

" Operationalizing Jitegemea Philosophy As A Model To Sustainable Development To Retirement Plan Among The Pulpit Workers

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Abstract

Purpose of the Study: This study aimed to investigate the operationalization of Jitegemea Philosophy as a model for the sustainable development of retirement plans among pulpit workers.

Statement of the Problem Despite the importance of retirement planning, these workers face challenges such as low salaries, irregular income, and limited access to pension schemes, leading to financial insecurity in later life. The Jitegemea (self-reliance) philosophy, rooted in principles of self-sufficiency and sustainability, offers a potential model for addressing this gap. However, there is limited research and practical application of Jitegemea as a structured retirement planning model tailored to the specific needs of pulpit workers. Addressing these challenges is crucial to ensuring the financial security and well-being of PCEA pulpit workers in retirement. Therefore, this study explores how operationalizing the Jitegemea philosophy could provide a sustainable solution for enhancing financial security and well-being for clergy during retirement.

Methodology: This study employed a qualitative research approach, utilizing semi-structured interviews with PCEA pulpit workers to explore their perceptions, experiences, and challenges related to retirement planning. A purposive sampling technique was used to select participants from various PCEA churches in Nairobi. Data were analyzed thematically to identify key themes and patterns related to retirement planning among PCEA pulpit workers.

Key Findings: The study revealed that while many clergy face socio-economic barriers, religious beliefs, community support, and proactive planning can foster resilience. Participants expressed mixed emotions about retirement, some feeling apprehensive and others viewing it as a period of spiritual renewal. The study highlights the need for tailored support mechanisms, including financial literacy programs, fair compensation, and expanded pension schemes.

Conclusion: The study emphasizes the importance of collaborative efforts among religious institutions, policymakers, and community organizations to improve retirement planning.

Recommendation: Recommendations include financial education, compensation reform, and community support to ensure better retirement preparedness. Further research is suggested to evaluate the long-term effects of these interventions on clergy retirement outcomes.

Keywords: Retirement planning, PCEA pulpit workers, Nairobi, Kenya, Socio-economic factors, Financial preparedness, Community support, Religious beliefs, Advocacy, Qualitative research

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I. Introduction

Retirement planning is a significant aspect of financial management, particularly among individuals and groups with specific cultural and occupational backgrounds. In Kenya, retirement planning holds particular significance, especially among pulpit workers who dedicate their lives to religious service. Integrating retirement planning with broader philosophical principles, such as the *Jitegemea* philosophy, presents a novel approach to ensuring sustainable development and financial security for pulpit workers in Kenya. This article explores the operationalization of the *Jitegemea* philosophy as a model for sustainable retirement planning within the context of pulpit workers in Kenya.

Retirement planning among pulpit workers is not merely a financial endeavor but also a reflection of their beliefs, values, and societal roles. As such, it intersects with various aspects of religious teachings, cultural norms, and economic realities. The question of whether retirement is biblical has been a topic of discussion within religious circles, with perspectives ranging from advocating for diligent preparation to questioning the concept's relevance within a spiritual context (AAMS®, T.S.C., CKA®, 2020; Alcorn, 2011). Understanding the

theological and philosophical underpinnings of retirement is crucial for devising retirement plans that resonate with the beliefs and practices of pulpit workers.

Moreover, the sustainability of retirement plans among pulpit workers in Kenya requires an examination of existing models and frameworks, both within the religious context and in broader financial systems. Leveraging African pension funds for sustainable development, as proposed by Amadou N. R. and S., offers insights into potential strategies for integrating retirement planning with broader socio-economic development initiatives (Amadou N. R., S., 2017). Additionally, studies like that of Anderson, P., Jeng, J.-L., and Park, D.G. emphasize the connection between retirement preparation and spiritual activities, highlighting the intricate relationship between religious beliefs and financial planning (Anderson et al., 2015).

In Kenya, where pulpit workers often rely on community support and fundraising initiatives for their retirement, there is a need to transform traditional fundraising approaches into more sustainable models (Triner, 2021). Concepts such as merry-go-round savings, commonly practiced in African communities, offer insights into alternative financial mechanisms that can be harnessed to support retirement planning among pulpit workers (Technology Exchange Lab, n.d.; AGRA, 2021). However, integrating these concepts into formal retirement plans requires careful consideration of regulatory frameworks, cultural sensitivities, and long-term sustainability.

Furthermore, the role of institutional bodies, such as the United Methodist Church in Kenya, in providing retirement benefits to pulpit workers underscores the importance of organizational support in ensuring financial security during retirement (United Methodist Communications, 2022; UM News, 2019). Understanding the dynamics of retirement plans within religious organizations and their alignment with broader pension sustainability standards, as outlined by bodies like Wespath, is essential for designing effective retirement models for pulpit workers (Wespath, B. & I., 2019; Wespath, B. & I., n.d.).

This article seeks to contribute to the discourse on retirement planning among pulpit workers in Kenya by proposing an operational framework grounded in the *Jitegemea* philosophy. By synthesizing theological, cultural, and economic perspectives, it aims to offer practical insights into sustainable retirement planning that not only ensures financial security but also aligns with the values and aspirations of pulpit workers and their communities.

II. Theoretical Framework

In constructing a theoretical framework to operationalize *Jitegemea* philosophy as a model for sustainable retirement planning among pulpit workers in Kenya, two theories will be synthesized: *Jitegemea* Theory and Social Exchange Theory.

***Jitegemea* Theory**

The *Jitegemea* Theory, originating from the Swahili language where "Jitegemea" signifies "self-reliance" or "self-determination," embodies a profound ethos deeply entrenched in African cultural and philosophical traditions (Arguello, 2017). At its core, this philosophy underscores both individual and collective responsibility for personal development and communal well-being. It serves as a guiding principle, urging individuals to take proactive measures toward their advancement and that of their communities.

Within retirement planning, the *Jitegemea* philosophy assumes a particularly poignant relevance. It advocates for an active engagement in financial management, asset accumulation, and the cultivation of reliance upon community support networks to sustain livelihoods during the later stages of life (Kariithi, 2019). This approach stands in contrast to passive reliance on external aid or welfare systems, emphasizing instead the cultivation of personal agency and resilience (AUDA-NEPAD., 2022).

Pulpit workers, imbued with the values of *Jitegemea*, are encouraged to weave these principles into the fabric of their retirement strategies. By embracing notions of self-reliance and solidarity within their communities, they can chart a course toward robust retirement plans. These plans are not predicated solely upon external assistance but are rather fortified by the concerted efforts and resources mobilized by the individuals themselves (United Methodist Communications, 2021).

Central to the *Jitegemea* ethos is the notion of self-empowerment (Arguello, 2017). Pulpit workers, inspired by this philosophy, are urged to proactively engage in financial planning and asset accumulation throughout their careers. This approach fosters a sense of ownership over one's financial destiny and cultivates a mindset of preparedness for the eventualities of retirement. Moreover, by tapping into the support networks within their communities, pulpit workers can leverage collective resources and mutual aid systems to bolster their retirement plans.

The *Jitegemea* philosophy transcends mere financial prudence; it embodies a holistic approach to retirement planning that encompasses social, cultural, and economic dimensions (Kariithi, 2022). It encourages pulpit workers to not only secure their futures but also to contribute to the well-being of their communities. This ethos fosters a sense of interconnectedness and mutual responsibility, wherein each member strives towards collective prosperity and resilience.

In essence, the *Jitegemea* Theory offers a compelling framework for sustainable retirement planning among pulpit workers in Kenya. It underscores the imperative of self-reliance, community solidarity, and proactive engagement in financial management (Mindó, 2014). By embracing these principles, pulpit workers can navigate the complexities of retirement with confidence, fortitude, and a steadfast commitment to both personal and communal flourishing.

Social Exchange Theory

Social Exchange Theory, a foundational concept in sociology, proposes that social interactions are essentially transactions wherein individuals or groups exchange rewards and costs to maximize their benefits while minimizing their losses (Trunfio, 1995). Within this framework, relationships are viewed as akin to economic exchanges, governed by the principles of reciprocity and mutual gain.

When applied to the context of retirement planning among pulpit workers, Social Exchange Theory offers valuable insights into the dynamics of financial support and reciprocity within religious communities (Cropanzano & Mitchell, 2005). Pulpit workers, motivated by the principles of Social Exchange Theory, may choose to invest in retirement plans not solely for personal gain but also as a form of reciprocation for the support and contributions they have received from their congregations and religious institutions throughout their careers (Resource UMC, (n.d.)).

Indeed, the relationship between pulpit workers and their congregations is characterized by a complex web of social exchanges. Pulpit workers provide spiritual guidance, pastoral care, and leadership to their congregations, often at the expense of personal sacrifice and financial stability (Wilcox, 2004). In return, congregations offer various forms of support, including financial assistance, housing, and access to community resources. This exchange of services and support forms the basis of a reciprocal relationship wherein both parties derive benefits from their interactions (Church, 2016).

During retirement, this reciprocity takes on added significance. Pulpit workers, having devoted their lives to serving their congregations, may find themselves in need of financial support as they transition into retirement. In this context, congregations and religious institutions may step forward to assist in a form of social exchange, recognizing and honoring the contributions of pulpit workers to the community (Church, 2016).

Moreover, Social Exchange Theory sheds light on the implicit obligations and expectations that underpin the relationship between pulpit workers and their congregations. The provision of financial support during retirement can be viewed as a reciprocal gesture, acknowledging the years of service and dedication that pulpit workers have invested in their communities (Cook et al., 2013). This exchange reinforces social bonds, fosters a sense of belonging and mutual responsibility, and strengthens the fabric of the religious community as a whole.

In essence, Social Exchange Theory provides a valuable framework for understanding the dynamics of financial support and reciprocity within religious communities, particularly in the context of retirement planning for pulpit workers (Cropanzano et al., 2017). By recognizing the inherent exchanges that occur within these relationships, communities can cultivate a culture of mutual support, solidarity, and collective well-being, ensuring that pulpit workers can retire with dignity and security.

Integration of *Jitegemea* Theory and Social Exchange Theory

By amalgamating the *Jitegemea* Theory and Social Exchange Theory, a comprehensive theoretical framework for sustainable retirement planning among pulpit workers is constructed (Makofane, 2019). *Jitegemea* Theory furnishes foundational principles of self-reliance, community solidarity, and proactive financial management, guiding the development of retirement plans that empower pulpit workers to take charge of their financial futures (Stallman, 2013). Social Exchange Theory complements this framework by elucidating the social dynamics and reciprocal relationships inherent in retirement planning within religious communities, emphasizing the mutual obligations between pulpit workers and their congregations (Chatterjee, 2010). Together, these theories inform the design and implementation of retirement models that not only ensure financial security but also foster resilience, reciprocity, and collective well-being among pulpit workers in Kenya.

IV. Methodology

The methodology employed in this study involved the selection of a sample size representing pulpit workers within the Presbyterian Church of East Africa (PCEA) congregations in Nairobi. To ensure diverse representation, a purposive sampling method was utilized across various PCEA churches.

The sample included pulpit workers from five distinct PCEA churches located in different regions of Nairobi: St. Andrew's Church, P.C.E.A Dandora Church, PCEA Kariobangi South Church, PCEA Church Embakasi, and PCEA Ruai Central Church. A total of 100 pulpit workers were recruited from these selected churches to participate in the study. This sample size was chosen to balance the depth of analysis with the feasibility of data collection.

Participants were selected based on active involvement in pastoral duties within their respective congregations and a minimum tenure of five years in pulpit ministry. Efforts were made to ensure diversity in terms of age, gender, educational background, and years of service among the participants.

Data collection methods included semi-structured interviews and focus group discussions conducted with the selected pulpit workers. These qualitative research techniques allowed for a comprehensive exploration of participants' perspectives, experiences, and attitudes toward retirement planning within the PCEA context.

Additionally, archival research was conducted to gather historical data and contextual information about the selected PCEA churches, including their organizational structure, congregational demographics, and socio-economic profiles. This archival data complemented the primary data collected from the pulpit workers, providing a holistic understanding of retirement planning practices within the PCEA community in Nairobi.

V. Findings

Understanding Perceptions of Retirement among PCEA Pulpit Workers

The perceptions of retirement among PCEA pulpit workers revealed an understanding shaped by personal experiences, religious beliefs, and socio-economic factors. Many respondents expressed a sense of apprehension toward retirement, viewing it as a transition fraught with uncertainty and challenges. One respondent remarked, *"Retirement is like stepping into the unknown. You're leaving behind the familiar and venturing into a new phase of life, which can be daunting."*

Despite the apprehension, there was also a prevailing sentiment of gratitude towards the opportunity for retirement. Several respondents highlighted the significance of retirement as a time for rest, reflection, and spiritual renewal. As one respondent eloquently stated, *"Retirement is not just an end; it's also a new beginning. It's a chance to rest from the labor of ministry and devote more time to prayer, study, and fellowship."*

Moreover, religious beliefs played a significant role in shaping perceptions of retirement among PCEA pulpit workers. Many respondents viewed retirement as part of God's divine plan and embraced it as a natural progression in their journey of faith. As one respondent reflected, *"In Ecclesiastes, it says there is a time for everything, including a time to work and a time to rest. Retirement is part of God's timing for our lives, and we trust in His providence."*

Socio-economic factors also influenced perceptions of retirement, particularly concerns about financial security and social support networks. Several respondents expressed worries about inadequate pension benefits and the lack of institutional support for retired pulpit workers. One respondent lamented, *"We give our whole lives to serving the church, but when it comes to retirement, we're left to fend for ourselves. It's a harsh reality that many of us have to face."*

In summary, the findings suggest that perceptions of retirement among PCEA pulpit workers are multifaceted, encompassing elements of apprehension, gratitude, religious faith, and socio-economic concerns. While retirement is viewed as a time of transition and uncertainty, it is also seen as an opportunity for spiritual renewal and reflection (Miano, 2008). However, challenges related to financial security and institutional support remain significant areas of concern for retired pulpit workers within the PCEA community.

Assessing Financial Preparedness for Retirement among PCEA Pulpit Workers

The assessment of financial preparedness for retirement among PCEA pulpit workers revealed a mixed picture, with some individuals demonstrating a high level of readiness while others faced significant challenges. Several respondents reported diligent savings habits and prudent financial planning throughout their careers, resulting in substantial retirement nest eggs. One respondent noted, *"I've been setting aside a portion of my income for retirement since I started in ministry. It's a discipline that has served me well, and I feel confident about my financial readiness."*

However, financial preparedness was not universal among PCEA pulpit workers, with many facing obstacles such as low salaries, irregular income streams, and lack of access to pension schemes. Several respondents expressed concerns about their ability to maintain their standard of living in retirement, particularly in the absence of adequate financial resources. As one respondent lamented, *"Ministry is not a lucrative profession, and many of us struggle to make ends meet. Retirement feels like a distant dream when you're living paycheck to paycheck."*

Furthermore, there was a notable lack of awareness and understanding about retirement planning and pension options among some PCEA pulpit workers. Many respondents expressed regret about not prioritizing retirement savings earlier in their careers and voiced a desire for more support and guidance in navigating financial planning. As one respondent admitted, *"I wish I had paid more attention to retirement planning when I was younger. Now that retirement is looming, I feel ill-prepared and overwhelmed by the financial responsibilities ahead."*

In summary, the findings suggest that financial preparedness for retirement among PCEA pulpit workers varies widely, with some individuals demonstrating robust savings habits and others facing significant challenges

related to low income and lack of financial literacy. Addressing these challenges will require targeted interventions to improve financial education, increase access to pension schemes, and provide support for retirement planning among PCEA pulpit workers.

Exploring the Role of *Jitegemea* Philosophy in Retirement Planning Among PCEA Pulpit Workers

The exploration of the role of *Jitegemea* philosophy in retirement planning among PCEA pulpit workers revealed a deep-seated commitment to principles of self-reliance, community solidarity, and holistic well-being. Many respondents emphasized the importance of taking personal responsibility for one's financial future and actively engaging in prudent financial management practices. As one respondent stated, "*Jitegemea philosophy teaches us to be self-reliant and proactive in all aspects of life, including retirement planning. We cannot rely solely on external support; we must take charge of our destiny.*"

Moreover, *Jitegemea's* philosophy underscored the significance of community support networks in retirement planning among PCEA pulpit workers. Many respondents highlighted the importance of mutual aid and solidarity within their congregations, with individuals coming together to provide financial assistance, emotional support, and practical guidance to those preparing for retirement. As one respondent remarked, "*In our church community, we look out for each other. When someone is facing challenges in retirement planning, we rally together to offer support and encouragement. It's a reflection of our commitment to the values of Jitegemea.*"

Furthermore, *Jitegemea's* philosophy informed attitudes toward financial stewardship and wealth redistribution among PCEA pulpit workers. Many respondents expressed a sense of responsibility to use their resources wisely and contribute to the well-being of their communities, particularly in retirement. As one respondent articulated, "*Jitegemea philosophy teaches us to be good stewards of the blessings we've received. In retirement, we have an opportunity to give back to our communities and support those in need. It's a fulfillment of our duty as followers of Christ.*"

In summary, the findings suggest that *Jitegemea* philosophy plays a significant role in shaping attitudes and behaviors towards retirement planning among PCEA pulpit workers. By promoting principles of self-reliance, community solidarity, and financial stewardship, *Jitegemea's* philosophy empowers individuals to navigate the challenges of retirement with resilience, dignity, and a sense of collective responsibility. Integrating these principles into retirement planning efforts can enhance the well-being and financial security of PCEA pulpit workers and their communities.

VI. Discussion

The discussion section delves into the implications of the findings within the broader context of retirement planning among PCEA pulpit workers. It examines the significance of the identified themes and offers insights into potential strategies for enhancing retirement preparedness and well-being within the PCEA community. The perceptions of retirement among PCEA pulpit workers represent rich emotions and attitudes, revealing a multifaceted understanding of this significant life transition. For some individuals, retirement is approached with a palpable sense of apprehension, characterized by concerns about the uncertainties and challenges that lie ahead (Wilcox, 2004). This perspective sees retirement as a daunting leap into the unknown, marked by questions about financial security, social support networks, and the loss of identity associated with professional roles. Such apprehension reflects the broader societal narratives surrounding retirement, which often portray it as a period of decline and disengagement (Waltz, 1991).

Conversely, there exists a contrasting narrative among PCEA pulpit workers, wherein retirement is embraced as a time for rest, reflection, and spiritual renewal (Johnson, 2023). This perspective views retirement not as an end in itself, but rather as a new beginning—a season of life imbued with the potential for personal growth, exploration, and deeper engagement with one's faith and community. Individuals who hold this view approach retirement with a sense of gratitude and anticipation, viewing it as an opportunity to redirect their energies toward activities that bring fulfillment and joy (Hardy, 2002).

The influence of religious beliefs on perceptions of retirement cannot be overstated, as many PCEA pulpit workers draw upon biblical teachings and spiritual insights to navigate this life transition. In the Christian tradition, retirement is often framed within the context of God's providence and timing, with passages from Ecclesiastes and other biblical texts offering guidance on the rhythms of work and rest (Stallman, 2013). For these individuals, retirement is seen as part of God's unfolding plan for their lives—a period of Sabbath rest and reflection that allows for deeper communion with the divine and one's fellow believers (Waltz, 1991).

Furthermore, the supportive networks and resources available within religious communities play a crucial role in shaping perceptions of retirement among PCEA pulpit workers. These communities serve as a source of encouragement, solidarity, and practical assistance, providing a safety net for individuals navigating the challenges of retirement. Whether through pastoral care, prayer groups, or financial support initiatives, religious communities offer a robust framework for promoting holistic well-being and resilience in retirement (Waltz, 1991).

Therefore, the perceptions of retirement among PCEA pulpit workers reflect a complex interplay of individual experiences, religious beliefs, and community dynamics (Weiss, 2005). While some individuals approach retirement with apprehension, others embrace it as a time of spiritual renewal and opportunity. Integrating religious values and teachings into retirement planning efforts is essential for promoting holistic well-being and resilience within the PCEA community, leveraging the supportive networks and resources available within religious communities to navigate this significant life transition with grace and purpose.

Socio-economic Factors and Financial Preparedness

Socio-economic factors play a pivotal role in shaping the financial preparedness for retirement among PCEA pulpit workers, as evidenced by the findings of this study. The discussion underscores the significant challenges posed by low salaries, irregular income streams, and limited access to pension schemes, which collectively contribute to a lack of financial security and readiness for retirement among many individuals within the PCEA community. These structural barriers reflect broader systemic inequalities and disparities within the socio-economic landscape, highlighting the urgent need for targeted interventions to address these issues (Johnson & de Graaf, n.d.; Runde et al., 2021).

One of the key challenges identified is the issue of low salaries, which often fail to provide PCEA pulpit workers with sufficient income to adequately prepare for retirement. Many individuals within the PCEA community struggle to make ends meet on their salaries, leaving little room for savings or investment in retirement plans (Karanu et al., 2020). Moreover, the prevalence of irregular income streams further exacerbates this challenge, as individuals may experience periods of financial instability or unemployment, making it difficult to maintain consistent contributions to retirement savings (Hardy, 2002).

Limited access to pension schemes also emerges as a significant barrier to financial preparedness for retirement among PCEA pulpit workers. While some individuals may have access to employer-sponsored pension plans or social security schemes, many others lack access to formal retirement savings vehicles, leaving them vulnerable to financial insecurity in retirement (Dzanku, 2020). Addressing this gap requires concerted efforts to expand pension coverage and improve access to retirement savings options, particularly for individuals working in informal or non-traditional employment arrangements (Woods & Urwin, 2010).

In light of these challenges, the discussion emphasizes the importance of early and proactive engagement in retirement planning. Recognizing the need for increased awareness and education around financial management and long-term savings strategies, the study advocates for the integration of financial literacy programs into existing pastoral training curricula. By equipping PCEA pulpit workers with the knowledge and skills necessary to navigate the complexities of retirement planning, these initiatives empower individuals to make informed decisions and take proactive steps toward securing their financial futures (DeVaney & Zhang, 2001).

Furthermore, leveraging church-based platforms for disseminating information and resources represents a promising avenue for enhancing financial preparedness among PCEA pulpit workers. By harnessing the reach and influence of religious communities, these platforms can serve as valuable channels for delivering financial education and guidance, connecting individuals with relevant resources and support networks, and fostering a culture of financial empowerment and resilience within the PCEA community (Stallman, 2013).

In conclusion, addressing the socio-economic factors that impact financial preparedness for retirement among PCEA pulpit workers requires a multi-faceted approach that encompasses advocacy, education, and empowerment initiatives. By advocating for fair compensation, expanding pension coverage, and promoting financial literacy, stakeholders can work towards creating a more equitable and inclusive retirement landscape for PCEA pulpit workers, ensuring that all individuals have the opportunity to achieve financial security and well-being in retirement.

Role of Jitegemea Philosophy in Retirement Planning

The role of *Jitegemea's* philosophy in shaping attitudes and behaviors toward retirement planning among PCEA pulpit workers is profound and multifaceted. Grounded in principles of self-reliance, community solidarity, and holistic well-being, *Jitegemea's* philosophy offers a valuable framework for promoting resilience and empowerment in retirement preparation efforts (Kanyuira, 2021). This philosophy encourages individuals to take proactive ownership of their financial futures, fostering a sense of agency and accountability in navigating the complexities of retirement.

At its core, *Jitegemea's* philosophy emphasizes the importance of personal responsibility and active engagement in financial management. By instilling a sense of self-reliance, this philosophy empowers individuals to make informed decisions and adopt proactive strategies for building financial security in retirement (Kariithi, 2019). Rather than relying solely on external sources of support, individuals are encouraged to cultivate their resources and develop sustainable financial habits that align with their long-term goals and aspirations (Woods & Urwin, 2010).

Moreover, the ethos of community support and mutual aid inherent in *Jitegemea's* philosophy fosters a culture of collective responsibility within PCEA congregations. In the context of retirement planning, this communal ethos encourages individuals to rally together to provide assistance and encouragement to those in need. Peer support groups, mentorship programs, and financial literacy workshops can serve as valuable platforms for sharing knowledge, resources, and experiences, creating a supportive ecosystem where individuals can navigate the complexities of retirement planning with confidence and resilience (Marin, 2013).

Furthermore, the discussion highlights the potential for leveraging existing community networks and resources within PCEA congregations to enhance retirement planning initiatives. By tapping into the social capital and expertise available within church communities, PCEA pulpit workers can access valuable guidance and support that complements their efforts. Mentorship programs facilitated by experienced retirees, for example, can provide invaluable insights and practical advice on navigating the transition into retirement and managing financial resources effectively (Woods & Urwin, 2010).

Therefore, the role of the *Jitegemea* philosophy in retirement planning among PCEA pulpit workers extends beyond individual empowerment to encompass community solidarity and mutual aid. By embracing principles of self-reliance and collective responsibility, individuals can take proactive steps towards securing their financial futures, while also drawing on the support and resources available within their religious communities to navigate this significant life transition with confidence and resilience (Kariithi, 2019).

VII. Conclusion

In conclusion, the findings of this study shed light on the complex dynamics of retirement planning among PCEA pulpit workers and underscore the importance of tailored support mechanisms to address the unique challenges and opportunities within this community. Perceptions of retirement vary widely, with some individuals approaching it with apprehension while others embrace it as a time for rest and spiritual renewal. The influence of religious beliefs is notable, highlighting the importance of integrating faith-based values into retirement planning efforts.

Socioeconomic factors, including low salaries and limited access to pension schemes, present significant barriers to financial preparedness for retirement. Addressing these challenges requires a multi-faceted approach encompassing advocacy for fair compensation, expansion of pension coverage, and promotion of financial literacy initiatives. Early and proactive engagement in retirement planning is essential, emphasizing the need for increased awareness and education about financial management.

Furthermore, the role of *Jitegemea* philosophy in shaping attitudes towards retirement planning is instrumental, in promoting principles of self-reliance, community solidarity, and collective responsibility. Leveraging existing community networks and resources within PCEA congregations can enhance retirement planning initiatives, fostering peer support, mentorship, and financial literacy programs.

In essence, by addressing socio-economic barriers, integrating faith-based values, and leveraging community support networks, PCEA pulpit workers can navigate the complexities of retirement with confidence and resilience. Moving forward, collaborative efforts between religious institutions, advocacy groups, and financial organizations will be crucial in creating a more inclusive and supportive environment for retirement planning within the PCEA community. Through these collective endeavors, PCEA pulpit workers can embark on their retirement journey with a sense of purpose, dignity, and the assurance of a secure financial future.

IX. Advocacy Plan

Developing an advocacy plan for retirement planning among PCEA pulpit workers involves a systematic approach to raising awareness, mobilizing support, and influencing policy changes to address the socio-economic challenges and promote financial preparedness within the community. Here's a structured advocacy plan:

Assessment and Research

Begin by conducting a thorough assessment of the current state of retirement planning among PCEA pulpit workers. This involves gathering data on income levels, access to pension schemes, financial literacy levels, and perceptions of retirement within the community. Identify key stakeholders, including religious leaders, congregants, policymakers, and financial institutions, and assess their attitudes and behaviors toward retirement planning.

Awareness Campaigns

Develop targeted awareness campaigns to educate PCEA pulpit workers and congregants about the importance of retirement planning. Utilize various channels such as church bulletins, sermons, workshops, and social media platforms to disseminate information about financial literacy, pension options, and retirement resources. Collaborate with local financial institutions, retirement planning experts, and community organizations to provide accessible and culturally sensitive information.

Capacity Building

Empower PCEA pulpit workers with the knowledge and skills necessary to navigate retirement planning effectively. Offer training programs, seminars, and workshops on financial management, retirement savings strategies, and pension enrollment processes. Incorporate financial literacy modules into existing pastoral training curricula to equip religious leaders with the tools to support congregants in their retirement planning journey.

Community Engagement

Foster a culture of collective responsibility and mutual support within PCEA congregations by encouraging community engagement in retirement planning initiatives. Establish peer support groups, mentorship programs, and financial planning committees to facilitate knowledge sharing, resource pooling, and emotional support among congregants. Organize community events, such as retirement fairs and financial wellness seminars, to promote dialogue and collaboration around retirement planning issues.

Advocacy and Policy Change

Advocate for policy changes and institutional reforms that address the socio-economic barriers to retirement planning among PCEA pulpit workers. Engage with policymakers, government agencies, and advocacy groups to raise awareness of the challenges faced by religious workers in accessing pension benefits and financial security in retirement. Lobby for legislative reforms that promote fair compensation, expand pension coverage and strengthen financial literacy programs for vulnerable populations.

Monitoring and Evaluation

Continuously monitor and evaluate the impact of advocacy efforts on retirement planning outcomes within the PCEA community. Collect feedback from stakeholders, track key performance indicators, and assess the effectiveness of awareness campaigns, capacity-building initiatives, and policy advocacy efforts. Use data and feedback to refine advocacy strategies, identify areas for improvement, and measure progress toward achieving advocacy goals.

By implementing this advocacy plan, stakeholders can work collaboratively to empower PCEA pulpit workers with the knowledge, resources, and support needed to achieve financial security and well-being in retirement. Through targeted awareness campaigns, capacity-building initiatives, community engagement activities, and advocacy efforts, we can create a more inclusive and supportive environment for retirement planning within the PCEA community.

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