AN ASSESSMENT OF PSYCHOSOCIAL ANXIETY ENCOUNTERED BY PCEA CLERGY TRANSITING TO RETIREMENT IN KIAMBU COUNTY - KENYA

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MTH/NRB/4174/18

This Research is submitted in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Theology (MTh), Counseling specialization

St. Paul's University

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AUG 2019

DECLARATION

This research proposal is the product of my work and is not the result of anything done in collaboration and neither has it been previously presented to any other institution. I agree that this research may be available for reference and photocopying at the discretion of the University.

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I/We confirm that the work presented in this proposal was carried out by the student under my/our supervision.

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DEDICATION

I ascribe the success of this study to God who, through his power gave me the strength of undertaking this study. I dedicate this work to the following significant persons; my husband Mr. Elvis Kariuki and our four children Sam, Ken, Eva, and Kelvin, and my two supervisors; both the lead and the co-supervisor these are Prof. Ikenye and Dr. Macharia for their tireless effort and guidance.

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ABBREVIATIONS AND ACRONYMS

KNBS Kenya National Bureau of Standards

NRSV New Revised Standard Version

PCEA Presbyterian Church of East Africa

PCUSA Presbyterian Church of the United States of America

RAS Retirement Anxiety Scale

RBA Retirement Benefits Authority

REVD Reverend

SPU St. Paul's University

RVS Retirement voluntary scheme

UN United Nations

NACOSTI National Commission for science and technology

P&P Practice and procedure

DEFINITION OF TERMS

Optimal –An integrated state of physical, spiritual, mental, and social healthy functioning and wellbeing of a clergy in the community

Pathological– These are extreme and unhealthy behavior of distress and suffering

Retirement –The action of leaving the full-time ministry and the end of formal ministry engagement and continuity of offering services without pay.

Pension – On off payment made during the clergy retirement out of their employers and personal contributions done during formal employment, and this is the amount that the retiree draws to support themselves in retirement.

Psychological wellbeing –This is a state of physical, cognitive, emotional, and spiritual wellbeing

Anxiety – A sense of agitation, an emotional reaction or response of intense fear that acts as a signal of an upcoming potential danger.

Stress- A significant life event or changes that demands response and adjustment.

ABSTRACT

Retirement is an inevitable stage for employees. This study focused 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 theories to examine clergy factors as they anticipate for retirement and while in retirement. 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.

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CHAPTER ONE
INTRODUCTION

1.0 Introduction

This chapter outlines the background of the study, the statement of the problem, the objectives of the study, the research questions. The chapter also discussed the purpose of the study, significance of the study, limitations of the study, the scope of the study and lastly the conclusion.

1.2 Background of information

Retirement remains a period of transition from employment into a new phase of life that is accompanied with different kinds of challenges and engagement. The transition to retirement is coupled with a lot of uncertainty and this call for employees to prepare and plan themselves properly with a positive attitude. Retirees are expected to have all the necessary resources in order to achieve psychosocial well-being in retirement. However retirement psychosocial anxiety is a prevailing condition among many retirees but it's an area that is not widely explored in counseling studies. The PCEA clergy fraternity is experiencing increased number of retired ministers, (The Presbyterian 2019 diary, 2019: 1- 55). This study investigated the psychological aspect of the clergy transiting to retiremment and the retired clergy. Priestly ministry is a divine calling and a vocation from God. Being human and typically mortal, the age factor is an issue and retirement is inevitable as a time to stay away from the active employement. Retirement from church work should not be construed to be wholly deprivedof offering services to the church but giving up active administrative duties to other ministries.

Globally, retirement has been considered as one of the essential later life stages,and it's 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-termperiod to Long-lasting 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, health issues and lacking someone to take care of them in old age (Cara, 2009:1-8).

1.2.1 Psychosocial anxiety

Anxiety can be said to be a normal reaction to certain situations and environment. Anxiety is about having a wide a array of emotions that assists the positive function by alerting us to things we might need to worry about which may be potentially harmful. Anxiety is an emotion characterized by feelings of fear, worry, and apprehension of the mind usually over an impending situation (Mental awareness week 2014, 8: 2012).Leaving full time employment after many years of service it's difficult to figure out new lifecycle without the ministerial activities and can be accompanied with anxiety. According to (Orsborne 2012:46) they posited that retirement anxiety remains an overall feeling of apprehension or excessive worrying towards the unpredictable, unclear, and possibly disturbing consequences of imminent retirement.

There are two major issues that threaten the transition into retirement phase. These are trying to cope with the possible losses in terms of interpersonal relationships and evolving in new

interpersonal relationships. Retirement may disrupt long-lasting friendships and social supportive networks an individual had while working. According to (Erikson, 1963:65) failing to succeed in any stage of development meant having an unhealthy personality. Retirement as a stage is accompanied with many physiological, environmental and psychological changes that affect the well- being of the retiree. This is also a moment that is accompanied with many losses .According to (Osborne, 2012:46) retirement is state that, is coupled with multiple losses such as loss of a job, income, friends, workplace, privileges, perks, and work-life structure. During this period the retirees goes through negative experiences that are likely to lead to diminished, and sense low self-worth (Osborne, 2012:46). Transition into retirement requires adjustment, and several issues can affect the individual in making a successfuladjustment. These issues includefinances, death of a spouse, voluntary or involuntary retirement, social networks, physical health, emotional health, marital status, gender, and social-cultural factors. According to (Osborne, 2012:47), there are several emotional and psychological adjustments that goes together with retirement these are; lack of meaningful engagement in the society, partial identity disruption, decision paralysis and inability to make a decision where to live, identity crisis, and resistance from the communities where they retire. Retirement holds no guarantee of the expected outcomes; this means that transition into retirement is full of uncertainties.

One-third of the retirees goes through poor adjustment styles in retirement and are unable to adjust smoothly to retirement (0sborne, 2012:46). This leads to psychological challenges such as identity issues and responding to concerns emotionally rather than adopting a problem-solving approach to the difficulties experienced (0sborne, 2012:46). Transition into retirement if not handled well can lead to psychological problems that will affect the overall physical and psychological well-being of the retirees. Referring to (Neeta et al, 2015:19), they conducted a study on determinants of psychological well-being among retirees in India and there were indications that to some people, retirement is a stressful transition that affects them negatively.

1.2.2 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). According to (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 themselves. A healthy person is the one who is able to negotiate successfully all the stages of development with the ability to accept having a sense of coherence and wholeness and failure to accept the changes means pathological experiences (Erikson, 1982:89-102). Psychosocial wellbeing can encompass several factors such as economic, social, emotional, spiritual, psychological and physical as they all contribute to the overall wellbeing. This term can be used to understand the developmental changes which the elderly person goes through before and after retirement, (Wang and Shi, 2012: 224-226). This includes their psychological, emotional and social dimensions. This is because an individual wellbeing is thought of in terms of relationship to the family and community (Shah et al, 2005:6-7).

According to (Wang and Hesken, 2015 ;15) 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 (Wang, 2012:13). Wellbeing emanates from an individual's positive attitude and ability to accept and appreciate life. Therefore psychosocial wellbeing is comprised with 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 (Ryff, 1989:1070-1071) and introduced six criteria's of psychological functioning and 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.

According to (Folkman and Lazarus, 1980: 86) developing coping techniques remains very important to the occurring events and changes. They identified two coping strategies these are emotional focused and problem focused coping strategies. Ability to cope in different scenarios can be considered as mitigation to avoid harmful effects of stress. Coping is the ability to manage situations that are perceived to be potentially stressful and inability to cope means that an individual is unable to manage and control stress (Folkman, 1986:63). Having maladaptive coping strategies implies a helplessness or failure to manage uncontrollable stressors with either problem-focused or emotion-focused coping strategies. Study done by (Kim and Moen, 2002:202) confirmed that retirement psychosocial wellbeing is greatly determined by the personal resources. There is need for the retirees to adapt themselves to the new environment and develop coping strategies (Mboga, 2014: 19). According to (Ngere, 2012: 32-33), inability to adjust to retirement has led many to have physical and psychosocial problems accompanied with psychosomatic illnesses (Ngere, 2012:16). According to (Kepkemoi and Nyadiko, 2018:32) study on retirement wellbeing a Kenyan perspective the paper concentrated on financial wellbeing only. The study failed to discuss the holistic wellbeing but only discussed financial wellbeing in retirement.

1.2.3 Retirement in Africa

The number of the retired population continues to increase globally, and this is causing serious concern. According to the World Health Organization (Who, 2012:1), the figure of retired workers in the world was approximately 200 million, and this means that the dynamics of retirement are changing. In African retired persons are ranging from 90 million, while in Kenya the retired population is more than one million and the number has continued to grow (Kippra, 2012:83)

In Africa, as it is in most nations in the West, life expectancy has improved drastically due to improved healthy lifestyles, healthy eating and consciousness, education and improved economic status, (Who,2015:1-3). These profound additional years can either be fulfilling or problematic. In a study done on workers pre-retirement anxiety in Lagos metropolis, the findings indicated employees go through difficulties and problems when preparing for retirement and in retirement. Further, the study showed that employees have various concerns about retirement such as: uncertainty about their future, worries over the inadequacy of their savings, lack of retirement

home and inadequate funds to take them through retirement life (Arogundale, 2016:2). While studying on the crisis of retirement among South African reformed church (Alsemmgeest, 2018:3-5) indicators were that most of the clergy would have to opt to continue working after retirement because they didn't have financial security and resources to take them through retirement.

1.2.4 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 Kenyan context retirement is 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 48years 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 there is more interest in the quality of life in retirement. There is a shift in retirement period and can easily be resulting in middle life psychosocial changes, (Ngere, 2012: 58).

1.2.5 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 (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 clergy 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, 2018:33-39). The figure of the retired clergy is a pointer that the church cannot continue to ignore this group. Retirement is an expected outcome and a moment when retirees are expected to 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 issues (Ngere, 2012:32-33). Even though he study pointed out the lack finances as major challenges in retirement. It's clear that even with retirement finances, retirees are likely to experience psychological issues in retirement that affects their wellbeing. The study failed to provide a solution to the emotional challenges encountered by clergy. This study has addressed the psychological and psychosocial issues affecting retired clergy wellbeing.

1.2.6 Clergy Retirement among presbyteries in Kiambu County

Kiambu County is the bedrock of the PCEA church and known as a place where the Scotland missionaries founded the church in 1898 at Thogoto (Macpherson, 1970:29). Retirement can be a moment of identity crisis bearing in mind that the clergy has always been at the center of church activities and in retirement things changes. Retirement is accompanied with physical diminishment, losses and most of the pastors live in denial and pain as a result of the many losses encountered (Closing Well-Continuing strong, 2006:18). Clergy who have been serving in presbyteries within Kiambu County have been experiencing various challenges such as, isolation, alienation from the community and inability to harmonize their spiritual life and family calling. They found it difficult to relinquish their roles that gave them prestige while working. Clergy in Kiambu County have been experiencing declined physical health and ailments without access to quality health provision (Ngere, 2012:33). They have also been going through financial crisis; others have incomplete retirement home, empty nest syndromes, emotional issues, identity crisis, feelings of abandonment, rejected and loneliness among others (Waruta and Kinoti, 1994:216; Ngere, 2012:33).

Therefore to many clergy, the end of working life has been seen as the beginning of emotional, social, economic and financial hardships. Studies indicated that by the time of retirement some clergy still have loans to clear with their lending institutions, fees to pay for their children, or

their grandchildren. This leaves the ministers of word and sacrament pathological, experiencing adverse psychological effects (Ngere, 2012:16). Several of the PCEA ministers have continued to suffer from lifestyle and stress-related diseases such as diabetes, blood pressure with a carryover of work-related chronic stresses. According to (Mambazine, 2014: 21), clergy are workaholics and spends little time for leisure and this remains a major problem among clergy in Kiambu County. This has left many Presbyterian clergy struggling, and the situation of most PCEA retired clergy is deficient and the the extent is pathetic.

PCEA central region has the largest number of clergy as compared to other regions (PCEA Diary 2018: 33-39). According to (Ngere, 2012: 37) retirement in the corporate world is taken very seriously, unlike in the churches setting. This is complicated more by the fact that the ministry is a calling, and sometimes there is no dichotomy between employment and the call. Presbyteries in Kiambu County subscribes to the policy and traditions of the Presbyterian Church of East Africa (PCEA) church. The PCEA governing structure dictates that the presbyteries receive guidelines and policies from the general assembly which is the policy decision making organ. The church does not have a well-structured way of preparing ministers for retirement. In PCEA Church clergy are ordained for life and this makes retirement more complicated (Schemes of service, 2016: 11).

According to (PCEA Schemes of Service, 2010:131), the clergy are expected to be prepared both socially and psychologically for retirement. However the practicability of the church role in psychosocial wellbeing of their clergy and clergy preparedness remains a thorny issue. Clergy serving among presbyteries in Kiambu County have been going through myriads of challenges ranging from financial, emotional, psychological and social issues and poor health. Equally most of the retired people don't have any insurance cover (Ngere, 2012: 36). Studies done by (Gathiira, et al 2019:82) confirmed that most of the employees are not well prepared for retirement. Challenges facing retired clergy today warranted a study to be done in order to understand the psychosocial anxiety encountered by PCEA clergy transiting to retirement. The study has explained the mitigations that can be put in place both by the church and the individual clergy for optimal living.

1.3 Statement of the Problem

The underlying problem of this study embeds on the psychosocial factors 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 isuarance leaves them suffering (Ngere, 2012: 36-40) .

In Kiambu county context, there are mixed reactions 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 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 factors 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 factors encountered by clergy transiting to retirement among Presbyteries in Kiambu County.

1.4 Purpose of the Study

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

1.5 Objectives of Study

i. To identify the factors associated with retirement anxiety among PCEA clergy in Kiambu County.

ii. To assess the impact of psychosocial anxiety on the wellbeing of PCEA clergy in Kiambu County.

iii. To establish the role of the PCEA Church in facilitation of psychosocial wellbeing of retiring clergy.

iv. To identify appropriate strategies for the retiring PCEA clergy in Kiambu County, as mitigation of retirement anxiety and psychosocial anxiety

1.6 Research Questions

i. What are the factors associated with retirement anxiety among PCEA clergy in Kiambu County?

ii. What is the impact of psychosocial anxiety among PCEA clergy in Kiambu County?

iii. What is the role of the PCEA Church in facilitation of psychosocial wellbeing of their retiring clergy?

iv. What are the most appropriate strategies that PCEA retiring clergy in Kiambu County can adopt, as mitigation for retirement anxiety and psychosocial anxiety?

1.7 Significance of the Study

This study has been very 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 psychoscoial 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.

1.8 Limitations and delimitations of the Study

The study was not conducted in the entire PCEA Church as this was not possible; instead the study was conducted among presbyteries in Kiambu County. The study was also not targeting all the clergy among presbyteries in Kiambu County. The researcher had anticipated that some respondents would fear to give an honest opinion of the status of the retired clergy due to fear of victimization by relevant authorities. The researcher tackled by giving them an assurance of confidentiality of the information given and anonymity of their responses.

1.9 Assumption of the Study

The study was being carried out under the following assumptions: that the respondents would be willing to provide the required information during the investigation. That by the researcher being a clergy like them, the study would be taken positively, and the respondents would not feel unsafe or fear to share their experiences.

1.10 Scope of the Study

The study was carried out and confined to the clergy transitioning into retirement and those retired . The study was being conducted among PCEA presbyteries within Kiambu County .Kiambu County that had fifteen presbyteries, eighty-three parishes some within urban, Semi-urban and other in the rural areas. The respondents were drawn from the ministers between the ages of fourty upto seventy years.

1.11 Conclusion

The chapter has laid the background information and outline that the study will adopt. It is however ascertained that retirement will always come whether one wishes to or not. Hence there is need to anticipate for retirement and be prepared for it. Failure to prepare for retirement leads to disruption of joy and comfort of life in retirement. This makes these clergy vulnerable to despair and heartbreak. Counseling as a helping and caring processes remains very important when preparing for retirement and in retirement. The chapter that follows will explore the literature that informs the topic of study.

CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction

This chapter delves in the assessment of relevant literature on retirement, psychosocial well-being,and anxiety associated with anticipation for retirement. The literature has given a pictorial subset representation of what some people encountered when thinking and preparing for retirement and during retirement. This chapter discusses the related literature review, theoretical framework for the study, research gaps and conceptual framework of the study.

2. 2 Retirement concepts

2.2.1 Concept of Retirement

Retirement is a transition stage of life; subjectively retirement can mean different things to different people. Retirement has been objectively defined as disengagement or permanently cessation from active paid work. Retirement refers to a situation in which individuals are, forced to leave the labour market. They become less employed or seek part-time employment or even stay without formal employment, and hence derive their income from pension scheme (Atchely, 1976:76; Kibua et al, 2018:5).

According to (Ekerdt, 2010:70), retirement is ambiguous term and there are multiple overlapping criteria's in reference to a person who is retired, some can refer to themselves as unemployed, a pensioner or even do self-report . There exists confusion with the definition of self-report as some people are likely to retire more than once. Thus they can un-retire and maybe start a new career all over again. Psychologists would prefer to view retirement from the temporary standpoint and culminates with the transition from full time paid job to retirees where one began the adjustment process. According to (Wang and Shultzs, 2010: 4-5) they argued and deducted that retirement can be viewed as a decision-making process, retirement's adjustment and retirement as a career developmental stage.

2.2.2 Theological and biblical perspective of retirement

Retirement as a concept is not widely discussed in the bible and very little development has been done on theology of retirement. This is an area that has been under emphasized yet, (Bayoli, 2012:3) asserts that theology should address the issues of the elderly in their context retired clergy included. Retirement affirms Gods concept of creation work and rest as emphasized in the story of creation where God rested. Therefore, after ministers are done with successful ministry it's of the essence for ministers to rest and this is expressed in retirement. According to (Numbers, 8:24-26), Levites were expected to retire from the pastoral duties in the temple at the age of fifty-five. The expectation was that they don't quit completely but assist the younger Levites. Therefore, we can conclude that retirement theologically is a moment of retreating, retooling, exploring, and developing diversified ministry in another context to serve God. Solomon's wisdom calls clergy to be prepared well for this period just like the ant (Proverbs, 6: 6-11). In the New Testament the apostles of Jesus Christ served to their point of death. Thus the church should emphasis the demarcation between employment and service and this should be clearly stipulated to avoid confusion. Formal employment has a stipulated period of time but serving God is a life time calling. However serving God is a calling for all Christians and it doesn't have only to happen in the context of employment and pay.

2.3. Related literature review

2.3.1 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. First and foremost, the societies in Africa have turned to the individualistic systems of western societies, 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 they also 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 in 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 are 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 pathological issues, such as psychosomatic problems and illnesses (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 (Alsemgeest, 2017:5). It is therefore clear that majority of pensioners lacked medical insurance and are unable to meet medical bills and this becomes a serious concern in post-retirement, especially for those who need specialized 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.

The clergy finds it challenging 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 date and findings indicated that retirement planning was imperative in order to identify and evaluate the sources of income in retirement. This study failed to identify the psychosocial factors encountered by employees as they prepare for retirement and in retirement. The study did not elaborate on key areas of retirement preparedness. The current study embarks on discussing the key areas of preparedness in order to achieve optimal wellbeing 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 are 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 thus ailed investment 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 retirees 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.

2.3.2. Psychological impact 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 ones 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 includes loss of status, loss of monthly income; friends disappear ,declining health,and loss of social networks (Nyaboki, 2016: 11) .Other losses includes 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 well-being (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).Symptoms of depression include hopelessness, extreme fear, feeling of

ineffectiveness, being a burden, withdrawal, and feelings of being unwanted. Somatic symptoms of depression are evidenced by being fatigued loss of appetite and weight loss, insomnia and constipation among others. Having unresolved emotional issues and problems earlier in their working life continues to haunt retirees in old age, (Zastrowand 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 lowself-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. Many of the clergy have continued to suffer psychological issues, weak health, and some end up depressed. 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. The study had a gap in that it was done in a developed country and hence limits generalization in the Kenyan context. 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.

2.3.3 Clergy mitigation strategies for retirement anxiety

The clergy is solely responsible for their retirement life just like any other employee in Kenya. This means that PCEA clergy should prepare for their retirement since retirement does not happen as an accident. Clergy should engage themselves in psychological planning in order to adjust after retirement. Inadequate retirement preparation remains a precursor and a trigger of decline in quality of life and satisfaction in retirement. Therefore employee should be concerned about their retirement from the date of employment and not only during the second half of employee in employment (Gathira et al, 2019:82). Therefore the employee has a role to put in place effective retirement preparation programs in order to increase psychosocial resources of an individual with the outcome being improved adaptation in retirement transition (Wang and Shi 2014, 2012:219-227).

In the Kenyan context, retirement is a challenging experience studies done by ((Muthondeki et al, 2014:62), indicates that lack of preparedness is a major trigger of distress in retirement. Studies done demonstrated that preparation for retirement should cater for health, social, financial, and psychological planning. Other studies stated that retirement planning will cover areas such as housing, retirement finances, health issues, and use of time, emotional and spiritual areas (Yeung and Zhou, 2017:1-2; Closing well, 2006: 19-26). Psychological preparation comprises of positive attitude to retirement, attending training, seminars, and workshops or reading books on physical and psychological fluctuations in retirement transition.

Financial planning helps the retiree to achieve financial security later in life through personal saving investment and property ownership. Money saved should be enough to cater for one's retirement especially medical issues, probably having a medical insurance would be very prudent in handling old age declining health. It's important to consult an investment and financial planning in order to invest wisely (Closing Well-Continuing strong, 2006: 19; Alsemnngest, 2017:6-7). Health planning refers to the ability to maintain a healthy lifestyle through medical checkup, physical exercises, and healthy eating. Successful retirement is about engaging in new social networks and relationships that will be there to meet ones physical, emotional, and spiritual needs. These networks will be supportive during post-retirement (Closing Well-

Continuing strong, 2006:26). This can be done by joining new groups, maintain old friends, developing new hobbies and social groups.

Pre-retirement planning is a goal-oriented venture geared towards preparation for actual retirement. This can be done by coming up with realistic goals of expected possible changes to be experienced in retirement. Clergy should be encouraged to seek professional counselling to assist them to go through the transition stages smoothly and cope with the psychological effects of retirement (Yeung and Zhou,2017:3). According to (Shultzs and Wang, 2010:27) retirement counseling interventions should include helping the employees in retirement planning and decision making by developing work-related self-efficacy beliefs, and post retirement expectations and goals. Retirement counseling activities includes attending workshops seeking personal therapy on issues related to retirement seminars, team building activities, discussing about ones retirement with family members and reading books and other literature on retirement. Therefore the clergy should be in a position to solicit pre-retirement counseling from professional in order to have a sense of self-reliance, retirement confidence and thus curb retirement anxiety (Ihuoma and Grace, 2012:574). In a study conducted by (Asiedu, et al, 2018: 18) talked about managing pre-retirement anxiety among teachers in Asunafo south district of the Brong Ahafo region of Ghana. Study analyzed the frustrations of preparing for retirement, but never provided solution on what can be done to alleviate the frustrations. This was a secondary study and therefore cannot be generalized. The current study provides solutions for clergy to avoid getting frustrations in retirement and when preparing for retirement.

2.3.4 The role of the PCEA Church , In facilitation of psychosocial wellbeing of their clergy.

Primarily the church cannot negate their responsibility of pastoral care of their ministers while in active service and those retired. The church cannot afford to continue turning a blind eye on the challenges faced by the retired ministers who have faithfully served the church well. The church as an employer should be in a position to address the psychosocial anxieties and retirement anxieties. This is because retirement preparedness is part of human resource management duties .Emphasis should be to encompass employees to being able to manage retirement anxiety and manage retirement decisions and planning (Gathira et al, 2019:69). The church should address the major issue faced by clergy and this includes psychosocial preparedness as argent agenda.

The study further recommended that the employer should come up with retirement preparation programs with elements of psychological preparedness. The church should ensure that clergy gets their pay promptly and their pension deductions a submitted on time in order to receive a good pension package in retirement(Ngere, 2012:42).The church should depart from only putting emphasis on financial preparations and embark on psychological aspects of retirement.

According to (Ikenye, 2008: 21) pastoral theology, should aim at meeting individuals at their points of need. Therefore, the church has a role of becoming a healing institution for those who suffering with issues of life clergy included. Thus, the church is anointed and called to meet the needs of older adults in the context in which they exist. The church should express the compassion of Jesus Christ, by providing pastoral care to the retired clergy. The church can provide information about psychological changes that takes place in retirement, in order to assist the clergy to cope with stress, anxiety and depression. The church should also develop support system policies (Muchemi et al, 2017:8).

The church has a responsibility to make sure that their retired clergy have access to primary health care. This can be done coming up with a financial plan to cater for the retired insurance medical cover (Baloyi, 2015: 6). The church should strive to help clergy to strengthen their family ties and the importance of strengthening the family unit by introducing marital and family therapy counseling for their clergy, (Kathambi, 2012: 40). The church should encourage clergy to invest in leisure time or else there will be gloomy repercussions that can affect their overall health. The church is supposed to encourage them to develop a retirement life structure and to balance the same with leisure activities, physical exercises, family visits, volunteer work, mentorship and joining of social groups.

According to pastoral counseling (Waruta and Kinoti, 1994: 226), pastoral counseling is supposed to address the need of priest through counseling, seminars, workshops and fellowships. Therefore, the church should be in a position to unearth the problems and the needs of pastors and encourage them to seek professional counseling in order to resolve retirement challenges. Further (Waruta and Kinoti, 2000: 211) recommended that the retired clergy who feels strong should be allowed to remain in the church ministry as much as possible and as long as they are healthy to continue in serving the lord. A study done by (Nordin and Smith, 2014:6) retirement confirmed this state by noting that 90% of active priest indicated that they would get involved in

part-time ministry services when they retire. The church needs to engage itself in conversation to develop policies for their retired clergy as their welfare is paramount (Baloyi, 2015:5-7).The church can also provide a forum where the retired clergy can be meeting regularly and develop pastoral care and counselling programmes (Baloyi, 2015:10).

The church should adopt the recommendations given by (Muthodeki et al, 2014: 62)on their findings on psychosocial challenges faced by retired police in Kenya. The church can provide psychological support systems for their retired clergy during active service and also while retired. Just like the police, the clergy are faced with lack of social interactions in retirement and this is a serious psychosocial factor that affects clergy well-being. The study agrees with the conclusion of the study that working aware from home makes a person lack social integration in retirement. The church should be sensitive and remain a voice of conscience to their clergy nearing retirement by posting them near their homes. Being closer home will accord retirees sometimes to plan, get social bonding and interactions with the family members and the community where they will retire.

The nature of duties performed by clergy exposes them to post-traumatic stress disorder which is a counseling issue and therefore the church can develop and come up with a counselling department to provide counselling services to those who are about to retire and also the retired. The church has a role to prepare and offer training to their clergy to enable them to cope with the transition to retirement. It is only then that there could be a positive influence in the outcome of transition into retirement and results being psychosocial well-being, (Asiedu et al, 2018:22-23).

Retirement counselling should be a major focus for the PCEA Church to address problematic issues in retirements such as the effects of stress, identifying stressors and critical problems of retirement. Other areas that can be addressed are feeling of loss, anxiety, depression, marital issues, finances and family therapy (Nordin and Smith, 2014:1-2; Orsborne, 2012:58). This will help retirees increase their awareness of their attitudes, values, and behaviours that can either enhance or hinder smooth transition into retirement. Retirement counselling will assist their clients to make a decision that shape their remaining time on earth to be fulfilling, meaningful and leading to life satisfaction (Olsborne, 2012: 59; Nkum and Aggrey, 2012:100). Pre-retirement counseling should help the clergy to develop strategies and goals towards retirement.

Studies done confirmed that counseling can play an educative role of helping the client to identify some of the pitfalls and helps the retirees to cope with psychological effects of retirement such as loss of work role, loss of identity (Osborne, 2012:56). In their study (Veramunthu and Shanti, 2017:23-24) recommended that psychosocial interventions techniques be put in place in order to deal with depression and other psychological disorders exhibited by the retirees. However the study did not indicate the psychological interventions. The current study has developed counseling interventions for optimal wellbeing in retirement

2.3.5. 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. Time spend with family helps to reduce boredom and account for some of their leisure time (Thuku et al, 2016:25; Muthondeki et al, 2014:60). 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. In their study (Asebedo at 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, 2014:52). 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 is very vital for their optimal health and continuity of expansion of Gods kingdom. According to Muthondeki, et al 2014:59) Kenyans are not prepared for retirement and this greatly affects their psychosocial wellbeing .However this study did not provide a solution to the lack of preparedness. This study comes with key areas retirement preparedness. In the Kenyan context there is only are very few studies done on retirement and wellbeing and most of the studies takes the direction of financial wellbeing in retirement.

2.4 Theoretical Framework

This study will use two theories, namely the role theory and psychosocial theory. Role theory is the most commonly used theory of retirement and is used explains the changes in retirement and how they are likely to affect well-being.

2.4.1 The role theory

The role theory originated with the work of (Mead, 1932:180-182), who suggested that individuals' roles are associated with behavioral expectations of their social environment. The transitions to retirement are associated with role theory. This is because the individual is exiting formal employment role to other various roles in retirement. The role theory as postulated by (Atchley, 1978:233-234) can be used in the study of clergy retirement .According to role theory retirement as an adjustment from one stage, or role to another, hence the change from employment and paid services to another role and this remains central to the clergy identity (Kim & Moen, 2001). According to (Biddle, 1986:67) stated that roles presumed key characteristics, behaviors and members are expected to play some roles .These are the expectations associated with a position in a social systems .Therefore, in light of this approach, the loss of one's position after retirement has an adverse effect and brings with it some level of nervousness,discouragement, hopelessness and leads to loss of self-identity and self-worth. The theory states that individuals have different roles in the society. Therefore, leaving one's role in retirement can make the retirees feel vulnerable. This is because employment is a major source of identity which is lost in retirement and can affect the retiree's well-being.

The theory posits that employment is central to one's identity and the responsibility that a person has at his place of work gives him or her sense of worth and achievement (Hooyan and Kiyak, 2011: 324). The theory suggested that retirement can be a very stressful stage due to the loss of their social role and inability to deal with the losses makes the retiree to feel vulnerable and experiences of anxiety and disconnect can happen. Thus principally leads to lower level of life satisfaction (Kim& Moen, 2001: 212). On the other hand retirement experiences can lead a sense of wellbeing especially if they were working in a stressful and very demanding job. The role theory also suggests that retirement can create anxiety due to complete detachment from employment.

The role theory views retirement as an adjustment of an individual's roles that individual's plays (LaBauve, 1999:4).The role theory perspective clearly states that retirees are vulnerable to feelings of loss of their roles which leads to psychological distress (Hooyan and Kiyak, 2011: 323) , the losses can speed the erosion of identity and self-esteem The multiple losses experienced such as losses of role identify, loss of working environment, colleagues, salary, do have an adverse effect with increased depressive symptoms to the retiree. This means that an individual can either get stressed out of the loss of their position or pick other relevant roles and adjust well into retirement (LaBauve and Robinson, 1999:4). Retirement can also be viewed as a role exit that serves to reduce role strains especially if the work environment was stressful and thus boost psychological well-being.

A retiree can pick other roles outside employment such as within the family, community and get involved in voluntary activities. Ability to get and acquire new roles after retirement gives retirees a sense of accomplishment and self-worth. Therefore the role theory places importance on the role changes that happens after an individual leaves employment (Hooyman and Kiyak, 2012: 322). The role theory will be relevant to the study because the clergy plays an integral role in society and their rolse drastically changes in retirment.Clergy losses their important roles in retirement which they indentified themleves with hence the interst in the study to perceive how the loss of role affects them.

2.4.2 Psychosocial Theory

One of the theoretical frameworks that can be applied to the proposed study is a psychosocial theory by (Erikson, 1950: 268). The theory provides foundations for a clearer understanding of

retirement as a part of life journey as compared to events in each stage. The concept was based on human development of lifespan through a series of eight crucial developmental stages. These are stages of development and in each stage, there is a task and failing to negotiate the stage successfully means there are deficits and a person will be stuck and unable to grow (Ikenye, 2014:149- 150, Erikson, 1982: 65). The study will concentrate on two stages the fifth stage identity versus role confusion and the eighth stage integrity versus despair. The experiences gained at each stage, of human development influences perception about work and retirement (Berger 2005, 634-635).

According to (Erikson 1959, 104-105), the crisis experienced in each stage are of psychosocial nature and as they conflicts with the need of the society. The last stage of development is phase whereby people feel either that their lives have had a meaning and they look back at their past experiences with a sense of integrity and wholeness, or they despair thus dread the future. Ability to negotiate each stage successfully results in a healthy personality and inability to succeed means an unhealthy personality. During this stage individuals experience major life transition changes such as retirement, physical, marital, career and changes in family relationships. During this stage a person reviews the past, evaluates experiences and blames the choices they made. In case they feel satisfied they end up having a sense of fulfilment and if not satisfied they become bitter and anxious hence despairs in life (Kaul and Cauanaugh 2013:547). During this state there is a general feeling that time is not on their side, to start anything new and the road to integrity is narrow. Such despair is often hidden and there is a show of disgust and displeasure with institutions. A retired person can achieve integrity only after considerable reflections about meaning of their lives, successes, accomplishment, and achievement gained in the past (Erikson, 1959:105). When this is the case they can invest back to the society by sharing their experiences and values to leave a legacy. Once they are able to accept the past experiences without regret and denial, then they can experience a sense of fulfillment without which they find their live as unfulfilling and incomplete (Zastrow and Kirst-Ashman 2010, 603-604).

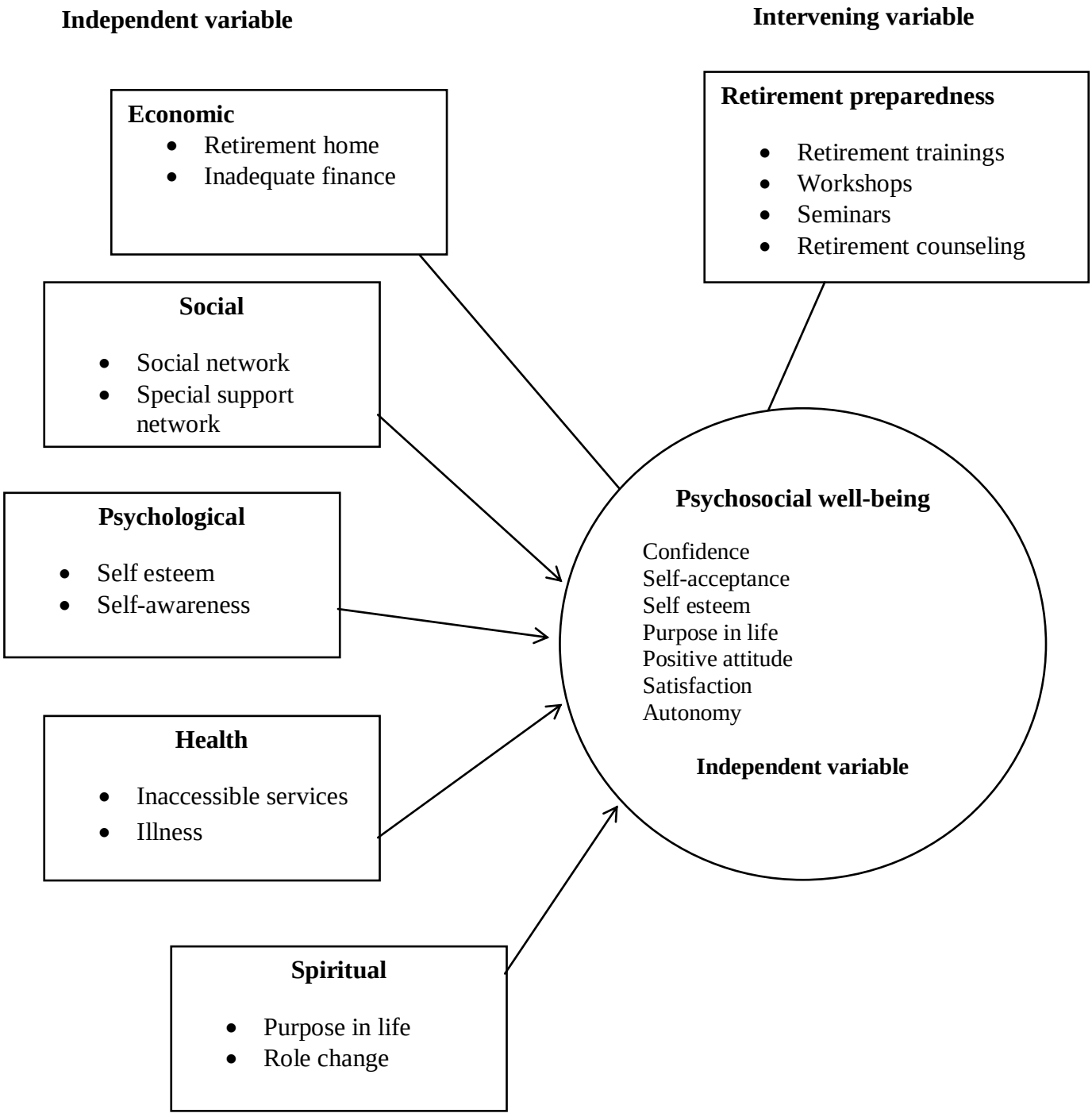
During the late adulthood stage, there are psychological changes that take place. This can be a moment of stress, and a time when the entire personality structure and well-being are being tested. This is evidenced by feelings of loneliness, being a burden and oftenly feels unwanted. Just after retirement retires are faced by retirement shocks, and this is considered as a period of

turmoil and crisis. The shock leads to feelings of estrangement, and it is manifested in doubts and uncertainty and lack of confidence to face the future. Pride in past accomplishments gives a sense of integrity and ability to negotiate this stage successfully means that one has fewer regrets and has general feeling of satisfaction with oneself. Inability to make progress and final resolution at these stages lead to a development of crisis, apathy and the individual becomes self-absorbed. They also suffer from hopelessness and feels like life is no longer meaningful. In case a retired person experiences true maturity then a sense of wisdom is gained (Laley, 2012:334).

2. 5 Conceptual Framework

According to (Mugenda2008: 114), conceptual framework is a framework and an outlines the researcher uses to hypothesize the relationship between independent and dependent variables as used in the study. The conceptual framework assisted the researcher to organise logic thinking and carry out successful investigations. The concenptual framework depicts indipendent variable as factors associated with retirment anxiety and the dependent variable is psychosocial wellbeing and the intervening variable is retirement preparedness.

Figure 2: Conceptual Framework



Source: Researcher (2019)

2. 6 Conclusion

This chapter has had an in-depth interaction with the literature on retirement and the psychosocial aspects that accompany it. The literature explored the psychosocial anxiety and inevitability of stress and other forms of anxiety in managing optimal lives. The next chapter will prescribe the best fit research methodology and tools for the study.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

Having discussed and explored the literature pertaining the study in the previous chapter, this chapter explains the plan and methodology that was adopted by the researcher to collect and analyze data. Moreover, the study discussed the research design, target population, location of the study, sample and sampling frame procedures, data collection methods ethical issues and the summary.

3.2 Research Design

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). Descriptive research design was appropriate as it described the existing phenomenon and the state of affairs as existed among clergy before retirement and after retirement.

3.3 Population of the Study

The study population was be based on all fifteen presbyteries in Kiambu County and included categories of those between forty years and those retired. Kiambu County has fifteen presbyteries and they are spread within twelve Sub-Counties. The headquarters of the central region are situated in Ruiru Town. The clergy are used to having quarterly fraternal meetings where they meet and discuss issues related to their calling and work. This has been a tradition of the church and therefore makes the population easily accessible though scattered throughout the County. The entire population was 110 clergy serving in Kiambu County.

3.4 Target population

Target population was selected for investigation was composed of 86 clergy serving presbyteries within Kiambu County. Kiambu County borders Nairobi on the northern side. In the PCEA church, these presbyteries are located and considered as semi-urban in the PCEA rankings.

3.5 Sample and Sampling Frames

The study used probability sampling and narrowed to stratify random sampling and was applied. 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.

3.5.1 Sample size

A sample is a subgroup of the target population nominated to partake in a research which is a portion of the entire selected to take part in a study project. According to (Kothari, 2008:109-110), viewed sample size determination as an exercise of great importance. This is because the sample size should be ultimate to fulfill the study conditions these are, efficient, representative, reliable and flexible. Slovin's formula (1960) was used to obtain the sample size for population estimate. The researcher feels that Slovan's formula is appropriate for this study. As one applies the formula, a researcher must know the size of population or estimated population of the study (Slovin, 1960). The formula is stated below:

$n= N / (1+ N * e^2)$

Where n= desired sample size, N=Targeted population size, e: significance level (maximum amount of error the researcher is willing to commit while estimating sample size for the study) =0.15

$$n=\frac{110}{1+(110*0.05^2)}$$

=86

The sample size was computed as follows using stratified sampling technique according to Cochran (2007).

Let N=target population

n= the desired sample size

N_i= i^{th} stratum population. For i=1, 2, 3, 4……37

n_i=i^{th} stratum sample size. For i= 1, 2, 3, 4……37

Then we compute i^{th} stratum sample as follows

$n_{i=}$ $\frac{ith\ stratum\ population}{target\ population(N)}$x (the desired sample size(n)

Therefore we obtain the desired sample size by adding the stratum samples.

$n=n_1+n_2+n_3+n_4+\ldots\ldots\ldots\ldots + n_{37}$ which can be summarized as follows:

$$n = \sum_{i=1}^{k} n_i$$

Where n is desired sample size, $\sum_{i}^{\kappa}$ is summation from i^{th} to k^{th} stratum samples, n_i is i^{th} stratum sample size, and k is the total number of stratum samples/number of strata.

Table 3.1 below shows sample size per region that will be combined to yield the desired sample size.

Table 3:1 Sampling size and sample size Presbyteries in Kiambu County

Name of the presbytery	Number of clergies	Sample size 78.2%
Ruiru	7	5
Kiambu	9	7
Thika	12	9
Thirika	5	4
Muguga	7	5
Githunguri	12	9
Rungiri	6	5
Kiamathare	9	7
Gatundu	9	7
Kikuyu	6	5
Komothai	4	3
Limuru	8	6
Lari	3	2
Kambui	6	5
Ngecha	7	5
Totals	**110**	**86**

3.1 Table showing the sample size among the fifteen presbyteries in Kiambu County

3.6 Data Collection Methods and data Analysis

The study used questionnaires and conduct 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. The study incorporated oral interviews, and they were helpful guide in gathering data. 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 quatitative 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).

3.7 Reliability and Validity

The researcher used pretest to measure validity of the research the instruments and to ensure that the questionnaires were clearly and precisely stated. This heped to ensure that the research methods yielded results and once tested over time they can be replicable. Reliability of the items of the questionnaire was ascertained by running frequencies and editing errors. The pre-testing was also used to help in establishing the length of time needed to administer the questionnaire to the sample. Reliability is the extent to which the tools give consistent outcome (Kothari, 2008:109-110). The research adopted Cronbach α coefficient to test questionnaire reliability. Cronbach α coefficient is a commonly used method of reliability test. Reliability coefficient of Cronbach's Alpha ranges between 0 and 1, thus an alpha of >.70 is sufficient for reliability of study. Score above 0.7 was acceptable for this study. The following table shows the reliability test of the variables of the study.

Table 3. 1: Pilot Study Results

Variable	Cronbach Alpha (α)
Retirement anxiety	0.732
Wellbeing of PCEA Clergy	0.821
Role of PCEA church	0.789
Strategies for retiring PCEA Clergy	0.817

3. 8 Ethical Issues

Ethical values in research were followed; researcher assured the respondent of confidentiality and anonymity of the information gotten. The reason for doing this was because the researcher was obligated in research ethics to protect the respondents and to keep research data confidential (Frankfort and Nachmias, 2009:88-89). Informed consent was obtained from the respondents before conducting the study. The respondents were therefore, not coerced to respond to the research question but provided the required information on voluntary basis. The reason for obtaining informed consent was based on the argument that it's important to show respect for the rights of self-determination. This allowed them freedom of choice either to participate or not thus, provides a safe guard against hazardous research procedures, (Mugenda, 2008:290-291).

Relevant Permit was obtained from the National Commission for Science and Technology and Innovation (NACOSTI), and St Paul's University. The letter of consent and authority was an accompanying document.

Conclusion

This chapter has provided the research methodology that was used in the study. The discussion included the research designs, the population, sample selected, target population sampling methods, data collection methods, data analysis and ethical considerations of the study.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.1 Introduction

The chapter contains the findings and analysis of the data collected from the field by use of questionnaires and oral interview and discussion pertaining to the study. 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 72.1% response rate. The statistical data was analyzed using SPSS software version 22.0 and the data was represented using tables, charts and graphs. The non-statistical data was also presented in verbatim form explaining the outcomes of the discussion interview schedules. The feedback provided in some of the sections emanates from the open ended questions in the questionnaires. The research findings are represented into two sections, section one is the background of information and section two are the findings as per the study research questions.

The researcher came up with questionnaires as guided by the study objectives. There were two sets of questionnaires targeting those who are still working and the retired clergy. The researcher conducted oral interviews; one group was composed of retired clergy from Thika and Kihumbuini Presbytery and was held at PCEA Elijah Kagiri Church. The other interview was composed of the retired clergy from Kambui and Ruiru presbytery respectively and the interview was conducted at PCEA Ruiru Church. The researcher also conducted oral interview on individual clergy. The researcher came up with four themes factors associated with retirement anxiety, the impact of psychosocial anxiety, the role of the PCEA Church in facilitation of psychosocial wellbeing and strategies used by clergy as mitigation of retirement anxiety.

4.2. Respondents basic of information

The study sought to establish the age of the respondents. The study findings clearly revealed that the majority of the respondents who were involved in. the study were in the age bracket of 41-50 years with 29% followed by 46 -50 years with 25% respectively. This indicates that majority of the clergy in the study target presbyteries were in their prime age. Therefore it's expected that they should have goals for retirement. Table 4.1 indicates the findings.

Table 4. 1: Age bracket

Age bracket	**n**	**%**
41-45Yrs	18	29
46 -50Yrs	16	25.8
51-60Yrs	15	24.2
61-70 Yrs	13	21
Total	**62**	**100**

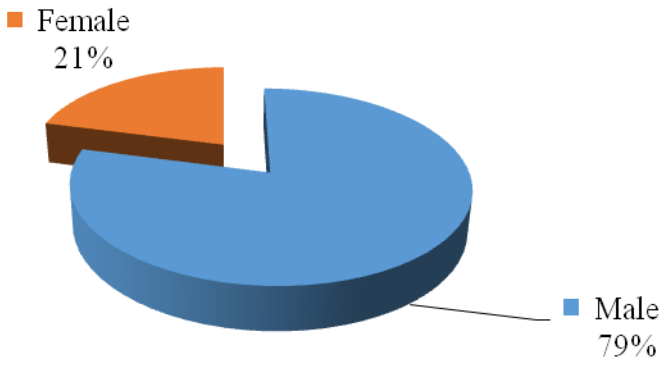
The study question sought to establish the highest level of education of the respondents. The findings revealed that majority of the respondents had Diploma level of education at 51.6% followed by Master's Degree holders with 29% and bachelor's degree at 14.5% respectively. This indicated that at least the majority had a professional level of education. Therefore, this should be translated into benefits of sophistication and high level of enlightenment on future preparation and investment opportunities that could guarantee for their own stable and psychosocial well-being and further eliminating anxiety. Table 4.2 illustrates the findings.

Table 4. 2: level of education.

Highest Level of Education	**n**	**%**
Secondary Level	2	3.2
Diploma Level	32	51.6
Bachelor's Degree	9	14.5
Master's Degree	18	29
Doctorate	1	1.6
Total	**62**	**100**

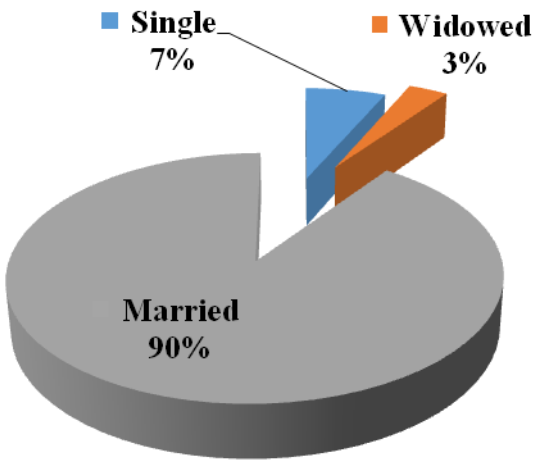
The study sought to establish the gender of the respondents and understand the dynamics of employment and deployment of clergy in the light of gender. The study findings revealed that majority of the respondents were male with a representation of 79% against their counterpart female with 21%. This indicates that women are minority in church leadership. Figure 4.1 shows the results

Figure 4. 1: Gender of the respondents



The study sought to establish the marital status of the respondents in the clergy department of the PCEA church administration. The study findings revealed that the majority of the respondents were married with 90% followed by those single with 7% and the widowed had 3% respectively. Findings are illustrated in figure 4.2

Figure 4: 2 marital status



The study question sought to establish the number of years remaining to the respondent's retirement**.** The study findings indicated that majority of the respondents remained with only between 1-10 years with an accumulative of 61.2% - to retire from their positions as clergy. They were followed by those that had remained with between 11-15years who had 25.8% respectively. Based on the study findings, the majority of the respondents need to have already laid down their

strategy on how to support themselves and their entire family members and any other dependents to avoid regrets and hard life after their retirement. Table 4.3 illustrates the findings

Table 4: 2 Remaining years to retirement

Number of years to retirement	**n**	**%**
1-5Yrs	19	30.6
5 -10Yrs	19	31
10 -15Yrs	16	25.8
15 Yrs and above	8	12.9
Total	**62**	**100.0**

4.3 Factors associated with retirement anxiety among clergy

The study statements sought to establish the opinions of the respondents to understand factors associated with retirement anxiety among the retired clergy .Study findings indicated that lack of support from younger clergy was a major concern with 84.6%, lack of support from the presbytery with 69%, while isolation and loneliness scored 69% respectively .Study findings showed that lack of medical insurance was a major issue worrying the retired clergy with 60.5%. Further the findings showed that clergy do not experience delay in payment of their pension and retirement with a percent of 38.5% benefits. Hoverer the study also indicated half of the clergy were going through stress and anxiety as a result of having unpaid loan debts with 53.8%.They were also disturbed by the fact that they didn't find support from their retiring presbyteries as shown with 69%.Findings are illustrated in table 4.4

Table 4 : 4 shows the findings of retired clergy

Factors associated with retirement anxiety among retired clergy	**Yes**	**%**	**No**	**%**	**Totals Frequency**
Delay in payment of pension	5	38.5	8	61.5	13
Lack of support from presbytery	9	69	4	30.8	13
Lack of support from younger clergy	11	84.6	2	15.4	13
I fear that I may lack support from family members	7	53.8	6	46.2	13
Lack of medical insurance	8	60.5	5	38.5	13
Unpaid loans debts	7	53.8	6	46.2	
Isolation	9	69.2	4	30.8	13
Loneliness	9	69.3	30.8	4	13

The study statements also sought to establish the opinions of the respondents to understand the real causes of retirement anxiety among clergy before retirement. Findings are illustrated in table 4.5

Table 4: 5 shows the findings of clergy before retirement

Factors associated with retirement anxiety among working clergy	**Yes**	**%**	**No**	**%**	**Totals**
Am afraid the presbytery may not be supportive after retirement	45	72.6	27	27.4	62
I am afraid of not having medical insurance after retirement	49	79	13	21	51
Lack of support from younger clergy	49	79	13	20.96	62
I fear that I may lack support from family members	48	77.4	14	22.6	62
Fear to have not completed my retirement home	50	80.6	12	19.4	62
Unpaid loans debts	41	66.1	21	33.9	62
I hate to be seen as burden by the church after retirement	44	71	18	29	62
I hate to be seen as burden by the church after retirement	44	74.2	25.8	18	60
Lack of finances in retirement	44	71	18	29	62
Fear to lose all privileges and benefits after retirement	44	71	18	29	62
Loneliness	40	64.5	20	35.5	62
Isolation	46	74.2	16	25.8	62

Findings illustrates that clergy who were not retired were fearful and worried to retire without having completed their retirement home with 80.6 %,and loss of medical insurance once they retire with 79% respectively. They also anticipated lack support from younger clergy when they retire with 79%, and 77% feared to lack support from their families and loss of privileges with 71% respectively. Loneliness and isolation both had 69.3%, lack of medical insurance with 61.5%. Findings revealed high levels of fear which is a pointer and a trigger of psychosocial anxiety. And further the findings continued to reveal half of the retired and active clergy were anxious about having loan debts in retirement with 55.3% and 66%. Further on the same majority indicated that lack of financial stability in retirement was also giving them sleepless nights. This concurred (Alsemgeest, 2017:5 who indicated that retired ministers showed interest to continue working as they had insufficient saving at the point of retirement and this brings anxiety. Upon probing the same respondents it was confirmed that they fear to be lonely and isolated in retirement. This was confirmed with retired clergy had loneliness and isolation having 69% and active clergy had 64% and 72%. Oral interview confirmed this notion by indicating that majority of the clergy spent time alone in preparation of sermons and ministry which always kept them to family. Oral interview showed that the greatest concern for the retired clergy was lack of medical insurance even with two thirds of them suffering from diabetes and blood pleasure.

4.4 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

Table 4: 6 psychosocial anxiety among retired clergy

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

The means and standard deviation in the above table implies that health concerns and nervous were on 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.

Table 4: 7 Retirement anxiety scale for clergy still serving

Retirement anxiety scale for clergy still serving	Strongly agree		Agree		Neutral		disagree		Strongly Disagree			
	N	%	N	%	N	%	N	%	n	%	Mean	Std_Dev
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

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

Table 4: 8 Correlations between psychosocial anxiety and wellbeing of retired clergy

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

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

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

$= (1\text{-}0427)^2$

$=32.8\%$

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.A.

4.5. The role of PCEA Church in facilitation of clergy psychosocial well being

The study statement sought to establish whether the church provides enough training on retirement**.** The study findings revealed that majority with 80% disagreed that the church doesn't provide adequate training on retirement against those who agreed with statement with 19% respectively. Oral interview findings showed that these trainings were held only once at the attainment of sixty years. Based on the above results it's evident that the witnessed high level of psychosocial anxiety is as a results of the church administration and management not being able to earnestly address the challenges of the clergy through training and seminars. Findings are shown on Table 4.9.

Table 4: 9 Church provides adequate retirement training.

Adequacy of church training	**n**	**%**
Yes	12	19.4
No	50	80.6
Total	62	100.0

The statement sought to establish whether the trainings provided were enough to help clergy prepare for retirement. The study findings revealed that the training provided by the church was not enough to prepare the clergy for retirement by No scoring 65%. And majority of those who agreed that they had at least attended some retirement trainings in their churches by 35% continued to shade lights that the trainings were not specifically focused on retirement but only

had few elements on retirement and these indicated that the church has literary overlooked this area of the clergy trainings . Figure 4.3 shows the findings

Figure 4: 10 Assessment of adequacy of retirement training

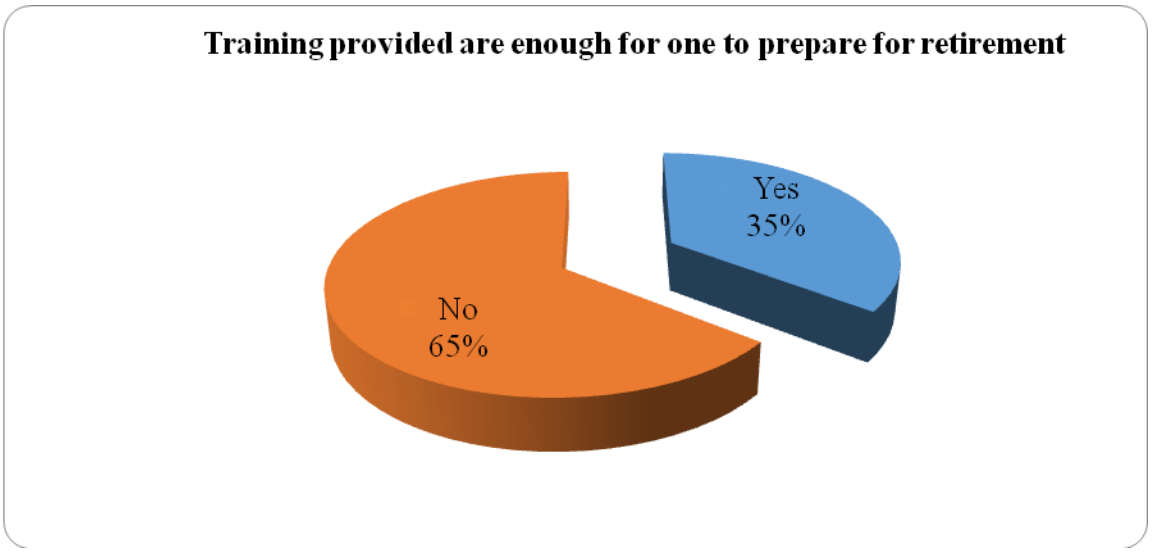
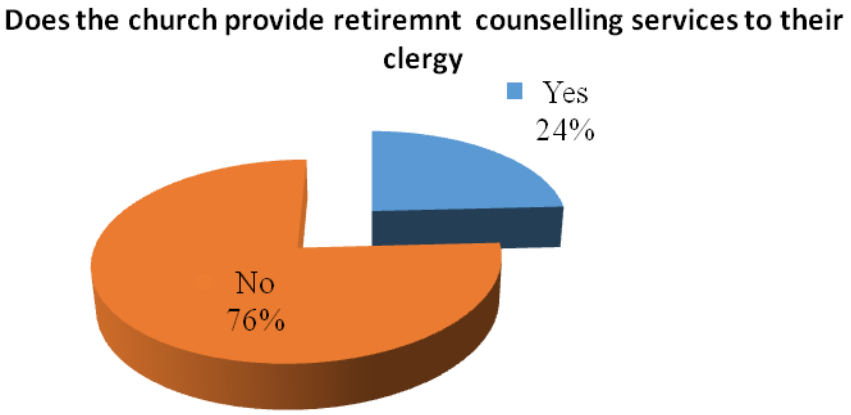


Figure 4.8.1 Training provided is enough for one to prepare for retirement.

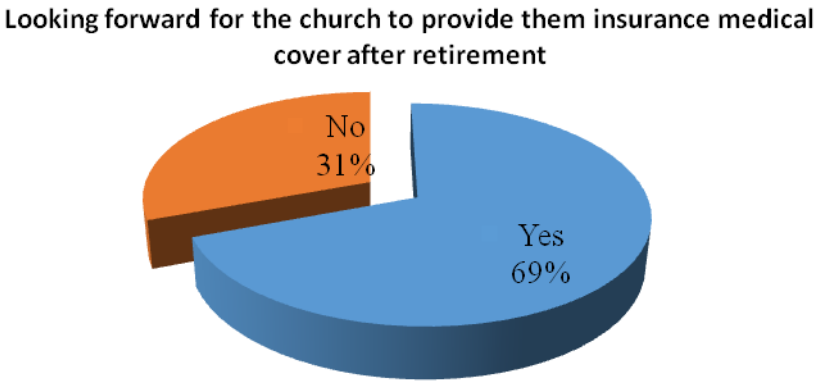
The statement sought to establish whether the church provided retirement counseling to the clergy prior to retirement. Based on the study findings, the majority declined that the Church does not provide retirement counseling services by No 76% against those who agreed with the statement scoring 24% respectively. This concurs with (Gathira et al, 2019:97) that employees in Kenya do not have access to retirement counseling. The study findings further continued to reveal that majority did not find the little counseling services extended to them helpful by No scoring 84% respectively. Clergy should make efforts to seek retirement counseling from professional in order to have a sense of self-reliance, retirement confidence and thus curb retirement anxiety (Ihuoma and Grace, 2012:574). The study conducted oral interview on what areas of training they thought the church would include in future .Findings showed that financial, family relationship, and adjustment to the society. This implied that there is need in future for holistic preparedness that includes psychological issues such as how to manage stress in retirement, social issues, and economic preparedness. However clergy indicated that their spiritual wellbeing continued to improve in retirement. Figure 4.4 shows the findings.

Figure 4 : 4 Church provides retirement counseling services to clergy



Further the sought to establish the opinion of the clergy whether they expected the church to continue offering them with medical insurance cover after their retirement. The majority by 69% of the study indicated that they were looking forward for the church to continue offering them with medical insurance cover even after their retirement and 31% response indicated they didn't expect. There was clear indication of dependency syndrome as indicated by the fact that they looked forward to the church to provide them with insurance cover in retirement. The respondents were probed to give their opinions on how they thought the church could help them ease their psychosocial anxiety and any other challenges that are likely to occur after their retirement; majority by 38.6% did not respond against those who suggested that the church should increase their effectiveness and efficiency in remitting their statutory contributions which remains a security for their life after retirement. Oral interview suggested that the church should continue provide them with monthly allowances and insurance. Figure 4.5 confirms the findings

Figure 4: 5 Look forward for the church to provide you medical insurance after retirement



4.6 Clergy mitigation strategies to deal with psychosocial anxiety in retirement

The study sought to establish what the clergy as respondents of the study were doing to prepare for retirement. Table 4.10 illustrates the findings

Table 4: 10 assessment of retirement preparedness

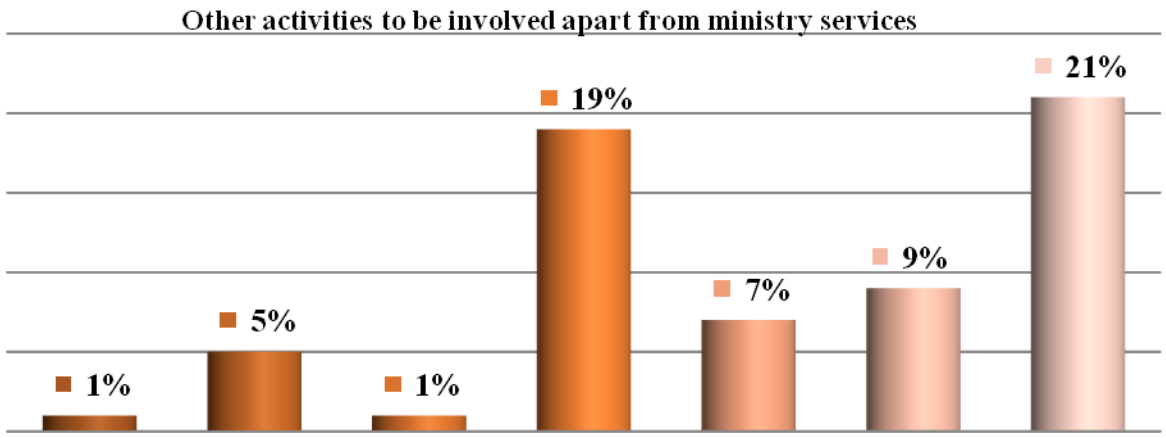
retirement preparedness	**N**	**%**
Fundraising to build children home	8	13
Establishing Family Business	10	16
Poultry farming	6	10
Tree planting for profit	6	10
Savings with Sacco	32	51
Total	**62**	**100**

The study findings indicated that the majority of the respondents indicated that they were saving with Sacco's at 51% as a preparation gesture of securing their future in retirement, followed by others establishing family business at 16% and poultry farming scores 10% respectively. This clearly showed obliviousness in their financial preparedness and that they lacked financial resources necessary for retirement.

The study also sought to establish other activities that the clergy would want to be involved in after retirement apart from ministry services. The majority by 21% indicated that upon retirement other activities that they would want to involve themselves after retirement could be youth ministry and mentorship. Other findings showed that 19% who suggested that they would want

to be involved in prayer and children homes ministry and 37 % never responded to the question. Figure 4.6 demonstrates the findings.

Figure 4. 3: Other activities to be involved after retirement apart from ministry service.



The study sought to establish what the respondents thought would be their source of income when they retire. Findings are illustrated in figure 4.11

Table 4: 11 The source of clergy's' income after retirement

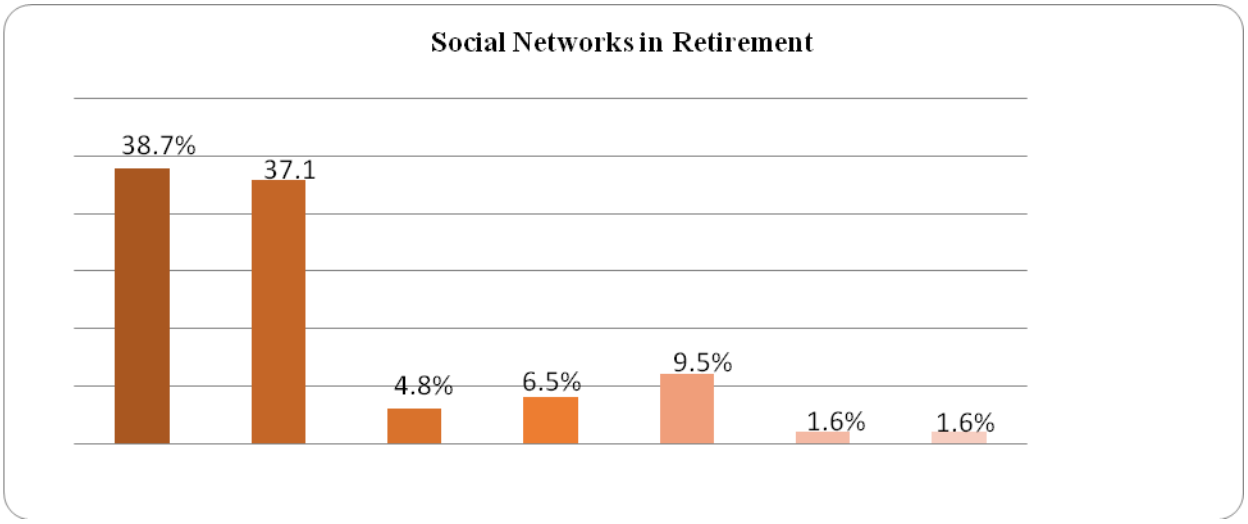
Source of clergy's' income after retirement	N	%
Pension	39	62.9
Bonds	14	22.6
Dividends & shares	2	3.2
Savings	3	4.8
Income from Business Investments	4	6.5
Total	**62**	**100.0**

Based on the study findings indicated in the frequency table, the majority cited pension which 62.9 % against those who had bonds as their source of income scoring 22.6% respectively. Findings from the retired clergy confirmed the actual financial status by the retired clergy indicating that the major source of finances for most retired clergy are pension and Sacco's savings. The study found them not to be inadequate enough.

4.6.4 Kind of social networks do you look forward to have in retirement?

The study question sought to establish what kind of social networks they intended to have in retirement .Study findings confirmed that their major source of network emerges from family members with 38.7% and retired minister's fraternity with 37.1%. Study findings showed that clergy have no broad social networks as confirmed in the study they seem to be relatively isolated. Study finding are demonstrated in figure 4.7

Figure 4 : 6 Kind of social networks in retirement



CHAPTER FIVE
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter contains the discussions summary, conclusions and recommendations of this study. The discussion entails the findings of the study and connecting them with the literature review. The study findings, summary, recommendations and conclusions are drawn from the key findings and the subsequent analyzed results in the sequence of the study objectives .The recommendations providing solution to the existing problem of psychosocial anxiety. The summary and conclusions of the findings points out key issues as indicated in the findings

5.2 Summary of the findings.

5.2.1 Factors associated with retirement anxiety among PCEA clergy

Findings from the study illustrated that clergy were fearful and worried about retiring without having completed their retirement home with 80.6 % and lack of income to cater for their needs had 71%. Results findings indicated that retirement home was a major factor for clergy transiting to retirement and those retired that caused them psychosocial anxiety.. Findings are congruent with (Bayoli, 2014:4-6; Garba and Mamman, 2014:95) who indicated that of major concern to retirees is a home to retiree . Findings showed that more than half of the clergy are reduced to poverty in retirement. Even though (Garba and Mamman, 2014: 97) study asserted that financial resources were very important for psychosocial wellbeing in retirement. Hoverer the study findings indicated otherwise. Further (Muchemi et al, 2017: 5), asserted that there is a relationship between economic factors such as retirement finances and psychosocial wellbeing. The clergy did not have enough financial resources to guarantee psychosocial wellbeing in retirement. This was illustrated by the number of the respondents who said that lack of financial strong base. From the study it became very clear that their only source of income in retirement was pension which was preferably much lower than the salary they were earning while in employment. Declining health, lifestyle diseases such as diabetes and high blood pleasure were prevailing conditions that precipitate anxiety. Other major results showed lack of support from their families with 53.8%, and the presbytery with 69 % as serious concerns. Oral interview indicated that declining health for retired clergy, and inability to access quality medical facilities

due to lack of medical insurance was a serious concern. Other had unpaid loans and debts was identified as a major factor associated with retire retirement anxiety. The study clearly showed that clergy have poor social networks with retired clergy indicating that they were lonely and isolated by scoring 71%and 74% respectively. Therefore the study concurs with (Orsborne, 2012: 46) that the physiological, psychological and economic changes coupled with other losses such as loss of privileges, friends, and colleagues and working environment were considered indicators of anxiety. Other factors identified in the study to be closely related with psychosocial anxiety were social factor, emotional, health and spiritual factors.

5.2.2 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 with 46% frequently feeling and 23% said that sometimes they felt nervous. 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. Some of the retired clergy indicated that they have been adversely affected by retirement and indicators of psychosocial anxiety were expressed by being in denial, nervous, disturbed. 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 retirment has negative effect with retirees expriencing 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 (Zastrowand Kirst-Ashman2010: 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.

5.2.3. The role of the PCEA Church in facilitation of psychosocial wellbeing of retiring clergy

The role of the church is to prepare their clergy for retirement through training seminars workshops and providing effective counseling. Based on the study findings, the majority declined that the Church did not provide retirement counseling services by no 76%. The study found this to contrary with (Waruta and Kinoti, 1994: 226), who asserted that pastoral counseling should address the need of priest through counseling, seminars, workshops and fellowships. It was evident that the church had not invested on retirement training programs to promote psychosocial wellbeing of their clergy .Suggestions were provided on what the church can do to enhance the psychosocial wellbeing of their clergy . The respondent suggested that the church should improve in their training and to include the following areas finances, psychological preparedness, social issues, and economic preparedness. Based on the study findings, the majority also declined that the Church did not provide retirement counseling services by no 76% against those who agreed. From the data obtained from the oral interview discussion, only a minority of the respondents were aware of counseling that was provided by church fathers who had been in executive leadership positions of the church. This clearly showed that the church has not embraced counseling in preparations of their clergy towards retirement. Counseling and training preparation should be geared towards holistic wellbeing and not just addressing the financial aspects only. Oral interviewed findings showed the areas the trainings should address, these are, health, finances, investment, social integration, stress management, retirement adjustment, depression, marital conflicts, and retirement preparedness. This can help to address the , psychosocial anxiety and achieving of psychosocial optimality and wellbeing. This concurs

with (Orsborne 2012: 59; Aggrey, 2012:100) who posited that retirement counselling assists clients to make decision that shape their remaining time on earth to be fulfilling, meaningful and leading to life satisfaction . Pre-retirement counseling should help the clergy to develop strategies and goals towards retirement. Studies done confirmed that counseling can play an educative role of helping the client to identify some of the pitfalls and helps the retirees to cope with psychological effects of retirement such as loss of work role, loss of identity (Osborne, 2012:56).

5.2.4. Clergy mitigation strategies to deal with psychosocial anxiety in retirement

Results findings indicated that clergy do not have effective mitigation strategies for enhancing psychosocial well-being. Even though it's the responsibility of employee's to prepare for retirement findings showed contrary. This concurs with (Gathira et al, 2019: 69) who concluded that employees were inadequately prepared for retirement. Based on the study findings were that majority cited pension which 62.9 % s their source of income against those who had bonds as their source of income scoring 22.6% respectively. Other findings identified that most of the clergy saved with Sacco and they mentioned it as their source of income in retirement. The study found out that clergy preparedness majored on finances, retirement home primarily this was contrary with studies. Literature review demonstrated that preparation for retirement should cater for health, social, financial, and psychological planning Other studies affirmed that retirement planning cover areas such as housing, retirement finances, health issues, and use of time, emotional and spiritual areas(Yeung and Zhou, 2017:1-2; Closing well, 2006: 19-26),and coming up with a retirement life structure (Orsborne, 2012:47-48). Majority of the respondents were saving with Sacco and pension as a preparation gesture of securing their future life at retirement. Based on the majority results, saving in Sacco's for retirement may not be a secure mode of retirement preparation bearing in mind the critical failure in Kenyan Sacco's'. Majority have gone underground with people's savings leaving them more vulnerable and poor. We therefore can conclude that clergy are inadequately prepared financially for retirement .They do not have all the necessary resources to sustain psychosocial well-being in retirement. Therefore clergy should initiate and invest in retirement preparation by setting effective retirement financial goals to avoid anxiety when they retire.

Studies done indicated that psychological preparation comprises of positive attitude to retirement, attending training, seminars, and workshops or reading books on physical and psychological fluctuations in retirement transition. Financial planning helps the retiree to achieve financial security later in life through personal saving investment and property ownership. Evidenced showed that clergy do not have strong social support either from their families or close friends. This means that they have no strong established social relationship that can be supportive during retirement. The findings clearly continues to indicate that majority of the clergy are not prepared for their approaching retirement something which was very critical because it may have adverse consequences to their quality of life and their dependents. Clergy should make efforts of seeking retirement counseling from professional in order to reduce retirement anxiety (Ihuoma and Grace, 2012:574).

5.3. Discussions of the findings

In this section, the findings of the research are connected with the literature review in chapter two of the study. Each of the findings of the research questions were explored and discussions, conclusion and recommendations were done. The study attempted to relate the findings to the research question and the objectives. The objective was to identify factors associated with retirement anxiety among PCEA clergy in Kiambu County. Findings illustrated that clergy who were still in the ministry feared to retire without having completed their retirement home with 80%, and lose of medical insurance once they retire with 79% respectively. A substantive number of clergy illustrated that they feared lack of support from their families with 77.4%. This concurs with (Asiedu et al, 2018:12) who indicated retired persons are faced with loneliness and alienation due to lack of social networks, and they also lack social integration within the families and communities where they retire. Therefore the fears experienced are an indicator and a trigger of psychosocial anxiety.

Further majority of the respondents indicated that lack of financial stability in retirement was a giving them sleepless nights. Another major findings showed that having unpaid loans would disturb the clergy in retirement. This is because in retirement there is the probability of having declined income. Upon probing the same respondents it was confirmed that they feared to be lonely in retirement with 64.5%, oral interview confirmed this notion. Oral interview indicated that majority of the clergy spent time alone in preparation of sermons and ministry activities

which always kept them away from the family hence family negligence with no close family relationship and social interaction. Findings also showed that they were unable to balance work family and life issues. Results indicated other factors of psychosocial anxiety such as incomplete retirement home, loss of privileges and benefits, loss of pulpit, isolation, death of a spouse loss of friends, and loss of privileges .The study concurred with this concurs with (Osborne, 2012: 47) that losses encountered in retirement are mourned over by the retirees.

Results findings indicated that clergy transiting to retirement and those retired are going through serious financial problems. Therefore lack of finances to meet even the basic needs in retirement was indicated as a major source of anxiety. This is congruent with (Muthondeki et al, 2017:11) but differs slightly in that PCEA clergy have no experience of delay in payments of pension. In the oral interview retired clergy lamented that some of them are not able to maintain high standards of living in retirement or even meet their basic needs. Therefore clergy are they are pushed to poverty at retirement. Oral interview confirmed that half of the retired clergy had declining health, lifestyle diseases such as diabetes and high blood pleasure were prevailing that caused them anxiety.

The second objective of the study was to find out the impact of psychosocial anxiety on clergy wellbeing. Study findings indicated that majority of the study respondent confirmed with 74.1% that frequent transfers affect their retirement preparedness. The effect of psychosocial anxiety was evidenced long before retirement by indication that clergy are experiencing a lot of stress, worrying, fear, nervous, they are disturbed and uncomfortable in seeing a retiree they know. 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. Results also showed that many of the retired clergy do not have a daily life structure to replace the loss of going to serve every day. This is congruent with, (Osborne, 2012:47) that clergy identity was attached to their calling and therefore the loss leaves them with negative feelings. Thus there is need of having a life structure after retirement.

Findings showed that clergy are engaged in worrying whenever the thought of approaching retirement comes .This was confirmed by the responses on that whenever they see a retired clergy they fear and get anxious about their approaching retirement and this made them nervous. Beyond doubts this indicated that the presbyteries need to come up with crystal-clear strategies

that include training and sensitization to halt this situation. Otherwise it may affect the clergy ministry of the word and sacrament to the congregants and the holistic health of the clergy and their families. From the data obtained in the oral interview the respondent indicated that retirement has affected their emotional well-being to a great extent even though some felt that their spirituality has continued to grow. Findings of study of deviation and mean showed that health concerns and nervousness were prevailing. This implies that half of the clergy in retirement were not experiencing psychosocial, physical financial or even emotional wellbeing. The study found that psychosocial anxiety moderately correlated with wellbeing of retired clergy with r=0.427. This implies that the lower the psychosocial anxiety the higher the wellbeing of clergy is experienced with decreased symptoms of anxiety, stress and depression.

The study establishes the role of the PCEA Church in facilitation of psychosocial wellbeing of retiring clergy. Findings of the role of the church were based on two areas trainings and counseling .Findings showed that the church has not aggressively addressed psychosocial anxiety matters related to retirement. Based on the analyzed data the study findings revealed that majority with 81% disagreed that the church does not provide adequate retirement trainings. In-depth interview from the retired clergy showed that retirement trainings were done only once at the attainment of the age of sixty years. Based on the above results it's evident that the witnessed high level of psychosocial anxiety was as a result of the church administration and management laxity to address the core issue of retirement trainings. Thus revealed training provided by the church were not adequate enough to prepare clergy for retirement.

Further findings showed that the church can also offer professional investment training early enough to help their employees invest wisely to avoid failed projects and businesses as indicated in the study. The study suggested areas of training in future should emphasis on stress management, marriage and conflicts, marital therapy, transitioning adjustment and adaptation. Further revelations came out that the trainings were not effective neither efficient nor competent enough and that they focused on two areas of retirement finances and housing. Critically considering the issues raised its then clear the church human resource department has inadequately invested on the psychosocial preparedness of their clergy.

Based on the study findings, the majority declined that the church does not provide retirement counseling services by no position taking the lead with 76%. The study findings further

continued to reveal that majority did not find the counseling services extended to them obliging or helpful. Relevant information was revealed in oral interview that those who offered counseling were their fellow retired clergy who were in executive positions with no counseling skills. Oral interview with the retired clergy clearly proposed retirement trainings should be started ten years before retirement and others stated that retirement sensitization should start immediately on the onset of employment .Other suggestions were that the church invests properly on training their clergy and providing professional counseling in order to have psychosocial well-being of the clergy in retirement. This study suggests that clergy should be encouraged to seek professional counselling to assist them to go through the transition stages smoothly and cope with the psychological effects of retirement and this concurs with (Yeung and Zhou2017:3) . Further (Orsborne, 2012:54) stated that counseling helps to retirees to identify and work on various psychological issues that they may be going through.

The study sought to identify the mitigation strategies of the PCEA clergy as used to mitigate retirement anxiety and psychosocial anxiety. Despite, the basic fact that it is the responsibility of the employee to prepare for their retirement finding indicated otherwise. Results findings indicated that clergy are inadequately prepared financially, socially and emotionally for retirement. Indicators showed that their only social networks in retirement would be their families and fraternal of the retired ministers. The study findings continued to indicate that, the majority at 51% of the respondents were saving with Sacco as a preparation gesture of securing their future life at retirement. Followed by others establishing family business at 16%. Indicators showed that their major source of income would be from Sacco's and pension and a few stated that they have family business and others identified their source of income as farming. Based on the majority results, saving in Sacco's for retirement cannot not be a secure mode preparation since there has been critical failure in Kenyan Sacco's' as analyzed by (Mburu ,2010:46) who indicated that the financial performance of SACCOS in Kenya remains wanting and is plagued with many challenges such as corruption, management conflicts and poor financial management, and some have collapsed with employee's savings leaving them more vulnerable. The findings clearly continued to indicate that majority of the clergy are not prepared for their approaching retirement. The study found retirement preparedness to be a critical issues warranting emphasis from the clergy. Retirement preparedness is the major challenge among the clergy with dire consequences socially, psychological, economically and physiologically.

Even though the clergy has a responsibility of preparing holistically for their retirement, in the areas of health, finances, social, psychologically, and spiritually study results were contrary. Yet having all the resources and an effective preparation plan will enhance psychosocial resources of an individual with the outcome being improved adaptation in retirement transition and psychosocial wellbeing (Wang, and Hesketh, 2012:3-4). The researcher critiqued the role played by the Church and even the individual clergy as they are not based on either modern or scholarly findings. This is because there is no evidence of psychological planning and they lack psychosocial resources. In the areas of preparedness such as health, finances, social, psychologically, and spiritually there is no brilliance and excellence in any one of them.

5.4 Conclusion

Based on the data analysis, discussions and summary of this study several conclusions can be drawn. 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, 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 .That clergy are going through psychosocial anxiety that has affected their holistic wellbeing to great extent. Lack of retirement preparations has dire consequences in 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. The study concluded that the lower the psychosocial anxiety the higher the wellbeing of clergy with decreased symptoms of stress and depression.

The study concludes that the Church should put a clear demarcation between the clergy calling into Gods service and employment and this should be indicated in the employment contract. The

Church should consider starting retirement trainings and professional counseling' services offered to their clergy as mitigation strategies ten years before retirement. Pre-retirement and post retirement counseling should be emphasized as mitigation strategy. The church leadership should consider employing a professional counselor to provide retirement counseling to their clergy to reduce the negative impact of psychosocial anxiety and improve on psychosocial wellbeing of PCEA clergy. 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. The church has miscarried and hemorrhaged in its pastoral role to invest on the psychosocial preparedness and well-being of their clergy in retirement. The church should heavily invest in retirement trainings and professional counseling for their clergy. The study also concludes that individual clergy should develop retirement goals and strategies to be effectively prepared for retirement. The church strategic plan should address the psychosocial factors encountered by their clergy in retirement.

5.5 Recommendations

The study therefore makes the following recommendations.

1. The researcher recommends that the church personnel and training development committees invest in clergy retirement trainings, through frequent workshops, seminars, and team buildings activities.

2. The church administration can come up with a counseling department to be addressing psychosocial anxiety of their clergy.

3. Pre-retirement and post retirement counseling should be emphasized as mitigation strategy.

4. The church leadership should develop policies and strategies that enhance psychosocial well-being of their clergy in retirement.

5. The church management should develop clergy group counseling in order to reduce the generation gap and mitigate harmony between the retired and active clergy in the ministry.

6. To provide psychosocial support to their clergy preparing for retirement

7. The study recommends that the church should be able to design administrative function policies, and pastoral programs to avoid operating in sheer confusion and double standards. The church should also ensure that their policies are followed and implemented.
8. 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.

9. The Church leadership should strengthen their implementation mechanisms policies

10. 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.

5.6 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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Appendix I: Map of Kiambu County



Source: IEBC database, 2017

Appendix II: Interview schedule for clergy before retirement

I **Jane kariuki** a master's degree student at St Paul's University (Masters of theology counseling options) intends to conduct a research , "*To assess the psychosocial anxiety experienced by clergy transiting to retirement among PCEA Presbyteries in Kiambu County"*.You are requested to complete the questionnaires provided here below and that any information provided will be treated with confidentiality. Therefore kindly answer in a truthful way. Kindly do not indicate your name on the paper or any other form of identification. Please note that your participation is voluntary and therefore you will not be coerced to answer anything that you are not comfortable with and no harm can be anticipated. The purpose of the study is purely academic.

Location……Date …….

Time when the discussion will be started……. Time ended ……

Gender of the participant. Male ……Female……

1. How many years are you remaining to retire?

2. What are the challenges experienced by clergy as they prepare for their retirement?

3. What are the main factors associated with retirement anxiety among clergy?

4. What are the psychosocial anxiety experience by clergy before retirement?

5. What are the mitigation strategies that the church can put in place to manage clergy psychosocial anxiety?

6. Do you think the church has been assisting the clergy to prepare for their retirement?

7. What strategies are in place in the PCEA Church for supporting retiring clergy?

8.What do you think will be your retirement life structure

9. What kind of savings do you have for you coming retirement?

10. What are you doing to prepare for your retirement?

Appendix III: Interview schedule for retired clergy

I **Jane kariuki** a master's degree student at St Paul's University (Masters of theology counseling options) intends, "*To conduct a research , to assess the psychosocial anxiety experienced by clergy transiting to retirement among PCEA Presbyteries in Kiambu County*."You are requested to complete the questionnaires provided here below and that any information provided will be treated with confidentiality therefore kindly answer in a truthful way. Kindly do not indicate your name on the paper or any other form of identification. Please note that your participation is voluntary and therefore you will not be coerced to answer anything that you are not comfortable with and no harm can be anticipated. The purpose of the study is purely academic.

1. How long have you been retired?

2. What is your daily routine in the absence of going to work every day?

3. What are the psychosocial anxietiesyou are experiencing after retirement?

4.How effective do you think the church has been able to help their clergy transition to retirement?

5. What are the effects of retirement on your overall wellbeing?

6. What wouldyou suggest that the church can do to improve the well-being of retired clergy in PCEA?

7.What strategies are in place in the PCEA Church for supporting retired clergy?

8. Suggest some of the best ways that the church can use to help their clergy mitigate psychosocial anxiety and attain wellbeing in retirement?

9. What social networks do you have in your retirement?

10. What are your sources of income in your retirement?

Appendix IV: Questionnaires for Clergy who have retired

I **Jane kariuki** a master's degree student at St Paul's University (Masters of theology counseling options) intends to conduct a research , "*To assess the psychosocial anxiety experienced by clergy transiting to retirement among PCEA Presbyteries in Kiambu County*." You are requested to complete the questionnaires provided here below and that any information provided will be treated with confidentiality therefore kindly answer in a truthful way. Kindly do not indicate your name on the paper or any other form of identification. Please note that your participation is voluntary and therefore you will not be coerced to answer anything that you are not comfortable with and no harm can be anticipated. The purpose of the study is purely academic.

SECTION ONE: BACKGROUND INFORMATION FOR THE RESPONDENTS

Kindly indicate your personal details by a way of ticking the most preferred that describes you.

1a). Age: 50-55 yrs. ( ) 55-60 yrs. ( ) 60-65 yrs. ( )

b). Gender: Male ( ) Female ( )

c). Marital Status: Single ( ) Married ( ) Separated ( ) Widowed ( )

d). Level of education: Secondary ( ) College ( ) University ( ) Postgraduate ( )

e). Are you retired Yes ( ) No ( )

f). Indicate the number of Years after retirement. 1. 0-5 years ( ) 2. 5-10 years ( ) 3. 10-15years ( ) 4. 15 years& above ( )

SECTION TWO: FACTORS ASSOCIATED WITH RETIRMENT ANXIETY AMONG CLERGY

2 a). By way of ticking indicate the areas that preferably describe your situation.

i). Delay in payment of your pension dues. Yes ( ) No ( )

ii). Lack of support from the presbytery. Yes ( ) no ( )

iii). Lack of medical insurance yes ( ) no ( )

iv). Lack of social support from the younger clergy .Yes ( ) No ( )

v). Lack of support from the family. Yes ( ) No ( )

vi). Incomplete retirement home .Yes ( ) No ( )

vii). Unpaid loans debts. Yes ( ) no ( )

viii). Seen as a burden in the church. Yes ( ) No ( )

ix). Lack of finances in retirement. Yes ( ) No ( )

x). Loneliness. Yes ( ) No ( )

xi). Isolation. Yes ( ) No ( )

b) Factors associated with clergy psychosocial anxiety in retirement

Statements	Yes	No
Delay in payment of pension		
Lack of support from presbytery		
Lack of support from younger clergy		
I fear that I may lack support from family members		
Lack of medical insurance		
Unpaid loans debts		
Isolation		
Loneliness		

3 a). By a way of ticking the following statement, how can you rate your healthy? 1. Good ( )
2. Bad ( ) 3. Not so bad ( ) 4.Very bad ( ) 5. Very good ( )

b) .List the problems you are facing as a retired clergy

……

……

SECTION THREE: IMPACT OF PSYCHOSOCIAL ANXIETY

Section three

Table 1: Retirement experiences

	never	Rarely	Sometimes	Frequently	Very frequently
In the last one week I have been feeling nervous					
In last one week I have been feeling afraid about my health					
In the last one week how been feeling sad about retirement					
In the last one week I feel bothered a lot by things that usually didn't bother me before					

4 a). Do you think retirement has affected the quality of your life Yes ( ) No ( )

b). If yes state whether it has affected you positively or negatively……
…….

SECTION FOUR: ROLE OF THE PCEA CHURCH IN FACILITATION OF PSYCHOSOCIAL WELL BEING

5 a). Does the church provide adequate retirement training Yes ( ) No ( )

b) Have you been attending the retirement trainings provided by the church Yes ( ) No ( )

c) If the answer to the above is yes how frequent are the trainings?

Once year ( ) Twice a year ( ) Thrice a year ( )

d) Do you think the trainings provided were adequate enough to help you prepare for retirement? Yes ( ) No ( )

e). In your understanding did you find the trainings to be helpful

1. Very helpful ( ) 2. Helpful ( ) 3. Not helpful ( )

f) . What are some of your reason for your answer in (5 e)

……

……

g) Indicate some of the areas that were covered in the trainings

……

……

h) . What areas do you feel were left out and should be covered in future?

……

……

6 a). Is your retirement home in your last parish of work or you will be required to relocate? a) parish of work ( ) .b) required to relocate ( )

b). How has serving in your last parish helped you in preparing for retirement? Yes ( ) No ( )

c). Give reasons for your answer above

……

……

7 a). Does the church provide retirement counseling services to their clergy? Yes ( ) No ( )

b) Did you find the retirement counseling helpful in you preparation for retirement? Yes ( ) No ( )

c) .Does the church provides you with a medical insurance cover in your retirement? Yes ( ) No ( )

d) . What would you suggest that the church can do to ensure the well-being of their clergy in retirement?.....
.....

8 a) Does the presbytery provide you with retirement allowances? Yes ( ) No ( )

b).Is the allowances provided to you regularly Yes ( ) No ( )

c). Yes ( ) No ( )

d) What would you suggest that the presbytery can do to improve the financial wellbeing of their clergy?

……
……

SECTION FIVE: CLERGY MITIGATION STRATEGIES TO DEAL WITH PSYCHOSOCIAL ANXIETY IN RETIRMENT.

9a). how well are you prepared for retirement? Yes ( ) No ( )

b) . Apart from ministry services what other work do you intend to do in your retirement

……
……..

c). Does the church have a policy for retirement? Yes ( ) No ( )

d.) Do you think PCEA clergy are financially prepared for retirement? Yes ( ) No ( )

e) Do you think you have sufficient savings for your retirement .Yes ( ) No ( ).

f) In your retirement what are your sources of income in retirement? 1). Pension. 2) Bonds. 3) Dividends and Shares. 4) Savings ( ) 5.Income from Business ( ) 6.Part time jobs ( ) 7. Real estate ( ) 8. Farming ( ) Others ( )

g) . What kind of ministry areas will you be involved with in your retirement?

……
……

h. In your retirement what are you doing to keep healthy physically emotionally and spiritually healthy?

……
……...

i). what social networks do you have for your retirement 1.Family members ( ) 2. Retired ministers fraternal ( ) 3. Golf ( ) 4. Chama ( ) 5.Church elders ( ) 6.Church ( ).

Thank you for your participation

Appendix V: Questionnaires for clergy pending retirement (those below 60 years

I **Jane Kariuki** a master's degree student at St Paul's University (Masters of theology counseling options) intends to conduct a research, "*To assess the impact of psychosocial anxiety experienced by clergy transiting to retirement among PCEA Presbyteries in Kiambu County*." You are requested to complete the questionnaires provided here below and that any information provided will be treated with confidentiality therefore kindly answer in a truthful way. Kindly do not indicate your name on the paper or any other form of identification. Please note that your participation is voluntary and therefore you will not be coerced to answer anything that you are not comfortable with and no harm can be anticipated. The purpose of the study is purely academic.

SECTION ONE: BACKGROUND INFORMATION FOR THE RESPONDENTS
Kindly indicate your personal details by a way of ticking the most preferred that describes you.

1a) Please indicate your age bracket by ticking that which applies to you.
31 – 40 [ ] 41 – 45 [ ] 46-50[ ] 50-60 [ ]
b). What is your highest level of education?
Secondary level [ ] Diploma level [ ] Bachelor's degree [ ] Master's degree [ ] Doctorate [
c). Gender: Male ( ) Female ( )
d). Marital Status: Single ( ) Married ( ) Separated ( ) Widowed ( )
e). Indicate the number of Years you are remaining before retiring 1, 0-5 years ( ) 2, 5-10 years ( ) 3, 10-15years ( ) 4, 15 years& above ( )

SECTION TWO: CAUESES OF RETIRMENT ANXIETY AMONG CLERGY

2 a). By way of ticking indicate the areas that preferably describes your situation.
i). I am afraid the presbytery may not be supportive

ii). I am afraid that once I retire I will lose church medical insurance? Yes ( ) no ( )

iii). Lack of social support from the younger clergy .Yes ( ) No ( )

v). Lack of support from the family. Yes ( ) No ( )

vi). I fear that I will not have completed my retirement home .Yes ( ) No ( )

vii). Unpaid loans debts. Yes ( ) no ( )

viii). I would hate to be seen as a burden by the church. Yes ( ) No ( )

ix). Lack of finances in retirement Yes ( ) No ( )

xi). fear that I will lose all the privilege's and benefits when I retire

xi). Loneliness. Yes ( ) No ( )

xii). Relocation after retirement. Yes ( ) No ( )

xiii). I fear that my children will still in school when I retire and lack of school fees. Yes ( ) No (

3). List any other problems you are facing as you prepare to retire clergy

……
……

SECTION THREE: IMPACT OF PSYCHOSOCIAL ANXIETY

4 a). Using the scale of 1 to 5, where 1=strongly disagree, 2=disagree, 3=Neutral, 4=Agree, 5=strongly agree, rate the truth of each item as it applies to you by ticking the appropriate box

Table 2: Retirement anxiety scale for clergy pending retirement

	Strongly agree 5	**Agree 4**	**Neutral 3**	**Disagree 2**	**Strongly disagree 1**
I am afraid I will be a burden to my family and church when I retire					
I feel relaxed when I am doing positive things in my retirement					
I have difficulty balancing work ,family, and ministry					
I am afraid I have not invested for my retirement					
I fear that I have not financially prepared well for my retirement					
Thinking about my retirement makes me feel nervous					
Being a clergy my job has been my source of identity and I fear losing it					
I am afraid i have not developed a retirement life structure					
I am afraid my children will still be in school when I will be retiring					
I am afraid I will have to relocate to a new environment when I retire					
I am afraid that I will lose all my social networks and friends in retirement					

5 a). Using the scale of 1 to 5, where 1=strongly disagree, 2=disagree, 3=Neutral, 4=Agree, 5=strongly disagree, rate the truth of each item as it applies to you by ticking the appropriate box

Table 3. Retirement Anxiety Scale (RAS) for the clergy preparing for retirement

	Strongly agree 5	**Agree 4**	**Neutral 3**	**Disagree 2**	**Strongly disagree1**
Retirement thought make me feel comfortable and easy					
My mind goes blank when I am asked how well I have prepared for my retirement					
Seeing a retiree that I know makes me fear about my approaching retirement					
I am scared about discussing the preparation of my retirement with my wife and children					
Retirement thought make me look forward to my retirement with sadness					
I feel nervous when I think about the approaching retirement					
I feel that retirement will be the most pleasant period					

SECTION FOUR: ROLE OF THE PCEA CHURCH IN FACILITATION OF PSYCHOSOCIAL WELL BEING

7a). Does the church provide adequate retirement training Yes ( ) No ( )
b) Have you been attending the retirement trainings provided by the church Yes ( ) No ( )
c) If the answer to the above is yes how frequent are the trainings?
Once year ( ) Twice a year ( ) Thrice a year ( )
d) Do you think the trainings provided are adequate enough to help you in preparation of retirement?
Yes ( ) No ( )
e). In your understanding did you find the trainings to be helpful
1. Very helpful ( ) 2. Helpful ( ) 3. Not helpful ( )
f.) What are some of your reason for your answer in (5 e)
……
……

g) Indicate some of the areas that were covered in the trainings

……
……

h) . What areas do you feel should be covered in future?

……
……

8 a). Is your retirement home in your last parish of work or you will be required to relocate? a) parish of work ( ) .b) required to relocate ( )

b). Has serving in your last parish helped you in preparing for retirement? Yes ( ) No ( )

c). Give reasons for your answer above

……
……

9a). Does the church provide retirement counseling services to their clergy. Yes ( ) No ( )

b) Did you find the retirement counseling helpful in you preparation for retirement? Yes ( ) No ( )

c) .Do you look forward that the church provides you with a medical insurance cover in your retirement? Yes ( ) No ( )

d) What kind of ministry areas do you intend to be involved in when you retire?

……
……

e) What would you suggest that the presbytery can do to improve the financial wellbeing of their clergy?

……
……

SECTION FIVE: CLERGY MITIGATION STRATEGIES TO DEAL WITH PSYCHOSOCIAL ANXIETY IN RETIRMENT.

10 a). What are you doing to prepare for your for retirement?

……
……

b). Apart from ministry services what other work and activities are you looking forward to be involved when you retire

……
……

c). What kind of ministry areas do you intend to be involved in when you shall retire?

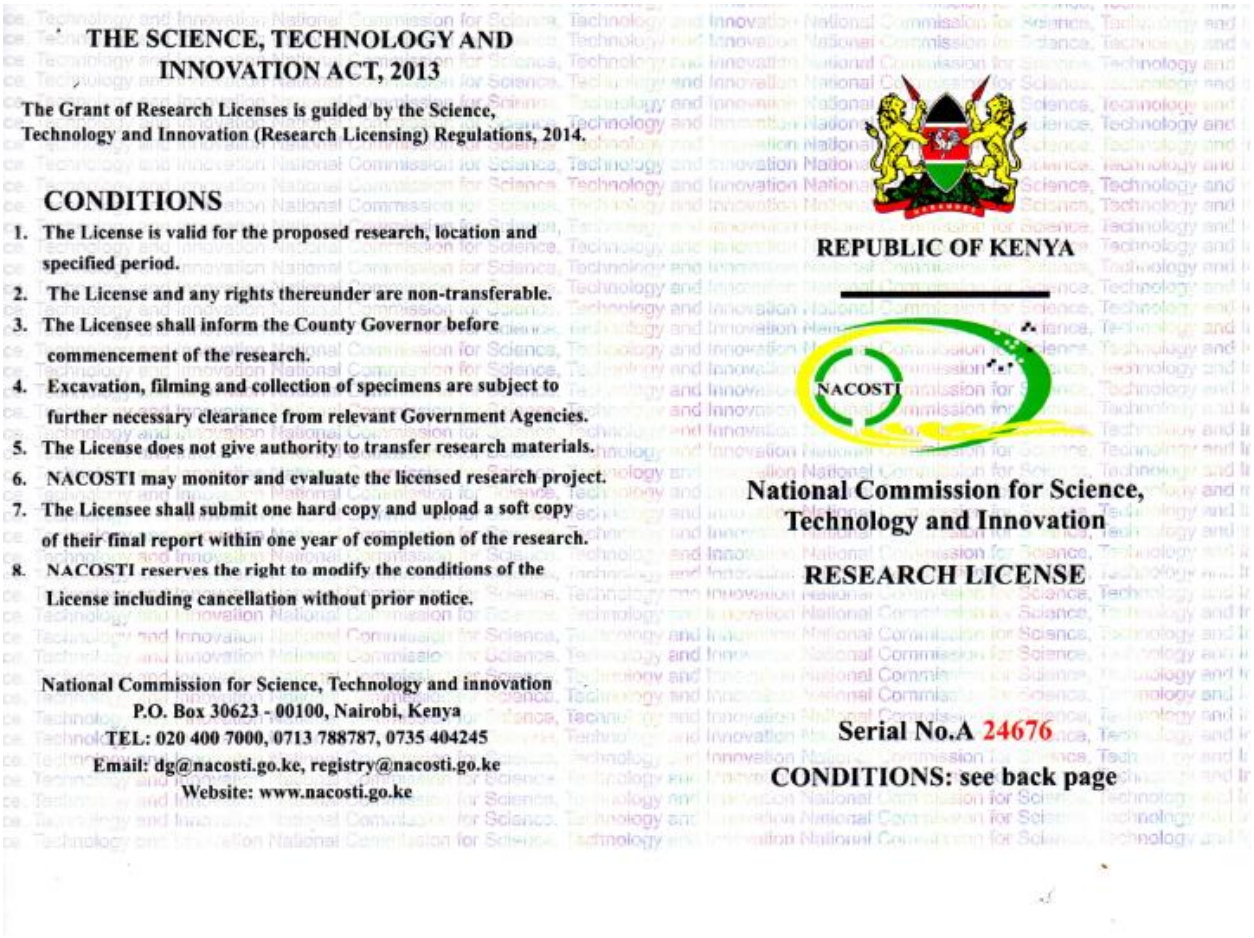
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d). What shall be your sources of income when you retire? 1). Pension. 2) Bonds. 3) Dividends and Shares. 4) Savings ( ) 5.Income from Business ( ) 6.Part time jobs ( ) 7. Real estate ( ) 8. Farming ( ) Others ( )

11). What kind of social networks do you look forward to have when you shall retire 1.Family members ( ) 2. Retired ministers fraternal ( ) 3. Golf ( ) 4. Chama ( ) 5.Church elders ( ) 6.Church ( ).

Thank you for your participation

Appendix VI: Letters of authorization to conduct research



THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014.

CONDITIONS

1. The License is valid for the proposed research, location and specified period.
2. The License and any rights thereunder are non-transferable.
3. The Licensee shall inform the County Governor before commencement of the research.
4. Excavation, filming and collection of specimens are subject to further necessary clearance from relevant Government Agencies.
5. The License does not give authority to transfer research materials.
6. NACOSTI may monitor and evaluate the licensed research project.
7. The Licensee shall submit one hard copy and upload a soft copy of their final report within one year of completion of the research.
8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice.

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CONDITIONS: see back page



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Website : www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref No. **NACOSTI/P/19/42106/28991**

Date: **21st May, 2019**

Jane Wambui Kariuki
St. Paul's University
P.O. Private Bag - 00217
LIMURU.



RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on ***"An assessment of psychosocial anxiety encountered by clergy transiting to retirement: The case of PCEA Presbyteries in Kiambu County Kenya"*** I am pleased to inform you that you have been authorized to undertake research in **Kiambu County** for the period ending **21st May, 2020.**

You are advised to report to **the County Commissioner and the County Director of Education, Kiambu County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Kiambu County

The County Director of Education
Kiambu County

THIS IS TO CERTIFY THAT:
MS. JANE WAMBUI KARIUKI
of ST PAULS UNIVERSITY, 0-901 NGEWA,has been permitted to conduct research in *Kiambu County*

on the topic: *AN ASSESSMENT OF PSYCHOSOCIAL ANXIETY ENCOUNTERED BY CLERGY TRANSITING TO RETIREMENT: THE CASE OF PCEA PRESBYTERIES IN KIAMBU COUNTY -KENYA*

for the period ending:
21st May,2020

.....
Applicant's Signature

Permit No : NACOSTI/P/19/42106/28991
Date Of Issue : 21st May,2019
Fee Recieved :Ksh 1000



.....
Director General
National Commission for Science, Technology & Innovation



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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Following your application for authority to carry out research on ***"An assessment of psychosocial anxiety encountered by clergy transiting to retirement: The case of PCEA Presbyteries in Kiambu County Kenya"*** I am pleased to inform you that you have been authorized to undertake research in **Kiambu County** for the period ending **21st May, 2020.**

You are advised to report to **the County Commissioner and the County Director of Education, Kiambu County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Kiambu County

The County Director of Education
Kiambu County

ST. PAUL'S UNIVERSITY

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BOARD OF POSTGRADUATE STUDIES

National Commission for Science, Technology and Innovation
Off Waiyaki Way, Upper Kabete
P.O Box 30623, 00100
Nairobi, KENYA.

Dear Sir/Madam,

RE: KARIUKI JANE WAMBUI- MTHNRB417418

This is to confirm that the above named is a final year student of St. Paul's University registered for Master of Theology.

The final year consists of a major research work leading to a dissertation comprising 20,000 words. The student's selected topic is:

AN ASSESSMENT OF PSYCHOSOCIAL ANXIETY ENCOUNTERED BY CLERGY TRANSITING TO RETIREMENT: THE CASE OF PCEA IN KIAMBU

The research will take place in KIAMBU County from March 2019 to May 2019.

Kindly grant the student the required permit.

Yours Faithfully,

Dr. Sammy Githuku
Director, Postgraduate Studies

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