

**COPING WITH RETIREMENT AMONG RETIRED TEACHERS IN
MAKUENI COUNTY, KENYA**

BY

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UNIVERSITY**

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DECLARATION

Declaration by the Candidate

This thesis is my own original work and has not been submitted to any other university for examination.

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DEDICATION

I dedicate this dissertation to my husband Dr. Gideon Musila, and our two children, Victor Mumo and Grace Mutanu, for their prayers, moral support and understanding which gave me the zeal to press on and complete my PhD.

I would also like to dedicate this to my father and mother, a retired teacher, who inspired me to undertake this particular study topic.

It is also dedicated to all the young people in Kenya.

I would like all of you to know that with God everything is possible, just focus and work hard resiliently.

May the good Lord bless you all.

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ABSTRACT

Retirement has been given different meaning by different people; it is a period that has been associated with a myriad of problems ranging from physical, psychological to socio-economic ones. A number of researches in Kenya have focused on the challenges of retirement. Few studies have examined how retirees contend with retirement. This study focused on how retirees cope with retirement: specifically, it sought to find out how retired teachers in Makueni County were adjusting to life in their retirement in spite of the challenges associated with this period. The study was guided by the following objectives: To analyse the retirees' social construction of retirement; to examine their experiences in retirement; and to analyse the coping strategies employed. Some of the literature reviewed dealt with the types of retirement in the world, experiences of retirees and their coping strategies. The study was guided by Social Construction Theory by Peter Berger, Disengagement Theory by Cumming and Henry, and Life Cycle Perspective by Glen Elder Jr. The Social Construction Theory stipulates that people give meanings to the world around them through their consciously lived experiences. Disengagement Theory posits that people disengage from their role and other social relationships as their abilities deteriorate in old age while the Life Cycle Perspective indicates that people are free to make choices and act per their decisions in every stage of their lives. The research sample consisted of 249 respondents; 173 males and 76 females. The sample was selected through qualitative research methods, that is, purposive and snow ball sampling techniques. In addition, questionnaires, face to face interviews, focus group discussions and key informants were used to collect data. Qualitative data was thematically coded and analysed through content narrative analysis while Statistical Package for the Social Science (SPSS) was used in getting simple tables and percentages on the views of the respondents concerning various issues in accordance with the research objectives. The findings of this research show that the retirees had divergent views on their retirement construction and experiences which were both negative and positive. For example, retirement was seen as a time of freedom to engage in other socio-economic activities and at the same time it was viewed as a time of social ridicule and financial disgrace. Similarly, the research shows that adaptive strategies such as farming, business, joining development groups, and maladaptive strategies such as drinking, selling off family property and running away from one's responsibilities were some of the ways the retirees coped with the retirement phase. The research concludes that retirement is a time of freedom when retirees can invest their time, wealth and energy constructively in ways that bring prosperity to themselves and the society. This study recommends that employers need to prepare workers by continuously training them in preparation for retirement. In addition, pension should be paid in time to avoid financial frustrations that retirees go through in the event that their payments are delayed. The study recommends similar research involving retirees from other professions and regions in Kenya.

TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	v
LIST OF TABLES	x
ACRONYMS AND ABBREVIATIONS	xi
DEFINITION OF KEY WORD/TERMS	xii
DEFINITION OF KAMBA/KISWAHILI NAMES/TERMS	xii
CHAPTER ONE	1
BACKGROUND AND STATEMENT OF THE PROBLEM	1
1.0 Introduction	1
1.1 Background to the study	1
1.2 Statement of the problem	7
1.3 Objectives of the study.....	9
1.4 The Scope of the study.....	10
1.5 Significance of the study.....	10
CHAPTER TWO	14
LITERATURE REVIEW AND THEORETICAL FRAMEWORK	14
2.0 Introduction	14
2.1 The Social Construction of Retirement.....	14
2.1.1 The concept of retirement	14
2.1.2 Attitude towards retirement.....	19
2.2 History of retirement programs	20
2.3 Retirement models	27
2.4 Basis for retirement policies.....	29
2.5 Retirement pension schemes in Kenya	32
2.6 The experiences of retiree	34
2.6.1 The phases of retirement	34
2.6.2 Challenges of retirement	37
2.7 Coping with retirement	40
2.7.1 Factors that determine the mode of coping	40

2.7.2 Adaptive coping in retirement	42
2.7.4 Negative coping	45
2.8. Theoretical framework.....	47
2.8.1 Introduction	47
2.8.2 Social Construction Theory on retirement	48
2.8.3 Disengagement Theory on retirement.....	49
2.8.4 Life Cycle Perspective Theory	51
2.9 Conclusion.....	53
CHAPTER THREE.....	55
RESEARCH METHODOLOGY	55
3.0 Introduction	55
3.1 Research design	55
3.2 Site description	56
3.3. Target population.....	59
3.4 Sample size and sampling procedures	60
3.5 Sources of data	64
3.5.1 Primary sources of data.....	64
3.5.2 Secondary sources of data	64
3.6 Methods and tools for data collection.....	65
3.6.1 In-depth interviews	65
3.6.2 Questionnaires	66
3.6.3 Observation method	67
3.6.4 Key Informants	68
3.6.5 Focus group discussions.....	70
3.7. Methods of data analysis	72
3.7.1 Qualitative data analysis	72
3.7.2 Quantitative data analysis.....	73
3.8 Ethical considerations	74
3.8 Challenges and problems encountered in the field	74
3.9 Conclusion.....	76

CHAPTER FOUR	77
SOCIAL CONSTRUCTION OF RETIREMENT	77
4.0 Introduction	77
4.1 Socio-demographic characteristics	77
4.1.1 Gender	77
4.1.2 Retirement age and period.....	79
4.1.3 Level of education	81
4.1.4 Designation at time of retirement	83
4.1.5 Level of household income	86
4.1.6 Marital status	91
4.1.7 Children’s education and social life.....	92
4.2. Social construction of retirement.....	94
4.2.0 Introduction	94
4.2.1 Positive construction of retirement	94
4.2.1.2 Retirement as a time of freedom and happiness	95
4.2.1.4 Retirees’ Social relationships with others	106
4.2.2.0 Negative construction of retirement.....	114
4.2.2.1 Retirement as a time of human degradation	115
4.3 Conclusion.....	119
CHAPTER FIVE	120
RETIREES LIVED EXPERIENCES	120
5.0 Introduction	120
5.1 Positive experiences.....	120
5.1.1 Relief from formal employment and engagement in other socio-economic activities	120
5.2.0 Negative experiences of retirement	126
5.2.1 Retirement as a time of financial disgrace	127
5.2.2. Health challenges to the retirees	140
5.2.3 Strain by community demands	142
5.2.4 Poor planning.....	148
5.3 Conclusion.....	156
CHAPTER SIX	158
COPING WITH RETIREMENT	158

6.0 Introduction	158
6.1 Adaptive ways of coping with retirement	158
6.1.1 Engaging in economic activities	158
6.1.2. Engaging in social activities	167
6.1.3. Engaging in leisure activities.....	180
6.2. Negative coping	184
6.3 Conclusion.....	187
CHAPTER SEVEN	189
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS	189
7.0 Introduction	189
7.1 Summary of findings	189
7.1.1 Social construction of retirement.....	189
7.1.2 Retirees experiences and the factors that led to such experiences	191
7.1.3 Coping with retirement	193
7.2 Discussions.....	195
7.3 Conclusion.....	198
7.4 Recommendations.....	202
REFERENCES	204
APPENDICES	216
APPENDIX I: Questionnaire	216
APPENDIX II: Focus Group Discussions (FGDs)	227
APPENDIXIII: Observation Guide	229
APPENDIX IV: Key Informant Interview	229
APPENDIX V: In Depth Respondent Interview.....	232
APPENDIX VI: Letter of Permission to Conduct Research from NACOSTI- Kenya	241
APPENDIX VII: Map of Kenya Showing Location of Makueni County	244
APPENDIX VIII: Map of Makueni showing neighbouring counties	245
APPENDIX IX: Map of Makueni showing its sub counties	246
APPENDIX X: Geology of Makueni County.....	247

LIST OF TABLES

Table 3. 1 Sample size and area of study	62
Table 3. 2 Number of respondents per location and the contact persons	63
Table 3. 3 Location and number of retired principals	64
Table 3. 4 Total number of interviews conducted and key informants	66
Table 3. 5 Key informants	69
Table 4. 1 Gender by place of work.....	78
Table 4. 2 Gender, median age and period of retirement	80
Table 4. 3 Level of education and place of teaching at retirement	81
Table 4. 4 Gender by place of work and period of retirement.....	82
Table 4. 5 Teacher designation at retirement	84
Table 4. 6 Choice to retire or not by gender and place of work before retirement	85
Table 4. 7 Retirees level of earning and that of their spouses by the time of retirement	86
Table 4. 8 Pension earned on retirement verses current pension earning.....	87
Table 4. 9 Spouse’s socioeconomic activities	89
Table 4. 10 Other income generating activities	90
Table 4. 11 Marital status.....	91
Table 4. 12 Number of children in the household and their educational status.....	93
Table 4. 13 Emotional effect of retirement	95
Table 4. 14 Life in retirement by gender.....	104
Table 4. 15 Kind of social relationship with others after retirement.....	106
Table 5. 1 Benefits of retirement	122
Table 5. 2 Satisfaction with pension received	127
Table 5. 3 Duration of waiting before receiving lump sum pay	132
Table 5. 4 Retirees number of children currently in school	136
Table 5. 5 Use of lump sum pension.....	137
Table 5. 6 Type of pre-retirement training	149
Table 6. 1 Income generating activity by sex and marital status	162
Table 6. 2 Retirees’ social engagements after retirement.....	168
Table 6. 3 Leisure activities.....	181

ACRONYMS AND ABBREVIATIONS

A.I.C - African Inland Church

A.I.E - Authority to Incur Expenditure

AIDs - Acquired Immune Deficiency Syndrome

CBO - Community Based Organization

FGD - Focus Group Discussion

HIV- Human Immuno-Deficiency Virus

KALRO- Kenya Agricultural & Livestock Research Organization

KNH - Kenyatta National Hospital

KWFT -Kenya Women Finance Trust

MCA - Member of County Assembly

NGO - Non-Governmental Organization

NHIF - National Hospital Insurance Fund

NSSF - National Social Security Fund

PTA- Parents' Teachers' Association

RBA - Retirement Benefit Authority

SIDA - Swedish International Development Agency

SOA- Society of Actuaries

SPSS - Statistical Package for Social Sciences

TSC - Teacher Service Commission

USA – United States of America

DEFINITION OF KEY WORD/TERMS

Adaptive: Positive/constructive way of dealing with a situation.

Coping: A way of adjusting or dealing with a given situation.

Early retirement : This is going on retirement before the stipulated mandatory retirement age.

Government: The state authority in any country that employs public servants.

Lump sum earning: The amount of money paid once to a retiree after retirement, this is normally followed by monthly pension payment. It is a one-off large sum of money paid to a retiree.

Maladaptive: Negative/retrogressive way of adjusting to a given situation.

Mandatory retirement : An employee is asked to stop working on attaining the mandatory retirement age as set by the employers' policies; for the teachers in Kenya it is 60 years.

Pension: The amount of money that one receives from the employer at the end of the month upon his/her retirement.

Retiree : A person who is no longer employed. The person is not formally employed whether they stop working voluntarily or mandatorily.

Retirement Period during which one is no longer employed and is not earning a salary at the end of the month. The act of withdrawing from formal employment due to personal or official reasons.

Socio-economic: Both the social and financial status.

DEFINITION OF KAMBA/KISWAHILI NAMES/TERMS

Baraza- A meeting with an agenda mostly convened by the chief.

Kaluvu - Kamba traditional brew

Kwa uaitungimuongo - Removing the burden of carrying water on one's back.

Mpangowakando - Having an extra marital affair

Mwethya- A group of women or men with an informal group for social-economic purpose

Mzee - An elderly man

Ndiwa - A widow

Nyanya- Tomatoes

NyumbaKumi– A group of ten households in one's neighbourhood

Shamba - Farm

Sukuma - Kales

CHAPTER ONE

BACKGROUND AND STATEMENT OF THE PROBLEM

1.0 Introduction

This chapter covers the background information to the study, the statement of the problem, research objectives, and scope of the study as well as the justification.

1.1 Background to the study

Human life is dynamic as people have to go through different milestones in their lives. These milestones often include schooling, employment and retiring at a given time. Retirement of staff is part of organizational personnel management where employees are expected to vacate their jobs upon attaining a certain specified age. According to Kimani (2008), retirement is referred to as the time that one's capacity to earn is diminishing by reason of age or otherwise. Retiring may further refer to withdrawal from an official position or a situation where one gives up his or her business or occupation in order to enjoy more leisure or freedom (Kleiber & Linde, 2014). There are various forms of retirement, which range from early or voluntary retirement to mandatory or compulsory retirement (TSC, 2014). Retirement is a subjective matter as different people go on retirement for various reasons, whether as a matter of policy (where they retire upon attaining the mandatory retirement age) or by taking early retirement for personal reasons. Personal factors that may subject one to take early retirement include the need to get time to relax or engage in private entrepreneurship (Kleiber & Linde, 2014).

Retirement age limit has been spelled out differently by various countries. This ranges between 50 to 70 years. For instance, in the United States the retirement age is 60 for

women and 65 for men (Johnson, 2018). In the year 2009, the retirement age for public workers in Kenya was raised from 55 to 60 years (Were, 2009). The rationale behind the raising of the retirement age at this particular time was to curb brain drain as the government thought that when people retire at this early age they migrate to other parts of the world where they gain employment as the retirement age in most countries range from 60 years and above. The change in retirement age may also have had financial implications. The move from 55 to 60 years may allow a five-year grace period for the government to not pay pension to a large number of retiring employees. Further, with increase in life expectancy, any government is likely to incur more expenses on pension. Therefore, increasing the retirement age is a way of cushioning the government from such financial strain. This decision may give it time to plan and prepare to pay workers' pension. However, mandatory retirement age for academic staff in public universities vary from about 70 to 75 years as per the respective policies, although they are allowed to retire early when they attain 60 years of age as long as they have worked continuously for 10 years (Were, 2009).

Retirement is a relatively new phenomenon since workers in ancient times worked until they could not work anymore (Wang & Shi, 2014). In the pre-industrial America, most of the workers were employed in agricultural farms. The relationship between the workers and their employers was cordial and if one was deemed to be too old to do his/her work; s/he was assigned less strenuous work. In the period before the civil war, old people were highly regarded in the society as they were seen as a symbol of knowledge, hard work and moral guidance (Barfield, 1970). They were highly regarded for having played a vital role in the success of their families and in promoting the development of the society at

large. After the American civil war, the government paid pension to the disabled and impoverished war veterans as well as the widows (Laskow, 2014). Similar changes began in many nations with the economic activities shifting from rural agricultural life to urban based industrial lifestyles, calling for the need to retire the aged workers who were deemed as a liability to the industries, as they lost the skills and energy to work with the machines (Short, 2002; Foltz, Henriques & Sabelhaus, 2015; Laskow, 2014).

Germany is credited for introducing the first retirement pension scheme in 1889 where Chancellor Otto Von Bismark was said to have enacted a compulsory retirement saving program (Wiatrowski, 2001). The program was meant to cater for workers in large firms who were being exposed to socialism ideologies (Njuguna, 2010). Initially, social security was geared towards supporting workers in both commerce and industry but later it was expanded to cover widows, the working population and certain disabled persons (Milligan & Wise, 2011; Short, 2002). This program was short lived as the planners realised the ever-increasing rate of inflation and growing number of retirees. Accordingly, this led to near bankruptcy of the Social Security Trust Fund in Germany (Vance, 2013). This situation then forced the government to introduce a pension reform from 2001 to 2004 which was a shift from the traditional public retirement insurance where workers would be 'paid as they go.' Following these events, another policy was introduced to raise the retirement age gradually to 67 years by 2027. The current policy in Germany has three pillars: government insurance system, private company plans and private individual retirement investments (Stewart & Yermo, 2009). The Bismarck pension policy, which was introduced after reforms were carried out, was later emulated by other countries. Some of the countries that emulated the Bismarck policy were United

States (1896), New Zealand (1898), Belgium (1900), Australia (1941), Belgium (1967), Canada (1966), Denmark (1964), Greece (1978) and United Kingdom (1948) (Perotti, 2008; Njuguna, 2010).

According to Armstrong (2018) a Sun Life Financial survey done in 2017 in Canada, revealed that 25% of Canadian retirees were grappling with debts which ranged from mortgage to credit card debts. Milne (2013) observes that assumptions are made to the effect that retirees lose the courage to be a part of a group upon their retirement despite the fact that belonging to a group gives one the escape from human anxieties of death, fate and meaninglessness. He further opines that groups give people a chance to socialize, feel accepted and motivated to face life as one gains confidence that he/she has friends who value him or her. The experiences of work energize people to steer their lives towards greater success. However, in retirement one finds the gains of living in a group life diminished as she or he has to face life individually and not in a cohort of fellow workers.

According to Ejionueme, Ugwoke, Etonyeaku & Anyanwu (2012), retirement in Nigeria is not a pleasant phase of life. This is because of the many challenges that retirees have to undergo. Some of these challenges include financial constraints, low self-esteem, depression and separation from friends and co-workers. Retirement, therefore, is a time when one has to adjust to living differently. It is a chapter in one's life where he/she might feel alienated from the life that he or she had belonged to for a long period of time. The retirement phase is a contrast to what one was used to in the workplace; one may have made friends, or gained security and identity through his work title and

responsibilities (Milne, 2013; Schuster & Ashburn, 1986). It is like learning to live again as one has to start redefining himself or herself differently. The process of redefinition may be challenging especially to those people who held highly esteemed positions at work. It also signifies a period of separation from work, which is a sphere of activity and a source of social order and economic remuneration. It also entails offering personal identity and prestige for the greater period of one's adult life. Retiring may, therefore, be a period of identity crisis and disruption of social life (Schuster & Ashburn, 1986).

Kithinji (1998) notes that in Kenya, just like in many other developing countries, there has been a shift in cultural practices and values due to the influence of western lifestyles such as capitalism, urbanisation and other social change. Traditionally, land produced enough to cater for all the family members, including the aged. Family ties were religiously guarded; as such, the aged had their needs met by the younger generation. Consequently, children took care of their parents and other members of the extended family (Tirindi, 2012). This no longer applies with the adoption of modern education and the rise of white-collar jobs leading to young people feeling constrained to take care of the aged. Population increase has also led to subdivision of land into smaller units which are inadequate to meet the needs of a family (Muthondeki, Sirera & Mwenje, 2014). These changes in the family and society at large have the potential to compound the challenges facing retirees in developing countries in general and Kenya in particular.

During the pre-colonial period in many African countries, social security was met by members of the extended family and other community members in one's neighbourhood (Tirindi, 2012). However, the dawn of colonialism led to the introduction of cash

economy where colonialists took control of the most productive African land. Such eventualities gave birth to individualism and weak social ties among Africans; a trend that has not improved much to date.

During the colonial period, the colonialists felt the need to introduce some social security cover for their expatriates. This was later extended in 1956 to cater for some African workers (Mkandawire,2016). The social security cover was only available to the African workers in urban and industrial localities but not to those who worked in the colonial farms. The colonialists used the social security benefits to appease trade unions that were then agitating against social injustices committed by the whites towards the blacks (Bossuroy & Coudouel, 2018). The cover did not match those found in the United Kingdom as they only covered employment injury and social security. Compensation of workers was left in the hands of employers, to act as per their liability and principles (Raichura, 2008). These colonial schemes acted as an eye opener to the challenges of running a national scheme, for example, they highlighted the strain on the national financial capability and manpower capacity. In 1961, a recommendation was made for the establishment of a provident fund which formed the basis for the inception of future pension schemes after independence in Kenya. An example of a pension scheme that was founded on the principles of the colonialist's is the National Social Security Fund (NSSF). Thus, lessons embedded in the colonial schemes were of value to independent Kenyan government in starting pension schemes that are still running to date.

The National Social Security Fund (NSSF) is a compulsory saving scheme which was established by an Act of Parliament (Cap 258 of the Laws of Kenya) in 1965 to offer

social security to workers in the formal and informal sector. At the time of its initiation, NSSF was under the Ministry of Labour. The number of its members increased, making its operations more complex. Currently NSSF is governed by a board of trustees consisting of 15 members representing three stakeholders, that is, the government, workers and employers (NSSF, 2013; Raichura, 2008).

There are four categories of retirement pension schemes in Kenya, that is; (i) the civil service that caters for the civil servants, (ii) National Social Security Scheme which covers the lower cadre workers mostly in the informal sector, (iii) occupational schemes that are steered by various organisations to cater for their staff and which may vary from one organization to another and, (iv) individual schemes where workers in both formal and informal sectors voluntarily join and submit their personal pension savings to such firms as insurance (Odundo,2018). The body mandated to oversee the functioning of all pension schemes in Kenya is the Retirement Benefit Authority (RBA) established in 1997. The RBA has the mandate to regulate, supervise and promote retirement benefit schemes. This ensures that the retirees' benefits are safeguarded to prevent destitution in old age. The RBA also deals with protection of the interests of members and sponsors of retirement benefit schemes. It enhances the development of retirement benefit industry as well as advising the Ministry of Finance on national policies governing retirement benefits industry (RBA,2016).

1.2 Statement of the problem

Transition to retirement is likely to be a problematic phase in an employee's life. It is a time when the capability of an employee to earn may diminish by virtue of age or health

issues. Due to this, they are subjected to a sudden loss since they are supposed to readjust to a situation where they will not be earning the usual monthly salary (Milne, 2013; Kleiber & Linde, 2014). This may occur when employers ask their employees to retire upon attaining the mandatory retirement age. However, this varies from one organization to the other, but mostly in the range of 60 to 75 years (Were, 2009). Old age is associated with many problems which are either physical, mental, economic or social (Wang & Solinge, 2011; Museya, 2014).

Retirement has also been associated with stigmatisation in many societies, who consider retirees as dependent on the energetic working lot (Milne, 2013). Advancement in age is also assumed to impact negatively on one's health (Taylor & Earl, 2015; Smith & Moen, 2004). Consequently, some retirees are reported to seek new and sometimes demeaning employment immediately after retirement as they find life unbearable in their new environment (Thuku, 2013; Osborne, 2012; Shultz & Henkens, 2010)

In Kenya organizations such as NSSF, RBA, NHIF, and insurance companies have been established to address different retirees' concerns such as their pension earnings, retirement financing, investment, health insurance, counseling among other retirement needs. These institutions are hence expected to come up with policies and programs which help retirees to adapt easily in retirement. However, despite the existence of these organizations and policies that handle retirement issues, retirees are still reported to experience physical, mental, economic and social problems (Were, 2009; Thuku, 2013; Muthondeki & Mwenje, 2014).

This study therefore sought to provide information that can be applied in coping with retirement by providing enlightenment on how retired teachers in Makueni County cope irrespective of the many challenges that have been associated with this period. This information is useful in changing the perception on retirement as retirees realise that other than the many problems associated with this period, it can also be a time to redefine oneself, enjoy autonomy over one's decisions as well as engage in different socio-economic ventures. Furthermore, the study is useful to policy makers' in formulating policies that can enable retirees to adjust and cope more easily in retirement. The study was guided by the following objectives.

1.3 Objectives of the study

The main objective of this study was to examine the strategies of coping with retirement applied by retired teachers in Makueni County.

The specific objectives were to:

1. Analyse the retirees' social construction of retirement.
2. Examine the retirees' lived experiences in retirement and the factors that contribute to these experiences.
3. Analyse the coping strategies employed by the retirees.

The study therefore answered the following research questions to address the above objectives.

1. What are the retirees' social constructions of retirement?
2. What are the lived experiences of the retirees and what factors contribute to their experiences?

3. What are the retirees' coping strategies in retirement?

1.4 The Scope of the study

The study was undertaken in Makueni County (see map in Appendix 9 and 10). The study covered both female and male retired primary and secondary school teachers. It explored the views of these retirees on retirement, their experiences in retirement, the challenges they face, as well as the coping strategies that they apply.

1.5 Significance of the study

The study focused on the activities undertaken by retired teachers in Makueni County. Research has shown that there is a high possibility of many Kenyans being ignorant about saving for their retirement period. The young people are said to think it is a reserve for the old ones, while the old people are ignorant of the benefits of training on retirement preparation and coping strategies (Chirchir, 2009; Were, 2009). As a result of the ignorance to plan for the future, many people are believed to retire without prior arrangements and hence lose their retirement benefits in projects that may not have been well planned before implementation. The amount of saving for retirement through National Social Security Fund is as low as Kenya shillings 200 per month, meaning that by the time people retire the accrued savings are minimal. Therefore, this study is an eye opener to employees to start planning and saving for the future so that it will be easier to cope with retirement as they will have already invested.

Different organizations have spelt out their policies on how to deal with their staff on retirement. Such policies include details on when employees would be eligible for both mandatory or voluntary retirement and the benefits accrued. Despite the available laid

down policies and retirement procedures, retirement period is still reported to have challenges as retirees have to adjust to new lifestyles and identity. Similarly, retirement is a period where one is no longer tied by strict work schedule but instead has plenty of free time. This research offers information on how retired teachers in Makueni County have adjusted in a bid to enlighten other retirees on possible ways that can lead to adaptive or maladaptive coping with retirement.

A government is a major employer of its citizens; therefore, this study offers useful information that can be applied in formulating policies that may be important in improving the lives of retirees. This may be achieved by enacting policies that encourage paying lumpsum pension to workers on time as well as those that promote training of retirees on investment ventures. Such policies may encourage and facilitate retirees to be useful in the society. They can enhance development by starting projects that can turn them into employers and as such help the society deal with unemployment.

Finally, in terms of knowledge contribution, the study gives sociological enlightenment that retirement may not necessarily be a time to rest and tour the world but a time to become creative in adjusting to a new way of life away from job identities or professional titles. This means that one can transit from being referred to as a teacher to being a farmer or a business person. It is also not right to group retirees' coping strategies in terms of gender because either gender can have successful or unsuccessful retirement based on prior planning and life chances. For instance, some female retirees may end up as employers or may hold significant leadership positions in their community, hence acting

as role models to be emulated by other women. Therefore, being female does not limit one from contributing to the development of the community.

The study used three theories; the Social Construction Theory, the Disengagement Theory and the Life Cycle Perspective Theory. According to the Disengagement Theory, employees retire when they are ready to do so after realising that their energy is dwindling and they can hardly perform their job and social roles effectively. Disengagement of the retiree should, therefore, benefit both the retiree and the society (Crossman, 2019). However, this position may not be a universal; some people do not go on retirement willingly. In addition, there may not always be younger trained employee ready to take up the position of the retiree by the time they are proceeding on retirement.

The Life Cycle Theory, on the other hand, posits that people make decisions based on their experiences and what they have seen their cohort of retirees do (Hutchison, 2011). Again, this might not always be the case since some retirees upon retirement engage in activities which are different from their previous jobs. For example, professionals may engage in businesses such as real estate, in Agri-farming, or vie for political seats. Therefore, the decisions they make may not always have a bearing on what they used to do. People can fully change their life courses for better or worse depending on the decisions they make.

The Social Construction Theory argues that people view themselves as per the definitions of the society (Galbin, 2014). Therefore, a retiree is expected to find retirement a difficult time full of health and financial challenges if the society views it that way. However, this notion may not be uniform across the board for there are retirees who work very hard and

end up offering employment opportunities to others. By so doing, they contradict the society's definition of a retiree as a person that goes home to suffer financially as the pension is lower than the salary. Retirees are also expected to have time to rest but that may not be the norm for all retirees.

Despite the above descriptions of retirees by different theorists, it may be observed that some retirees are more useful to their communities after retirement. For example, some may act as the link between their communities and Non-Governmental Organizations (NGO) or government officials in identifying and implementing projects for their communities. Others may offer their expertise in church or school committees while some may possibly start agricultural projects that can be used as development models by their communities.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

This chapter covers pertinent literature on the social construction of retirement (concept of retirement and attitude towards retirement), a brief history of retirement, types of retirement, factors that contributed to retirement policies, experiences of retirees (phases of retirement and challenges of retirement), coping with retirement, theoretical framework and conclusion.

2.1 The Social Construction of Retirement

Social construction refers to the fact that a concept, event or item may be given different meanings by different people or institutions (Galbin, 2014; Vinney, 2020). This section looks at the construction of retirement under two themes; the concept of retirement and the attitude towards retirement.

2.1.1 The concept of retirement

Retirement is a period that has different meanings to various people in the world. Some look at it as another life transition while others consider it as a period that one has been forcefully ejected from work on attaining a given age as stipulated by their employment regulations and laws. The fact that people give subjective meanings to their retirement makes it difficult to give retirement a universal definition (Fonseca, 2008; Nikolova & Graham, 2014; Kleiber & Linde, 2014). This dilemma of giving retirement a specific meaning is compounded by the many reasons that employees have for retiring as well as the diverse adjustment strategies that retirees adopt.

Some people exit or retire from one job and move into another, others retire from permanent employment and enter into part time employment, some phase out their retirement into reduced engagements at work while others fully change from being employed to self-employment (Cussen,2018; Uccello, 1998). Based on the reasons of retirement it can be viewed as a phenomenon as it refers to real life experiences that affect people's everyday lives. A phenomenological approach in sociology refers to cases where the subjective experiences of the units of interest are studied in order to find out the subjective meaning they give to their situation. As such, retirees' construct their retirement meaning differently based on their lived experiences (Wallace, 2006).

The foregoing views are echoed by the Trans America Institute (2015) which observes that retirement is given subjective meaning by each person. The institute highlights findings of the 16th Annual Transamerica Retirement Survey of 4550 workers in the United States of America. This survey reveals four categories or groups that emerged with each having a different view on retirement. The first group of participants indicated that they expected to work or were already working beyond 60 years of age. The second group said they preferred a phased retirement where they can graduate from full employment to part time work in a different work portfolio. Another group suggested that their preference is where transition occurs in their current work engagements whereas the last cohort indicated that their preference is to continue working beyond retirement for financial and health reasons. The views of these respondents give an impression that they would continue working even after attaining 60 years of age. This disagrees with the arguments of disengagement theory that states that people after attaining old age are

pushed by society to disengage from their careers. It is obvious from the above scenario that this is not always the case.

Retirement is also referred to as the time when one's capacity to earn is diminishing by reason of age or otherwise (Kimani, 2008; Bammel, 2018). In this situation retirement, therefore, means that one withdraws from the official position, gives up his or her business or occupation in order to have freedom or enjoy leisure (Milne, 2013). This definition is applicable in instances of voluntary or early retirement where one may choose to resign from his/her profession in order to get time to relax or engage in self-employment. Such cases where people choose to retire so as to have a lot of free time to engage in personal things might be prompted by certain issues. For instance, family issues where a spouse, especially the woman, decides to retire from work to take care of her children (Landis, 2012; Zelinski, 2013).

According to the arguments propagated by different scholars both in sociology and psychology there are various views to retirement. Majority of these scholars seem to agree that retirement refers to a time of transition from one of being formally employed to that of having other livelihood ventures (Milne, 2013). These new life engagements may depend on the type of retirement one adopts and the reasons for his or her retirement. Nowadays, some people view retirement as something that gives them a great opportunity to start new projects and to appreciate life, unlike before when retirement was seen as an end of things and the beginning of old age (Nikolova and Graham, 2014).

Literature on retirement seems to bring out two contrasting views on how retirees construct retirement. Some retirees construct their retirement in a positive manner. Those

who look at it from this perspective see it as a time to relax and move on to other income generating activities. This means that those who embrace this kind of stand are likely to move on with their lives in retirement by investing in business or volunteering at various levels in community. The second group of retirees regard retirement as a painful period where they are engaged in financial and social ridicule by their employer. This group of retirees is likely to have negative feelings and lifestyles in their retirement.

Retirement as a kind of transition from one type of socio-economic lifestyle to another makes many people busier than when they were in employment. They may have to learn to balance between the demands of their immediate family members, those of the society and their own needs (Giambrone, 2018). For example, their children may expect them to be available to take care of their grandchildren or their investments in their rural homes. This is witnessed in situations where people who work far from their rural homes remit money to their parents back at home, or invest in various projects back in their rural communities and let their parents take care of them. In some cases where their house helps quit their jobs unexpectedly, they may request their parents (usually their mother) to come and take care of their children so that they can report to work normally.

In other cases, the society may expect the elite retirees to represent them in public forums, such as guiding on decisions to be made on various rural projects. Representation may also come through leadership or holding position in committees in various projects in the community. All these demands may strain the aging retiree if he or she is not cautious in balancing the responsibilities bestowed upon him/her. The retiree also needs to apply assertive skills in rejecting pressure from his or her relatives, friends or

neighbours by refusing to undertake some responsibilities that can strain their time and energy.

Retirement has been seen as covering two dimensions of people's lives, that is, the practical and psychological dimensions (Cohen & Regev, 2012). Practically, retirement can be similar to career change as one is not expected to work full time and, therefore, have the freedom to decide on how to steer his/her life thereafter. In the practical dimension of retirement, one needs to plan, learn, prioritize, network, and choose new directions. A retiree needs to focus on what he/she believes in and what he/she thinks is important to him/her. Psychologically, it is a time for engaging in a different life journey where there is uncertainty and possibilities of fear, anxiety and confusion (Nikolova and Graham, 2014; Atchley, 1999; Osborne, 2012). Retirees may be confused initially, especially in making decisions on how to invest the lump sum money that they receive on retirement or where to get funds for educating their children if their children are still in school by the time they go on retirement.

The retirement period may signify the end of formal working life and the replacement of earned incomes by transfer incomes from the employer. However, different countries have varied retirement benefits such as pension plans or social security benefits (Blanchett, 2018). In Kenya, for example, the most popular pension scheme is the civil servants' pension where members are paid a lump sum pension on attaining retirement and thereafter, they start earning monthly pensions. This is the case with teachers who go on retirement in Kenya. The pension schemes in Kenya will be discussed later in subsequent sections.

The mandatory retirement age also varies from one country to another with the range being between 60 to 70 years of age (Were,2009). However, in Kenya some public universities peg the retirement age at 75 years. In addition, some countries may have a lower mandatory retirement age for women compared to men. This is because it is believed that women marry men who are much older than them and also get widowed early. Therefore, allowing them to retire early accords them an opportunity to join their retired men. In the event that they are widowed, early retirement provides women with access to retirement benefits that may act as a cushion against the effects of widowhood (Milne,2013).

2.1.2 Attitude towards retirement

Attitude refers to positive or negative opinion or view towards something. According to psychologists, retirees have been reported to have different views on retirement. These views are influenced by four dimensions of life which include; their activity level, physical potency, emotional evaluation and moral evaluation. People who are healthy and energetic may not fear retirement as they can easily undertake other activities during retirement. It is thought that people who are psychologically stable easily adjust to changes and therefore retirement to them is just another stage in life (Milne, 2013).

People who view retirement positively may have no fear of early retirement. Financial capability is a possible determinant of how people views retirement. Those who are economically endowed might feel secure to retire early. The level of education also empowers workers to start planning early for their retirement (Allen et al, 2004). Some people in high level jobs such as managers are likely to welcome retirement as an

opportunity to relax after dealing with many years of work tensions. However, majority of those who earn less income might be apprehensive about retirement for fear of financial insecurity. The main challenge for this group may be related to financial matters as some of them may favour retirement but dread poverty. The middle level employees are less committed to work and therefore welcome the idea of retirement (Atchley, 1999). However, this may not always be the case as many workers in Africa dread the idea of retirement when they are not yet done with educating their children. Moreover, many workers may be passionate about their job irrespective of their rank; therefore, it should not be assumed that the middle level employees are not committed to their work. Work commitment might be highly influenced by an individual's values. This means that the people who value hard work and have high sense of doing the right thing with or without supervision are determined to do their work responsibly irrespective of the position they occupy. Thus, retirement might come only as another milestone in life, and not necessary because employees long to stop working.

2.2 History of retirement programs

As indicated earlier in Chapter One Section 1.1, retirement is thought to be a relatively new phenomenon in the world as it dates back to the 20th Century. Initially, workers were mostly employed in agricultural farms and were allowed to continue working till death. At old age the workload would be adjusted to what one could manage given the state of his/her body and health due to ageing (Seattle Times, 2013). The aged workers were highly valued as a source of guidance to the young and the newly employed workers.

In addition to the discussion in Chapter One, Germany is thought to have been the first country to introduce retirement benefits for the aged in 1889. Emperor Bismarck felt that the elderly should be cared for by the state. He, therefore, introduced a social insurance program for the government to contribute to the pension of non-working elderly Germans (Gruber & Wise, 1999). However, this gesture of starting a pension plan was received with suspicion. This is because people thought the Emperor started the plan with an ulterior motive of averting socialist movement which was spreading at an alarming rate in Germany at that time. Other scholars argue that Bismarck began this pension scheme to benefit himself for he was 64 years at that time; however, it was not enacted until he was 74 years old. The mandatory retirement age in Germany was initially 70 years but was later brought down to 65 years.

The German system provided contributory retirement benefits and disability pension. The benefits were drawn from a mandatory contribution by the employer, the employee and the government as well. This model was emulated by other parts of the world such as America. Later on, the German government enacted a pension reform in 2001-2004 which covered retirement insurance system by the government, private company plans and private individual retirement investments. The employer and employee made the decision on the pension scheme they would like to subscribe to (Blanchett, 2018).

Although the German retirement policy has been reported as the first to be formally accepted in the world, the Roman Emperor Augustus in 13B.C is said to have paid pension to Roman legionary troops who had served for 20 years. Britain and several other European countries in the 16th Century paid pension to their troops after the civil war

(Seattle Times, 2013). During the industrial revolution, farming was replaced by factories and the old workers were replaced by the young and energetic employees. The industrialists thought pension was a polite way of ridding the farm of aged and less productive workers. It was also seen as a way of attracting highly productive and young personnel, as well as combating the issue of employee turn-over. Pension benefits in America on the other hand were initiated through a general law system established in 1862 by the United States Congress. It was meant to offer pensions to regular and volunteer recruits in military services. These benefits were extended to the union veterans and their dependents, such as children and widows (Costa, 1995).

America passed the Social Security Law in 1935 to cater for the workers who were more than 55 years old. Initially, social security catered for only workers in commerce and industry but later on provided for widows and all working population. A decision was arrived at in 1970 that social security benefits should annually be adjusted as per the inflation rate. Retirement was highly marketed by corporations, labour unions and insurance companies. This led to a significant decline of workers aged 65 years and above remaining at work. This is because mass tourism and entertainment such as television, swimming, golf and other sports acted as attractions for employees to seek early retirement (Milligan, 2011).

Planners noticed the high increase of those growing old along with the high rate of inflation growth in the 1980s. This called for the reforming of the social security fund to cushion the state against the pressure of high demand for retirement benefits as the fund was getting near bankruptcy. The Congress thus decided to raise social security

withholding taxes and increase the retirement age gradually from 2000 to 2027 until it reached 67 years of age (Roy & Rusell, 2006). Currently, pension has shifted from defined benefits to defined contribution, where the former was the issue of getting to know what the retiree would be given by the employer at the end of work. However, today it is the question of how much the employer and employee contribute towards the pension of those who retire.

Retirement has become attractive in America due to increased income which can make people afford to save for their old age. The retirees have also shifted from the culture of depending on their children to that of self-support in retirement; this has been referred to as 'from children to bank accounts'. Meaning, workers are keener to invest for their future than to focus on bringing up children who can take care of them in future. However, this may not be the case in Africa since children are still valued as a life insurance for their parents(Caldwell, 2007).The parents still expect to reap from the hard work of bringing up their children in the course of their children working (Fingerman et al., 2008).

According to Foltz et al (2015), there are five distinct periods in the evolution of retirement in America: The period before 1885 marked the pre-industrial and pre-retirement era; between 1885-1985 was the industrial age which introduced mandatory retirement; the great depression period of 1930-1940 turned retirement into a duty; the 1940-1975 period marked the post war era and the selling of retirement; and the one between 1975-2050 was referred to as the consequences of pile up.

According to Milligan (2011), a research on the relationship between social security and retirement in the United States and other 12 developed countries reported that there was a looming financial crisis in their social security programmes since 50% of the GDP was likely to be channelled to cater for pension. The burden of pension was expected to be even higher when the “baby boomers” reached retirement age. The baby boomers are the people born after 2nd World War; 1946 to 1964. They are thought to be the largest generation of Americans born in the U.S history and comprise of about 24.3% of the U.S population. Therefore, their economic impact which is highly felt will even be greater especially when they are aged. The baby boomers are feared to be a potential cause of financial problems in the U.S where there is a policy of “pay as you go” (Milligan, 2011). This policy refers to the arrangement where there is a defined pay that workers are entitled to receive as they leave work on attaining the compulsory retirement age.

The attitude of many workers towards retirement has changed such that instead of getting more babies to take care of them in old age they have shifted to banking and investing their income. This may lead to high rates of people retiring early and becoming a burden to the government. The government may, therefore, find it difficult to sustain the culture of paying retirees pension. The assumption made in developed countries is that retirement is no longer a reserve for the rich and improved pay enables most workers to save for the future (Yeung & Zhou, 2017). The challenge of financing retirees is also coupled by the fact that life expectancy increased from 46 years in 1886 to 78 years today in various parts of the world. This means that workers have a longer period of drawing retirement benefits from the government (Costa, 1998). However, in some countries like Nigeria, the retirement age is 60 years. One must have worked for at least 15 years to qualify for

pension. Organizations retirement plans are regulated by the Pensions Decree of 1979 which states that one must have worked for at least 10 years to qualify for pension/retirement benefits (Oparanma, 2011).

Kenya, like many other developing countries was under colonial rule until 1963 when she gained independence. During the colonial time, the colonialists applied labour policies borrowed from their motherland. Initially, pension was available for the white workers only but later on social insurance cover was introduced to cater for all employees' injury based on the employer's liability principle. This social security support was only available for workers in urban and industrial firms. It was also offered with the motive of appeasing the trade unions which had mobilised workers to agitate against social injustices committed by the whites upon the Africans (Stewart & Yermo, 2009).

Pension schemes before independence were guided by Civil Service Pension Act Cap 189 of 1948 although there are records indicating that by 1929 there was already a pension scheme in place to cover the civil service and Municipal of Nairobi. These colonial pension schemes become an eye opener for independent Kenya to know how to handle pension schemes. The first pension scheme to be established after independence was National Social Security Fund (NSSF) which was enacted by an Act of Parliament in 1965 Cap 258 of the Laws of Kenya. It was to provide funds and social security protection to all workers in the formal and informal sections. The mandatory retirement age then was 55 years. Initially, it was run by the government through the Ministry of Labour. The NSSF became an autonomous state corporation in 1988 following an Act of Parliament that was passed in 1987. Its functions are managed by three key stakeholders;

the government, workers and employers (NSSF, 2013). Currently, the government is seeking to reform the act so that it moves away from giving provident funds to providing social and insurance pension schemes which is the first pillar of social protection.

The Retirement Benefits Authority (RBA) which is another pension body in Kenya was enacted by an act of parliament in 1997 to regulate, supervise and promote retirement benefit schemes in Kenya. The RBA's mandate is to cushion retirees against the shortcomings of NSSF policy of provident fund where members may earn a lump sum amount of money and lose it almost immediately due to lack of proper retirement plans. There are four types of retirement benefit schemes in Kenya, that is, Civil Service Schemes, National Social Security Fund (NSSF), occupational schemes, and individual schemes. The occupational schemes are organized by the employer, where the employer contributes a defined amount of money and the employee also pays a given percentage per the scheme. These benefits are either accessed through a pension or provident scheme. Pension is paid on a monthly rate after retirement while provident is paid in lump sum. There is a hybrid pension where part of the money is paid lump sum and the rest is paid on monthly basis (Estey and Jones, 2018; Njuguna, 2010). This is the case of teachers in Kenya who are paid a lump sum amount and thereafter a monthly pension paid in their accounts. The pension earning is calculated through a formula which considers the years of service as well as the last payment or rank of a retiree by the time of retirement.

2.3 Retirement models

There are a number of retirement models in various organizations. However, the most common include; mandatory or compulsory retirement, early retirement, voluntary retirement or disability retirement. Mandatory or compulsory retirement is where employees attain the retirement age and is, therefore, alerted by the employer that it is time for them to leave their job permanently. The retirement age in many parts of the world ranges between 65 to 70 years of age. In voluntary or early retirement employees decide to leave their job before attaining the retirement age. In many organizations, employees are expected to work up to 50 years if they are to qualify for early retirement benefits. In Kenya a teacher qualifies for early retirement if he/she has served continuously for at least 10 years and has reached the age of 50 years (TSC, 2014). According to a Greenwald (2013) report, the reasons for early retirement include work related problems such as poor working conditions, stress and health related problems causing disabilities or due to other interests such as creating time to venture in other income generating activities like family business.

Flexible retirement model is a hybrid of both early and mandatory retirement where employees are allowed to make a decision as to whether to retire early or to continue working after they reach retirement age (Nzuve, 2007). The two modes of retirement have advantages, for example early retirement enables an employee to leave work early and venture into private business when he/she is still energetic (Nuse, 2018). Moreover, it gives the employer a chance to promote other workers into the vacant job opening. This acts as a motivator which reduces high labour turn over by creating an environment of labour stability for the remaining staff. Fixed or mandatory retirement has an advantage

of making human resource planning easier and allowing succession plans to be effectively applied. The employee about to retire is able to take time to mentor his/her successor (Cole, 2002). An employer should make retirement transition better for his/her staff. This can be done by availing to them retirement counselling programmes, as well as pre-retirement courses which cover investment, lifestyle, exercise and upholding good public image (Nzuve, 2007).

According to Burnside (2014), there are three categories of pension in Scotland. First, there is premature scheme, where the employees may be asked to quit their jobs by the employers on attaining 50 years. The benefits that they are entitled to depends on the employer, for example, they may get the normal pension or the employer can grant discretionary compensation where the benefits may increase per the years lost due to early retirement. Secondly, employees may opt for phased retirement, where they apply to continue working after attaining 50 years and get a salary, but at a 20% reduced rate. They may receive 75% of their benefits and get the remaining 25% at the final benefits calculation when fully vacating the job. Finally, there is phased through winding down employment where an employee can get phased retirement options, for example, they can continue working on part time basis yet get the overall final benefits.

There are four retirement categories in the Office of Personnel Management in the U.S namely: disability, early retirement, voluntary as well as deferred retirement (Lytle et al, 2015). Disability retirement is commonly given to those working in risky jobs such as military where they are prone to injuries in their line of duty. An employee can get

temporary or permanent retirement per the recommendation of the medical personnel responsible for his/her work station.

The policies of TSC in Kenya allow for both voluntary and mandatory retirement. Voluntary is where the teacher applies to retire at 50 years after completion of 10 years of continuous service. While mandatory retirement is at 60 years with full retirement benefits which is calculated through a standard formula for all teachers (TSC, 2014). Retirement arrangements thus vary from one institution to another. For example, in some professions such as lecturers in universities or in the judiciary, workers are allowed to continue working on contract after the attainment of the retirement age of 70 years (Nzuve, 2007).

2.4 Basis for retirement policies

Lytle et al, (2015) opines that employers set mandatory retirement age to get rid of workers that are thought to decline in efficiency due to ageing. At this point, the body is psychologically assumed to start giving in to health complications. Thus, old age is associated with not only poor health but also poor work productivity in contrast to the young people who are viewed as strong, energetic and physically more productive than the older employees. This line of thought views the young workers as more attractive to employers because they are believed to have the ability to revitalize the synergy in an organization. The young employees are expected to bring fresh ideas into the organization (Bonsdorff, 2009). This assertion may not necessarily be the reality on the ground as old people can bring in experience, wisdom and unmatched commitment to their work. Retirees may engage in diverse socio-economic activities such as farming,

business or consultancies. Therefore, age may not hinder one from being productive and useful to his/her society.

Despite the contributions that retirees make to the society, old employees are viewed as costly in terms of health for they are likely to have age related health complications such as hypertension and back pain, among others. This makes them attract higher health costs which may cause the employer to lose economically since many organizations have medical covers for employees. The departure of the aged employees is expected to reduce the workforce and create space for the young to gain employment. In addition, the old employees are believed to demand higher pay than the young thus making it uneconomical to maintain a high percentage of the old cohort of employees in a company (Miller et al, 2015). Old employees are thought to be rigid as they have a mentality of insisting on doing things the way they have always done them. The employer is expected to save economically by replacing the old with the young employees who are cheaper to satisfy in terms of their salary demands as well as health costs.

In addition, retiring the aged employees is also expected to create an avenue for young employees to develop their skills and talents. It may also create conducive work environment with less employee turnover since many people seek working opportunities in places where they have a chance to grow. If this is not provided, they may look for employment elsewhere (Milna and Gold, 1993; Atchley, 1999). Despite the demerits associated with an old work force, old people act as mentors to the young. They assist the young settle easily in their new appointments without the frustrations of working with uncertainty due to lack of guidance.

There may be several reasons why employers may prefer a young to an old workforce. For instance, the old cohort of workers may be disadvantaged in some skills occasioned by modern technology such as computer skills, while the currently trained managers are endowed with up to date knowledge and skills per the state of the society. There are also differences in schooling and training with the young professionals having started learning modern techniques such as computer application in pre-primary, especially for those who may have learnt in an urban set up. Majority of the old employees, especially teachers were schooled and trained using paper and pen. The old clientele of teachers may have incorporated some basic computer studies at a later time in their career as part of self-development. Computer skills help teachers to remain relevant in dealing with the modern-day student. Therefore, to the employer the young, newly trained teacher is more equipped with current knowledge and skills in the use of industrial machines as well as dealing with clients than the old ones; thus, the need to replace the aged with the young employees (Moriarty, 2016).

Curl et al (2006) notes that industrialisation is another catalyst for the support of retirement policies. This is because of technological advancements where mechanical means of production have replaced manual labour. For example, the use of Automated Teller Machines (ATM) in banks has led to lower demand for cashiers. Globalization has also promoted growth in education where students can take courses both locally and internationally. However, there is still need for physical interaction between teachers and students to help the students learn better. The opportunity for people to acquire knowledge and scientific management skills is expected to ensure that there is adequate skilled labour to replace the old professionals. Nonetheless, there is always need for aged

human labour to help the young professionals grow and mature in their work, irrespective of technological advancement, as the old adage says that old is gold.

2.5 Retirement pension schemes in Kenya

The umbrella body that oversees the running of pension schemes in Kenya is the Retirement Benefits Authority (RBA). The RBA began in 1997 by an Act of Parliament Cap 197. Its mandate is to regulate, supervise and promote retirement benefit schemes in Kenya. Its aim is to protect the interest of the employees, private contributors and other beneficiaries (Suleiman, 2018; Odundo, 2018). There are four Pension Schemes in Kenya which include the Civil Service, National Social Security Fund (NSSF), occupational and individual schemes. The four pension schemes can either be under defined contribution plan or defined benefits plan. In Defined Contribution (DC) plan, the amount of money a member receives upon retirement is determined by the total amount contributed and the performance of the fund's investments over time (RBA,2016).In a defined benefit plan where the amount a member receives on retirement is pre-determined in advance using a set formula. Defined Benefit (DB) is thus treated as a liability by the employer to be paid when an employee retires (Mwikali, 2018; Odundo, 2018). In defined contribution, members of the scheme are required to contribute a fixed amount and the sponsor or employer pays the balance of the promised benefit. Most employers prefer the defined contribution plan because the burden of pension earned by an employee upon retirement is not carried solely by the employer but is shared among the employer, employee as well as the investing company. The two structures, DB and DC, of retirement benefits can be paid through either a provident scheme or a pension scheme. The retiree is paid the accrued retirement benefits all at once in a provident fund while in a pension scheme one

may get a third of the benefits as lump sum and then continue receiving the other two thirds as a monthly pension amount for the rest of his/her life (Lukhoba, 2012).

The Civil Service Scheme was established by an act of Parliament to cater for all the civil servants in Kenya. This fund is non-contributory and is also exempted from the Retirement Benefits Authority (Njuguna, 2010; Odundo, 2018). The National Social Security Fund was started by an Act of Parliament. It caters for the informal sector workers in companies with more than five workers. Recently, domestic workers have been included where they are expected to pay two hundred shillings monthly. Their employers are expected to top up that amount with an equivalent amount, hence, a total of 400 shillings per month. This is a funded scheme which is subject to regulation by RBA.

Occupational Retirement Benefit Schemes (ORBS) are trust deeds and hence legal entities which are employer sponsored (RBA, 2017). They cover formal sector workers in companies that have pension schemes. Their main aim is to provide for employees upon their retirement or for their dependents in case of their demise. These schemes act as a way of attracting high calibre employees as well as a way of motivating workers to give their best at work since their employer is seen to be concerned about their well-being. The ORBS can be under either defined contribution scheme or defined benefit scheme (Odundo, 2018). The two formats have been discussed above.

Individual schemes are trust deeds which cater for workers in both formal and informal sectors. Memberships to these schemes are on voluntary basis. Employees make retirement savings through registered financial institutions that are subject to approval by

the Retirement Benefits Authority (RBA, 2004). The individual benefit schemes are long term investment schemes that enable an individual to save for retirement over a period of time through registered financial institutions such as banks and insurance firms. Such contributions are voluntary and flexible with some people giving monthly, quarterly, semi-annual or annual contributions as per the terms of the individual retirement savings policy. These policies have several advantages; for example, they are portable, meaning one can transfer in case of change of employer. They are tailor made so that one decides on the amount and mode of payment and also the benefits can be paid to his/her beneficiaries in case of death.

2.6 The experiences of retiree

This section talks of the phases of retirement as well as the challenges of retirement.

2.6.1 The phases of retirement

Retirement as a transition period can be said to have three phases; the moving out, moving through or the moving in period (Schlossberg, 2004). Moving out may be seen as that time when one has to officially leave his or her employment permanently. This is as per the employer's instructions which are mostly conveyed through a formal retirement letter. It may signify a time of emotional turmoil since an individual may grieve and experience loss when they have to let go what may have been a valuable part of their life. They may feel the loss of the input that they have invested in the success of the firm. It is also a time to part with colleagues and clients that an individual worked and interacted with for a long period of time. The earlier phase of retirement period can be challenging especially for retirees who have many children some of whom may still be pursuing their

education (Osborne, 2012; Ejionueme, 2012). Retirees also find this period of time difficult since they have to start adjusting to a different lifestyle in social economic terms. For instance, they no longer have salaries and the company of their colleagues severed. They may leave their work stations and join their residential neighbours either in the city or rural areas depending on where one decides to reside after retirement.

The second phase is that of moving through. This is the period that a retiree needs to decide to search for new meanings in life, make new decisions, and try new things. A retiree is expected to adopt a positive attitude and have a willingness to embrace the change knowing that life is not static (Schlossberg, 2004). This is the time to adjust, plan and accept that life must continue. One has to strategise on other activities or businesses to do to fill their free time. These may include leisure, volunteering in schools, churches or community training as well as working on private economic ventures such as business or farming (Milne, 2013; Kleiber and Linde, 2014). In this phase, some retirees come up with working strategies geared towards making them occupied and productive in their new occupations.

The third and final phase is moving in; a phase where there is the actual implementation of the plans and decisions that one may have identified. This is a time of reinvesting one's time and energy in different spheres of life. Most people engage in activities that they are familiar with, for example, Company Executive Officers (C.E.O) may begin consultancy firms to train upcoming managers on management. Those in the teaching profession on the other hand may start their own private schools while others may take the free time to relax and or enjoy travelling. The future ventures are, therefore, highly

determined by one's experiences and interests in life (Milne, 2013; Kleiber and Linde, 2014). Henning (2017) posits that some people may get involved in ventures that contribute to community development while others may get frustrated and choose to drown their sorrows in drinking. It might also be typical for some of them to engage in extra marital affairs. Such negative engagements become a waste of the low pension earning or the few investments that one may have had before.

In summary, retirement might be seen as a time for one to adapt to new conditions of life, time for new psychological changes as well as time for setting new goals. Retirees take time to have leisure since they are free from the strict job regulations of formal employment and one is virtually free to steer their life at will (Kleiber and Linde, 2014; Wang, 2013). Psychologically, a retiree has to adapt to the reality that they are no longer going to be waking up to report to work but rather they are free, to act as per their volition. This thinking can scare those who were workaholics. The fact that they may wake up without a clue of what to do can cause them stress. Those who held high positions may miss the big titles and the privileges that come with such ranks. Hence, it is a period that calls for people to accept the change, think of what next and set new life goals (Milne, 2013; Norcross, 2009). This can possibly be done if one follows their passion or gifting in life away from their professional prowess.

Retirement can be a time for suffering after the loss of a job, identity and the prestige that the job brings for those with poor coping skills. Nonetheless, for those with good coping skills it can be a good time with financial benefits in the case where one invests successfully, for example, in business or commercial farming. Benefits are also realised

as one gets the opportunity to have autonomy of their decisions and engagements (Fonseca, 2008). Retirement may best be factored as a time for engaging in activities that are beneficial to an individual for example: recreational ventures; maintaining old friendships and creating new ones; focusing on positive living by exercising, thinking positively, offering self for the success of the society through giving both material and intellectual support where possible. This way the retirees get a reason for living and enjoying the benefits of feeling useful despite their old age (Shepell, 2016).

2.6.2 Challenges of retirement

Retirement challenges are said to be psychological, physical or financial (Chinyere, 2008). Psychologically, retirement period is said to segregate one from a life that had been part of their identity. This probably occurs from as early as their 21st birthday to the age of 60 or 70 depending on the mandatory retirement period as per employer's policy. This is because work period not only gives one identity, confidence and self-esteem but also energises them to handle the challenges and successes of life. These gains are lost on retirement, since they have to learn to live again without the privileges that their work had accorded them (Tirindi, 2012; Oparanma, 2011).

Psychologically, retirement can become a time of loneliness, low self-esteem and meaninglessness in life (Osborne, 2012; Smith, 2004). Wang (2011) asserts that retirees report greater depression, loneliness, lower life satisfaction and unhappiness relative to workers. Kuhn, (2018) found out that retirement was associated with increase in illness conditions, difficulties in mobility and a decline in mental health. These sentiments are echoed by Milne (2013) who indicates that the transition from work to retirement implies

loss of status. This is attributed to the fact that 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 themselves 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 spouse is still going on with their profession (Hartmann, 2010).

Physically, retirees are likely to suffer from age related issues. These may 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 mostly suffer from bone related challenges like arthritis. The difference is due to the fact that men get more stressed than women. Culturally, men may not be expected to release their emotions through crying or talking to their friends when they go through tough times. On the contrary, women can easily talk about their stressors and cry when under stress (Hannon, 2017). Women are thought to suffer more from bone related diseases due to the biological body processes such as pregnancy and menopause which affect their hormonal levels. Hannon (2017) attributes this to oestrogen, the hormone responsible for bone formation, whose levels go down after menopause, thereby weakening the bones.

Retirees may suffer from financial challenges as indicated by a study done in Nigeria. The study mentions that majority of the respondents highlighted economic constrains as one of their challenges (Jonyo and Jonyo, 2017; Ejionueme, 2012). This brings more challenges as retirees hardly afford to lead the kind of life they had during their working

period (Museya, 2014). Lack of finances precipitates other difficulties such as ill health due to lack of balanced diet or money to meet health expenses. Having no money also subjects one to loneliness as friends and relatives tend to desert them viewing them as a bother. This may lead to the psychological difficulties that have been mentioned such as low self-esteem and depression (Garba and Jummai, 2014; Greenwald, 2013).

Retirees' financial suffering is also associated with low pay and delay in processing and releasing of the pension into their bank accounts. This implies that their purchasing power is inhibited since they need money to meet their basic needs such as food, clothing, and shelter as well as health needs (Museya, 2014; Olatunde and Onyinye, 2013; Thuku, 2013; Oparanma, 2011). They also require money to travel to their places of work to process their pension which in most cases are in the capital city, especially for government employees. In some cases, even after spending money on travelling the retirees may find their documents have been misplaced or lost and are asked to go back home and bring copies of the missing document. This process can be very frustrating as it might take years for some retirees to get their pension (Museya, 2014; Olatunde and Onyinye, 2013; Thuku, 2013; Oparanma, 2011).

Corruption is also high among some officers dealing with pension and as such they subject the retirees who fail to compromise to unnecessary delays (Museya, 2014). This leaves the retiree to wonder why they were stopped from actively working when their pension processing had not been completed.

2.7 Coping with retirement

This section introduces how to cope with retirement and the factors that may determine how one copes with retirement either constructively or retrogressively. The section also gives a review of both positive (adaptive) and negative (maladaptive) coping strategies.

Coping in retirement may refer to how retirees adjust to the life of being retired where one is no longer expected to report to work or earn a salary at the end of the month as was the norm when actively working (Shanna, 2019; Roncaglia, 2010).

2.7.1 Factors that determine the mode of coping

People adjust to life differently in retirement. They either do it positively or negatively depending on a number of factors such as their personality. Personality simply refers to one's stable characteristic, that is, the way one is expected to behave in a given situation. There are people who are thought to be rigid in life in that they find it difficult to change their behaviour regardless of their situations. They prefer to do things the same way always (Hennins,2017). They also find it difficult to cope with unemployment in the event of retirement because it is their nature to hold onto things even when they need to let go.

On the other hand, people who are flexible in life adjust better to life change, for example, they are likely to take the transition of retirement as another life venture. Coping can also depend on the time of the transition, for instance, the age of the person and the role of his or her work in relation to his or her family; people with young or school going children may be reluctant to retire because of the role played by their earnings in upbringing or educating their children (Lee and Roberts, 2018). The health of

the individual may influence what one chooses to do. Retirees of good health may find it easy to venture in activities such as travelling or private business as a way of filling in their free time (Kleiber and Linde, 2014; Wang et al., 2011). In addition, financial status also plays an important role in coping with retirement. In many ways, money is likely to determine the quality of life people lead. For instance, all life ventures - such as eating, dressing, travelling or even socialising in a public place all call for finances. Therefore, affordability is a key feature of coping (Lee and Roberts, 2018).

According to Schlossberg's model of 1981, the factors that might influence retirees coping can be summarized into four (Roncaglia 2010). The first factor being the retirees' situation at the point of retirement, for example, the experiences that they may be facing socially, in health or financially. A person with health or financial challenges is likely to find retirement difficult due to the sufferings of their body or being frustrated for not being able to meet their financial needs. The second factor may be considered as the personality of the person in terms of the values they hold, their personality traits or their 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.

Thirdly, social support can be a key in coping because someone with a strong social support is not likely to lack company. They may be surrounded with friends whom they socialize or travel for leisure with, as long as they have a good relationship with their friends and relatives (Roncaglia, 2010). Social support is likely to be highly valuable in times of need, for example, in sickness or in the event of any 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).

Fourthly, 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 their free time (Roncaglia, 2010). Planning is likely to enable one to save and invest on their future. Retirees can start businesses, engage in farming or even engage charitable organizations such as children's homes. Based on these views the retirees are, therefore, likely to cope in varied ways. Some retirees may cope positively while others negatively with the latter engaging in maladaptive ways of living.

2.7.2 Adaptive coping in retirement

Adaptive or positive coping in retirement means that the retiree is able to use their talents and energy positively. For example, they may keep good social relationships with their family members as well as being responsible and empathic with other people's needs and feelings (Milne, 2013). Retirees' positive coping may be boosted by having a high degree of self-discipline in managing their resources. For instance, one should prepare and adhere to a budget. Budgeting is likely to cushion someone from being extravagant, thus, helping them live within their means.

Positive coping can also be achieved through learning new skill which can keep the brain active and rejuvenated so that a retiree does not become docile. Furthermore, going back to school to study is a way of developing oneself and helping one to attain higher levels of success both socially and economically. Studying subjects such as life skills can prove to be an asset in retirement (Milne, 2013). This is because such skills enable the retiree to

live healthy by practicing what they learn, such as engaging in body exercises, eating healthy foods as well as using their free time in socially acceptable ways. Positive coping also includes recreation activities, travelling, visiting friends and family members (Transamerica Institute, 2015; Zelinski, 2013; Short, 2002). Some retirees in Kenya cope positively by engaging in farming, business, or undertaking new jobs that are in line with their passions such as teaching or consultancy (RBA, 2008).

Retirees may also have a lot of time and space to engage in other social activities such as being members of church development committees, being church elders, choir members or Sunday school teachers. In addition, they may engage in social welfare groups including retirees' merry-go-rounds where they have time to discuss their challenges and development ideas and how to counter these challenges (Birech, Jennifer & Masinde, Jamin, 2018). These groupings may keep them busy and happy as they meet and socialise, sing, dance and laugh, or simply take lunch together. Such groups keep their energies rejuvenated as they engage themselves both physically and mentally (Patacchini and Engelhardt, 2016; Wang et al., 2011; Goold, 2007). Social welfare groups also offer members support in times of need, for example, in the event of death of a close relative. They also support and encourage members in whatever economic activities they may engaged in since the members can double up as customers of such welfare groups.

In addition, someone may also engage in philanthropic activities upon retirement (Milne, 2013). Such activities help in improving the lively hood of his or her community. For example, a teacher may offer free counselling lessons to the youth while agriculturalist may train their neighbours on improved methods of farming. A retiree has more time to

engage in family matters. They may volunteer to take care of their grandchildren or take time to visit distant relatives. Additionally, they can be business advisors through business consultancy (Zelinski, 2013; Solinge, 2012). Other retirees act as a link between their communities and non-governmental organizations. This relationship facilitates easy flow of donor aid into the community to assist in farming, water harvesting, or any other environmental management and conservation activities for instance.

Furthermore, some retirees may cope by getting involved in representing their communities in political positions (Solinge, 2012) or by advocating for peace in their locality by counselling the youth. Others take part in bringing together warring parties in the community by acting as arbitrators. Some retirees take the initiative of starting varied welfare groups on the basis of friendships or relations. These group meetings are geared towards guiding the youth, sharing on community development issues as well as leisure activities. A good example is where members plan a yearly holiday as a team. According to Schlossberg (2004), retirees that engage positively cope better as they are able to keep their lives busy doing things that are beneficial to themselves and their communities.

Retirement has thus been seen as having advantages to the individual retirees, the employer and the society at large. This is because the retirees are likely to have freedom from the demands of formal employment. This leaves one with a lot of time and space to decide on what to do day by day (Kleiber and Linde, 2014; Nzuve, 2007). Most of the retirees with positive coping skills utilise their free time engaging the society either as consultants or by starting projects that offer employment opportunities to other members of the society. However, not all retirees lead productive lives. There are others that have

difficulties in adjusting to retirement and are therefore considered to be coping negatively as discussed below.

2.7.4 Negative coping

Negative or maladaptive coping skills in retirement are seen where the retiree engages in activities that may lead to harmful psychological and physical conditions in relation to self and others (Milne, 2013; Hennings, 2017). This may happen when they focus inwardly or selfishly without thinking about other people. This explains situations where people fail to engage with others or to do things that would be of benefit to other people. Maladaptive behaviours can also be seen where one engages in escapism or in avoidance by immersing themselves in alcoholism. For instance, it takes investing materially and psychologically to be able to adjust positively in retirement. This may not always be the case as some retirees may ignore the idea of future planning during their working period with the assumption that the future will take care of itself. This cohort is likely to be very disappointed when it is their turn to leave their job as they may not have put aside any capital to utilise during their retirement (Were, 2009).

Others are unable to set aside money for investment due to low pay and a high financial burden. This mostly happen to those who have large families to cater for or those who were taking care of members of their extended families (Oparanma, 2011; RBA, 2008). In such cases one is likely to face poverty in his/her retirement. This forces one to end up doing meagre jobs like water vending, digging terraces among other casual jobs in order to make ends meet in retirement. Lack of investments may also force one to accept low positions such as being a village or a clan elder (Chirchir, 2009).

Milne (2013) observes that negative coping may also be seen as indulging in unhealthy and socially unacceptable habits such as the male retirees engaging in unhealthy relations with young women in the name of leisure. Such women may not be legal wives but girlfriends. Such girls in many cases remain with the retirees until the lump sum pension is over then they take off. Majority of such girlfriends are likely to surface around month end with the sole aim of getting a share of the retirees' earned monthly pensions, after which they vanish until the next month-end. Engaging in immorality with these young girls is likely to expose the retiree and his spouse to the risks of contracting sexually transmitted diseases or even HIV. The consequence of such immorality is that more money will be needed to take care of the emerging health issues hence imprisoning the retiree in a vicious cycle of poverty.

Retirees may also manage by selling off their investments such as land or plots in order to get the funds to meet their basic needs (Goold 2007; Chirchir, 2009). These basic needs include expenses on health which is likely to become a major challenge in old age (Brown, 2013). Retirees may also be in need of food as lack of investment and old age means that they may not have the energy to till their land yet their monthly pension earning may be too low to pay farm workers.

Therefore, prior planning and investments cushion retirees against suffering in health or materially (Pokorski & Berg, 2017). Psychologically, there is peace and hope for those who enter retirement after having put up the necessary plans for their future survival. A retiree's survival is viewed in economic terms because their needs will be satisfied depending on their economic capability. A strong economic foundation enables a retiree

manage their retirement with ease without becoming a bother to their children or society at large. Similarly, productive coping styles may assist one in adjusting in a healthy manner while poor styles of coping can hinder adjustment and even lead to depression (Goold, 2007). Adjusting to retirement can thus be said to be fluid. It is a process that is likely to keep on changing as retirees advance in age; their energies dwindle and as age related health complications arise (Mein, 1998).

2.8. Theoretical framework

2.8.1 Introduction

This research was guided by three theories; the Social Construction Theory, the Disengagement Theory, and the Life Cycle Theory. The three theories were used as they complimented each other in understanding the varies retirement issues per the study objectives, that is; describing and analysing the meaning retirees give to retirement, their experiences as well as the coping strategies that they are applying to cope. Social Construction Theory helped in analysing the views of the participants on the meaning they attached to the concept of retirement. Some people perceive retirement as a good thing while others view it as a torturous period (Wallace, 2006). Disengagement Theory was used in understanding the coping strategies that are totally different from the things the retirees did while at work. This theory proposes that people leave work and become less active in the society as they age and get closer to their graves. However, this is not always the case as some retirees may take the freedom from work as a means of engaging in other income generating activities. The Life Cycle Theory perspective on the other hand talks of people taking retirement as a life transaction and adopting based on their

experiences of the past and the influence of their cohort of friends. The three theories are discussed below.

2.8.2 Social Construction Theory on retirement

The Social Construction Theory by Peter Berger (1966) is one of the phenomenological theories whose emphasis looks at an individual, and their conscious experiences (Wallace,2006). It talks about the lived experiences of the actors and what they make out of them depending on where they may be socially. This means that the social lives of people and what they go through in their neighbourhood has an impact on how they interpret their situations, whether they think they are good or bad. This is because society is a human product, whereby the truth by one person might be wrong to another person (Galbin, 2014).A human being is also said to be a social product. Therefore, people are simply the products of how they have been socialized and this definitely influences their thinking, acting and the meanings they give to experiences (Berger and Luckmann, 1966). This theory was thus relevant in looking at how retired teachers in Makueni County view their social world as retirees, as they interact with other people in the society.

Retirees look at their retirement from different perspectives. For some it is seen as a relief to be out of formal employment while for others it signifies the dawn of a very sad period. Those who view retirement positively are seen to celebrate their retired status. They are likely to be the ones who had the opportunity to plan for their future while those who regret the very idea of being retired are mostly the ones who did not manage to invest for the future.

Retirement reality has also been seen to have both a subjective and objective side (Milne,2013). Subjectively, it is a question of how individuals perceive and behave in their retirement. For some it is seen as a blessing to be out of formal employment, a time of having the freedom to decide when to wake up, to take breakfast or to undertake whatever activity one wishes to get involved in (Kleiber and Linde, 2014). For others retirement may signify a painful period when one is thrown out of employment by the employer, in this case the Teachers Service Commission which is the government body with the mandate of employing public teachers in Kenya.

2.8.3 Disengagement Theory on retirement

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 (Wang et al,2011; Wallace,2006). According to this theory, disembarking is a natural and accepted thing as people age and start losing their ego energy (Ritz, 2012). This theory is relevant to retirement as retirees have to withdraw from their professional responsibilities and pursue other roles in the society. A retiree in Kenya, for example, can spend their time in various ways; with their grandchildren, as a consultant, engage in community welfare projects or as a volunteer in church affairs. This is a state of re-engagement after retirement but not disengagement on a downward trolley which is expected to culminate into death.

This theory also asserts that the process of disengagement is not only beneficial to the individual retiree but also to the society as it allows for succession and stability of the society. Skills and knowledge of the elderly is thought to deteriorate with age; therefore,

the young should be given the chance to apply their skills and knowledge (Crossman, 2019). Even though that is what this theory suggests, some retirees find their retirement time a rejuvenating period where they have time to spare and energy to pursue other activities in their lives.

According to this theory, as the retirees disengage from their jobs, for example teaching, a vacancy is created for the young trainees to engage in their own career progression (Wang et al., 2011). The theory also stipulates that withdrawal from the society by and from the aged is universal and natural. This is not necessarily the case as the retiree may disengage from their profession and start engaging more with the society by participating in community engagements in church, farming and many other social economic activities.

The people who accept to disconnect from their former employment upon their time to retiree are able to adjust to retirement successfully while those who resist stepping down from job related roles, even though aged, are perceived as being unable to successfully maneuver their retirement (Kleiber and Linde, 2014; Milne, 2013). This is because they create negative energy around themselves by complaining instead of moving on with life. Retirement can be seen as good for the society and the individual retirees. The young people get a chance to take over the responsibilities of the old while the old get freedom from their responsibilities hence have time to engage in leisure or any other socio-economic activities. Retirement plans and policies enable the retirees to have improved life and self-esteem. These are plans such as pensions and other old age economic support policies.

This theory is however criticized for putting the individual and the society at per. This is not the case since the society is the one that pushes people out of employment through institutional policies such as mandatory retirement requirements. The mandatory requirement policy stipulates that upon attaining a given age an employee is asked to go home (Powell, 2006). Again, in the developing countries, retirees may not be able to afford their basic needs. In some instances, retirees may disengage from public service and start up private ventures in which they continue to do the same tasks. For example, head teachers can start their own private schools after retirement. Therefore, this may not be disengagement from the teaching profession but change of job stations and chain of command to one where people have autonomy over their decisions. Other than the Disengagement Theory that proposes that people have a way of leaving what they have always done into a downward trend, there is the Life Cycle Theory perspective which proposes that people continue doing the things they have always done even in their old age as discussed below.

2.8.4 Life Cycle Perspective Theory

This is one of the most current theories on retirement. The proponent of this theory is, Glen Elder Jr. (1960). He states that 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 the plans that the retirees had put in place for their retirement as well as the choices that they were executing (Wang et al., 2011).

This theory also asserts that people are guided by personal history and social circumstances. This means that the retiree's behavior was highly likely to be as a result of

their past. For example, one who may have become a drunkard was likely to have started his or her drinking while he or she was still employed. The social circumstances in this study refer to the retired status of the retirees. A retiree's coping is likely to depend on their social environment for example their relationship with their family which will depend on whether they had invested in retirement such as educating their children as a life insurance or not. Those with good social-economic investments are most likely to find retirement enjoyable (Milne, 2013; Zelisniski, 2013).

Furthermore, the theory also talks about life transitions as contextually embedded, meaning that time for mandatory retirement is appointed. Through job policies all civil servants are to retire at a given time. This is in spite of whether the retiree was working for the government or a private company. Nevertheless, each retiree maneuvers this change from being employed to being jobless depending on their constructed meaning of retirement (Elder, Janet, Giele, 2015).

According to the Life Cycle Perspective theory, retirement experiences are contingent on the specific circumstances of adjustment, for example, the people's attitude, financial abilities and skills. Therefore, coping strategies are very subjective as they may depend on how one feels about being retired and what they do in their retired status (Smith, 2004). For instance, some retired teachers may decide to get married while others may choose to venture into farming or small-scale businesses (Bernardi, Huinink & Settersten Jr., 2019).

This theory also proposes that other than an individual's history, their personality may determine how they cope. For example, the people who adapt to changes easily because

of their flexible nature are likely to cope better in retirement than those who are rigid. This theory is relevant in explaining the transition to retirement as people adjust subjectively based on their former experiences. It is practical for one to carry on with what they have done before. For instance, retirees who were involved in community leadership or some kind of volunteer work find it worthwhile to offer their services for the benefit of the community. By doing this, it helps boost their confidence as they continue to be useful to the society in spite of being retired.

Other concepts that are of importance in this theory include life spheres and their interdependence such as marriage and responsibilities in the society. Retirees with happy marriages and who play other roles in the society will find things to do to keep them busy. Consequently, they adjust in their new identity of the retired. The theory thus focuses on how historical time, social location and culture affect the individual experience of each life stage, where an individual's cohorts influence the decision that they take. For example, if their friends are into one form of farming activities, they are likely to also indulge in the same activity. Similarly, if they are many retirees, they may form an association which another retiree is also likely to join. Retirement is seen as a transition, a life event that one decides on what they want to do with the freedom gained after being asked to step down from employment (Hutchison, 2011).

2.9 Conclusion

Retirement means different things to different people. For some, it is the time to relax and enjoy the freedom that comes with being out of formal employment while for others, it is a time for socio-economic suffering. Retirement programmes and policies vary from

country to country as they range from mandatory to voluntary retirement models. The years of mandatory retirement have also been spelt differently but mostly range between 60 to 70 years. In Kenya there are four pension schemes. Retirees' experiences in retirement are also varied for some it is a time to be free and make wealth while for others it is a time to suffer economically. Retirees coping strategies differ depending on their social construction of retirement and the experiences they go through. Those who have a positive attitude towards retirement adapt constructively, for example, they can start business ventures or volunteer to serve their communities. While those with maladaptive strategies may choose to mismanage their lump sum pension earnings or sell off their investments.

The research applied three theories which complement each other. The Social Construction Theory gives an understanding of how retirees perceive their retirement; the Disengagement Theory posits that people are bound to vacate their work upon attaining the mandatory retirement age in order to pave way for young and energetic persons to take over their positions. On the other hand, the Life Cycle perspective posits that people make decisions in every stage of life, therefore, even in retirement retirees continue to decide what to do and face the consequences of their decisions as they adjust to life in retirement.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter gives an account of the research methodology that was used in this study. Mixed research methods were applied in collecting and analysing the data. A detailed description of Makueni County in terms of climatic conditions and socio-economic activities is presented. The sampling procedures that were used to identify the study sample size are also discussed. The chapter also gives a description of how data analysis was done and discusses the ethical considerations that were observed during the study. The chapter ends by presenting the challenges and problems encountered in the field.

3.1 Research design

Research design is the structure of research which shows the plans and procedures to be followed during research. The design gives direction on how to collect and analyse data in line with the research objectives (Creswell and Creswell, 2017; Kombo & Tromp, 2011). The researcher used qualitative dominant mixed method research. This is where both qualitative and quantitative research methods were simultaneously employed in collecting and analysing the data. According to Regnault, Willgoss, & Barbic (2018) and Timans, Wouters, & Heilbron (2019) qualitative dominant mixed methods research is where the researcher relies more on qualitative research process to collect and interpret the participants' construction of their everyday experiences based on the research topic. In this research method the researcher relies on the quantitative research process to understand and give meaning to the patterns of the respondents' views. Therefore, both methods were employed in this study.

A qualitative research is applicable where the elements of study are widely dispersed and description of the participants' construction of their everyday lives is of interest (Kothari 2012). Creswell (2014) posits that qualitative research method is applicable in understanding people's thoughts and views on a given social issue. Therefore, it was relevant in data collection for the three objectives, that is; the opinions of the respondents on their construction of their retired life, the experiences they have and the methods adopted in coping with their circumstances as retirees.

On the other hand, quantitative research involves collecting numerical data that can be counted (Timans, Wouters & Heilbron, 2019). In this study quantitative data was collected through questionnaire having both closed and open-ended questions. For example, it was used to get the number of children or the salary/pension one earned among other questions as found in the socio demographic data section of the questionnaire (Refer to Appendix1). The quantitative information was useful in showing the patterns of the retirees' views on varies issues as per the research objectives. These patterns were displayed using percentages and simple tables (see Section 3.7 for detailed explanation).

3.2 Site description

The study was conducted in Makueni County. Makueni is a County in the former Eastern Province of Kenya. Its capital and largest town is Wote. It is bordered by Kajiado to the West, TaitaTaveta to the South, Kitui to the East and Machakos to the North of the County(See map on Appendix 10). The County, according to the 2009 census, has a population of 884,527 and an area of 8,043.7 km², with a density of 110.08 people per

square kilometre. However, in 2012 the population was projected at 922,183, with 449,036 males and 473,147 females. The male-female sex ratio is 100:105 (Makueni County Government, 2018).

The County has nine sub-counties: Makueni, Kilungu, Mukaa, Kibwezi, Kathonzweni, Makindu, Mbooni East, Mbooni West and Nzaui. The County has six constituencies: Mbooni, Kilome, Kaiti, Makueni, Kibwezi West and Kibwezi East (See Appendix 11). The highest populated constituency is Makueni with a population of 193,802 followed by Mbooni with 184,624. This is attributed to their proximity to Kilungu and Mbooni Hills respectively which attract higher amounts of rainfall. In addition, the regions also have fertile soils. Kibwezi West has a population of 165,933, Kibwezi East with 132,199 while Kaiti and Kilome have a lower population density of 120, 116 and 87,864 respectively (Government of Kenya, 2012). They are also low potential areas with poor soils and low rainfall densities ranging from 150mm-650mm (Mwangangi et al, 2012).

Makueni County has fifteen divisions (Mwangangi et al, 2012). The County is also divided into thirty political administrative wards. The Population density is 110.4 people per square kilometre and 50.5% of the population live below the poverty line which is estimated at US \$1.25 per day (United Nations, 2015). Makueni County is endowed with natural resources such as forests, wildlife, minerals, building sand, water (rivers) pasture and fertile land (See Appendix 12). It also has tourist attractions sites including the Chyulu Hills, the historical AIC Church in Nzaui District and the irrigation fields in parts of Kibwezi. The main economic activities include subsistence agriculture, bee keeping, small scale trading, dairy farming, limited coffee growing, eco-tourism and commercial

businesses. Other farming activities in this region include growing fruits like mangoes and oranges (Makueni County Government, 2012). Some of the challenges faced in this county include drought as the amount of rainfall ranges between 150mm-650mm. Therefore, it is typically an ASAL area. This means that most parts of Makueni are arid or semi-arid in nature, except those near Mbooni, Kyulu and Kilungu Hills. The few areas adjacent to the hills receive over 800mm of rainfall which is abundant to support different farming activities. They are, therefore, more populated than the other parts of Makueni.

Due to drought in most parts of this County, families have to travel for long distances to fetch water and as a result lose their livestock. This makes life very difficult for the elderly who are not strong enough to walk long distances to fetch water and bring it home. Inadequate rains also pose the challenge of food insecurity and declining land fertility (Makueni County Government, 2018). The urban poverty level in Makueni County is 34% while rural poverty is at 67% (Ngugi et al, 2013).

Other challenges in the County include poor road network and infrastructure. This leads to difficulty in accessing schools and hospitals. There is also high deforestation since most residents rely on firewood as a source of fuel (Mwangangi et al, 2012). Some parts of Makueni County are designated by the government as hardship areas, because of the arid and semi-arid climatic conditions that dominate them. Poverty due to unemployment is also a major challenge in the county. The reason for choosing Makueni County for this study is because it is one of the 47 counties in Kenya where residents are able to undertake various socio-economic activities. It is also an area with a conducive climate

for farming and farmers can plant fruit trees such as citrus and mangoes. They can also keep dairy and beef cattle as well as poultry. The study was also able to get a good number of retired teachers willing to participate in this research.

Other reasons for conducting the study in Makueni County are because of its diverse social–economic activities owing to the geographical conditions. It is located in the arid and semi-arid regions of the country. It has different agri-ecological zones and therefore the residents have to adopt different methods of coping, ranging from growing drought resistant crops to keeping cattle, selling sand or indulging in business (Makueni County Government, 2018; Mwangangi et al., 2012). The County also has a high percentage of retired teachers as teachers form 40% of retirees in Kenya (Economic Survey, 2015). It was, therefore, a significant area to study how retirees cope with retirement.

3.3. Target population

The target population in this study was retired formal employees in Makueni County, with retired teachers as the sample population. The retired teachers represented those who have worked in Makueni or other counties in Kenya, both in urban centres and rural environs. The variations in the retirees' features were significant. This is because the retirees coping strategies were thought to be influenced by factors such as education level, income or social exposure. For instance, primary school teachers earn less than their secondary counterparts and, in most cases, have attained lower levels of education relative to secondary school teachers. Furthermore, teachers who have worked far from their homes were expected to exhibit different coping styles from those who worked near their homes.

The researcher purposively selected retired teachers because of how significant teachers are in rural areas. It is apparent that teachers form a high percentage of the elite class in rural Kenya. They are highly respected by other members of the society and act as role models in development activities (Economic Survey, 2015). Teachers are key community informers of Non-Governmental Organisations (NGOs) in rural areas. This makes them to act as a link between the NGOs and the rest of the society. Therefore, teachers play a major role in rural economic development. The researcher was of the opinion that retired teachers formed the highest percentage of retirees in Makueni County hence the researcher's quest in analysing their retirement coping strategies.

Teachers represent the largest workforce of about 40% in Kenya and, therefore, constitute the highest number of retirees in Kenya and Makueni County in particular. They play a key role in the economic activities of rural Kenya since they are among the few people with a constant monthly income. They form a major block of customers for the small and large-scale businesses in their localities. They are also known for shopping for essential goods and services for their family on credit. Such credits are normally cleared at the end of the month. Moreover, they offer employment opportunities to the disadvantaged members of their communities for example, by involving them in farming or by giving them household chores to undertake.

3.4 Sample size and sampling procedures

The study was qualitative dominant mixed method research. It applied qualitative research methods to get respondents while the quantitative input was used to get percentage aggregates that assisted in analysing the qualitative data. Specifically, purposive qualitative technique was used to identify mandatory or voluntary retired

primary or secondary teachers in Makueni County. Purposive sampling is used to capture a wide variety of ideas in line with the subject of study (Creswell, 2014; Etikan et al, 2015, Blackstone, 2012). This method was applicable in this research as the researcher was able to identify the retired teachers.

This study began by categorising the region in terms of the available political zones, particularly the constituencies for the purposes of getting respondents. Makueni County has six constituencies namely: Mbooni, Kilome, Kaiti, Makueni, Kibwezi East and Kibwezi West (See Appendix 11). Some of these constituencies are more productive and populated than others due to availability of conducive climatic conditions for farming (Makueni County Government, 2018). For instance, Wote and Mbooni receive higher rainfall amounts and are also the most populated constituencies in the county. On the other hand, most parts of Kibwezi East and Kibwezi West Constituencies receive low rainfall amounts and are among the least populated constituencies.

The study covered four constituencies because some of the constituencies have similar socio-economic activities. Therefore, the researcher did not find it necessary to visit all the constituencies since the information gathered in the four constituencies could represent the state of retirees in the rest of the county.

The actual number of respondents per constituency is reflected in the Table 3.1 below.

Table 3. 1 Sample size and area of study

Constituency	No. of Respondents
Wote	123
Mbooni	77
Kibwezi East	23
Kibwezi West	26
Total sample size	249

Wote and Mbooni constituencies were chosen for this study because they are the most populated constituencies in Makueni County. Secondly, the retirees' socio-economic activities in these two regions was expected to be different since Wote is drier and hotter than Mbooni which owes its cool climate to Mbooni hills. Kibwezi West and Kibwezi East, which borders the coastal region, have a low population density compared to Wote and Mbooni but Kibwezi East is the driest (Makueni County Government, 2013). Kibwezi East is often hit by drought making the resident's poor because they have to buy food since their land cannot produce enough to feed their families.

Kaiti and Kilome constituencies have similar climatic conditions to that of Wote and Mbooni respectively. Therefore, the retirees were expected to be involved in the same

socio-economic activities and hence the researcher did not find it necessary to carry out the study in all the constituencies.

The researcher was able to identify the retired teachers in various places through the help of the area chiefs, pastors, Quality Assurance Officials as well as both incumbent and retired teachers and head teachers. In Kibwezi West and Kibwezi East, for example, the researcher got a list of retirees from a teachers and a pastor. In Wote specifically the KNUT Office and a retired teacher assisted in compiling the list of retired teachers, while in Mbooni the Quality Assurance Office, a chief and teachers helped in the same.

Table 3.2 below reflects the number of respondents per location as well as the contact person who helped the researcher in distributing the questionnaires.

Table 3. 2 Number of respondents per location and the contact persons

Constituency/Location/No. of retirees	Contact person
Makueni - Kavumbu - 20 - Kithuki - 18 - Kathonzweni - 32 - Wote - 24 - Muusini - 15 - Mavindini -12	- Retired head teacher - Incumbent head teacher - Chief - KNUT Secretary - Retired teacher - Incumbent teachers
Mbooni - Kiteta - 18 - Kitondo - 14 - Kalawani - 29 - Wasyauni-12	- Quality Assurance Officer - Incumbent teachers - Chief - Retired Principals
Kibwezi West - Kibwezi - 13 - Kiunduani - 11	- Head teachers - Incumbent teachers
Kibwezi-East - Masongaleni - 10 - Thange - 13	- Pastor - Retired teacher

Source: Field data

In summary the research sample comprised of 249 respondents; 240 of the respondents were identified as shown in Table 3.2 above, and another 9 former Principals being reached through Snow ball as indicated in Table 3.3 below.

Table 3. 3 Location and number of retired principals

Location	No. of Retired Principals
Mbooni	5
Kibwezi	2
Makueni	2
Total	9

Source: Field data

3.5 Sources of data

The study used both primary and secondary sources to collect both qualitative and quantitative data.

3.5.1 Primary sources of data

Primary data was collected through observations, questionnaire, in-depth interviews, key informant interviews and focus group discussions with retirees in line with the research objectives (Refer to Section 3.6 for detailed explanation).

3.5.2 Secondary sources of data

Secondary data is seen to be important in giving a theoretical understanding of the research area of study and issues under investigation (Creswell, 2014; Kothari, 2012;

Kombo & Tromp, 2011). In this research, secondary data was collected through library search. A number of literature materials, both hard and soft copies (e-materials) were reviewed including textbooks, journals, newspapers, government publications, research reports and records.

3.6 Methods and tools for data collection

This research used a variety of data collection instruments including in-depth interview guides, questionnaires, observation guide, focus group discussions guide and key informant interview guide.

3.6.1 In-depth interviews

According to Kothari (2012), in-depth interviews are characterised by extensive probing and open-ended questions where the respondent's answer is not limited to YES or NO answers but is allowed to freely give their views on a particular issue related to the study. Therefore, the researcher gets detailed relevant information from the participants through this method (Boyce & Neale, 2006; John & Trump, 2011; Creswell and Creswell, 2017).

This study, being qualitative dominant mixed method research, found in-depth interviews useful in getting the views of the respondents and the key informants on retirement. The researcher conducted face to face interviews with primary school retirees and former secondary school principals. This was done using interview guide questions which consisted of open-ended questions. Using this method, the researcher collected information on the three objectives (1. Social construction of retirement by the retirees; 2. Their lived experiences and the factors that contributed to them, and; 3. The coping strategies that they had employed). The researcher interviewed a total of 40 respondents

who included 31 primary school retirees (20 males and 11 females) and 9 former secondary school principals who were all male as shown in Table 3.4 below.

Table 3.4 Total number of interviews conducted and key informants

Sex	Primary Teachers	Secondary Teachers
Male	20	
Female	11	
Male		9
Total	31	9

Source: Field data

The researcher used face to face interviews to gather information on what retirement meant to the respondents, their positive or negative experience(s) on retirement and the strategies they were adapting to cope as retirees.

3.6.2 Questionnaires

A questionnaire has a list of questions which could be closed or open ended. These questions are set with the aim of getting information from the respondents (Mugenda, 2003; Kombo & Tromp, 2011; Creswell and Creswell, 2017). The researcher used a questionnaire (Refer to Appendix 1) having both closed and open-ended questions. The closed ended questions were important in getting the socio-demographic characteristics of the respondents. The open-ended questions were used to collect information from retired teachers as per the three objectives as shown in the questionnaire in Appendix 1.

The questionnaires were useful in strengthening the research findings gathered through in-depth interviews. The information collected through the questionnaires was used to get aggregate percentages that were significant in showing the patterns of the respondents' views as per each research objective. Similarly, from the percentages it was possible to draw simple tables that assisted in displaying and analysing the collected data.

The questionnaires were distributed and collected within a week with the assistance of the contact persons as discussed above.

3.6.3 Observation method

The study also applied observation method where the researcher was able to capture information that may not have been directly provided by the respondents. This was done by taking notes on anything that the researcher observed in the field. For example, the researcher took note of the kind of economic activities the respondents were engaged in such as farming, or business venture. The researcher also noted the appearance of the respondents, for example, if they were well dressed and appeared healthy. Further, the researcher noted if the respondent looked relaxed, happy, contented or not. This was possible in the places where she visited their homes or business ventures.

The observations enriched the findings as active listening helped the researcher to note the retirees who seemed unhappy with their situation in retirement. However, majority did not indicate verbally that they were suffering in retirement. It was also possible to take note of the projects that some respondents were involved in and deduce whether they were coping well or not depending on the kind of activities they were engaged in. An observation guide list (Refer to Appendix 3) was used where the researcher made

observations on the economic activities involved in, the environment at home as well as the health of the respondents. The information gathered through observation was integrated with those collected through the in-depth interviews as well as the questionnaires during data analysis.

3.6.4 Key Informants

According to Creswell (2014) and Kothari (2012), Key Informants'(KI) interviews are applicable when getting additional information that was not captured during the one on one interview with the respondents. For example, the key informants who included the Chiefs, KNUT Officials, NGO official, head teachers Pastors and a Catholic Parish Elder. The KI freely talked of the role the retirees played in the development of their village. They also commented on whether the retirees were seen as causing inconveniences or not where they resided. The Key Informants highlighted on some of the challenges and mistakes they thought the retirees had made in retirement. They also gave an account of the positive contributions they thought the retirees had made for themselves, their own families as well as the community at large. For example, while talking about the mistakes made by retirees, they mentioned cases where some retirees sold their property and deserted their families in order to cope. In their view, the retirees probably rejected their families because they believed that the pension was not enough to take care of their own needs and that of their family. The Table 3.4 below shows the location and number of key informants who participated in this study.

Table 3. 5Key informants

Key Informants	Number	Constituency
Chief	1	Mbooni
	1	Makueni
Knut Officials	1	Mbooni
	1	Makueni
NGO official	1	Makueni
Head teacher	1	Kibwezi East
	1	Kibwezi West
	1	Kibwezi East
	1	Kibwezi West
Pastor	1	Makueni
	1	Mbooni
Parish Elder	1	Makueni
Total	12	

Source: Field data

Key Informants included two chiefs; one from Mbooni and the other from Makueni as shown in the Table 3.4 above. The researcher sought to find out their opinion regarding the behaviour of the retired teachers and whether the teachers were influencing their families and society in a positive or negative way. The Key Informants were also asked to explain the successes and the challenges that they have witnessed amongst the retirees.

Kenya National Union of Teachers (KNUT) officials were also included in this sample. One of the KNUT officials was the Secretary in the Makueni Headquarter KNUT Office, while the other was an incumbent KNUT representative of Mbooni Constituency at the time of this research. The two highlighted the kind of lives they had witnessed amongst teacher retirees.

The study also engaged an NGO official who was working with a women empowerment program in Kasikeu. She was interviewed about the role played by the retired female teachers in the group that she had created and is linked with Women Empowerment Enterprise; a United States initiative that has helped women buy plastic water tanks in this region.

Another category of Key Informants included two head teachers, one from Kibwezi West and the other from Mbooni. The two were asked to describe instances where they had observed retired teachers doing very well or badly in their retirement.

Four pastors, each from one of the four constituencies, who were included in this study were asked to give information on whether they thought retirees in their region were useful to their churches and the society at large, as well as the challenges they had witnessed amongst the retirees. A Catholic Parish elder from Makueni was also interviewed on the same issues as the pastors.

Key Informants are important in highlighting issues that the respondents may not be willing to discuss. For example, those with family challenges may not indicate that they are doing very well as far as relationships in the family is concerned, however, the Key Informants may give their honest views on the socio-economic lifestyles of the retirees.

3.6.5 Focus group discussions

Focus group discussions are semi-structured interviews accomplished in groups. They are useful in yielding qualitative data with deeper insights (Ochieng et al, 2018; Freitas et al, 1998). This study organized three focus groups of retired teachers. One of the groups

consisted of 7 male retirees. The researcher believed that the male retirees would be free to discuss their challenges and successes much freely without the presence of their female counterparts. The second group that was constituted consisted of 9 female retirees. The women talked of how they had challenges adjusting but have found strength in forming retirees' welfare groupings. The third group consisted of both male and female retirees. This group gave general views of life in retirement, that is, their own and that of their fellow retired colleagues.

The three focus group discussions were instrumental in giving out additional information on their experiences and the coping mechanisms, as well as their thought on their colleagues who were not part of the quorum. Specifically, these groups were able to discuss their views on retirement; whether they found their retirement period as a time of more freedom and happiness than when they were working. They also talked generally of how they had witnessed their fellow retirees manage their lives in retirement, the challenges they had and how they were spending their time since they no longer had the obligations that come with the teaching profession.

The methods described enabled the study to get a good grasp of the retirement coping techniques used by retired teachers in Makueni County. The complementary use of varied methods enabled the researcher get additional information. For example, Key Informants discussed the issues of retirees without shyness since it was not about themselves but about the lives of the retirees.

3.7. Methods of data analysis

This research employed both qualitative and quantitative data analysis methods in the presentations as well as the explanations and interpretations of the data.

3.7.1 Qualitative data analysis

The research applied qualitative content analysis procedure which is seen as the process of summarising, coding and reporting research notes that are derived from the field (Florian, 2006; Schilling, 2006; Hsieh and Shannon, 2005). The notes used in this research had information from the one on one in depth interviews as well as the filled questionnaires. Others were compiled from individual and Key Informant interviews as well as from focus group discussions. Some of the features focused on included attributes such as social relationships, retirees' perceptions on retirement, its benefits to them and the society, preparations they had put in place and the activities they are currently involved in.

The research applied qualitative content analysis which was applicable in the interpretation of the content of text data. It was done through a systematic classification process where the information gathered was coded, through the identification of themes and patterns. The final step was to draw conclusions from the coded data. This was a process of looking at various properties, categories of information, identifying meanings or relationships between different phenomena. This entailed putting all the data together through the writing of the research findings.

Validity, reliability and objectivity in qualitative research are tested through trustworthiness based on credibility, transferability, dependability and conformability

(Blackstone, 2012; Leung, 2015). Credibility refers to the adequate representation of the construction of the social world under study. This was enhanced by triangulation of the methods of data collection such as questionnaire, interview, observation, Key Informants and focus groups.

The researcher is of the opinion that the research method applied in this research is replicable to another research conducted elsewhere. The research is dependable as it has endeavoured to be authentic in a way that others can trust in that it was carried out as per the given description of the methodology. This was done with the expectation that if it is repeated by another person, he or she is likely to get similar findings.

3.7.2 Quantitative data analysis

The study used simple quantitative data analysis techniques where tables were drawn to show the percentage thus patterns of the number of respondents who engaged in various activities as per the respective research themes. This helped the researcher in analysing the qualitative data collected as well as in drawing conclusions on the various issues under study such as the coping mechanisms adopted by retirees. The quantitative data that was collected was coded in a computer understandable language and labelled to maintain the meaning of each code. Quantitative data was captured in a tailor-made data entry screen using Statistical Package for Social Sciences (SPSS) version 20 for windows as software for data analysis. The data was then analysed for descriptive statistics (frequencies and cross-tabulations), measures of central tendency (mean scores) and summarized in distributions of scores or measurements such as measures of central tendency, relationships and associations.

3.8 Ethical considerations

The researcher got a permit from The National Commission of Science, Technology and Innovation (NACOSTI). She took a copy of the same to Makueni Education County Office as well as other government offices which further gave her letters of authorization to undertake the research in the county (See Appendix 6, 7 and 8 respectively). The study population comprised retired teachers who were relatively elite. The researcher explained to them that she needed to do research in order to complete her PhD studies. These details were essential in giving the respondents a chance for informed consent in taking part in the research process. Confidentiality was also highly considered by asking the respondents not to include their names in the questionnaires. The research only took the views of the retirees as well as Key Informants who were willing to take part in the filling of the questionnaires, participating in the focus group discussions as well as in the in-depth interviews. This ensured that the respondents were accorded due respect as no one was coerced to take part in the research as a respondent. Ethical considerations have also been adhered to by the fact that the researcher has reported the actual findings without any alterations and is of the view that any other person doing a similar research in this area would come up with similar findings.

3.8 Challenges and problems encountered in the field

The study had several challenges such as the size of the study area. Makueni County is very expansive therefore, the study could not cover all the corners of the county. In dealing with this challenge, the researcher identified four of the six constituencies and only focused on a few locations within each constituency (See Table 3.1 and 3.2) with the

view that the information gathered from the chosen areas could possibly be generalised to the rest of the county.

The researcher found it hard to identify the retired teachers since she was not familiar with all the constituencies of Makueni County. She used contact persons (as shown in Section 3.2. and specifically, Table 3.2) to address this challenge. The contact persons were residents within the particular areas of interest and were able to give a list of retirees in their respective locations. These lists were therefore useful in identifying the retirees. The same contact persons assisted in the distribution of the questionnaires to the respondents.

The study was costly in terms of time, travelling costs as well as accommodation. In dealing with the challenge of time, the researcher got three months' study leave (May – August, 2015) which gave her additional time to complete her field work. She received financial support from her spouse as she did not get a scholarship for her study. Accommodation was sorted through staying with her relatives and family friends where possible or by staying in restaurants in places where she did not get free accommodation.

The respondents did not see how the study would benefit them in some cases, therefore, some of them refused to take part as they were not assured of any financial benefits. The researcher dealt with such cases by focusing on the respondents who voluntarily accepted to take part in the research and in a few cases, she had to buy them refreshments or give them a small token in appreciation of the time spent answering the research questions. The research results for this thesis are presented in the next chapters.

3.9 Conclusion

This chapter has discussed the research methodology that was employed in the study. The qualitative dominate mixed research method was used in sampling, collection and analyzing the data. Purposive and snow ball method was also used in identifying the respondents while in-depth face to face interviews, questionnaire, focus group discussions, key informants and observation method were applied in data collection. Both qualitative and quantitative data analysis methods were used. Specifically, content narrative analysis was used for qualitative data analysis while quantitative data was captured in a tailor-made data entry screen using Statistical Package for Social Sciences (SPSS) version 20 for windows as software for data analysis. Ethical consideration was observed, for example, the researcher obtained a permit to undertake the study as well as giving the respondents and key informants a chance for informed consent in taking part in the research process. The results from this research are presented in the next chapters.

CHAPTER FOUR

SOCIAL CONSTRUCTION OF RETIREMENT

4.0 Introduction

This chapter consists of two sections: Section 4.1 which discusses socio-demographic characteristics of the respondents where the researcher talks about the gender, educational level, teaching level of the respondents among other characteristics in a bid to understand the personality of the research respondents and; Section 4.2 where the researcher discusses retirees' social construction of retirement in terms of their views on being a retiree, their opinion on how retirement has affected their relationship with others as well as how they feel about the way they were treated by their employer.

4.1 Socio-demographic characteristics

This section covers the quantitative data which constitutes the characteristics of the respondents in terms of their gender, retirement period, educational and teaching level, income, marital status, number of children and the social economic activities they are engaged in. This information is further integrated in the discussions on the qualitative data showing the percentages of the respondents' views on their social construction of retirement(Refer to Section 4.2),as well as in two other chapters discussing their experiences as well as their coping strategies(Chapter Five and Chapter Six respectively).

4.1.1 Gender

The study had a total of 249 respondents where 173 (69%) were male and 76 (31%) female retired teachers as shown in Table 4.1 below.

Table 4.1 Gender by place of work

Gender	Primary		Secondary		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Male	151	60.6%	22	8.8%	173	69.5%
Female	66	26.5%	10	4.0%	76	30.5%
Total	217	87.1%	32	12.9%	249	100.0%

N=249 (217 primary and 32 secondary school retirees)

Source: Field data

The study found that there were more male than female retirees. This might be due to some female teachers having married outside Makueni County or in some cases the families might have put more emphasis in educating the boy child. This occurs because of the value cultural traditions had attached to boys as they were expected to marry and live with their parents. These findings are consistent with reports by Hari (2014) and Tuwor (2008) which indicate that male children were seen as important as they propagated the family name while female children were considered disadvantageous. This view was attributed to the fact that at some point girls would leave their parents' homesteads and move to live with their partners in marriage. Therefore, educating girls was viewed as a way of enriching another family (Agbemabiese, 2011). A girl child was also seen as a source of wealth since they could be married off early and dowry paid to their parents. Once married, the girls' main responsibilities were to give birth and till the land, and as such, very few families considered their education important. After marriage, the roles of the girls were those of a wife and mother; roles that did not seem to

require much education at that time. On the other hand, men were considered breadwinners, and hence encouraged to go to school in order to gain formal employment.

This research found that the number of male retirees with university education was higher than that of females; the secondary school male teacher retirees were 9% while the females were 4%. It was also noted that majority of the retired male teachers had spouses who were unemployed. This means that upon retirement their families were likely to face high economic challenges, considering that such families were dependent on the man as the only source of their economic needs. From the research findings, the retirees took their retirement at different ages as discussed below.

4.1.2 Retirement age and period

The median retirement age was 55 years and was also the official retirement age up to the year 2009. The study shows that some teachers retired before reaching the retirement age of 55 years as stipulated by the Government of Kenya. However, from 2009 the government policy on retirement for civil servants changed and it was adjusted to 60 years. This means that for five consecutive years from 2009 to 2013 there were no retirees other than those who took early retirement. Generally, 90% of the teachers retired at the mandatory retirement age while 10% retired voluntarily.

The reasons advanced for voluntary retirement included ill health, getting involved in politics (for example, vying for county political positions like MCA or Member of Parliament), disagreements with school administration, or the desire to leave teaching and serve the community at a different level such as that of area chief or preference to

engage in other income generating activities. The retirement pattern is as shown in Table 4.2 below.

Table 4.2 Gender, median age and period of retirement

	1981 –		1986 –		1991 –		1996 –		2001 –		2006 –		After	
	1985		1990		1995		2000		2005		2010		2010	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F
N	5	0	1	0	10	9	39	8	51	32	52	16	13	11
Median age	41	0	53	0	55	55	55	55	55	55	55	55	60	60

Source: Field data

The Table 4.2 above shows the period when the teachers were retired. A total of 6 (2.8%) of the retired teachers indicated that they retired between 1981 and 1990 and they were only male retirees. This was probably because in the past, parents did not see the need to educate girls as this was considered enriching the other family where the girl got married as discussed in Section 4.1.1 above. Another 66 (26.5%) retired between the years 1991 and 2000 with females accounting for the 26%. Majority of the teachers, 152 (61%), retired between 2001 and 2010. During this period, the percentage of the female increased to 32%. This might be as a result of increased number of secondary schools as well as the society appreciating the role of women in assisting the men in handling the family budget. Another 24 (9.6%) retired after 2010, nevertheless, in that year female retirees were almost at par with their male counterparts at 46%. This was probably because majority of the young retirees had taken the initiative of encouraging their wives to go back to school so that they could assist them in undertaking the family socio-

economic responsibilities. The total number of retirees in this period was low since there were no retirees in 2009-2013 other than those who chose to retire voluntarily. Currently, retirement is done on a monthly basis as per the individuals' date of birth unlike before when it was being done quarterly in April, August and December.

4.1.3 Level of education

A total of 134 (53.8%) of the retired teachers had mid-level college education, 72 (28.9%) had secondary education, 26 (10.4%) had primary education and 17 (6.8%) had university education as shown in the Table 4.3 below. A total of 217 (87.1%) of these retired teachers were teaching in primary schools and the remaining 12.9% were teaching in secondary schools. All the teachers who were teaching in secondary schools had university education. Some 5.6% middle college graduates were also teaching in secondary schools. These are those who had gone up to A-level and joined diploma training colleges. Majority of the primary teacher retirees had middle level college education as they needed to train as teachers to improve on their effectiveness as teachers and also to enable them earn higher salaries as opposed to that of an untrained teacher. This is reflected in Table 4.3.

Table 4.3 Level of education and place of teaching at retirement

Level of education	P. Teacher		S. Teacher		Total	
	Freq	Percent	Freq	Percent	Freq	Percent
Primary	26	10.4	0	0.0	26	10.4
Secondary	71	28.5	1	0.4	72	28.9
Mid-level college	120	48.2	14	5.6	134	53.8
University	0	00.0	17	6.8	17	6.8
Total	217	87.1	32	12.9	249	100.0

Source: Field data

Majority of the primary school teachers were teaching near their homes. They indicated that it was easy for them to get transfer to nearby schools. However, the secondary school teachers, especially the principals, taught far from their homes. Nevertheless, teaching away from home did not seem to affect their coping strategies as most of the respondents said that they were able to visit their families during weekends. They also indicated that their spouses represented them in community activities, and thus, they always felt as part of the social activities in their respective regions.

It was also observed during the study that there were few retirees who had retired between 1981 and 1990. This might be attributed to the fact that there were very few secondary schools in the county due to the perception in the education system at that time; anyone who attained education beyond standard four was considered highly educated. Therefore, many people left school in standard four or lower and as such, could not qualify to be teachers. Other retirees may have passed on by the time of this research.

Table 4.4 below shows the number of retirees per gender and place of work.

Table 4.4 Gender by place of work and period of retirement

Work place	Primary school				Secondary school				Total	
	Male		Female		Male		Female			
Gender	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
1981 – 1985	5	2	0	0	1	0.4	0	0	6	2.4
1986 – 1990	1	0.4	0	0		0	0	0	1	0.4
1991 – 1995	9	3.6	9	3.6	1	0.4	0	0	19	7.6
1996 – 2000	38	15.3	8	3.2	1	0.4	0	0	47	18.9
2001 – 2005	45	18.1	31	12.4	7	2.8	1	0.4	84	33.7
2006 – 2010	42	16.9	11	4.4	10	4	5	2	68	27.3
After 2010	11	4.4	7	2.8	2	0.8	4	1.6	24	9.6
Total	151	60.6	66	26.5	22	8.8	10	4	249	100

Source: Field data

During the study it was noted that majority of the respondents who had taught in primary schools retired between 2001-2005 with 18% being male and 12% female. Most of the retirees in secondary schools retired between 2006-2010 with 4% being male and 5% female. This could be so because majority of those who took early retirement did not want to wait until they were 60 years old to retire. They preferred to leave early when they still felt strong enough to engage in other activities. Thus, most of them left before the implementation of the 2009 policy which changed the retirement age from 55 to 60 years, as reflected in Table 4.4 above.

4.1.4 Designation at time of retirement

At the time of retirement 32% of the male retirees were class teachers compared to 61% of the females. The female teachers had generally attained lower education levels because they had personal responsibilities competing with their teaching duties, time and energy. Such responsibilities included giving birth and taking care of the children. There was no female retired head teacher compared to the male retirees at 30% in primary and 3% in secondary. In addition, 15% of the males were senior teachers, and 28 (11.3%) were deputy head teachers.

Other designations included school principal, head of department, zonal inspector, deputy principal, quality assurance officer, ordinary teacher, assistant teacher, first aider and discipline master. Generally, the female retirees seemed to have had lower positions compared to their male counterparts. This may have been caused by their low education levels as well as other responsibilities such as motherhood and being housewives. This is reflected in Table 4.5 below.

Table 4.5 Teacher designation at retirement

Designation at the time of retirement	Sex	Primary		Secondary		Total	
		Freq	Percent	Freq	Percent	Freq	Percent
Headmaster/Principal	Male	52	30.1	5	2.9	57	32.9
	Female	0	0.0	0	0.0	0	0.0
Deputy Head teacher/Principal	Male	13	7.5	7	4.0	20	11.6
	Female	0	0.0	0	0.0	0	0.0
Senior teacher	Male	24	13.9	6	3.5	30	17.3
	Female	19	25.0	7	9.2	26	34.2
Ordinary/class teacher	Male	55	31.8	4	2.3	59	34.1
	Female	46	60.5	1	1.3	47	61.8
Other teaching responsibilities	Male	1	0.6	0	0.0	1	0.6
	Female	0	0.0	1	1.3	1	1.3
Non-teaching appointments	Male	6	3.5	0	0.0	6	3.5
	Female	1	1.3	1	1.3	2	2.6
Total	Male	151	87.3	22	12.7	173	100.0
	Female	66	86.8	10	13.2	76	100.0

Source: Field data

One of the respondents, a male primary school retiree, was appointed a school inspector (currently referred to as Quality Assurance Officers) by the time of his retirement. Two other retirees took up appointments in the government where one worked in the Ministry of Education while the other retired as a chief.

The level of education of the retirees determined their coping strategies. For example, some former school principals were involved in additional income generating activities such as business and farming. Instances include a principal who was involved in real estate business, while another had a forest with over 5,000 exotic trees. Similarly, two other retirees successfully vied for political positions as Members of County Assembly by the time of this research.

The researcher sought to find out if the respondents would have preferred to continue teaching or to retire upon reaching the retirement age. Their response is reflected in Table 4.6 below.

Table 4.6 Choice to retire or not by gender and place of work before retirement

Retirement Choice	Teaching place before retirement	Male		Female	
		Freq	Percent	Freq	Percent
Yes	Primary	93	61	44	66
	Secondary	12	54	6	60
No	Primary	58	38.4	22	33
	Secondary	10	45.5	4	40

N=217 for Primary (151 M ,66 F)

N=32 for Secondary (M 22, F 10)

Source: Field data

The minority, 38% of the male and 33 % female primary school retirees, said that they would have preferred to continue teaching. These were mostly primary school teachers as shown in Table 4.6 above. They explained that their pay was low and, thus, unable to invest for retirement which according to them took them by surprise. This may not be true as they knew that at some point, they would have to retire. Ironically, some of them indicated that the truth only dawned on them upon receiving their retirement letters. This case is similar for both primary and the secondary school retirees as the majority, 54% male and 60% female, said that they would have preferred to retire even if retirement was to be optional. This is because they liked the freedom that comes with retirement that allows them to engage in other activities such as farming, business or politics. This meant that both the male and female retirees could have opted to retire even if there was an option of continuing to work. Therefore, at some age people might prefer their freedom to earning a salary under unfavourable conditions.

4.1.5 Level of household income

The research also sought to find out how much the retirees and their spouses were earning by the time of retirement and the findings are as shown in Table 4.7 below.

Table 4.7 Retirees level of earning and that of their spouses by the time of retirement

Income levels	Sex	Retired teacher				Spouse of retired teacher			
		P. Teacher		S. Teacher		P. Teacher		S. Teacher	
		Freq	%	Freq	%	Freq	%	Freq	%
Up to Ksh 9,000	Male	52	34.4	3	13.6	26	17.2	4	18.2
	Female	33	50.0	1	10.0	10	15.2	1	10.0
9,001 - 18,000	Male	45	29.8	1	4.5	15	9.9	5	22.7
	Female	19	28.8	0	0	7	10.6	1	10.0
18,001 - 27,000	Male	34	22.5	5	22.7	8	5.3	1	4.5
	Female	10	15.2	1	10.0	6	9.1	0	0
27,001 - 36,000	Male	10	6.6	3	13.6	3	2.0	1	4.5
	Female	3	4.5	2	20.0	3	4.5	0	0
Above 36,000	Male	8	5.3	7	31.8	2	1.3	2	9.1
	Female	1	1.5	5	50.0	1	1.5	3	30.0
No response	Male	2	1.3	3	13.6	97	64.2	9	40.9
	Female	0	0	1	10.0	39	59.1	5	50.0
Total	Male	151	100.0	22	100.0	151	100.0	22	100.0
	Female	66	100.0	10	100.0	66	100.0	10	100.0

Source: Field data

A number of the respondents; 34% male and 50% female, were earning Ksh9,000 and below by the time of retirement. The female retirees earned lower salaries compared to their male counterparts. This was due to their low educational background and other responsibilities of motherhood making it difficult for them to take up extra responsibilities as a teacher which would have boosted their pay. A total of 8 male retirees as opposed to only one female retiree were in the category of those who earned more than Ksh 36,000. This means that the household income was low for most of the families since the majority earned Ksh9,000 as already mentioned above. Most of the

spouses also earned Ksh 9,000 and below as shown in the Table 4.7 above. Therefore, many of the families had challenges in adjusting in retirement as explained by the majority who said that they still had children in schools by the time of their retirement. This will be discussed later in detail. The research also sought to find out how much the retirees' pension had improved relative to the time of retirement. This is reflected in Table 4.8 below.

Table 4.8 Pension earned on retirement verses current pension earning

	Sex	Starting monthly pension income				Current monthly pension income			
		P. Teacher		S. Teacher		P. Teacher		S. Teacher	
		Freq	Percent	Freq	Percent	Freq	Percent	Freq	Percent
Up to Ksh 6,000	Male	63	41.7	3	13.6	44	29.1	0	0
	Female	30	45.5	1	10.0	23	34.8	0	0
6,001 - 12,000	Male	52	34.4	8	36.4	69	45.7	9	40.9
	Female	27	40.9	1	10.0	34	51.5	2	20.0
12,001 - 18,000	Male	20	13.2	4	18.2	24	15.9	5	22.7
	Female	2	3.0	3	30.0	3	4.5	2	20.0
18,001 - 24,000	Male	7	4.6	7	31.8	5	3.3	8	36.4
	Female	2	3.0	5	50.0	1	1.5	6	60.0
24001 and above	Male	9	6.0	0	0	9	6.0	0	0
	Female	5	7.6	0	0	5	7.6	0	0
Total	Male	151	100.0	22	100.0	151	100.0	22	100.0
	Female	66	100.0	10	100.0	66	100.0	10	100.0

Source: Field data

There is a slight improvement from starting monthly pension and current monthly pension. For example, 42% male and 46% female earned Ksh 6,000 and below but

currently there is an increment in pay for some of them as indicated by the reduced percentages of 29% and 35% respectively. There is also a marked significant improvement on the next category of those earning over Ksh 6,000 meaning those whose pay had increased were registered here. This trend is reflected on all the other pension earning categories. For example, those who earned between Ksh 6,000 and Ksh 12,000 were 34% male and 46% female, but by the time of the research this had increased to 41% and 52% respectively. However, the respondents claimed that before retiring the government had promised them a pay rise which has not been realised. They have been pursuing this matter from the time the promise was made more than twenty years ago. They claimed that they usually get a paltry Ksh 500 pay rise yearly; an amount that cannot make a significant difference in one's monthly budget.

The research also sought to find out how much the spouses of these respondents earned with the view that if a spouse was working then the family had some income to sustain them despite the retirement of the teacher respondent. This is reflected in Table 4.9 below.

Table 4.9 Spouse's socioeconomic activities

Spouse's occupation	Sex	P. Teacher		S. Teacher	
		Freq	Percent	Freq	Percent
Not working	Male	98	64.9	8	36.4
	Female	32	48.5	2	20.0
Teaching	Male	32	21.2	11	50.0
	Female	6	9.1	3	30.0
Business	Male	7	4.6	2	9.1
	Female	3	4.5	1	10.0
No spouse	Male	7	4.6	0	0.0
	Female	16	24.2	2	20.0
Working at a government agency	Male	6	4.0	0	0.0
	Female	4	6.1	1	10.0
Working in private sector	Male	1	0.7	1	4.5
	Female	3	4.5	1	10.0
Peasant farming	Male	0	0.0	0	0.0
	Female	2	3.0	0	0.0
Total	Male	151	100.0	22	100.0
	Female	66	100.0	10	100.0

Source: Field data

The spouses of most male retirees (98%) were not working. As mentioned earlier, a woman's place within the community was considered to be that of a wife and a mother, with the mandate of taking care of the home and family. This accorded the man freedom to go to work, sometimes even far away from their homes. This also implied that upon retirement the retiree had a heavy burden of taking care of the family's financial needs without much help from his unemployed wife. The study showed that most of the households had other income generating activities as reflected in Table 4.10 below:

Table 4.10 Other income generating activities

Other income generating activities	Joint ownership		Single	
	N	Percent of Cases	N	Percent of Cases
Selling farm produce- cereals, fruits and vegetables	230	91%	22	8.8%
Selling livestock	88	45.1%	7	35.0%
Proceeds from investments - groups, SACCO, Shares	27	13.8%	2	10.0%
Support from family and friends	1	.5%	0	0.0%
Borrowing	25	12.8%	1	5.0%
Business	135	69.2%	17	85.0%
Temporary employment	4	2.1%	0	0

N=249

Source: Field data

The research also showed that majority of the households were involved in other income generating activities such as farming and small businesses. This enabled them to get extra income to cater for their family's needs. The produce from the farm also lowers the family's budget since the family can get their food from the farm.

Most of the economic activities were jointly owned by the couples. This can be seen by the fact that 91% of the farm products were jointly owned by the spouses as opposed to only 9% owned by a single spouse. They are in most cases retirees who are single, by virtue of not being married or widowed. In a few cases some men had separate business investments from their wives. This was commonly noted among former school principals who had several investments, some dedicated to their wives while others were solely run by themselves. However, as much as the retirees indicated that they were undertaking all these economic activities, it was not apparent if they were all making significant economic sense. In some cases, the retirees could not give an account of the profit they

made from a venture like farming since the harvest was not enough to cater for the expenses of the next planting season. As a result, they had to rely on funding from their children every farming cycle. It was also noted that some retirees kept one or two cattle or goats which was not a lucrative investment. This is because even after the retiree sold the livestock, they would get meagre earnings that would not complement the time and energy and other resources spent taking care of the animals.

4.1.6 Marital status

The total number of respondents who were married, 66% were male and 22 % were female. This means that over 88% of the respondents were married while the rest were single because of being widowed, separated or simply as single parents. This is reflected in Table 4.11.

Table 4.11 Marital status

Marital status of retired teacher	Sex of retired teacher	P. Teacher		S. Teacher	
		Freq	Percent	Freq	Percent
Married	Male	144	57.8	22	8.8
	Female	48	19.27	8	3.2
Single	Male	3	1.2		
	Female	6	2.4	1	0.4
Widowed	Male	4	1.6		
	Female	12	4.8	1	0.4
N=249					

Source: Field data

Most of the respondents (88%) in marriage said that they valued their spouses, especially, the school principals who explained that they owed their socio-economic positions to the support they got from their wives. This support enabled them to easily settle in their retired states since they had stable homes to return to in retirement. This was of significance to those who worked far from home and their families but returned to find their wives effectively taking care of their children and family investments.

4.1.7 Children's education and social life

The research sought to establish the number of children each retiree had and their social life. Results show that 49% of the respondents had seven children and above. The median number of children per household was five children. From the Table 4.12 below, a total of 78% of the retired teachers had children in school at the time of their retirement and 67% of these parents had children in college. Considering that around 60% of retirees were 15 years and above in retirement, only 15% of the retired teachers still had children in primary school; 23% had children in secondary school and 24% of the retired teachers had children in college by the time of this research.

The results show that at least one to two children from 94% of the households were working and 96% of all the retirees' households had one to two children who are married. Considering the social insurance that Africans attach to close family members or relatives, having children who are working is advantageous to the parents; in this case the retired teachers.

Table 4.12Number of children in the household and their educational status

		0	1 -2	3-4	5-6	7 and
work place before retirement			years	years	years	above years
Own children in school at retirement	P. Teacher (%)	21.2	38.2	24.9	10.6	5.1
	S. Teacher (%)	31.3	34.4	15.6	15.6	3.1
In college at retirement	P. Teacher (%)	32.3	50.7	15.2	1.4	.5
	S. Teacher (%)	37.5	43.8	12.5	3.1	3.1
Currently in college	P. Teacher (%)	63.1	33.2	3.2	.5	0
	S. Teacher (%)	68.8	18.8	12.5	0	0
Finished college but not working	P. Teacher (%)	39.2	47.5	10.6	1.8	.9
	S. Teacher (%)	59.4	31.3	6.3	3.1	0
Children working	P. Teacher (%)	6.9	30.9	34.6	20.3	7.4
	S. Teacher (%)	3.1	31.3	46.9	15.6	3.1

P. Teacher (N=217); S. Teacher (N=32)

Source: Field data

According to Table 4.12 above this research, therefore, shows that most of the families had finished educating their children apart from those who had just retired. Hence the retirees were financially relieved and reaping the benefits of having large families with educated children who were working and responsible for remitting money back home. However, some of them, 38% and 50% of primary school teacher retirees, had one to two children in schools and colleges respectively, therefore, they felt that they would have preferred more time to continue earning a salary to complete paying school fees for their children had retirement been an option at that point in time.

The majority (over 63%) had no children in school while 33% (Primary) and 18% (Secondary) still had one or two children in college. This implies that teachers who retired earlier did not have the burden of paying school fees and, therefore, they had fewer financial challenges to cope with compared to the few who had just retired and were still struggling to pay school fees with their meagre pension money.

4.2. Social construction of retirement

4.2.0 Introduction

This section deals with the meanings that the retirees associate with their retirement. The retirees were asked to give their views on retirement. The study shows that the retirees construed retirement either positively or negatively. Those who had a positive view of retirement saw it as a time of freedom during which they were able to relax and engage in other activities. The ones who had a negative view of retirement saw it as a time that they were subjected to socio-economic suffering. Positive construction of retirement was seen in the views of the retirees which stressed on how beneficial retirement was to themselves and the society while the negative view of retirement was construed that retirement was a loss.

This section is divided into two sections: the retirees' positive and negative construction of retirement as discussed below.

4.2.1 Positive construction of retirement

As mentioned above, this section discusses the retirees' positive views on their retirement. For example, some retirees view it as a time of freedom and happiness and a

time to have better social relations and network with others. This is due to the availability of time and space to socialise. These views are reflected in Table 4.13 below.

4.2.1.2 Retirement as a time of freedom and happiness

The respondents were asked to indicate if they thought retirement had given them freedom on a rating from very high to very low. The results are shown in Table 4.13 below.

Table 4.13 Emotional effect of retirement

Extent to which retirement affects emotion	Freedom (%)	Happiness (%)	Relaxation (%)	Loneliness (%)	Boredom (%)
Very high	42.9	29.9	21.4	6.2	3.8
High	28.6	28.3	29.2	7.5	5.6
Moderate	22	32	32.9	19.1	16.2
Low	3.7	5.3	10.3	27.4	25.2
Very Low	2.9	4.5	6.2	39.8	49.1

n=249

Source: Field data

Most of the respondents, 43%, said that retirement accorded them more opportunities for freedom with others while 29% indicated that it gave them good opportunities for freedom. These two groups total about 72%, meaning that retirement was construed as having given the retirees freedom to rest from the teaching responsibilities and venture

into other personal and socio-economic activities. These other activities included having time to be with their families, farming, starting businesses or just having time to relax. The freedom to fulfil their wishes at any time they wanted was considered a major contributor to their happiness and relaxation. Most of the retirees who felt that retirement had given them freedom are those who had leadership positions. They included both the primary and secondary school head teachers as well as those who had other responsibilities such as school counsellors or games' masters/mistresses. These extra activities had taken a toll on their time and energy. For example, a former male primary school head teacher with middle level college education certificate gave the following narrative:

As a head teacher I had to wake up early every day because I was the head of a school which is far from home. I had to get there before everyone else including other teachers. Indeed, I was the main custodian of the office keys, therefore, I would report early and leave late. But since I retired, I go to the farm or attend to other businesses whenever I feel like.

This was a clear indication of how retirement relieved him of the responsibilities of being the head of a school. In addition, freedom was realised in the fact that he did not have to ask for permission from anyone to attend to his duties. Similarly, a female primary school retiree with a diploma in teaching and, who had retired mandatorily, explained how she felt free to do what she deemed important and engaged in. He had the following to say:

I am a member of several women groups which include merry go rounds, retiree forum as well as a church development committee. I used to train girls in netball, I still go to watch this game whenever I feel like without having to ask the head teacher or his deputy for permission.

The female retiree benefitted in that she does not have to consult the head teacher for permission to attend to any business or when she wants to go anywhere. However, a

minority at 3% felt that retirement gave them very little freedom. They were mostly people who held leadership positions and had investments; for example, head teachers and school principals. Such people were highly respected in their communities and were looked upon to give counsel in development or social activities. Although they were retired, they explained that they still found themselves fully engaged in other community affairs such as leadership and representations in different forums example being church or school management affairs. Therefore, as much as they experienced freedom from responsibilities of being a teacher, they enjoyed this freedom differently. A former school principal; a graduate who went into mandatory retirement, was working outside Makueni County as the head of a teachers training institute in Narok. He gave the following narrative.

I am currently in several school board committees. I am serving in my local church development committee and also a Member of County Assembly (MCA) representing the people of Kikima Ward. Therefore, in retirement I am still very busy serving my community.

To the above retiree, retirement did not give him relief from work, but an opportunity to represent his ward in various positions. It gave him an opportunity to share his experiences and wisdom attained while working outside Makueni County. This was due to the many exposures he got from outside the County. This acquired knowledge went a long way in enhancing the development of his ward as an MCA, gave him the experience to manage the three schools where he was a board member, as well as in the development of his church.

Therefore, male retirees in both categories felt that their freedom had been curtailed because the society had burdened them with development responsibilities and political positions. At the time of this research some male retirees, especially those who had

attained higher education levels and taught in secondary schools, held political responsibilities such as Members of County Assemblies and committee members of NGOs in their locations as discussed above. Such positions left them pretty much occupied in regards to time. On the contrary, the female retirees were not engaged much in community leadership responsibilities but were more involved in social activities. As such, retirement led to freedom to socialize and engage in other activities away from the demands of being a teacher for the majority.

The respondents were also asked if they felt they had prepared for retirement. A total of 63% said that they had psychologically prepared because they knew that at some point the government would send them home on retirement after attaining the mandatory retirement age. Those who had accepted that at some point retirement was inevitable had a positive attitude and realistic appraisals of their retirement. These retirees had invested and, therefore, retirement brought them the freedom to concentrate on their family businesses without the guilt of neglecting their official responsibilities. Similarly, they did not have resentment towards retirement since they had psychologically attuned themselves towards retirement because it was inescapable and a reality upon reaching the retirement age.

A male respondent and a former primary school deputy teacher from Kithungo in Mbooni (which is wet relative to the dry Kibwezi East), was busy working on his farm when the researcher visited him for the in-depth interview. This is what he had to say:

I am very happy to be retired as you can see. I bought land from my neighbour and invested on irrigating my farm where I plant all types of fruits from bananas to mangoes on large scale farming for commercial purposes. For example, the traders pick products such as bananas and vegetables twice per week. The mangoes are picked in trucks and though they buy them at Ksh 5 per piece, I

don't mind because I get high yields. Cumulatively, I can say the returns are good.

In his view, therefore, retirement was a blessing as it gave him time to supervise activities on his farm and monitor cash flow from the retailers and wholesalers who bought from him so as to sustain his business.

From the study, a number of retirees had well laid down plans on what to engage in upon retirement while others enjoyed their freedom dealing with each day as it came. Retirement was seen as a time to enjoy freedom by both male and female retirees even though a number of male retirees were still busy serving the community at different capacities as earlier mentioned. Below are additional narratives of how retirees perceived the benefits accrued from retirement mostly from the perspective of freedom.

A primary school male retiree had this to say:

I feel less stressed because I do not have to answer to infuriated administrators like the Assistant Education Officer (A.E.O) who are currently known as Quality Assurance Officers, or the head teacher. I can plan my time without having to plead with any one for permission to be away from work. Today, I go and come back as I please.

The following was the narrative given by a female primary school retiree who had health issues.

I tested positive of Acquired Immune Deficiency Syndrome (AIDS) and when I informed my head teacher about it, he went ahead and made my condition public. I was really traumatized by his actions and decided to resign. I quit teaching to save myself from the embarrassment. However, I moved on and became a founder a group of HIV positive members. We always have meetings where we encourage and support each other. I am also a coordinator for children's aid in my ward.

In the above narrative, the head teacher's action of disclosing the widowed retiree's health condition to other teachers subjected her to social stigmatisation and emotional trauma. Her privacy had been infringed on by making her status public. The disclosure

obviously affected her performance, thus, she opted for early retirement even though she had no prior plans to do so. The retirement protected her from further stigmatisation and working under duress. According to Pfeiffer and Maithya (2020) testing for HIV at home and getting counselling helps in protecting people from moral and cultural social norms as secrecy is observed. In this case the head teacher decided to publicize the health status of the widowed teacher which was a gross violation of her right to health privacy; a thing that cost her a job. However, at the time of this research, she had accepted and moved on positively and was helping others to cope better with being HIV positive in ways that have proved beneficial to themselves and the society at large. This is explained in her narrative above where she states that she founded a group of HIV positive members in her locality as well as coordinating support for needy children in her ward.

The excerpt below is from another male retiree who was a principal and is engaged in several businesses such as book selling and real estate construction.

I am enjoying my life in retirement fully. This is because I am doing what I like, and making more money than I ever did as a school principal. I can also choose to stay at home and collect my money at the end of every month. This is because I can work over the phone but ensure that things run smoothly at the construction site. I do not think of going back to teach because of the demands of the young students and teachers. They have a lot of energy and can sort themselves out but in case they need my counsel; I will gladly give it.

In the opinion of the above former principal, retirement means happiness and freedom. According to him, there is flexibility of what he can do daily but still get relieved from the demands of the responsibilities of heading a school.

The views of the respondents agree with those of Zeliski (2013) and Price (2009) who observed that people are happy if they have freedom to do their best, and they can do with whatever they have at any given time. Therefore, retirees are better off looking at

retirement as a good thing that gives them the opportunity to implement their goals without being controlled by the structures of job regulations.

The Social Construction Theory stresses that people uniquely give meaning to their situations. A total of 51% of the respondents agreed with the view that retirement had given them freedom to disengage from teaching and pursue personal interests in other areas such as farming, business or volunteering their services in various capacities to the society.

A female respondent who is a widow said:

After retirement I found myself busy doing things for others, especially my own children who were just relaxing in Nairobi with their families. Therefore, I decided to take charge of my life. I called a family meeting and instructed each of them to take their cattle to their homesteads and if, for example, their shamba boys ran away they should not bother me because that is not my problem any more. Now I wake up at my convenience without worrying whether there are goats or cows that have not been taken for grazing. My pension and the few investments that I made with “mzee” coupled with the support that I get from my children are enough for my upkeep. Therefore, life is easy for me as I choose where and when to go or which “mwethya” (social group) to join.

The above scenario shows how both male and female retirees have spent their retirement. However, according to Birech and Masinde (2018), widowhood has challenges such as loneliness and difficulties in making decisions. In the case of the widow described above, she has mastered the art of being assertive in decision making. By so doing she has not allowed her children to stress her or to take advantage of her status.

A male respondent from Makueni who had previously worked at the primary school level but was promoted from teaching to supervision as an A.E.O at the time of his retirement had this to say:

Retirement has helped me a lot since I was able to expand some businesses which I had before I retired. I have also been a role model to my neighbours in regards to farming. I have over five wells and I use them to irrigate various crops which the business women ('mama mboga') from the local market come and purchase. The farm produces green maize, vegetables ('Sukuma'), tomatoes, among others which is sold in the local market. My neighbours whose land is adjacent to mine and are on the same river bank have also borrowed this idea. They are also doing the same type of farming. This has boosted the living standards of families nearby. Apart from doing business and farming I have also been appointed to serve in several political positions. I am currently the County Chairman of one of the political parties. Until recently I was a member of the Transport and Licensing Board for 6 years. All these achievements could not be realised if I was still teaching.

One key informant, a pastor who while stressing how retirement seemed to have accorded the retirees freedom that was deemed as beneficial to the society, observed the following:

Retired teachers are very instrumental in the development activities of the community. For example, we use them in church to pass information to the church members. Teachers are gifted in communication, record keeping and mobilising others. Since retirees are considered to be free, they are appointed in various positions in the church committees. They serve best as masters of ceremonies during church or other functions. Indeed, if I am away, I usually depend on one 'mzee', a former teacher to organize the church service and preach on my behalf.

The majority of the respondents said that retirement had highly contributed to their freedom and happiness. This is because retirees are in charge of their time and, thus, life becomes easy when they have autonomy over their own decisions. These views are in consonance with those of Weiss (2005) (cf. Kleiber & Linde, 2014) who observed that participants in their research considered gains of retirement to include freedom to engage in other activities, and freedom from the hustles of work-related pressures. These findings are also in agreement with the views of Milne (2013) who says that retirement saves people from malicious treatment by harsh and insensitive bosses.

The retirees were also asked how they found life in retirement in terms of freedom, happiness, loneliness, relaxation or boredom. The findings are reflected in Table 4.14 below.

Table 4.14Life in retirement by gender

		Freedom		Happiness		Loneliness		Relaxation		Boredom	
		% Pri	% Sec	% Pri	% Sec	% Pri	% Sec	% Pri	% Sec	% Pri	% Sec
		(N=213)	(N=32)	(N=212)	(N=32)	(N=209)	(N=32)	(N=211)	(N=32)	(N=202)	(N=32)
Very Low	Male	2.7	4.5	4.8	9.1	37.0	45.5	4.8	4.5	47.1	50.0
	Female	3.1	0.0	3.1	0.0	41.3	60.0	9.2	10.0	51.6	60.0
Low	Male	4.1	4.5	4.8	4.5	29.5	22.7	12.3	4.5	24.3	18.2
	Female	3.1	0.0	7.7	0.0	25.4	20.0	7.7	10.0	29.0	30.0
Moderate	Male	20.3	18.2	38.8	13.6	19.9	13.6	29.5	45.5	18.6	18.2
	Female	27.7	20.0	23.1	30.0	22.2	0.0	35.4	40.0	12.9	0.0
High	Male	28.4	45.5	23.8	50.0	6.8	18.2	29.5	18.2	7.1	4.5
	Female	23.1	30.0	27.7	50.0	3.2	20.0	32.3	30.0	1.6	10.0
Very high	Male	44.6	27.3	27.9	22.7	6.8	0.0	24.0	27.3	2.9	9.1
	Female	43.1	50.0	38.5	20.0	7.9	0.0	15.4	10.0	4.8	0.0

Source: Field data

According to Table 4.14 above, there is minimal difference between the male and female retirees' construction of freedom they have experience in retirement. However, there is a marked difference between the primary and secondary retirees feeling on freedom with 28% of the primary retirees saying that they experience a lot of freedom compared to 46% secondary on the same. In addition, 24% primary school and 50% secondary school retirees said that they were very happy to be retired. This is because they had planned and invested for their retirement and therefore, they were able to earn more compared to when they were working. For example, two of the retired principals were elected MCAs at the time of this research. Their retirement gave them freedom to venture into other socio-economic activities and are now earning more salary than they were as school principals. However, 50% female retirees as opposed to 27% male retirees said that retirement gave them relative freedom. This is possible because traditionally women at old age prefer to spend more of their free time with family taking care of their grandchildren and with friends socialising. Men on the other hand continue indulging in strenuous developmental activities like business and vying for political positions.

In regards to loneliness, 41% primary and 60% secondary female retirees as opposed to 37% and 45% male retirees respectively said that retirement led to their loneliness. This may be true because women are traditionally more involved in community activities like merry go rounds, singing in choirs or taking care of their grandchildren whereas men are more interested in development activities. Therefore, their sphere of socializing is likely to be confined to a few people who probably share in their vision. To the female retirees, retirement did not make them lonely since less than 8% explained that they felt very lonely in retirement. The retirees did not find retirement boring as indicated by a high

percentage of those who felt that boredom was less felt. This is because, as earlier stated, majority of the retirees found retirement as a time to relax and engage in other socio-economic activities.

The retirees were also asked to rate the kind of relationship they have with others including their spouses and associates. This is discussed in the section below.

4.2.1.4 Retirees' Social relationships with others

The research sought to find out the views of the retirees on their relationship with others. This was meant to determine their stand on whether retirement had affected their social life positively or negatively. The findings are reflected in Table 4.15 below.

Table 4.15 Kind of social relationship with others after retirement

Level of relationship after Retirement	Spouse (%)	Children (%)	Siblings (%)	Neighbour (%)	Associates (%)
Excellent	33.9	28.8	22.3	15.4	17.5
Very good	33.5	35	28.3	26.3	29.6
Good	27.3	31.7	43.8	51.7	47.1
Bad	2.6	3.3	3.9	5.8	5.4
Very bad	2.6	1.2	1.7	0.8	0.4

N=249.

Source: Field data

The majority of the respondents, 84%, male and female who had worked in either primary or secondary school levels said that their relationship with others ranged between excellent and good. This is because after retirement they had more time for the

family and did not have the pressures of work. Consequently, they were likely to be more humane and relaxed and thus, socialize more amicably with others. During the study, the retirees were also asked to specify if they had married after retirement or had extra marital affairs. This was confirmed affirmatively by five male retirees who were former primary school teachers. They agreed that they married a second wife after their retirement. This was an indication that they were satisfied with their current marriage partners and hence had good relationships with them.

Majority, above 90%, said that they were living with their families for at least five years or more by the time of their retirement. This probably gave them time to build on their relationship and hence the positive score on the kind of relationship they had with their families. Secondary school teachers, however, were unable to get transfers to schools near their homes. Nevertheless, they said that they managed to go home on Fridays and returned back to their working stations on Mondays. This ensured that they remained in close relationship with their immediate family members hence a smooth transition from work to retirement as far as family ties were concerned. To emphasize this, one male former principal who taught outside Makueni County said:

I am aware that a wife can make or destroy a home but, in my case, it was not difficult to fit back at home. This is because of my wonderful wife who takes care of all of us, pushing us to be the best we can. Currently I am pursuing a PhD in Business Studies. I failed my proposal defence, but she keeps encouraging me to keep trying and not give up. She also took care of the investments and represented me in the village functions. Therefore, I owe my success to her. On my part I also ensured I visited them weekly as much as possible during my working period.

Another male primary school retiree stated the following:

I used to get drunk a lot and often got sick as a result, but two years to my retirement my wife; a nurse by profession together with my doctor played a trick on me. They told me that my life was under threat and that I had less than a year

to live if I continued drinking. The threat worked and I stopped drinking from that time. I even allowed my wife to take charge of my salary and pension thereafter. She built a permanent house for the family, educated our children and we have also invested in land. Right now, our last born is in form four and we are also taking care of my late sister's children.

A female retiree; a primary school teacher whose husband was not employed, used to take care of all the financial needs of the family while the husband did household chores (something which is not common in Africa). However, she was still very grateful to her husband and children. She had this to say:

My husband is not as educated as I am. Because of this, he remained at home and took care of our children when they were young. He did the farming and ensured that our farm was full of all types of fruits and vegetables. We did not buy vegetables like kales ('Sukuma') and tomatoes ('nyanyas') because we could get them from our small garden which he maintained and would fetch water to irrigate. When I look back, I am very proud of his commitment towards making our family prosper and it did! Today, all our children are working and married. They always ensure that we have food and other necessities. They have an arrangement where at least one of them visits us every month.

To this female retiree, life would not have been the same if she did not have a good relationship with her husband. This is because he accepted to take roles that were traditionally assigned to women such as taking care of the children and farming. She was also happy that her family was in good terms to the extent that her children were taking care of her and her husband.

Similarly, a female retiree who was a primary school teacher and is from Makueni said the following while appreciating her children:

My children have been very kind to me. I owe them for the kind of life I am leading today. They are the ones who developed this plot of land for me, including this kiosk that I am running. They also market for me the mango fruits which I usually send through matatus then they pick pack and sell to their friends at work. This is beneficial because the people who come to buy directly

from us offer five shillings while in Nairobi, they sale them between Kshs 25 to 30 each.

This information shows that this particular retiree has a good relationship with her children. Otherwise, they would not have bothered to support her by putting up a kiosk to keep her busy and helping her sell mangoes from her farm to their colleagues.

The above narratives illustrate how good social relationships benefited some of the retirees. Social support is also seen to be crucial in transition from one stage of life to another. Therefore, the retirees who developed close relationships with their families found the transition into retirement smooth. This cordial relationship enabled a retiree to have self-confidence and high self-esteem in spite of his/her age or having exited from a salaried working role. Social support also offers social capital from which people are able to draw emotional and practical support, information as well as companionship. These are key resources in coping with retirement.

Other than their relationships with their spouses and children, all the other relations were also noted as ranging from good to excellent as indicated in Table 4.14 above. The relationship with neighbours and former colleagues was reported to be good as only 6.8% of the respondents claimed to have bad relations with their neighbours. This is because the retirees were involved in various social welfare groupings in their villages, be it in church committees, women merry go rounds or male investment groups. This did not change after retiring, therefore, most of the retirees did not see retirement as having affected much of their social lives. As mentioned earlier in Section 4.1.4 and the narrative in Section 4.2.1.2 two former school principals were MCAs at the time of this

research. This is evidence of good neighbourliness and relations that they enjoyed. The MCA position is one that is attained politically through election by the constituents.

In relation to the fact that retirees had generally excellent to good social relationships with others, one male former principal from Kibwezi West said:

I am the chairman of a group of 20 families with over 200 membership. We normally have meetings quarterly and we are planning on a major investment. This year we want to jointly take our families away for a holiday.

The narrative above shows how this retired principal has a good relationship with the members of his extended family. This is indicated by the fact that he was chosen to lead such a large family. In addition, the members of the family have agreed to jointly do things such as set aside money for a planned investment or jointly go on holiday as a family.

In a similarly case, a retired male primary school teacher from Makueni said he belonged to a couples' welfare group which began more than twenty years ago. The following was his narrative.

I belong to a welfare group for couples that was started over twenty years ago. We usually visit one family in the group per month and challenge the host to engage in activities geared towards development. Some of the activities that we encourage members to venture in include; digging terraces and buying bulls or cows so that in our next visit to the homestead we expect a good report of the economic progress made. By so doing, the group ensured that the members educated their children. For example, I educated my children who are doing well and some of them are working abroad. We are about to launch a bank in Wote town as of now.

This male retiree was very happy narrating the importance of keeping close ties with one's neighbours. He believes that good neighbourliness challenged and enabled him to invest and educate his children. And now he is enjoying the fruits of belonging to a welfare group since his children remit money back home. Good neighbourliness is also

seen in the fact that majority of the retirees were playing various roles in the community and churches even in small ways such as reading out the church programs or making announcements during the service. One key informant, a chief from Mbooni, supported this by issuing the following statement:

Retired teachers are of benefit to the community and my leadership in general. This is because they comprehend issues easily and can convince other members of the community on the importance of Non-Governmental Organizations (NGOs) or Community Based Organizations (CBOs) in the development of their localities. They also help me settle disputes like the one between school administrators and parents. The retirees came in handy and provided mature constructive comments toward resolving the dispute.

The chief's positive comment on the usefulness of the retirees to his leadership is an indication of how retirees were of value to their community and had good relations with the people in their community otherwise the chief would not have praised them. This can be attested by comments from another retired female primary school teacher from Kibwezi. She said the following:

I am playing various roles in the community, for example, I am the chairlady of Kenya Women Finance Trust (KWFT) and District Church Council.

The roles she has mentioned is only possible because she has good relations with her neighbours, otherwise, they would not have elected her as the chairlady of their KWFT welfare group.

Another primary school teacher male retiree who has a diploma in teaching said:

I am the chairman of Action Aid Programme in Wote; an organization that helps women and supports needy children in the county.

Others mentioned that they were members of farming groups or political groupings as will be discussed in subsequent sections. These engagements point to the fact that many of the respondents have good social relationships with their neighbours. For instance,

being allowed to chair in various community committees was through a majority vote which is only possible if one was popular and trusted by the other group members.

In support of the position that the retirees had good relationships with others, one female key informant from Kilome constituency who is engaged with an NGO group and a USA Women Empowerment Enterprise, had only praises for the retiree teachers in their group. This group has greatly assisted Women of African Inland Church (A.I.C) “*Kwa Mbeu*” Women group to buy plastic water tanks. In this case, the women get an additional tank for every tank that they purchase. This is similar to another group in Mbooni that goes by the name “*Kwauaitungimuongo*”; a slogan which means removing water jerricans from their backs. This particular NGO helps women to purchase water tanks for rain water harvesting so that they may stop carrying water on their backs. The *Kwa Mbeu* key informant who is the overseer of this group indicated that the group had 18 women and two of them were retirees. She narrated the following in relation to how important the retirees were to the group:

There are two retirees within the group who help in the running and organization of this group. One of them is the Chairlady who mobilises the members and sets the pace for them. The members just follow whatever “Mrs” (the term used to refer to female retiree teachers) says. The other retiree in the group is elderly and plays the role of teaching and preaching to the group especially on lessons to do with how the ‘Ndiwa’ (widows) ought to conduct themselves.

From the foregoing explanations it is evident that retired teachers are in good social relationships with their neighbours and are positively engaged in their respective communities. According to Milne (2013) and Schlossberg (2004) retirees who have good relationships with their neighbours find adjustment to retirement easy as they have friends to socialise with and is also a way of overcoming the lost close ties with former colleagues at work. Similarly, engaging with others has helped this widow and others to

boost their socioeconomic status as noted by Birech and Masinde (2016) opines that widows suffer from many challenges including economic, emotional and social challenges. Therefore, this widow having been accepted and given leadership position in a group was crucial in helping her deal with loneliness. The group also assists the widow to deal with challenges that may come her way as women support each other in the group.

However, there was consensus that engagement with their communities needed to be done with caution as views from the three focus group discussions indicated that neighbours seemed to assume that the retired teachers had a lot of free time and money. As a result, the focus group members felt that they were always looked upon for appointments as chairpersons, secretaries or treasurers of the various social groupings within their communities. Therefore, they felt that they needed to be assertive in limiting the number of appointments that they are considered for. The appointments to these positions were thought to put one under pressure leaving them with no time to relax. The members felt that it was possible for one to find themselves attending such meetings four or five times in a week which can drain them of their energy and consume their leisure time.

In emphasizing this point, one male retiree in the focus group discussions had this to say:

I represent my location in the County Health Committee. Sometimes we have meetings at Wote, other times we are taken for seminars on health matters which might take several days. I am also an official of “NyumbaKumi” group in my village. Recently, the Chief called a baraza and they wanted to appoint me as the Location Chairman of Security matters which. I refused. However, they insisted because the recommendation was for the appointee to have had a certain level of education or to be a retired teacher. I had no choice but to accept since I was the only one who qualified in that sitting.

The male focus group also highlighted that even though they cannot say that they have a bad relationship with their former colleagues, their interests have changed on the basis of what they prioritize. Teachers who are still in employment have priorities different from those of the retirees. As a result, the two groups engage on different platforms such as community development matters, unlike before when they would engage majorly on school matters. The concerns of the retirees were noted to be very different from those of the teaching fraternity. For instance, the teacher would be talking of school matters while the retiree would be keen on investment, security, politics or health matters. The fact that the interests of the retirees and those of the teachers have changed has also led to the initiation of welfare groups for only retired teachers in various parts of Makueni County. During such forums, the retirees discuss their common challenges and also use that opportune time to socialize and link up with their old friends.

The idea of retirees joining social groups is thought to work positively for them as a research done in England revealed that joining social groups that are organized with scheduled activities promotes the health and wellbeing of retirees in retirement (Steffens et al, 2016). These views agree with those of Zelinski (2013), that social groups give retirees identity and offer a remedy for the lost connectivity with their former colleagues in retirement. This aspect of social groups will be further explored in Chapter Six while discussing ways of coping with retirement.

4.2.2.0 Negative construction of retirement

This section discusses why the respondents thought retirement was a negative thing to have happened to them.

4.2.2.1 Retirement as a time of human degradation

Retirement was also seen by some of the retirees as a time of degradation and being subjected to a period of socio-economic ridicule. Previously in Section 4.1.4, it was mentioned that 68% of the respondents said that they would have preferred to retire even if retirement was a matter of choice. Another 32% said that they would have loved to continue working as they still felt energetic and needed to continue earning (Refer to Table 4.6). Furthermore, the retirees who were opposed to retirement had low education levels which ranged from primary to mid-level education and hence taught in primary schools. This meant that they were earning a low salary and, therefore, unable to invest for the future as they had children in school and in some cases, some had to take care of their siblings. They were thus opposed to the idea of being retired by saying that retirement was a waste of human brains and a time for degradation as they were forced to go home and suffer in poverty.

One male respondent with middle level education who was teaching near his home, in a primary school level while stressing this position suggested that:

“People should be allowed to work like drivers and work until they can work no more.”

This was a teacher who went through mandatory retirement. He felt that being told to go home while he still had a lot of energy to go on working left him dejected. His feeling was that he would have benefitted the children that he was teaching and also got a chance to continue earning the much-needed salary. This salary could have enabled him to finish educating his children and also to cater for the other basic needs for his family.

A female primary school retiree who had undergone mandatory retirement also had the following to say in support of retirement being a disappointing period:

Retirement period is a time to embarrass people who were respected in the society. This is the time that people run away from you, for example, casual labourers stop passing by your homestead because they are afraid you might not pay them after they have done some work for you. Your relatives stop picking your phone calls. Sometimes even children may visit you erratically because they know you have no money since they are aware that there are cases of delay in pension payment.

This female retiree obviously did not have fond memories of the first years of her retirement before the pension came. She only relived how her friends and family friends used to avoid her. The same trend was adopted by people she used to give casual work. They knew she had no money and was likely to borrow from them or ask them to work and wait for their pay which would be made at a later date.

To support the notion that retirement was a period of disgrace to the retirees, one male mandatory retired teacher and a former principal from Kibwezi West also said the following:

At the time that you are asked to retire you are more knowledgeable and experienced. In fact, as a leader you work with ease because at such a time you have seen it all in management. For example, you have made bad and good decisions, learnt group and personnel dynamics, as well as people's differences. You are more endowed with team building skills and conflict resolution skills. If it were possible, the government should have the new employee work under supervision of the outgoing one for at least a year so that the new workers may reap from the wealth of information that the outgoing ones have especially in the case of school heads.

Another male retiree from Kibwezi East and a former primary school teacher also indicated that mandatory retirement leaves ex-workers feeling rejected. He had this to say:

Retirement to some extent makes one experience a sense of having been taken advantage of. One feels that he or she has been treated as an industrial raw material where the waste is disposed of after processing of the valued goods.

Although people must leave employment as a matter of policy at some point in time, it is obvious that for this minority group, 32% of retirees, retirement was not something they were happy about. The retired teachers felt cheated and misused by the government.

About 40% of the respondents asserted that they were not adequately prepared for retirement because of various reasons. For some, their children were still in school and they needed time to finish educating them. For others, they had not finished personal projects such as construction of permanent houses while others felt that the retirement notice was very short. These reasons led to the retirees arguing that being sent home on mandatory retirement was in a way similar to condemning them to poverty for the rest of their lives. Thus, they wished they were allowed time to continue working in order to finish their unfinished business, especially that of educating their children. Since they had to go home, they had to borrow money for school fees or suffer the embarrassment of going to explain themselves to school administrators to allow their children be in school while they looked for school fees. This is because educating children is seen as a life insurance in Africa with parents believing that it would be just a matter of time before they start tapping into this wealth of investment (Caldwell, 2006).

The women focus group discussion had similar views that women face many challenges when they are not earning a salary. One of them gave the following narrative:

When you retire you experience bad treatment by everyone because they know you have no salary. It is very embarrassing that even casual labourers avoid passing near your home. The shop where you used to do shopping on credit decides that you will not get any more credit and that you should pay on cash for the goods on purchase. Even your own children and husband treat you as if you

are a bother. But once you receive the lumpsum pension everyone suddenly becomes very friendly as they want a piece of that cake called pension earning.

Another member highlighted on the same point by saying:

Your neighbours treat you suspiciously and with malice when you just retire. You may request for help from someone and they will give a promise never to fulfil. For example, if you borrow a plough, you can wait for eternity and nobody will give you. That is when you realise you have been cheated.

According to these retirees, retirement made them to be looked down upon by their family members and neighbours. They argue that their husbands believed that their demands as wives increases when they have no salaries of their own. The children also start looking at their retired mother with anticipation because they think that the mother is always out to demand for financial support. They also claimed that to get casual workers becomes an impossibility as neighbours treat retirees with suspicion. The workers feel that they may work for them and not get their due pay, as the retired woman do not earn a monthly salary to pay them as before. Thus, according to them their neighbours gave them an impression that a retired lady cannot be trusted to honour her promises especially in regard to financial matters. This perception strains the relationship between the women retirees and their neighbours. A research done by Mass Mutual (2015) in USA came up with similar findings that women have higher levels of stress than men in retirement.

These views generally resonate with those of Ejionueme (2012), who observed that retirees face many challenges such as financial and emotional ones. Retirement is seen as a time when one has to adjust his/her lifestyle to live on a lower pay as the pension is usually lower than the salary. It is also a time when the health of a person starts to deteriorate as a result of aging. These views are also in line with those of Landis (2012), who says that retirees have many concerns which include finances, health, boredom,

relationships and other emotional challenges such as feeling lonely and worthless. However, this study did not find the retirees in Makueni County to have the challenge of boredom and loneliness as majority of them were engaged in community welfare groupings where they served in different capacities. Serving in such community committees boosted their self-esteem as they continued to feel useful and productive.

4.3 Conclusion

This chapter has looked at the quantitative data of the study (Section 4.1) which has helped in the analysis of the qualitative data on how the retirees positively and negatively constructed retirement. Positively retirement was seen as a time of freedom and happiness and also time to enhance good social relationships while negatively it was construed as a time of human degradation.

In the next chapter (Chapter 5), the researcher looks at the retirees' views and their experiences in retirement which is highly connected to how they had mentally constructed their retirement whether positively or negatively.

CHAPTER FIVE

RETIREEES LIVED EXPERIENCES

5.0 Introduction

This chapter deals with the experiences that the respondents had gone through as retirees in terms of their social-economic life and health. The study reveals that the respondents had various kinds of experiences, which were seen as both constructive (positive) and destructive (negative). Positive experiences were those that were boosting their prosperity, for example, by bringing relief and opportunity to engage in other socio-economic activities. However, negative experiences negated their success in life, for example, those that were leading to financial disgrace or strain in the society.

5.1 Positive experiences

5.1.1 Relief from formal employment and engagement in other socio-economic activities

Retirees revealed that retirement was a time of relief where they had freedom to steer their lives outside the confines of a structured job schedule. Retirement in this case was seen as a period of 'do it yourself' as indicated by 127(51%) of the respondents. They explained that retirement gave them the freedom to pursue activities of their interests. They felt that during the employment period, they had to adhere to job rules and regulations. For instance, they were expected to report to work on time and perform duties as assigned to them. However, in retirement they were free to carry out activities that suited them at their own convenience.

A male respondent, who is a former primary school head teacher from Mbooni and who had gone through mandatory retirement, emphasized on the relief he enjoyed in retirement. The following is his narrative:

I cannot imagine going back to the stress of heading a school. I am more relaxed and getting more income from business than I used to as a head teacher. I do what I want when I feel like it. I may not be free but I enjoy and I am happy.

According to the retiree staying in the rainy side of Makueni has enabled him to farm and also do business. This is because Mbooni is productive and it is possible to plant fruits and vegetables for commercial purposes. The sentiments from the retiree agree with those of (Shanna,2019; Schlossber,2004) who noted that retirees who engage positively find retirement enjoyable and bearable.

Relief was also seen by the fact that retirement signified a period of no bells, teaching timetable or any other responsibilities that come with the teaching role. In addition, it is a time for the retirees to enjoy the freedom of choice of operation. It was noted by 68% of the retirees that if they were to choose between going on retirement and continuing with teaching, they would have still preferred retirement as opposed to teaching (Refer to Table 4.6). Retirement had given them the space and time to make their own decisions.

The Table 5.1 below shows the benefits of retirement to the retiree and society at large.

Table 5.1 Benefits of retirement

	Benefits	Responses
Usefulness of retirement to the retiree	Got time to pursue other interests	127
	Feel relaxed, e.g. not having to wake up very early in the morning	51
	Now able to manage own time	36
	Got time to be with family	32
	Started a business that has employed some community members	2
Usefulness of retirement to society	Assumed community responsibilities: Member/Secretary/Chair of community activities/ counselling/ civic education	198
	Started a business that has employed community members	8
	Become a role model to many students	3
	Got another job: teaching, member of county assembly, chief	2
	Has a small supermarket that the community buys from	2

N=249

Source: Field data

As indicated in Table 5.1 above, majority of the respondents, 127 (51%), indicated that retirement was useful to them. It was a good time because it gave them time to relax since they did not have to wake up very early. It also gave them time to rejuvenate their energies by slowing down their levels of activity as years went by.

Employees hardly get adequate time to be with their family members during work days since they report to work early and return back home very late from Monday to Friday.

This routine sometimes extends to the weekends. Work demands depend on the responsibilities bestowed on an employee to such an extent that those with management responsibilities are expected to put extra time and effort for the business they are engaged in to run smoothly and profitably.

Retirement enabled 198(79%) of the respondents to engage in activities that were a boost to their self-esteem as they engaged in community development and socio-welfare activities. An employee's identity and confidence might be eroded in retirement due to absence of a job role and the status that come with it. However, for the retirees that remain active they still find themselves useful and appreciated by their communities. This gesture boosts their self-esteem (Milne, 2013; Shultz,2010). The retirees engage constructively in their community and as such they are regarded with high esteem by their neighbours. They feel valued and appreciated and, therefore, do not suffer from anxieties due to lack of identity and confidence which is mostly the case upon loss of a job role. The foregoing arguments are in line with those of Zelinski (2013) that when a retiree keeps busy either by keeping close ties with friends or through engaging in income generating activities, they boost their self-esteem and are, thus, able to enjoy life and be happy.

Some of the activities that the respondents were engaging in their respective communities were, for example, being in charge of community groups such as the 'nyumbakumi' 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. A former male school

Principal said the following:

I cannot advise any one to start a school because the current generation of school going children present unique challenges. The students are exposed to all manner of lifestyles due to technology and communication which has made the world to be like a small village. Therefore, information and services can easily be passed from one location to another worldwide. Even children in the rural areas are conversant with what is happening in other parts of the world. As a result, they do not shy from demanding the kind of facilities that they see available in the urban set ups and if the school cannot afford to meet such demands a strike which can lead to burning of schools will be in the offing. Moreover, the banning of corporal punishment like caning in schools has even made it more difficult to control students.

In the retiree's opinion, starting a school is a very risky venture because students are known to go on strike and even burn the schools for flimsy reasons such as the kind of food they should feed on or the type of school bus they should have. Therefore, to him retirement gave him relief from such demands in the teaching career.

Retirement was also seen as having given the respondents a break and a time to rest after many years of hard work and service to the society. Another male respondent explained that:

By the age of 55 years someone will have served the government for over 30 years if they started working immediately after training. Therefore, it is only fair that such a person is allowed to go home, rest and take care of his personal businesses, such as farming.

Retirees have time to take care of their investments and other economic ventures as reflected in the words of one retired female respondent who gave the following narration:

I ventured into growing fruits for commercial purposes when I took my retirement. Previously my neighbours used to graze their cattle on my land. This became a challenge because every time I planted exotic mango trees, which are a major investment in this region, my neighbour's cattle would destroy the plants hence they could not grow.

She further explained that she advocates for neighbourliness. She, therefore, got tired of the business of planting fruits as a result of the destruction from the neighbour's cattle. However, now that she was at home, she had free time to monitor her farm and ensure that no stray cattle frustrated her farming efforts. As such, she had a farm blossoming with citrus, mango and other types of tropical fruits at the time of this research.

Clearly, the study findings show that retirement has benefits unlike what other researches indicate that retirees in Africa have many challenges (Chirchir, 2009; Oparanma, 2011; Tirindi, 2012). This study shows that retirement has given the retirees freedom to engage in other income generating activities. This is in line with the views of Life Course Perspective theory that posits that people are able to make choices on what they would like to do during each stage of their lives. Some retirees in this region have chosen to remain busy in different engagements whether charitable or income generating such as undertaking farming.

The research also shows that most of the respondents had taken total disengagement from the teaching profession as indicated by their narration on how free they were from the obligations and responsibilities of teaching. Majority of them have engaged in other income generating activities. This is indicated by 68% of the respondents who said that given a choice between continuing with teaching and engaging in other socio-economic activities other than teaching they would still prefer the latter. The retirees who were busy during their retirement had invested in buying land, businesses or real estate. These were both primary and secondary school retirees. Majority of the retirees who were doing very significant economic ventures were university graduates and had been teaching in secondary school level because their salaries were higher. Therefore, they could afford to

invest for the future. However, there were also some primary school retirees who had vast businesses such as expansive supermarkets and wholesale shops coupled with transport businesses. These investments acted as spring boards for their progress in the future upon their retirement.

However, not all the retirees found retirement a period of bliss. A few respondents (32%) believed that given a chance they would have preferred to continue teaching until their health failed them. This is because they considered themselves unprepared for retirement and therefore, experienced a lot of economic challenges. This is highlighted in the next section that looks at the negative experiences that some retirees believe they have suffered as a result of retirement. As explained earlier, these are retirees who had not invested much and still had children in schools (Refer to Section 4.1.7). This category was majorly composed of P3 teachers who were earning less than ten thousand shillings by the time of their retirement. They could not afford to save as they had many responsibilities which included taking care of their families and siblings. Furthermore, a high percentage of the retirees' wives were not working at all and, consequently, they had more economic demands which prohibited them from saving. In the section below the negative experiences that the retirees went through are discussed.

5.2.0 Negative experiences of retirement

In this section a discussion on some of the negative experiences that the retirees had gone through either financially or in health is presented.

5.2.1 Retirement as a time of financial disgrace

The researcher sought to know if the respondents found their pension adequate and if it was a good appreciation for the duration they had worked. A total of 64% of the respondents observed that their pension was not adequate. This is reflected in Table 5.2 below. They explained that earning low pension had led to their disgrace since they could hardly meet their financial needs. This is because the retired teachers could hardly save for the future especially those who had not invested before going into retirement. This argument can be supported by the fact that in many occasions teachers in Kenya have gone on strike agitating for higher pay and better working conditions. The most recent strike by the time of conducting this study was in September, 2015.

Table 5.2 Satisfaction with pension received

Satisfaction	Frequency	Percent
Yes	68	27.3
No	160	64.2
No response	21	8.4
Total	249	100.0

Source: Field data

The retirees further reiterated that they did not consider the pension paid to them as a realistic appreciation of their efforts in teaching. Some of them felt that they did not even have enough money to meet their basic needs.

The following are the words of one male respondent; a former primary school teacher, who emphasized on how the retirees' pension was inadequate:

The National Hospital Insurance Fund which we are being asked to contribute Ksh 500 per month for is an insult to us who have worked for so long for the

government. We should be treated for free in government hospitals as a way of appreciating us. After all, we are the ones who have educated the doctors and nurses. Even the president himself passed through the hands of a teacher.

This line of thought was supported by a former Chief Principal of a middle college who indicated that after retiring he has had to adjust his lifestyle. He observed that:

When you are in administration you have authority to incur expenditure (A.I.E). All you do is sign vouchers. Your car is fuelled and maintained by the state. Sometimes you are sponsored to attend conferences outside the country. While abroad, you stay in expensive hotels and have entertainment allowance. In the case of local seminars, you have the option of flying to the event. This kind of lifestyle is not possible to maintain from own pocket. Therefore, you have to adjust, otherwise, you may find yourself spending your pension very fast and die of stress due to financial mismanagement.

Similarly, a male respondent at the level of P3 who was teaching in primary school and is on mandatory retirement, explained that the government paid them very little. Accordingly, he had nothing to show for the pension that he earned since it did not last him very long. He comes from Kibwezi East which is the dry part of Makueni that receives very little amounts of rainfall. The rain fall is highly unpredictable (Kenya National Bureau of Statistics, 2016), thus, not good enough for crop farming making him lack extra income that can enable him to save for the future. It, therefore, meant that he had to work from hand to mouth to buy food for his family yet his salary was at the lowest category of primary school teachers' salary having been a P3 teacher (TSC, 2014).

The following is his narrative:

Life is not easy. I have children whose needs I have to take care of. Furthermore, my wife does not work. The weather around this place is also unpredictable; sometimes we plant crops in vain. Yet, I have to buy food for my family. It is really difficult for me.

This was a similar case for about 33% of the respondents who said that by the time they went on retirement their children were still in school. Consequently, they used the lump

sum earning to educate them. This is not good financial planning as the children's education takes a long time to mature. That is, the children take time to finish school, graduate, get employment and start earning so as to reimburse money back home and to take care of their aging parents.

One key informant who was a pastor in Kibwezi East emphasized that he had witnessed some retirees desert their families due to financial difficulties. The following were his words:

Majority of the retirees in this locality have financial problems. Therefore, it is not strange to find a male retiree who deserted his family and went to live alone far from home in a rented house at the 'market place' (urban centre). Other retirees fail to take care of their families and go on 'sponsoring' (supporting) other men's spouses' at the expense of their own families. If you question them, they resort to insults and tell you that if you are interested in their wives, you should go ahead and inherit them.

A male retired teacher who was teaching at primary school level and is from Makueni mentioned that his relationship with his wife was strained because he spent his little pension on alcohol instead of food for the household. He added that in many occasions he goes home drunk having spent whatever little money he had on "*kaluvu*" (local brew).

The following was his narrative;

As you can see, I have drunk a few cups of 'Kaluvu' from Mwende the brewer. When I get home, I will most likely sleep hungry. At Mwende's even without money a friend may offer to buy me a drink or I can drink on credit like today. But wait until I get home, my wife will not understand that I drank on credit. She will assume I had money which I should have used to buy food for the family instead of 'Kaluvu'. Anyway, I am used to her quarrels. I will just shout at her twice or thrice and she will leave me alone although I know she will not give me supper.

In this situation, the retiree believed that by taking the traditional brew he was escaping from the stresses of life. However, this habit was straining his relationship with his family

especially his wife who felt that he has neglected the family at the expense of taking traditional brew.

Similarly, the pension was also considered inadequate by some of the retirees. They explained that although they were engaged in business, they still could not afford to stock their businesses with adequate commodities to earn good profits. Therefore, some businesses were just seen as a waste of time especially where the retiree could not make at least five hundred shillings profit per day. For example, one male respondent who was a former primary school teacher was operating an almost empty bar. He claimed that he could only afford to buy one crate of beer as stock for his bar. The following were his words:

Life is about doing what one thinks makes him happy. For me drinking makes me happy. I get to socialise with the customers so I see no problem with my empty bar. I stock it with what I have. This is evident that I was given meagre pay after working for so long for the government.

Although this retiree considered himself in business, it was clearly a waste of his time. This is because one crate of beer is not enough stock for anyone to claim he is making profit from his bar. On the other hand, the female Focus Group Discussion (FGD) also gave examples of cases of retirees who had become reckless due to alcoholism. These retirees indulged in the consumption of “*Kaluvu*” (a local brew) as they could not afford to buy the other brands of beer which were beyond their financial reach. For example, they gave a case of a male retiree who could not afford shoes and, therefore, wore torn slippers. They noted that he tied his slippers with nylon paper yet the same person could afford to drink. They also highlighted a case of a retiree who had a habit of taking traditional brew on credit and clearing the bill at the end of the month when he got his

pension. The women also had an additional narrative of a male retiree who took a loan to purchase iron sheets for a traditional brew so that the brewer could allow him to take local brew whenever he wished. According to this FGD, such retirees seemed to have poor family relationships as they had neglected their families in preference of traditional brew.

The above views were echoed by one male participant who gave the following narrative:

I have been having issues with my health. I suffer from chronic back pains and need to visit a modern hospital for medical check-up. I have been diagnosed with symptoms of a prostate disease. For the government to expect people like myself to pay five hundred shillings monthly as NHIF fee to cater for medical cover is unfair. Retirees should be treated for free in government hospitals after all the teachers work very hard in teaching young children how to read and write until these children get to learn and eventually join colleges or universities.

The issue of financial difficulties was of concern to some retirees both male and female. This was evident in the focus group discussions where members agreed that they required more time to work and earn money to take care of their families. For instance, the female retirees felt that having low income made it difficult to get casual labourers or even at times afford food for their families.

The views presented agree with those of Alvarenga et al (2009) that retirement period can be a time of tension because of socio-economic reasons. For example, people are unable to afford the kind of lifestyles they once had. It may be difficult for them to afford basic needs. Many employers offer medical cover for their workers but stop as soon as the employee retires. Thus, health issues become a major concern for the retirees. The retiree may therefore be forced by circumstances to seek alternative medical schemes yet the pension earned is too low to cater for such additional expenses. These views are also

similar to those of a study by Ejionueme (2012) who posits that in Nigeria one of the problems faced by retirees is financial constrains to the extent that the retirees cannot afford the same kind of lifestyle they had before.

The Life Cycle Perspective argues that people continue to live according to their experiences. This is relevant in the case of about 30% of the respondents who said that they had problems with their relatives because of taking alcohol; a habit they developed when they were working. Financial challenges were also seen by the fact that the retirees indicated that they did not receive their pension immediately after retiring. The waiting period varied from one retiree to another. In the case of 71 retirees (29%), the waiting took between 7 months to 1 year. It took between one year to 2 years for 59 (24%) retirees, and for another 26 (10%) retirees it was not until after two years that they received their pension. This information is reflected in Table 5.3 below.

Table 5.3 Duration of waiting before receiving lump sum pay

Duration	Frequency	Percent
Still waiting	2	0.8
Within six months	54	21.6
7 months - 1 year	71	28.5
Above 1 year - 2 years	59	23.6
Above 2 years	26	10.4
No response	37	14.8
Total	249	100.0

Source: Field data

The delay was seen to have occasioned financial strain, especially for those who had not saved or invested for the future during their working period. As mentioned earlier, most of them had large families. This fact was strongly emphasized during the focus group discussions where the members said that they had more than six children each. Having many children did not work positively for them as the cost of feeding, clothing and educating them depended on their number. As such, having many children meant that the retirees were unable to save or invest for the future. Hence, it was difficult for them to manage without a salary or pension.

The scenario of low pay is a common factor amongst many civil servants in developing countries. The poverty level in developing countries is said to be high because of slow development rates and very high dependency ratio. For instance, according to a report for the World Bank by Beegle et al (2016), there were over 1 Billion people living below 1.25 US dollar by the year 2015. Teachers are no exception as their pay has been low as already discussed in Section 4.1.5. The focus group discussions indicated that for many, the salary was not enough to meet their needs. Therefore, they could not invest for the future. The brotherhood spirit embedded in the African culture demands that people shoulder their brothers' burden. This means that those earning monthly salaries are expected to take care of the members of not only their nuclear family but also the extended families. Africans by culture are not supposed to enjoy their wealth without sharing with others, therefore, it was difficult for some retirees to save since they had a big burden of taking care of their relatives.

A male respondent had this to say about the burden of supporting family members:

I could not save anything when I was working because I was not only taking care of my nuclear family but also my father's family. Consequently, with such a big responsibility and low pay I could not help living from hand to mouth. This made it impossible for me to save, therefore, I would have appreciated a chance to continue working. (Retired primary school teacher)

From this retiree's perspective, retirement was a time when the government threw him out yet he needed more time to continue earning a salary because he had not saved for his future needs. Therefore, to him retirement meant financial suffering.

Retirement was also viewed as a frustrating period during which the retirees had to suffer in poverty as the government seemed to have squeezed out all their energies and then abandoned them in their hour of need. In support of this view, below is the comment of a male retiree who reiterated that:

Going on retirement makes one feel like he/she has been treated like sugarcane whose juice has been squeezed out and then thrown away as garbage.

He thus construed retirement as a scenario where the government made use of them and then threw them out with little pension in their old age.

On the same vein one male respondent said the following:

Had I been asked to continue teaching even after reaching mandatory retirement age, I would have appreciated and taken the offer. This is because I still had six children in need of school fees both in secondary and college. This put me under a lot of financial stress and I had to borrow money from a Shylock and you understand how unfriendly their terms are. I was required to pay 20% interest upfront before being given the loan. (A retired school Principal)

Having children in school at the time that someone was expected to retire gave the retirees painful experiences of retirement. They were not at peace every time their children were sent home for school fees as the others continued with their studies. The following are the words of another male respondent but with similar sentiments:

Immediately after retirement I had financial challenges since some of my children were still in school. Therefore, I would have preferred to continue teaching at that time in order to pay their fees.

According to these retirees they would have loved to continue teaching until all their children had completed school. They further explained how their situation was complicated by the delay in the payment of the lump sum earning which, for some, took over two years. This period took eternity as they did not have anything else to fall back on.

Some respondents who retired earlier did not feel different as seen in the following explanation by one male respondent:

I quit work and deserted my duty because the head teacher kept on treating me like a baby. He always claimed that I reported to work drunk. I just got fed up and left but life became really tough afterwards. You know, I quit so early when all my three boys were still in primary school. I wish I had a way of going back.” (A retired secondary school teacher)

Interestingly all the participants who showed dissatisfaction with the idea of being retired gave priority to the fact that they had not educated their children. This means that in Africa people are still investing in their children while in the West it is reported that they are investing in the bank (Milligan 2011; Caldwell, 2007).

A different kind of financial disgrace was seen where the respondents thought that TSC did not handle their exit from the teaching service with due diligence. This treatment cost the retirees extra money that could have been saved.

A male respondent emphasized that TSC mistreated the retirees. He had the following to say:

There should be a file in all schools with the details of all the documents expected from the retirees for the purposes of processing their retirement benefits. Such a

file should be updated termly in case there are changes in what the government expects. This should save retirees from spending money and time travelling to and from Nairobi while, taking one document after another to Treasury for the purpose processing of their pension. Personally, I made several trips to Treasury; something I found very frustrating. If I had all the details that were required, I would have taken the necessary documents all at ago. (A retired primary schoolteacher)

The retirees also implied that they suffered financially as 49% of men and 45% of women mentioned that they used their lump sum earnings in educating their children. It is challenging to spend pension on children's education instead of investing because educating children is a long-term investment that takes years to mature as opposed to other investments that may start yielding profits in a few months' time. This information is reflected in Table 5.4 which shows the number of children retirees still had in school.

Table 5.4 Retirees number of children currently in school

Number of children	% of children in primary school	% of children in secondary school	% of children in college	% of children through with college but not working	% of children working
0	85.1	76.7	63.9	41.8	6.4
1 – 2	9.2	18.5	31.3	45.4	30.9
3 – 4	4.4	4.4	4.4	10.0	36.1
5 – 6	0.0	0.0	.4	2.0	19.7
7 and above	1.2	.4	0.0	.8	6.8

N=249

Source: Field data

A total of 59% of the parents had 1-2 children in school/college by the time of this research. This means that, as they rightfully put it, they spent their lump sum retirement earnings in educating their children. These views were further emphasised by the female focus group discussion which indicated that family planning was a new concept during their time; something that was not well received by them and their spouses. The concept of family planning was treated with a lot of suspicion and they continued competing amongst themselves in giving birth. In this particular group, most of them had at least six children whom they claimed were difficult to feed. They explained that they were forced by circumstances to obtain food and other basic goods on credit from shopkeepers in their local markets. The bills accrued from such undertakings would be cleared on month-ends, and the vicious cycle would continue month after month. Therefore, by the time they retired they had not been able to plan and prepare due to the heavy burden of taking care of their children. Table 5.5 shows how the retirees used the lump sum pension received.

Table 5.5 Use of lump sum pension

	Sex	P. Teacher		S. Teacher	
		N	Percent	N	Percent
Business	Male	59	44.7%	12	57.1%
	Female	26	48.1%	5	50.0%
Farming	Male	40	30.3%	6	28.6%
	Female	17	31.5%	1	10.0%
Built/renovated family house	Male	28	21.2%	2	9.5%
	Female	7	13.0%	1	10.0%
Paid school fees	Male	68	51.5%	8	38.1%
	Female	28	51.9%	1	10.0%
Paid loans/debts	Male	22	16.7%	3	14.3%
	Female	6	11.1%	1	10.0%
Bought land	Male	38	28.8%	6	28.6%
	Female	15	27.8%	3	30.0%
Bought shares/ saving	Male	13	9.8%	3	14.3%
	Female	6	11.1%	1	10.0%
Total	Male	268		40	
	Female	105		13	

Source: Field data

According to Table 5.5 above 45% and 57% primary and secondary school male retirees, for example, did business respectively while 48% and 50% female primary and secondary retirees did business respectively. Therefore, there is no much difference in the financial engagements between the male and female retirees. This is probably because in the village work and investments are meant for the family. The male respondents who worked far from home gave tributes to their wives for having taken care of the family businesses. The research also showed that the retirees used the lump sum earning on multiple needs. However, top on the list of expenditure was educating their children as indicated by a majority of 68% male and 28% female respondents who taught in primary said they spent their lump sum earnings in educating their children. This was an indicator of lack of proper investment as children's education could have been catered for by education insurance policies or any other investments made by the parents. As mentioned earlier, in particular Section 4.1.7, educating children using pension can easily lead to poverty for it takes a while for a child to finish school, graduate, get a job to start earning a salary and remit money back to his or her parents.

In many families in the rural parts of Kenya, the farm belongs to the man but the harvest is enjoyed or used for the benefit of the whole family. Women assist their husbands in running of businesses by opening and managing the affairs in the shops, such that one of them can be in the shop while the other goes to do other business. In the case of busy days like market days, the two of them may find themselves assisting each other in selling their commodities. Therefore, when any of them buys a piece of land or expands the business it is essentially a family investment.

The disengagement theory was found to be relevant in understanding how the retirees handled their finances. A total of 166 (66%) respondents indicated that many of them ventured in other income generating activities such as business and or farming rather than starting schools. A male respondent who had recently retired at the time of conducting this research said the following:

I have not decided yet on what to do with my pension but if I ever choose to start a school, I will only engage as a director. I will let the head teacher suffer the daily headache of school administration and responsibilities thereof. I will only come in as a consultant. (A former principal who had taken less than two years in retirement)

The researcher prodded the respondent to explain why he thought heading a school was a headache. He explained that it was strenuous because of the demands of the parents, students and the expectations of the society.

He further gave the following narrative to back his claim:

I belong to a younger generation of retirees. I want to preserve the energy I am left with for myself and my family so that I may age peacefully and gracefully.

This researcher also sought to find out the respondents' levels of engagement in retirement saving schemes. It emerged that the levels of engagement were low with only 22% being aware of individual retirement savings schemes. This implies that majority depended on the pension from TSC because they did not set aside money for saving in any other retirement benefit schemes for their future.

The above details on the retirees' lack of saving for the future explains why a good number of retirees (32%) felt that the government placed them under mandatory retirement scheme. The narrative below from a male primary school retiree captures the ongoing discussion:

Teachers should be allowed to continue teaching and earning a salary until the lump sum retirement package is credited to their accounts. Sending the retirees home with a false promise is a waste of their resources and is also a stressor. This is because they keep on making trips to the bank in urban centres without success yet the fare for such trips may be borrowed.

The issue of financial difficulties was of concern to both the male and the female respondents as indicated by the focus group discussions. The members were in agreement that they required more time to work and earn money so as to take care of their families. Apart from financial challenges the retirees also talked of other difficulties regarding their health as discussed in the following section.

5.2.2. Health challenges to the retirees

This section discusses the health-related challenges that the retirees were facing. The research showed that a total of 24% of the retirees had health issues even before retirement. This figure increased to 40% after retirement. The health issues they suffered from included; high blood pressure, diabetes, arthritis, disability due to accident, malaria, ulcers, frequent coughs and colds, breast pains, asthma, liver problems, HIV/AIDS and other general illness.

For instance, in Kibwezi there was a case of a couple who were both retired teachers; the man was a head teacher while the wife was a (P2) retiree. Upon retirement the man got paralyzed and, thus, unable to walk and talk well, therefore, his wife had to take care of him as he was an invalid. This became stressful and taxing to the family considering that retirees did not have a free medical cover from the government at that time. The following is what she had to say:

“Mzee” (husband) got paralyzed in September 2010 and was admitted at Makueni District hospital for a month. Since then, he has been in and out of hospital making the situation very difficult for us. Considering that it does not rain

regularly in this place we cannot plant crops; therefore, we must buy food. Our children cannot support us because they do not earn a lot of money; one works as a clerk and two work in a supermarket at Emali and yet they also have their own families. Our pension is not enough and we have not invested in much since we were educating our four children and our siblings. I cannot go far and leave “mzee” alone. Life is very challenging!

This female retiree found life very difficult because, for example, Kibwezi East is a dry area and food production is mostly low (Makueni County Government,2018). She therefore, could not farm but depend on buying food which is expensive. She was also not privileged to have children who were doing well and who could support her yet she struggled to educate them. Presently, her husband needs extra care and specialized medication which is both difficult to get and expensive to her. Buying his medicine is a great challenge that the retired couple have to contend with. Without money she cannot afford to pay someone to take care of her husband so that she can attend to other business as well.

Although it is normal for people to face health challenges, in this case it was more challenging to the couple because they did not have any universal medical cover. The government expected people like them to take individual initiatives to register in the available medical schemes such as National Hospital Insurance Fund (N.H.I.F). This is not affordable to some and, therefore, they felt that it was unfair because they could not even afford to attend to other pressing needs. The explanation below is from a male respondent who stressed on how difficult it was for them to cater for their medical expenses:

I have had problems with my legs for a long time, however, it is not possible for me to seek better medical attention from more advanced hospitals. This is because of lack of funds. I depend on my children for support but none of them is earning much. They are all doing manual jobs in Nairobi.

In this case, the retiree's life become difficult since he was using walking sticks and could not do much for himself. Moreover, he did not have enough money to employ workers to help his wife; a housewife. Therefore, with the husband being retired it was impossible to pay casual labourers to assist in doing the family and farming chores. His case was not the only one as there were other female respondents with medical challenges and had to depend on their children for medication. In support of the ongoing discussion, one female respondent narrated the following:

I have suffered from arthritis for a very long time, even before I retired. I can't move around my farm much as my ankles swell a lot if I strain. This has put me in a very awkward situation. I was brought up in a family where we were taught how to farm and fend for ourselves. I feel bad now because I have to rely on my daughters to cater for my monthly medical bills, buy my daily blood pressure pills as well as paying the workers. I have become a bother to my children but if I was much mobile, I would be doing some of the chores to save my daughters from carrying all these burdens and making my life better.

Therefore, most of the retired teachers have been coping with medical problems by depending on their children. This is something that they are not happy with as it makes them to feel dependent. Health challenges also interfere with their productivity as some diseases have immobilised them. This will be revisited further in Section 5.2.4 while discussing on poor planning.

5.2.3 Strain by community demands

On top of financial and health challenges, the participants were in agreement that their neighbours placed a lot of demands on them such as expecting them to be in every community's social and economic welfare committees. This is because the rural communities have very high regards to teachers. They believe that a retired teacher has time and expertise that the community can highly benefit from. These social-economic

welfare endeavours include church development committees, school boards of management, NGO or community-based organization programs as well as women's merry go rounds. This research showed that most of the retirees, 198 (80%), were members of such groups. They acted as church development committee members, members of school boards, chairs of Non-Governmental Organizations or even the famous "NyumbaKumi" committees. These engagements will be discussed further in the next chapter while looking at the social engagements that retirees had as a way of coping. However, it is worth noting that these responsibilities are good for their psychological satisfaction. This is because retirement can make someone to feel lonely and at a loss of his or her identity (Shanna,2019;Ronacaglia,2010). Therefore, by engaging in different activities retirees may feel needed and appreciated. However, there is need to create a balance so that they do not end up attending too many of such meetings held weekly or monthly. Otherwise, they may end up exhausted instead of having enough time to relax.

A female primary school retiree emphasized this line of thought by giving the following narrative:

I belong to a church prayer group. We meet every Thursday from 3 to 5p.m. I was also in a developmental group which used to lend money to members. The members would borrow and repay back with a 10% interest. The terms of payment would also depend on the amount borrowed and the mode of payment was very flexible. However, I decided to quit the development group and now I only belong to the prayer group and the retiree's association.

This retiree, just like other retirees, found that they were taking a lot of time in social groupings. This became stressful as one was left with limited time to be free, rest and concentrate on their own engagements. Furthermore, these groupings looked up to the

teacher retirees to take leadership responsibilities in the group. Leadership responsibilities call for more commitment. The leader has to spend more time thinking about actualizing the vision of the group as well as bringing the members together to work as a team. According to Life Course Perspective, people have to make decisions in their lives at every stage of life as per their milestones. The respondents agreed that retirement is a time that one needs to set personal goals and boundaries of what they should do even if it means disagreeing with friends and neighbours in the village.

This means that retirees must learn to be assertive otherwise the society places very high demands on them. Members of the community expect that retirees will obviously have time since they are no longer working forgetting that the retirees are also humans and need time and space to rest and refresh. Teachers who are up country are looked up to by their neighbours as their source of direction. On retirement, the neighbours automatically expect the retired teachers to sacrifice their time and also offer them financial support. This is because these neighbours are of the opinion that since the retiree has no permanent job, he or she is free and, therefore, there is no convincing reason that they can give to be excused from social responsibilities. This is because the teachers are elite and more knowledgeable than most of their neighbours who may not have gone far with their education. This assessment is positive as it boosts the self-worth of the retiree seeing that they are still valued in their respective communities. However, service to the community should be done in moderation. In this regard, the male focus group argued that when you retire people expect you to show up in their social functions. These may include funds drive for school fees, weddings, and burial ceremonies among other social meetings.

A former male primary school teacher gave the following narrative while stressing on how the community puts strain on the retiree:

Apart from being required to attend a meeting, everyone expects you to be the master of ceremony and also give a hefty contribution in case there is a funds drive. This is particularly true, if they get wind that you have just received your lump sum pay.

Another male retiree and a former principal who is currently teaching mathematics and physics, further explained that:

I am currently teaching and assisting in the management of a Catholic girl's school near my home. The Diocese was on the verge of closing the school because the population of student had fallen below 50. However, before it happened, the church requested me to join the school as a teacher and consultant in its management. This is because getting science teachers is a challenge for such local schools. I accepted with a condition that I would leave in three years' time. It was my hope that the school would have picked by then. I am due to leave next year but they have not found a science teacher or a suitable school head to replace me. They are now pleading with me to continue serving. However, I have declined the offer since I also need my peace and strength but they do not seem to understand.

This is an example of how the society wants to drain the teacher retirees. The teacher retirees seem to have different kinds of talents that the society cannot manage without.

Another illustration is the case of one male teacher who said the following:

I am still teaching in more than two schools because of the scarcity of music teachers around here. (Former secondary school music teacher)

The two roles may be straining him but he feels the need to sacrifice and train future music experts like himself. The music teacher also said that although he was partially happy to mentor the boys in music, he was also finding it hard to get time to rest. Therefore, he was contemplating dropping one of the schools and remain with only one to coach. By doing this, he can create free time for his personal things. As already

mentioned, some of the retirees felt that they are being taken advantage of by their relatives who ask for financial help from them with a promise to pay back but fail to do so. For example, a female retiree explained that since she was not married her brothers requested a loan from her as soon as she received her lump sum pay. Unfortunately, they did not pay her back as promised. This disadvantaged her as she could not immediately carry out the projects that she had targeted to do upon her retirement.

This research shows that the community expectations and perceptions on the respondents were interpreted as unrealistic by the participants. This can be seen in their narratives that indicates that sometimes they felt stretched out and taken advantage of. For example, they are expected to participate in fundraising, to be Master of Ceremony (MC) in most social forums, or even to be in the leadership of the community-based organizations or self-help groups.

The Disengagement Theory in this case is useful in understanding the community's expectation of services from the retirees. For example, providing leadership in various forums such as Community Based Organizations (CBOs) and Self-Help Groups (SHGs) as mentioned above. This means that the community accept the retirees but do not mind them undertaking different roles from that of teaching as they continued to engage with them. On the other hand, the Life Cycle Theory was applicable in cases where teachers were requested to continue engaging with schools, offering their support of teaching or heading schools. This is because the retirees are considered to have earned teaching skills and knowledge that the schools could still continue to benefit from. The

theory in this case posits that people continue to carry out the same activities that they have always engaged in. Therefore, some teacher retirees may choose to continue teaching.

Retirement as mentioned earlier means different things to different people (Schuster & Ashburn, 1986). Some people view it as a time that marks a new beginning to venture into a new horizon, relax and have time for leisure (Kleiber and Linde, 2014). To others, it is a time when for the first time in adulthood someone is free from regulated job responsibilities and also a time for making self-decision and determining their own engagements. This is a period where actors experience mixed feelings which are both positive and negative. The retirees with positive experiences are those who accept their retired state and choose to adjust constructively. For example, by volunteering to serve the community in various capacities such as mentoring the young generation or starting income generating activities. On the other hand, there are those who take the downward trend of maladjustment; they live in denial, complaining about the injustices meted on them by their former employer. This kind of denial and negative energy hinders progression and is also seen as a breeding ground for stress related diseases such as stroke and hypertension (Hellmich, 2014).

The researcher is of the opinion that people are unique and they process their lived experiences differently. However, it is important for someone to accept the things that they cannot change and find constructive ways of dealing with such eventualities like being a retired teacher. Accepting and starting a new life makes it easier for someone to move on with life without much duress. Indeed, there is evidence from this research that retirees are useful to the society. They have by and large managed their retirement much

better than has been theorised by other researchers (Were,2009; Ejionueme,2012). This study found that more than half the retirees highlighted that they are engaged in economic and social welfare activities.

However, according to a report by Wisner (2012), retirees today have a number of challenges to contend with such as higher costs of living. They may be unable to afford basic needs, for example food and medical care. This report further indicates that in a research done amongst 3,000 people of ages 44 to 75, about 61% were afraid of depleting their retirement assets more than they feared death. These views are in line with those of minority (38%) of respondents who wished that the government would have given them a chance to go on working and continue earning their monthly salaries. However, up-country the retirees did not require to pay rent since most of them had already constructed permanent houses. Food is also readily available from their farms. Nevertheless, those retirees who had not invested had challenging times because of unpredictable rainfall leading to low food production. Therefore, the family had no choice but to buy food from the market. The research also shows that some retirees were in denial and did not think of what to do after retirement until they found themselves at home, no longer reporting to work after attaining their retirement age. Therefore, they went into retirement without prior plans as discussed in the next section.

5.2.4 Poor planning

Planning is crucial in enabling people adjust to the transitions in life. However, a number of participants mentioned that they had not planned what to do in retirement. This conclusion is inferred from the views they expressed about their preference to continue working. Others claimed that they were ambushed by the retirement letter because

previously the government did not have a structured way of giving notice of retirement to retirees.

Those who retired before 2009 were not lucky enough. This is because their employers did not take them through pre-retirement training and counselling since such programmes had not been put in place by employers. This worked negatively for the respondents as they did not know exactly what they should do as they approached retirement.

According to the Table 5.6 below, the retirees did some short-term courses at personal levels. This is because the TSC did not offer them any formal training on preparing and planning for retirement. The short-term courses they attended were mostly done by their churches and NGO initiatives such as Kenya Women Finance Trust(KWFT). The Table 5.6 also shows the kind of training courses that the respondents engaged in prior to their retirement.

Table 5.6 Type of pre-retirement training

Pre-retirement training	Sex	P. Teacher		S. Teacher	
		N	Percent	N	Percent
Financial literacy- money management	Male	10	55.6%	0	0.0%
	Female	3	37.5%	1	50.0%
How to socialize	Male	4	22.2%	0	0.0%
	Female	0	0.0%	0	0.0%
Retirement preparedness	Male	2	11.1%	0	0.0%
	Female	4	50.0%	1	50.0%
Life skills	Male	4	22.2%	0	0.0%
	Female	1	12.5%	0	0.0%
Learnt agri-business	Male	1	5.6%	1	100.0%
	Female	0	0.0%	0	0.0%
Learnt about leadership and management	Male	2	11.1%	0	0.0%
	Female	0	0.0%	0	0
Total	Male	23		1	
	Female	8		2	

Source: Field data

Although pre - retirement training could be positive in preparing retirees for retirement, majority of the retirees did not undertake the training prior to their retirement. It was indicated by only 23 male and 8 female retirees (Refer to Table 5.6) that they had done some form of training that was meant to help them fit better in their community after retirement. This meant that they were not prepared well as they lacked knowledge on how to plan and invest their lumpsum earning in ways that would benefit them in the future.

Furthermore, some of the areas they trained in were not directly and positively related to financial planning but were linked to socialization; an area meant to help them live in harmony with others. Only 13 respondents (10 males and 3 females) undertook courses in financial management yet this was an important area that they all needed to train in. It was crucial to enable them adjust to life after retirement. Financial training could also assist them to budget or invest their lump sum earning so as to have a more organized and effective management of their income. Lack of this essential training led to poor planning on the part of the retirees as seen in their narratives.

The following is an example of a narrative given by a male respondent from Kibwezi East, explaining why he had not planned for retirement.

I invested my pension on ten rental houses, just here at Masongaleni market. Unfortunately, the income from rent is very low. I only get Ksh200 per unit.

This project is not making profit and is, therefore, a waste of resources. This is because if he had invested in a similar project in another town, he would earn more than Ksh 7,000 per room and hence Ksh70, 000for the ten rooms.

Another male retiree from Mbooniwho went through mandatory retirement had a similar story to narrate.

I lost money while putting up rental houses in a plot I had bought in Kitengela. Since the plot was far from my home, I used a contractor who turned out to be untrustworthy. He kept on hiking the cost of building materials. By the time I realized what was happening, I had already paid way above the actual cost.

Had the retiree taken training on financial investment he would have been cautious. It could have offered him a form of protection from being cheated by the contractor.

Female retirees were not any better in planning as one of them explained the wrong decisions she made. The following is her say:

Upon retirement, I decided to take charge of my husband's shop that had not been well stocked for a very long time. I engaged in the same tailoring business but before long I realised how unprofitable it was. I attribute this to the availability of cheap 'mitumba' (second hand clothes) and ready-made clothes from the city. The locals, therefore, did not see the need to have their clothes tailored in the shop when they could easily get clothes that were ready to wear. Thus, I was forced to close the shop and go back home. I made a wrong decision. I just wish I could have bought beehives with the same capital. By now I would be selling honey. (A female former primary school teacher).

The decision that was made by this retiree happened as a result of poor planning. Had she planned well; she would have avoided repeating the mistake made by her husband. Lack of planning was costly to the retirees and this made them lose the lump sum salary they got only once after which they start getting their monthly pension. The monthly pension is usually much lower than the salary they had been used to.

The unpredictable occurrences in life also affected the retirees. To some, things did not turn up the way they had expected, especially in regards to health-related issues. These

were reported by some of the retirees to have caused them to spend more money than they had planned. This was compounded by the fact that they lacked proper health insurance plans to cater for their health after retirement as discussed in the previous chapter. Other life eventualities in this region came in the form of poor climatic conditions characterized by occasional or total failure of rainfall and this made the farmers to go at a loss. Moreover, it was difficult to bear the financial losses that are associated with poor yields due to lack of rainfall. Inflation costs in the country also increase the costs of living, yet the retiree's pension is not increased commensurately to cater for such inflations. This affects the retirees who are struggling with low pension incomes.

While emphasizing the point on how life eventualities affected them, a male retiree stated that:

My wife got seriously sick after my retirement and I had to spend all my lump sum earning on her medical bills.

Four cases of male retirees suffering from stroke were identified during this research. Similarly, another male respondent mentioned that he got hospitalized and was still under medication. His situation caused him to sell one of his parcels of land to cater for the hospital bill. As mentioned earlier in the narrative in Section 5.2.2 another male retiree was suffering from a health condition that affected his leg and rendered him unable to walk without the aid of a walking stick.

The female retiree mostly had health issues related to arthritis. Such eventualities destabilized the retirees as money was needed to cover medical expenses. This hindered their ability to engage in other income generating activities as already mentioned. Poor

planning was also seen in the case of one male retiree from Kibwezi West who took early retirement hoping to do business. However, the tractor and *matatu* businesses that he ventured in failed. The retiree stated as follows:

I took early retirement as I was tired of the nagging of the school head teacher, but unfortunately my investments did not succeed for long. The tractor I bought for farming and transporting goods got spoilt to an extent that I could not afford to repair it. My *matatu* was also involved in an accident and the issue ended up in a court battle while trying to have the insurance company compensate me. It reached a point where I wished it was possible to reverse my decision to retire early.

However, it was already too late for him to reverse his decision because he had already tendered his retirement and was paid his lump sum pension. This is the amount he invested in the two businesses that failed. The challenges of life eventualities and poor planning affected both the primary and secondary school retirees as illustrated by the two examples of the male retiree; former secondary school from Makueni, who spent all his lump sum on his wife's medical bill and the former teacher from Kibwezi West who ventured into a tractor and "*matatu*" business but failed. Therefore, eventualities in life did not choose between those who took mandatory retirement or those who went on early retirement. It also did not matter from which location one came from. As the two cases depict, situations can arise in life that may create difficulties despite the efforts of the retirees to cope in retirement.

The female retirees also seemed to have performed poorly in planning. One of the female retirees said that she had nothing to show for her years of teaching. She deposited her lump sum earning in a fixed deposit account, however, she kept on transacting with the money before maturity and, therefore, did not earn an interest from it. She eventually

decided to forgo the fixed deposit account and collected her money. Unfortunately, before she knew it, all the money had been spent on the needs of her family.

Retirees seemed to be confused before adjusting into retirement as reflected in the words of one female retiree who gave the following account of her situation immediately after retirement:

I lacked 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 all the money at one go but in instalments. I did not notice when the money was fully paid since I was spending it as it came. When I got my lump sum earning, I decided to use part of it to partition my husband's shop so that I could start a small business on one side and leave him operating on the other. I did that but the business did not last long. I have absolutely nothing to show for the years that I worked and I still depend on my children for upkeep. Fortunately, I do not have young children. They are all grown up, married and working and, therefore, can fully support me.

Relatives also took advantage of the retirees as narrated by two female retirees. They explained how they gave their relatives part of their lump sum earning hoping to get it back, but unfortunately, this never happened. It only led to strained relationships between them and their siblings. All these narratives illustrate the challenges retirees face due to poor planning or their lack of vision in regards to investing the money earned from their employer.

The male focus group gave narratives of their colleagues who ventured into business for the first time after retirement. They claimed that such an effort is futile because someone should start a business before retirement and only expand it after retirement. They added that by the time the person retires they know what to expect and are knowledgeable on how to improve on it. One of the focus group members gave the following account:

I acquired a piece of land in Athi River and put up residential houses. However, at the initial stages of the project I lost a vast sum of money because the people I had employed to supervise and do the construction were dishonest and would hike the prices of the building materials.

These challenges are part of the reasons that make some of the retirees wish that they were still employed. They felt that they were forced to stop working and that given a chance, they would have continued working and thus, earn a salary. Others felt that if they had received training on managing their retirement, they probably would not have lost their money the way they did in projects that were not planned. A female retiree from Makeni, while stressing on her misfortunes due to lack of training, had the following to narrate:

During our time the TSC did not have any formal training for us on retirement planning or matters on money management. The only thing that we got was the retirement letter which came to me as a shocker because I still had children in school. My husband died five years into my retirement, therefore, it was tough taking care of all the family needs. I could not think of let alone spending money on a feasible investment idea. In addition, I did not plan for retirement but lived one day at a time until the shocker in form of the retirement letter landed on me.

This female retiree had no time and money and consequently, no preparation in investing for her retirement. This is because being a widow she was already stressed enough. She had to take charge of upbringing and educating her seven children and also manage the family resources. Retirement ,unfortunately, found her unprepared yet she had to go home and wait for her pension as she adjusted to a retirees' life the best way, she could.

According to Pokorski et al (2017) and Henning (2017), satisfaction in retirement can be achieved if people start planning for their retirement early. This can be done through savings or investments for their future. The same is reiterated by Asamoah (2012) and

Nzuve (2007) who postulate that employers have a responsibility of preparing their employees for retirement through pre-retirement training.

However, not many organizations are keen on spending on this kind of training, instead, they prefer to spend on either income or profit-making ventures for the organization. This leads to retirees exiting work without ideas on what to expect and do in dealing with the uncertainties of unemployment. The TSC was not an exception since its workers who had gone on retirement before 2009 indicated that they were not aware of any training organized by the employer for the would-be retirees.

5.3 Conclusion

It was noted during the research that the experiences of the Retirees were varied and highly influenced by the number of children they had as well as the level of investment undertaken. Those with many children in school at the time of their retirement did not immediately enjoy their retirement. Thus, they wished that they had more time to continue earning their monthly salary to pay school fees. On the other hand, those who had psychologically prepared for retirement and had begun investing early seemed to enjoy their freedom in retirement and also engaged in other income generating activities. This freedom enabled them to make their own choices on what to do, when to do it and with whom.

The three theories guiding this research were seen to be relevant from the discussions propagated. For example, the Life Cycle Perspective stresses that people make choices in life based on their experiences. Clearly, the retirees had decided on what to do after retiring. While some chose to run for political positions, others volunteered in church or

community activities or simply invested in various businesses. Still, there are those who chose to do nothing. They were still disgruntled by the action of the government to retire them.

The Disengagement Theory indicates that people shift from one kind of lifestyle to another. In this case, majority of the retirees had disembarked from teaching into other social and economic activities such as real estate business, farming, church ministry or other types of businesses.

The Social Construction Theory on the other hand emphasizes that people subjectively give meaning to their lives. Retirees gave meaning to retirement as they deemed convenient to them. Some took it joyfully while others seemed bitter and wished that they could have had a second opportunity to go on teaching.

Lastly, as discussed above, life eventualities and experiences such as businesses collapsing were threats to the way the retirees coped in retirement (further discussion on this is in the next chapter). In addition, poor planning or lack of it was also seen as a challenge for some of the respondents who invested in projects that were not beneficial to them. The next chapter, therefore, discusses the research findings on how the retirees were coping in retirement either adaptively or in a maladaptive manner.

CHAPTER SIX

COPING WITH RETIREMENT

6.0 Introduction

In this chapter, the researcher discusses the findings on the strategies that were adopted by the retirees to manage their retirement. The findings show that the retirees were engaged in activities that were seen as either adaptive or maladaptive. Adaptive strategies were those that seemed to have positive impact on the retirees' socio-economic lives as well as those of their communities. The maladaptive ones did not seem to have led to self or communal success either psychologically or physically. The findings will thus be covered in two sections: adaptive and maladaptive ways of coping

6.1 Adaptive ways of coping with retirement

6.1.1 Engaging in economic activities

One of the challenges that retirees have to contend with is being without a salary every end month. Instead, they only receive the pension income which is much lower than the salary they were used to. This requires them to come up with various strategies of meeting their basic needs such as food, shelter, water, clothing, and health care.

This research found out that a number of retirees were involved in various economic activities that enabled them to manage their financial needs as illustrated in Table 6.1. below. The table indicates that farming was one of the major sources of income generation for most of the retirees. It consisted of both crop and livestock farming. For example, 81% of the male retirees grew food crops while 47% were involved in cattle keeping. Similarly, the female retirees were also into food production (84%) as opposed

to cattle keeping (37%). This, therefore, ensured that they had food for their families despite the little income from pension. The percentage of the male retirees who were involved in farming compared to their female counterparts is almost the same. This is because, as mentioned in Section 4.1.5, family resources were considered as jointly owned by a couple. Farming was done by all irrespective of the individual's education background. Therefore, more retirees were involved in food crop farming as opposed to cattle keeping. By engaging in crop farming, they produced food for their families and generated income from the surplus.

Livestock keeping on the other hand requires adequate supply of water throughout the year and sufficient pasture. However, it is difficult to find grass for grazing animals during the dry season. This is because most parts of the county experience drought due to harsh weather conditions and, consequently, dry vegetation is experienced. Although the type of farming the retirees engaged in did not earn them a lot of money, it enabled most of the families to put food on the table and have surplus to sell during the rainy seasons. This enabled them to get cash to meet other needs in the family.

A male retired head teacher talked about the kind of economic activities he was engaged in. He narrated the following:

I do crop farming only during the rainy season. When it rains sufficiently, I get over twenty bags of maize and about five bags of beans. In addition, I plant a variety of fruits such as mangoes, oranges and bananas. I also have a herd of cattle while my wife keeps chicken. Therefore, we have enough food for our family and at times we sell depending on the period of rainfall. When a cow gives birth, we get plenty of milk and we sell some. However, when situations are tough, I sell one or two goats which ensures we go on with life. I am advantaged because my children are all grown up and working.

This is an example of a retiree who is happy with what he gets from his farming. As much as the farming activities may not be generating a lot of income, it ensures that he does not buy food. To the retiree, farming is a hobby which gives him psychological satisfaction as well as enabling him meet his basic needs.

Similarly, a male retiree from Mbooni gave the following account in regard to the importance of crop farming as a way of economic empowerment for the retirees:

I am capable of harvesting close to 100 bags of maize when it rains sufficiently. As such, I sell to nearby schools but remain with what we consume. (A former primary school teacher).

However, this kind of harvest as described by the retiree above is only possible in some parts of Mbooni and Makueni that receive abundant amounts of rainfall in the county.

The importance of farming to the retirees and their families was also expressed by a female retiree who gave the following narrative:

People must practice farming otherwise it is unethical for them to bother their children asking for food when they have land to till and can get something from it. (A former primary school teacher)

In the above view of the female retiree from Mbooni, it is very embarrassing for people to borrow food, especially from neighbours, yet they were watching crops do well in other people's farms. This will occur if one does not work hard particularly during the rainy season. Farming is something that most of the retirees started while still working. However, being retired has given them more time to take care of their farms.

The narratives from the female focus group indicated that female retirees were more involved in poultry farming. They formed groups to do farming and they would occasionally get experts from KARI to train them on modern practices of poultry keeping and also marketing the poultry products. Some of the female retirees had also trained on

tree planting through church organizations. They were involved in conservation activities and would also train their neighbours and schools on the same. One female retiree from the dry part of Wote had this to say:

I have a small kitchen garden of 3m by 1.5m in size where I grow vegetables such as 'Sukuma' (kales), cabbages and spinach through irrigation. It is meant for family use during the dry season. This garden enables us to have a constant supply of vegetables throughout the year. I believe that the food supply from my small farm is healthier than those purchased from the market. This is because we do not know their source, especially the environment in which they were grown.

Crop farming was a common occurrence amongst many female retirees as they tried all means to ensure they had a supply of vegetables for their families. On the other hand, male retirees were interested in keeping both beef and dairy cattle, especially in Mbooni and other wet regions of Makeni County. According to the male focus group discussions, men traditionally believed that poultry farming was uneconomical as chicken was sold upcountry at approximately eight hundred Kenya shillings. To the male retirees, it was a business with meagre income that should be left to be done by women. According to them, chicken do not bring in a lot of money like beef cattle which can be sold for over fifty thousand shillings per cow and, hence, a lucrative income.

The Table 6.1 below shows the various economic activities that the retirees were engaged in.

Table 6.1 Income generating activity by sex and marital status

Income generating activities	Sex	Married		Single	
		Freq	Percent	Freq	Percent
Selling farm produce - Cereals, fruits and vegetables	Male	118	81.9%	4	80.0%
	Female	43	84.3%	14	93.3%
Selling livestock and livestock products	Male	68	47.2%	1	20.0%
	Female	19	37.3%	6	40.0%
Proceeds from investments - groups, SACCO, Shares	Male	20	13.9%	1	20.0%
	Female	7	13.7%	1	6.7%
Other businesses-supermarkets, retail shops, rental houses	Male	80	55.6%	3	60.0%
	Female	29	56.9%	9	60.0%
Temporary employment	Male	4	2.8%	0	0.0%
	Female	0	0.0%	0	0.0%

Source: Field data

Other income generating activities included venturing into different types of business such as running supermarkets, hardware shops, retail shops as well as rental houses as indicated in Table 6.1 above. Both male (80%) and female (29%) retirees were engaged in business but majority were owned and managed by men assisted by their wives. This joint operation by the couples was crucial in the running the business. They assisted each other, for example, one could open the shop while the other partner attends to other business.

In emphasizing this collaborative approach to the running of business, one female respondent, a former primary school teacher said the following:

I employ more than 120 workers in my family investments which include farming, running a petrol station and a supermarket. Operating these businesses makes me very busy. However, I am better off financially than when I was teaching. My husband is also happy because I have relieved him of some managerial responsibilities. This has enabled him to create time for other engagements and also to relax. I can also afford to go for holiday annually,

usually in the month of August. As a result, I have visited several places outside Kenya, for example, Israel and The United States of America.

It seems this female retiree has boosted her self-esteem and worthiness, keeping busy and useful to the society by employing others. She owns the only large supermarket in Wote town and claims to be the distributor of Coca Cola and Bidco products in the county. She was unperturbed being referred to as a retiree. According to her, she had made a positive impact on the lives of others despite being a retiree. Furthermore, she claimed to be better off financially running her businesses than she was when employed. In addition, she said that her relationship with her family was better as she was able to assist her husband in the management of their various enterprises. Her assistance gave her husband free time to engage in other activities and to rest and thus making him happier than when he was managing alone. Socially, she indicated that the businesses exposed her to more opportunities and enabled her make many friends.

Disengagement Theory is relevant in her case since she indicated that she did not wish to go back to teaching. It is clear that she has moved on by engaging in other income generating activities away from her previous teaching profession. She is making more money, meeting many people and employing others.

The retirees felt that they had become more engaged than when they were employed. This was evident in the comments of a former secondary school female teacher who noted the following:

I am busier after retirement than before. I am running a cereals business, managing my rental shops and also operating a 'matatu' business. I have no time to rest since I have to work extra hard to make more profit. I can say that people never get satisfied. This is because once you make money, you will have a

craving to make even more. For example, I have all these businesses and a rental house but I still thinking of how I can make more. Consequently, I am planning to buy a lorry to help cut on transportation costs and to use it also for business of transporting goods.

The comments from this female retiree imply that retirement does not mean going on holiday but shifting from working under a strict schedule to the freedom of deciding what to do, when and how to do it. She is aware that in retirement her success or failure in life is in her own hands. Success in this context calls for one to work hard and to seek professional counsel on how to invest and handle the investments. This is contrary to the western view of retirement where people go on retirement to relax, travel around the world, visit beaches and bask in the sun, and make merry with friends and family (Kleiber, 2012).

Most of the secondary school retirees had investments and were engaged in a number of business ventures at the time of this research. For example, a male retiree and a former school principal had various business ventures such as renting out tents and chairs, rental houses and a large farm. When he was asked to comment if his retirement interfered with his wife's plans on the management of their investment projects, this is what he had to say:

Since she has been the one in charge while I was away working in Nairobi, I respect her opinion and usually consult her on what needs to be done and we make the decision together. I actually consider her my business partner and, therefore, we work as a team. Consequently, we are managing diverse income generating activities.

From the above narrative it is apparent that having a good relationship with their spouses worked well for the retirees. It is also clear that secondary school principals were not only engaged in vast businesses such as rental shops, real estate and hardware, but were also

creative in how they did it. For instance, a retiree who was involved in the business of selling goats bought them from a market place where they retail at a lower price and then sell the same to butcheries in his local market at a higher cost thereby making a lot of profit. In addition, he owned a large business complex with a number of shops that he rented.

The following was his narrative:

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 your venture earlier and start off before retirement. This way, when they retire, they just take it to a higher level instead of starting from scratch after retirement. I am happy I ventured early. It has made me very busy and as you can witness, my days are always fully occupied since I have to plan and 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.

In his view, it is important that people make decisions at each and every stage of their lives so as to ensure there is life continuity at all times. This is in line with the Life Cycle Perspective that says that human beings make decisions at every stage of life they are in; a person's behaviour is influenced by both their past experiences and that of their peers. In the case of the former principal above, being retired not only gave him time to relax but also the freedom to engage in other income generating activities. Therefore, he is kept busy to an extent that he does not miss the past prestige of being in charge of a school and the benefits that come with it.

A number of retirees, due to availability of time and money, also did business with the county government by bidding for tenders in the county. This was particularly witnessed among former school principals as indicated by a former male principal who gave the following narrative:

I get occupied in real estate business. I have received a lot of tenders from the county to construct for them offices and other buildings projects such as classrooms, and expansion of hospitals. This earns me enough money to sustain the kind of lifestyle I had and doing even much better. I am also a member of school booksellers association in Kenya. I have been the deputy chair of the association for four years now. However, this year, I decided to skip the annual meeting to avoid being elected for any position. This is because I want to relinquish the positions in order to engage in my personal businesses henceforth.

This retiree's life seemed not to have changed negatively but positively after his retirement, more so, economically. According to him, his fortunes had increased because he applied the knowledge he had acquired to invest. He also tapped into tenders for building projects, thus, creating the wealth that helps in developing the county; something that he enjoys doing as it occupies him during his free time as well as making money from it.

The secondary school retiree's advanced educational background had a positive impact on his fortunes as reflected in the nonchalant way he talked. He seemed happy to be living life as it is now. Similar views were reflected in the words of a former principal who said:

I rear pigs because I found other farming activities challenging due to poor rainfall. In addition, I engage in other economic activities, for example, dealing in real estate. I also work as a consultant with an NGO that does water drilling in the county. I just relax and enjoy the moment with what I have. I am happy and contented that way because life is about being happy with what you have. Do not worry about what you lack.

As per the retiree's narrative, he seemed busy but was earning more financially than when he was teaching. This made him to be excited with his undertakings saying that there is a lot of money in pig farming. It was a business venture that people in Makueni are either not conversant with or interested in since there are very few people engaging in

it. In fact, this study did not identify any other retiree involved in such farming activity. He also indicated that he is socially active, for instance, he belonged to a men's only social club that buys plots for sale in his locality.

The study showed that the former school principals were more educated and earned more salary than the rest of the retiree teachers. They had exposure gained through attending seminars and workshops. They could afford to do so without so much hassle because they did not have to ask for permission or bother about the cost as the government would sponsor them through their school's kitty. This kind of privilege benefitted them as it enabled them to save and invest for their future. Other than being involved in economic activities, the retirees were also found to cope by engaging in social activities. By so doing they got a chance to socialise with others and in some instances took up leadership roles when there was an opportunity. Further discussion on these social engagements is in Section 6.1.2 that follows.

6.1.2. Engaging in social activities

It is the norm for human beings to be engaged at work but at the same time socialise with others. However, upon retirement they are no longer bound by the demands of their jobs and are, therefore, left with a lot of time to do what pleases them. In such situations, they may get lonely as they no longer report to work where they were used to being in the company of their colleagues. As such, they may be forced to look for other ways to continue socializing despite being separated from their workmates. Moreover, they may also find themselves being identified differently. For instance, they may be addressed as

‘retirees’ as opposed to the job title or identity that they had previously carried and got used to for many years. This in turn may affect how they socialize.

This study set to find out what the respondents were doing to meet their need of socializing with others. The findings show that they were involved in various social activities that helped them to socialize as reflected in Table 6.2 below.

Table 6.2 Retirees’ social engagements after retirement

Social activity	Sex	P. Teacher		P. Teacher	
		N	Percent	N	Percent
Clan leader, head of retired teachers’ association	Male	62	48.4%	8	42.1%
	Female	13	22.0%	2	25.0%
Member of a development group	Male	63	49.2%	7	36.8%
	Female	42	71.2%	5	62.5%
Church official	Male	49	38.3%	11	57.9%
	Female	32	54.2%	4	50.0%
Counselling	Male	6	4.7%	2	10.5%
	Female	5	8.5%	3	37.5%
Total	Male	180		28	
	Female	92		14	

Source: Field data

This study shows that both male and female retirees were engaged in social activities. For instance, above 40% of the male retirees from both primary and secondary schools held positions as chairpersons in their clans or extended family groupings. This shows that their relatives held them in high esteem and valued their knowledge by giving them those positions. They could guide their relatives to successfully and harmoniously solve family matters in cases of disputes amongst them. On the other hand, female retirees were not bestowed high leadership positions in their clans or families. Only 22% and 25% primary and secondary female retirees respectively held positions as chairpersons. Despite the

difference between the male and female retirees having positions as chairpersons, they all said they were part of their family groupings. This is a clear indication that they both had good social relations with their relatives.

Other areas where the respondents were identified as being socially involved include merry-go-rounds for women, development groups or church development committees. This is supported by the fact that leadership positions in such social set ups were held by 63% male and 42% female primary school retirees. The percentage of female retirees is lower in development groups as they prefer to keep in touch and socialise with other women in their neighbourhood as opposed to spending more time and energy in development ventures. For example, women were members of several merry-go-rounds as opposed to men who preferred business engagements and got more involved in groups that were geared towards financial gains such as development committees and Saccos.

The retirees were also involved socially in counselling other people in their community such as widows and the youth. To underscore this, a male former school principal from Makueni and who is on mandatory retirement had this to say:

I am involved more in counselling the youth in my area since I retired. This is because I have time and I am relieved of the demands of heading a school. I always take a walk to the nearest market in the evening where I sit down with the young men to discuss current affairs. I take advantage of this opportunity to give them advice on healthy living and how to invest for their future. I am also involved in peace building initiatives within the county since as a member of the committee, I interact 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, during the disputes between the governor and the MCAs, we lobbied for both parties to come together for the sake of the county's progress.

From the above narrative, it is clear that this former principal together with others do not relax in retirement, instead, they are engaged in giving back to the community in different ways. They achieve this by, for example, spending their time to build the youth and giving them advise on various issues that affect them such as the need to keep away from sex, immorality and alcohol. He encourages them to start investing in small businesses irrespective of how much they earn so that they live responsibly. In his narration he also mentioned that he is in a team comprising of elderly men in the county which is concerned with politics and development affairs in the county. He added that whenever there are conflicts amongst the politicians, they look for ways of reconciling them. His team also tries to encourage the leaders to work with the government for the prosperity of the region. He said that their motto is “*Peace building for the prosperity of Makueni*”. This is a way of coping constructively by getting involved with a social group whose engagements are geared towards improving the lives of others in the county.

Another male retiree; a principal from Kibwezi West, with knowledge in renewable energy said:

I train my neighbours, especially the youth in my rural home, on how to harness biogas. I use biogas for cooking as well as lighting, therefore, my home acts as a demo unit for the trainees. They practically see exactly what I am training them on and its relevance in economic terms as well as in environmental conservation. By using biogas, people do not have to cut trees for firewood or charcoal since they can use biogas as fuel for cooking.

As indicated in the above narrative, the use of biogas was noted as one of the important ways of raising the living standards of the people in his village. This is because when using biogas, they do not have to rely on firewood or charcoal for cooking. Apart from

being cheap and renewable, biogas has other benefits such as conserving the environment. The environmental conservation can be done in various ways, for example, by protecting trees and keeping the environment clean from smoke. Some of the people who have been trained by this retiree have also started earning their living by installing biogas production plants in other people's homes hence boosting their economic status.

According to Shepell (2006), Milne (2013) and Kleiber and Linde (2014), people who are active in retirement are likely to live longer and live a fulfilling life in their retirement. This is because they are engaged in affairs that makes them busy and productive. These views reflect on what most of the respondents reported saying that they were satisfied with the roles they play in retirement. This fulfilment is shown by the fact that their dairies were full of activities they planned to accomplish. Thus, they are kept busy such that they do not have time to reflect on things they cannot change like being retired.

This research shows that the social-economic activities of both primary and secondary school retirees were similar as explained earlier. Wealth and property are considered to belong to the family. Land is cultivated so that the family can get a ready supply of food and if there is surplus it is sold to meet other basic needs such as educating the children. Business is mostly managed jointly by the couple but one of them can be on duty selling to the customers and handling the financial proceeds.

The fact that the retirees were busy engaging in different economic and social activities is in line with the Life Cycle Perspective which states that people are free to make choices

on what to engage in at every stage of their lives. Those who have constructed retirement positively have accepted that it is just another stage in life and, therefore, have moved on by keeping themselves busy. Majority of the retirees belonged to at least a social group including women development groups and men merry-go-rounds (*mwethya*) as mentioned earlier in this chapter. Members of these groups practice table banking where they save and borrow small loans to use in addressing their various needs. Such groupings promote development because the members counsel each other and offer advice on how to deal with their problems. They also learn about new government policies as well as how to access small loans, for example, through Uwezo Fund. According to Zelinski (2013), for people to retire happily they need to make new friends while retaining their old ones so that as they engage in social activities, they can get social support in times of need. Hence, the involvement of the respondents with various social groups enabled them have time to belong, be happy and also relax. Their emotions are soothed, and in so doing they are possibly being helped to be free from the dangers of hypertension attributed to loneliness and frustration related stresses.

A group of ten women retirees from Mbooni indicated that they were members of Sand Dam Foundation; an NGO that deals with building gabions across rivers in the region. They build the gabions to stop the menace of uncontrolled sand harvesting and sale by irresponsible youth in the locality. This project has helped rejuvenate rivers which had turned into dry valleys because of the actions of merchants of sand from the rivers. They claimed that they were able to conserve the sand and as a result water was now available throughout the year in the previously dry Tawa and Ngwani Rivers. They used the water

from the rivers to grow vegetables for their consumption as well as for sale due to this project, thus, gaining financially. While emphasizing the value of this group to the members, one of the female retirees who is a member of the group said the following:

We have really benefitted from this project because we now have a cheap supply of green vegetables such as 'sukuma' and spinach. The group members get priority when it comes to purchasing the products and also at a cheaper price than non-members. Secondly, we share the proceeds from the sales on a monthly basis. This gives us money to buy sugar and other food commodities for our families.

Belonging to social economic groups has given the retirees a financial boost and has made them happy as they get time to chat and relax together as peers. According to a study done in England, as reported by Steffens et al (2016) maintaining or developing a new social group was found to be important in promoting health and wellbeing in retirement. This is because it helped retirees to develop a sense of identity which was good for their self-worth and self-esteem. It was brought to their attention that they were not the only ones going through the issues of retirement and old age but that they had a cohort of friends to interact with. 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 are doing. Some of the activities that retirees can do successfully include giving back to the community through various volunteer activities.

Therefore, as these female retirees engaged in environmental conservation activities, they got the chance to socialize with others. They also got opportunities to mentor their neighbours as well as learn a lesson or two on good agricultural practices. A female retiree who spoke during the mixed focus group discussion expressed the follows:

We do a lot of things with the other members of our community. For example, we are in investment groups, some of us are in church development committees, school board members as well as committee members of NGOs around this region. Recently there was a group that wanted us to plant sunflower for them. We, therefore, joined hands with our neighbours to do the planting. However, they conned us by offering very low purchasing price. It was a big mistake! We will not plant for them again, unless they offer triple the amount they gave us.

In addition, the respondents mentioned that they belonged to other NGOs and/community-based development associations in the county. They included World Vision, KWFT, Katelembo Horticultural Group, poultry keeping cooperatives, church and school development funds as discussed in the previous chapter. Such groupings brought psychosocial benefits and also economic advantages to the members. For example, once the chicken was ready for sale and the fruits or vegetables were ready for harvesting, the associations sold the yields and shared the proceeds. This was verified by a female primary school retiree from Makueni who gave the following explanation:

I am in a group of fifteen women who are involved in a project on poultry keeping. We get trainers from KALRO to take us through chicken keeping. Each member keeps their own chicken in their homestead but sell through the group. This way, we are able to bargain and get a good price. Currently, we sell a live chicken measured per kilogram and it costs Ksh 350 per kilogram. Most of the chicken weigh over one and half kilogram depending on the age of the chicken.

In reference to the narrative above the retirees found it economically and socially beneficial to engage with other members in their community. By so doing, they learn together and gain economically. For example, marketing of their products was easy when done in a group as opposed to individually.

The Non-Government Organizations were said to prefer dealing with retired teachers as their officials. This is because teachers are literate and endowed with knowledge on how

to comprehend issues better than their illiterate neighbours. This idea was expressed by one key informant who is a chief from Mbooni. Below are his words:

I find retired teachers very useful in our locality. Because of this, whenever NGOs come looking for a platform to start a project, we direct them to look for specific retired teachers. They are mostly chairing in various community programmes, in the church or schools. Therefore, it is easy to mobilize and involve the rest of the community through the retired teachers. For example, we have a health program that is spearheaded by AMREF. They required a knowledgeable representative and the retired teachers met the criteria they were looking for as representatives of their constituencies. The trainings are currently done at the county level.

According to this chief, the retired teachers are useful in his administration as they are easy to communicate with and can also read and explain concepts in documents to their neighbours. For instance, they can influence their neighbours to observe hygiene in order to live healthy by practicing hygienic habits like washing hands before eating, eating balanced diet and keeping good social relations. When it comes to linking with outsiders, the retired teachers are always in the forefront as they exhibit confidence even while speaking to strangers such as NGO officials.

As previously mentioned in Chapter 4 Section 4.2.1.4, a group of women said they had a link with a certain NGO known as '*KumyaItungiMuongo*' (literally translates to 'stop carrying water on the back') that assists women to buy water tanks with the aim of stopping them from carrying water on their backs. The members of this group are expected to contribute a specified amount of money to buy a tank then the NGO tops up with a similar amount contributed by the members. This meant that if the members of the women group contribute twenty thousand Kenya shillings the NGO will add them a similar amount. Therefore, for every tank this group buys, the NGO buys them another one. Many women benefitted from this project by getting plastic water tanks. It is worth

noting that, in any of the groups there is usually a retired teacher who acts not just as a member but occupies a given leadership position.

A female key informant who is the founder of this group stressed on the role of the retired female teachers in improving the lives of the community. She gave the following narration:

It is easy engaging with a retired female teacher because they are literate. They are useful when it comes to explaining issues of concern to the rest of the group. When issues are clearly articulated, the members of the group can understand better the benefits of joining a group which includes working together as a team to attract donor funding or government aid. This can only apply where people operate as a group.

A similar story was told by another female retiree from Kibwezi West. She is a former primary school teacher who took early retirement due to health issues. She explained how she formed a group along with other people who were HIV positive as earlier explained in her narrative in Chapter 4 Section 4.2.1.2. The following is what she had to say:

I formed a group with over 20 members who are HIV positive. Initially, we used to meet twice a month but now we meet only once a month. We discuss challenges that are common to us and share ways of empowerment that can generate money for us, for example, soap making, baking queen cakes and fruit farming especially where people can use irrigation.

Based on the above narrative, the group has helped the retirees and other members to deal with the stigma associated with the disease (HIV) as indicated by the additional information provided below by this retiree.

I link children who are orphaned because of the disease with donors. This group is important as it gives the members hope and help them realize that being HIV positive is not the end of the world. I have travelled to different parts of the world through the support of the NGO. This has equipped me with information on how to take care of myself and also to encourage other victims to soldier on. I wish I

had received the same support that I am extending to other victims through this group. If only this organization existed before I quit teaching due to stigmatization, my life would be different because I would not have resigned from work that early.

The lady also said she is a member of CDF/OVC committee which deals with supporting needy children and the aged in her constituency. According to the ongoing discussion, it seems that belonging to a group of retirees or having membership in any group in the community with similar challenges is beneficial. This is because it gives someone the much-needed moral support and sometimes provides economic empowerment. Similarly, it boosts people's confidence as the retirees are able to feel useful and valued by their community. These views resonate with those of (Giambone & Coughin, 2018; Solinge, 2012) who opines that retirees adjust better if they are connected with others in ways that make them feel useful and appraised for their contribution to the welfare of others.

The retirees also played a role in training their communities on health matters as indicated by a retired male teacher. He said that he has been a member of the county community health committee since 2013 and that he was trained by AMREF alongside 50 health workers. He represents the interests of Tulimani Dispensary; a health facility that is accredited and allows villagers to be treated using their N.H.I.F cards.

Most of men in the focus group discussions along with other respondents were also involved in development associations where they served as committee members. Such groups include Kalawani Dairy Committee, and Mbooni Ranch Cooperative Society which owns houses in Machakos, Nairobi (Githurai) and Mombasa (Miritini). A respondent in Emali said that he is in a team of nine people dealing with a Swedish

International Development Agency (CIDA) that provides water to marginalised communities in conjunction with the county government. Such projects have been successfully done in Kitundu, Kaiti, and KavataNzou.

Another group of retirees indicated that they were engaging in horticultural farming, specifically, dealing in exotic mangoes. This group reiterated that they were being trained on how to maximise on their mango farming and were already pushing the county government to start juice processing plants in the region. They explained that there is already one factory in Kalamba but it is far from Mbooni and Makueni constituencies yet Mbooni and Makueni is where mango farming in the county is mostly done. Building a juice processing factory in the region will protect the farmers from exploitation by middle men who purchase mangoes at five shillings while the same mango fetches 25-30 shillings in Nairobi. In emphasising the importance of farming a male primary retiree from Mbooni said:

I earn at least ten thousand shillings from my farm every month irrespective of the season. This is because I live near a swamp and I use it to irrigate my farm. My wife has planted a variety of crops such as sugarcane, arrowroots, bananas using water from the swamp. We also keep some dairy cattle.

The above narrative is from a retired teacher who hails from upper Mbooni region. The climate in the area is wet and as a result, there are swampy areas which the residents can use to grow vegetables and fruits such as bananas and sugarcane throughout the year. Fodder for their cattle is also readily available as the waste from the farm is used to feed the cattle.

Other development activities that retirees were involved in included running children's homes. A good example is Hope Children's Home that was founded by a teacher who took early retirement. This retiree teacher was the minister in charge of education in the county by the time of this study. The director of this Children's home is also a former head teacher. Majority of the retirees serve as PTA and B.O.G members in schools. They also serve in various positions in various committees in church, '*nyumbakumi*', community security forums as well as other social ventures such as benevolent funds.

The researcher is of the opinion that some of these retired teachers have proved to be very useful in the development of rural livelihoods in Makueni County. This is evident in the various tasks they have carried out in their villages and the county at large. It is a fact that they are useful because they employ their neighbours in their farms, businesses, schools and also serve in social or political arenas. For example, as mentioned earlier on Chapter 4 Section 4.1.4, two of the respondents were serving as MCAs, while other two held senior positions in political parties during the 2012 Kenyan general elections. The positions included Party Chairman and Party District Elections Coordinator at Makueni. This serves as a lesson that retirement is not bad and can create a platform for personal growth as well as the development of the society; something that should be emulated by those yet to retire. What they need is to start planning early and when the time comes one should accept to retire gracefully.

According to a report by Wisner (2012), couples who plan together for their retirement adjust better, are healthy and are more likely to be satisfied in retirement. This is because

unhappiness ignites stress related emotions which might cause illnesses. Thus, the retirees who seemed to have planned for their retirement and also had strong social support from their partners reported to have fewer medical problems than those who had strained relationships with their family members. Alvarenga et al., (2009) is of a similar view that successful aging process is associated with keeping both physical and mental being functioning as well as being involved in social and relationship activities. When people continue working in spite of being retired, they are able to keep their self-identity. Working takes care of not only emotional but financial needs of the retiree.

The retirees also indicated that other than economic and social activities, they were also engaged in leisure activities. These activities were purely for relaxing and merry making as discussed in Section 6.1.3 below.

6.1.3. Engaging in leisure activities

Leisure is that time when people do as they please during their free time. They can achieve this either by engaging or disengaging from doing active work. For instance, during leisure time they can take part in activities that make them excited, relaxed, stimulated and happy (Bammel, 2018; Kleiber& Linde, 2014). Leisure activities may include games or even work-like involvement such as volunteering or gardening as long as one freely chooses the activity to engage in and finds it innately enjoyable. Leisure in this research refers to those activities that the participants engaged in for relaxation during their free time. The respondents' views on leisure is that it refers to activities they choose to engage in in order to relax and be happy. For example, while discussing the meaning of leisure with the respondents, one of them gave the following narrative:

In my opinion, 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.

Table 6.3 shows some of the leisure activities that the retirees engaged in.

Table 6. 3Leisure activities

Leisure activity	Sex	P. Teacher		S. Teacher	
		N	Percent	N	Percent
Watching TV or listening to radio	Male	42	37.5%	6	31.6%
	Female	16	34.8%	2	20.0%
Reading newspapers or bible	Male	39	34.8%	5	26.3%
	Female	14	30.4%	2	20.0%
Taking alcohol	Male	21	18.8%	6	31.6%
Engaging in sporting activities, watching games, going for nature walk	Male	35	31.3%	7	36.8%
	Female	8	17.4%	2	20.0%
Singing in church	Male	13	11.6%	3	15.8%
	Female	21	45.7%	5	50.0%
Travelling, visiting, attending parties	Male	29	25.9%	4	21.1%
	Female	20	43.5%	4	40.0%
Others	Male	3	2.7%	0	0
	Female	2	4.3%	0	0

Source: Field data

As indicated in Table 6.3 above, both male (37.5%) and female retirees (31.6%) indicated that they use the mass media for their leisure. That is, they watch television, listen to the radio or read newspapers. A male former principal from Mbooni who was in charge of a school in Nairobi said the following:

I engage in sporting activities such as swimming. I use the facilities of an hotel near my home which has a swimming pool. In addition, I usually travel over the weekends to Machakos town to meet with my wife who works there. We then proceed to have leisure at the Machakos Golf Members Club since we are member of the club.

The above narrative by a former principal from Mbooni in Makueni shows that he had exposure to what having leisure is since he was in charge of a school in the capital city of Kenya (Nairobi). He understands the importance of leisure in helping one to relax and to have time with his family. Being a graduate and a school principal was also a plus for him as he could afford to go on holiday with his wife and children. This kind of leisure was foreign to most of the primary school retirees who worked near their homes. They did not have the chance to experience or even afford taking their families away from Makueni County for entertainment. According to Kleiber (2012) engaging in leisure gives retirees time to relax and rejoice and hence boost their health. This is because they become emotionally happy instead of being stressed. Stress has its own repercussions especially in causing stress related ailments such as high blood pressure.

Similarly, former primary school male retirees, who were games masters in their schools, indicated that they still enjoy watching and playing football and volleyball whenever they get a chance. This occurs mostly during the schools' preparation for ball games competitions. They could go to the schools and assist in coaching the boys and also attend the competitions but as spectators. The Life Cycle Perspective emphasizes on this occurrence by proclaiming that people continue doing what they have experiences in. Therefore, these former sports masters have continuously found satisfaction in watching students engage in sports.

Indulging in alcohol was also mentioned as a way of leisure by a minority of the male

respondents (8%). A male former primary school teacher who owned a bar at Makueni claimed that:

“life is about doing what makes one happy.”

Another male participant in Kibwezi East who was operating a near empty bar with a limited stock of only one crate of beer had the following to say:

I cannot afford to stock the bar yet it gives me pleasure to run it as it is since I get the opportunity to take my beer with friends who come to drink in the bar. Therefore, I cannot close it for it gives me a forum for socialising.

Majority of the respondents asserted that visiting their friends and relatives, especially their children, gave them profound joy as they were able to play and interact with their grandchildren. Only two of the respondents said that they were able to travel with their spouses outside the country for holiday. The other respondents indicated that they could not afford to travel abroad but had settled on travelling within the country, visiting their relatives or friends and on a few occasions going on holidays to places like Mombasa. The women focus group said that they were looking forward to organizing a group get away tour for a three-day visit to various local tourist destinations so that they can relax, catch up and just make merry together. One of them narrated as follows:

We are going to start a female retiree’s group with our retired friends in the neighbourhood. We will be meeting monthly and plan on many things we can do such as table banking, visiting each other in good and bad times. We will also entertain ourselves. For starters, we plan to organize three days outing to Mombasa, Nakuru or Maasai Mara just to go and dance in style, laugh and make merry.

It was observed that the former primary school male teachers who were indulging in alcohol were continuing with their previous lifestyles of drinking to entertain themselves.

This provided them with an opportunity to maintain their social support as they met with friends in the bars or traditional brew dens to drink and socialize. However, it is worth noting that majority of the respondents who believed that taking alcohol is a way of enjoying their leisure were former primary school teachers and, therefore, had low educational level. The fact that some people enjoyed drinking with their friends was in line with the arguments brought forth by the proponents of the Life Cycle Perspective that people move on with life doing the things they are used to. Therefore, some of the primary school retirees went on drinking and whenever they found themselves unable to afford the expensive liquor, they took the cheap traditional brew as they socialized with other drunkards in the village.

The section that follows discusses the strategies of coping that the retirees had engaged in and were thought as having no benefit to the retiree, their family or their neighbours.

6.2. Negative coping

This research found that the respondents were not ready to freely talk about their failures. However, through focus group discussions it emerged that some respondents had mismanaged their pension earnings by investing in projects that could not be sustained. For example, the male focus group discussion talked of retirees who had rented shops and paid the full amount of three years rent in advance as per the contract with the shop owners. However, the businesses failed to pick, but they could not get any refund, therefore, their rent became bad debts. Another retiree, a former male primary school teacher, was reported to have bought a saloon car popularly known as “*Probox*” with all his lump sum pension pay to do transport business but it did not thrive. Nonetheless, he

had to spend money maintaining the car; a costly venture considering the poor state of the roads in rural Makueni County. The Key Informants mentioned that although majority of the retirees were dependable, a few had indulged in alcohol. They were consuming traditional brews which led to their poor health.

According to Milne (2013), failure to plan in advance may lead to future frustrations for the retirees as explained by a chief from Mbooni constituency who gave the following account:

We have lost more than four retired teachers in this region as a result of drinking traditional brews. This is because “kaluvu”; a traditional brew, is taken by addicts who do not eat healthy. As they spend their little pension earnings on the traditional drinks so do their bodies grow weak and easily susceptible to diseases and illnesses. They have no time to eat well or eat balanced diets. All they are preoccupied with is getting money to buy themselves mugs of traditional brews.

This example by the chief is a case of poor coping amongst the retirees where they run away from their responsibilities of fending for their families but instead takes refuge in drinking “kaluvu”.

Another Key Informant and a pastor from Kibwezi East, further explained that:

Some retirees literally neglect their families as a way of coping. They fail to provide for their families; their children look dirty and malnourished. If you dare ask them why they are irresponsible, they become rude and resort to insults. They will tell you to mind your own business. I have never seen such selfish people who can spend all their money on themselves without a single concern of their family needs.

Retirees can actually cope by turning a blind eye to the reality around them like in the narrative below where a retiree is reported to have turned a blind eye to the plight of his own children. A retiree from Makueni gave the narrative showing how some retirees

maladapted by deserting their families as follows:

I know of a colleague who deserted his family and ran to another part of Makueni. He rented a house there to escape the burden of taking care of his family and avoided sharing his pension with them. When the runaway husband was questioned by his wife, he simply told her to feel free to leave their marriage if she could not take care of herself and the children in his absence.

The above narratives show that some retirees were not engaging in activities that were beneficial to themselves and their communities. Zelinski (2013) posits that by engaging in philanthropic activities retirees may feel useful and hence boost their self-esteem. This is obviously not the case of the above narrative where retirees neglected their own family.

Another way of coping was through selling of acquired family land to get money to meet other needs such as school fees and medical bills. This was emphasized by a former head teacher in Mbooni who said that:

I was hospitalized severally and consequently, I had to sell one of my pieces of land to take care of the medical bills. I did this because my sons did not earn enough money to take care of their needs and those of their families let alone mine.

This resonates with the arguments brought forth in Chapter Five about retirees facing challenges of health upon retirement because they stopped receiving free medical cover from the government as indicated in Section 5.2.2. The arguments also agree with that of Were (2009) and Garba & Jummai (2014) that retirees have many challenges which range from physical to economic ones.

The Key Informants indicated that they were not aware of retirees who had married after retirement. However, they believed that majority kept concubines, otherwise known as “mpangowakando”. These women are also referred to as “retirement wives” or “lumpsum

wives” because they stay with their retired lovers as long as the lump sum pay last. Thereafter, they desert the retirees once they notice that they no longer have money spend on them. In emphasizing this scenario, a primary female retiree gave the following narrative:

My husband remarried after retirement but right now he is very poor. This is because he got more children with his young wife. The children are presently in school and, therefore, the demands are overwhelming for him. The children we had together are adults and are now working.

This is a case of poor planning on the part of the retiree because he did not think about his future while making decisions to remarry. Therefore, he ended up frustrated as a consequence of his actions. It is evident that retirees cope differently depending on the choices they make.

6.3 Conclusion

According to the findings of this study it is not possible to separate retirees adaptive coping in terms of gender. This is because in both cases male and female retirees were either successful or unsuccessful. In some instances, female retirees talked of earning more as retirees just like men. These include those who were in profitable business ventures such as running supermarkets or engaging in real estate. On the contrary, there were retirees who had financial challenges, for example, those who had to sell off property to make ends meet. In addition, there are also those who got loans from Shylocks and the ones who engaged in small scale businesses that were unprofitable; wrong business ventures such as opening shops without adequate stock.

There search also shows that there is no uniformity in terms of the level of education for both primary and secondary school retirees. These two groups had retirees who were either influential in the society or those who were an embarrassment to their relatives, especially those who neglected their responsibilities in the family and ran away from home. However, the school principals had better ways of coping and could even afford to go on holiday. This is attributed to the fact that they earned more and had the opportunity to be trained by the government. Furthermore, having worked away from Makueni, they managed to learn a lot of creativity in their investment ventures as they travelled; something that they applied to be successful. For example, a former school principal from Mbooni had more than five thousand trees planted for commercial purposes; he was selling them for timber. Similarly, another retiree from Kibwezi West was the only farmer keeping pig for sale among the respondents. A creative venture that was not practiced by any other in the locality.

CHAPTER SEVEN

SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSION AND RECOMMENDATIONS

7.0 Introduction

This chapter consists of the summary, discussions, conclusion and recommendations from the research findings.

This study employed several methods to collect data. The methods included in depth face to face interviews, questionnaire, key informants and three focus group discussions. The respondents consisted of both voluntary and mandatory retired primary and secondary school teachers. The voluntary retirees had taken early retirement due to various reasons such as vying for political seats, starting own businesses, health reasons or change of career. Majority of the retirees were married and had large families. Furthermore, most of their children were still in school by the time they were going on retirement. The retirees' educational training ranged from primary to university level. By the time of their retirement, majority were teaching in schools near their homes. Therefore, adjusting to life after retirement was easier for them than for those who were teaching far away from their home areas.

7.1 Summary of findings

The section below covers a summary of the study findings.

7.1.1 Social construction of retirement

This section summarizes the findings on the meaning the retirees had attached to the concept of retirement. The study realized that the retirees had both positive and negative

views on retirement. Positively, retirement was construed as having benefited the retiree and other members in their communities. Negatively, retirement was viewed as having led to personal suffering as well as that of others.

Retirement, as seen positively by 71% of the respondents, gave them the freedom to engage in other activities. This is in line with the proponents of Disengagement Theory who stated that retirees leave their profession to engage in totally different activities. In this study, the retirees reiterated that they felt relieved from the responsibilities of teaching. In addition, they did not have to ask for permission to do whatever they wanted to do. However, the minority of retirees (3%) felt that retirement had not given them freedom as they were still busy serving the community under different capacities such as being chairmen of church development committees, PTA membership as well as holding political positions. This category of retirees consisted of those who had higher levels of education and were holding administrative positions.

The retirees felt that they had good social relationships with others owing to the fact that they had time to engage more with their families and friends. However, a minority (32%) construed retirement negatively and felt that if they had a choice, they would have preferred to continue teaching and thus, earn a salary. Consequently, they viewed retirement as a time for personal disgrace, and of being subjected to financial and social ridicule as they could not afford the kind of lifestyle they wished to have. They also felt that the government took advantage of them and left them in the cold when they became weak physically due to old age. They felt as if they had been forced to desert teaching at a time when they had little energy left and sickness associated with old age had started affecting them. Therefore, the retirees had different ideas of what being in retirement

meant; their views on retirement was either positive or negative and hence, it was a subjective matter. The Social Construction Theory, therefore, helped in understanding these views. The Life Cycle Theory on the other hand, proposes that people move in cohorts and do what their peers do. However, in this research, not all retirees seemed to have a common view of retirement. In their opinion they lived life in retirement differently depending on the experiences each had encountered as discussed in the previous chapters. The next section talks about the experiences of the retirees and the factors that influenced them.

7.1.2 Retirees experiences and the factors that led to such experiences

The experiences that the retirees had in retirement followed the same pattern as their construction of retirement. This is in the sense that those retirees who positively construed retirement had positive experiences; they viewed retirement as something that was beneficial to them and their communities. As mentioned earlier, they felt that retirement was a time for relief from active work, therefore, it gave them free time to engage in other activities that enabled them earn income and even make extra money, meet their basic needs, as well as become employers. This gave them satisfaction as they saw themselves as agents of development in their communities by employing people who were in need of jobs. The retirees also contributed to food security as they had time to engage in farming. By being present to supervise their farming ventures they realized high yields. This was not the case when they were busy teaching and had limited time to follow up on what was going on in their farms. This group of retirees relieved how retirement had given them opportunities to serve their communities in politics, representing them in county meetings, as well as holding committee positions in various forums such as in

NGO. Taking part in such forums gave them self-confidence as they continued to feel useful and resourceful to others despite their advanced age.

However, the opposite was true for those retirees who construed retirement negatively. In their case, they felt that the government had punished them by asking them to retire. As such, they went through a period of personal suffering financially, socially, as well as physically. These retirees did not have positive narratives of their retirement experiences. Some of them narrated how retirement had become a period of personal degradation, as such, they could not afford to live as per their wishes. They also felt that the government was unfair, took advantage of them and laid them off when they had little energy left to do much due to old age. They claimed that retirement was a time for financial disgrace as they could not even afford better health facilities or afford to entertain themselves. Some of the retirees in this cohort took to drinking traditional brews as they could not afford good liquor. It is also this category that had retirees who occupied low level positions in the community, for example, some were village or clan elders. These are positions that were time consuming and very demanding on their health. Settling disputes, for example, is one of the numerous mandates of such elders and it is not an easy job since it is psychologically taxing.

The retirees' experiences had a bearing depending on whether they had planned for their retirement or not. Those who were happy to be retired were mostly the ones who had saved and invested for their future; by buying land, farming or doing business. On the contrary, those who had not invested found life very challenging to an extent where paying medical bills was a major challenge to them. Poor planning and wrong investment of pension income led to failure of projects that some of them had engaged in.

Despite going on retirement and having a new beginning, the retirees had devised ways of coping, whether in adaptive or maladaptive way as discussed in Chapter Six.

7.1.3 Coping with retirement

The retirees' experiences were linked to the methods they had adapted to cope with retirement. These methods followed the same trend as indicated by their experiences. They were either positive or negative, constructive or destructive, depending on if they brought success or failure to self and others. The Social Construction Theory was applicable in this case, especially in noting how the retirees had given meaning to their retirement and taken action accordingly. Those who viewed retirement positively coped well by doing successful things to benefit themselves and others in the society while the opposite was true for those who viewed retirement negatively. Positively, retirees engaged in income generating activities as a way of being occupied and earning a living. This way, they could meet their basic needs, pay medical bills, as well as support other members of the community by offering them the much-needed employment opportunities.

Retirees also kept busy by taking part in social activities in their communities. They joined schools and church development committees, "*nyumbakumi*" initiatives and NGO forums. The retirees felt highly esteemed in their communities because they were looked up to as leaders and community advisors, especially during social meetings. Some of the retirees were occupied in politics; they vied for political seats. Others started children's homes and informal counselling ventures where they counselled the youth in their regions. Retirement to this group meant interacting more with the community and offering support to others. However, this interaction should be done with caution. This is

because the retirees felt overwhelmed serving the community and without balancing their time, they may find themselves more occupied than when they were teaching, thus a detriment on their health.

Negatively, some retirees adopted maladaptive coping mechanisms. They fall in the group that was mentioned earlier as having complaints about their retirement. They complained that the government took advantage of them and threw them out of the payroll yet they were still willing to continue teaching. Furthermore, they engaged in affairs that did not seem to bring them social or economic progress. For example, some of them sold off family property, while others had deteriorating health occasioned by taking of illicit traditional brews. Getting involved in such practices strained the relationship with their family. This is because instead of constructively using their finances to benefit their family members they misused it and benefitted the local brewers. Maladjustment was also evident in cases where it was reported that the retirees started ventures that did not thrive and hence, wasted money. This led to frustrations since the retirees received their lumpsum pension only once and thus when misused they could not get another one. In some situations, male retirees abandoned their families because they thought that they were unable to take care of them with their low monthly pension earnings.

Conclusively, retirement, thus, is a time that people adjust to life but differently depending on how they construe it as well as the choices they make individually. The Life Course Perspective Theory proposes that people continue to make decisions in life and to live per their decisions. The next section is a discussion of the research findings.

7.2 Discussions

From the findings of this study, retirement means different things to different people. For some it is time to enjoy the freedom of making own decisions, while for others, it is a time to suffer. These views resonate with those of Fonsera (2008), and Shultz and Henkels (2008) that proclaims that it is difficult to give retirement a universal meaning. This is because there are various views that retirees attach to retirement as well as their reasons for being in retirement, whether mandatory or voluntary early retirement. The research also found that people engage differently after retirement hence making retirement a subjective matter. This is similar to the findings of a research by Trans America Institute (2015) which observed that retirement is given subjective meaning by each person. The research further states that as people engage differently in retirement some may opt to change fully into self-employment, face out their retirement or may look for employment elsewhere. Such may include getting into political positions, as was the case of a respondent who successfully vied to become MCAs. However, in contrast to the views of Kleiber (2012), leisure is not given a priority in rural Kenya since some of the retirees may not even understand the meaning of leisure. To them, having a good relationship with their family and neighbours and being able to meet their basic needs is the most fulfilling thing in their lives.

It was evident that the retirees had impacted positively on rural development since they offered employment, leadership, consultancy and guidance to their neighbours in various capacities. It did not matter if one had a degree or diploma certificate as majority of them were successfully engaged and benefitted their communities irrespective of their education level as described in Chapter Four Section 4.2.1.4 and Chapter Five Section

5.1. This was similar to the views of Nikolova and Graham (2014) who indicated that nowadays retirement gives people an opportunity to start new projects and appreciate life. Furthermore, Milne (2013), observed that people who are able to utilize their talents for the good of the society are better off psychologically. This is because their self-esteem is boosted as long as they continue feeling valued by their community. This contradicts the views of Jonyo and Jonyo (2017) and Ejionueme (2012) who reiterates that retirees face many challenges such as economic, low self-esteem and loneliness.

Retirees with adaptive ways of coping stay busy and productive even in community development affairs while those with maladaptive behaviour choose to engage in activities, investments and relationships that can be destructive to their wellbeing. This can further lead to conflicts with friends and family members. In addition, coping strategies that had positive outcomes were revealed to have helped the respondents to reduce their levels of stress. According to Shanna (2019) and Zelinski (2013), adaptive coping in retirement is evident where one finds something to do, including engaging in philanthropy. For example, when retirees get involved in volunteer work, their feelings of self-worth are boosted as they engage in doing something that makes them feel appreciated by the society because of supporting their needs. In positive coping with retirement, the research showed that the retirees adapted easily to their new life easily just as if they were not on retirement. The retirees, therefore, led a meaningful life because they were useful to their families and their society. These findings were consistent with those of Micheel et al (2010).

This study also shows that social relationships were important to the retirees. This can be seen in the fact that nearly all the retirees had engagements with their family members and, or, were involved in community welfare activities. Most of them took pride in having educated children who were also successful in their careers. There was no much difference in the social economic activities that both male and female retirees engaged in. This is because most of the investments were jointly owned and administered by both parties. The only noticeable difference was in the consumption of alcohol as a leisure activity in which the female retirees were not involved in. These findings are in consonance with those of Milne (2013) and Schlossberg (2004) that keeping close relationships with others cushions the retiree from boredom and loneliness. Boredom and loneliness are some of the challenges associated with retirement (Wang, 2014; Patacchini & Engelhardt, 2016).

According to Yeung and Zhou (2017), pre-planning for retirement is crucial in helping would be retirees to start investing early both socially and economically. This can cushion them, their extended families and society from challenges that may occur upon retirement. This study found out that pre-retirement planning had a major impact on the mode of coping and the strategies that the retirees adopted. For instance, it was determined that the attitudes of the retirees who accepted retirement as a time to move on made them not have challenges since they undertook other activities on retirement. On the contrary, those who regretted having been retired engaged in maladaptive ways of coping, such as drinking and selling property they invested in while still actively working. A good number of the respondents indicated that they were engaged in various entertainment activities such as singing in church choirs. They also visited their friends

and relatives. In addition, most of them reported that they were deeply involved in social-welfare groups in their communities, such as investment groups, development committees, women merry-go-rounds and extended family groupings. The following section deals with the conclusion of the study.

7.3 Conclusion

Based on the findings of the study, it is clear that retirement is a time to re-engage and become busy in ways that benefit self and the community. This can be achieved by starting businesses or farming so as to offer the much-needed employment opportunities in Africa, and Kenya in particular. It can entail joining politics and representing the community at both local and national level, for example in policy making. It can also involve taking part in simple social activities such as school or church development, weddings or other social events in the neighbourhood.

Retirement coping does not depend on gender as both male or female retirees can succeed and be role models in their communities or fail altogether. Coping, therefore, depends on the attitude and prior planning on the part of the retiree. The environmental conditions where one lives highly determines coping strategy. People who live in places with good soils and abundant rainfall have the benefit of practicing commercial farming. They can also invest as they spend less on food for the family as compared to those from dry areas who spends a lot on basic needs such as food and are hardly left with any money to save. Education level and retirees' exposure determines the amount of salary someone earns. Those with higher education earn more and are able to save and invest for future, in this case retirement. Retirees who work away from their communities are exposed more and,

therefore, learn a lot. As such, they may be more creative in the strategies they adopt for coping.

The study further concludes that there is need to review policies on employment and retirement. This is to advocate for increment on publicly funded pension so that public employees are paid more pension in order to afford a decent life in retirement. There is also need for the government to fund health care services for the elderly. This way, the retirees may be treated for free in government facilities since their pension is inadequate to afford them proper health care.

The three theories guiding this research were found relevant in explaining how the respondents were coping. It is clear that a number of retirees were able to cope by fully disengaging from the teaching responsibilities while others continued with their previous responsibilities. Others formed cohorts with their fellow retirees. These strategies were in agreement with the views of the Life Cycle Perspective Theory which states that people are likely to carry on with the same associations they were used to or be in groups of those with characteristics similar to theirs.

The Social Construction Theory was applicable in understanding cases where some retirees decided to move on with life constructively. They accepted that retirement provided an opportunity to soldier on with life in a positive way. However, others chose to live retrogressively by taking traditional brew thus wasting their resources. This group of negatively coping respondents consistently expressed their disappointments with the action the government took to retire them. They argued that they were deprived a chance to continue earning a living by being sent home on mandatory retirement. However, this

study concludes that what is important is not a chance to continue working but for workers to start planning and saving for their retirement immediately they begin working. This will ensure that when they go home on retirement, they have enough resources to support themselves and they do not become a bother to their children or society. Moreover, it was evident that a society is not homogenous in spite of people having the same education levels or similar work positions. There are still variations between the different strata in the society. For example, not all female retirees were happy or unhappy in retirement. Some of the female retirees held high positions in the county as was exhibited by the case of the county education minister who is a former secondary school teacher. She is an example to be emulated by other women. She demonstrated that being a woman and a retiree is not a limiting factor to become successful and contribute to development in the society. Similarly, education level is not enough to put a group of people in one social strata. This is because there are still divergent views on retirement even amongst people who have the same education level or worked at the same level. This was irrespective of whether one taught at the primary or secondary level. They still had variations in their views of retirement as either positive or negative based on their experiences as mentioned earlier.

The Disengagement Theory, however, did not seem to address the whole scenario of retirees since it argues that people are willing to leave employment in order to pave way for the young and energetic. Nonetheless, this was not the case as some retirees said they wanted to continue working. Furthermore, Disengagement Theory views retirement as an inevitable event that leads people to prepare for their final destiny in this world. However, this was not the case as majority of the retirees had accepted retirement as a

golden opportunity to make more money and help their communities by engaging differently. To these retirees, retirement did not entail going home to rest and eventually die.

The Life Cycle Perspective Theory posits that people move in cohorts and do the things their age mates do. In this study retirees were found engaging in diverse activities, both socially and economically. Therefore, this theory is true in as far as people are free to make decisions but those decisions are made individually and not collectively. The retirees did various types of businesses from owning supermarkets to small retail shops. Farming was also a personal affair as evidenced by one of the retirees who reared pigs while the majority planted fruits for agribusiness. Therefore, the theories need to be contextualized because what may work in one context may not necessarily be the reality in a different setting.

Furthermore, this study concludes that people should not fear going into retirement or demean retirees. This is because the findings of this research prove that the retirees are development engines in Makueni County. Moreover, irrespective of their work settings, people should always keep close ties with members of their family and community since such relationships have proved to be genuine in this research. The retirees got a lot of support from their families and communities and hence, cushioning them from the shocks that the transition to retirement could bring. It is clear from this study that a retiree needs to be respected, as they can be fruitful socially or economically. During retirement, they can plan and implement their programmes freely and enjoy autonomy over what they do.

In addition, retirement is not necessarily a time to rest but have an opportunity to engage more in wealth creation and in the development of the community.

Finally, this study can be generalized to teachers and other workers who have similar working conditions and regulations and also in terms of the ecological conditions of their homes. For example, teachers work from Monday to Friday, they can get time to work near their homes or to visit their families over the weekend. However, it may not apply to retirees in other fields such as the military forces or game wardens. This is because these people are given quarters that are fully equipped to stay in during their working period or are posted to work very far from their home areas; sometimes even outside the country. In some instances, professionals such as military personnel may be on duty for months or years before they get leave to visit their families and therefore, their coping in retirement may be very unique from that of teachers.

7.4 Recommendations

Based on the findings of the current study, the following recommendations are made:

1. Employers should train employees on retirement planning and investment especially within the last five years of employment. This is to equip them in advance for their retirement. Furthermore, they should also furnish the would-be retirees with a detailed list of all the documents that are required for processing their pension so as to avoid any inconvenience and delays in processing of the pension upon retirement.

2. Pension should be paid on time, that is, within six months of retirement and be increased at the rate of inflation so that retirees can lead a better life and feel appreciated for the many years of service to the public. Retirees should also get pension pay slips so that they can easily follow up their pension details.
3. The government needs to research on the number of teachers who prefers to work beyond 55 years. This can help them make an informed decision on whether to revert teachers' retirement to 55 years or not. This will reduce unemployment as there may be more employment vacancies for the young graduate teachers. Moreover, rural development will be fast tracked as retired teachers can engage in other development activities, hence, create employment opportunities to the unemployed members of their communities.
4. Employees should plan and invest for the future. This can be attained by joining SACCOs so that they can easily access loans for investment. Upon retirement, retirees should form their own welfare associations so that they can mentor each other. This will help them socialize and fill the gap of friends they lost at work.
5. Further research should be done using different retirees, for example, those working with Kenya Wildlife Society, the uniformed forces or medical practitioners to determine how they adjust to life upon retirement.
6. Finally, research should be done on how to improve policies set by bodies that deal with retirees in Kenya, such as the government and other employers, Retirement Benefit Authority(RBA), and insurance companies to help retirees cope better with retirement.

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APPENDICES

APPENDIX I: Questionnaire

Questionnaire Participant: Coping with Retirement among Retired teachers in Makueni County, Kenya.

CONSENT LETTER

Date: _____ Constituency:

Name of the Respondent: _____

I hereby request you to participate by filling a questionnaire for a study on coping with retirement among retired teachers in Makueni County.

This study is part of a requirement for the completion of my PhD studies in Moi University.

The questionnaire has questions on your socio-demographic characteristics and others reflecting on your construction of retirement, the experiences you have gone through as well as the coping strategies you have applied.

There are no wrong answers; I would like to get your honest answers for each question. The discussion will take approximately 1 to 2 hours.

If you decline to participate, there will be no consequences to you or to your family members.

The information you give will be strictly confidential. I will only use it as part of my study findings. Please feel free to fill answer each question to the best of your understanding

There will be no immediate benefit to you for participating in this study. However, the information you provide will be useful in disseminating information on coping with retirement.

Sincerely yours,

Ann Musila

Moi University

P. O. Box 3900 – 30100,

Kesses - Eldoret, Kenya

CONSENT FORM

I AGREE TO TAKE PART IN THIS STUDY: YES () NO ()	
NAME	SIGNATURE

Questionnaire (respondents self-administered interview guide questions)**Part I. Socio-Demographic characteristics**

Please tick/indicate as applicable to you.

1. Gender Male Female
2. Year of retirement _____
3. What was your age at retirement? _____
4. What were your reasons for retirement?
 Voluntary Mandatory
5. Current Age
 60-65 years 66-70years
 71-75years 76years and above
6. What is your Level of education?
 Primary Secondary Mid-level college University
 Any Other: _____
7. a) Were you teaching in _____ before retirement?
 Primary Secondary
8. How far were you teaching from your home before retirement?

9. If far, were you staying with your family in your teaching station?
 Yes No

10. If No, how often did you visit your family during the term?

- Weekly Fortnightly
 Monthly During the holidays.

11. As at the time of your retirement, what was your designation?

- Head teacher Chief principal
 Deputy Head teacher Principal
 Senior Teacher Deputy Principal
 Class Teacher Head of Department

Any other, please give details _____

12. What was your level of income (in Ksh) at the point of retirement?

- 3000 and below
 3001- 6000 18001-21000 33001-36000
 6001-9000 21001-24000 36001-39000
 9001-12000 24001-27000 39001-42000
 12001-15000 27001-30000 42001-45000
 15001-18000 30001-33000 45001-48000
 48001 and above _____

Any other, please indicate _____

13. Marital Status/type of marriage at the time of retirement.

- Married monogamous married polygamous
 Separated Divorced
 Widowed Single parent
 Not married

14. Marital Status/type of marriage after retirement.

- | | |
|---|---|
| <input type="checkbox"/> Married monogamous | <input type="checkbox"/> married polygamous |
| <input type="checkbox"/> Separated | <input type="checkbox"/> Divorced |
| <input type="checkbox"/> Widowed | <input type="checkbox"/> Single parent |
| <input type="checkbox"/> Not Married | |

15. a) If married, was your spouse working at the time of your retirement?

If yes, please give details_____

b) How much was your spouse earning at the time you retired?

- | | | |
|---|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> 3000 and below | | |
| <input type="checkbox"/> 3001- 6000 | <input type="checkbox"/> 18001-21000 | <input type="checkbox"/> 33001-36000 |
| <input type="checkbox"/> 6001-9000 | <input type="checkbox"/> 21001-24000 | <input type="checkbox"/> 36001-39000 |
| <input type="checkbox"/> 9001-12000 | <input type="checkbox"/> 24001-27000 | <input type="checkbox"/> 39001-42000 |
| <input type="checkbox"/> 12001-15000 | <input type="checkbox"/> 27001-30000 | <input type="checkbox"/> 42001-45000 |
| <input type="checkbox"/> 15001-18000 | <input type="checkbox"/> 30001-33000 | <input type="checkbox"/> 45001-48000 |
| <input type="checkbox"/> 48001 and above_____ | | |

16. a) What was your starting monthly pension income?

- | | |
|---|--|
| <input type="checkbox"/> 3000 and below | <input type="checkbox"/> 3001-6000 |
| <input type="checkbox"/> 6001-9000 | <input type="checkbox"/> 9001-12000 |
| <input type="checkbox"/> 12001-15,000 | <input type="checkbox"/> 15,001-18,000 |
| <input type="checkbox"/> 18,001-20000 | <input type="checkbox"/> 21000 and above.... |

Part II.

Kindly answer this section appropriately, by ticking the correct answer or filling in the blank spaces.

A. Social Construction of Retirement

1. If you had an option about retirement would you have chosen to retire?

Yes No

Please explain _____

2. At what age would you have preferred to retire?

55 years, 60years 65 years 70 and above years

Please give your reasons _____

3. Should mandatory/compulsory retirement be continued? Yes No

Explain _____

4. How has retirement been useful to you?

a) Self

b)

Organization _____

c)

Society _____

5. a) Does your employer offer any pre-retirement training? Yes
No

b). If yes, please indicate what the training was about

c). Did you find the training beneficial to you in your retirement? Yes No

Please give details _____

d) Did you undertake any other pre-retirement training? Yes No

If yes, please indicate who had organized it _____

e) Did you find the training useful to you in your retirement? Yes No

Please give details _____

6. Do you think you had prepared for your retirement? Yes No

Please give details _____

Retiree's knowledge on pension schemes in Kenya.

a) Besides the Civil servant's pension scheme, did you belong to any other at the time of your retirement? Yes No

If yes, please give details _____

b) Are you aware of the following pension schemes?

	YES	NO
Civil Servants		
National Social Security Fund		
Occupational Schemes		
Individual Schemes		

f) How did you invest your lump sum pension earning? _____

B. The experiences of the retirees

i) Challenges of Retirees.

1. Psychological / Emotional Adjustment of Retirees

a) To what extent does retirement contribute to your:

	Very low	Low	moderate	high	Very high
Freedom					
Happiness					
Loneliness					
Relaxation					
Bore					

b) In which ways can you say retirement affected your personality?

2) Social

a) What is your relationship with your former colleagues?

b) How will you rate your relationship with the following after retirement?

	Very bad	Bad	Good	Very good	Excellent
Your Spouse					
Your Children					
Your Siblings					
Your Neighbours					
Your Associates					

c) Please explain how retirement affected your social life _____

3) Economic

a) Did you receive your pension immediately after retirement?

Yes No

b) If no please indicate how long it took _____ months/ _____ years

c) Please explain how you managed financially before getting your pension

d) How much lump sum earning did you receive upon retirement?

300000 and below

300001-500000

500001- 700000

700001-900000

900001 and above

e) Please tell me what you did with your lump sum pension

f) Did you find it a fair appreciation of your efforts at work?

Please

explain _____

4) Health

a) Did you have any health challenges before retirement?

Yes No

If Yes, please explain _____

b) Did you get any health challenges after retirement?

Yes No

If Yes, please explain _____

c) Please explain how you cope with the said health challenges. _____

C. Coping with retirement

1. Economically

a) Please explain how you managed economically before receiving your pension income

b) Other than the pension earnings, do you have any other sources of income?

Yes No

If yes, please list your other income generating activities

1 _____	2 _____
3 _____	4 _____
5 _____	6 _____

7 _____ 8 _____
 9 _____ 10 _____

b) Please indicate the total amount of earnings per month (in Kshs) from your other income generating activities.

- 5000 and below 6000 – 10000
 11000 – 15000 16000 – 20000
 20000 and above

c) How would you rate the level of income that you are earning?

- Adequate Inadequate

If inadequate explain how you close the gap

11. Socially

a) What social activities are you involved in?

Please _____ give
 details _____

b) Are you involved in leisure activities? Yes No

If _____ yes, _____ please _____ list
 them _____

APPENDIXII: Focus Group Discussions (FGDs)

Focus group Discussion on Coping with Retirement among Retired teachers in Makueni County, Kenya.

CONSENT LETTER

Date: _____ Constituency:

Name of the participant: _____

You are cordially invited to participate in a focus group discussion study on coping with retirement among retired teachers in Makueni County.

This study is part of a requirement for the completion of my PhD studies in Moi University.

This study looks at your construction of retirement, the experiences you have gone through as well as the coping strategies you have applied.

I will ask you along with the other members in the group questions to guide your discussions of the abovementioned issues that my study is based on.

There are no wrong answers; I would like to learn from you. The discussion will take approximately 2 to 3 hours.

You can decline to participate, and you also have the right to leave the study at your convenience, there will be no consequences to you or to your family members.

The information you give during the interviews will be strictly confidential. I will only be use it as part of my study findings. Please feel free to ask any questions during the discussion

There will be no immediate benefit to you for participating in this study. However, the information you provide will be useful in disseminating information on coping with retirement.

In case of any enquiries please contact Ann Musila (Phone no. _____)

Sincerely,

Anne Musila

Moi University

P. O. Box 3900 – 30100,
Kesses - Eldoret, Kenya

CONSENT FORM

I AGREE TO TAKE PART IN THIS STUDY: YES () NO ()	
NAME	SIGNATURE

b) The focus group discussion Guide questions.

1. What are your views on retirement?
2. Please tell us how you consider to have prepared for your retirement
3. Now that you have a lot of free time how do you spend it?
4. In what ways has your relationships with your family and the society improved or deteriorated after retirement?
5. What are some of the challenges that retirees face?
6. What are they doing to deal with those challenges?
7. Give examples of retirees that you think have done both well and badly socially and economically in their retirement.
8. How do you and other retirees deal with your health issues?

APPENDIX III: Observation Guide

Observation guide on how retired teachers in Makueni County, Kenya cope with retirement

1. Economic activities

- i. What kind of business/farming is the retiree engaged in?
- ii. Is it large or small scale?
- iii. Does s/he have workers or s/he is doing the work himself?
- iv. If farming is it commercial or for family use only?

2. Home surrounding

- i. How is the family house permanent or semi –permanent?
- ii. What is the size of the house?
- iii. Do they have piped water?
- iv. What kind of cooking fuel do they use?
- v. What do they use for lighting?

3. Health

- i. Is the retiree having a chronic disease?
- ii. Is s/he having difficulty walking, holding things, hearing or seeing?
- iii. Has s/he been hospitalized recently?
- iv. How is s/he generally looking weak or strong, happy or sad.

APPENDIX IV: Key Informant Interview

Key Informant Interview on how retired teachers in Makueni County, Kenya cope with retirement

STUDY TITLE: Coping with Retirement among Retired teachers in Makueni County, Kenya.

CONSENT LETTER

Date: _____ Constituency:

Name of the participant: _____

You are cordially invited to participate as a key informant in a study on coping with retirement among retired teachers in Makueni County.

This study is part of a requirement for the completion of my PhD studies in Moi University.

This study looks at your thoughts on the experiences the retired teachers in your constituency go through, as well as the ways in which you have seen them cope with their lives as retirees.

I will ask questions to guide our discussions of the above-mentioned issues as per my study objectives (as mentioned above).

There are no wrong answers; I would like to get your opinions on what you think about retired teachers' experiences and adjustment.

You are free to accept or reject my request for your participation.

The information you give during the interviews will be strictly confidential. I will only use it as part of my study findings. Please feel free to ask any questions during the interview.

There will be no immediate benefit to you for participating in this study. However, the information you provide will be useful in disseminating information on how Retired teachers in Makueni cope with retirement.

In case of any enquiries please contact Ann Musila (Phone no. _____)

Sincerely,

Anne Musila

Moi University

P. O. Box 3900 – 30100,

Kesses - Eldoret, Kenya

CONSENT FORM

I AGREE TO TAKE PART IN THIS STUDY: YES () NO ()

NAME

SIGNATURE

c) The key informants interview guide questions

1. What do you think about retired teachers in your community?
2. What challenges do you think retired teachers in this region face?
3. Are there ways in which you can say the retired teachers have been beneficial to their families and the society?
4. In what ways do you think some retired teachers in your neighbourhood have been a bother to the community?
5. Can you describe the life of any two teacher retirees that you think have done exemplary well in their retirement?
6. Are there any retired teachers that you think have done very badly in their retirement? Please explain a case of any two.

APPENDIX VE: In Depth Respondent Interview**In depth respondent interview on coping with retirement among retired teachers in Makueni County, Kenya.**

CONSENT LETTER

Date: _____ Constituency: _____

Name of the Respondent: _____

You are cordially invited to participate in an interview for a study on coping with retirement among retired teachers in Makueni County.

This study is part of a requirement for the completion of my PhD studies in Moi University.

This study looks at your construction of retirement, the experiences you have gone through as well as the coping strategies you have applied.

I will ask questions to guide your discussions of the above-mentioned issues as per my study objectives.

There are no wrong answers; I would like to learn from you. The discussion will take approximately 1 to 2 hours.

If you refuse to participate, there will be no consequences to you or to your family members.

The information you give during the interview will be strictly confidential. I will only use it as part of my study findings. Please feel free to ask any questions during the interview

There will be no immediate benefit to you for participating in this study. However, the information you provide will be useful in disseminating information on coping with retirement.

Sincerely,

Anne Musila

Moi University

P. O. Box 3900 – 30100,

Kesses - Eldoret, Kenya

CONSENT FORM

I AGREE TO TAKE PART IN THIS STUDY: YES () NO ()

NAME

SIGNATURE

Respondents Semi Structured Interview Guide Questions (Tool for In Depth Interviews)

Part I. Socio-Demographic characteristics

Please tick/indicate as applicable to you.

1. Gender Male Female
2. Year of retirement _____
3. What was your age at retirement? _____
4. What were your reasons for retirement?
 Voluntary Mandatory
5. Current Age
 60-65 years 66-70years
 71-75years 76years and above
6. What is your Level of education?
 Primary Secondary Mid-level college University
 Any _____ Other: _____

7. a) Were you teaching in _____ before retirement?
 Primary Secondary
8. How far were you teaching from your home before retirement?

9. If far, were you staying with your family in your teaching station?
 Yes No
10. If No, how often did you visit your family during the term?
 Weekly Fortnightly

Monthly During the holidays.

11. As at the time of your retirement, what was your designation?

- | | |
|--|---|
| <input type="checkbox"/> Head teacher | <input type="checkbox"/> Chief Principal |
| <input type="checkbox"/> Deputy Head teacher | <input type="checkbox"/> Principal |
| <input type="checkbox"/> Senior Teacher | <input type="checkbox"/> Deputy Principal |
| <input type="checkbox"/> Class Teacher | <input type="checkbox"/> Head of Department |

Any other, please give details _____

12. What was your level of income (in Ksh) at the point of retirement?

- | | | |
|--|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> 3000 and below | | |
| <input type="checkbox"/> 3001- 6000 | <input type="checkbox"/> 18001-21000 | <input type="checkbox"/> 33001-36000 |
| <input type="checkbox"/> 6001-9000 | <input type="checkbox"/> 21001-24000 | <input type="checkbox"/> 36001-39000 |
| <input type="checkbox"/> 9001-12000 | <input type="checkbox"/> 24001-27000 | <input type="checkbox"/> 39001-42000 |
| <input type="checkbox"/> 12001-15000 | <input type="checkbox"/> 27001-30000 | <input type="checkbox"/> 42001-45000 |
| <input type="checkbox"/> 15001-18000 | <input type="checkbox"/> 30001-33000 | <input type="checkbox"/> 45001-48000 |
| <input type="checkbox"/> 48001 and above _____ | | |

Any other, please indicate _____

13. Marital Status/type of marriage at the time of retirement.

- | | |
|---|---|
| <input type="checkbox"/> Married monogamous | <input type="checkbox"/> married polygamous |
| <input type="checkbox"/> Separated | <input type="checkbox"/> Divorced |
| <input type="checkbox"/> Widowed | <input type="checkbox"/> Single parent |
| <input type="checkbox"/> Not married | |

14. Marital Status/type of marriage after retirement.

- | | |
|---|---|
| <input type="checkbox"/> Married monogamous | <input type="checkbox"/> married polygamous |
| <input type="checkbox"/> Separated | <input type="checkbox"/> Divorced |
| <input type="checkbox"/> Widowed | <input type="checkbox"/> Single parent |
| <input type="checkbox"/> Not Married | |

15. a) If married, was your spouse working at the time of your retirement?

If yes, please give details_____

b) How much was your spouse earning at the time you retired?

- | | | |
|---|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> 3000 and below | | |
| <input type="checkbox"/> 3001- 6000 | <input type="checkbox"/> 18001-21000 | <input type="checkbox"/> 33001-36000 |
| <input type="checkbox"/> 6001-9000 | <input type="checkbox"/> 21001-24000 | <input type="checkbox"/> 36001-39000 |
| <input type="checkbox"/> 9001-12000 | <input type="checkbox"/> 24001-27000 | <input type="checkbox"/> 39001-42000 |
| <input type="checkbox"/> 12001-15000 | <input type="checkbox"/> 27001-30000 | <input type="checkbox"/> 42001-45000 |
| <input type="checkbox"/> 15001-18000 | <input type="checkbox"/> 30001-33000 | <input type="checkbox"/> 45001-48000 |
| <input type="checkbox"/> 48001 and above_____ | | |

16. a) What was your starting monthly pension income?

- | | |
|---|--|
| <input type="checkbox"/> 3000 and below | <input type="checkbox"/> 3001-6000 |
| <input type="checkbox"/> 6001-9000 | <input type="checkbox"/> 9001-12000 |
| <input type="checkbox"/> 12001-15,000 | <input type="checkbox"/> 15,001-18,000 |
| <input type="checkbox"/> 18,001-20000 | <input type="checkbox"/> 21000 and above.... |

19. Please indicate the number of children who have finished college and not working

1-2 3-4 5-6 7 and above

20. Please indicate the number of children working

1-2 3-4 5-6 7 and above

21. Please indicate the number of children married

1-2 3-4 5-6 7 and above

Part II.

Kindly answer this section appropriately by ticking the correct answer or filling in the blank spaces.

A. Social Construction of Retirement

1. What does retirement mean to you?

-Socially

-Financially

-In Health

B. The experiences of the retirees**1) Challenges of Retirees.**

- Have you had any emotional challenges due to being retired?

2) Social

a) How would you describe your relationship with the following?

i. Your family?

ii. Your former colleagues?

iii. Your neighbours?

b) Would you say that retirement has affected your relationships with others in any way (whether positively or negatively)?

3) Economic

a) In what ways do you think retirement affected you economically (Before and after receiving your pension)

- b) Would you say that you received your pension on time? Please explain.
 - c) In which ways do you consider your pension adequate/inadequate for you?
 - d) Please explain what you did with your lump sum pension.
- 4) Health**
- a) What can you say about your state of health before and after your retirement?
 - b) Please explain how you deal with your health challenges

C. Coping with retirement**i. Economically**

- a) Please explain how you managed economically before receiving your pension income
- b) In what other ways do you earn a living apart from your pension?
- c) Do you consider whatever you are earning adequate to meet your needs?


ii. Socially

- a) What social activities are you involved in?
- b) What can you comment on the social activities you are involved in?

iii. Leisure

- a) Are you involved in any leisure activities?
- b) Please explain whether you consider the above-mentioned leisure activities as either useful or not to you?

APPENDIXVI: Letter of Permission to Conduct Research from NACOSTI- Kenya



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 310571, 2219420
Fax: +254-20-318245, 318249
Email: secretary@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. _____ Date: _____

13th March, 2015

NACOSTI/P/15/3326/5106


Ann Katee Musila
Moi University
P.O. Box 3900-30100
ELDORET.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*retirement coping strategies, a case study of retired teachers in Makueni County,*" I am pleased to inform you that you have been authorized to undertake research in **Makueni County** for a period ending **18th December, 2015.**

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


On completion of the research, you are required to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


DR. S. K. LANGAT, OGW
FOR: DIRECTOR GENERAL/CEO

Copy to:

The County Commissioner
Makueni County.

The County Director of Education
Makueni County.



National Commission for Science, Technology and Innovation is ISO 9001:2008 Certified

**Letter of Permission to Conduct Research from the Office of the county
Commissioner- Makueni County**



**THE PRESIDENCY
MINISTRY OF INTERIOR AND COORDINATION OF NATIONAL
GOVERNMENT**

Telegram:
Telephone:
Fax:
Email: makuenicc@yahoo.com

COUNTY COMMISSIONER
MAKUENI COUNTY
P.O. Box 1-90300
MAKUENI

Ref: MKN/CC/ADM.6/1 VOL.1/70

Date 4th June 2015

All Deputy County Commissioners
MAKUENI COUNTY

RE: RESEARCH AUTHORISATION

This is to confirm that Ms. Ann Katee Musila has been authorized to carry out research on "*retirement coping strategies, a case study of retired teachers in Makueni County*" for a period ending 18th December 2015.

Please accord the researcher the necessary assistance for the success of his work.

A handwritten signature in black ink, appearing to be 'Lairumbi N. M.', written over a horizontal line.

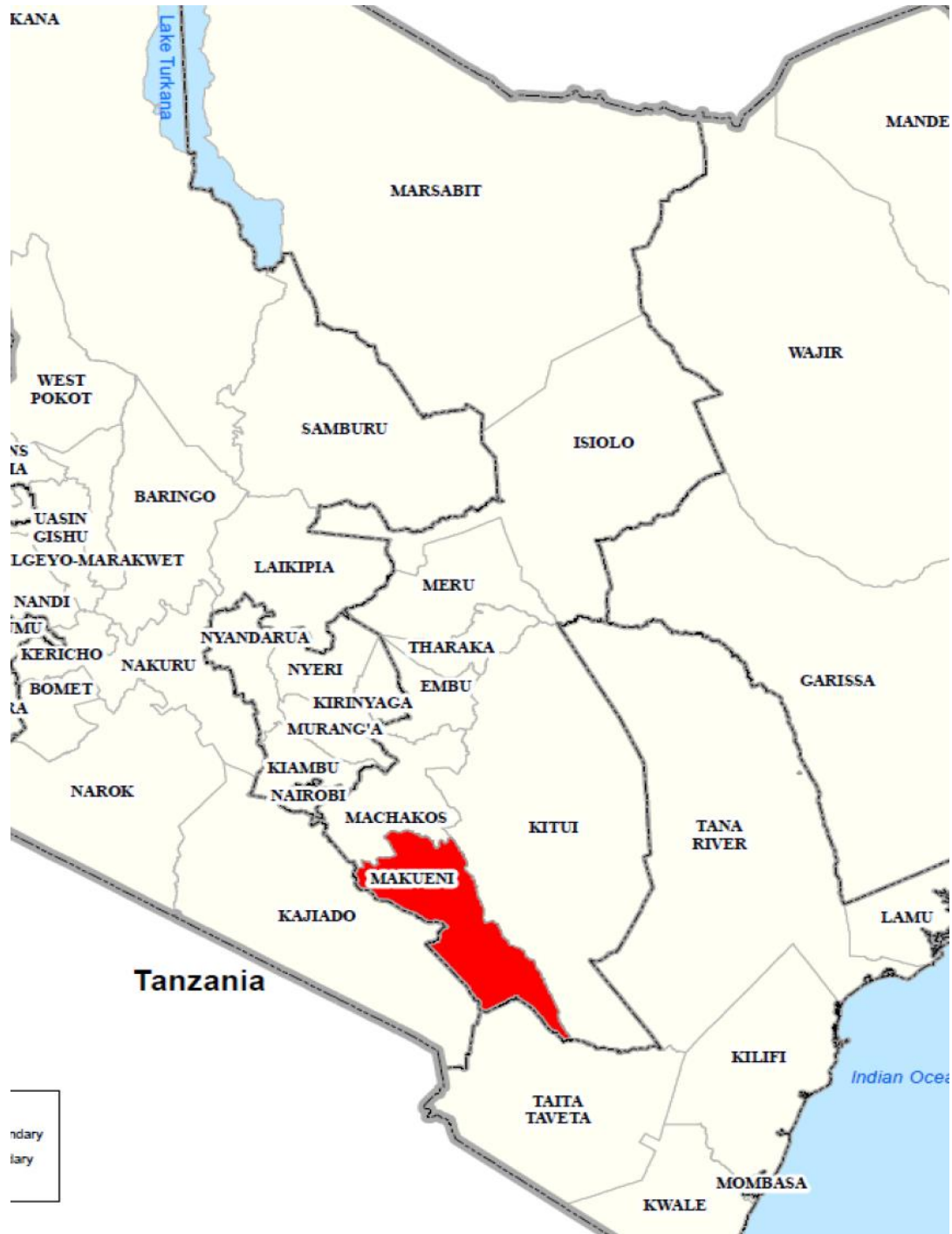
LAIRUMBI N. M.
FOR COUNTY COMMISSIONER
MAKUENI

c.c.
Ann Katee Musila

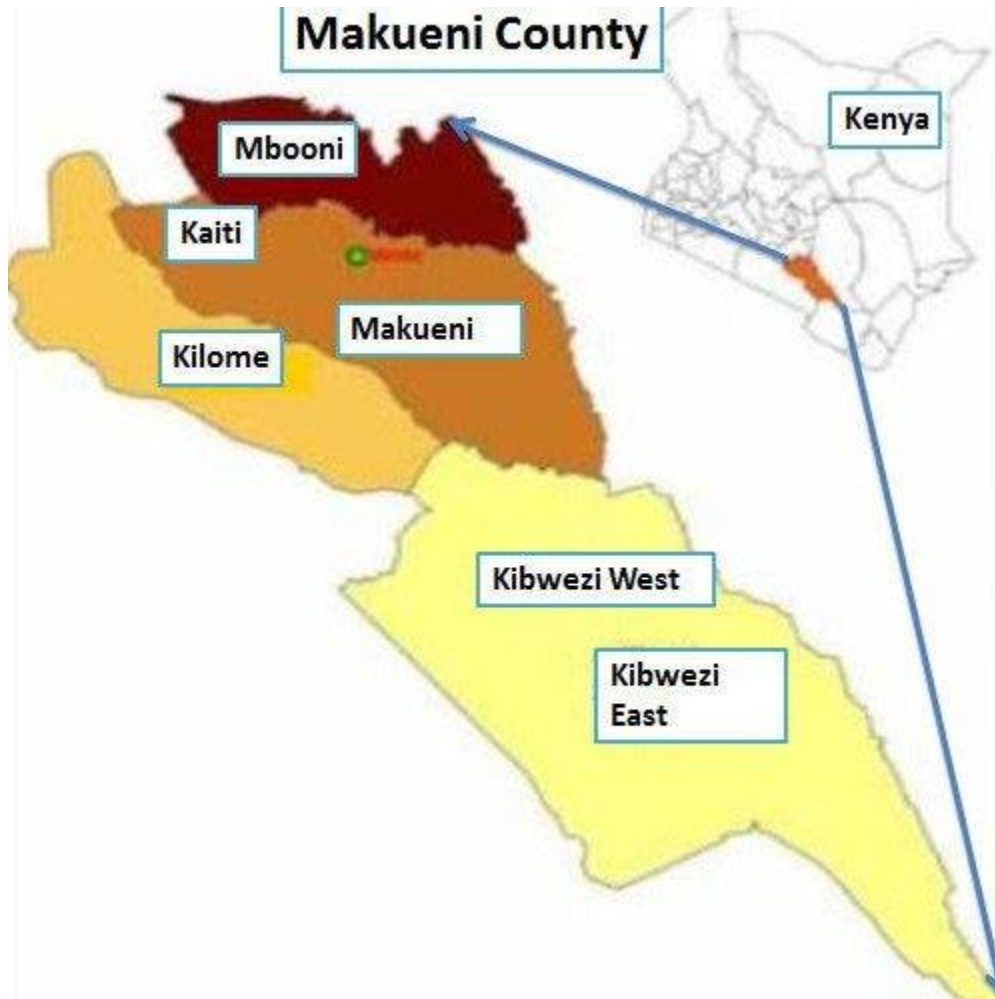
APPENDIXVII: Map of Kenya Showing Location of Makueni County



APPENDIX VIII: Map of Makueni showing neighbouring counties



APPENDIX IX: Map of Makueni showing its sub counties



APPENDIX X: Geology of Makueni County

