were in many ways handicapped towards implementing a policy that is silent in many key areas.

Recommendations

The study recommended that the Provincial Assembly should revise the current retirement policy, in order to integrate key retirement policy provisions that shall support dioceses during the implementation process. This study recommends that the Diocesan Council and the Diocesan Secretariat should be mandated to implement the revised retirement policy. The council should also encourage establishment of retirement offices and officers who shall periodically provide progresses pertaining to the retirees. This department shall also be responsible for pre-retirement programs like seminars and counseling as highlighted in the findings of this study. The study recommends that the Church Commissioners which is an investment and business arm of the Province of the Church of Uganda should come up with Provincial and Diocesan projects that are aimed at funding the revised retirement policy, among the proposed ones include a loan fund for the housing of the retired clergy this is premised on the fact that the findings of the study indicated that 57% of the retiring clergy had housing as their acute need.

Authors' declaration

We declare that this study is an original research by our research team and we agree to publish it in the journal.

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