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Retirement Lived Challenges Experienced by Retirees, the Case of Retired Teachers in Makueni County, Kenya

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ABSTRACT

Retirement is a transition from paid occupation to other life ventures. Retirees face many challenges ranging from physical, psychological to socio-economic ones. Many studies on retirement in Kenya have focused on retirees from different professions and other regions while this study focuses on teacher retirees in Makueni County. This study, therefore, sought to analyze the challenges faced by retired teachers in Makueni County. The study was guided by the following theories: Social Construction (Berger, 1966), Disengagement (Cumming & Henry, 1961) and Life Cycle Perspective (Elder Jr, 1960). The research used purposive and snow ball sampling techniques to sample 249 respondents of which 173 were males and 76 females. Questionnaires, face to face interviews and focus group discussions were used to collect both qualitative and quantitative data. Qualitative data was thematically coded and analyzed through content narrative analysis while Statistical Package for the Social Science (SPSS) was used to analyze quantitative data. The study found that retirees have financial, health and social problems. The study therefore, concludes that inability to plan, save and invest for the future leads to suffering in retirement. The study recommends that teachers salaries need to be improved to enable them save and invest for their future. In addition, teacher retirees need to balance their time to avoid fatigue and distress due to community demands.

Keywords: Retirement, challenges, planning, decision, community.

INTRODUCTION

Retirement is seen as departure from occupational lifestyle to that of relying on pension (Atchley, 1999). In retirement one has to adapt to new lifestyles which may include leisure pursuits, voluntary activities, or second career (Kleiber, 2014; Milne, 2013).

According to (Weiss, 2009), there are three types of retirement namely: economic retirement which is objective as one no longer works for money, psychological which is subjective, meaning one retires according to his or her thoughts such that if one thinks he or she is retired and does not consider himself or herself economically productive as when he or she was while employed then indeed he or she can be considered as retired and sociological retirement which is seen by the society as that time when one leaves his or her career and occupies the position that one is allowed to be without work

especially upon attaining the retirement age per his or her employer's retirement policies.

Retirement challenges are thought to be many and varied, ranging from psychological, physical to financial. Psychologically, retirement period is said to segregate one from a life that had been part of their identity probably from as early as their 21st birthday to age 60 or 70 depending on the mandatory retirement period per their employer's policy. This is because work period not only give one identity, confidence and self-esteem but also energizes them to handle the challenges and successes of life. These gains accrued during working period are lost on retirement, as one has to learn to live without the privileges that their work had accorded them (Tirindi, 2013; Oparanma, 2011). psychologically, retirement can become a time of loneliness, low self-esteem and meaninglessness in life (Osborn, 2012; Smith, 2004). Mowang (2011)

asserts that retirees report greater depression, loneliness, lower life satisfaction and happiness relative to workers. These sentiments are echoed by Milne (2013) who indicates that the transition from work to retirement implies loss of status since some job positions offer opportunities for higher status than others, for example management and other high hierarchy jobs are of high status in many societies. One's identity is also likely to be affected, especially where one had been used to the idea of identifying them self with their job. In the case of married couples, differences in the timing of retirement may lead to lack of a sense of purpose as one may not know how to handle free time alone while their partner is still going on with their profession.

Physically, retirees are likely to suffer from age related challenges. These include poor eye sight, back pains, hypertension, arthritis and stroke. According to Smith (2004), retired men are likely to suffer from pulmonary heart disease and stroke while women suffer more of bone challenges like arthritis. According to Hannon (2017), women suffer more from bone diseases due to the biological body processes that they go through while men suffer from stroke as they fail to release their emotions, for example in the African culture men are not supposed to cry like women when going through tough times.

Retirees may suffer from financial challenges as indicated by a study done in Nigeria that asserted that majority of the respondents highlighted economic constrains as one of their challenges (Ejionueme, 2012). This brings in other challenges as retirees hardly afford to lead the kind of life that they had during their working period (Jonyo & Jonyo, 2017). Lack of finances precipitates other difficulties such as ill health due to failure to afford a balanced diet or meet medical expenses. Having no money also subjects one to loneliness as friends and relatives tend to desert one as they see them as a bother. This may lead to the psychological difficulties such as low self-esteem and depression (Garba & Jummai, 2014; Greenwald, 2013).

Retirees experience financial problems due to not only low pay but also delay of their pension processing. This implies that their purchasing power is inhibited since they need money to meet their basic needs which include food, clothing, and shelter as well as health needs. Money is also needed in travelling to the offices

dealing with the processing of pension. For government employees this happens to be in the capital city where the head offices of the employing body are likely to be situated (Museya, 2014; Olatunde & Onyinye, 2013; Thuku, 2013; Oparanma, 2011). Financial problems for the retirees are also occasioned by corruption among the officers dealing with pension, hence subjecting the retirees who fail to accept to indulge in this unethical practice to unnecessary delays (Museya, 2014). This scenario leaves the retirees wishing that they had been allowed to continue working until the pension is ready.

According to a research done by Thuku (2013), retirees' happiness depends on how well they had planned and invested for the future. However, though planning for the future is key to satisfaction in retirement, many retirees lack the necessary information prior to their retirement. This is because very few employers take time to train their employees on sound financial management and investing for the future. Lack of such crucial information means that people retire with inadequate financial resources to sustain the kind of lifestyle that they were used to while working as they no longer earn a salary and the pension they earn is usually low. Tirindi (2012) observes that there is need to prepare would be retirees to accept their retirement so that they can adjust better in retirement in spite of the different lifestyle that they have to get used to. Retirees have to change their identities, engage with different social spaces as they no longer have the company of their colleagues during their career lives. It is against this background that this study sought to find out the lived challenges that retired teachers in Makueni County experienced.

MATERIALS AND METHODOLOGY

The study was conducted in Makueni County which has six constituencies, namely Mbooni, Kilome, Kaiti, Makueni, Kibwezi West and Kibwezi East. The most highly populated constituencies are Makueni and Mbooni due to their proximity to Kilungu and Mbooni Hills respectively. Kibwezi West and East, Kaiti and Kilome have low population densities and are also low potential areas with poor soils (Mwangangi et al., 2012; Government of Makueni, 2012). The study adopted a qualitative research design. The target population was retirees in Makueni County and the sample for the study was drawn from retired teachers.

The variations in the retirees' features were significant as retirees' challenges were thought to be influenced by factors such as education level, income or social exposure. Teachers were chosen for this study since they form a high percentage of the elite class in rural Kenya. They are respected by the other members of the society and act as role models in development activities. The study used purposive sampling technique to identify mandatory or voluntary retired primary and secondary teachers in the study area. A variety of data collection methods including in-depth interviews, questionnaires, observation, focus group discussions and key informants were used. The research applied qualitative content analysis procedure and simple quantitative data analysis. The former was applicable in the interpretation of the content of text data through a systematic classification process where the information gathered was coded through the identification of themes and patterns. In quantitative data analysis, tables were used to show the percentage of respondents' construction of 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 is one of the phenomenological theories whose emphasis is on an individual and his/her conscious experiences. It talks about the lived experiences of the actors and what they make out of them depending on what the retiree goes through in socio-economic terms. Therefore, how a retiree is received by his or her family and community determines the kind of meaning that he gives to his retired role. This theory was relevant in looking at the challenges that retired teachers faced as they interacted in the society.

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 and as they prepare for their final destiny from this world. According to this theory, disembarking is a natural and accepted process as people age and start losing their ego energy (Crossman, 2019). This theory is relevant to retirement as retirees have to withdraw from their professional responsibilities and pursue other roles in the society. However, for the retirees who had

challenges retirement was not something they celebrated but one they felt was imposed on them by the government.

Life Cycle Perspective Theory by Elder Jr (1960) proposes that people continue doing the things they have always done even in their old age (Hutchison, 2011). According to this theory, individuals have plans, make choices and undertake actions within the opportunities and constraints of their social worlds. This theory was relevant to this study in trying to discover if the retirees had put in place any plans to cushion them from financial and social suffering in retirement. Having prior plans of saving and investing for their future for example, would have helped them to deal with the economic demands of old age. Such demands include the need for them to pay for their medical cover as they no longer qualify for a medical cover paid for by their employer since upon retirement they cease to enjoy the benefits accruing to their job position. Nonetheless, decisions made have consequences whether the good or bad and they determine if the retiree will transition into retirement smoothly or not.

FINDINGS AND DISCUSSIONS

This study observed that the retirees had several challenges which ran from financial, poor planning and demands from the society as discussed below;

Financial Challenges

A number of the respondents were of the opinion that the pension earned was low. The study observed that (32%) of the respondents wished that the government would allow them additional time to continue working in order to continue earning their monthly salaries. This is because they still had children in school by the time they retired and would have wished to continue teaching in order to complete educating their children. This view resonates with that of a report by Wiser (2012), which indicated that retirees have a number of financial challenges such as higher costs of living in terms of being able to afford their basic needs for example food and medical care. This report further indicates that about 61% of people aged between 44 to 75 were afraid of depleting their retirement assets more than they feared death. However, the respondents in this study even though they had challenges of a financial nature did not experience residential ones

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because a majority of them had already put up permanent residential houses for their families.

A number of the respondents cited financial challenges as they were unable to lead the kind of lives that they had while they were teachers. For example, some of them said that they were unable to meet the family basic needs especially food and education for their children as well as the kind of entertainment activities that they enjoyed while working, as evidenced in the following narrative by one former chief principal:

When you are in administration you have authority to incur expenditure (A.I.E), all you do is to sign vouchers. You have a car that is fueled and maintained by the state. Sometimes you are sponsored to attend conferences even outside the country. While out there, you stay in expensive hotels, you have entertainment allowance, if there are seminars locally you have the option to fly. This kind of lifestyle is not possible to maintain from one's pocket therefore one has to wisely adjust otherwise he/she can spend his/her pension very fast and die of shock due to financial mismanagement or loss of retirement benefits.

Economic constraints amongst retirees were noted to have far reaching effects where the relationship between the retiree and his/her family may become strained since the retiree failed to meet his or her obligations to the family. For instance, one male retiree noted that his relationship with his wife was bad because he could not control his urge for drinking yet his low pension pay could not afford both alcohol and food for his family. Therefore, he gave priority to quenching his thirst at the expense of meeting his familial obligations an act that led to a bad relationship between him and his wife. The behavior of this retiree can be understood in view of life cycle perspective theory that people continue doing whatever they are used to even in their retirement. Thus since this retiree had started his beer drinking habit while working, he found it impossible to stop and since he couldn't afford the expensive alcoholic drink he resulted into taking the traditional brew. This habit strained his relationship with his wife who expected him to take care of the family financially instead of wasting money on liquor. Similar sentiments on irresponsibility, especially on the part of male retirees, were echoed by some respondents.

One key informant, a chief, gave the following narrative:

"My office is very busy as I have to keep on solving marital cases between spouses who have disagreed on matters related to alcoholism. The women complain that their husbands disappear from home daily only to surface in the evening staggering after excessive consumption of traditional brews."

According to the chief, his village had buried a number of retirees who could not take care of themselves. Such retirees suffered from ill health as they only focused on drinking.. This led to health problems as the body lacked the necessary nutrients and they cared less about food. Having low financial capabilities also meant that these retirees took in second generation alcoholic drinks which are substandard but cheap.

Some of the retirees who were among the 32% of the retirees who felt that retirement subjected them to financial suffering survived the hard way. For example, one male respondent demanded "Kaluvu" (the Kamba traditional brew), in order for him to participate in this study. This problem of consuming traditional brews was highly pronounced among the male retirees who were primary school teachers as compared to their secondary counterparts. This was partly attributed to the fact that the former earned less than the latter and had also not invested for the future. The same views were emphasized by the focus group discussions carried out by the female retirees. They gave examples of cases of retirees that they knew who had become reckless due to immoderate consumption of the traditional brew. They spoke of a case of one retiree who could not afford shoes but wore torn slippers that he would tie with a nylon paper yet the same person could afford to drink. The same focus group also discussed the case of another male retiree who was known to have the habit of taking traditional brew on credit then clearing the bill at the end of the month getting his pension. The female group also talked of another male retiree known to them that took a loan to purchase iron sheets for a traditional brewer so that he could be allowed to take brew whenever he wished. All the retirees with such drinking habits did not have good relationships with their wives because of family negligence at the expense of traditional brews.

A former male primary school retiree pointed out that he was going through economic challenges. He stated that their salary while working very low thus had nothing significant to show for the pension earned. The following were his sentiments:

You know life is difficult my wife does not work. I have children to take care of, feed, and educate. The climate around this place is unpredictable sometimes we plant crops in vain; therefore I buy food for my family a venture that has proved very expensive for me.

This was the case for about 33% of the respondents who by the time they retired their children were still in school and therefore they used the lump sum earning to educate them. One key informant who was a Pastor from Kibwezi East observed the following:

“Majority of the retirees here have financial problems as such, it is common to find a male retiree who deserts his family and goes to hire a room to stay alone in the local market so that he can eat whatever he wants alone without sharing with his wife and children. Other retirees fail to take care of their families and go on sponsoring women who belong to other men at the expense of their own families.”

According to this pastor, some retirees have become very inhumane that they do not care about their own families. Therefore, it is better for them to run away from their homes and live alone where the burden of buying food for one person is obviously less than that of feeding their families.

The views expressed agree with those of (Alvarenga, 2009) that retirement period can be a time of tension because of socio-economic reasons where people are unable to afford the kind of lifestyle that they have had. These views are also similar to those of a study by Ejionueme (2012) who noted that the retirees in Nigeria have financial constraints that inhibited them from affording the lifestyles that they had before retirement.

Some female retirees were not spared the financial difficulties as captured in the focus group discussions. This group observed that having no salary at the end of the month meant that they did not easily get casual labourers as majority of the would be workers ignored them since the labourers were afraid that the retirees would not be able to pay for the services

rendered. This meant that the female retirees had to till their land and perform other family chores for themselves yet they felt weak as days passed by leading to old age related physiological challenges. They also stated that their relationship with their families members were strained especially during the period that they had not received their pension as they felt that their spouses and children avoided them and did not want to give them financial assistance.

These observations are in cord with the views of Alvarenga et al. (2009) and Thuku (2013) that retiree’s decreased income was one of the causes of their life dissatisfaction. This is embedded in the fact that upon retirement one ceases to earn a salary from his/her employer yet his/her personal needs must still be fulfilled. Many employers offer medical cover to their workers which are terminated once the employees retire. The retiree is thus forced by circumstances to seek alternative medical schemes to take care of his or her medical needs.

The views brought forth were also echoed by one male participant who had this to say:

My health has been an issue as I have been suffering from chronic back pains having been diagnosed with the symptoms of a prostate disease. In order to manage my condition, I need to visit a modern hospital regularly for medical checkups. For the government to expect people to pay five hundred monthly NHIF fee to cater for medical cover is unfair. Retirees should be treated for free in government hospitals after all they are the ones who have educated the doctors and nurses who are in charge of these hospitals.

The study also showed that the retirees had other challenges because they had not planned well for their future as discussed below. According to (Kleiber,2014; Milne,2013), in retirement people have a number of losses that include the loss of association of workmates, identity crises and loss of privileges associated with high statuses like the case of the former principal who gave his account and those of his cohort who held high positions during their teaching careers. This group of retirees found themselves in what Kleiber (2012) and Landis (2012) see as a situation where finances limit the kind of leisure activities that one undertakes.

Poor Planning

Planning is crucial in enabling people to adjust to the transitions of life. However, the results of the study showed that a number of the participants had not thought of what to do in retirement. According to (Milne, 2013; Wang, 2014) satisfaction in retirement can be achieved if people start planning for their retirement early. This can be done through saving or investing for their future. However, this is not always possible in the developing countries where salaries earned are considered too low to meet individuals' basic needs let alone investing for the future. This means that people are tied by short term planning. These views were echoed by a number of participants as they mentioned that they wished they had more time to continue work to cater for the needs of their families especially educating their children.

The teachers who retired before 2009 were not lucky enough to be taken through pre-retirement training as their employer Teacher Service Commission (TSC) had not put up such a program in place. Indeed, the study showed that only 12% had gone through any kind of training with regard to how to socialize to life skills. Such trainings may not have had any positive impacts on financial management. This consequently worked negatively for the respondents as they did not know exactly what they needed to do as they approached retirement. According to Asamoah (2012) and Nzuve (2007) employers have a responsibility of preparing their employees for retirement through pre-retirement training. However, not many organizations are keen on this kind of training as they would prefer to spend income on profit making ventures for the organization. Research done by (Tirindi, 2012; Were, 2009) found that retirees need to be trained prior to retirement so that they can accept retirement and adjust positively. Lack of training prior to retirement leads to retirees exiting from work without any idea of what to expect and how to deal with the uncertainties of unemployment. One male primary school retiree gave the following narrative in support of this argument:

I invested in 14 residential houses in the trading centre in my locality with each of the rental houses giving me only ksh. 200 per month. This is very little income as I earn less than ksh 3000 in total yet the cost of living is very high."

This was inappropriate investment as the same investment would have earned him a lot more if it had been done in another town. For instance, a single room in Wote town which is the headquarters of Makueni County goes for over 7000ksh therefore if this retiree had bought the plot at Wote and invested there he would be earning over 200% of his current income from the investment. This is associated with his lack of prior training on money management.

As such, retirees need to have information on the changes in the society in order to invest for their future. However, it is impossible to invest for the future when one is unable to meet the basic needs of the family. This scenario is common in cases where one has a big family and a low salary. The big number of children was attributed to lack of family planning as was attested by the female focus group members who noted that during their time family planning was not popular. They gave birth as though they were in a competition. Indeed, all the women in this group observed that each of them had more than six children.

Other than lack of training having led to financial challenges, the retirees also had financial difficulties as a result of inadequate preparedness for their future. Majority of them did not have any medical cover therefore when life shocks like sickness hit them or their close relatives they had to sell off the few resources that they owned. This was in the words of one male former primary head teacher who said the following:

"I have been hospitalized severally and since my children do not earn enough money to spare to meet my medical bills I had to sell off a plot that I owned to pay for my medical bills."

This is a clear indication that this retiree had not thought of a time that he would not be enjoying the kind of medical cover that he had from his employer when he was working. Otherwise he would have considered taking a personal medical cover although having low salary also meant that there was hardly any money to be set aside for such a cover.

These views correspond to those of (Were, 2009) that retirees have challenges due to lack of prior training on retirement.

The female retirees also had their share of planning challenges as seen in their narratives. For example, one of them was of the view that

she had nothing to show for the years that she had worked. This is because though she tried putting her lump sum earning in a fixed deposit account she kept on going back to withdraw some portion before its maturity. This led to frustrations due to bank procedures until she eventually decided to forget about the fixed deposit account and withdrew all the money. Before she knew it, she had spent all without investing.

Another female retiree gave the following narrative on how she felt immediately after retirement:

“I did not have any money so I agreed with my sister to sell to her a plot that my daughter had bought for me. Unfortunately, my sister did not pay me at once but in bits that meant I did not notice when the money was fully paid since I spent it as it came. When I got my lump sum earning, I decided to use part of it to subdivide my husband’s shop so that I could start a small business on one side and leave him operating on the other but my business did not last long. Therefore, I have become a dependent to my children.”

Financial challenges also came in the way of retirees for not having proper information on how to enter into contracts with their relatives or friends. The male focus group discussion echoed these sentiments by talking of cases that they had witnessed of some retirees entering into contracts to hire business premises for even three years and being asked to pay up front. They observed that this was unfortunate as one could succeed or fail in a new business venture. In the case where the business failed, the retiree could not get back his/her money as he or she would have paid for the business venue for the period stipulated in the contract therefore the owner of the premise would have nothing to do with it until the time the contract was over.

The problem of poor planning was made worse by the delay in receiving pension as sometimes retirees had to wait for long before receiving their pension. For example, 50% of the respondents waited for a period between six months to one year, another 24% waited between one to two years while 10% waited for over two years. This means that less than 20% of the retirees received their pension in a period of less than six months. This was frustrating as the retirees needed money to continue living comfortably and meeting their basic needs. This

problem is not only occasioned by the government’s delay in paying the pension but by corrupt officials in the pension offices as observed by (Museya, 2014).

He stated that corrupt officials subject retirees who fail to compromise with unnecessary delays in receiving their pension dues.

Demands from the Society

Retired teachers are highly esteemed in their neighborhood. As such, they are looked upon for guidance and leadership. In this regard, the respondents felt that they have had a challenge balancing between their private lives, getting time to rest and meeting the expectations of the society. This study showed that majority of them 198 (79%) held positions as chairpersons of various organizations such as church committees, school development committees, Nyumba kumi (a cluster of ten households in one’s neighbourhood) or county health representatives in their localities. According to (Zelinski, 2013; Solinge, 2012; Milne, 2013) retirees’ involvement with social groupings is a sign of their positively having been integrated in the society. However, this study showed that such engagements strain the retirees and affect their freedom as well as time to relax with their families.

In stressing this fact, one retiree who was a former principal and who taught mathematics and physics had been asked to continue teaching and managing a school near his home. He had this to say:

“I am currently teaching and assisting in the management of a Catholic girl’s school near my home. This is because the Diocese had threatened to close the school since the total student population had fallen below 50 students. The church requested me to join the school as a teacher and consultant in its management since getting science teachers is a challenge for such a small school. I gave them a condition that I will leave in three years’ time hoping the school will have picked up by then. I am due to leave next year but they have not found a science teacher nor a suitable school head. Now they are pleading with me to continue. I have refused. I need my peace and strength but they do not seem to understand.”

This shows the society drains the teacher retirees. Another music retiree said that he was still teaching in more than two schools because of the scarcity of music teachers in the county.

This is in line with the proposition of life cycle perspective that people continue doing what they have always done in life. A female retiree also talked of how she felt tired because she had committed herself to about four social groupings hence found she spending three to four days in a week in meetings to do with such groupings. The following were her words:

I belong to a church prayer group that meets every Thursday from 3 to 5p.m. I also used to belong to a development group where we could borrow money and pay back at 10% interest. I also belong to the retirees' welfare association.

Therefore, she decided to withdraw from some and only focus on two that is the prayer group and the retirees' welfare one. Indeed, since teachers are respected in rural Kenya as they articulate matters easily, they are given responsibilities in these groupings and this takes a toll on their time and energy. The demand is even higher for the teacher retirees as people expect them to have time as they are no longer attached to the responsibilities of teaching. A male retiree narrated the following in support of this argument:

"Apart from being expected to attend a given meeting whether it is a school, church or political one, one is expected to be the master of ceremony especially if you held a leadership position in school like that of school head, games or discipline master."

This is because the community values the retired teachers who from the interactions held exude confidence in public speaking. Therefore, retirees need to be cautious in the number of committees or meetings they choose to attend to avoid burnout. This position is different from that of the disengagement theory that argues that people separate from their society as they age and their energy levels deteriorate. For the retirees', retirement made them busier serving the community in various forums. The life cycle perspective was relevant in understanding that retirees make decisions on how much they can comfortably engage with the community in a way that would be physically and psychologically healthy for them.

CONCLUSION

Satisfaction in retirement is thought to depend on four main factors that is financial security, health, preparation and planning for retirement as well as active engagement. The paper

concludes that some retirees have no financial satisfaction as they feel that their employers forced them out of work when they still needed money to educate their children and take care of other personal/family needs. Other retirees have health related challenges as a result of advanced age such as arthritis and high blood pressure among others and find it difficult to assess good health facilities as their pension earning is low. Some retirees observe that they earned meager salaries and therefore it was impossible for them to save and invest for the future as they had many financial demands especially in Africa where there is African brotherhood culture. Furthermore, engaging with their neighbors needs to be done with caution so that the retiree does not strain himself or herself by spending too much time and energy dealing with community matters. The social construction theory is relevant in understanding the fact that each individual retiree has his or her own way of interpreting the challenges that he or she thinks retirement cost him or her. These challenges range from financial, health to social ones where the demands from neighbors are seen as fatiguing. Disengagement theory posits that it is crucial for people to disengage from the society and work roles as they age. However, due to the challenges retirees' face they may not consider retirement as having many advantages to them nor do they feel freed from taking part in community responsibilities. On the other hand, Life cycle perspective is relevant as it stipulates that people make decisions in each stage of their lives. Therefore, this theory is useful in appreciating the decisions that each retiree makes whether these are considered by the society as good or bad as retirees' maneuvered their state per their choices and have to deal with the consequences.

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Citation: Annastasia Katee Musila, Jamin Masinde, Harrison Maithya, "Retirement Lived Challenges Experienced by Retirees, the Case of Retired Teachers in Makueni County, Kenya". (2019). *International Journal of Research in Humanities and Social Studies*, 6(9), pp.17-26

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