

**FACTORS AFFECTING RETIRED PRIMARY SCHOOL  
TEACHERS TO ATTAIN SUSTAINABLE LIVELIHOOD:  
A SURVEY OF BUSIA DISTRICT**

**BY  
NOBERT BWIRE WANGALWA**

**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILMENT OF  
THE REQUIREMENTS FOR THE AWARD OF AN EXECUTIVE MASTERS OF  
EDUCATION**

**2011**

## DECLARATION

This project report is my original work and has not been presented for any award in any other university.

Signature.....

Date.....

NOBERT BWIRE WANGALWA

EDU/PGEM/1005/09

This project report has been submitted for examination with our approval as the University Supervisor.

Signature.....

Date .....

DR. J. N. KINDIKI

## **DEDICATION**

The changing dynamics today in the development of our country provided me the motivation to rethink about my education. The imagination that another level of learning will provide me with a different mindset was overwhelming. The prompting by my colleagues at Butula Boys High School and my brother Kizito Wangalwa was invaluable. I dedicate this work to the community of Butula Boys High School.

## **ACKNOWLEDGEMENTS**

I thank all the people and institutions that participated in any way in the development and conclusion of this research project. Many thanks to Dr. Jonah Kindiki my supervisor for providing the much needed professional guidance in the whole process. My colleague Amos Ngira gave a lot of meaning to my line of thinking regarding my topic. The entire Executive M.ED class of 2009/2010 was such a wonderful one. Special appreciation goes to the respondents, the retired primary school teachers, the DEO and his staff and the union officials. The information you provided greatly influenced this study. I would not have gone this far without the overwhelming support and sacrifice from my wife Joan and our children Fidel, Mercy and Erick. To them I am extremely indebted. For providing the much needed computer expertise I acknowledge my son Fidel and my youngest brother Chris. Finally, I thank my employer TSC for giving me time during the holidays and paying me the salary that helped finance this course.

## TABLE OF CONTENTS

ITEM	PAGE NO.
DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENTS .....	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES.....	vi
LIST OF FIGURES.....	x
LIST OF ABBREVIATIONS/ACRONYMS.....	xi
ABSTRACT .....	xii
<hr/> <b>CHAPTER ONE</b> .....	1
<b>INTRODUCTION</b> .....	1
1.1. Background of study .....	1
1.2. Statement of the problem .....	7
1.3. Purpose of the study.....	8
1.4. Objectives of the study .....	8
1.5. Research Questions.....	9
1.6. Significance of the study.....	9
1.7. Basic Assumption of the Study .....	10
1.8. Limitations of the Study.....	10
1.9. Definitions of significant terms as used in the study.....	10
1.10. Organizations of the Study.....	11
1.11. Theoretical framework.....	12
1.12. Conceptual Framework.....	14
<hr/> <b>CHAPTER TWO</b> .....	16

<b>LITERATURE REVIEW</b> .....	16
2.0. Introduction .....	16
2.1. Challenges Facing Retired Primary School teachers.....	16
2.2. Coping Mechanism on Suitable livelihood for Retired Primary School Teachers.....	18
2.2.1 Government policy on Retired and Bureaucracy for Retired Primary School Teachers.....	19
2.2.2. Retiree demographic characteristics on livelihood sustainability.....	20
2.2.3 Retirees and self development .....	21
2.3 Supports for retired Primary School Teachers from the NGOs.....	23
2.4 Sustainable Livelihood for Retired Primary School Teachers.....	24
2.5 Policies Institutions and Processes for Retired Primary School Teachers.....	25
2.6 Level of investment for Retired Primary School Teachers.....	25
2.7 Summary of Literature Review.....	26
<hr/> <b>CHAPTER THREE</b> .....	28
<b>RESEARCH METHODOLOGY</b> .....	28
3.1. Introduction .....	29
3.2. Research design.....	28
3.3. Location of the Study.....	29
3.4. Target population.....	30
3.5. Sample Selection and Sample Size.....	30
3.6. Research instrument.....	31
3.6.1 Questionnaire.....	31
3.6.2 Interview Schedule.....	32
3.6.3 Pilot Testing of the Research Instruments.....	32

3.6.4	Validity of the Research Instruments.....	33
3.6.5	Reliability of Research Instruments.....	33
3.7	Data collection procedure.....	34
3.8.	Data Analysis Techniques.....	34
<b>CHAPTER FOUR.....</b>		<b>36</b>
<b>DATA ANALYSIS, PRESENTATION, INTERPRETATION</b>		
<b>AND DISCUSSION</b>		<b>36</b>
4.1.	Introduction.....	36
4.2.	Questionnaire Return Rate.....	36
4.3.	Demographic Characteristics of the Respondents.....	36
4.4	Influence of Retired Teachers Characteristics on their Sustainable Livelihood....	37
4.4.1	Gender distribution of the Respondents.....	37
4.4.1.1	Gender against goal achievement of land.....	37
4.4.1.2	Gender against goal achievement of building a house.....	38
4.4.1.3	Gender against goal achievement of educating children.....	39
4.4.1.4	Gender against achievement of farming.....	40
4.4.1.5	Gender against goal achievement of investment.....	41
4.4.2.	Number of dependants against goal achievement of Land.....	42
4.4.3	Number of dependants against house building.....	43
4.4.4	Number of dependants against educating children.....	44
4.4.5	Number of dependants against achievement in farming.....	45
4.4.6	Number of dependants against investment in profitable business.....	46
4.4.7	Age against Achievement of goals.....	47
4.4.7.1	Age against Land Achievement.....	47
4.4.7.2	Age against house Achievement.....	48

4.4.7.3 Age against educating children.....	49
4.4.7.4 Age against achievement in Farming.....	51
4.4.7.5 Age against Investing in profitable Business.....	51
4.4.8 Pension amount against education of children.....	52
4.4.8.1 Pension against Farming.....	53
4.4.8.2 Pension against building a house.....	54
4.4.8.3 Pension against buying Land.....	55
4.4.8.4 Pension against investing in profitable business.....	56
4.5 Coping Mechanism Adopted by Retired Primary School Teachers.....	57
4.5.1 Agriculture as a strategy of coping against gender.....	58
4.5.2 Projects (Rental Houses) against Gender.....	59
4.5.3 Support from the Children against gender.....	59
4.5.4 Board member allowances against Gender.....	60
4.5.5 Polygamy against Gender.....	61
4.5.6 Joining Groups against Gender.....	62
4.6 Level of investment of Retired Primary School Teachers .....	63
4.7 Support given to Retired Primary School Teachers to sustain their Livelihood.....	64
4.8 Challenges facing Retires Primary School Teachers.....	64
4.8.1 Government policy against Retired Primary School Teachers Livelihood Sustainability.....	64
4.8.2 Low retirement benefits against Gender.....	65
4.8.3 High family demand against Gender.....	66
4.8.4 Lack of investment against Gender.....	67
4.8.5 Alcoholism against Gender.....	68
<b>CHAPTER FIVE.....</b>	<b>70</b>



<b>5.0</b>	<b>SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS.....</b>	<b>70</b>
5.0	Introduction.....	70
5.1	Summary of findings .....	70
5.2	Conclusions.....	72
5.3	Recommendations .....	75
5.5	Recommendations for Further Research.....	77
	<b>REFERENCES.....</b>	<b>78</b>
	<b>APPENDICES.....</b>	<b>84</b>
	Appendix I: Letter of Transmittal.....	84
	Appendix II: Questionnaire for Retired Primary School Teachers.....	85
	Appendix III: Questionnaire for Teachers Union Officials.....	90
	Appendix IV: Interview schedule for the D.E.Os, SOs and HR Officers .....	91
	Appendix V: Map of Busia District on Kenyan Map.....	92
	Appendix VI: Actual Map of Busia District.....	93

## LIST OF TABLES

Table 4.1.	Gender against achievement of Land.....	38
Table 4.2.	Gender against goal achievement of building a house .....	39
Table 4.3.	Gender against goal achievement of education children .....	40
Table 4.4.	Gender against goal achievement of farming .....	41
Table 4.5.	Gender against goal achievement of investment .....	42
Table 4.6.	Number of dependants against goal achievement of land .....	43
Table 4.7.	Number of dependants against house building .....	44
Table 4.8.	Number of dependants against educating children .....	45
Table 4.9.	Number of dependants against achievement in farming .....	46
Table 4.10.	Number of dependants against investing in profitable business .....	47
Table 4.11.	Age against land achievement .....	48
Table 4.12.	Ages against House achievement .....	49
Table 4:13.	Ages against Education of children .....	50
Table 4:14.	Age against achievement in Farming .....	51
Table 4.15.	Age against Investing in Profitable Business .....	52
Table 4.16.	Pension amount against education of children .....	53
Table 4.17.	Pension against Farming .....	54
Table 4.18.	Pension against building a house .....	55
Table 4.19.	Pension against buying land .....	56
Table 4.20.	Pension against investing in profitable business .....	57
Table 4.21.	Agriculture as a strategy of coping against Gender .....	58
Table4.22.	Projects (Rental Houses) against Gender.....	59
Table 4.23.	Support from the Children against Gender .....	60
Table 4.24.	Board Member allowance against Gender .....	61

Table 4.25.	Polygamy against gender .....	62
Table 4.26.	Joining Groups against gender .....	63
Table 4.27.	Policy against Gender .....	64
Table 4.28.	Low Retirement Benefits against Gender .....	65
Table 4.29.	High Family demands against Gender .....	66
Table 4.30.	Lack of Investment against Gender .....	67
Table 4.31.	Alcoholism against Gender .....	68

## **LIST OF FIGURES**

Figure 1.1: Perceived conceptual framework of challenges facing retirees in Kenya.....	14
--	----

## **LIST OF ABBREVIATIONS / ACRONYMS**

CRFT	Code of regulation for teachers
D.E.O	District Education Officer
D.D.E.O	Deputy District Education Officer
D.B	Defined Benefit
D.C	Defined Contribution
KUPPET	Kenya Union of Post Primary Teachers
KNUT	Kenya National Union of Teachers
M.O.E	Ministry of Education
SPSS	Statistical Packages of Social Science
TRB	Teachers Retirement Board
TSC	Teacher Service Commission
PAYG	Pay as year go
SI	Senior Teacher One
PI	Primary Teacher one
P2	Primary Teacher two
P3	Primary Teacher three
P4	Primary Teacher four
KACE	Kenya African Certificate Examination
KCE	Kenya Certificate Examination
KCSE	Kenya Certificate of Secondary Examination
ATSI	Approved Teachers Status one
NGO	Non governmental Organization

## ABSTRACT

Most retired primary school teachers in Busia District are unable meet their financial obligations. The findings, analysis and recommendations from this study should contribute to the improvement of teacher's pension before retirement to make them live a better life after retirement. The study investigated factors affecting retired primary school teachers to attain sustainable livelihood. The descriptive survey design was used because the study will employ both quantitative and qualitative approaches. The proposed study will purposively sample 52 out of the 172 male and female retired primary school teachers in four division of the larger Busia District through Snowballing sampling method. The quantitative data was presented in the form of frequencies, percentages and tables using descriptive statistics. On the other hand qualitative data was presented in a narrative form after capturing the respondent's perception. The study found that 51.9% respondents did not achieve their goal of buying land for development, 69.3% respondents did not carry out farming to get enough food for their families, 69.3 % did not invest in any profitable business enterprises, 98.1% retirees did not build descent houses for their families, 98.1% retirees are affected by the low pension per month that hinders them to achieve indicators for sustainable livelihood and 75 % retirees reported that unclear policies on retirement contributes great deal to their plight. The study recommends that the government should develop and institutionalize policies to handle the challenges that face retired primary school teachers and more so carry out an annual review of teachers' pension to meet the ever increasing demands of life.