LEARNED HELPLESSNESS AFTER RETIREMENT: THE CASE OF RURAL RETIREES IN KIHUMBUI-NI LOCATION, MURANG'A COUNTY, KENYA.

BY
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DECLARATION

I hereby declare that this project paper is my original work and has not been submitted for any academic credit to any other institution.

Signature...........................................................................DATE......

This project paper has been submitted for examination with my approval as a university supervisor.

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SIGNATURE...................................................................DATE .....11/12/2012....

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DEDICATION

I dedicate this work to the Almighty God for His special grace throughout the project, my dear husband, Stanley Njuguna Kimemia, and our great sons Kim and Mike for their prayers, love, support and encouragement.
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May our good Lord bless you all.
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### ACRONYMS AND ABBREVIATIONS

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<thead>
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<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>SPPS</td>
<td>Statistical Package for Social Science</td>
</tr>
<tr>
<td>W.H.O</td>
<td>World Health Organization</td>
</tr>
<tr>
<td>NSSF</td>
<td>National Social Security Fund</td>
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<tr>
<td>NHIF</td>
<td>National Hospital Insurance Fund</td>
</tr>
<tr>
<td>GoK</td>
<td>Government of Kenya</td>
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<td>TSC</td>
<td>Teachers Service Commission</td>
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ABSTRACT

The purpose of this study was to examine the psychological wellbeing of the retirees and its association to successful aging. The target population was the older persons aged 60 years and above and have retired from employment in Kihumbu-ini location, Murang’ a South county.

The study sought to ascertain the social and demographic attributes of the respondents and the main findings were guided by the specific objectives of the study which included the following:

To find out the level to which they are satisfied with the lives after retirement; to find out the challenges they are faced with; to analyze the coping mechanism utilized by the elderly by looking at their levels of satisfaction; and lastly to analyze the level to which they have learnt to be helpless.

The study adopted a descriptive research study design. Purposive sampling technique was used in selection of study respondents. One key informant was used to supplement the study findings. The main method for collecting data was interview and questionnaires were used as the main instrument. The raw data from the field was analyzed using statistical package for Social Sciences (SPSS).

The study findings revealed that the majority (79%) of the retirees are male, and the highest level of formal education attained by the rural old is that of primary, the mode of retirement for the majority (65.4%) was mandatory and was not ready for retirement.

The study also revealed that majority of the respondents have retired gracefully, they have a high level of satisfaction which means they have the adaptive skills to cope with the challenges that face them and have not learned helplessness. However, the retirees in this location are faced with three major social problems, first, is the lack of social security, the government have failed to provide social welfare to the elderly and this makes their life very difficult. Secondly, social isolation, the family members have gone to towns and as a result, the elderly are left alone without family care. Thirdly, the elderly lack empowerment and self development to ease the transition.

From the study findings the following recommendations were made: the government should intervene and establish a framework to ensure that the elderly population which is increasing is provided with adequate social welfare, for example the government should improve the social welfare schemes to increase the number of elderly receiving the benefits; systems should be put in place for the employers to ensure that the employees are prepared about retirement to ease the transition and reduce the anxiety that come with retirement. Post retirement counseling programs and vocational issues for self development should be designed to improve transition to retirement and enhance adjustment to life transition.

A great deal of light has been thrown on the life of the retirees which can be critically evaluated for a sustained plan to meet and improve their general welfare.
1.0: CHAPTER ONE: BACKGROUND OF THE STUDY

1.1 Introduction

The world population aged 60 years and above is increasing rapidly. In 1950, the population of elderly persons was 200 million, and by 1975 and 2000, it had increased to 350 million and 600 million, respectively (World Health Organization, 2002). It is estimated that the population will reach 1.2 billion by 2025 and 2 billion by 2050 (United Nations Population Division, 2003; World Health Organization, 2002). The elderly population in Africa is currently estimated to be over 38 million and projected to reach 212 million by 2050 (Help Age International 20--). As the “baby-boom generation”, (people born between 1946 and 1964) soon comes of age, the increase in the number of elderly people is expected to be even higher with 80% of them living in the developing countries (United Nations Population Division, 2003; Kinsella & Phillips, 2005; Stockdale, 2005). In Kenya, the number of elderly people has grown from 4% in 1997 to about 7% of the national population of 32 million in 2002 (Republic of Kenya, 1997; 2001). With the current population growth rate of 1.6 million, the number is projected to reach 7.2 million (11.8% of the nation’s projected population of 61.2million) in Kenya by 2050 (Republic of Kenya, 2001). Like many nations, Kenya will face a number of challenges with the elderly. Such changes underscore the importance for preparing for and understanding an aging society. The proposed study will examine the factors for successful ageing and establish the coping skills or need for counseling.

The term “old” can be associated with physical incapacity, biological deterioration or disabilities or even psychological factors. “A man ages biologically as a continuing process, socially as perceived by the members of the society, economically when retired from the work force and, chronologically one grows older with time” (benyaklef, 1991). However, definitions other than the chronological age are difficult to operationalize, and hence chronological age is the most widely used indicator to define the aged and this will apply to this study.

At the World Assembly of Ageing held at Vienna in 1982 (United Nations, 1983), all persons aged 60 years and above were taken as the aged. Similarly, in the United Nations International conference on Ageing and Urbanization (United Nations, 1991) the term “elderly” is defined as the population aged 60 years and above. Retirement is often associated with old age, the official age for retirement from regular employment in Kenya is 60 years.
Early gerontological studies emphasized the negative impacts of retirement as a life crisis due to loss (Atchley, 1976; Streib and Schneider, 1971). Later research has identified the positive effects of retirement on life satisfaction, health and stress, especially during the first year post-retirement. While there may be some decline in measures of physical and psychological health after 6 to 7 years of retirement, most retirees still report good health and overall life satisfaction (Gall, Evans, and Howard, 1995). Although retirement is a major transition, it is often blurred, with the majority of retirees experiencing minimal stress and being relatively satisfied with their life circumstances (Midanik, Soghikian, Ransom, and Tekawa 1995; Bosse, Aldwin, levenson, and workman-Daniels, 1991).

Ideas regarding the gerontological term known as successful aging date back to 44 BC when Ciceto wrote an essay on the nature of good aging (Oden, 1996 and Bowling, 1993). In it he claimed that in order to age well one needs to take care of one’s health, moderate in one’s food and drink consumption, maintain one’s capability to think and remain independent or another person’s guardianship. It is these ideas that lie at the core of the discipline of social gerontology (Tomstam, 1978) even though it was not until 1994 that research concerned with successful aging started to become popular (stock 1982).

For decades, gerontologists disregarded the fact that ideas regarding successful aging are bound to be socially and culturally determined. Back in the 1980’s project AGE (1) started to conduct research that aimed at shedding light on “how different kinds of communities shape the experience of aging and pathways to well-being for their older members” (Fly, et al 1997:100).

The concept of successful ageing refers to factors that allow individual to function effectively and successfully as they age. The concept itself is paradoxical, it combines a positive term (successful) with one perceived as negative (ageing). Successful ageing has been defined as a combination of physical and functional health, high cognitive functioning, and active involvement with society.

Erickson’s psychological stages describe the last stage of life as confronted with the task of ego integrity versus despair. According to Erickson, the individual at this stage accepts the inevitability of mortality, achieves wisdom and perspective, or despairs because he or she has not come to grips with death and lacks ego integrity. He suggests that the elders should integrate the experiences of earlier stages in order to realize that one’s life has had meaning, whether or not it was “successful” in a socially defined sense.
The old are viewed generally as poor, lonely, useless, inactive, and sick. But the facts of ageing, once known, can quickly prove these assumptions false. (Barbara & Helen:65)

A major adjustment required in old age is the ability to redefine one's self concept or one's cognitive image of the self as social roles shift and new roles are assumed. Through continuous interactions with the social environment, people can confirm or revise these self images, either by assimilating new experiences into their concept, or through accommodating or adjusting their self-concept to fit the new reality. (Whitbourne and Primus, 1996).

As the retirees experience an identity crisis, with little or no work demands, they may feel purposeless. It may take a couple of years to recover, but they enter reorientation phase. This calls for understanding from the people around them, especially the young people who may not understand the kind of support needed by the elderly (Hellen and Barbara). A critical personality feature in the later years is an individual's ability to adapt to major changes in life circumstances. Adaptation includes a range of behaviors such as coping with aging losses and changes that come with aging, goal setting, problem solving, and other attempts to maintain psychological homeostasis (Ruth and Coleman, 1996). To the extent that older people are capable of using coping skills that were effective in youth and middle age, they will continue to adapt to change successfully.

Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age. It applies to both the individuals and population groups. Active aging allows people to realize their potential for physical, social and mental well-being throughout the life course and to participate in society, while providing them with adequate protection, security and care when they need. The word 'active' refers to continuing participation in social, economic, cultural, spiritual and civic affairs, not just the ability to be physically active or to participate in labor force. Older people, who retire from work, ill or live with disabilities, can remain active contributors to their families, peers, communities and nations. Active ageing aims to extend healthy life expectancy and quality of life for all people as they age. Active ageing takes place within the context of friends, work associates, neighbors and family members. This is why interdependence as well as intergenerational solidarity are important tenets of active ageing (WHO).

According to 1999 National Census, out of the total 676,113 economically active Kenyans aged 65 and above, the bulk (76%) were active family farm with no pay while 4% were unemployed. The remaining 11 and 9 percent were located in the categories of those working for pay and those working in family business without pay as indicted in the table 1. The few
aged Kenyans who are not located in the rural area fit in the 20 per cent bracket of those in paying jobs and family business. Those in paying jobs, include those who retire but elect to continue working under short contracts.

### Table 1. Active Workforce of the Elderly

<table>
<thead>
<tr>
<th>Active work force</th>
<th>Number</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Working for pay</td>
<td>72,840</td>
<td>11</td>
</tr>
<tr>
<td>Working in family business without pay</td>
<td>64,603</td>
<td>9</td>
</tr>
<tr>
<td>Working in family farm without pay</td>
<td>513,669</td>
<td>76</td>
</tr>
<tr>
<td>Unemployed</td>
<td>25,001</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>676,113</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Compiled from the Kenya Bureau of Statistics, 1999 National Census.

It is therefore, evident from the facts above, that the aged in Kenya (65 and above) are largely located in the rural areas.

### 1.1.1: Retirement Benefits Industry

The retirement Benefits Industry controls over Shs 260 billion worth of assets through over 1300 occupational pension schemes, 16 individual retirement benefits schemes, and the National Social Security Fund (NSSF). These schemes together with civil service pension scheme provide coverage to 15% of Kenya’s labour force, mostly those in formal employment. In terms of membership, the NSSF has around 67% of the total, followed by the Civil Service Scheme with 22% and occupational schemes with 11%. This represents a small percentage of the entire labour force, majority are left uncatered for. This explains why most of the retirees are in problems. The majority of the retirees face financial problems and this affects every aspect of their lives, physical, social and emotional. The elderly, able and disabled diminishing financial resources or inadequate financial resources present serious problems. Persons over sixty five are the most deprived group in the nation (Barbara $ Hellen).
1.1.2: Payment of benefits

If you are a member of a pension scheme then on retirement age, the scheme will pay you a monthly pension for the rest of your life no matter how long you live. You can also commute up to 1/3 of the total benefit due from a pension scheme into a lump-sum payment. If you are a member of a provident fund, then on achieving retirement age you will be paid a lump sum which if you invest wisely can also provide you with income for the rest of your life. This only applies to the retirees who were in formal employment, many of the elderly worked in non-professional or non formal employment, and thus they don’t have the pension and saving scheme. This leaves majority in financial difficulties and even those who have the pension scheme, the pay is far too low to what they used to earn. A very tragic aspect of this situation is that most of the elderly becomes poor.

In the Kenyan setting, majority of the urban workers end up retiring to their rural homes because they can hardly save enough to invest in urban homes, they have nothing promising to look to in the form of urban homes for the aged. Most of them left their families in the rural homes, and this makes it automatic that after retirement, going back to their rural home is the only alternative for them. They feel that rural homes can provide a collaborative climate as they can find other retired people they can look up to. They can also get involved in other activities such as small scale farming, looking after animals or taking care of the grandchildren who have been left behind by their job seeking parents and guardians (Ocharo). This is the reason behind the government of Kenya’s recognition that:

*Retirement, whether upon reaching the mandatory retirement age in the public service or retrenchment is a traumatic experience. It is the Government’s concern that help be provided to those leaving formal employment, particularly among the older persons in the public and the private sector to make the transition to other employment or self-employment a continued means of livelihood (GoK 2008:35).*

The Government’s commitment towards addressing the well being of elderly persons of the society is outlined in the draft policy document. The policy has the overall objective of facilitating the integration and mainstreaming of the needs and concerns of the older persons in the national development process. The vision of the policy is to create an environment in which older persons are recognized, respected and empowered to actively and fully participate in society and development. The priority issues covered in the National Policy are:-
The implementation of the proposed policy will address the concerns for elderly adequately and hence the elderly will be able to grow old gracefully.

1.2 Problem Statement

The process of ageing entails numerous life changes. Despite the recent explosion of knowledge in gerontology, there are many gaps in what is known about older people and the ageing process (Hooyman & Kiyak).

However, to date researchers and clinicians have become increasingly interested in the process of successful aging. (Rowe and Kahn, 1987, 1997; Seeman et al., 1994). This interest has been sparked by the growing number of older people who have avoided the chronic health problems and declining cognitive skills that afflict other older adults and have managed to cope effectively in their daily lives. These changes both positive and negative, place demands on the ageing person’s abilities to cope with and adapt to new life situations.

The old persons in Kenya, 60 years and above total 1,926,051, consisting of 897,607 males and 1,028,444 females (2009 census). Realizing the importance of ageing of population in Kenya, the government has brought out a National Policy on older persons. As stated in this policy, (GoK 2008:36-37), the issues pertaining to older persons and ageing in the country are coordinated by a section within the Department of Gender and Social Development in the Ministry of Gender, Children & Social Development in collaboration with other stakeholders who include sectoral ministries and departments.
The policy has good intentions of ensuring the elderly live an honorable life with dignity. It hopes to ensure proper coordination of all programmes for older persons, desiring appropriate capacity building programmes for all organizations addressing older persons issues, advocacy programmes to sensitize the public on the needs and rights of the older persons and mainstreaming ageing issues in the national development planning and budgeting processes. These provisions include the right to full participation in the affairs of the society, pursuing their personal development, freedom from all forms of discrimination, exploitation and abuse, live with dignity and respect, and entitlement to reasonable care and assistance of family and state. However when these needs are not met as expected, the elderly are likely to experience strains related to social adjustments as pointed above. Issues like social isolation, lack of family support, economic hardships and lack of adequate health care are the key concerns for the elderly among others. This is due to the fact that the aging process produces psychological as well as physical effects; social factors also influence the psychological consequences of aging. Self concept and status are particularly important as aging occurs. (Julian & Kablum).

Some researchers have made a distinction between life events and chronic stressors, such as poor health and financial difficulties: both types of stressors require adaptive or coping skills (McLeod, 1996). Stress is an inevitable part of life. As a leading researcher has said, "complete freedom from stress is death" (Selye, 1980,p.128). The environmental press model has implications for aging, it is argued that if environmental press increases, or competence diminishes, that person will fall below the adaptation level and feel stress. To restore an adaptive fit, ways must be found either to reduce environmental demands or to increase the individual's competence (Lawton, 1982; Lawton & Nahemow,1973). From a behavioral perspective, coping involves learned adaptations to environmental stressors, leading to a reduction of perceived stress. However when one feels the situation is beyond their control, they get to a state of learned helplessness, and give up trying to change the new situations.

The question is how and how well someone copes with it? What are specific stressors and life events that influence the psychosocial wellbeing of the elderly in this study? Given the environmental stresses they are faced with, one would want to know the extent to which they are psychologically coping or have learnt to be helpless.
1.3 Research Questions

1. To what extent had the retirees internalized the state of affairs around their lives?
2. To what extent were the retirees determined to want to change the negative affairs of their lives?
3. What was the level of self-efficacy in those who want to change for the better?

1.4 Objectives of the Study

The main objective of the study was to examine the wellbeing of the retirees and its association to successful aging.

1.5 The Specific Objectives

1. To find out the level to which they were satisfied with the lives after retirement.
2. To find out the challenges they are faced with?
3. To analyze the coping mechanism utilized by the elderly by looking at their levels of satisfaction.
4. To analyze the level to which they have learnt to be helpless.

1.6 Significance of The Study

The study findings will be significant because it will help gather empirical evidence of the wellbeing of the elderly within a rural setting to help us comprehend the aging process. The researcher chose the rural setting because majority of the elderly retire to their rural homes. The young people are unable to understand the kind of help the elderly needs. With the best intentions they weaken rather than support them. Understanding can go further and produce a realistic assessment of what kind of help- how much an elderly person actually needs in order to get along. It will also create awareness to the society on the aging process and what the elderly expects from the society. The society would understand the aging process and embrace the elderly and help them to fit in.

Further, the study will inform the planners, policy-makers and administration on how to formulate appropriate strategies for intervention to ensure successful ageing.

1.7 Scope and Limitation

This study tried to establish the wellbeing of the elderly and its influence on the self perception and self esteem of the elderly. It also endeavored to establish whether the retirees
have learnt to be helpless, concluding that they have no control over the many loses that come with aging caused by the environmental demands.

Variables that were studied included: age, education, family, retirement event, health status, economic status, social support, role transitions, attitude of the retiree, death of family members and close friends, involvement in social activities, religious, acceptance of the aging process, help from professional, avoided situation and feeling of hopelessness. The study focused on these specific demographic and social factors that influence the ageing process. It also established to what extent the elderly have been affected by the positive and negative factors and analyzed the levels of competence in management of these new situations.

1.8 Conceptual definition

This section provides definition of key variables that have been used in the study.

Retiree
A person who has been working in a regular employment and has stopped working due to many factors like old age, health issues, retrenchment etc

Elderly persons
In conformity with the United Nations and African Union definitions, Kenya has adopted the definition of older people as those aged 60 years and above. in African context, an old person is identified by physical features like grey hair, bending position, walking with a stick, poor eyesight and hearing problems, wrinkles on the body and poor health.

Social isolation
The social distance between the elderly and family and friends is reduced, denying them care and social support.

Stress
Stress is physical or psychological demand to which an individual responds, Okatahi (2007) found that a major stress precipitated a severe depression in retirees. Stress in the context of this study refers to a state of mental and emotional strain or suspense.

Life satisfaction
Life satisfaction is strongly related to health, socioeconomic status and relationships with family and friends, having the ability to cope well with environmental demands and staying involved in activities and being independent.
Strategy
This refers to method adapted by a retiree to manage a troubling situation brought by retirement event.

Coping
This refers to a process of coming to terms and dealing successfully with a problem.

Successful aging
The concept of successful aging refers to the factors that allow individual to function effectively and successfully as they age e.g. having good health, able to think, active living etc.
2.0: CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature related to the factors that relate to successful aging in different parts of the world and in Kenya, specifically the psychological wellbeing of the elderly and its association with aging gracefully.

After 1953, social gerontology has found a place in many universities and institutes. Laboratories devoted to the study of aging were started, research societies were formed and many national and international conferences were held. A new kind of scientists began to be seen, one whose major career interest was that of studying the developmental processes and aging. Centers of research, the students of which reflected certain theoretical positions, came to be recognized. A tradition has been thus set for studying the social, economic and psychological aspects of the aged populations in different parts of the world (Miles 1961: 127-134).

Researchers and clinicians have become increasingly interested in the concept of successful aging (Rowe and Kahn, 1987, 1997; Seeman et al., 1994). This interest has been sparked by the growing number of older people who avoided the chronic health problems and declining cognitive skills that afflict other older adults and have managed to cope effectively in their daily lives. Successful aging has been defined a combination of physical and functional health, high cognitive functioning, and active involvement with society.

A model of successful aging proposed by Rowe and Kahn (1997)

This model assumes that all three components must exist for successful aging to occur.

Successful aging is not the same as attaining wealth and power. The components of successful aging include:

2. High mental and physical functioning.
3. Active engagement with life, an active life.

These factors are important but one does not have to have all to be successful. Fisher (1995) and Ryth (1989a) also have emphasized that a sense of purpose or contribution to society is a critical element of successful aging. It requires that older persons continue their active involvement with society. Research with older people participating in the Foster Grandparents Program revealed that people who have aged successfully believe they have achieved higher-order needs, such as helping children, making a difference in others' lives, and feeling that one's life has a purpose (Fisher, 1995).

2.2 Retirement

Although social gerontology has formed into a distinct discipline between 1920 and 1960, it could recognize retirement as a significant event with serious possible consequences only between 1950 and 1960, because social scientists who were interested in the study of social gerontology discovered retirement as a potential field of research only in the second half of the present century (Graebner 1978:2-17, Balles Reese and Lipsitt 1980: 31-69). No sooner than the social scientists discovered retirement as a potential field of research, many have ventured to study it with the same gravity and scientific approach as they approached the other subjects. Since the problem of retirement is closely connected with old age, gerontologists and developmental psychologists too have turned their attention to this area (Agruso 1978:3-10)

Retirement is an important milestone. Some adults view it as a reminder that they are growing older, but many look forward to leisure and other opportunities they were unable to pursue during their careers. Most retired people do not become anxious, depressed, or dissatisfied with life due to retirement itself, although those who have strong work values are most apt to miss their jobs (Hyde et al., 2004).

The decision to retire or keep working typically involves many factors, such as one's feelings about the job, leisure interests, physical health, and family relationships. Family income, leisure time, and family roles change with retirement, and married couples often experience increased marital stress after a spouse retires, especially if the other spouse is still working. Over time, however, they typically adjust to their new circumstances and marital quality is enhanced (Men et al., 2001).
Some people, of course do not have the luxury to choose their work status. They may be forced into retirement or feel compelled to keep working for economic reasons, and these circumstances can have a significant impact of well-being. Whether in their 50s, 60s, or 70s, adults who are working or retired because this is what they prefer report higher life satisfaction and better physical and mental health than adults who are involuntarily working or retired (Shultz et al., 1998).

Age is fundamentally different from other ascribed statuses, such as race, and gender. Being black or white, male or female is a life long status except in rare case. Age, in contrast, is a transitional status because people periodically move from one age category to another. This process of a person moving through the life course from birth to death is called aging.

The retirement stage brings formal separation from the job and requires adjustment to lack of a career as defining feature or self.

Retirement can be very stressful, especially for men, even when it occurs at age 65 or older. Men approaching old age today are more fully engaged in the world of work and more likely to derive their core identity from their job than are women of the same generation. A job is a source not only of income and status for men but also pride and meaning. A job structures one's days, weeks, and years, offers social contact, and ideally provides opportunities for creativity and personal fulfillment.

Majority of older Americans look forward to retirement (Clausen, 1986, Quadagno, 1986). Only 7% leave the work force unwillingly (C.H Russel, 1989). This may be because they can now lead less pressured lives and can structure their daily activities according to their own accumulated life-skills in volunteer work. According to a recent study, (Harris Poll, only 11% of retirees said they would consider taking a job and returning to the work force (C.H Russel, 1989)

This general satisfaction with retirement varies, however, depending on social-economic conditions and on the characteristics of the job left behind. People from high status occupations, although they tend to retire later, are more likely to report that they enjoy retirement than are people from low-status jobs. This is probably because high-status workers tend to enjoy themselves. But those who had the greatest power in their former occupations are more likely to experience high levels of stress during the retirement transition.
2.3 Institutionalization of retirement

Researchers related to the institutionalization of retirement reveal how all those societies with a brief history came to have retirement as a social institution and how retirement has become a social problem where societies have become more and more industrialized-(Gubrium 1976:178, Telford and Sawrrey 1977:499, Graebner 1980:3-7, Tibbits 1983:7-14). Further, some of these researchers reveal that retirement is a traumatic experience (Guhler 1973-895), a time of crisis (Zinberg, Norman and Kaufman 1963: 46, Geist 1968:26) and a complete withdrawal from employment (Atchley 1982:26). However some of the researchers show that retirement is not a crisis because it does not always imply a loss of status, respect, health and job opportunity and that retirement provides greater freedom and flexibility, a respite form tight schedule, and a time to reorganize one’s life and interests (Goode 1977:453). A great majority of the researches have concluded that retirement can be ameliorated by substitute satisfactions (Simpson and McKinney 1966).

Orbach while examining the factors that have led to the institutionalization of retirement, concludes that the development of retirement is related to technological, social, political and demographic changes in modern society. He summarizes these developments into four categories viz. (i) creation of technology based on scientific approach, (ii) order through powerful national states, (iii) a unique demographic revolution, (iv) the reorganization of man’s economic and social life (Orbach 1968:390)

Further, Orbach (1968) writes “Retirement represents the creation in modern society of an economically non-productive role for large numbers of persons whose labor is not considered essential or necessary for the functioning of the economic order. While departure from Life-long career may serve as the basic operational indicator of retirement, sociologically retirement raises problems of dynamics of social and institutional roles and relationships of a more basic structure than those associated with mere occupational change. As a social process, retirement is the prescribed transition from a position of an economically active person to that of an economically non active person in accordance with the norms through which the society defines and determines the nature of this change (Ibid 1973:53).

2.4 Factors behind retirement

Studies related to the factors behind retirement as a social phenomenon show the development of retirement as a result of societal changes (Bromley, 1966:73, Orbach 1968:370) changes and the demographic structure in terms of rise in life expectancy and the


2.5 Psychological changes


Empirical studies on the psychological problems of the retirees show that retirement as a source of anxiety (Rao and Malathi 1972:319-332), deterioration in the performance level among persons near retirement (Zinberg and Kaufman 1963:46), reduction in feelings of confidence and personal worth among the retirees as they are cut off from participation in the most important interests and activities of the society (Strauss, Aldrich and Lipman 1976:220-223), problems of dependency on others as the retirees are called on to play a subordinate function both in the family and in the society (Geist 1968:22,53), compulsion on retirees to cope with the changing values, new styles of living, and aggressive challenges of the outside
world to establish their authority in the society (Kalish & Moriwak 1973:187-209), social force on the retirees to identify themselves away from the mainstream (LeCourse and Roy 1982:25-35), distress at the impending death and environmental stress (Weisman and Kastenbaum 1968) and attitude towards death as a general agitation in the environmental stress (Kastenbaum and Costa 1977: 225-249).

According to Erickson's psychosocial model (1986), the individual in the last stage of life is confronted with the task of ego integrity versus despair. The individual in this stage accepts the inevitability of mortality, achieves wisdom and perspective, or despairs because he or she has not come to grips with death and lacks ego integrity. A major task associated with this last stage is to integrate the experiences of earlier stages and to realize that one's life has had meaning, whether or not it was "successful" in a socially defined sense. Older people who achieve ego integrity feel a sense of connectedness with younger generations, and share their experiences and wisdom with them. This may take the form of face-to-face interactions with younger people, counseling, mentoring, sponsoring and individual or group of younger people, or writing memoirs or letters. This later has been described as life review and has been found to be a useful mode of therapy with older adults (Erikson, 1963,1968,1982,1986). Life satisfaction, or a feeling that life is worth living, may be achieved through these tasks of adopting a wider historical perspective upon one's life, accepting one's mortality, sharing experiences with the young, and leaving a legacy to future generations. Researchers have found that health, marital, and financial status, as well as the availability of a confidant, is also significant predictors of life satisfaction (Hooyman, Kiyak 1998:159).

2.6 Economic problems-Loss of financial security

Studies on the economic aspect of the retirees have identified several economic problems. They observe that the most frequently cited problem of the retirees is income and the largest portion of the retirees' income is spent on food, followed by rent or mortgage, other housing expenses, and transportation (Berger, Young and Heebner 1982:31-32).

Researchers on the economic problems of the retirees have further shown that financial constraints in both the developed and developing nations are making the life of the retirees difficult (Straus, Aldrich and Lipman 1976: 220-221, Malik 1980:298-303) that the changed polices of social security benefits are making many individuals fear of getting inadequate money at the time of retirement (Time 1981:19th October), and that the present cost of living and rate of inflation force the retirees receive income that is grossly inadequate to meet their
economic needs (Ibid). The retirees lost the prestige status they got from the job, this makes them feel unfit in the society.

Workers who retire in Kenya are condemned to abject poverty because the pensions paid to the majority are woefully inadequate for providing for their declining years. This is the conclusion of a new study conducted on the behalf of the government by a World Bank team of experts comprised of labor economist, actuarial scientists and social security specialists. What emerges from the report is a society where the majority are without a secure and reliable source of retirement income, where contributions to pensions are not aligned to old-age income and where pension income are not indexed to inflation. Kenya does not have any form of government assistance to the elderly. (The East African Kenya Jan, 8th 2007). This brings anxious feelings to the retirees; coping with anxiety is one more issue with retirement transition.

2.7 Adjustment to retirement

Adjustment to retirement can be difficult for many people, although most studies show that a majority of people adjust reasonably well. Finances, health and physical mobility, social involvement, and the specific circumstances of the retirement appear to top the list of factors researchers have identified as affecting adjustment to retirement. Beck (1982) has identified poor health, lower income and earlier-than-expected retirement as main determinants of a negative evaluation of retirement. Boaz (1987) implies some anxiety about retirement in her study of work as a response on the part of retirees to low and decreasing real retirement income. Findings from this research suggest that work during retirement among men and women “is a response to low or moderate levels of non-wage income at the beginning of retirement and for men, work is also a response to a decrease in the real value of such income during retirement”.

In most of the developing world, large numbers of older adults continue to work for income (Ferraro & Lu, 1999; Kaisen, 1993). However their main means of support is not work but aid from their children except where pensions are sizable. Older adults remain economically and socially useful, engaging in household tasks and family and community functions such as counseling, negotiating marriages and leading religious rituals and other community development projects.

Evans, Ekerdt, and Bosse (1985) used data from 816 male workers participated in the Normative Aging Study of the Veterans Administration in Boston to investigate the pre-
retirement socialization process. These researchers found a strong linear relationship between proximity to retirement and informal pre-retirement involvement (measured by how often the pre-retiree had talked with his wife, relatives, close friends, or people on the job, or had read articles about retirement). This finding indicates that an anticipatory self-socialization to retirement was underway at least fifteen years prior to the retirement itself. In addition, other factors such as attitudes toward retirement, job characteristics, and personal resources (especially the existence of an already-retired good friend) were of relevance in explaining variation in pre-retirement involvement.

Attitudes toward retirement may directly determine adjustment. A study of college professors showed that about three-quarters of them looked forward to retirement; one fourth did not have a positive attitude. A professor of biological sciences held this negative view (Patton, 1977, p.350):

*The problem I see about retirement is the failure of our society to appreciate the worth of all the education..... Packed into an academic. One can be a professor one minute, and then a park of bench occupant the next.....The greatest tragedy of retirement is the lack of imagination of our institutions including universities to develop a plan whereby individuals' worth and self esteem can be maintained in a meaningful way.*

Miller (1965) has taken the position that retirement brings with it an identity crisis. He argues that retirement is basically degrading because it implies that the individual is no longer able to carry out the work role. This is especially problematic, Miller says, because occupational identity is so much a part of a person's life. It affects how all other roles (spouse, parent, friend, etc) are played. Leisure roles cannot replace work as a source of self respect and identity because society does not support sufficient replacement for work as source of worth and self-esteem. The crisis comes because the individual's former claims to prestige and status are negated by retirement, and no replacement sources of prestige and status are available. This embarrasses the individual and causes withdrawal from social life.

Ocharo (1991) in his research on rural elderly in Kisii noted that present Kenya is caught up in a process of modernization, majority of its older people are locked out of the emerging systems. Worse still is the fact that extension services, which could have provided a link between formal training and access for those who have not received, training, are inadequate. As a country, therefore, we have failed to address issues which could have gone a long way to improve the lives of the rural old people. The first issue is to do with the environment conditions identified variously as economic injustice, unequal opportunities and prejudice.
Second is the static belief held by rural old people that they are hopeless, this view is specifically held by those who lack the necessary skills to enable them play an active role in the present economic, political and social environment. They therefore are locked out, and have learned to be helpless, lacking income and by extension power to influence change in any meaningful way. This kind attitude affects the self image of the elderly.

(Kithinji: 1988) did a study in Western Kenya – focus of ageing and retirement of teachers under Teachers Service Commission (TSC). Age is the main cause of retirement in Kenya. Very few respondents retired due to other causes such as poor health, family problems, and termination of employment or early retirement. Most of the teachers retired between the late 1970s and 1980s, a period which coincides with the enforcement of compulsory retirement age. Results indicated that many teachers did not prepare themselves adequately for retirement and most of the little preparation came naturally. Building of a permanent home, developing one’s shamba/farm or buying a shamba were just natural advances in life. Many did not stop to think of approaching retirement and its applications.

The study suggests that it is important for employees to be well disposed to retirement psychologically, economically and socially in order to lead a good productive life in retirement. This calls for the employers to assist employees in preparing for retirement without necessarily lowering their productivity. He also recommended the family should be prepared to accept its aging and retired members and assist them in adjusting to retirement. People are born in families, nurtured and they in turn start their own families. It is in order for them to spend their old age in a family set up, a condition valued and respected by the traditional African.

2.8 Personality problems

A few researchers on retirees have highlighted how some problems of retirement and old age are rooted in the personality of retirees. They categorize the personalities of the retirees into three; the ‘obsessive person’ for whom work is everything; the ‘indulgent person’ who makes an excessive libidinal investment in the subject of his work that separation results in the same kind of depression that results from the loss of a loved one; and the third type of person used his work as a way of feeling useful and important. For the first type of a person a time without work is unthinkable; for the second type of a person doing his work is the sole satisfaction he gets and nothing can substitute it; and for the third type of a person retirement creates worthlessness and emptiness in him (Zinberg and Kaufman 1963:46-47)
The investigation show that retirement is not a problem to those whose work lies in creative fields and to those who have a purely instrumental approach to work. Those who have a wider range of interests and find their psychological satisfaction in other realms are not disturbed at the advent of retirement. Blue and white collar workers, whose job is associated with particular skills, tools and social techniques, take longer time to learn to live without all these (Manechery 1987:20-21).

2.9 Aging and Family

The extended family structure is often considered advantageous for the aged. Some however treated old people quite poorly. Sieroshevski (1901, quoted in Simmons, 1945) has written of the Yakuts of Siberia as follows,

The Yakuts treat their old relatives, who have grown stupid, very badly. Usually they try to take from them remains of their property, if they have any, then constantly, in measure, as they become unprotected they treat them worse and worse. Even in houses relatively self-sufficient, I found such living skeletons, wrinkled, half-naked, or entirely naked, hiding in corners, from where they crept out only when no strangers were present, to get warm by fire, to pick up together with children bits of food thrown away, or quarrel with over the licking of the dish emptied of food. (p.147)

Simmons (1945,1960), a student of ageing in many different societies, argues that throughout human history the family has been the safest haven for the aged, even though the condition of the Yakut elderly shows otherwise. Simmons studied the position of the aged among seventy-one primitive peoples, and his data reveal that it was the organization of kinship relationships that primarily determine the destiny of aged people. In particular, opportunities for the aged to remain effective participants in society seemed to be related to their opportunities: (1) to marry younger mates, (2) to exercise managerial roles in the family, (3) to rely on family care and support, and (4) to rely on the support of their sons-in-law. However, they were not the only determinants of the position of the aged in these primitive societies. Cultural factors, including the principle means of economy, the permanency of residence, the constancy of food supply, the nature of the political system, and the establishment of property rights in land, crops, herds, goods and women-in addition to the nature of climate and physical environment- also affected the status and prestige of aged people.
2.10 **Family and social relationships**

Family and social relationships is another domain covered by the researchers in social gerontology. The studies reveal loss, maintenance or gain of social status after retirement (Strauss, Aldricch and Lipman, 1976), the elderly do lose social contacts, patterns of living, of working, of communicating, of socializing, build up over all the earlier stages of their lives, often break down completely or are harder to maintain. The universe of the elderly tends to become a smaller, more confined place, less crowded with familiar faces, friends, relatives, coworkers. In the course of lifetime people assume a multitude of roles. They take on the role of parent, breadwinner, homemaker, spouse, church member, and athlete—even black sheep. As individuals age in our society, they lose or voluntarily give up a number of their roles, in extreme case all of them. Some roles are given up easily; others are more painful to lose. Older people no longer fulfill a parenting role unless they live with their children and grandchildren, and even then they may have to take on a less direct role and are rarely encouraged to interfere. Loss of an important role can be a painful blow to the self-regard and emotional well-being of some of the elderly population.

As widowering takes its toll, husbands are left without wives and wives without husbands. However, some old people may find their horizons expanding and discover new faces, new experiences, and new geographical locations, which are far from norm; in general the social world of the elderly is a shrinking planet. Predominance of separate dwelling pattern for aged retirees and at the same time maintenance of close ties between aged retirees and their offspring highlighting mutual affection and some measure of dependence (Brown 1970), and some indication that retirees with high level of education and relatively high social-economic status are likely to possess greater internal and external resources so that regardless of age and retirement, highly uniform social participation patterns and interests may prevail. (Geist 1968:53)

Social isolation also occurs when older persons can no longer communicate easily with the world around them because of blindness, deafness and even loss of the ability to speak. When familiar social patterns, formerly shared by both husband and wife are lost for one, they are often lost for both. It is even worse when death strikes younger generations, children, nieces, nephews even grandchildren. When those very close ties have been broken, how can they be replaced? Some old people live enough to see their entire generation wiped and every close relative and friend they have ever known. Social isolation may also result from changes in
familiar patterns. Friends and children (even loving and devoted ones) may move far away for jobs or a preferred style of living.

2.11 Role Transitions

Anticipatory socialization could cushion associated with a role or status change. But what good is it if the behavioral expectations associated with the future role are not visible or clear? Rosow (1974) has argued that many of the problems faced by the old in adjusting to their new roles are caused by lack of clarity in these roles. Whereas there is much prescribed activity associated with other life transitions, there is little prescribed activity that attends to old age.

Some literature suggests that negative effects of role or status transitions can be offset by rites of passage, rituals that help individuals move from one known social position to another and provide signals to the rest of society that new expectations are appropriate. Ceremonial rituals can be used to mark losses or gains in privilege, responsibility, influence, or powers. The way the rites are done may not make much difference. Keith (1982,p.30) argues that the most distinctive characteristics of rites of passage for old people in the United States is in their absence or incompleteness. This transition process would help the elderly and even the society view the elderly in a positive way. This calls for the employers to assist employees in preparing for retirement without necessarily lowering their productivity. He also recommended the family should be prepared to accept its aging and retired members and assist them in adjusting to retirement. People are born in families, nurtured and they in turn start their own families. It is in order for them to spend their old age in a family set up, a condition valued and respected by the traditional African.

2.12 Attitudes of retirees and society

Several studies have shown that societal attitudes in terms of prejudices against the retired, against old age, and against aging process, in terms of discriminating practices against the aged employees, and in terms of institutional practices and policies which perpetuate stereotypic beliefs about the aged, reduce the opportunities of retirees for a satisfactory life and undermine their personal dignity (Butler 1980:8-11). Empirical studies have explained how stereotypic behavior accentuates the tendency to exaggerate most of the physical symptoms to aging and how such physical symptoms are considered as inevitable and hence no remedial steps are taken by the society (Rodin and Langer 1980 12-19).
Studies observe that old age is looked as a period characterized by economic insecurity, poor health, loneliness, resistance to change and indifferent feelings towards physical and mental powers (Tuckman and Lorge 1952: 137-149), that a vast majority of the retirees have fear of death (Jeffers, Nicholas and Eisdorfer 1970: 395-401), that dependent people in society have a favorable attitude towards deprived people among the retirees (Kogan & Wallagh 1961: 272-280), that negative labeling and stigmatization of the elderly contribute to behavior that actually confirm the prevalent stereotypes of old age and lead to lower self-esteem and diminished feelings of control (Rodin and Langer 1980: 12-29), that work satisfaction necessitates pre-retirement planning for those having different work retirement attitudes (Goudy, Powers and Keith 1975: 267-279), that people with satisfaction in retirement are more likely to have favorable attitudes towards retirement than others (Streib and Thompson 1957: 180-191), that feelings about oneself as young, healthy and effective are stronger determinants of favorable attitudes toward retirement than perceptions of the job (Eden and Jacobson 1976: 145-154) and that retirees in good health, with social involvement, enough money and a sense of worth have no greater problems than they did at their younger age (Keily, Dudek and Stephens 1977: 181-184).

2.13 Some voices of the retirees

"I get shivers thinking about not working, I’d hate to sit in a park.....retirement is death"

"I can’t wait .....it should be as delightful as the rest of my life has been, just a different way of investing my activity". These contrasting comments demonstrate the wide range of feelings adults in the later part of middle age have about the prospect of retirement. (Kart: 1994)

2.14 Health conditions

Health of the retirees is another area which attracted the attention of social gerontologists. The researchers in this regard reveal a significant correlation between a person’s health and his material situation among both urban and rural retirees (Szwarch 1981: 280), association of specific bodily dysfunctions with aging and retirement (Joshi 1971: 64-48), death of lower status workers within three years after their retirement and death of higher status orders four to five years after retirement (Haynes, MaMichael and Tyroler 1977: 105-114), health, mental abilities and satisfying social roles as the most important promoters of longevity of the retirees (Palmore 1969: 103-108).
Access to health care has always been of major concern to elderly. Help Age International (n.d.:8) has strongly emphasized: “Access to health services is not benevolent act but is a basic human right for any human being regardless of age”. Earlier evidence adduced that the attitude and behaviour of some health workers towards older people was negative. Elderly respondents taking part in focus group discussions reported that public health providers utter discouraging remarks, for example: “wewe si mgonjwa, shinda yakoni uzee”, translated into English as: “You are not sick, your problem is old age” (Ochola et al.2000: 55).

2.15: Mental health

Mental health can be defined in terms of self-concept, self-development, and satisfaction with life.

The primary effective or emotional disorder of old age is depression, which accounts for a significant number of suicides, especially among older men. Alzheimer's disease and other dementias are cognitive disorders that are far more likely to affect the old than the young (Hooyman and Kiyak 1988).

The prevalence of psychiatric disorders among older persons who are living in the community ranges from 15 to 25 percent, depending on the population studied and the categories of disorders examined. Even higher rates can be expected in the institutionalized older population, with estimates of 10 to 40 percent of people with mild to moderate impairments, and another 5 to 10 percent with significant impairments. Twenty percent of all first admissions to psychiatric hospitals are persons over age 65. Older psychiatric patients are more likely to have chronic conditions and require longer periods of inpatient treatment than are younger patients, as evidenced by the fact that 25 percent of all beds in these hospitals are occupied by older persons. (Butler et al., 1991)

Psychological problems resulting from losses, as well as those triggered by other threats, real or imaginary, are often the most difficult to handle. Those psychological difficulties may also be continuations of lifelong emotional problems which, successfully held in check at earlier times, become intensified in old age, and therefore more difficult to control. They include depression, anxiety, psychosomatic disorders, alcoholism, unwarranted suspiciousness, and sometimes severe neurotic and psychotic reactions. These are the psychological problems of all aged, but statistics reveal that some appear with greater frequency in the population sixty five and over. This greater frequency occurs in part because of the higher incidence of depression among the elderly, and also because of the organic brain disorders of the elderly.
which produce their own special symptoms, including disorientation, loss of memory, confusion and wandering. There is no doubt that psychological problems are closely related to the physiological losses of aging. All the areas of loss, as well as other stressful changes confronting the older person can individually or in combination trigger psychological problems (Barbara & Helen 1976).

Stress is an inevitable part of life. Coping is adaptive thinking or behavior aimed at reducing or relieving stress that arises from harmful, threatening, or challenging conditions. Psychologists and laypeople alike recognize coping as an important aspect of mental health (Papalia, Stens, Feldman, Camo 1996).

2.16 Theoretical framework

A social theory is a system of interconnected ideas that condenses and organizes knowledge about the social world.

This study will be guided by the following theories.

1. **Disengagement theory (Cumming and Henry: 1961)**

The disengagement theory postulates that society withdraws from the aging person to the same extent as the person withdraws from society. This is, of course, just another way of saying that the process is normatively governed and in a sense agreed upon by all concerned. Accordingly, older people decrease their activity levels, seek more passive roles, interact less frequently with others, and become increasingly preoccupied with their inner lives. Disengagement is thus viewed as adaptive behavior, allowing older people to maintain a sense of self-worth while adjusting through withdrawal to the loss of prior roles, such occupational or parenting roles. The world of the elderly becomes smaller and therefore they are able to manage their life at their own pace without interference from other people.

However the theory does not account for the elderly who does not withdraw from the society. They may choose to remain active and engaged with various activities, and maintaining warm and intimate relationships and leads to successful aging. Some older persons become late achievers and they get so involved in the society hence the concept of disengagement theory does not apply to them.
2. **Activity theory.**

This theory is also referred as the implicit theory of aging, states that there is a positive relationship between activity and life satisfaction. It attempts to answer how individuals adjust to age-related changes, such as retirement, poor health, and role loss. The theory holds that although aging individuals face inevitable changes related to physiology, anatomy, and health status, their psychological and social needs remain essentially the same. Those who adopt this view recognize that the social world may withdraw from older people, making it more difficult for them to fulfill these needs. Yet the person who ages optimally is the one who stays active and manages to resist the withdrawal of the social world (Havighurt, 1968).

According to this theory, the individual who is able to maintain the activities of the middle years for as long as possible will be well adjusted and satisfied with life in the later years. Some of the elderly may use the skills they acquired in their careers and learn to do new jobs and activities. This would empower them economically and makes them have autonomy and have a high degree of control of their life. They may also choose to make new friends and maintain strong social contacts which would contribute to successful aging. Active aging enables the retirees to fully participate in the society; it is an element of successful aging. Some elderly persons may remain active especially if they choose to do the things they enjoy doing, and this contributes to their wellness, it shows that they have a purpose for life and are independent.

3. **MASLOW'S HIERARCHY OF NEEDS THEORY**

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5) Self actualization needs
4) Esteem / Ego needs
3) Social/ affiliation needs
2) Safety and Security needs
1) Physiological needs
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Psychologist Abraham Maslow developed the concept of the hierarchy of needs on which human beings develop. He came up with five levels of needs on which the lower level needs must be satisfied and then the next need becomes important. He argues that the satisfied needs cannot motivate anymore but they still remain important. According to this theory, the level needs of an individual must be understood and addressed accordingly.

1. Physiological needs. e.g. shelter, food and clothing, the government in this case should ensure that the elderly are able to meet their basic needs by providing them with better pension and social security programs.

2. Safety/security needs-this concern physical, emotional and financial security. The elderly requires to be provided with the same security.

3. Social needs-every individual aspires to be loved by others, to be associated with others and to get affection from others. Man needs to have a sense of belonging, the society should provide a friendly environment for every person, elderly included.

4. Esteem/ego needs-this includes the need for self respect from others. This need produces such satisfaction as power, prestige, status and self-confidence. The society should treat the elderly with the respect/esteem they deserve.

5. Self-actualization—this refers to the desire for one to become what one is capable of becoming (full potential) and the opportunity for creativity and for continual development of the individual’s skills and powers.

4. COGNITIVE–APPRAISAL MODEL

In the cognitive–appraisal model (Lazarus & Folkman, 1984), coping is an evolving process, which occurs only in situations that a person sees as taxing or exceeding his or her resources and thus demanding unusual effort. According to this contextual model, people choose coping strategies on the basis of their cognitive appraisal of a situation. Coping includes anything an individual thinks or does in trying to adapt to stress, regardless oh how well it works. Because the situation is constantly changing, coping is dynamic, not static, choosing the most appropriate strategy requires constant reappraisal of the relationship between person and environment.

The choice and effectiveness of a coping strategy are influenced by personal resources and by personal and environmental constraints, as well as by beliefs about personal control or supernatural control, commitments and motivations, social skills and problem-solving skills, social support, and material resources (money, goods, and services). This is why the
economic status of the elderly is very important as they adjust to life after retirement. The ability of coping to the stress will determine the wellbeing of the elderly, some are able to adapt to new situations very well and achieves quality life. If they fail to adapt well, they fail to enjoy their life, get stressed and lacks happiness and satisfaction with life. One can be referred to as Mental healthy if they are able to grow old gracefully. Mental health is defined in terms of self-concept, self-development, and satisfaction with life.

5. LEARNED HELPLESSNESS THEORY.

The major life events like retirement place demands on an individual’s competence a behavioral perspective, coping involves learned adaptations to environmental stressors, leading to a reduction of perceived stress. An animal confronted by an enemy or a person confronted by a stressor, generally has three options: flee to a safer place, fight and attempt to master the situation, or stay put and try to endure it. When escape or avoidance is impossible and attempts at mastery fail or are punished, organism adapt through learned helplessness, an adaptive pattern in which an organism learns to cope with an extremely stressful and uncontrollable situation by doing nothing.

Seligan did an experiment with a dog; he rang a bell whilst shocking a restrained dog. He then allowed it to move out of the way and rang the bell again. The dog did not move! What it had learned was not that ringing a bell means pain, but that it is futile trying to get way from shocks, it had learnt helplessness.

However, not all the dogs in Seligman’s experiments became helpless. Of the roughly 150 dogs in experiments in the latter half of the 1960s, about one – third did not become helpless, but instead managed to find a way out of the unpleasant situation despite their past experience with it. This group believes that they can perform behaviors that are necessary to bring about a desired outcome; they have a high level of self-efficacy. Life after retirement pauses many challenges to the older persons but some may have the ability to adjust well are able to age gracefully. Albert Bandura (1986) merges much with wisdom behind the power of positive thinking, self-efficacy, a sense that one is competent and effective. Self efficacy determines our i) choice of activities, ii) intensity of effort and iii) persistent in the face of obstacles. People with strong feelings of self-efficacy are more persistent, less anxious and depressed, and more academically successful (Gecas, 1989; Maddux 1991; Scheier & Carver, 1992).
The elderly must believe in themselves, have a purpose in life, be willing to learn new skills and be able to manage and control their life. However, people are caught in situations they have no readily available avenues to explore the situations and initiate change to enable them cope better. At the end of it they conclude they cannot change things the way they are, so they don’t make effort, finally they submit to the fate, they learn to be helpless.

Later research discovered that the original theory of learned helplessness failed to account for people’s varying reactions to situations that can cause learned helplessness. Learned helplessness sometimes remains specific to one situation, but at other times generalizes across situations.

This theory explains why some elderly retirees are able to adjust to the environmental demands very well and others are not.

Figure 1: Conceptual Framework
The ability to adjust after retirement determines whether the retirees will age gracefully or not. The way the elderly has internalized the aging process influences the way they adjust after retirement. Demographic factors such as, age, health, self-concept, activity level, religious beliefs, social support, attitudes and even the economic status affects the aging process.

The way the elderly adapts to the changes that come with ageing may affect their self esteem and self concept. The activity theory agrees with this argument, it suggests that those who are able to maintain activities they had in younger age will be satisfied with life in old age. The theory further suggests that a person's self concept is related to the roles held by that person, and the way they respond to new situations. The dependency theory tends to contradict the activity theory; it stresses the way the elderly withdraws from the society and activities are normal, and they may develop new types of relationships. This theory does not include the group that does not withdraw, but get involved in different activities. The learned helpless theory explains why some people are able to cope with different situations and others feel they cannot change the situation, and learn to be helpless. When the elderly are able to define themselves positively, they would have a high self esteem, have a positive image of self and this would lead to satisfaction with life. However the ability of the elderly to cope with the changes that comes with ageing very well determines the quality of life one lives. This suggests that the needs of the elderly needs to be addressed seriously to ensure that they live a happy life. The researcher should suggest the necessary intervention for the un成功的 ageing group to ensure they enjoy quality of life.
3.0: CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction
This chapter describes the design and methodology used to achieve the objectives of the study. The chapter provides an overview of the way the research population is chosen, a discussion of the combined techniques used for collecting the data and a description of the method for analyzing the data.

3.2: Research Design
A research design is the overall strategy used by the researcher as a means of collecting and analyzing data answer the research questions.

In this study the researcher adopted the use of descriptive study, which is designed to describe the characteristics or behavior of a particular population in a systematic and accurate fashion. The study aimed at establishing the wellbeing of retirees in Kihumbu-ini Location, Murang’a County.

Descriptive research was adopted, involved gathering of data that described events and issues that affected the elderly and then organized, tabulated, depicted and described the data in order to help the reader in understanding the data distribution.

The research was conducted in the field, a rural setting, where the researcher collected data and reported only what happened. The study was done at a specific time according to the research schedule prepared by the researcher. The specific objectives of the research was to inform the questions used in the tools to respond to the study objective stated above. The study ensured that the evidence obtained had enabled the researcher to answer the stated research questions as clearly as possible.

3.3 Site Selection and Description
The study was carried out in Gatanga district which covers a rural settlement. The sample was however picked from this district which has been purposively selected for this study.

Gatanga district is in Murang’a county, it boarders Kandara district, Gatundu north, and Thika district. The district has an area of 312.4 square kilometers, a density of 302 and has
household of 30,211. The district has three divisions, namely, Kariara, Kihumbuini and Gatanga which is the largest.

Table 2 GATANGA DISTRICT POPULATION OF THE ELDERLY

<table>
<thead>
<tr>
<th>AGE</th>
<th>MALE</th>
<th>FEMALE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-64</td>
<td>1,416</td>
<td>1,376</td>
<td>2,792</td>
</tr>
<tr>
<td>65-69</td>
<td>1,009</td>
<td>1,158</td>
<td>2,162</td>
</tr>
<tr>
<td>70-74</td>
<td>717</td>
<td>897</td>
<td>1,614</td>
</tr>
<tr>
<td>75-79</td>
<td>432</td>
<td>681</td>
<td>1,113</td>
</tr>
<tr>
<td>80+</td>
<td>649</td>
<td>1,176</td>
<td>1,825</td>
</tr>
<tr>
<td>Totals</td>
<td>4223</td>
<td>5288</td>
<td>9511</td>
</tr>
</tbody>
</table>

Source: Compiled from the Kenya Bureau of Statistics, 2009 National Census

The total population of the elderly 60 years and above is 9511, composed of 4223 male and 5288 female as shown in table 2 above.

The district has rich red soil, and the main cash crop is coffee and tea. The majority of the people are peasant farmers. Most of the people worked in towns like Thika, Juja and Nairobi. The elderly leave towns and goes to the rural home after retirement. The majority of the people are involved in farming and small businesses.

The households are different, there is a category that has build permanent homes, semi-permanent and others temporary. This is possible because the building stones are readily available in the district. The rural electrification program has benefited many homes and the district has been recognized for proper use of the Constituency Development Fund, (CDF), e.g., the roads are developed. This location is favorable to the researcher, as it is within reach and familiar to the researcher.

3.4 Sources of Data

The researcher used both primary and secondary sources of data. Primary data included the information that the researcher obtained for the first time from the field, in this case the information from the respondents.

Secondary data refers to the information the researcher obtained from documented sources, in this case the information from the Kenya National Bureau of statistics, and the report from the local authority office, the area Chief.
3.5 Target Population
The researcher targeted the aged retirees of Gatanga District, 60 years and above. The researcher chose a rural setting because majority of the elderly retirees to their rural homes, one would like to know how they live after retirement.

Kihumbuini location in Gatanga district has been purposively selected for this study. It has four sub locations with a total population of 9483, with 4627 male and 4856 female. The respondents were selected by proportionate system

3.6 Sampling Design and Procedure
Since the distribution of population is not proportionate from each sub-location, the researcher used proportionate distribution to select respondents. The researcher was guided by the local leaders namely the local Chief and the elders in the area, who helped in identifying the respondents based on the purpose of the study.

Total population of the elderly is 9483 in Kihumbuini location. The researcher sampled 1.13% of the total population which is 107 persons.

\[
\frac{1.13 \times 9483}{100} = 107 \text{ persons}
\]

<table>
<thead>
<tr>
<th>Sub-location</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thuita</td>
<td>1672</td>
<td>1736</td>
<td>3408</td>
</tr>
<tr>
<td>Kagongo</td>
<td>1072</td>
<td>1131</td>
<td>2203</td>
</tr>
<tr>
<td>Kihumbuini</td>
<td>1007</td>
<td>1032</td>
<td>2039</td>
</tr>
<tr>
<td>Nyaga</td>
<td>876</td>
<td>957</td>
<td>1833</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>4627</strong></td>
<td><strong>4856</strong></td>
<td><strong>9483</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sub-location</th>
<th>Male</th>
<th>Female</th>
<th>Percentage</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thuita</td>
<td>19</td>
<td>19</td>
<td>36%</td>
<td>38</td>
</tr>
<tr>
<td>Kagongo</td>
<td>12</td>
<td>13</td>
<td>23%</td>
<td>25</td>
</tr>
<tr>
<td>Kihumbuini</td>
<td>12</td>
<td>12</td>
<td>22%</td>
<td>24</td>
</tr>
<tr>
<td>Nyaga</td>
<td>10</td>
<td>10</td>
<td>19%</td>
<td>20</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>53</strong></td>
<td><strong>54</strong></td>
<td><strong>100%</strong></td>
<td><strong>107</strong></td>
</tr>
</tbody>
</table>

3.7 Methods and Tools of Data Collection.
The main method for collecting data was face to face interview. The study used detailed questionnaires as the main instrument of data collection for gathering information and
interview schedules. The questionnaires consisted of closed and open-ended questions. It was an inexpensive method that is useful where literacy rates are high and respondents are cooperative. The open-ended questions were used to ensure that the respondents are not limited in their responses; they can catch the richness, depth of response and honesty which are the hallmark of qualitative data. The closed ended questions are quick to complete and straightforward to code.

The researcher collected some data through direct observation of the environment of the respondents, also got involved in informal discussions with some elders and relatives of the retirees. The researcher took notes which were detailed, non judgmental and concrete descriptions of what was observed and discussed. The information gathered complimented and validated the quantitative data.

The respondents were helped to understand the questions as needed, and where necessary the researcher did interpret to their local dialect that is kikuyu.

3.8 DATA ANALYSIS
Data analysis and presentation, involved classifying, ordering, summarizing data in order to obtain answers to the research questions. The data that was collected was analyzed through the use of both quantitative and qualitative methods. The data collected was then summarized by use of descriptive statistics and use of visual aids such as graphs, table’s charts to aid the reader in understanding the data distribution. The notes taken were coded and clustered so as to provide a summary of what had been found and researcher had to be precise so as to avoid own preferences and opinions.

3.9 DATA PRESENTATION
Once the data had been analyzed, the information was presented to the audience concerned in a formal meeting.
4.0: CHAPTER 4: DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the analysis of the research findings based on the research objectives. The study objective was to examine the general wellbeing of the retirees and its association to successful aging. The respondents in this study comprised of 107 retirees in four sub locations of Kihumbui-ini location in Gatanga Division, Murang’a South District in Central Province. The presentations are made based on the findings from the respondents. The analysis is presented in both tabular and graphical presentations.

The study findings are presented based on the following research questions: What were the needs for successful aging among the retirees? , to what extent are they determined to want to change the state of affairs of their lives? and lastly what is the level of self-efficacy in those who want to change for the better?

4.2: Socio Demographics of the Respondents

This study sought to ascertain the social and demographic attributes of the respondents which did include their gender, age, marital status, level of education and employment status and the findings are presented below.

4.2.1: Gender of the Respondents

Figure 2: Gender of the Respondents

According to population and housing census publication, 1999 vol 1, population by gender shows that older women are more than men across the country. This is contrary to results
achieved in this study. From the study findings as shown in the figure 2 above, the respondents were 60 years and above, 79 percent were male while 21 percent were female.

According to the Functionalist theory, social stratification is a device by which societies insure that most important positions are conscientiously filled by the most qualified persons for the system to survive and operate efficiently. One such prerequisite is role allocation and performance and create social order and stability. The theory explains the study finding that shows that men are more than women retirees, men go out to work and women are normally left at home managing domestic affairs. This reality is further explained by the impact of industrial revolution. Most people worked at home, industrialization moved production to factories forcing severe changes in families because men moved to towns to work and women were left at home.

4.2.2: Age of the Respondents

Graph 1: Age of the Respondents

Age is a transitional status where people periodically move from one age category to another. In Kenya the stipulated retirement age in majority of the sectors is 60 years, while other sectors have varied ages for retirement. From the study findings as shown in the graph 1 above, 13 percent were in the age bracket of between 55-60, 24 percent of the respondents were in the age bracket of between 61-65 years, 23 percent were in the age bracket of between 66-70 years, 13 percent were in the bracket 71-75 years respectively, while the
remaining 11 percent were in the age bracket of between 76-80 years. 15 percent were in the age bracket of between 81 years and above.

The findings reveal that the majority of the retirees are in the age groups of 61-65 and 66-70 years. According to the activity theory, there is a positive relationship between activity and life satisfaction. The individual who is able to maintain the activities of the middle years for as long as possible will be well adjusted and satisfied with life in the later years. The theory perspective assumes that individuals have a great deal of control over their social situations. The aging individuals face inevitable changes such as retirement, poor health and role loss. How the old adjust to age-related changes determines their level of satisfaction. The study reveals a decline in adjustment as age increases. The respondents were asked about the age at retirement and they results are as below;

4.2.3: The age of the respondent at retirement

Graph 2: The age of the respondent at retirement

Men et al. (2001), the decision to retire or keep working typically involves many factors such as one’s feeling about the job, leisure interests, physical health and family relationships. In trying to ascertain the age that the respondents had retired, the study findings revealed that 64 percent of the respondents had retired at the age of 55 years, 16 percent at under 55 years, 12 percent at 60 years, while 8.5 percent at over 65 years and above as shown in the graph 2 above. Age is the main cause of retirement, majority (64%) of the elderly retired at the age of 55 years, the mandatory age for retirement then. Those who retired under 55 years, majorities are at home and have financial difficulties. The situation is not good because some have very young children in primary school. However some have a different experience as shown in the following examples;
One secondary school female teacher who retired early and she started a business in Thika
town which expanded and then opened a branch in Nairobi. She used to commute from home
everyday, her husband retired at age 55, who was also a secondary school teacher. After
some time, she felt uncomfortable to leave her husband at home and come late in the evening,
so they decided to turn to commercial farming. They are very doing well; she said they have
taken their children to private universities after retirement. Another education officer, zonal
inspector retired before 55 years voluntarily, he has started a computer college in the area
and he is doing well.

These two examples show clearly that the level of education and previous job experience
before retirement determines the way the retiree will adjust after retirement. Some retirees
had very clear plans of what to do after retirement.

There is a unique case of a man who retired this year at age 89, he has worked as a clerk
with advocates in Nairobi for 60 years. His last employer was reluctant to release him; he will
be on the payroll for one year as a sign of appreciation. He said when he came home; he got
sick, vomiting, diarrhea and feeling fatigued. This is as a result of anxiety after retirement but
now he has seems to be okay. One would like to know why he was able to continue working
until such an age.

This case of a man working till very late years may imply that age should not determine when
one should retire. This may confirm the respondents feeling that they were not ready for
retirement at age 55 years.
4.2.4: Marital status of the respondents

Graph 3: Marital status of the respondents

According to Men et al. (2001), family roles change with retirement as married couples often experience increased marital stress, when one spouse retires, while the other spouse is still working, but over time they typically adjust.

According to Tischler (2004), marriage is defined as an institution found in all societies, is the socially recognized, legitimized and supported union of individuals of opposite sexes. He also defines nuclear family as the most basic family form and is made up of a married couple and their biological or adopted children. The nuclear family is found in all societies and is from this form that other family forms are derived.

From the study findings as shown in the graph 3 above, of the respondents who participated in this study, majority (83%) were married, 13 percent were widowed, 2 percent were separated, and 2 percent were single. In the study findings, the married (nuclear family) is the dominant type of family structure.

One function of the family is to meet the individual members' need for love and emotional security. The family involves a set of "loving obligations" to share both material and emotional resources among its members. Ideally, the family offers warmth, loyalty, concern, willingness to sacrifice for the good of others, and unconditional love (Dizard and Gadlin, 1990).

The significance of the family is further explained by Federico (1979) who states that the institution of the family is the one that is best known and that affects most people, and family
touches us more deeply and continuously than any other. Variation in family structure exists within societies as well. Families afford individuals protection, intimacy, affection and social identity.

All human beings even people who claim otherwise have strong needs for affiliation, to feel connected to others. These needs and differences in attachment style - the ways in which we form emotional bonds and regulate our emotions in close relationships, are a very basic aspect of the social life. This explains the importance of marriage relationship in people's life. It gives both parties a sense of belonging. Abraham Maslow's hierarchy of needs theory brings out this aspect of need to be loved very clearly that makes one to have a sense of belonging. The fulfillment of this need to be loved brings out the desire for higher needs, i.e. self-esteem and self-actualization needs. This confirms the significance of the aspect of affiliation in developing the emotional stability of a man and marriage provides this as the partners enjoys the attraction of each other and close relationship that enables them to share benefits from each other. Further, the social exchange suggests that people enter into social relationships because these provide rewards - economic sustenance, recognition, a sense of security, love, social approval, gratitude, and the like.

4.2.5: The respondents level of Education

Figure 3: The respondents level of Education

Education and training is a right of every member of the society as stipulated under the education Act of Kenya (Gondi). This study therefore sought to establish the respondent’s
education level. Education is an important demographic variable because the level of education has been found to be significant determinant on one's economical stability.

Modernization theory (Cawgill, 1974) describes the relationship between modernization and the changes in role and status of older people. It promotes literacy and education especially to the younger generation. Stated briefly, the theory holds that increasing modernization brings a decline in the status of the aged for example when more educated generation emerges.

From the study findings as shown in the table above, 48 percent of the respondents had primary level of education, 28 percent had college certificate, while 24 percent had high school certificate. This results shows majority, (48%) did not go beyond primary education meaning that they lacked adequate skills that people need to find jobs and for effective participation in modern societies.

Education plays a vital role in fostering the functional integration of society and maintaining its hierarchical social structure. Learning self-discipline and the value of hard work, acquiring pride in one's country and its economic and political institutions, and becoming aware of one's "place" in society and being shaped to fit it well are some of the lessons that are taught in schools. This makes a generation who have internalized the established culture and who "fit" the existing social structure (Calhoum, Light & Keller: 1995).

4.2.6: Employment Status of the Respondents

Figure 4: Employment Status of the Respondents
Orbach (1968) asserts that “Retirement represents the creation in modern society of an economically non-productive role for large numbers of persons whose labor is not considered essential or necessary for the functioning of the economic order.

Literature has shown that as a social process, retirement is the prescribed transition from a position of an economically active person to that of an economically non-active person in accordance with the norms through which the society defines and determines the nature of this change (Ibid 1973:53).

Out of the respondents who participated in the study, majority (95%) were retirees with no formal employment, 4 percent were in full time employment (re-employed after retirement) while the remaining 1 percent were part time employment (after retirement) as shown in the figure 4 above.

The finding reveals that majority of the retirees did not consider re-employment, they took immediate retirement. This reflects that retirement is becoming accepted part of the life cycle for a greater proportion of the population. Atchley R. (1964) also found that retirement had become an overwhelming favorable concept. In his research he discovered that people saw retirement as an active, hopeful, meaningful, healthy, relaxed, and independent time.

The findings also revealed that more of the older persons who opted go back to work are the ones who had retired voluntarily. This means they had a plan of what to do after retirement. However some have opted for part time work, for example, counseling and training especially the church based programs.

4.2.7: Type of work of the respondents before retirement

Table 5: Type of work of the respondents before retirement

<table>
<thead>
<tr>
<th>Type of work</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly-skilled e.g. teachers, doctor, nurse</td>
<td>45</td>
<td>42.1</td>
</tr>
<tr>
<td>Semi-Skilled e.g. clerk, driver, machine operator</td>
<td>49</td>
<td>45.8</td>
</tr>
<tr>
<td>Low-skilled e.g. cleaner, cook,</td>
<td>13</td>
<td>12.1</td>
</tr>
<tr>
<td>Total</td>
<td>107</td>
<td>100.0</td>
</tr>
</tbody>
</table>

From the study findings it emerged that the respondents had worked in different capacities before retirement. Majority (45.8%) of the respondents were semi-skilled in various fields,
majority were trained on jobs, 42.1 percent were highly-skilled workers, while 12.1 percent were low-skilled workers, as shown in Table 5 above.

Teachers are the majority of the respondents, twenty eight and this raises the number of the highly skilled. The semi-skilled bracket has the majority; this is reflecting the level of education of the respondents as shown earlier in the study which may determine the kind of job one can get.

The findings brings out clearly the financial position of the retirees even at retirement from the kind of jobs they were doing, majority said that they were sent home with no benefits. What emerges from the study is a society where the majority is without a secure and reliable source of retirement income. This is a common practice in the informal sector and leads to economic crisis after retirement and calls for government’s attention on the fate of the retirees who have no security scheme. The Older Persons Cash Transfer Program is a good idea but the implementation is at initial stages.

In response to this challenge, the government should establish framework that ensures that all private employers must embrace the pension scheme for all even the lower caliber staff. Following the Kenya Gazette Notice No. 159 of 30th October, it is now mandatory for all employers including employers of one to four employees to remit contributions to NSSF. The effective date of the contributions is 1st November, 2009. No employer is exempted from the provisions of the NSSF Act on the strength of having an in-house occupational pension scheme, meaning that in future the retirees will have social security in retirement.

4.2.8: Mode of retirement of the respondents

Graph 4: Mode of retirement of the respondents
Orbach (1968) asserts that retirement represents the creation in modern society of an economically non-productive role for large numbers of persons whose labor is not considered essential or necessary for the functioning of the economic order.

In trying to ascertain the reasons for retirement, it emerged that 65 percent of the respondents had retired after attaining the mandatory retirement age. They said they were still strong to continue with work, especially the ones with dependants. However the government has responded to this and has risen the retirement age from 55 to 65. This was followed by 22 percent who had retired voluntarily. This group seemed to be happy and excited about the retirement; they said they are doing better economically while 6 percent were retrenched, 3 percent had retired due to disability and 3 percent due to poor health as shown in the graph above. The study indicates that age is the main cause of retirement, very few respondents retired due to other causes such as poor health, disability, voluntarily and retrenchment.

The respondents who retired due to disability, have managed to become active and this proves that disability is not inability as shown in the following example,

There is one case of a man, who was forced to retire after an accident while on duty because he broke both of his legs and could not perform his work. He got a good package and he came home and developed his farm. He has been able to educate his children, and he is still doing farming. He is doing well financially; he has proved disability is not inability.

4.2.9 Readiness for Retirement

The researcher sought to find out whether the respondents were ready for retirement although adjustment to retirement can be difficult for many people. The study revealed that that majority of the respondents were not ready for retirement as shown below in table 4 below:
Table 6: Readiness for Retirement

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>I was reluctant to retire</td>
<td>30</td>
<td>25</td>
<td>4</td>
<td>18</td>
<td>30</td>
<td>107</td>
</tr>
<tr>
<td>I do miss my job</td>
<td>22</td>
<td>26</td>
<td>3</td>
<td>36</td>
<td>20</td>
<td>107</td>
</tr>
<tr>
<td>I had a detailed saving plan</td>
<td>10</td>
<td>27</td>
<td>7</td>
<td>48</td>
<td>15</td>
<td>107</td>
</tr>
<tr>
<td>I’m financially dependent on others. (my children, relatives, friends)</td>
<td>16</td>
<td>21</td>
<td>7</td>
<td>34</td>
<td>29</td>
<td>107</td>
</tr>
<tr>
<td>I knew what I wanted to do after retirement</td>
<td>29</td>
<td>34</td>
<td>13</td>
<td>21</td>
<td>10</td>
<td>107</td>
</tr>
<tr>
<td>Total</td>
<td>107</td>
<td>133</td>
<td>34</td>
<td>157</td>
<td>104</td>
<td>535</td>
</tr>
<tr>
<td>Cell representation</td>
<td>20%</td>
<td>24.9%</td>
<td>6.4%</td>
<td>29.3%</td>
<td>19.4%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Researchers on the economic problems of the retirees have further shown that financial constraints in both the developed and developing nations are making the life of the retirees difficult (Straus, Aldrich and Lipman 1976: 220-221, Malik 1980:298-303) that the changed polices of social security benefits are making many individuals fear of getting inadequate money at the time of retirement (Time 1981:19th October), and that the present cost of living and rate of inflation force the retirees receive income that is grossly inadequate to meet their economic needs (Ibid).

Empirical studies on psychological problems show deterioration in the performance level among persons near retirement (Zinberg and Kauman 1963:46), reduction in feelings of confidence and personal worth among the retirees as they are cut off from participation in the most important interests and activities of the society (Strauss, Alddrich and Lipman 1976:220-223).
Negative labeling and stigmatization of the elderly contribute to behavior that actually confirm the prevalent stereotypes of old age and lead to lower self-esteem and diminished feelings of control (Rodin and Langer 1980: 12-29). The literature review shows society’s negative perspective of the retirees which makes them develop a negative image about retirement event and therefore not something that many may not look forward to.

From the study findings on how the elderly retired, majority, (65.4%) were forced to retire at the mandatory age of retirement, 55 years. This in line with Schultz et al. (1998), assertion that some people do not have the luxury to choose their work status as they may be forced into retirement or feel compelled to keep working for economic reasons. This explains the absence of pre-retirement planning and thus results to the retirees feeling not ready for the retirement event.

The findings show that a higher proportion of the elderly, 29.3 percent disagree that they were ready for the retirement. However, some respondents agree that they were ready for retirement, 24.9 percent and 20 percent strongly agree. The readiness to retirement would depend on many factors for example, the general attitude towards retirement, economic status, pre-retirement planning etc.

Although majority of the respondents were not ready for retirement, some demonstrated that they were ready for retirement and they are happy with life after retirement. Majority of the retirees who are teachers said that the period before retirement was posted in their pay slips every month and this helped them to internalize the concept of retirement.

The lack of readiness to retirement can further be explained by Roscow (1974) who has argued that many of the problems faced by the old in adjusting to their new roles are caused by lack of clarity in these roles. Whereas there is much prescribed activity associated with other life transitions, there is little prescribed activity that attends to old age, thus making it difficult for the elderly to welcome the idea of retirement.

It was also revealed that financial situation is a significant predictor of readiness to retirement. The presence or absence of financial resources will have considerable impact on an individual's capacity to adjust to aging. Income will affect whether or not a retiree’s values and preferences can be realized. The older person with adequate financial resources can maintain some degree of control over his or her life, including making decisions about which leisure activities to pursue, how much to travel, what kind of diet to maintain, and how
much preventive medical care to seek. Older people without money can do none of these things (Kart 1994. This can be attested by the majority saying that they did not have a detailed saving plan. When asked what can be done to improve their life, majority said that they expect financial support from the government.

The study reveals that majority of the retirees knew what they wanted to do after retirement. The activity theory by Neugarten, Havighurst and Tobin (1968) reinforces these findings that the individuals have a great deal of control over their social situations. It assumes that people have the capacity to reconstruct their lives by substituting new roles for lost ones. Thus retirement is not a threat to them but a transition to a new way of life.

From the study findings on the readiness for retirement it can be concluded that majority of the respondents were not ready for retirement.

4.3: Main findings.

The main findings were guided by the specific objectives of the study which included the following:

1. To find out the level to which they are satisfied with the lives after retirement.
2. To find out the challenges they are faced with?
3. To analyze the coping mechanism utilized by the elderly by looking at their levels of satisfaction.
4. To analyze the level to which they have learnt to be helpless.

4.3.1: Level of Satisfaction of the Respondents

A growing number of older people have been able to age successfully and have managed to cope effectively in their daily lives. The researcher sought to assess the level of satisfaction of the elderly and the results are presented below in table 7. The respondents are given eight key variables to measure the level of satisfaction, namely (i) expectation of retirement, (ii) feeling of happiness about the event of retirement, (iii) enjoyment of a more relaxed lifestyle, (iv) planning of daily activities, (v) family relations (vi) state of health after retirement (vii) management of financial obligations, and (viii) self reliance. The researcher has chosen simple opinion scale, (i) strongly agree, (ii) Agree (ii) Neutral (iv) Disagree, (v) Strongly disagree to use composite variables to capture the levels of satisfaction; each cell has a probability of scoring 100%. In actual performance, you find that the cell of strongly agree
has 36.56 percent, the highest score that was achieved, meaning that the level of satisfaction is quite high amongst the respondents. These satisfaction scales were got from the internet and as such they had been tested and validated for use in such a research.

Table 7: Level of Satisfaction of the respondents.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement is what I expected</td>
<td>52</td>
<td>27</td>
<td>4</td>
<td>13</td>
<td>11</td>
<td>107</td>
</tr>
<tr>
<td>I feel happy about the event of retirement</td>
<td>42</td>
<td>19</td>
<td>13</td>
<td>28</td>
<td>5</td>
<td>107</td>
</tr>
<tr>
<td>I am enjoying a more relaxed lifestyle</td>
<td>38</td>
<td>30</td>
<td>13</td>
<td>19</td>
<td>7</td>
<td>107</td>
</tr>
<tr>
<td>I am able to plan my day with enough activities</td>
<td>47</td>
<td>42</td>
<td>5</td>
<td>12</td>
<td>1</td>
<td>107</td>
</tr>
<tr>
<td>My family relations are doing well</td>
<td>55</td>
<td>41</td>
<td>7</td>
<td>4</td>
<td></td>
<td>107</td>
</tr>
<tr>
<td>My health has improved after retirement</td>
<td>12</td>
<td>28</td>
<td>22</td>
<td>34</td>
<td>11</td>
<td>107</td>
</tr>
<tr>
<td>I am able to meet my financial obligations</td>
<td>20</td>
<td>25</td>
<td>14</td>
<td>38</td>
<td>10</td>
<td>107</td>
</tr>
<tr>
<td>I am a self reliant person</td>
<td>47</td>
<td>26</td>
<td>11</td>
<td>18</td>
<td>5</td>
<td>107</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>313</td>
<td>238</td>
<td>89</td>
<td>166</td>
<td>50</td>
<td>856</td>
</tr>
<tr>
<td><strong>Cell Representation</strong></td>
<td>36.56%</td>
<td>27.80%</td>
<td>10.39%</td>
<td>19.39%</td>
<td>5.84%</td>
<td>99.98%</td>
</tr>
</tbody>
</table>

The researcher aimed at finding out the level of satisfaction among the retirees. Findings from the study above show that there is a strong feel of satisfaction after retirement among the aged in Kihumbui-ini location which can only measure to 36.56 percent. There is a relatively strong feel of satisfaction measuring to 27.8 percent. However, people not feeling satisfied with life after retirement due to financial difficulties and health issues only measured up to 19.39 percent.
Based upon these results, there is a high feel of life satisfaction after retirement meaning that majority of the respondents has adjusted well to retirement event. This may be because they can now lead less pressured lives and can structure their daily activities according to their own interests and at their own pace. Some respondents said that they are happy to be free from the busy schedules and harsh bosses. They are now enjoying a more relaxed lifestyle and they do not miss their jobs. This shows a high level of acceptance of the concept of retirement leading to high level of life satisfaction.

On the assertion that the respondents had good family relations, more than half expressed strongly in agreement that their family relations are good. This could be because now they can create time for their families unlike before when they had no control of time, it was dictated by the employer. This shows that the majority is happy and this means family is still very important in the life of the retirees. Simmons (1960), a student of aging in many different societies, argues that throughout human history the family has been the safest haven for the aged.

When asked about whether their health has improved after retirement, majority (31.8%) disagreed. The respondents perhaps had medical schemes with their employers and now after retirement they cannot afford good medical care. Palmres (1969), argues that health mental abilities and satisfying social roles are the most important promoters of longevity of the retirees. (Van Solinge & Henkens, 2005) suggests that a poor health condition of one of the retired partners means demanding care responsibilities which place additional strains on the relationship and subsequently hinder retirement adjustment. The findings indicate that the majority of the retirees are not enjoying good health, meaning that life satisfaction of the retirees is most negatively influenced by poor health.

Another key issue that would influence the level of satisfaction is the financial situation of the older persons. It is evident that most of the elderly persons were languishing in poverty and lack proper care and support. This led to feelings of loneliness and social isolation as asserted by Ocharo (2009). Economic plight is a very important factor in retired life, as a steep income fall is experienced as soon as a person retires. To an employee the main source of income is salary. But after retirement a person is faced with the basic problem of economic needs (Hurlock 1968:854). The findings revealed that the majorities are not able to meet their financial obligations after retirement because the society still expect them to sustain the lifestyle they had while working and they cannot manage. However they majority also implied that they are self-reliant. There seems to be a contradiction here, but this sense of self
reliant may indicate that the elderly have adapted well to retirement event, are able to plan daily activities and manage their own lives within their economic means which clearly shows a high level of life satisfaction.

4.3.2: Challenges Faced by the Respondents.

The process of aging entails numerous life changes that can bring challenges in the life of the elderly. The study sought to find out the challenges that face the respondents and the findings are presented in table 8 below. The respondents were given an open ended question to suggest ways to improve their life. The researcher was able to capture the challenges cited and cluster them as follows, (i) social isolation (ii) lack of adequate social security and (iii) lack of empowerment and self development. From the frequency table, lack of social security scored the highest, 63 percent.

Table 68 Challenges Faced by the Respondents.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social isolation e.g. lack of support from the family and society</td>
<td>55</td>
<td>21</td>
</tr>
<tr>
<td>Lack of adequate social security e.g. poor pension scheme and lack poor medical care</td>
<td>164</td>
<td>63</td>
</tr>
<tr>
<td>Lack of empowerment and self development e.g. lack pre retirement planning, education on investment</td>
<td>42</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>261</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

According to Maslow hierarchy of needs theory, the level of needs of an individual must be understood and addressed accordingly, these needs include, physiological needs like shelter, food and clothing, safety needs which takes care of the physical, emotional and financial security, social needs, whereby by each individual aspires to be loved and appreciated by others, then there is the self esteem needs where by there is need for self respect from others and lastly the self actualization which is the desire for one to become what he/she is capable of becoming or exploring his/her full potential.

From the study findings, some of the suggestions advanced that can make the life of retirees better as shown in the table 8 above, majority (63%) of the respondents cited lack of social
security of the elderly by the government. What came out clearly is that the respondents expect the government to improve the pension which is lacking or inadequate and support the ones without any pension scheme. They also expressed the need for provision of medical care and some older persons feel the government should provide a home for the elderly especially the widowers who lack family care as they are left alone while others suffer extreme poverty.

Another challenge that was expressed by the respondents is lack of social support and care for example, not being appreciated by the society and family at 21 percent. The elderly suffer social isolation; their children are mature and have moved to towns for jobs and better lifestyle. The society and the family have not been able to meet the needs of the elderly fully. This is challenged by Simmons (1945, 1960), a student of ageing in many different societies, who argues that throughout human history the family has been the safest haven for the aged. They also feel unfit in the society which still expects them to maintain their high social status, yet it is beyond their means, so they withdraw from the society as explained by the disengagement theory where the interaction with the society decreases.

One man said that "it is not hard to find a man taking a sufuria and cook his food when the wife is still around, they feel forgotten, disrespected and abused, the wives are not submissive and caring as they should, and the world has changed".

The above case explains clearly how some of the male respondents have suffered isolation and lack of appreciation by the family.

The local chief confirmed this statement, he said the very common challenge the elderly face is the abandonment by their wives and children. The study by (Kithinji, 1988) on TSC teachers in Western Province recommended that the family should be prepared to accept its aging and retired members and assist them in adjusting to retirement. People are born in families, nurtured and they in turn start their own families. It is in order for them to spend their old age in a family set up, a condition valued and respected by the traditional African.
A retired senior security officer said that he feels bad that the local authority never involve him in the matters of security and he feels he can be of benefit in this area. He said that the society should be able to tap the skills and experience of the retirees for nation building.

A retired secondary school teacher complained bitterly that they are a forgotten lot, nobody seem to care about the retirees or even to recognize their hard work for all the years. She said that they deserve some respect and appreciation which they lack.

These two examples further emphasize the negative perceptive the society has towards the elderly persons in the society. The society withdraws from the elderly, and fails to involve them in community activities relevant to their wide experiences. This isolates them and affects their self esteem, they feel bad about themselves.

Another challenge that is facing the elderly persons is lack of empowerment and self development as expressed at 16 percent by respondents; they said that they face difficulties in adjustment to retirement because they lack skills to ensure easy transition. This suggests that they require seminars and training on pre-retirement planning which should be done way back before retirement. They should be educated on investment alternatives to avoid poor planning with the last payment they get. They should also be encouraged to do what they like most, this is because maintaining activities that you are good at and actively compensating for any physical or mental decline you experience are important factors in successful aging (Schulz & Heckhausen, 1996).

The concept of productive aging “views older persons as potentially unlimited human resources contributing to the goods, services, and products available for themselves and society” (Kaiser, 1993,p.66). In Zambia, destitute older adults learn basic farming skills and then are given small farms on which they can raise grain and poultry to feed their families (Kerschner, 1992). In Bogota, Columbia, a group of older adults opened a bakery and used the proceeds to provide medical and other services to the poor and institutionalized elderly.
These examples suggest that there are various ways in which a growing older population can present "an opportunity rather than a crisis, a solution rather than a problem, an asset rather than a burden, a resource rather than a drain of resources" (Kerschner, 1992, p.4). Likewise, Kenya should provide some training programs to equip the elderly with skills that can enable them to continue being productive and sustain themselves economically, for example the cottage industry should be fully established to engage the elderly in some economic activities. One old man said he is retired but not tired, implying that he is willing to continue to work. However from the study findings, the majority of the elderly are managing fairly well which means they need to be empowered in order to manage their lives the best way possible.

In line with Maslow's hierarchy of needs theory, the level of needs of an individual must be understood and addressed accordingly. The findings show that the elderly have needs that need to be addressed in order to help them live the last days with purpose, dignity and happiness.

Workers who retire in Kenya are condemned to abject poverty because the pensions paid to the majority are woefully inadequate for providing for their declining years. This is the conclusion of a new study conducted on the behalf of the government by a World Bank team of experts comprised of labor economist, actuarial scientists and social security specialists. What emerges from the report is a society where the majority are without a secure and reliable source of retirement income, where contributions to pensions are not aligned to old-age income and where pension income are not indexed to inflation.

However the ministry of Gender, Children and Social Development launched officially the social Protection Cash Transfer to Older Persons on 15th December 2009 to change the pathetic situation. The members who qualify to register for the program are the poor elderly who are 65 years and above. The program is not yet implemented in most part of the country, the package is ksh 2000 and this can go along way in helping the elderly although it is not enough. It's important to note that the elderly people under this study are not yet beneficiaries of this program.

4.3.3 Coping Mechanism Used by the Respondents after Retirement

The retirement event tends to occur more often in old age and cause major life changes that demand the aging person's abilities to cope with and adapt to new life situations. One of the
aims of the researcher to analyze how the elderly have managed to cope with the new situations after retirement. The findings are presented below in table 9. The respondents are given four key variables put in statement form to measure coping mechanism used by the respondents namely (i) Positive adaptation towards self and life in general, (ii) Engagement in various developmental activities and maintaining of good relationships, (iii) Prudent management of resources within my disposal, (iv) Maintenance of a healthy lifestyle. The researcher has chosen simple opinion scale, (i) Manageable, (ii) Fairly manageable and (iii) Not manageable to use composite variables to capture the management of changes after retirement; each cell has a probability of scoring 100%. In actual performance, you find that the cell of fairly manageable has scored 44.62 percent, meaning that respondents are fairly managing the changes after retirement, a sign of quality life.

Table 9: Management of the changes by the respondents after retirement

<table>
<thead>
<tr>
<th>Statement</th>
<th>Manageable</th>
<th>Fairly Manageable</th>
<th>Not Manageable</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive adaptation towards self and life in general</td>
<td>60</td>
<td>40</td>
<td>7</td>
<td>107</td>
</tr>
<tr>
<td>Engagement in various developmental activities and maintaining of good relationships</td>
<td>50</td>
<td>50</td>
<td>7</td>
<td>107</td>
</tr>
<tr>
<td>Prudent management of resources within my disposal</td>
<td>17</td>
<td>71</td>
<td>19</td>
<td>107</td>
</tr>
<tr>
<td>Maintenance of a healthy lifestyle</td>
<td>53</td>
<td>30</td>
<td>24</td>
<td>107</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>180</strong></td>
<td><strong>191</strong></td>
<td><strong>57</strong></td>
<td><strong>428</strong></td>
</tr>
<tr>
<td><strong>Cell Representation</strong></td>
<td><strong>42.06%</strong></td>
<td><strong>44.62%</strong></td>
<td><strong>13.32%</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

From the study findings as shown in table 9 above, the actual performance shows that the cell of fairly able to manage the changes after retirement measure up to 44.62 percent followed by a feel of being able to manage the changes at 42.06 percent while the remaining 13.32
percent expressed the feeling of not being able to manage. It is evident that the majority of the respondents have the ability to adapt to the new situations and have the coping skills. They have been able to adapt to changes and maintain a positive self image and dignity, always a ‘leader’ in the community. They have engaged themselves in community projects and this has given them an opportunity to provide supervision and management of these projects. They have formed common interest groups for specific activities for example; there is a group of farmers led by a retired teacher who farm a special breed of bananas for commercial purposes. This has become a good source of income for them.

The respondents have demonstrated that they are able to manage their resources fairly well although majority expressed lack of readiness for retirement as discussed earlier. This means that after retirement, they are able to accept their fate and take charge of their destiny. This can be explained further by Robert Atchley (1971) who put forth an “identity continuity theory” of adjustment to retirement in response to Miller’s “identity crisis theory”. He points out that few people rest their entire identity on a single role. Rather, most people have several roles in which to base identity. The probability that retirement will lead to identity crisis or breakdown is slim because the roles (e.g. parent, grandparent, or spouse) are maintained well into old age. Also, retired workers will likely continue to identify with their occupation even though they no longer play the role. He argues that people can gain self-respect from leisure pursuits in retirement. A final point of identity continuity theory is that many people develop skills during the course of their occupational careers that are quite useful in retirement and do provide a degree of identity continuity. This would give them a positive self image and high self esteem. The respondents in the study are engaged in activities, new roles and are independent; they have maintained good relationships meaning that they have not been influenced negatively by the retirement event.

The healthy lifestyle is important in the life of the elderly, they have achieved this may be because they are busy and able to manage their finances and other resources well, meaning they are able to choose the kind of food to take, what kind of medical care to seek and now they are not under pressure but are able to plan their life at their pace which gives them peace of mind which is an element of good healthy lifestyle.

However, some retirees feels negative about retirement, meaning they have not been able to adjust well to the changes associated with retirement as confirmed by Rao & Malathi (1972), who says that retirement is a source of anxiety, reduction of feeling confident and personal worth.
4.3.4: Learned Helplessness

The major life events like retirement place demands on an individual's competence. The study aims at establishing how the elderly have responded to retirement changes, and whether they have been able to adjust well or they have learned to be helpless. From a behavioral perspective, coping involves learned adaptations to environmental stressors, leading to a reduction of perceived stress. An animal confronted by an enemy or a person confronted by a stressor, generally has three options: flee to a safer place, fight and attempt to master the situation, or stay put and try to endure it. When escape or avoidance is impossible and attempts at mastery fail or are punished, organism adapt through learned helplessness, an adaptive pattern in which an organism learns to cope with an extremely stressful and uncontrollable situation by doing nothing.

Seligan did an experiment with a dog; he rang a bell whilst shocking a restrained dog. He then allowed it to move out of the way and rang the bell again. The dog did not move! What it had learned was not that ringing a bell means pain, but that it is futile trying to get way from shocks.

In the study, the retirees are faced with the event of retirement which is viewed negatively by the society, and it poses many challenges especially when they return to their rural homes. They may feel they cannot do anything to improve the situation, like the dog that learnt to endure with the pain, they may learn helplessness.

The respondents were given seven key variables put in statements to measure the level learned helplessness. The researcher has chosen simple opinion scale to use composite variables to capture the level of learned helplessness. Each cell has a probability of scoring 100%, from the findings you find that the cell of disagree measure up to 34.50 percent followed by strongly disagree with 31.59 percent which portrays a strong feel of absence of learned helplessness. However there is a relatively feel of agreement to learned helplessness measuring to 14.02 percent followed by a strong feel at 13.35 percent.

The study revealed that majority of the elderly have not learned helplessness, they have the competence to control their situations as shown in the table 8 below:
Table 10: Learned Helplessness

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
<th>Total Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am not able to deal with most problems that come in my life.</td>
<td>17</td>
<td>11</td>
<td>10</td>
<td>25</td>
<td>44</td>
<td>107</td>
</tr>
<tr>
<td>I give up on things before completing them</td>
<td>7</td>
<td>9</td>
<td>12</td>
<td>47</td>
<td>32</td>
<td>107</td>
</tr>
<tr>
<td>I am not able to do day to day activities</td>
<td>7</td>
<td>15</td>
<td>6</td>
<td>42</td>
<td>37</td>
<td>107</td>
</tr>
<tr>
<td>I can never change anything to improve my life</td>
<td>14</td>
<td>8</td>
<td>5</td>
<td>38</td>
<td>42</td>
<td>107</td>
</tr>
<tr>
<td>I feel lonely and hopeless most of the times</td>
<td>10</td>
<td>13</td>
<td>3</td>
<td>43</td>
<td>38</td>
<td>107</td>
</tr>
<tr>
<td>Retirement meant poverty to me</td>
<td>14</td>
<td>17</td>
<td>9</td>
<td>39</td>
<td>28</td>
<td>107</td>
</tr>
<tr>
<td>Old age is problematic. (poor health, rejection by younger generation)</td>
<td>31</td>
<td>32</td>
<td>4</td>
<td>25</td>
<td>15</td>
<td>107</td>
</tr>
<tr>
<td><strong>Total Cell</strong></td>
<td><strong>100</strong></td>
<td><strong>105</strong></td>
<td><strong>49</strong></td>
<td><strong>259</strong></td>
<td><strong>236</strong></td>
<td><strong>749</strong></td>
</tr>
</tbody>
</table>

Cell representation: 13.35% | 14.02% | 6.54% | 34.50% | 31.59% | 100%

People are caught in situations they have no readily available avenues to explore the situations and initiate change to enable them cope better. At the end of it they conclude they
cannot change things the way they are, so they don’t make effort, finally they submit to the fate.

The learned helpless theory holds that depression occurs when people expect that bad events will occur and that there is nothing they can do to prevent them or cope with them. They become passive because they believe their efforts have no effect (Abramson et al., 1978; Seligman & Isaacowitz, 2000).

Empirical studies on psychological problems show deterioration in the performance level among persons near retirement (Zinberg and Kauman 1963:46), reduction in feelings of confidence and personal worth among the retirees as they are cut off from participation in the most important interests and activities of the society (Strauss, Alddrich and Lipman 1976:220-223).

The findings indicate that the majority is able to deal with most of the problems they face, they don’t give up on things before completing them and they are able to do day to day activities, meaning they have not learned helplessness; they are able to bring a change to improve their life. This demonstrates clearly that they have a high internal locus of control and therefore able to control their destiny. Albert Bandura (1986) merges much with wisdom behind the power of positive thinking, self-efficacy, a sense that one is competent and effective. Self efficacy determines our i) choice of activities, ii) intensity of effort and iii) persistent in the face of obstacles. People with strong feelings of self-efficacy are more persistent, less anxious and depressed, and more academically successful (Gecas, 1989; Maddux 1991; Scheier & Carver, 1992).

In the study, the respondents expressed the feeling that retirement is problematic, the lack of understanding by the younger generation, advancement of technology where the older persons may feel challenged. Another issue is social norms have changed with time, eg they feel discipline is not upheld rightly. They also feel not appreciated and not given due respect in the society which they have worked for all the years. Poor health is another problem cited and this affects all other activities, for example one cannot work while sick, or even enjoy life in general. They feel punished because of the challenges they have in their daily life in a society which does not have social security programs. This reduces quality of life in their later years, thus not aging gracefully.

Although a group of people may experience the same or similar negative events, how each person privately interprets or explains the event will affect the likelihood of acquiring learned helplessness and subsequent depression, this explains the variation in the study findings on
how the respondents responded to the effects of retirement event. Some have however learned to be helpless, and they feel their effort would not change their situations and majority have not learned helplessness.
5.0: CHAPTER FIVE: DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction
In this chapter, the researcher provides a discussion on the research findings as compared to the findings in the literature review, gives the summary of the study findings and recommendations for further improvement on the examination of the psychological wellbeing of the elderly and its association to successful aging.

5.2 Summary of the Findings
The following were the major findings that emerged from the data analysis. Their themes were guided by the research questions.

5.2.1 Socio Demographic Characteristics of the Retirees
The respondents who participated in this study, majority (79%) were male while 21% were female. The reasons that they advanced for their retirement included attaining of the mandatory retirement age as cited by 65%, retired voluntarily as cited by 22%, retrenched as cited by 6%, due to disability 3% and due to poor health another 3%. Of the respondents in the study, 13 per cent were in the age bracket of between 55-60, 24 percent between 61-65 years, 23 percent between 66-70 years, 13 percent between 71-75 years respectively, while the remaining 11 percent between 76-80 years while 15 percent were in the age bracket of between 81 years and above. In trying to ascertain the age at which the respondents retired, the study findings revealed that 64 percent of the respondents had retired at the age of 55 years, 16 percent at under 55 years, 12 percent at 60 years, while 8.5 percent at over 65 years and above. Of the respondents who participated in the study, majority (83%) was married, 13 percent were widowed, 2 percent were separated, while 2 percent were single. In terms of the educational levels of the respondents, 48 percent had primary level of education, 28 percent had college certificate, while 24 percent had high school certificate. On the employment status of the respondents, it emerged that majority (95%) were retirees with no formal employment, 4 percent were in full time employment (re-employed after retirement) while the remaining 1 percent were in part time employment (after retirement). The findings further revealed that majority were not ready for retirement.
5.2.2 Level of Satisfaction of the Retirees

Findings from the study show a strong feel of satisfaction after retirement which can only measure to 36.56 percent. There is a relatively strong feel of satisfaction measuring to 27.8 percent. However, people not feeling satisfied with life after retirement due to financial difficulties and health issues only measured up to 19.39 percent.

Based upon these results, there is a high feel of life satisfaction after retirement meaning that majority of the respondents has adjusted well to retirement event. This may be because they can now lead less pressured lives and can structure their daily activities according to their own interests and at their own pace. Some respondents said that they are happy to be free from the busy schedules and harsh bosses. They are now enjoying a more relaxed lifestyle and they do not miss their jobs. This shows a high level of acceptance of the concept of retirement leading to high level of life satisfaction.

5.2.3 Challenges facing the retirees

According to Maslow hierarchy of needs theory, the level of needs of an individual must be understood and addressed accordingly, these needs include, physiological needs like shelter, food and clothing, safety needs which takes care of the physical, emotional and financial security, social needs, whereby by each individual aspires to be loved and appreciated by others, then there is the self esteem needs where by there is need for self respect from others and lastly the self actualization which is the desire for one to become what he/she is capable of becoming or exploring his/her full potential.

From the study findings, some of the suggestions advanced on how to improve the life of retirees shows that the majority (63%) of the respondents cited lack of social security of the elderly by the government. What came out clearly is that the respondents expect the government to improve the pension which is lacking or inadequate and support the ones without any pension scheme. They also expressed the need for provision of medical care and some older persons feel the government should provide a home for the elderly especially the widowers who lack family care as they are left alone while others suffer extreme poverty. In summary the elderly feels that the government should provide social security to the elderly.

Another challenge that was expressed by the respondents is lack of social support and care at 21 percent. The elderly suffer social isolation; their children are mature and have moved to towns for jobs and better lifestyle.

The elderly persons lack empowerment and self development as expressed at 16 percent by the respondents; they said that they face difficulties in adjustment to retirement because they...
lack skills to ensure easy transition. This implies that they require seminars and training on pre-retirement planning which should be done way back before retirement. They should be educated on investment alternatives to avoid poor planning with the last payment they get.

5.2.4 Coping Mechanism Used by the Respondents after Retirement.
The retirement event tends to occur more often in old age and causes major life changes that demand the aging person’s abilities to cope with and adapt to new life situations. From the study findings, the actual performance shows that the cell of fairly manageable of the changes after retirement has 44.62, followed by a feel of being able to manage the changes at 42.06 percent while the remaining 13.32 percent expressed the feeling of not being able to manage. It is evident that the majority of the respondents have the ability to adapt to the new situations and have the coping skills.
They have been able to adapt to changes by maintaining a positive self image and dignity and are able to manage their resources fairly well. This means that after retirement, they are able to accept their fate and take charge of their destiny which reduces stress that comes with dissatisfaction of life.
The respondents in the study are engaged in activities, new roles and are independent; they have maintained good relationships meaning that they have not been influenced negatively by the retirement event. They have achieved a healthy lifestyle which leads to successful aging. However, some retirees feels negative about retirement, meaning they have not been able to adjust well to the changes associated with retirement as confirmed by Rao & Malathi (1972), who says that retirement is a source of anxiety, reduction of feeling confident and personal worth.

5.2.5 Learned Helplessness
The learned helpless theory holds that depression occurs when people expect that bad events will occur and that there is nothing they can do to prevent them or cope with them. They become passive because they believe their efforts have no effect (Abramson et al., 1978; Seligman & Isaacowitz, 2000).
The findings indicate that the majority is able to deal with most of the problems they face, they don’t give up on things before completing them and they are able to do day to day activities, meaning they have not learned helplessness; they are able to bring a change to
improve their life. This demonstrates clearly that they have a high internal locus of control and therefore able to control their destiny, they have not learned helplessness.

On the other hand, the respondents expressed the feeling that retirement is problematic. Poor health is another problem cited and this affects all other activities, for example one cannot work while sick, or even enjoy life in general. This has made some to learn helplessness; they feel their effort would not change their situations. They feel punished because of the challenges they have in their daily life in a society which does not have social security programs. This reduces quality of life in their later years, thus not aging gracefully.

5.3 Conclusions

Based on the objectives, it can be concluded that the elderly persons have a high level of life satisfaction which has been positively influenced by a feeling of high esteem, able to manage their resources well and having good family relations.

However, they are some challenges facing the elderly and the very common ones are as follows,

1) Lack of social security
2) Social isolation
3) Lack of empowerment.

This implies that the government and society have failed the elderly persons and urgent intervention is needed.

The study has revealed that the majority have adaptive and coping skills required in life adjustment after retirement. This has enabled them to manage the changes fairly well, and therefore they have not learnt helplessness, they are in charge of their destiny, and they have a high level of internal locus of control.

5.4: Recommendations

On the basis of the above findings of the study, the following recommendations were made:

1) The government should intervene and establish a framework to ensure that the elderly population which is increasing is provided with adequate social welfare, for example the government should improve the social welfare schemes to increase the number of elderly receiving the benefits.
2) Systems should be put in place for the employers to ensure that the employees are prepared about retirement to ease the transition and reduce the anxiety that come with retirement. Postretirement counseling programs and vocational issues for self development should be designed to improve transition to retirement and enhance adjustment to life transition.

5.5: Areas of Further Research

1. This study was done in a rural setting where the retirees are better connected; one may consider doing a similar study in an urban setting which has different dynamics and bring out good comparison.

2. The study focused on respondents from various sectors, a comparative study should be conducted from different sectors to show how different companies handle retirement issues and how the retirees respond to retirement.
REFERENCES


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Brink, TL. 'The battle against senility' Mental Health, 1977, 61, 10-11.


McLeod, J.D. ‘Life events’. In J.E. Birren (Ed.), Encyclopedia of gerontology.


Rao, Venkoba. Virudhigirnathan, B.S. and Malathi, R. ‘Mental illness in patients aged fifty and over’ Indian journal of Psychiatry, 1972, 14, 319-332


Time 1981: 19th October.


Dear respondent,

RE: REQUEST FOR FILLING OF QUESTIONNAIRE

I am Miriam Wanjiku Wachira from University of Nairobi and I am pursuing Masters of Arts Degree in sociology. I am carrying out a study on the wellbeing of retirees. To make a positive contribution in this study, you are requested to answer all the questions with honesty as there is no right or wrong answer. The information provided will be treated with strict confidentiality. Thank you for your cooperation and participation.

Wanjiku Wachira
ID: 8989059
Appendix II: Questionnaire

QUESTIONNAIRE FOR THE RETIREES

1.0: BACKGROUND INFORMATION

1. Gender ................. Male .............. Female ..................

2. Age ...................... (55-60), (61-65), (66-70), (71-75), (76-80), (81 and above)

3. Marital status (a) Married
   (b) Widowed
   (c) Separated
   (d) Divorced

1.1: SOCIAL ECONOMIC INFORMATION

4. What is your highest level of education?
   (a) Primary school ......................
   (b) High school ................................
   (c) College ...................................
   (d) University ..............................

5. What is your employment status?
   (a) Full employed ..................
   (b) Part-time ......................
   (c) Self employed
   (d) Retired ..........................

6. If the answer in question 5 above is (d) retired, what kind of work were you doing before retirement?

7. What was your age at retirement?
   (a) 55 years
   (b) 60 years
   (c) 65 years
   (d) Above 65 years
8. How did you retire?
   a. Voluntarily.
   b. Because of disability.
   c. Mandatory retirement.
   d. Poor health

9. Management of the changes that come with retirement

<table>
<thead>
<tr>
<th>Statement</th>
<th>Manageable</th>
<th>Fairly Manageable</th>
<th>Not Manageable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive adaptation towards self and life in general</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Engagement in various developmental activities and maintaining of good relationships</td>
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<td></td>
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<tr>
<td>Prudent management of resources within my disposal</td>
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<tr>
<td>Maintenance of a healthy lifestyle</td>
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</table>

10. Give suggestions on how to make the life of the retirees’ best.
2.0. Level of Satisfaction of the Retirees

Please indicate your own personal feelings about each statement below by marking ticking agree or disagree that best describes your attitude or feeling.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement is what I expected.</td>
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<tr>
<td>I feel happy about the event of retirement</td>
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<tr>
<td>I'm enjoying a more relaxed lifestyle.</td>
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<td>I am able to plan my day with enough activities.</td>
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<tr>
<td>My family relations are doing well</td>
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<tr>
<td>My health has improved after retirement</td>
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<tr>
<td>I am a self-reliant person.</td>
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<tr>
<td>I am able to meet my financial obligations</td>
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</tbody>
</table>

2.1. Readiness for retirement

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I was reluctant to retire.</td>
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<tr>
<td>I do miss my job</td>
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<td>I had a detailed saving plan.</td>
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<td>I'm financially dependent on others, e.g. my children, relatives, friends</td>
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<tr>
<td>I knew what I wanted to do after retirement</td>
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</tbody>
</table>
2.2. Learned Helplessness

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am not able to deal with most problems that come in my life.</td>
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<td>I give up on things before completing them.</td>
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<td>I'm not able to do day to day activities.</td>
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<td>I can never change anything to improve my life.</td>
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<td>I feel lonely and hopeless most of the times.</td>
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<tr>
<td>Retirement meant poverty to me.</td>
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<tr>
<td>Old age is problematic, e.g. poor health, rejection by the younger generation.</td>
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</tbody>
</table>
MAP OF GATANGA CONSTITUENCY