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## Life Coping Strategies Among Retired Teachers In Makueni

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### ABSTRACT

Retirement is a period that is associated with many challenges ranging from physical, psychological to socio-economic ones. This study sought to find out how retired teachers in Makueni County adjusted in their retirement despite of the challenges associated with this period. The study was guided by the following theories: Social Construction Theory by Berger (1966), Disengagement Theory by Cumming and Henry (1961) and Life Cycle Perspective by Elder Jr (1960). The research sample consisted of 249 respondents (173 males and 76 females) who were selected through purposive and snow ball sampling techniques. Data was collected using questionnaires, face to face interviews and focus group discussions. Qualitative data was thematically analysed and reported through narratives and verbatim quotes while Statistical Package for the Social Science (SPSS) was used to analyse quantitative data and presented through simple tables and percentages. The research found that retirees cope with retirement by engaging in economic, social and leisure activities. Therefore, the study concluded that retirement is a time of freedom when retirees can constructively invest their time, wealth and energy in ways that bring prosperity to themselves and the society. The study recommends that employers need to continually train workers in preparation for retirement, and pension should be paid in time.

**Key words:** Retirement, Retiree, Pension, Coping, Activities

### INTRODUCTION

Retirement is one of the milestones in human life. This is the time when one vacates his or her job either due to official or personal reasons. There are two broad categories of retirement, that is, mandatory/compulsory or early/voluntary retirement (Teacher service commission, 2014). Mandatory retirement is the time that one is asked by the employer to stop working upon attaining the pre-determined retirement age, which ranges from 65years to 70years in many countries. Early or voluntary retirement is when a person chooses to retire either due to health reasons or wishes to change his socio-economic lifestyle (Milligan, 2011).

Retirement is relatively a new phenomenon. In the pre-industrial times workers toiled until they could not work anymore. During that time most workers were employed in agricultural

farms and had cordial relations with their employers. Employees were highly regarded as they were seen as symbols of knowledge, handwork and guidance. After World War I and industrial period, life changed with the changes in economic activities from agricultural to urban based industrial lifestyle where the old were seen as having lost the skills and energy to work with the machines. This called for the need to retire them and give them pension as a way of appreciation. Many nations thus introduced pension schemes to cater for the retirees. However, due to inflation and increase in the number of retirees, many nations have changed the pension schemes from pay as you leave or defined pension plans to pay as you save or defined contribution plans (Raichura, 2008).

Retirement period has been viewed by researchers as a problematic phase in one's life. It is a time when one's capability to earn may diminish by virtue of age or health issues (Milne, 2013; Ejueme et al., 2012, Tirindi, 2012, Were, 2009). Old age is associated with many challenges that range from physical, mental, economic to social. Transition to retirement could lead to sudden loss, for example, in finances and identity as retirees are expected to stop working; they have to adjust to a different identity of not being employed and associated with their career title as well as adjusting to a time of not earning the usual monthly salary. Thus, retirees are expected to acquire new statuses and different social identities as they try to align their lives to living with no career. According to Were (2009), Milne (2013), Taylor & Earl, (2015), Smith & Moen, (2004). and Osborne (2012) retirement is stigmatized in many societies because it signifies that time of life that one is expected to be poor and his/her health goes down as a result of advancement in age.

In spite of the challenges associated with retirement, some retirees are reported to have become more useful to their communities as they have the freedom to make decisions on the direction their own lives. For examples, some have been able to link their communities with the government or non-government organizations in identifying and implementing projects that benefit their communities such as in education and health sector. Others offer their expertise whenever called upon to do so in different sectors of their community, for example, in religious organizations or education related matters. Some other retirees start projects that can be used as development models by their communities; such projects include agricultural or entrepreneurship enterprises. These retirees cope with retirement constructively.

According to Wang et al, (2014), coping in retirement means that the retiree is able to use his or her talents and energy in ways that bring benefits to self and others. Such ways of adjusting constructively include keeping good social relationships with his/her family as well being responsible and empathetic to other people's needs and feelings, or by offering socio-economic support to others (Milne, 2013). It is against this backdrop that the study investigated how the retirees in Makueni County coped in retirement in spite of earning no salary at month end. This is a time when they were no longer expected to report to work nor enjoy the status that come with the job titles that some of them held by the time of retirement and when they did not interact with friends and colleagues at work.

Literature on retirement brings out two contrasting views on how retirees adjust in retirement. Some retirees cope positively/constructively while others do so negatively/maladjustment. Those who adjust positively look at retirement as a time to relax and move on to other income generating activities. This means that those who embrace this kind of orientation are likely to move on with life in their retirement by investing in business or volunteering at various levels in community. The second group of retirees' regards retirement as a painful period where they are exposed to financial and social ridicule by their

employer. This group of retirees is likely to negatively experience their retirement; they may have negative feelings and lifestyles.

Retirement being a kind of transition from one type of socio-economic lifestyle to another may make people busier than when they were working. They may have to learn to balance between the demands of their immediate family, those of the society and their own needs (Milne, 2013). For example, adult children are likely to expect their aged parents to be available to take care of their grandchildren and other investments in their rural homes. This is the case where adult children work away from their rural homes and remit money back home, or invest in various rural projects in their communities. In the case where a house help runs away from work unceremoniously the grandmother is requested to come and take care of her grandchildren to pave the way for their parents to report to work normally.

According to Schlossberg's model of 1981, the factors that might influence retirees coping can be summarized into four (Roncaglia 2010). The first factor is the retirees' situation at the point of retirement, for example, the experiences that he or she might be facing socially, in health or financially. A person with health or financial challenges is likely to find retirement difficult due to the suffering or frustrations for not being able to meet his/her financial needs. The second factor may be considered as the personality of the person in terms of the values one holds, his or her personality traits or even the age at retirement. People who retire early are thought to be still energetic to carry on with other life ventures. Retiring early can thus be seen as an advantage to the retiree. Third, social support can be a key in coping as one with a strong social support is not likely to miss company and friends to socialize or travel for leisure with, as long as he or she has a good relationship with his/her friends and relatives (Roncaglia, 2010). Social support is likely to be highly valuable in times of need, for example, in sickness or any other misfortunes. This kind of company is easily available at work. However, upon retirement members of the family and friends become the major source of such support. This helps in ensuring that one does not suffer loneliness or depression in retirement (Wang, 2013).

The fourth point is that people may cope well if they had planned on what to do after retirement. This is because setting goals can help one to know how to productively spend his/her free time (Roncaglia, 2010). Planning is likely to enable one to save and invest for his or her future. Retirees can start businesses, engage in farming or even charitable organizations such as children's homes. Based on the foregoing therefore, retirees are likely to cope in varied ways, some might be seen to cope while others engage in maladaptive ways of living. This paper looks at the practical ways in which retired teachers in Makueni County adjust to retirement. It sought to bring into perspective how constructively retired teachers cope with life after retirement.

The study on which this paper is based employed The Social Construction Theory of retirement by Berger (1966) Disengagement Theory by Cumming and Henry (1961) and Life Cycle Perspective Theory by Elder Jr (1960). The Social construction theory posits that people make meanings of their lived experiences based on the social context they find themselves in. That means the social lives of people and what they go through in their neighborhood have an impact on how they interpret their situations and whether they think they are good or bad.

The Disengagement Theory by Cumming and Henry (1961) stipulates that people disengage from their job roles and other social relationships as their abilities deteriorate with age. According to this theory, disembarking is a natural and accepted thing as people age and start losing their ego energy (Ritz, 2012; Crossman, 2019). This theory is relevant to retirement as

retirees have to withdraw from their professional responsibilities and pursue other roles in the society

The people who disconnect from their former employment upon retirement are able to successfully adjust to retirement while those who resist stepping down from job related roles even though aged are perceived as being unable to successfully maneuver their retirement (Kleiber, 2014; Milne, 2013). This is because they create negative energy around themselves by complaining instead of moving on with life.

Life Cycle Perspective by Elder Jr (1960) proposes that people continue doing the things they have always done even in their old age (Hutchison, 2011; Wallace, & Wolf, (2006). He states that individuals have plans, make choices and undertake actions within the opportunities and constraints of their social worlds (Mo wang et al, 2011). Guided by this theory, it was possible to discover the plans that the retirees had put in place for their retirement as well as the choices that they were executing.

This theory also posits that people are guided by personal history and social circumstances. This means that a retiree's behaviour is highly likely to be as a result of their past. One's coping is likely to depend on his/her social environment, for example, his/her relationship with his/her family and whether he/she had invested for retirement or not. Those with good social-economic investments are more likely to find retirement enjoyable. Nevertheless, each retiree maneuvers the change from being employed to being unemployed or self-employed depending on his or her constructed meaning of retirement.

#### **MATERIAL AND METHOD**

The study on which this paper is based was conducted in Makueni County and adopted a qualitative research design. Makueni is a County in the former Eastern Province of Kenya. Its capital and largest town is Wote. The most highly populated constituency is Makueni followed by Mbooni due to their proximity to Kilungu and Mbooni Hills respectively, which attract higher amounts of rainfall and the soils are also fertile for agriculture. Kibwezi West and East, Kaiti and Kilome constituencies have lower population densities relative to Mbooni and Makueni. (Mwangangi et al, 2012).

The target population was retirees in Makueni County, with retired teachers as the sample population. The variations in the retirees' features were significant as retirees coping strategies were thought to be influenced by factors such as education level, income or social exposure. Retired teachers were purposively selected because of the significance of teachers in rural economy and also because they form a high percentage of the elite class in rural Kenya. They command respect from other members of the society and act as role models in development activities.

The study used purposive and snow ball sampling technique to identify mandatory or voluntary retired primary and secondary teachers in Makueni County which has six constituencies, four of which were considered in this study. These are Makueni, Mbooni, Kibwezi East and Kibwezi West. The retirees' socio-economic coping activities in these four constituencies were expected to be different owing to their differences in climatic and population densities (Makueni County Government, 2018). The retired teachers in various localities were identified through the help of contact persons who included the area chief, fellow retirees', a pastor, quality assurance officials or head teachers.

This research used in-depth interviews, questionnaires, observation, focus group discussions and key informants as data collection methods and tools. The research applied qualitative content analysis and simple quantitative data analysis procedures. The former was applicable in the interpretation of the content of text data through a systematic classification process where the information gathered was analysed through the identification of themes and patterns. Quantitative data was analysed using Statistical Package for Social Sciences (SPSS) 20 for windows which helped in getting the percentages of respondents coping engagements.

## FINDINGS AND DISCUSSIONS

Retirees are expected to enter into a different life from that of being employed where they earned a salary every month end, had a job identity and the social support of their colleagues. This new life transition requires that the retirees develop ways of coping or adjusting to the new life. The devised mode of coping can either be positive or negative. This paper reports on the constructive ways that the teacher retirees in Makueni County apply in coping with retirement.

### Coping through engaging in economic activities

A number of factors such as engaging in economic, social, and leisure activities were identified as contributors to a healthy and productive life in retirement. This study found that the retirees were earning income by farming food crops and/or animal keeping. This provided them with extra income to supplement their low pension earning, which was not adequate to meet their economic needs. Majority of them (70.5 % male and 75% female) said that they engaged in crop farming and sold part of the cereal produce to meet their financial needs while the rest of the yield was for family use. In emphasizing the importance of crop farming, one male primary school retiree gave the following narrative:

*When it rains well I am able to harvest close to 100 bags of maize therefore I sell some to schools nearby then we consume the rest.*

This was important as having food on the table meant that they did not have to spend money to buy food. The percentage of the male and female retirees who were into farming were almost at par because property mostly belonged to the family not an individual as the proceeds from the land were meant to benefit the family in feeding the children, paying school fees or meeting any other family needs. A female retiree observed the following:

*People must farm otherwise it is wrong for one to bother his/her children asking for food when he/she has land to till and get something*

In her view, it embarrassing to watch crops do well in other people's farms or to borrow food from neighbours. The retirees had time to take care of their farming investments and other economic ventures as reflected in the narrative of one female respondent thus,

*I was able to plant fruits for commercial purposes after taking my retirement. This is because my neighbours used to graze their cattle on my farm. This became a challenge such that every time I tried to venture into planting exotic mango trees, which are a major investment in this region, my neighbour's cattle could not give the plants room to grow.*

She further asserted that she respects good neighbourliness and that earlier she had given up on the fruit planting business, but now that she was at home she was able to monitor her farm and ensure that no stray cattle frustrated her farming efforts. Consequently, by the time of this research she had a farm blossoming with citrus, mango and other types of tropical fruits.

Similarly, narratives from the female focus group discussions indicated that female retirees were more involved in poultry farming. They formed groups and they occasionally managed to get experts from Kenya Agriculture and Livestock Research Organization (KALRO) to train them on how to practise modern poultry keeping and marketing of the products. Some of the female retirees had also trained in tree planting through some religious organizations. They were involved in conservation activities where they trained their neighbours or schools on the same. One female retiree from the dry part of Wote had this to say,

*I keep a kitchen garden of 6 by 3 feet where I irrigate vegetables such as sukuma, cabbages and spinach for family use during the dry spell. This garden enables me to have a constant supply of vegetables throughout the year. I believe that this supply from my farm is healthier than the one in the market, which I do not know the environment in which it was grown.*

This was a common factor among many of the female retirees who tried to ensure that they had a constant supply of vegetables for their families. On the other hand, male retirees were keen on keeping both beef and dairy cattle especially in Mbooni and the wet regions of Makueni constituency. According to the male focus group discussions, men traditionally thought that poultry business was uneconomical as chicken approximately sell at a maximum of eight hundred shillings in the local markets. Thus they felt that such businesses should be left to women because chicken do not bring in much money like beef cattle which can fetch over fifty thousand shillings per cow.

Other economic activities that the retirees engaged in included business ventures with 49.5% of male and 50% female retirees operating retail shops, real estate businesses or running supermarkets. In emphasizing the value of business to a retiree, a former primary school teacher narrated the following:

*I have employed over 120 workers in my family investments which include farming, running a petrol station and a supermarket. This keeps me very busy. I am financially more comfortable than when I was teaching. My husband is also happy that I have relieved him of some managerial responsibilities. This enables him to have time to engage in other responsibilities and also to relax.*

To this retiree, retirement has enabled her to have freedom to do business, empower her community by offering some of them employment. Moreover, retirement has also strengthened her relationship with her husband as it makes him feel that she has given him the necessary support, which has given him room to rest and freedom to engage in other socio-economic activities. In spite of the foregoing, it is worth noting that not all the business engagements brought in significant income to the retirees. However, their existence gave the retirees something to keep them occupied and to get some financial benefit however small, which supplemented the low pension that they earned.

On the other hand, majority of the secondary school retirees appeared to do well economically; as they had various investments and were engaged in a number of business ventures. For example, one male retiree, a former school principal, had various business ventures such as renting out tents, chairs, rental houses and a big farming project. When asked if he felt retirement interfered with the way his wife managed their investment projects, he said,

*I respect her and since she is the one who was in charge while I was away in Nairobi working, I normally consult her on what we need to do so that we make the decision together. I actually consider her as my partner in business and, therefore, we work as a team. This is how I have been able to manage a diversity of income generating activities.*

From the foregoing finding it is clear that good relationship with one's spouse worked well for the retirees. It is also clear that secondary school principals were not only engaged in big businesses such as rental shops, real estate and hardware but some of them were also creative in what they did. For instance one of them observed,

*People should learn to be focused and flexible in life so that they can easily adjust in case of any changes. The key is to plan and start off the retirement venture earlier so that when one retires, he takes the same to a higher level instead of starting from the scratch upon retirement. I am happy and very busy. As you can see, my days are always fully occupied as I have to think of where to get goats cheaply. I must also think of how to deal with my tenants especially those who fail to pay their rent on time.*

His views resonate with the Life Cycle perspective that people make decisions to carry on with their lives at every stage of their lives (Hutchison, (2011). This theory also posits that people's behaviour is influenced by their past experiences and that of their age mates. For this former principal, being retired only gave him time and the freedom to engage in other income generating activities. This keeps him busy thus compensating for the prestige associated with being in charge of a school and the benefits that came with that kind of responsibility. Some retirees especially the former school principals had time and capital; a good number of them also did business with the county government by binding for tenders in the county.

To emphasize this point, one former male principal made the following observation ,

*I am very busy doing real estate business. I get a lot of tenders from the county to construct for them offices and buildings of other projects such as classes, or hospital expansions. I earn enough money to sustain the kind of lifestyle that I had or even better. I am also a member of school booksellers association in Kenya where I have been holding the post of deputy chairman for four years but this year, I decided not to attend their annual meeting since I did not want to be elected to any post. I want to engage in my personal businesses going forward.*

This retiree's economic life did not seem to have been affected after his retirement as he reported that his fortunes had improved through investments.

Both males (70%) and to 69 % of the women had family investments. Engaging in economic activities did not only benefit the retiree but also his/her community as he or she was able to employ members of his/her community in the farms or businesses. Such ventures also made goods and services easily available to the grass roots people. Additionally, the retirees were able to mentor others into the kind of farming or business they engaged in therefore they became role models to be emulated by their neighbours hence contributing to community empowerment and development. Coping also involved the retirees' participation in social activities.

### **Coping through engaging in social activities**

The study further showed that the retirees adapted in their retirement by engaging in social activities. It is apparent that in retirement, there is freedom from job and other work related demands. One acquires a new identity as a 'retiree', which is different from the job identity. Moreover, one loses the company of colleagues and friends at work. A retiree has to, therefore, find new social networks.

The study findings showed that both the male and female retirees were engaged in social activities. For instance, 48.4% of the male retirees who worked in primary and 42.1% who worked in secondary schools held leadership positions in their clans or extended family



groups. This was an indication that the ex-teachers were valued as they were seen as resourceful in helping their relatives and friends to make various life decisions. Belonging to family, development or other social groupings in their communities gave the retiree satisfaction as they felt useful and accepted by their communities. For example, a group of female retirees from Mbooni were members of a Sand dam project that built gabions across nearby rivers. They use the dam water to grow food crops for sale as a group and also assured them of a constant supply of fresh vegetables for their families. In showing the benefit of working in a group, one female retiree had this to say:

*Being part of this Sand dam foundation has helped us to stop the unwarranted sale of sand by irresponsible youth in our locality. It has helped us to improve the ecology of this place as we have water in the river throughout the year after storing the sand. On top of this we are assured of vegetable supply as we use the water to irrigate the nearby farms.*

These comments show the value of social groups to retirees; they not only give them a chance to socialize but also to improve the environment as a result of which they also reap economically by being guaranteed food on the table.

According to Osborne (2012) one's identity and confidence might be eroded in retirement due to absence of a job role and the status that come with it. However, the retirees that remain active still find themselves useful and appreciated by their communities. This gesture boosts their self-esteem (Milne, 2013; Kleiber, 2014). This made the retirees to feel valued and appreciated hence they did not have to suffer from the anxieties of lack of identity and confidence that is mostly the case upon loss of the job role (Ejionueme et al. 2012; Oparanma; 2011). The study showed that two of the respondents who were former school principals were members of Makueni County Assembly (MCA), a position that is highly competitive. Thus for the two retirees to have won this position is a reflection of how retirees were highly valued. Such a political position also gave the teacher retiree a chance to be socially active and to increase their social networks hence remaining psychologically fulfilled.

Other social engagements included heading community groups such as the 'nyumba kumi' (a group of ten households in one's neighbourhood) initiative, table banking investment groups, merry go rounds, or serving in church committees. Individual respondents gave narratives of how retirement has given them relief and time to engage in other income generating activities.

Retirees were also involved in counselling others such as the widows or the youth in their community. To underscore this, one male former school principal had this to say,

*I have become more involved in counselling the youth in my area since I have time and am nearest market and sit with the young men discussing current affairs. I take advantage of the opportunity to give them advice on healthy living and investing for their future. I am also involved in peace building initiatives within the county where I am a member of a committee that interacts with the leaders in Ukambani. We discuss county needs and what the people expect from these leaders. In case there are conflicts, we also give guidance. For instance, when there was a dispute between the governor and the MCAs, we tried to talk to both parties to come together for the sake of the county's development.*

It is clear that this principal along with others were not idle during their retirement but engaged in giving back to the community. This was by taking time to build the youth through advising them on various issues such as the need to keep away from premarital sex, and

alcoholism. They encouraged the youth to start investing in small businesses to earn a living. Other retirees helped in resolving conflicts in the community.

Other retirees used their specialised knowledge to help improve infrastructural services thereby improving the community's living standards. For instance, one male informant with knowledge in renewable energy trained his neighbours on how to harness biogas. Using biogas has various benefits other than being cheap and renewable. It conserves the environment in various ways, for example, by protecting the trees and keeping the environment clean from pollution. Some of the people who were trained on harnessing biogas transferred the same skill to others while others installed biogas production plants in their neighbours' homes at a fee.

According to Shepell (2006), Wang et al, (2011), Milne (2013) and Kleiber and Linde (2014), people who become active in retirement are likely to live longer and to be more satisfied in their retirement because they are engaged in affairs that enable them to be busy and productive. These views reflect the state of most (62%) of the respondents as they reported that they were satisfied with the roles that they played in retirement.

The above is in line with Life Cycle Perspective as the retirees had made choices on what to engage in where some had joined women and men merry-go-rounds. Members in these groups practiced table banking where they learnt to save and borrow small loans to use in addressing various needs. In these groups members also got opportunities to learn about various issues such as new government policies as well as how to assess small loans, for example, from the *Uwezo* Fund.

According to Zelinski (2013), to retire happy one needs to make new friends and also keep old ones; with increased social networks, the retirees are able to get social support in times of need. With involvement in various social groups retirees had time to relax, their emotional needs met and, in so doing, they probably kept away illnesses associated with stress occasioned by loneliness and frustration.

Findings of the current study resonate with a research carried out in England (See Steffens et al,2016). The study found that maintaining or developing a new social group was important in promoting health and wellbeing in retirement as it helped retirees to develop a sense of identity, which was good for their self-worth and self-esteem. Landis (2012) notes that retirees need to maximise their health by realising that life is about recreating themselves. This can be achieved when retirees find delight in what they do. Some of the activities that retirees find gratifying include giving back to the community through various volunteer activities.

One female key informant and a founder of a womens' non government organization group narrated the following,

*It is easy dealing with a retired female teacher because a teacher is literate and can explain matters of concern to the rest of the group. When this is done, the members of the group can better understand the benefits of joining a group and working together as a team to attract donor funding or government aid that is only accessible to groups.*

Retirees contributed in the provision of health care services through community health committees in the county. Some had been trained on health issues by AMREF, knowledge which they transferred to the community. Thus retirees were involved in a host of social and development activities including, among others, being members of board of management of

schools (BoMs), and running children homes.. Other than engaging in social and economic activities the retirees also took part in leisure activities.

### **Leisure activities**

Leisure is that time when one does as he/she pleases during his/her free time; it is a time to relax This can be through engaging in or disengaging from doing something (Bammel, 2018; Kleiber and Linde, 2014).

In describing what leisure meant to him, one male respondent gave the following narrative:

*Leisure is what you engage in to relax especially after toiling the whole day you just come home and relax watching the television. It is something that does not make your mind tired but leaves you feeling relieved.*

A total of 66(26%) of both male and female retirees indicated that they use the mass media for their leisure. That is, they watch television, listen to the radio or read newspapers. One male former principal mentioned that he engages in sporting activities such as swimming in a nearby hotel. He further indicated that he travels over the weekends to meet his wife who was still working; they go out as a couple to have fun .

Some former games masters retirees enjoyed watching and playing football and volleyball, and occasionally visited nearby boys schools to coach them; they would also attend school competitions.. Life cycle perspective emphasizes that people continue doing what they have experiences in. Therefore, these former sports masters have continued to find satisfaction in training and watching students engage in sports.

Finally, a number of the retirees said that they visited friends and relatives especially their children and grandchildren, which gave them joy as they were able to play and interact with their grandchildren. Thus, leisure activities included watching television and visiting one's friends and relatives.

### **CONCLUSION**

This paper sought to examine retiree coping strategies among retired teachers in Makueni County. The paper concludes that retirees who accept their retirement status enjoy life in retirement. A positive outlook in life boosts a retiree's self-esteem and a feeling of being appreciated by both the family and community. Adapting constructive ways of engaging not only benefits the retiree, it also allows him or her to contribute to development of the society. Retirees employed various strategies to cope with their new status. Some engaged in farming, others in entrepreneurship while others engaged in social activities such as merry go rounds or investment groups. Leisure engagements during one's free time came in all manner of activities from viewing programs on television, to visiting friends and relatives.

This paper also concludes that social relationships and networks are important to retirees-they keep retirees fully engaged. Furthermore, pre-retirement planning is important; it influences the mode of coping strategies adopted by the retirees. The three theories which guided the study were found to be relevant in explaining how the respondents were coping. For example, the Social Construction theory shed light on how the retirees viewed their retirement whether positively or negatively. The disengagement theory was useful in appreciating that majority of the retirees had moved on with life in different socio-economic activities while the Life cycle perspective showed how each retiree decided on what he or she preferred to do in retirement. Thus retirement is a phase in life that can be beneficial to both the retiree and the community.

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