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An Assessment of Psychosocial Anxiety Encountered by PCEA Clergy Transiting to Retirement in Kiambu County, Kenya

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Abstract:

Retirement is an inevitable stage for employees. The aim of the study was to focus on the assessment of the psychosocial anxiety encountered by clergy transiting to retirement in PCEA Presbyteries in Kiambu County. The study used two theories the role theory and the psychosocial anxiety. Descriptive research design was adopted for the study and stratified random sampling was used to collect data. Tools for data collection included structured questionnaires and interviews. The population of the study comprised of 110 clergy serving in 15 presbyteries and 83 parishes in Kiambu County. The study had a target sample size of 86 clergy who were administered with questionnaires. A total of 62 questionnaires were filled and returned constituting a 72% response rate. Data was analyzed using statistical package for social science (SPSS) version 22.0 version and excel. Quantitative data was presented by use of tables, charts and graphs and qualitative data was analyzed using content analysis by use of verbatim statements and response from the clergy based on the objectives of the study. The study found out that main challenge facing clergy was lack of retirement preparedness. The study identified factors associated with retirement anxiety can be mitigated by adequate trainings and preparations. Key findings of this study identified that PCEA clergy in Kiambu County have been going through psychosocial anxiety that has affected their holistic wellbeing to great extent. Findings showed that most of the clergy have been negatively affected by the impact of psychosocial anxiety as evidenced by excessive worrying, anxiety, stress, having symptoms of depression and negative attitude towards retirement. The study found out that the church had not adequately invested on the psychosocial preparedness and wellbeing of their clergy in retirement. The study recommended that the church administration should consider effective trainings and professional counseling' services offered to their clergy as mitigation strategies. Further the church should consider having a counseling department to be handling psychosocial issues of their clergy while preparing for retirement and in retirement. The study concluded that the lower the psychosocial anxiety the higher the wellbeing of clergy with decreased symptoms of stress and depression.

Keywords; Retirement, psycho social anxiety, psycho social well being

1. Background Information

Globally, retirement has been considered as one of the essential later life stages, and it is regarded as a milestone that marks the passage into later adulthood (Osborne, 2012:1-2). Retirement is about termination from active involvement in their careers that they have done the whole of their life. Retirement refers to a condition in which employees and individuals are mandated to leave the labour market and their income is derived from a pension scheme (Atchely 1976:1; Ngere, 2012:42). With increased life expectancy, retirement has changed from short-term period to longstanding and undefined periods. Therefore, retirement is likely to cause middle life psychosocial transition crisis as opposed to old age exit (Kim and Moen, 2002: 212).

Even though retirement is considered as the golden years and a time when individuals are expected to be happy and enjoy the fruits of their labor, yet some people get stressed with varying degree of its impact (Muthondeki et al 2014:62). Moving out of employment which initially is a structured way of life to an unstructured life, leaves the retirees confused in that they wake up and don't know what to do, where to go, and this is tormenting. In a study done by (AP-Norc, 2016 :1) showed that in America retirement remains more challenging and complicated than it was before even though with some level of preparedness. The study indicated that majority of the Americans are generally anxious about financial security in retirement (AP-Norc, 2016:1).

In a special report done by the centre for applied research in the apostate (Cara, 2009:1-2), posited that their diocesan priest faces many challenges that are common to lay people such as financial insecurity, declining health, loneliness, and a continued search for meaning and purpose. According to (Nordin and Smith, 2014: 3-6) indicates that retirement readiness has become problematic and the study affirmed that priest expectations were that retirement should be a shared obligation between the church and the priest. Some of the fears expressed by the priest were: to retiring poor, declining health concerns and lacking someone to take care of them in old age (Cara, 2009:1-8).

2. Conceptualization of Psychosocial Well Being

Psychosocial wellbeing is a multidimensional concept and scholars have defined the concept differently. According to world health organization they conceptualized psychosocial wellbeing as the state whereby an individual realizes their abilities and are able to cope with normal stresses of life and can also work in a productive manner and are able to fruitfully contribute to their community (World Health Organization 2004:12). Dodge, Daly, Huyton, & Sanders, (2012: 230) defined wellbeing as, the equilibrium point between an individual's resource pond and the challenges experienced.

Psychosocial wellbeing can be based on the assumptions that retirees can only be optimally well only when their intrapersonal characteristics are expressed in relatedness with others and when their interpersonal features attests wellness within them. Psychosocial wellbeing can encompass several factors such as economic, social, emotional, spiritual, psychological and physical. This term can be used to understand the developmental changes which the elderly person goes through before and after retirement, (Shal et al 2005). This includes their psychological, emotional and social dimensions.

According to (Wong 2012) psychosocial wellbeing should not just be concerned with the assessment of wellness in terms of a person's satisfaction with life but also should consider emotional, mental, social, and economic considerations. In order to have a high level of wellbeing that includes both subjective and objective wellbeing, an individual should enjoy life to their best, pursue their dreams (meaning in life) and also be in a position to be resilient and to overcome life challenges and difficulties (Wong 2012:13). Wellbeing emanates from an individual's positive attitude and ability to accept and appreciate life. Therefore, psychosocial wellbeing is comprised with emotional, psychological and social factors. Psychosocial wellbeing can only be understood in the context of the environment and the factors surrounding these are gender, demographics and other characteristics such as negative experiences in life. Studying psychological wellbeing as a construct was developed by (Ryff1989) and introduced six criteria of psychological functioning. (Ryff, 1989) posited that psychological wellbeing can be considered using personal level eudemonic sense of achievement. The areas to be considered and included autonomy, purpose for life, realization of potential, mastery of environment and self-acceptance within the cultural context as an important dimension.

3. Retirement in Kenya

In the Kenyan context, since 2009, retirement age was moved from fifty-five to the mandatory age of retirement at sixty years. In Kenya retirement remains a challenging experience with issues, ranging from lack of finances, and fear of unknown. Studies indicates that some of the retirees are able to transition into retirement smoothly while others find retirement a difficult experience, (Ngere, 2012:25-26). This means that for most employees' retirement is a dreaded stage. In the Kenya context, life expectancy has increased in the recent past because of improved health and nutrition. The population in Kenya that is retired and above sixty-five is about 6.8 per cent of our population, and it's expected that the numbers will continue to grow. Kiambu County has the most significant number of the elderly Population (KNBS 2012; Ngere, 2012:58).

According to Kenya National Bureau of Statistics (KNBS, 2012), life expectancy has increased from 48 years in 2006 to 64 by 2012 this is also confirmed by world population data (World population data, 2012). This means that a retiree lives longer and therefore there is more interest in the quality of life after retirement. There is a shift in retirement period and can easily be resulting in middle life psychosocial changes, (Ngere, 2012: 58).

4. Psychosocial Anxiety and Retirement in PCEA Church

The PCEA church has stipulated the age of retirement of their clergy which is at sixty and therefore they subscribe to the government policy of retirement. However, clergy are allowed to take a contract of another five years and therefore for those interested to continue up to sixty-five are allowed. After the attainment of the age of sixty-five the clergy exits from the ministerial activities and is said to retire (PCEA schemes of service, 2016: 11). Being a clergy is one of the most demanding professions and therefore attaining the retirement age is a great achievement both to the church and the individual clergy. The number of retired clergies in PCEA has tremendously grown in the recent past, by the end of 2018 there were 129 retired clergy out of 421 active ministers deployed in parishes, schools and other institutions (Pcea diary 2018). The figure of the retired clergy is a pointer that the church cannot continue to ignore this group. Even though retirement is an expected outcome and a moment when retiree experiences less worry. This is not the case as they are experiencing many challenges and hence retirement becomes the beginning of emotional and financial hardships. Thus, instead of functioning optimally and achieving psychosocial well-being, some of the retired clergy are struggling with problems (Ngere, 2012:32-33).

5. Statement of the Problem

The underlying problem of this study embeds on the psychosocial aspect associated with retirement among the clergy in the PCEA Presbyteries in Kiambu County. There is uncertainty of what the retirement life will bring forth and retired clergy have continued to suffer untold challenges hence particular interest in the quality of their life after retirement. Retiring clergy in Kiambu county are faced with serious problems physically, emotionally, and psychologically. Some of the challenges they are encountering are poor health, inadequate finance, and changes in lifestyle due to an initial loss of employment status and lack of retirement home. Health issues remains top among the list of the challenges encountered by PCEA clergy. The fact that they don't not have any medical insurance leaves them suffering (Ngere, 2012: 36-40).

In Kiambu county context, there are mixed observations about PCEA clergy retirement. The perception is that clergy are retiring to a life of comfort, happiness, leisure and satisfaction. The current situation of most PCEA retired clergy is wanting and the extent is pathetic as a result of the challenges they are experiencing. The plight of those retiring and retired clergy has been a worrying trend that calls for attention. Notably in the PCEA presbyteries in Kiambu County there are no provision for professional counseling to address retirement issues among the clergy. The current study on the psychosocial anxieties experienced by the clergy that make transition into retirement a stressful stage and affects their psychological wellbeing. The current study has filled the gap by studying on the psychosocial anxiety encountered by clergy transiting to retirement among Presbyteries in Kiambu County.

5.1. Purpose of the Study

The purpose of the study was to assess the psychosocial anxiety experienced by clergy transiting to retirement in PCEA Presbyteries in Kiambu County.

5.2. Objectives of Study

- To identify the factors associated with retirement anxiety among PCEA clergy in Kiambu County.
- To assess the impact of psychosocial anxiety on the wellbeing of PCEA clergy in Kiambu County.

5.3. Significance of the Study

The current study is significant because there is scanty existing body of literature on psychosocial anxiety encountered by clergy transiting to retirement. Therefore the study adds to the existing literature. This study can act as a foundation for further studies on psychosocial anxiety. The study is significant and critical in guiding the PCEA church policy-making organ into making appropriate decisions that can help in enhancing psychosocial wellbeing. The study has identified counseling strategies that can help them to cope with the challenges encountered in retirement.

6. Factors Associated with Psychosocial Anxiety Encountered by Retired People in Africa

Retired and retiring people in Africa encounter various challenges; first and foremost, even though employees are aware that retirement will eventually come, yet it finds them unprepared. Due to lack of preparedness for retirement, many retirees are faced with numerous challenges. Societies in Africa have turned to the individualistic systems, and this has worsened the situations of the older adults in Africa. Most of the people upon retirement relocate to the rural areas and they are left alone in the villages with no one to take care of them as their children relocate to towns in search of jobs. They are faced with loneliness and alienation due to lack of social networks, and lack social integration within the communities where they retire and they are viewed as strangers and newcomers, (Ngere, 2012: 33; Asiedu et al, 2018:12). Poverty in Africa is a crucial factor causing psychosocial anxiety among the retired people. Studies done by (Garba and Mamman, 2014:95; Nyaboki, 2016:75) indicate that the retirees are reduced to poverty at retirement. In most cases their only source of income is pension which is preferably much lower than the salary they were earning while in employment. Even though this is their plight, they still must shoulder many responsibilities ranging from taking care of their school-going children, or providing for their grandchildren, taking care of medical bills, and this state leaves them nervous and worried (Bayoli, 2014:4-6). This is similar with a study done in Nigeria, which indicated that civil servants had lower income yet with huge family and social responsibilities of their extended families. Those retiring find themselves still with loans to clear; debts to pay, incomplete residential houses, and relocations to their new areas of residence, while some retirees do not have a retirement home. Unemployment of their family members is a major cause of anxiety among elderly who takes the responsibility of providing from their meager pension and consequently, they experience much stress (Bayoli, 2014:4; Garba and Mamman, 2014:95).

Societal attitude about the elderly and the retired people makes them feel like they are a burden to the community. The elderly is believed to be unfortunate, poor, isolated, and senile, in poor health, lonely, and depressed. The stereotyping they face makes them feel like they are a burden to the society and apprehension takes place which leads to some pathology (Garba and Mamman, 2014:94-95). In a study done in South Africa on retirement among Dutch reformed Church, studies indicate that ministers were financially unprepared. Further half of the retired ministers showed interest to continue working as they had insufficient saving at the point of retirement and this brings anxiety (Alsemngest, 2017:5). Further the study indicated that majority of pensioners lacked medical insurance and were unable to meet medical bills and this becomes a serious concern in post-retirement, especially for those who need specialized medical attention. This has affected their, physical and psychological wellbeing in retirement (Alsemngest, 2017:4; Bayoli, 2014: 5-6). The situation is worsened by the fact that most of the insurance's companies are not willing to cover the elderly persons. They also charge exorbitantly high yet the retirees do not have no money to insure themselves in the absence of church insurance cover.

Another major factor affecting the clergy is inability to let go and to transit from the pulpit to the pews, bearing in mind that all their years of service have been spent on position of authority, reverence, and prestige. Thus loss of status has been a major challenge encountered by retirees with some even going to report in their former places of work even after retirement. With the transition the reception by the members to the pews can also be very intimidating and ridiculing. The family reception may not also be conducive especially so if the relationships were distanced in the family (Alsemngest, 2017:4). They find themselves in a crisis that makes them to encounter extreme anxiety. According to (Asiedu et al, 2018:12) in their study in Ghana there was clear indication that frustrations of retirement resulted in some

people altering their date of birth so as to add their working time and see if they can get more time to prepare for retirement.

In a study conducted by (Garba and Mamman, 2014: 98) conducted a study on challenges faced by retirees in Nigeria. The study used secondary data and findings indicated that retirement planning was imperative in order to identify and evaluate the sources of income in retirement. A study on the psychosocial challenges faced by retired administration police in Kenya was done by (Muthondeki et al, 2017:62). The study used descriptive survey questionnaires and face to face interview among the officers who left the police force between 1998- 2008. Findings showed that the police had not planned for their retirement and they lacked psychological support while preparing for retirement from their employer. Study concluded that having retirement resources can have an influence on the retiree's wellbeing. According to (Muthondeki et al, 2017:62), the elderly is faced with challenges such as, health issues, insecurity, need for care from their pathetic families, poor social relationships and inadequate housing.

In Kenya, there are extensive delays in payments of pension with some people even dying before receiving their pension. Those who are fortunate and get their pension paid lacks financial, investment knowledge and skills to manage the money thus end up investing wrongly and they have failed investment which triggers nervousness, anxiety, and stress (Nyaboki, 2016: 11). Studies indicate that retirement negatively impacts the lives and families of retirees in Kenya (Mboga, 2014:92-94). However, there is ambiguity on what resources are necessary to promote retiree's wellbeing. Scholarly studies done by (Garba and Mamman, 2014: 97), confirmed financial resources to be necessary. However, they are not enough to guarantee psychosocial wellbeing in retirement and there are other factors such as social, emotional, health and even spiritual factors that enhances psychosocial wellbeing.

7. Psychological Impact of Retirement on Retired Clergy in Kenya

Retirement is accompanied with major life changes, physically and emotionally and can cause wide range of psychological effects. In retirement some employees can go through unfortunate experiences, feeling of being disappointed or regrets over past opportunities (Osborne, 2012:46-47). Retirees suffer void because of failing to identify what to do, and who they are in retirement, and this increases their levels of anxiety and sadness. Regretting lost opportunities, becoming indifferent to their past histories, and being critical of past events affects their identity deeply. Retiree goes through loss of work-life structure and building a new life structure to replace the lost is a task. Studies shows that its traumatizing to lose one's work role unless, the person can be able to come up with another life structure to replace the lost and thus sustain personal identity in retirement. Therefore, retirees are likely to experiences feelings of loss of self-worth and lack purpose (Osborne, 2012:48).

Studies done in the Kenyan context indicates that individuals who retire in Kenya experience significant economic and psychosocial changes that affect their wellbeing adversely. In retirement people go through drastic changes economically, physiological, psychosocial changes. Physiological changes include loss of status, loss of monthly income; friends disappear, declining health, and loss of social networks (Nyaboki, 2016: 11). Other losses include reduced pleasure, loss of benefits, loss of status (Kepkemoi and Nyandiko 2018:18) and they all have a negative impact on the retirees. Poverty in Kenya is major issue among the retired and retirees in Kenya are faced with restricted financial resources to meet their daily obligations with pension being the only source of income and this becomes a major source of anxiety and stress (Ngere, 2012:52-54; Nyaboki, 2016:15). According to (Muchemi et al, 2017:5-7) there is a relationship between financial status and psychosocial well-being. The study specified that most retirees encounter health related problems, loss of memory, limited mobility, low self-esteem, and isolation

Studies done on retirement among teachers in Kisii showed that they suffered from fear of unknown, old age-related sicknesses, and stress associated with termination of working routine in retirement. The prevailing conditions of retirees proceed to cause psychosocial anxiety, and their effects are far reaching and impacts negatively on retiree's wellbeing (Nyaboki, 2016:10). Retirement has both positive and negative effects. The negative effects of retirement, ranges from lack of meaning in life, diminished self-trust, experiencing post retirement void, anxiety and unable to socialize (Orsborne, 2012:49). Retirement has also positive impact such as mastery in life, self-satisfaction and self-acceptance. On the other hand, retiree's experiences anxiety associated with inability to maintain their social status hence reducing retirement satisfaction (Wang and Hesketh, 2012:15).

The psychological presenting problems related to retirement are said to be; anxiety, stress, worry hopelessness and negative attitude towards retirement. This involves getting worried and having fears and getting worried about what will happen when one retires. Pre- retirees are affected by disengagement processes and mental withdrawal from their jobs even long before they get to the actual retirement, they express feelings of rejection and being abandoned (Orsborne, 2012:47). Most retirees feel lonely and complaint about being a burden to their family, church, and friends. Most of the retired people express their situations as devastating with lifestyle diseases, feelings of helplessness, guilt, shame, fear, denial and they also suffer from posttraumatic stress disorders (Muthondeki et al, 2014:60).

After retirement there is the general realization of some sense of loss. These are loss of of their colleagues, loss of perks, privileges, benefits enjoyed at work, and loss of a daily routine activity and they all leave the clergy apathy (Osborne, 2012:46-48). The many losses encountered leaves them feeling vulnerable and lower their self-esteem. Retirement period is also accompanied with worry, anxiety strain and eventual depression as a result of uncertainty about the future, (Oluseyi and Olufemi, 2015:138). Having unresolved emotional issues and problems earlier in their working life continues to haunt retirees in old age, (Zastrow and Kirst-Ashman, 2010: 618-619).

A study on retirement anxiety among secondary school teachers in Osun state in Nigeria, used retirement Anxiety Scale (RAS) and the following variables such as nervousness, uncertainty, easiness, confidence, and excitement were used

to measure retirement anxiety, (Oluseyi and Olufemi, 2015:138). While studying retirement in India (Veramunthu and Shanti, 2017: 23) showed that retired people have low self-esteem, lack of competence, and lack self-confidence about the future. They also experienced mood disorder and depressive episodes, and this can be aggravated by the death of either spouse. The literature reviewed indicates that the effects of retirement are far reaching and sometimes the outcome has negative impact on their physical, mental and psychological well-being. This is especially so when there was no proper preparation (Muchemi et al, 2017:7-8). Poverty and poor nutrition can lead to increased lifestyle diseases, such as cardiac problems and diabetes yet they lack access to quality medical attention and end up stressed and anxious. Thinking about impending retirement can be considered as the ninth hour which cannot be changed this gives prospective retirees' feelings of discontent, discouragement, uneasiness and there is the likelihood of ending up stressed and anxious (Muchemi et al, 2017:8).

A study was conducted by (Topa and Maria, 2015:384) on the psychosocial factors in retirement intentions and adjustment. The study used survey design on 157 Spanish aged workers above sixty years. Descriptive analysis and structural equation modeling was used to analyze the data. Findings showed that retirement self-efficacy and old workers identity positively explains retirement satisfaction. Study showed that there was a moderate impact on the retiree's wellbeing with feelings of anxiety and depression. According to (Muchemi et al, 2017:8) in their study asserted that economic challenges faced by retirees consequently affected the retiree's psychosocial wellbeing either positively or negatively. The study failed to provide a remedy on psychosocial wellbeing in retirement. The study did not assess the real psychological impact on retirement and wellbeing. While writing on Reflections in retirement (Ngere 2012:32-37) analyzed the challenges encountered by PCEA clergy only majored only on financial issues and ignored psychosocial and psychological issues.

8. Retirement and Psychosocial Wellbeing

Retirement can be an experience that promotes a sense of well-being as the employee moves out of demanding and stressful job experiences and can also be a course that can lead to diminishment of well-being when the individual loses his or her work role. Psychosocial wellbeing is a term that has a close connection and relationship with psychological aspects regarding thoughts, emotions, behaviour and broader social experience. The term is used to discuss more extensive issues such as mental, emotional social, physical, economic cultural and spiritual health, (Thuku et al., 2016:252). Clergy in retirement can make use of their time to improve spiritual growth and using their expertise, talents, and gifts to enrich and mentor others (Neeta et al, 2015:18).

To experience psychological wellbeing, there is need to develop a new life structure to replace the loss of job. This will help in maintaining well-being in retirement as older people will need to keep active in retirement. This is congruent with the proverb that says it is difficult to keep peace in idleness and a life doing nothing will lead to emptiness. Retirees can develop activity such as daily routines, reading habits, develop new talents and use them and create time for leisure (Lahey, 2012: 470).

There is clear indication that prior planning before retirement has been associated with lowering anxiety, better adjustment, higher satisfaction and psychological well-being in retirement. At the same time ability to get enough strong social support from family members, children, spouse, and affiliated groups significantly predict retirement satisfaction and well-being (Yeung 2013: 392-393). Psychological resources are vital in moderating the psychosocial status of the individual who enters retirement and are a positive predictor of psychosocial well-being. According to role theory individuals who are actively engaged in their families and community activities view retirement as a golden opportunity to engage fully in some of those roles. They view retirement as a moment and an opportunity of enjoying the rewards and responsibilities tied in the roles (Wang et al 2011). Time spend with family helps to reduce boredom and account for some of their leisure time (Thuku et al, 2016:25; Muthondeki et al. 2014). Family and friends provide the psychosocial support that is imperative and helps to remove emotional void and facilitate psychosocial well-being.

Retirement has both physical and psychological consequences, and they are interrelated as they affect psychological wellbeing of the retiree. The researcher agrees with scholarly findings that financial wellbeing is a predictor of psychosocial well-being, and quality of life yet most people at retirement are left with inadequate income (Muthodeki et al., 2014: 60; Mboga 2014: 4). On the other hand, lack of personal resources such as social, health, financial, and psychological resources can lead to declined psychosocial well-being in retirement. For example, when the retiree is suffering from lifestyle diseases this has an implication on their financial well-being as the cost of health care will be high. On the other hand, poor physical health, lack of cognitive and daily functioning can limit the retiree's social activities (Hershey and Henken, 2014:243). For the retiree to achieve psychological comfort in retirement, it's important to have the necessary resources and to develop a flexible life style to have a positive attitude and having social support (Shultzs, 2010:8).

In their study of determinants of psychological well-being among retirees in India, (Neeta et al, 2015:19), confirmed that some people retirement is a stressful transition that affects them negatively. The study used variables such as attitude towards aging, retirement specifics such as self-esteem, social support, goal directedness, regret fullness, time activity and family structures. In their study (Asebedo et al, 2014:162), asserted that retirement planning is closely related to retirement satisfaction, lowering anxiety, and satisfaction in retirement is a measure of well-being. The study suggested seven habits of happy people these are having a relationship, caring, exercise, spiritual engagement, meaning in life, strength and virtues. Meaning in life is operationalized through variables such as religiosity and purpose in life, (Asebedo et al, 2014: 162-165). Factors such as self-efficacy, a sense of coherence in coping with the transition are crucial in adjustment to retirement and are predictors of psychosocial well-being (Muthondeki et al, 2014:2). Handling stress

associated with retirement can be done through, having a healthy nutrition and exercises helps in the retirees to achieve well-being. Wellbeing includes domain such as life satisfaction, happiness, and a feeling of being fulfilled, (WHO, 2015:39). The researcher therefore concludes that clergy psychosocial and psychological well-being remains vital for their optimal health and continuity of expansion of Gods kingdom.

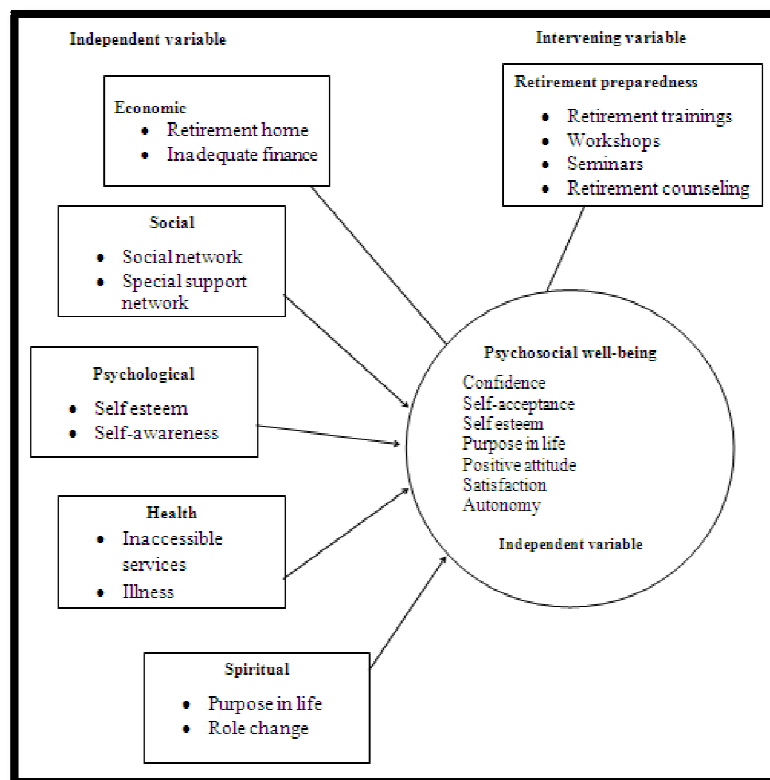


Figure 1

Source: Researcher 2019

9. Methodology

The study adopted a descriptive research design to collect, and gathers information on the topic of study. The descriptive design helped to describe the features of the variables of the present study. The study found this type of research design helpful and appropriate for this study because it described things as they are on the ground (Mugenda and Mugenda, 2008: 281; Grimes and Schulz, 2002: 145-159). The entire population was 110 clergy serving in Kiambu County. Target population was selected for investigation was composed of 86 clergy serving presbyteries within Kiambu County.

The study used probability sampling and narrowed to stratified random sampling. According to (Mugenda and Mugenda, 2008: 56) stratified random sampling helped the study to achieve the desired representation of the two sub groups the active clergy and the retired clergy. The study choose method because it was possible to have the existing subgroups randomly represented within the sample and every group was proportionality represented. The study had a target sample size of 86 clergy who were administered with questionnaires. A total of 62 questionnaires were filled and returned constituting a 72 % response rate. This was acceptable for social studies and was representative and adequate and enough as asserted by (Mugenda and Mugenda, 2003:42). Using larger samples is emphasized because of generalization of the study and if another study is replicated using the same sample size finding would be the same. The study used questionnaires and conducted oral interviews, from those clergy between forty and seventy years. The questionnaires were comprised of two categories open and closed ended questions. The questionnaires were easy to fill and allowed the respondent to indicate and explain issues in study in an in-depth way. The study adopted retirement anxiety scale (RAS) used by (Oluseyi, 2015:34), and improved on it to fit the issues that were facing the clergy.

Data was analyzed by use of mixed methods, qualitative and quantitative. This was found to be good enough to enhance interpretability, and better assessment. The reason for the choice of methodology was that integration was good enough to provide a better assessment and a comprehensive study that can be generalized (Mugenda and Mugenda, 2008:260-270). The study used simple descriptive statistics using standard deviation, mean frequencies and percentages. Data was presented through use of graphs pie charts and tables. The researcher used SPSS version 22 to analyse quantitative data while qualitative data was analyzed using content analysis whereby verbatim responses were analyzed using themes based on the objectives of the study, (Mugenda, 2008:284).

10. Impact of Psychosocial Anxiety

The statement sought to establish impact of psychosocial anxiety among the clergy after retirement. The researcher also sought to find out the anxiety level of clergy who had retired; Findings from the retired clergy showed that health is a serious concern that causes them anxiety with 61.5% indicating that it's an issue disturbing them, and 46.1% stated that they frequently feel nervous. Majority of the retired clergy said that they frequently felt afraid about their health (61.5%) one week prior the study period. Further findings reported that 53.8% of the retired clergy said that things that never bothered them before were bothering them and a similar proportion of clergy reporting that they felt sad about their retirement. However, most of them reported the feeling of nervously sometimes (23.1%) or frequently (46.2%). Findings are shown in Table 4.6

Impact of Psychosocial Anxiety Among Retired Clergy	Never		Rarely		Sometimes		Frequently		Very frequently			
	n	%	N	%	N	%	n	%	n	%	Mean	Std_Dev
In last one week I have been feeling afraid about my health	2	15.4	2	15.4	1	7.7	8	61.5	0	0.0	2.929	1.439
In the last one week I feel bothered a lot by things that usually didn't bother me before	2	15.4	7	53.8	2	15.4	1	7.7	0	0.0	1.643	0.929
In the last one week I have been feeling sad about retirement	3	23.1	7	53.8	2	15.4	1	7.7	0	0.0	1.929	0.997
In the last one week I have been feeling nervous	1	7.7	2	15.4	3	23.1	6	46.2	1	7.7	3.071	1.385

Table 1: Psychosocial Anxieties among Retired Clergy

The means and standard deviation in the above table implies that health concerns and nervous were major factors experienced with (M= 2.929, STD =1.439 and (M = 3.071 and STD = 1.385) were the factors that were of great concern to the retired clergy.

The anxiety level of clergy still serving was also assessed in this study. The effect of transfers was considered as a major concern and to have great impact on their retirement preparedness with 75%, as a major attitude. When asked about retirement and preparation half of the clergy with over 50% reported that went blank when retirement is mentioned. This meant that most of the clergy are not prepared for retirement and could be having a negative attitude towards retirement. They still expected the church to take care of them in retirement. The study found that most serving clergy had difficulties balancing work family and ministry was major challenge with 53 % agreeing and 11% strongly agreeing. This implied that clergy are not healthy emotionally and with a little trigger they are likely to suffer stress, burn outs. Majority feared that retirement will make them lose their social networks and friends 54.8%. It was also found that incidences such as seeing retiree known to clergy affects them and they fear about their upcoming retirement with 69.6% afraid . Study findings of 58.1% showed that the clergy have difficulty discussing their retirement with spouse and children, thus indicating they are not ready for retirement. Majority of clergy further reported that retirement would not be the most pleasant (54.8%) making them go nervous anytime thoughts of retirement crossed their mind (62.9%). Sadness as a result of retirement was also among the issues affecting the serving clergy. The means and standard deviations imply that the effect of frequent transfer on preparation for retirement was a concerned of most clergy still serving with a mean of 2.468 and STD of 1.036. Table 4.7 illustrates the findings.

Retirement Anxiety Scale For Clergy Still Serving	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		Mean	Std_Dev
	N	%	N	%	N	%	N	%	n	%		
I have difficult in balancing work ,family and ministry	7	11.3	33	53.2	12	19.4	6	9.7	4	6.5	2.468	1.036
Frequent Transfers have affected my retirement preparedness	7	11.5	46	75.4	9	14.8	0	0.0	1	1.6	2.032	0.511
I am afraid that I will lose all my social networks and friends in retirement	11	17.7	34	54.8	1	1.6	16	25.8	0	0.0	2.355	1.057
Retirement thought makes me feel comfortable and easy	13	21.0	10	16.1	37	59.7	0	0.0	2	3.2	2.484	0.936
My minds go blank when i am asked how well i have prepared for my retirement.	9	14.5	34	54.8	13	21.0	4	6.5	2	3.2	2.291	0.912
Seeing a retiree that i know makes me fear about my approaching retirement	8	12.9	43	69.4	5	8.1	3	4.8	3	4.8	2.194	0.902
I am scared discussing the preparation of my retirement with my wife and children	7	11.3	36	58.1	8	12.9	6	9.7	5	8.1	2.452	1.082
Retirement thought makes me look forward to my retirement with sadness	9	14.5	34	54.8	12	19.4	6	9.7	1	1.6	2.226	0.838
I feel nervous when i think about the approaching retirement	8	12.9	39	62.9	2	3.2	7	11.3	6	9.7	2.339	1.144
I feel that retirement will be the most pleasant period	6	9.7	10	16.1	3	4.8	34	54.8	9	14.5	3.468	1.211

Table 2: Retirement Anxiety Scale for Clergy Still Serving

11. Correlation between Psychosocial Anxiety and Wellbeing of Retired Clergy

The researcher assessed the impact of psychosocial anxiety on wellbeing of retired clergy, the researcher used spearman rank correlation at $\alpha=0.05$. The correlation between psychosocial anxiety of retired clergy is $r=0.427$. The study found that psychosocial anxiety moderately correlated with wellbeing of retired clergy of $r=0.427$ which was found to be insignificant at alpha of $\alpha=0.05$. Therefore, there is a need to make further analysis using a large population of clergy. Findings are illustrated in table 4.8

		Wellbeing Of Retired Clergy	Psychosocial Anxiety
Spearman's rho	Wellbeing of retired clergy	Correlation Coefficient	1.000
		Sig. (2-tailed)	.427
		N	13
	Psychosocial anxiety	Correlation Coefficient	.427
		Sig. (2-tailed)	.146
		N	13

Table 3: Correlations between Psychosocial Anxiety and Wellbeing of Retired Clergy

To understand the impact of psychosocial anxiety on wellbeing of retired clergy, the researcher computed a coefficient of determination;

$$\text{Coefficient of determination} = (1-r)^2 \\ = (1-0.427)^2$$

=32.8%

This implies that 32.8% of wellbeing of retired clergy is dependent on the level of psychosocial anxiety. Therefore, there is a dire need to assess other issues affecting wellbeing of retired clergy in P.C.E.

12. Summary: Impact of Psychosocial Anxiety

Based on the results findings the clergy were going through psychosocial anxiety that has affected their holistic wellbeing to great extent. Findings confirmed that most of the clergy were reported to be feeling nervous in retirement. The impact of psychosocial anxiety was evidenced by the respondents indicating that they are experiencing a lot of anxiety, excess worrying about their retirement. Majority of clergy further reported that retirement would not be the most pleasant (54.8%) hence making them go nervous anytime a thought of retirement crossed their mind (62.9%). Sadness as a result of retirement was also among the issues affecting the serving clergy. Even before retirement findings showed that many clergy were mourning their actual retirement this is due to the awaited loss of privileges and benefits enjoyed that they can't imagine living without them. Oral interview indicated that some of the retired clergy were adversely affected by retirement and indicators of psychosocial anxiety were expressed by being in denial, nervous, and feeling disturbed by retirement thoughts. Findings showed that most of the clergy have been negatively affected by the impact of psychosocial anxiety as evidenced by excessive worrying, fear, stress, anxiety, and negative attitude towards retirement and feeling depressed. This concurs with (Osborne, 2012:46-48) that retirement has negative effect with retirees experiencing worry, anxiety strain and eventual depression as a result of uncertainty about the future, (Oluseyi and Olufemi, 2015:138). Some retirees experienced symptoms of depression such as , extreme fear, feeling of ineffectiveness, being a burden, withdrawal, low self-esteem and feelings of being unwanted as expressed in the oral interview and this concurred with (Zastrow and Kirst-Ashman 2010: 618-619).

Clergy have a carryover of work life and ministry imbalances that have affected their emotional wellbeing and with a little trigger they end up in stressed and depressed. To understand the impact of psychosocial anxiety on wellbeing of retired clergy, the study computed a coefficient of determination. Findings implied that 32.8% of wellbeing of retired clergy was dependent on the level of psychosocial anxiety. The study found out that psychosocial anxiety moderately correlated with psychosocial wellbeing of retired clergy of $r=0.427$. The study concluded that the lower the psychosocial anxiety the higher the psychosocial wellbeing the clergy experienced with decreased symptoms of stress and depression.

13. Conclusion

The study identified factors associated with psychosocial wellbeing; these are lack of retirement home, incomplete homes, unpaid loans and debts, loneliness, isolation, loss of privileges and benefits such as medical insurance and lack of enough finances in retirement. The study concludes that retirement is an important transition stage and discussion about it should be done within the family context to avoid dripping over anxiety to the rest of the family. Factors associated with retirement anxiety can be mitigated by adequate holistic preparations. The study concluded that the retired clergy were nervous about their declining health status yet had no access to the church. That clergy are reduced to poverty in retirement and therefore unable to take insurance medical cover and meet basic needs. The study concludes that clergy have been going through psychosocial anxiety as they prepare for their retirement and in retirement even though with varying variables. Lack of retirement preparations has dire consequences in retirement. Frequent transfers and working away from their retirement homes was a major factor. The church appointment and training committee should have strong policies to ensure that the clergy are posted near their retirement homes as they are approaching their retirement. There is dire need to invest in retirement in the following areas physically, socially, psychologically, financially and spiritually. The study concluded that there is a relationship between lack retirement resources and psychosocial anxiety as encountered by clergy. Findings asserted that clergy were going through psychosocial anxiety that has affected their holistic wellbeing to great extent. The study concluded that the lower the psychosocial anxiety the higher the wellbeing of clergy with decreased symptoms of stress and depression.

14. Recommendations

The study therefore makes the following recommendations.

- The study recommends that the church personnel and training development committees invest in clergy retirement trainings, through frequent workshops, seminars, and team buildings activities.
- The church administration can come up with a counseling department to be addressing psychosocial anxiety of their clergy.
- Pre-retirement and post-retirement counseling should be emphasized as mitigation strategy.
- The church leadership should develop policies and strategies that enhance psychosocial well-being of their clergy in retirement.
- To provide psychosocial support to their clergy preparing for retirement.
- The study further recommends that the Church training and development committees should be able to contract investment consultants in order to address challenges that are professional.
- The Church leadership should strengthen their implementation mechanisms policies
- Recommends that this study be adopted by other Churches, public services sectors such as police and teachers service commission (TSC) in their preparations of employee psychosocial wellbeing in retirement.

15. Recommendations for Further Studies

Studies can be done to identify the role of the spouse and family in the facilitating psychosocial well-being of the clergy.

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