CHALLENGES FACING RETIRED PRIMARY SCHOOL TEACHERS IN SUSTAINING THEIR LIVELIHOOD IN KENYA: A CASE OF BUSIA DISTRICT.

BY

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2010
DECLARATION

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

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DEDICATION

To my parents Mzee Alfred Opiyo Kundu and Victorine Khamala, who supported me financially throughout my Degree Course. To my wife Parazia Nyamwanga and my children Stanley Wesonga, Antonio Ojiambo, Derrick Maxwell, Miles Patroba and Devine Gay Lord for being patient understanding and financially supportive.
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I am equally appreciative to the District Human Resource Officer Mr. Wilfred Bosire for granting me permission to peruse through the District Records and carryout this research in Busia District. My sincere thanks go to Fifty-two retired primary school Teachers who were my respondents. Lastly, thanks to Jackson Achando for editing my report and those helpful people I have not mentioned in this space. I also want to acknowledge my family. I have been blessed with a loving family and consequently have had tremendous help in accomplishing my educational goals. Thank you to all of you for always listening to me, supporting me, and being there for me. To the Almighty God be all the Honor and Glory, for good health and an open mind to learn and incorporate a variety concepts leading to this document.
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<td>CRFT</td>
<td>Code of regulation for teachers</td>
</tr>
<tr>
<td>D.E.O</td>
<td>District Education Officer</td>
</tr>
<tr>
<td>D.D.E.O</td>
<td>Deputy District Education Officer</td>
</tr>
<tr>
<td>D.B</td>
<td>Defined Benefit</td>
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<tr>
<td>D.C</td>
<td>Defined Contribution</td>
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<td>KUPPET</td>
<td>Kenya Union of Post Primary and Technical Teachers</td>
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<td>KNUT</td>
<td>Kenya National Union of Teachers</td>
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<td>M.O.E</td>
<td>Ministry of Education</td>
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<td>SPSS</td>
<td>Statistical Packages of Social Science</td>
</tr>
<tr>
<td>TRB</td>
<td>Teachers Retirement Board</td>
</tr>
<tr>
<td>TSC</td>
<td>Teacher Service Commission</td>
</tr>
<tr>
<td>PAYG</td>
<td>Pay as year go</td>
</tr>
<tr>
<td>SI</td>
<td>Senior Teacher One</td>
</tr>
<tr>
<td>PI</td>
<td>Primary Teacher one</td>
</tr>
<tr>
<td>P2</td>
<td>Primary Teacher two</td>
</tr>
<tr>
<td>P3</td>
<td>Primary Teacher three</td>
</tr>
<tr>
<td>P4</td>
<td>Primary Teacher four</td>
</tr>
<tr>
<td>KACE</td>
<td>Kenya African Certificate Examination</td>
</tr>
<tr>
<td>KCE</td>
<td>Kenya Certificate Examination</td>
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<tr>
<td>KCSE</td>
<td>Kenya Certificate of Secondary Examination</td>
</tr>
<tr>
<td>ATSI</td>
<td>Approved Teachers one</td>
</tr>
<tr>
<td>NGO</td>
<td>Non governmental Organization</td>
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ABSTRACT

The retired teachers in Kenya are living in poor conditions unable to make ends meet as they wait for their monthly pension. These retirees keep on struggling but because of their meager pension pay, it makes them develop stress and die soon after coming out of their active teaching career. There is need therefore to assess the strategies adopted by the teachers service commission (TSC) in responding to the retirement needs of teachers in Kenya. These may include the needs to increase their monthly pension, set up front desk for advising the teachers who are about to retire, setting up better retirement schemes among others to correct the poor state in which retired teachers are living in. This study brings to the fore the challenges facing retired primary school teachers in sustaining their livelihood. Study objectives included: identify challenges facing retired primary school teachers in sustaining their livelihood; investigating strategies used by the government in supporting retired primary school teachers to establish investment and coping mechanism of retired teachers; establish the influence of retired teachers’ characteristics on their livelihood sustainability. The researcher assumed that the government and teachers unions are only interested in classroom teachers and once they retire, they were left to themselves. The study design was descriptive survey which was more applicable to this study. The study employed both quantitative and qualitative approaches that were aimed at exploiting and describing the challenges facing retired primary school teachers in sustaining their livelihood. The study purposively sampled 52 out of the 172 male and female retired primary school teachers in four division of the larger Busia District. Snowball sampling method was used to get the desired sample. The data was arranged, edited, coded and analyzed using computer packages. The quantitative data was presented in the form of frequencies, percentages and tables using descriptive statistics and on the other hand qualitative data were presented in a narrative form after capturing the respondent’s perception. Out of 52 questionnaires that were distributed all of them were completed and returned. This represented a response rate of 100% snowballing sampling was used where the researcher reached out to the respondents in person are instructions and offered one week within which responses were made and completed questionnaire collected. The age of respondents ranged from 51 years for the youngest to 82 years for the oldest with a mean age of 62.12 years most of respondents had monogamous relationships with children ranging from 3 to 18 (mean/median) of 8 children each with a comparable number of dependents. The retirees had served for an average of 32 years prior to retirement earning a median salary of KES 12,500 by the time of retirement and the pension of KES 1676 per month therefore the data collected entirely depended on the indicators of sustainable livelihood such as having bought land for development building a descent house for the family having educated children farming to get enough food for the family and having invested in profitable business enterprise. It was found out that 51.9% respondents did not achieve their goal of buying land for development 69.3% respondents did not carry out farming to get enough food for their families 69.3 % did not invest in any profitable business enterprises 98.1% retirees did not build descent houses for their families 98.1% retirees are affected by the low pension per month that hinders them to achieve indicators for sustainable livelihood and 75 % retirees reported that unclear policies on retirement contributes great deal to their plights. Results from this study indicate that retired primary school teachers face numerous challenges. In conclusion the major causes of these challenges are the low pension, lack of collateral for loan with the exit of the pay slip and high family demands as well as having no clear policy on the retirement. Hence, it is the responsibility of the government and the teachers union to chart the way forward for these retirees. The government should develop and institutionalize policies to handle these challenges.
CHAPTER ONE
INTRODUCTION

1.1 Background of the Study

Financial security in retirement is an important goal for working families all over the world. Retirees across the globe typically rely on a combination of public pensions, private savings and corporate pensions to pay their way after their pay checks have stopped (David and Ruth, 2009). Modern industrialized countries embracing the three pillar philosophy advocated by the World Bank and others have created complex pension landscapes that combine public and private provisions of old age income. Achieving this security is an increasing challenge at a time when structural and demographic trends are putting ever rising strains on government paid income programs for the retired (ibid). As a rule of thump, one needs 70% to 80% of their pre-retirement income less deductions to maintain the standard of living they had when working. But many people are not even achieving this. And even though you might satisfy this rule, increase in medical expenses due to old age and that occasional spending splurges that you're likely to take from time to time, like say going on that dream holiday vacation that you've been longing to go or even going to that fancy restaurant will all take out a big portion of your retirement savings- which can cause you a bit of problem later on.

For the past few decades, many national pension systems have shifted some of the financial risk of retirement from society to the individual and laws have shifted from defined benefit (DB) which guarantee retirees a regular payment every month no matter how long they live to defined contribution (DC) retirement savings plans which leave it to retirees to
put aside enough money during their working lives to last them through their retired years (David and Ruth, 2009).

In Europe, that is in Guernsey the public pension system provides a maximum flat-rate benefit of ksh 76,180 per month to men and women aged 65 years old. Retirement Benefits are financed from employee and employer contributions supplement by general tax revenues. The government currently provides a subsidy of an additional 50%. On June 16, 2006, Norway’s parliament endorsed the government’s proposal to abolish preferential tax treatment for all non compulsory private pension savings legislation passed in 2005 required the employers to provide their former employees teachers a minimum pension of ksh 60,675 per month global retirement update, 2006. (http://www.ssa.gov/policy/docs/progdesc/hti-update/2006-08/index.html).

In Serbia, an effort to increase the labor force, the national assembly passed, in July 2005, a series of amendments to the personal income tax law that includes incentives for hiring retired primary school teachers. the minimum monthly pension earnings was increased to ksh 12,043. (http://www.srbija.sr.gov.vu ). In Canada, they introduced in the Quebec national assembly to replace the current rules governing the provinces private defined benefit pension plans. The legislation was designed to improve the funding and governance of pension funds, the employer were told to pay the full cost up front. And retirement plan participants could request that their pension fund purchases an annuity with an insurer that would provide a benefit equal to what would be received from the employer.

In Peru, it was noted that the pension coverage was the lowest in the region. hence the superintended of banking insurance, released a preliminary report that included proposals to reform Peru’s 13 year-old system of individual retirement accounts. This
measure improved the pension schemes hence raised the monthly pension of retirees. (http://www.ssa.gov/policy/docs/prog/desc/intl-update/2006-08/index.htm). But in Kenya, the plans to replace its unfunded public employees' non contributory defined benefit pension plan with a funded benefit plan failed to take effect. Since Kenya gained independence in 1963, it has operated a non contributory defined benefit plan for public employees that is financial through general that revenues. This plan had a mandatory retirement age of 55 years, allowed public employees to retire as early as age 50 with 10 years of continuous service. Retirement benefits equal 2.5% of the final basic salary which impacted negatively on retired primary school teachers because they retired at lower job group which means that their basic salary per month was very low. But plans by the government to set up a contributory pension scheme for civil servants and responsibility over the welfare of retired civil servants and retired teachers stalled, leaving the retirement benefits time bomb that forced the government to push the retirement age to 60 years nearing explosion the collapse of the government with the full. In 1935, the American president of the day, Franklin Roosevelt, signed the law establishing the social security, America's public pension system. Economists refer to this system of pension as the pay-as-you-go (PAYG) system since it involves the payment of pension benefits to yesterday's workers out of the contributions made by today's workers. To this day, the pay-as-you-go system of pensions remains the main form of pension provision in the industrialized world. Under the scheme, many times a worker's benefits exceed his contributions into it meaning that such schemes have continued to be sustained mainly due to the robust health of the economies of industrialized countries. Workers in many of the industrialized countries are therefore adequately catered for in their old age by this over generous pension system.
Kenya, like many nations seeking to develop expeditiously, is pursuing economic development along the lines envisaged by industrialized countries through a capitalist economic system. This has over the years led to significant changes to social and economic lifestyles arising from the transition we have had to make from a once traditional system of living to a modern capitalistic lifestyle. One area of life that has undergone a radical change is that of social security, particularly the guarantee of security from poverty in old age. In the traditional African society, social security systems were assured. These took the form of practices and social norms that ensured that disadvantaged members of the society such as the elderly were taken care of by other members of the society. The socio-economic changes brought about by the pursuit of a Western style of development are increasingly leading to a breakdown in traditional systems of old age security.

The history of teacher’s challenges can be traced during the time this country was under the rule of colonial masters. At first, the teachers were employed by the missionaries and the government for primary school teachers, the Africa Teachers Service and Government for both African and European secondary school teachers. These teachers were paid their salaries or wages differently. These salaries were not uniform. There was no scale or no grading upon which teacher’s salary was based. Therefore, in Busia District where the research is based just like other areas in Kenya, these problems of teachers went on until 1967 when the Kenya National Union of Teachers (KNUT) was formed. This umbrella body of teachers found it necessary to have a centralized system of handling teachers’ affairs. In pursuit of this, the teachers service commission (TSC) was established under an Act of Parliament (Cap 212) of the laws of Kenya in 1967. With the formation of TSC and KNUT, the teachers in Kenya were happy, motivated and excited that at long last their salary
problems were going to be addressed. The TSC further came up with two mainly groups of teacher’s i.e.-Primary teachers and Post –Primary teachers. This teacher’s body also came up with grades of entry into the teaching career. The TSC was also mandated by the Act of parliament to come up with the code of regulations for teachers in 1972, TSC (2006). In this code of regulations, it stipulates the retirement terms and conditions as commented by All Africa communication (2008). This code states clearly how the pension and gratuity is supposed to be calculated (CRFT Chapter XII, Revised 2005). But despite the knowledge of retirement in future by the teachers and the calculation given out by TSC, the retirees have continued to face many challenges with respect to sustainable livelihood.

According to TSC code of conduct teachers are not allowed to do business as this is seen as compromising their work. For example the medical doctors, despite getting non-practice allowance, can still start their own private/consultant clinics while actively working nobody complains about it unlike teachers who are not permitted to start even a kinder garden school while actively working in the name of conflict of interest. Starting up such a facility after retirement is often too expensive and unthought-of in view of delayed and meager pension amounts. Therefore, it is from such backdrop that the retired teachers suffer and this provides the basis of the study.

The study by Kazeen (1999) indicated that teachers and other school workers tend to remain contended and reasonably motivated as long as salaries are paid on time and they are promoted regularly. Earlier, Eton (1984) had identified that the payment of salaries, allowances and promotions as the major factors that shape teachers attitudes towards their work. For Amadi (1983), he concluded that the irregular payment of salaries is one of the major problems facing teachers. Further research done by Ejiogo (1983) and Akinwunmi
(2000) revealed that the low income earning teachers cannot lead a sustainable life even after retirement. For Francis (1998), Obanga (1999) and Baike (2002), low pay makes a teacher dismissive of the profession and to have a low commitment towards his/her work. This has made many teachers today in Kenya to forego their classes to look for an extra shilling in the name of investment to make ends meet. But these researchers and the Kenya education commissions have not addressed the issue of teachers’ retirement challenges as they strive for sustainable livelihood. It is this gap that has not been filled that the research addressed and investigated further.

Some teachers stayed in one job group for too long and this was also a demotivating factor to many teachers in Kenya. Yisa (1975), Obilade (1989), and Sanusi (1998) assert that it is such lack of motivation that makes a teacher to give up in life. Bamisaye (1998) found out that unfair administrative and supervisory practices tend to undermine teachers’ morale making them to lead a poor life both while actively teaching and in retirement.

It was from the above background that the study dug deeper into the teachers’ challenges upon retirement and what the teachers, the government and other educational stake holders can do to ensure that this noble and hard working citizenry enjoy life like other Civil servants (workers) after retirement from their active classroom work. The research focused on the key determinants of sustainable livelihood after retirement which includes receiving good package after retirement and better pension monthly, having permanent shelter and conducive environment for a relaxed mind. In the knowledge based economy, a global demand for high salary which translates to better pension after retirement is essential for sustainability. Retired teachers are facing a lot of challenges as a result of low pension resulting from low pay packages which cannot make ends meet for them.
1.2 Statement of the Problem

The retired primary school teachers in Busia stand out at 172, this included, 132 males and 40 females (TSC unit Busia District, 2009). The teachers are distributed in job groups as follows: graduate approved, SI (DIPLOMA), P1, P2, P3, P4, untrained KACE/KCE/KCSE, KJSE and CPE. The highest job group constituting graduate approved (ATSI) earns Ksh. 25,308 and the lowest primary teacher P3 earns Ksh. 5960 during active teaching life (KNUT, 2009). The major concerned is on the pension amount a retired primary school teacher receives as per job group from the highest (ATSI) of Ksh. 9491 to the lowest job group P3 who earns Ksh. 1,676 (TSC code of regulation, 2006). These values are far below the recommended value of at least 70% of their last paycheck value. Compared with today’s living standards, this amounts received as pension cannot even ensure sustainable food supply, leave alone the other components of sustainable livelihood (i.e. medication, shelter, clothing, and children’s education).

Monthly pensions under the non-contributory plan for retired civil servants range from Ksh, 10,000 (US & 135) to Ksh 20,000 (US & 270). And yet a minimum pension for retired primary school teachers started as low as Ksh 500 (US & 6.77). Even though minimum pensions were increased in 2005 by between 20% and 30% in many cases they have been inadequate to cover basic needs of these retirees. According to Republic of Kenya (2006), the minimum monthly pension for retired primary school teachers receiving less than Ksh 1000 (US & 13.59) was increased to Ksh 2000 (US & 27.10), this is still below what is required by retirees for sustainable livelihood.

The TSC code of regulation does not have any policy to guide and advice retired primary school teachers. It only gives the calculation of retirement benefits and stops at that.
The Public Service Commission code of regulation on the other hand does not have any policy on retirement. In addition KNUT does not have anything to assist retired primary school teachers. If these three important organs have no guidance on how teachers can carry themselves after retirement, then one is left to wonder how teachers sustain their livelihood after retirement.

The recent studies done by Howley, Pen and End (2002) and public agenda (2001) have pointed out the suffering and challenges of retired primary school teachers in trying to sustain their livelihood. They have said that teachers after retirement face a lot of bureaucratic systems in searching for retirement dues. It might be also worrying that some retirees pay their way through pension department to get things done. There is no single study focusing on retired primary school teachers that has been ever carried out in Busia District in so far as challenges facing retired primary school teachers in sustaining their livelihood. The study therefore focuses on these challenges facing primary teachers in their livelihood sustainability in Kenya a case in Busia District.

1.3 The Purpose of the Study

This study investigated challenges facing retired primary school teachers in sustaining their livelihood in Busia District.

1.4 The objective of the study

The study was guided by the following objectives

1. To examine how characteristics of retired primary school teachers influence their livelihood and sustainability

2. To establish how coping mechanism adopted by retired primary school teachers influence livelihood sustainability teacher's in sustaining their livelihood.
3. To examine how the level of investment by retired primary school teachers influence livelihood sustainability.

4. To assess strategies used by the government in supporting retired primary school teachers in sustaining their livelihood.

5. To assess how the government policy influence retired primary school teachers in their livelihood sustainability.

1.5 Research Questions

1. What characteristics of retired primary school teachers influence their livelihood sustainability?

2. Establish how coping mechanism adopted by retired primary school teachers influence livelihood sustainability?

3. How has the level of investment by the retired primary school teachers influence their livelihood sustainability?

4. Asses' strategies used by the government in supporting retired primary school teachers in sustaining their livelihood?

5. How has the government policy influence retired primary school teachers' livelihood sustainability?

1.6 Significance of the Study

The study generated information regarding challenges facing retired primary school teachers in sustaining their livelihood. It revealed the existing gaps between the ministry of education, teachers' service commission and retired primary school teachers in sustaining their livelihood. This information would then help in developing policies that would adequately address the plight of retired primary school teachers. The findings would also
inform educational Civil Society organizations so as to formulate programmes that can address the plight of these retirees so that they come in financially to help them sustain their livelihood.

1.7 Basic Assumptions of the Study.

Teacher’s service commission and Kenya National Union of teachers are only interested in the serving teachers and therefore once they retire, their plight is of no consequence to this commission. The information given by the sampled teachers was a true representative of others.

1.8 Limitations of the Study.

Due to qualitative approach, a large sample of retired primary school teachers was not assessed. There was lack of reliable and consistent data on teacher retirement. Some retired teachers were not open enough to talk about their problems for fear of remembering the past good old days that made them not concentrate on their personal development. Based on the agricultural season coinciding with the data collection phase, accessing the retired teachers for questionnaire administration was done through Snowballing sampling method in order to get the desired number of respondents.

1.9 Delimitation of the Study.

The study was carried out in Busia District. The district is located about 100 kilometres from Kakamega town along Kakamega-Mumias-Busia road and about 90 Kilometers from Kisumu along Kisumu –Luanda – Busia road. The choice of Busia District for the study stemmed from the fact that, since 2000 to 2008, it had recorded a steady increase in retired teachers. On the other hand, those who retired earlier had continued to
experience hardships and suffering with the ever increasing cost of living. Therefore the unique features in which these teachers had in terms of their living style formed the centre of interest for this study.

The study was located in the greater Busia district of Western province of Kenya. This District had four divisions. The estimated number of retired primary school teachers is one hundred and seventy two. The study was chosen from this district because it is found far away from an urban area and there are no any other major economic activity going on apart from the salaries or pensions teachers receive. The questionnaire was sent to the Ministry of Education officials, KNUT, KUPPET and TSC Officials. Relevant information was collected from agencies such as pension schemes.

1.10 Definitions of significant terms as used in the study

Challenges: Problems which are faced or confronting teachers upon retiring from active employment.

Characteristics of retired primary school teachers: This referred to gender, age, marital status, length of service, number of children, number of dependants and number of stations in which the retirees worked before retirement.

Coping strategies: This referred to ways in which these retired primary school teachers used to do to help them solve the problems that are affecting them in the retirement such as involving in agriculture, projects (house rent), joining groups, being a board member where they get allowances and also getting support from their children.

Level of investment: This refers to how much these retired primary school teachers invested in profitable businesses that caution them during these challenges.
Livelihood sustainability: This refers to ways in which these retired primary school teachers Live. This indicator of good life includes: daily meals, medication, good shelter, clothing and better education for their children.

Government policy: This was used to refer to the clarity of the policies that govern the retirees after their active work.

Teachers' early preparation: This refers to ways in which the retired primary school teachers prepare themselves to handle the future retirement such as having all indicators for sustainable livelihood.

1.11 Organization of the study

This report was divided into five chapters: introduction, literature review, methodology, Data Analysis, presentation and interpretation, and summary of findings, conclusions and recommendations. Chapter one was divided into the following sections: Background information, statement of the problem, purpose of study, objectives, research questions, significance of the study, basic assumptions of the study, limitations, delimitations, definition of key terms used in the study and organization of the study. The rest of the study was organized under the following main sections; chapter two which provides detailed documentation of related literature reviewed under the following sections: Coping Mechanisms (stress) Support from the government, Community and Non-Governmental Organizations, Retiree Characteristics, Level of Investment and Sustainable Livelihood, theoretical framework, conceptual framework and the gap that prompted the undertaking of this study. Chapter three looks at the research methodology to be used in collecting relevant data in order to realize the objectives of this study. Specifically, the chapter had the following sections: introduction, research design, target population, sampling procedure, research
instrument, data collection procedures, method of data analysis and finally a brief summary. This report then ends with references and appendices including questionnaires and interview guides.
CHAPTER TWO
LITERATURE REVIEW

2.0 Introduction

This chapter presented the review of related literature on the challenges facing retired primary school teachers in Kenya and response by the Teachers Service Commission (TSC) in an attempt to address them. The literature in this study thus was reviewed under five major sections: The retired teacher’s situation and challenges facing them Support from the government, community and NGOs, Coping Mechanisms, Retiree Characteristics, Level of investment and Sustainable Livelihood and Summary showing the missing gap. The theoretical and conceptual frameworks guiding the study were also documented here.

2.1 Challenges Facing Retired Primary School Teachers

Multiple factors come into play with respect to challenges facing retirees in world. As life expectancy increases, pension accumulation needs to be larger to fund longer retirement (David and Ruth, 2009). Entrance into the labour force is being increasingly delayed by prolonged higher education thus shortening the number of years that a worker saves for old age. In the United States, pressures on the pension system begun to grow as the older of the baby boomer generation (those born between 1946 and 1964 became eligible for retirement in January 2008). This number of boomers who reach retirement will steadily increase until 2030 when the entire boomer generation will be eligible for fully retirement benefits and as a result Americans today face precarious retirement prospects that have only been made worse by the recession that began in 2007. The Gallup Economy and Personal Finance poll for instance indicated that only 46% of American workers in 2007 expected to
have sufficient funds to live comfortably in retirement compared with 59% five years earlier (ibid). This situation is no better in the developing world.

Therefore the retired teacher’s woes can be traced from the Kenya education commissions. These reports looked at the teacher’s morale in the primary and secondary schools. The commission (1964) noted that the teachers morale was both related to salaries and working conditions. This commission further stated that the teachers’ salary revision was difficult to be arrived at given the economic stringency even though the members were quick to note that the government could not pretend that the salary question for teachers was easy to handle and yet there was no field of employment in which good industrial relations were more important than in teaching. The Ominde (1965) report showed that by 1965, there was still a small number of Kenyan teachers and these forced the Kenyan Government to ask for supply of more teachers from outside Kenya; but still the payment of teachers was still low which impacted negatively to the morale of teachers at class work level and this too affected them during the retirement. In the civil service salaries Review committee (1985), teachers were left out in that bracket and it was recommended that the detailed independent examination of the teacher’s salary and conditions for retirement be carried out later in a view of designing appropriate schemes of service and establishing suitable gradery structure for the teaching service and educational administrators. On the remuneration of teachers of Kenya, the commission of inquiry into Education system of Kenya (1999) recommended the forwarding of the recommendations of the teacher’s remunerations committee to the TSC for implementation. It was important to note that there was no commission that recommended for any improvement of the retired teachers pensions after the active class work. Therefore
even though the teacher’s salary was improved between 1997 and 2007, little was seen addressing their plights.

2.2 Coping Mechanism on Sustainable livelihood For Retired Primary School Teachers.

Challenges facing retirees is a popular area of study, in particular the challenges facing primary school teachers in sustainable their livelihood (Public agenda, 2001). However there has not been a great deal of study related to these challenges and the coping mechanism associated to the livelihood sustainability (Block and Grany, 2002). Suffering and retirees seem to be synonymous, but the specifics of challenges and how retirees deal with them has been disregarded (Glass and Franceschini, 2007; Queen & Queen 2004). The 2007 mid decade study of the state of retirees confirms that important challenges facing retirees is how to handle personal coping mechanism in a positive and constructive manner without passing it to their families. Intellectual understanding that suffering is a normal condition in retirement is just as important as finally personal coping mechanism to reduce its negative effects. Coping, understanding and reducing retirees suffering should be a high priority for the government and the professional association’s services (Andero, 2000).

Examined in this are both strategies of supporting retirees and coping mechanism as they relate to sustainable livelihood. In order to relate both theory and research related to challenges facing retirees, three strands of literature were reviewed. The three strands includes policy on retirees, challenges facing retirees in sustainable livelihood, and coping in general and other extra occupational factors related to the pensions retirees receive after retirement. In addition the issue of gender and how that might change coping mechanism was also examined.
Retirees agree that being a retired person is an exceptionally challenging thing. They say that the ability to manage retirement is the key to sustainable livelihood and point to policy and bureaucracy as one of the challenges that face most of the retirees (Farkas, Johnson and Duffect, 2003). In addition to policy, all that is needed to live a sustainable livelihood, they also complain of family responsibilities, and lack of formation in early stages (Keadys & Bjork, 2001). After working for 35 years one is left to move around offices for many years before he or she gets his final dues in newspapers.

Moreover, Howley, pen Dervis, End Gibbs (2002) reported a bureaucratic system in searching for their final dues as one of the highest pressure that retirees face in leading a sustainable livelihood. Retirees say they need to pay their way through the pension department to get things done (public agenda 2001) recent studies supported the idea that the suffering retirees undertake when trying to balance their life and associated demands to promote their sustainable livelihood demonstrates a vast complexity of problems (Howley, Pendarvis, & Gibbs 2002). There are many other challenges that retirees face in today's life. Retirees identify insufficient findings as one of the biggest challenges in sustainable livelihood (Houston 2001). Retirees face countless daily obstacles in their life, yet they respond with a "can do" confidence and willingness to be held accountable to their responsibilities (Olso, 2000).

In the extensive study of the American retirees, Glass, Bork and Brunner (2000) found that fifty-one percent of retirement survey indicated that the retirees feel considerable or very great suffering in retirement. Because of this perception, many retirees view
retirement as a burnout position (Queen & Queen, 2004). Colgan (2003) acknowledgement that burnout is characterized by a growing feeling of helplessness and sense that family responsibilities towards sustainable livelihood are insurmountable. Eventually the suffering can lead to premature death (educational research service 1998); Forderaro, 2006 and Nussbaum, 2007).

2.2.2 Influence of retired Primary school teachers characteristics on livelihood sustainability

While men’s support networks were more work-based, women seemed to gain their support from family and friends (Nelson & Burke, 2002; Pitch Walsh, Mangione, Jennings, 1994). Gianakos (2002), Iwasaki, Mackay, and Mactavish (2005), and Nelson and Burke (2002) purported women’s suffering may increase due to on-going conflicts of balancing work and family obligation. Challenges for sustainable livelihood and related diseases are on the increase in women as are number of women who have retired (Gmelch, 1996; Nelson & Burke, 2002). Gmelch (1996) stated that women perceive less suffering than their male counterparts when compared in fending for their family basic needs. Iwasaki et al. (2005); Nelson and Burke (2002); Taylor, et al, (2002) argued that these challenges were based on how one planned himself during his or her working days and did not accurately reflect gender specific suffering. According to Nelson and Burke (2002), men and women differ in their choices of coping strategies. Men use “problem- focused” coping strategies: planned and rational actions, humor, and fantasy (p. 87). However, when education, occupation and position are comparable, both men and women use ‘problem-focused’ coping. (p. 87). Nelson and Burke added in a less selected sample, women used ‘emotion-focused’ strategies: expression of emotions, social support, self-blame, denial, and avoidance (p. 7). Iwasaki, et
al. (2005, Nelson and Burke (2002), and Taylor, et al. (2002) reported women coping style is likely to be “tend and be friend,” that is, to nurture and form relationships with others. Thus women’s health is related to the number and quality of their supportive relationships (Nelson & Burke, 2002).

However, the amount of time spent on thinking how to educate children and fend for the family predict stress level; further, the conflict between the demands of work and family roles heightens suffering (Iwasaki, et al., 2005; Nelson Burke, 2002). Women especially mothers, are more likely to report conflict between the demands of work and home (Fielden & Davidson, 2001; Shields, 2003). Both men and women who have retired but especially women, experience internal work-family conflict. In turn, work-family conflict is associated with depression, anxiety, poor physical health and alcohol use among both men and women (Nelson and Burke, 2002; Shields, 2003). Within corporations and institutions, the management of challenges for sustainable livelihood is still being considered to be an individual problem. Being organized before retire may offer “family friendly” options and wellness centers, but the use of these benefits is by individual choice (Iwasaki et al., 2005). Overall, these constructs demonstrated the need for additional research regarding the effectiveness of self-development programs in aiding female retirees in developing coping skills to guide them toward a focus on improved strategies for sustainable livelihood.

2.2.3 Retirees and self development

In the past, most of the professional development courses have forgotten technical skills and knowledge required by retired primary school teachers in sustaining their livelihood (Brock &Grady, 2002). In the mid-nineties there was an increase in the preparation programs that address the personal dimensions of a retiree. They focused on
values, ethics, integrity, fairness, personal belief systems, and ethics of retired teachers (Beck, 1994; Brock and Grady, 2002). With the increasing demands of the retirees sustainable livelihood obvious need to focus on the self development programs for the retirees literature from other disciples, such as the psychology and corporate business arena, show a strong correlation between self/personal development and finding meaning in sustainable livelihood (Brikin, 1996, Walsh, 1996). More writers are venturing into this arena because they have recognized the important relationship of the retirees self-development success. According to Bolman and Deal (1997) it is important to include matters of heart, soul, and spirit into the retirement. Johnson (2002) reported eight-nine percent of retirees believe these challenges can be significantly reduced today. One of the retirees interviewed in the public agenda (2001) stated that too much thinking on challenges facing them in sustaining their livelihood is impractical and focuses on the wrong things.

Houston (2001) asked the question: “will we find retirees who can act as courageous champions for changing their life style and who are willing and able to change the status quo, while acting as collaborative catalyst and working with others to make that happen?” (p. 432). We must look hard to find a source for this kind of retirees. As Houston goes on to say, there are four primary problems with the current policy framework: “the retirement difficult, the expectations are inappropriate, the training in business is inadequate, and the pipeline is inverted” (p 432). On a positive note, he adds that the retirement is not so much of calling. It chooses you in as much as you choose it; you are summoned. Parts of the responsibility of the current generation of retirees summon the generation to duty. The retirement is a very challenging fields many frustrations and perils. Thus there is no escaping
the amount of challenges in retirement however how they are managed can have a direct impact on the effectiveness of retiree’s sustainable livelihood.

2.3 Support for Retired Primary School Teachers from the NGOs.

While much of the looming retirees’ challenges can be explained by a large wave of veteran educators approaching retirement, a study by Rechard Ingersonn of the University of Pennsylvania suggests that the fear for retirement is the really problem of the teachers. It estimates that almost one third of the American teachers’ fleen their professions during their first three years of teaching, and almost have leave after five years. This is due to low salaries and lack of support from their states. While the challenge of keeping retired educators on board is more acute in low-income countries. It crosses all countries and all sectors of the economy. The inability of most countries to support the retired teachers to achieve their sustainable livelihood is driven too few teachers coming into the profession and many others leaving the teaching profession. [http://www.aarp.org/aarp/NRTA/NRTA_programs/educator_support_Article_Template/Tackle…March 22nd 2010. Hence the country can go a long way towards reducing challenges facing retired teachers in sustaining their livelihood.

It is important to get in touch with the retired educators in the country, find out how government can support them whether it can help retirees find re-employment in classrooms or else ware. Just like in Oklahoma, the government has created a large fund for retired teachers that offer them grand and supply to start their own business. Laws in states such as Maryland and South Carolina support retired teachers by letting them earn extra money as re-employed teachers without having to lose pension benefits. These states have policies in place to attract teachers who have retired and would like to continue as teachers. Therefore in Kenya the situation is different since there are no policies put in place to look at the
challenges facing retired primary school teachers in sustaining their livelihood.

http://www.aarp.org/aarp/NRTA/NRTA_programs/educator_support_Article_Template/Tackle...March 22nd 2010

2.4 **Sustainable Livelihood for Retired Primary School Teachers**

The sustainable livelihood places retired teachers at the center of the analysis. It recognizes that they pursue multiple activities in their lives to create a positive livelihood in outcome. A positive, sustainable livelihood outcome is one where the retirees achieve ‘well-being’, where they have secure access to food to sustain them, where their income increases, where they are less vulnerable to sudden shock and where resources around them are not depleted. A livelihood comprises capabilities of retired assets (material and social) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shock and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resources base. In order to create a sustainable and positive livelihood, retired primary school teachers draw down on a rage of assets. Analysis of assets can take place at national, community, household or individual level. For development policy makers and practitioners the challenge is to ensure that livelihood strategies are sustainable and that the overall resources base of retirees is not depleted. A further challenge is to ensure that access to assets is balanced and equitable across the retirees.

Infrastructure such as shelter, systems of water, energy and communication and to productivity input such as plant and machinery that help retirees pursue their livelihoods more successfully. Over the past decades Kenya has invested heavily in education laying down the foundations for future academic excellence and social development and leading to
high score of the human but forgotten retirees whose poverty indicator, especially in relation
to access to food and shelter over his decency increase.

http://www.aarp.org/aarp/NRTA/NRTA_programs/ educator _ support_ Article _ Template/
Tackle...March 22\textsuperscript{nd} 2010

2.5 Policies Institutions and Processes for Retired Primary School Teachers

Retired primary school teachers' ability to engage in successful and sustainable
livelihood strategies is affected by the policies, institutions and processes, which influences
their lives. Policies adopted as part of reform measures at the national level can often impact
negativity at the retirees. Government institutions such as the ministry of education and TSC
that deliver services to the retired teachers can have a significant impact on their well-being.
Increasingly in Kenya private sectors institutions also impact significantly on the poor either
directly through their use of scarce resources and the subsequent impact on the environment.
When considering the introduction of new policies, decision maker need to know more about
the daily lives of retired teachers to survive in difficult times and the likely impact of
policies. Where policies change has a negative impact they need to be able to respond
quickly to reduce the damaging impact to retired primary teachers.

http://www.aarp.org/aarp/NRTA/NRTA_programs/ educator _ support_ Article _ Template/
Tackle...March 22\textsuperscript{nd} 2010.
2.6 Level of investment for Retired Primary School Teachers

Retires are, by law, limited in where they can put their money. They can't, for instance invest in some of the higher – risk financial products such as subprime mortgage securities. The retirement fund typically doesn't make as much as some investment funds in boom years, and it loses less in down year. In America, retirees have investment committee, which sets the benchmarks investment staffers have to meet to receive incentive pay. It's designed to keep staff there and not looking elsewhere, it is designed to enhance investment performance, to make more money for the retired teachers. There should be equal ownership in the decline of the economy for those at the top of the scale, and it is a slap in the face for retired educators who gave not only their time but also their resources during their active employment (File:// E:/ level of investment three. Htm). In Kenya the situation is worse for retired primary school teachers who do not have any body to organize than realize the investment skills.

2.7 Theoretical Framework

This study was guided by the Human Ecology Theory. This Theory and its relevance to the study were discussed in the subsequent sub-sections.

2.7.1 Human Ecology Theory

The study was based on Human ecology Theory that looks at the interactions of human being with their environments and considering this relationship as a system. In this theory, biological, social and physical aspects of organism are considered within the context of their environment (Bubolz, 1993). In human ecology, the person and the environment are viewed as being inter connected in an active process of mutual influence and change. Hence
the basic premise of a human ecology theory is that of the independence of all peoples of the world with the resources of the earth.

Therefore retired primary school teachers and the MOEST are interdependent. Retires are part of the total public servants, so they are interdependent with all forms of changes that are done by the government. Adaptation of the new life of retirement is a continuing process and they can respond, change, develop and act on and modify their sustainable livelihood depending on how the government, community and non-governmental organizations handles them after the active work. All parts of the government that is MOEST, TSC and other agencies like KNUT interrelates to influence the sustainable livelihood of retired primary school teacher. Retirees require quality indicators of sustainable livelihood such as food, shelter, medication and children education for them to live comfortably. The interaction, between the retirees and government are guided by the clear policy on retirement and the preparedness of the retirees before the actual stoppage of the active work. Even though the government do not influence the characteristics of the retirees to sustainable livelihood, it limits and constrains possibilities and opportunities of retirees to sustainable livelihood and if they are not well guided and trained on handling future life after retirement things may get out hand for this retirees. The government should encourage retires to have virtues that contribute to the ultimate good. It should be responsible to the life of retirees and hence there should be constituency between retirees and government way of handling issues that affect them. It is important to ensure survival, improvement of quality life and sustainable livelihood of retired primary school teacher.
2.8 Conceptual Framework

The study was implemented in line with the conceptual framework as illustrated in the figure below:

**Figure 2.1: Perceived conceptual framework of challenges facing retirees in Kenya.**

As illustrated in the above conceptual framework (fig 2.1), Support from the Government, community or Non-government, organization; coping mechanism, characteristics and level of investment are the independent variable. The support from the Government Policy is the moderating variable. Teacher's Early Preparation is the intervening variable, and Livelihood Sustainability, which includes -Meals, -Medication, -Shelter, -Clothing, -Children Education, is the dependent variable.
government, community or Non-governmental organization are used to refer to the assistance the retired primary school teachers receive in terms of training or capacity building services given to them so that they can be able to use the lump sum pay and pension carefully to sustain their livelihood. Lack of such training opportunities leads to a state of ignorance in which the retirees are found in after their active employment. They have no knowledge of utilizing their lump sum pay well which poses a challenge in sustaining their livelihood.

Copying mechanism was used to refer to their activities that these retirees undertake to sustain their life. Despite the fact that they receive a meager pension pay, they have to take care of their families. Hence what sort of economic activities they involve in is very important to their lives. Characteristics of retired primary school teachers was used to refer to gender, marital status, age and education and how they influence this retirees sustainable livelihood as he tries to adapt to the environment. Level of investment was used to refer to the extra- earning opportunities that retirees have to sustain their livelihood. Such as Business opportunities which the retirees start even though it does not take a longer period to exist.

The dependant variable in this study was sustainable livelihood that refers to the indicators of quality life. These indicators include having meals, medication, shelter, clothing and children education. Lack of these indicators which are affected by independent variables leads to either poor life or quality life and determines the retiree’s sustainable livelihood. The intervening that was the retirement policy if not clearly stated will not help the retired primary school teachers and if it is clear and friendly, it will fasten the retiree’s sustainable livelihood. The moderating variable that was early preparation of retirees will ensure that these retirees meet the indicators of quality life easily and hence lead to sustainable livelihood.
2.9 Summary of Literature Review

Developed countries like the United States of America have frameworks that ensure near comfortable retirement life for their workers. Kenya, like many other developing countries are struggling with ensuring better pay during active working life, leave alone better pension packages. Reasons behind this need to be investigated and addressed as a major move towards addressing retiree challenges with ensuring sustainable livelihood. The strategies aimed at addressing the outdated teacher’s retirement policies with a view to correcting the suffering of the retired teachers was needed urgently. It was reported in this literature review that TSC tended to increase the salaries of teachers but forgot to increase the retired teacher’s pension. This study investigated this issue further at the District level.

Literature reviewed so far pointed to the fact that low teacher earning had greatly affected the retired teachers’ variable associated with living a quality retirement life. However the literature reviewed had not explored the reasons to why teachers really suffer or lead a poor life after retirement. The study addressed this issue in detail.

Even though there was suggestions to come up with a universal retirement benefits scheme, this fell short of expectations of teachers. Consequently, the TSC faces a crisis of cash flow from government, employment of teachers and payment of salaries related to teachers. This study investigated ways of improving the retired teacher’s pension and training given to them upon retirement in order to remain relevant at individual, family and society levels.

From the literature reviewed, much was not documented about the challenges facing retired teachers and other retirees in general. However a gap exists in the way the Teachers Service Commission of Kenya is responding to meeting the ever-growing challenges of
retired teachers while the central government addresses the plight of other civil servants in retirement. The capability and adequacy of TSC to meet the challenges these retired teachers are facing need to be assessed hence the need to undertake this study in order to objectively identify and describe the challenges in readiness for action. The literature reviewed in this chapter had elaborated on various challenges facing retired teachers in their endeavor to cope with the ever-increasing economic and social demands. The chapter had also explored some attempted steps suggested to confront the challenges facing retired teachers in Kenya. From the literature reviewed, a number of gaps had been identified which this study assessed and explored further. The study assessed investment mentality among retired primary school teachers with a view of comparing challenges faced by those teachers who have invested against those who have not. The literature reviewed did not reveal how the investment was made possible; at what point in time the investment idea was brewed and how such business thrived in the context of a busy teaching schedule witnessed in most if not all schools. The sustainability of pension programs in developed countries had not been extensively documented. It was therefore challenging to witness how such a program was implemented in developing countries.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

The purpose of this chapter was to present the challenges facing the retired teachers in meeting their group expectations of increased pension. The chapter presents the research design population, sampling procedures, research instruments and data collection procedures and method of data analysis techniques.

3.2 Research Design.

The descriptive survey research design was adopted in conducting the proposed study. Christiansen and Charles (1991) define a descriptive design as attempts to accurately describe a given situation taking the form of naturalistic observation and survey. A descriptive research aims at getting information that describes a situation, behaviors, attitudes of individuals and the community Kane (1995). Survey design was adopted because it was useful in gaining insight into the general picture of a situation without utilizing the entire population (Travers, 1969), since the research did not include the whole population. A survey represented a method of collecting information by interviewing a sample of individuals. It was one of the most frequently used methods for collecting information about people’s opinions, habits, or any of a variety of other issues (Christensen & Charles, 1991). The key variables of this study were the demand for sustainable livelihood after retirement which leads to indicators of quality life such as food, shelter, clothing and children education. Variables according to Mulusa (1990) refer to qualities, attributes, conditions or characteristics of a given object/ or aspect that change dependant variable on the ever increasing living standards.
The study combined both qualitative and quantitative approaches. This was deemed appropriate in the light of the fact that no single method was ever adequate in investigating a problem with rival causal factors (Patton, 1990). In addition, this combination allowed flexibility while examining multiple factors in attempt to obtain the pertinent information (Obonyo, 1994). The quantitative strategy enabled the researcher to collect data in the actual context in which the phenomenon occurs (World Bank, 2000). The qualitative approach was employed in the interview guide.

3.3 Target population

The target population was about 172 retired primary school teachers in the last ten (10) years from whom respondents was be selected. This value was based on records from the Busia district TSC unit office. Teachers Service Commission personnel in the district, the District Education officer, and District KNUT officials were also targeted for questionnaire administration.

3.4 Sample Selection and Sample Size

The sample size was 52, representing 30% of the target population (Mugenda and Mugenda, 1999). Hence, Mwiria and Samadhi (1995) describe a sample as that which is used to make an estimate of the characteristics being investigated within the entire population. In this study, purposive and snowballing sampling techniques were utilized. Samples with regard to the Districts to be covered, TSC officials, retired teachers, and KNUT officials in the study were purposively selected. Mwiria and Wamahiu (1995) define purposive sampling as that which requires the researcher’s judgment and knowledge of the population as well as the issues involved in the problem. Therefore purposive sampling was preferred because it is very particular and can only be obtained from specific subjects. On the other hand,
snowballing technique was used where an already identified retired primary school teacher led the researcher and research assistant to another retiree they knew of, here the researcher started from the District headquarter where he requested the District head office to propose three names of the prominent retired teachers such as former head masters where they used to come from and these led the researcher to go up to their home areas where they leave. This was with an aim of defeating the limitation of access to potential participants and once the desired sample size was achieved, data collection was completed. The sample consisted of 12 officials from the government as follows: the DEO, personnel officer (Human resource official), DDEO and staffing officer and union officials. Busia District had a staff of 35 officers, but only the senior officers who represent MOE and TSC was interviewed and KNUT had a staff of 4 officers and KUPPET 4 officers.

3.5 Research Instrument

The study used two data collection instruments:

Questionnaire

Questionnaire data on challenges facing retired primary school teachers was collected using Questionnaire mode instrument that had both closed open questionnaire this questionnaire was divided into the sections. in section ‘A’ the respondents were asked to give their Demographic data –that is their historical background, such as age, gender employment year and number of dependents without giving their names as means of increasing anonymity and therefore confidentially.

In section ‘B’, the respondents were asked to give their work profile and pension received per month. The researcher also sought to know in this section if the respondents achieved their goals or not. The respondents were asked to give yes or no.
In section ‘C’, the respondents were given a statement of challenges that retirees face and asked to arrange them in order of magnitude at which they occur. The respondents were also given a list of sources that contribute to the challenges they are currently facing and asked to mention the extend at which they are experiencing them. In section ‘D’, a list of economic and social activities were given to the respondents and asked to rate them so as to indicate how they have been helping them cope up with the challenges faced in retirement.

**Interview Schedule**

Questionnaire data on the challenges facing retired primary school teachers on sustaining their livelihood was collected using an in-depth interview schedule informed was collected from 12 male and female government officers at the (District Education office (Busia). According to Dean (1999), an in-depth interview is an open ended, discovery-oriented method to obtain detailed information about a topic from a stakeholder. In-depth interviews are a qualitative research method; their goal is to explore in detail a respondent’s point of view, experiences, feelings and perspectives In this case, the in-depth interview was chosen in this research because it facilitated a direct interaction between the respondents and researchers.

**3.5.1 Pilot testing of the research instrument**

Nachmias and Nachmias, (1990) notes that pilot testing is an important step in the research process because it reveals questions and concludes instructions. Therefore, the research instruments were pre-tested on retired primary school teachers in Ganze District-Nyari sub-location of Sokoke location. Ganze District was chosen as the piloting district because it is far away from Busia District to ensure that retirees in Busia were not subjected to the same instruments after the pre-tests. The response of the pilot consisted of 10 male and
10 female who were conveniently selected. The pilot study participants did not participate in
the main study since they were based in Ganze District; Nyari-sub-location of Sokoke
Location.

The pilot participants were requested to make comments and give suggestions
concerning both the quantitative and qualitative research instruments. Data collected at the
pilot study were analyzed and the results used for appropriate amendments of the research
instruments. It was also aimed at identifying major problems, in terms of instrument
deficiencies and at making suggestions for improvement, to check if the research instrument
would elicit the anticipated data and whether they could be meaningfully analyzed in relation
to stated problem. The aim of the pilot study was to validate the research instruments.

3.5.2 Validity of the Research Instrument

Validity of instruments was also done through the application of content validity
procedures. According to straight, (1993), validity refers to the extent an instrument
measures what it is supposed to measure. Moser and Kalton (1977) argue that content
validity is a matter of judgment by the surveyor or researcher. Therefore the researcher seems
to establish content validity from the expert’s judgment of the retired teachers suffering as
research instruments. The research team noted down and interpreted the circumstances upon
which arguments was elicited. This was to ensure that all sentiments were scrutinized before
being accepted as valid findings of the study.

3.5.3 Reliability of the Research Instrument.

According to Franked and Wallen (1993), reliability refers to the consistency of an
instrument to produce the same results at different times. Bell (1993) noted that piloting is
one way of checking the reliability of instruments. Further to test the reliability of the
instruments, Pearson product moment method was used. This was done by pairing the items
in the instruments as odd numbers and even numbers. The even numbers were paired with
odd numbers on an equal basis; thereafter the items in the even and odd numbers were scored
separately and corrected.
Reliability of the questionnaires was tested using empirical procedure of split-half. In computing split-half reliability, the test items was divided into two halves and then each half was scored independently of the other using the Pearson $r$ formula.

$$r \text{(Split-half)} = \frac{N \sum xy - (\sum x)(\sum y)}{\sqrt{[N \sum x^2 - (\sum x)^2][N \sum y^2]}}$$

Where; $x =$ odd scores

$y =$ even scores

$\sum x =$ Sum of x scores

$\sum y =$ Sum of y scores

$\sum x^2 =$ Sum of squares of x scores

$\sum y^2 =$ Sum of squares of y scores

$\sum xy =$ Sum of product of x and y scores

$N =$ Sum of paired scores

The correlation coefficient ($r$) of halves was corrected by Spearman Brown prophecy (Re) formula. Correlation Coefficient $r$ is $+1$. At $+1$ level of correlation was good enough to determine the reliability of instruments which is usually acceptable in research reliability.

3.6 Data collection procedure.

The researcher got permission from the ministry of High Education (MHE) headquarter and the teachers service commission (TSC) before proceeding to the field. The researcher then visited the district to explain the purpose of the study to the intended respondents. This was followed by making appointments with the concerned officers and retired teachers about the dates to administer the instruments. The researcher gave out the questionnaire during the actual dates of visitation. The questionnaire was left with the respondents and collected on dates agreed with them, which was within two weeks from the day instruments were administered. The questionnaire was administered to retired teachers, KNUT officials, KUPPET officials, TSC human resource officers, DEO and staffing officers.
3.7 Data Analysis Techniques

Kerlinger (1973) defines data analysis as categorizing ordering, manipulating and summarizing of data to obtain answers to research questions. In this study, data analysis involves both quantitative and qualitative methods. The qualitative data was analyzed by establishing the categories and reasons for or against and conclusions in line with the study objectives. These data was edited and presented in a narrative form where perceptions of various respondents were captured. This qualitative analysis supplemented the descriptive statistical analysis to produce a comprehensive report.

Quantitative data was mainly from the closed ended questions in the questionnaires. Quantitative data gives a quick visual compression of the quantitative variables (Mugenda and Mugenda, 1999) Descriptive data presentation such as tables, percentages and frequencies were utilized. After deciding on the format to analyze data, coding of data was done (assigning values to respondents answers), entry of data into the computer and finally editing of data followed checking the data files accuracy, completeness and consistency prior to the onset of analysis. Statistical package for social sciences (SPSS) was used in analyzing the data. Thus the data was analyzed by tabulating it by converting it to percentages and frequencies using descriptive statistics. This was used because they easily communicate the findings to majority of the readers (Onyango, 2000).
CHAPTER FOUR
DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents the findings, which have been discussed, under thematic sub sections in line with the study objectives. This includes: Influence of retired teachers characteristics on their sustainable livelihood, Coping mechanisms adopted by the retired teachers, Level of investment by retired teachers, Support given to retired teachers by the government to sustain their livelihood and challenges faced by retired teachers.

4.2 Questionnaire Return Rate

Out of 52 questionnaires that were distributed, all of them were completed and returned. This represented a response rate of 100%. This return rate was achieved by a successful snowballing sampling exercise where the researcher reached out to the respondents in person, gave instructions and offered one week within which responses were made and completed questionnaires collected.

4.3 Influence of Retired Teachers Characteristics on their Sustainable Livelihood

The research participants were asked to provide demographic information including their age, gender, marital status, length of service, number of children, number of dependants, number of stations in which they worked prior to retirement, district of birth versus current residence.

With respect to housing, a majority of the retirees live in owner occupier housing units. The research however observed while in the field that most of the retired teachers owned grass thatched houses. With an average monthly pension of between KES. 5000 and 10000, housing may remain a challenge for this group in the years to come. This pension
amount is dependent upon the amount of salary by the time of retirement that in turn depends on the job group by the time of retirement.

The study was interested in investigating retired primary school teacher’s characteristics on their sustainable livelihood. To ensure this gender distribution, goal achievements; of buying land, building own house, Number of children educated, farming and the level of business carried out by respondents was sought.

4.3.1 Gender distribution of the Respondents

This characteristic of the retired teachers sought to investigate the gender of respondents against goal achievements under this item the study was interested in;

4.3.1.1 Gender against goal achievement (land)

Regarding this item, respondents were asked if they achieved their goal of buying land for future development and the response recorded in table 4.1

Table 4.1: Gender against acquisition of land

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>27</td>
<td>51.9</td>
<td>10</td>
<td>19.2</td>
</tr>
<tr>
<td>Female</td>
<td>11</td>
<td>21.2</td>
<td>4</td>
<td>7.7</td>
</tr>
<tr>
<td>Total</td>
<td>38</td>
<td>73.1</td>
<td>14</td>
<td>26.9</td>
</tr>
</tbody>
</table>

Table 4.1 Shows that 51.9% (27) of male had not achieved their goal of purchasing land compared to 21.2% (11) of female who had not achieved the same. 7.7% (4) Female
agreed that they had achieved their goal in buying land for development as compared to 19.2% male that agreed that they had achieved the same goal. This shows that many male respondents (51.9%) did not achieve their goal in buying land for development at the market or town centre. This indicator for sustainable livelihood was not met and this seems to pose a challenge to these retirees. Only 7.7% female had achieved the goal of buying land, which indicates that many female retirees are not concerned with the development, which may help them cope up with life after retirement.

4.3.1.2 Gender against the achievement of building a house

For this item respondent per gender was asked if they consider themselves having their goal of building their house for settlement and response recorded in table 4.2;

Table 4.2: Gender against building own house

<table>
<thead>
<tr>
<th>Gender</th>
<th>NO</th>
<th>Frequency</th>
<th>Percentage</th>
<th>YES</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>20</td>
<td>38.5</td>
<td></td>
<td>17</td>
<td>32.7</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>6</td>
<td>11.5</td>
<td></td>
<td>9</td>
<td>17.3</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>26</td>
<td>50.0</td>
<td></td>
<td>26</td>
<td>50.0</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.2 shows that, 38.5% (20) male reported that they had not achieved their goal of building a house as compared to 11.5% (6) female who had not achieved the same. 32.7% (17) male agreed that they had achieved the goal of building a house for living in as compared to 17.3% (9) who had achieved the same. This shows that the majority of male 38.5% had not achieved their goal of constructing a house as compared to 11.5% female that
did not achieve this goal. The findings indicate that female respondent seem to leave the house construction to male respondent. The interview conducted showed that these respondents are still living in semi permanent buildings that are made by cow dung. A few respondents had put up permanent houses for residential purposes

4.3.1.3 Gender against goal achievement of educating children

In this question, respondents were asked if they considered themselves having achieved the goal of educating their children and response recorded in table 4.3;

Table 4.3: Goal achievement (children education) against gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Male</td>
<td>20</td>
<td>38.5</td>
</tr>
<tr>
<td>Female</td>
<td>7</td>
<td>13.5</td>
</tr>
<tr>
<td>Total</td>
<td>27</td>
<td>52.0</td>
</tr>
</tbody>
</table>

Table 4.3 shows that 38.5% (20) male did not achieve the goal of educating their children as compared to 13.5% (7) female who did not achieve the same. Only 32.7% (17) male respondents agreed that they had achieved the goal of educating their children as compared 15.3% (8) female respondents who had achieved the same. This results show that most of male respondents 38.5% did not achieve the goal of educating their children, which may affect other indicators of sustainable livelihood. These retirees may not be able to carter for their families in terms of food, shelter and clothing since they are still struggling with
paying fees for their children at school. It is this money being used to pay fees that leaves the gap on the side of male respondents to meet family needs and eventually posing serious challenges to this retired primary teachers. During the interview it was revealed that most retirees had many children and they were also catering for other dependents that affected their livelihood sustainability after retiring from their active work.

4.3.1.4 Gender against farming to sustain the family

Regarding this question, respondents were asked if they considered themselves having achieved their goal of farming to sustain their family and response recorded in table 4.4

Table 4.4: Gender against farming achievement

<table>
<thead>
<tr>
<th>Gender</th>
<th>NO Frequency</th>
<th>Percentage</th>
<th>YES Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>36</td>
<td>69.3</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Female</td>
<td>15</td>
<td>28.8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>98.1</td>
<td>1</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Table 4.4 shows that 69.3% male had not achieved their goal in farming as compared to 28.8% female who had not achieved the same. There were no female respondents who agreed to have achieved this goal as compared to 1.9% males who agreed that they had achieved the goal of farming. It may be evident that the large number of males (69.2%) who had not achieved the goal of farming is due to lack of enough capital and lack of frequent
rainfall in Busia. The Researcher was surprised by the number of female (0%) who did not comment on the achievement in farming. As farming is always associated with the female and yet these females showed no interest in farming. May be it is as result of having gone to school and hence cannot handle ‘dirty work’ that might have contributed to low response.

4.3.1.5 Gender against investment in any profitable business

In order to explore this question, respondents were asked if they considered themselves having achieved their goals of investing in a profitable business and response recorded in table 4.5;

Table 4.5: Gender against investment in any profitable business

<table>
<thead>
<tr>
<th>Gender</th>
<th>NO</th>
<th>Percentage</th>
<th>YES</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>36</td>
<td>69.3%</td>
<td>1</td>
<td>1.9%</td>
</tr>
<tr>
<td>Female</td>
<td>15</td>
<td>28.8%</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>98.1%</td>
<td>1</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

The table 4.5 shows that 69.3% (36) male respondents had not invested in any business as compared to 28.8% (15) female who had not achieved the same goal. Those who agreed for having invested for male were 1.9% (1) and 0% (0) female. This revelation of lack of investment for male 69.2% is very high. The low salary the retirees used to receive against their daily demands may qualify this. A small number of male 1.9% invested in some small
business. This shows that the intervening variable was not met that is early preparation, which could pose challenges to retirees' sustainable livelihood. With such kind of result, it might be very difficult for retirees to enjoy in their retirement hence posing a lot of challenges to them. This was confirmed that the interview held with some respondents who agreed that the majority of never took time to prepare early for their future after retirement.

4.3.2.1 Number of Dependents against achievements of land

For this question, respondents per gender were asked if a big number of dependants affected them in achieving the goal buying land and response recorded in table 4.6;

Table 4.6 Number of Dependents against acquisition of land

<table>
<thead>
<tr>
<th></th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of dependants</td>
<td>Frequency 38</td>
<td>Percentage 73.1</td>
</tr>
<tr>
<td>Total</td>
<td>38</td>
<td>73.1</td>
</tr>
</tbody>
</table>

Table 4.6 shows that 73.1% (38) respondents could not buy land for future development as compared to 26.9% (14) respondents who reported that they were not affected by the large number of dependants. These results indicate that the more people or relatives retirees cared for; they could not do other things to develop themselves since most of their earnings were directed to feeding these dependants.
4.3.2.2 Number of dependants against house building

In relation to this question, respondents were asked if many number of dependants they had affected their goal of building their houses to settle in and their responses recorded in table 4.7:

Table 4.7: Number of dependants against building own house

<table>
<thead>
<tr>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Number of dependants</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Total</td>
<td>1</td>
</tr>
</tbody>
</table>

The table 4.7 shows that 98.1% (51) retirees did not built permanent houses for their settlement due to large number of dependants they had as compared to 1.9% (1) retirees who achieved this goal. This indicates that a large number of primary school teachers did not achieve this goal of house building for sustainable livelihood. This was too confirmed from the interview carried out by the researcher, which showed that most retirees live in semi permanent houses, which have worn mad wall with old iron sheets.

4.3.2.3 Numbers of dependants against educating their children

Referring to this question, the respondents were asked whether the large number of Dependants affected them in educating their children and the response recorded in table 4.8
Table 4.8: Numbers of dependants against educating children

<table>
<thead>
<tr>
<th></th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Number of dependants</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Total</td>
<td>1</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Table 4.8 shows that 98.1% (51) respondent agreed that large number of dependants affected them to achieve the goal of educating their children up to higher level as compared to 1.9% (1) respondents who recorded that they were not affected. This is the evidence large number of retired primary teachers did not have any meaningful education to allow them move to the next level that could have enabled them compete well in salaried jobs.

4.3.2.4 Number of dependants against farming achievement

Regarding this item, the respondents were asked if a big number of dependants affect their achievement of farming to get enough food for their family and their response recorded in table 4.9.

Table 4.9: Number of dependants against farming achievement to get enough food

<table>
<thead>
<tr>
<th></th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Number of dependants</td>
<td>26</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>26</td>
<td>50</td>
</tr>
</tbody>
</table>
The table 4.9 shows that 50% (26) respondents agreed that they were affected by the large number of dependants as compared to 50% (26) respondents who reported that the large number of dependants had no effects towards this goal of farming.

4.3.2.5 Number of dependants against investing in profitable business

In order to analyze this item the following question was asked: Were you affected by the large number of dependants in trying to invest in profitable business enterprise?

Table 4.10: Number of dependants against investing in profitable business

<table>
<thead>
<tr>
<th>Number of dependants</th>
<th>NO Frequency</th>
<th>NO Percentage</th>
<th>YES Frequency</th>
<th>YES Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>51.9</td>
<td>25</td>
<td>48.1</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>27</td>
<td>51.9</td>
<td>25</td>
<td>48.1</td>
</tr>
</tbody>
</table>

Table 4.10 shows that 51.9% (27) dependants could not invest successfully in a business enterprise as compared to retirees with 48.1% (25) dependants who succeeded investing in some business enterprises. Looking at these trends, it may be argued that large number of dependents is impediment to retired teachers achieving the goals for sustainable livelihood. These large numbers of dependants affect mostly building a house (98.1%) educating children (98.1%) and buying land for development (73.1%). These dependants affect the retired teachers achieving their goals. It might be said that a large family for retired primary school teachers is detrimental in livelihood sustainability and it is always important to reduce the size of the family in order to sustain live after retirement. It might be deduced
from the result that a large number of a family is only important in achieving the goal of farming so as to produce enough food for the family since it provides manpower to the retired teachers. This large family is useful in business investment too.

4.3.3.1 Age against Land Achievement

In order to analyze this item, the following question was asked: Did the age affect you in achieving your goal of buying land?

Table 4.11: Age against Acquisition of Land

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>51 - 55</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>56 - 60</td>
<td>17</td>
<td>32.7</td>
</tr>
<tr>
<td>61 - 65</td>
<td>13</td>
<td>25</td>
</tr>
<tr>
<td>66 - 70</td>
<td>4</td>
<td>7.7</td>
</tr>
<tr>
<td>71 - 75</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>76 - 80</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>81 - 85</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>38</strong></td>
<td><strong>73</strong></td>
</tr>
</tbody>
</table>

Table 4.11 shows that it was reported, in terms of land achievement, age 51-55, 1.9% (1) did not achieve this goal and 1.9% (1) achieved. For the age 56-60, 32.7% (17) did not achieve their goal in buying land whereas 13.5% (7) achieved at the age of 61-65, 25% (13) did not achieve their goal and 7.7% (4) achieved. For the age of 66-70 years old, (7.7%) (4)
did not achieve their goal and 0% (0) achieved at the age of 71-75 years old (1.9%) (1) did not achieve their goal and 0% (0) achieved.

4.3.3.2 Age against house achievement

Regarding this item, the respondents were asked if the age affected their goal of building their own houses and the response recorded in Table 4.12:

Table 4.12: Age against building own house

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>NO Frequency</th>
<th>Percentage</th>
<th>YES Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>51 - 55</td>
<td>2</td>
<td>3.8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>56 - 60</td>
<td>9</td>
<td>17.3</td>
<td>15</td>
<td>28.8</td>
</tr>
<tr>
<td>61 - 65</td>
<td>10</td>
<td>19.2</td>
<td>7</td>
<td>13.5</td>
</tr>
<tr>
<td>66 - 70</td>
<td>2</td>
<td>3.8</td>
<td>2</td>
<td>3.8</td>
</tr>
<tr>
<td>71 - 75</td>
<td>1</td>
<td>1.9</td>
<td>2</td>
<td>3.8</td>
</tr>
<tr>
<td>76 - 80</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>81 - 85</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>26</strong></td>
<td><strong>49.8</strong></td>
<td><strong>26</strong></td>
<td><strong>49.9</strong></td>
</tr>
</tbody>
</table>

The table 4.12 shows that the age between 51-55 years old 3.8% (2) did not achieve this goal and 0% (0) achieved, at the age between 56-60 years old 17.3% (9) did not achieve this goal and 28.8% (15) achieved, whereas at the age of 61-65 19.2% (10) did not achieve this goal and 13.5% (7) achieved for the age between 66-70 years old 3.8% (1) did not achieve their goal and 3.8% (2) achieved. For the age 71-75 1.9% (1), did not achieve their
goals of constructing a house whereas 3.8% (2) achieved. For the age between 76-80 old
year's 1.9% (1) did not achieve this goal of building a house as compared to 0% (0) who
achieved. For the age ranging from 81-85, 1.9% (1) did not achieve this goal compared to 0% (0). This result shows that between the age of 51-55 years old the achievement of the house
seems not to be their priority as it scored very low percentages such as 1.9% (1) and 0% (0).
But the urge of having a house increases at the age of 56 to 65 years old. From the age of 66
to 85 years old, the achievement goal of having a house seems to have disappeared
completely from the retired primary school teachers, as most of them reported to have been
unable to achieve this sustainable livelihood due to age factor.

4.3.3.3 Age against Educating Children

Regarding this the respondents were asked if age affected the goal of educating their children.

Table 4.13: Ages against Educating Children

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>NO Frequency</th>
<th>Percentage</th>
<th>YES Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>51 - 55</td>
<td>1</td>
<td>1.9</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>56 - 60</td>
<td>12</td>
<td>23.1</td>
<td>12</td>
<td>23.1</td>
</tr>
<tr>
<td>61 - 65</td>
<td>9</td>
<td>17.3</td>
<td>8</td>
<td>15.4</td>
</tr>
<tr>
<td>66 - 70</td>
<td>3</td>
<td>5.8</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>71 - 75</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>76 - 80</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>81 - 85</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>27</td>
<td>51.9</td>
<td>25</td>
<td>48.1</td>
</tr>
</tbody>
</table>
The table 4.13 shows that the age between 51-55 years old, 1.9% (1) agreed that they had not achieved it, whereas 1.9% (1) accepted that they achieved this goal. Between the ages of 56-60 years, 23.1% (12) said that they were not able to educate their children whereas 23.1% (12) agreed that they were able to educate their children. For the age between 61-65 years old, 17.3% (9) reported that they had not achieved this goal of educating their children as compared to 15.4% (8) that agreed that they had achieved these goals. For the 66-70 years old, 5.8% (3) reported that they were not able to educate their children as compared to 1.9% (1) who said that they had educated their children. For the age 71-75, 0% (0) reported that had not achieved this goal whereas 5.8% (3) agreed that they had achieved this goal. On the other hand the age between 76-80 years old, 1.9% (1) reported that they had not achieved they had achieved this goal. And the age 81-85 years old, 1.9% (1) agreed that they had not met this goal of educating their children. The result seems to suggest that as the retired teachers age advances, they have very little resources to use for educating their children as seen from the 71-85 years old where the achievement goals looks very low. But during the age between 55 to 70 years old, the retirees try as much as possible to educate their children even the achievement has never been met.
### 4.3.3.4 Age against farming achievement

Regarding this question the respondents were asked if age affected achieving the goal of farming to get enough food for the family.

**Table 4.14: Age against farming achievement**

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>NO Frequency</th>
<th>NO Percentage</th>
<th>YES Frequency</th>
<th>YES Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>51 - 55</td>
<td>2</td>
<td>3.8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>56 - 60</td>
<td>23</td>
<td>44.2</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>61 - 65</td>
<td>17</td>
<td>32.7</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>66 - 70</td>
<td>4</td>
<td>7.7</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>71 - 75</td>
<td>30</td>
<td>5.8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>76 - 80</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>81 - 85</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>51</strong></td>
<td><strong>98</strong></td>
<td><strong>1</strong></td>
<td><strong>1.9</strong></td>
</tr>
</tbody>
</table>

Table 4.14 shows that age 51 to 85 years old 98% (51) reported that they had never succeeded in achieving the farming goal. Whereas only 1.9% (1) agreed that they had succeeded in the farming. This suggests that most of retirees engage in subsistence farming and with lack of enough money and rainfall in Busia District, it has led them not to achieve their goals for sustainable livelihood.
4.3.3.5 Age against achieving goal of Investing in profitable Business

In analyzing this item, the respondents were asked if age affected achieving their goal of investing in profitable business.

Table 4.15: Age against Investing in profitable Business

<table>
<thead>
<tr>
<th>Age bracket</th>
<th>NO</th>
<th></th>
<th></th>
<th>YES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td></td>
</tr>
<tr>
<td>51 – 55</td>
<td>2</td>
<td>3.8</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>56 – 60</td>
<td>23</td>
<td>44.2</td>
<td>1</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>61 – 65</td>
<td>17</td>
<td>32.7</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>66 – 70</td>
<td>4</td>
<td>7.7</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>71 – 75</td>
<td>30</td>
<td>5.8</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>76 – 80</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>81 – 85</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>51</strong></td>
<td><strong>98</strong></td>
<td><strong>1</strong></td>
<td><strong>1.9</strong></td>
<td></td>
</tr>
</tbody>
</table>

Table 4.15 shows that most of retirees aged 51-85 years old 98% (51) reported that they had not achieved their goal in business investment. They seem to suggest that there is no money to invest since the little they are given is not even enough to achieve other indicators of sustainable livelihood and hence there is no way they can invest what they do not have.
4.4.4.1 Pension Amount against Education of children Achievement

Regarding this item the respondents were asked if pension amount received after retirement affects achieving the goal of educating children.

Table 4.16: Pension Amount against Education children

<table>
<thead>
<tr>
<th>Pension Amount</th>
<th>NO Frequency</th>
<th>NO Percentage</th>
<th>YES Frequency</th>
<th>YES Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000 – 5,000</td>
<td>9</td>
<td>17.3</td>
<td>3</td>
<td>5.77</td>
</tr>
<tr>
<td>5,001 – 10,000</td>
<td>14</td>
<td>26.9</td>
<td>17</td>
<td>32.7</td>
</tr>
<tr>
<td>10,001 – 15,000</td>
<td>4</td>
<td>7.7</td>
<td>4</td>
<td>7.7</td>
</tr>
<tr>
<td>15,001 – 20,000</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>27</strong></td>
<td><strong>51.9</strong></td>
<td><strong>25</strong></td>
<td><strong>48.1</strong></td>
</tr>
</tbody>
</table>

Table 4.16 shows that 51.9% (27) respondents are not able to achieve the goal of educating their children as compared to 48.1% (25) retirees who agreed that they are able to educate their children with the pension they received per month. The interview carried out showed that most children of the respondents were at home due to lack of school fees confirming that the pension received by these retirees is inadequate to meet the indicators of sustainable livelihood.
4.4.4.2 Pension against achieving goal of Farming

Regarding this item, the respondents were asked if pension received by retirees affects the goal achievement of farming to get enough food for their families.

Table 4.17: Pension against Farming to get enough food

<table>
<thead>
<tr>
<th>Pension Amount</th>
<th>NO</th>
<th>YES</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>1,000 - 5,000</td>
<td>12</td>
<td>23.1</td>
</tr>
<tr>
<td>5,001 - 10,000</td>
<td>30</td>
<td>57.7</td>
</tr>
<tr>
<td>10,001 - 15,000</td>
<td>8</td>
<td>15.4</td>
</tr>
<tr>
<td>15,001 - 20,000</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>51</strong></td>
<td><strong>98.1</strong></td>
</tr>
</tbody>
</table>

Table 4.17 shows that 98.1% (51) retired teachers reported that the pension received affects their achievement of this goal as compared to 1.9% (1) of retirees who accepted that they achieved this goal of farming. This indicates that retirees don’t have enough capital to punt in farming and hence depends on the work done using their own hand instead tractors for sloughing. The results of this are the low yield that these retirees receive which is not even enough to feed their families.
4.4.4.3 Pension per Month against achieving the goal of building a Housing

Regarding this question the respondents were asked if the pension received per mouth affects their goal of building a decent house for their family.

Table 4.18: Pension Amount against Building Own House

<table>
<thead>
<tr>
<th>Pension Amount</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000 – 5,000</td>
<td>8</td>
<td>15.4</td>
<td>4</td>
<td>7.7</td>
</tr>
<tr>
<td>5,001 – 10,000</td>
<td>13</td>
<td>57.7</td>
<td>18</td>
<td>34.6</td>
</tr>
<tr>
<td>10,001 – 15,000</td>
<td>5</td>
<td>9.6</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>15,001 – 20,000</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>26</strong></td>
<td><strong>82.7</strong></td>
<td><strong>26</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

Table 4.18 shows that 50% (26) respondents were unable to build a house for their families as compared to 50% (26) respondents who achieved this goal. But during the interview it was indicated that the respondents used the lumpsum to build their houses after retirement. These houses turned out to be white elephant projects, which had not been completed by the time this research was going on. Uncompleted buildings on the compound were as old as 15 –20 years. Most respondents are afraid to use their little pension to complete their houses.
4.4.4.4 Pension amount against the achieving the goal of buying land for future development

Regarding this question the respondents were asked if the pension amount received per month affects their achievement of goal of buying land for future development.

Table 4.19: Pension amount against buying land for future development

<table>
<thead>
<tr>
<th>Pension Amount</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000 - 5,000</td>
<td>11</td>
<td>21.2</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>5,001 - 10,000</td>
<td>20</td>
<td>38.5</td>
<td>11</td>
<td>21.2</td>
</tr>
<tr>
<td>10,001 - 15,000</td>
<td>6</td>
<td>11.5</td>
<td>2</td>
<td>3.8</td>
</tr>
<tr>
<td>15,001 - 20,000</td>
<td>1</td>
<td>1.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>38</td>
<td>73.1</td>
<td>14</td>
<td>26.9</td>
</tr>
</tbody>
</table>

Table 4.19 shows that 73.1% (38) respondents are affected by then low pension they receive as compared to 26.9% (14) respondents who are not affected that pension amount per month affects. This result indicates that pension received per month by these respondents is very low and cannot allow them buy land for development. During the interview the respondent felt that the government has never assisted those even increasing their pension annually has never been done.
4.4.4.5 Pension against goal achievement of investing in profitable business

The research question was: Is the pension amount received per month affecting you in achieving your goal of investing in business enterprises?

Table 4.20: Pension amount against investing in profitable business

<table>
<thead>
<tr>
<th>Pension Amount</th>
<th>NO</th>
<th></th>
<th></th>
<th>YES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>%</td>
<td></td>
<td>Frequency</td>
<td></td>
<td>%</td>
</tr>
<tr>
<td>1,000 - 5,000</td>
<td>12</td>
<td>23.1</td>
<td></td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>5,001 - 10,000</td>
<td>30</td>
<td>57.7</td>
<td></td>
<td>1</td>
<td></td>
<td>1.9</td>
</tr>
<tr>
<td>10,001 - 15,000</td>
<td>8</td>
<td>15.4</td>
<td></td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>15,001 - 20,000</td>
<td>1</td>
<td>1.9</td>
<td></td>
<td>0</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>98.1</td>
<td></td>
<td>1</td>
<td></td>
<td>1.9</td>
</tr>
</tbody>
</table>

Table 4.20 shows that 98.1% (51) respondents were not able to invest in any profitable business as compared to 1.9% (1) who were able to invest. During the interview, the few respondents had put up a posho mill closer to their homes and shops that had very few items. This result indicates that this respondent have not invested in any profitable business and therefore seem to depend entirely on their pension that is low to meet the indicators for sustainable livelihood.

4.5. Coping Mechanisms Adopted by Retired Primary School Teachers

To analyze the coping mechanism, the study was concerned with identifying indicators employed by retired primary school teachers in order to mitigate the effects of retirement to their livelihoods. It is common for people to come up with livelihood strategies beyond salary and/or pension. With respect to the study, six (6) key areas were identified to
include: agriculture, projects like rental houses, support from children, being board members to schools and other projects/programs, joining support groups and polygamous relationships. These strategies are recorded in the table below. It was noted that all the retired primary school teachers practice some form of agriculture with just a few benefiting from supportive children and projects. Social groupings were also reported as moderately cushioning those who are members, especially females.

4.5.1 Agriculture as a strategy of coping against Gender

Regarding this question the respondents were asked the rate at which agriculture is helping them to cope up with challenges helping them in livelihood sustainability.

Table 4.21: Agriculture Rating against Gender

<table>
<thead>
<tr>
<th>Agriculture Rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>20</td>
<td>38.4</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>7</td>
<td>13.5</td>
</tr>
<tr>
<td>Less extent</td>
<td>7</td>
<td>13.5</td>
</tr>
<tr>
<td>I don’t know</td>
<td>7</td>
<td>13.5</td>
</tr>
<tr>
<td>Total</td>
<td>41</td>
<td>78</td>
</tr>
</tbody>
</table>

Table 4.21 shows that 38.4% (20) male respondents engage in agriculture to cope up with the challenges facing them in retirement at a larger extend as compared to 11.5% (6) female who engage in the same activity 13.5% (7) male respondents engage in agricultural moderately as compared to 5.8% (3) female respondents 13.5% (7) male retirees engage in agricultural to a lesser extent as compared to 1.9% (1) female 13.5% (7) male and 1.9% (1)
female respondents did not know whether they engage in agriculture to cope up with challenges affecting them in retirement. It seems that most retired primary school teachers engage in agriculture that is large extent and moderate extent, which represents 99.1% (52) participation in agriculture for both male and female. Eventually agriculture they engage in is not on large scale, it seems to assist them cope up with the challenges they are facing after retirement to sustain their livelihood. As most of them confirmed to the researchers they are able to meet one basic need (food) for their families without struggling much.

4.5.2 Projects (Rental Houses) against Gender

To analyze this item, the respondents were asked the rate at which projects (Rental houses) set up is helping them to cope up with challenges facing them in livelihood sustainability.

Table 4.22: Projects (Rental Houses) Rating against Gender

<table>
<thead>
<tr>
<th>Projects (Rental houses) Rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>2</td>
<td>3.8</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>8</td>
<td>11.5</td>
</tr>
<tr>
<td>Less extent</td>
<td>19</td>
<td>36.5</td>
</tr>
<tr>
<td>I don’t know</td>
<td>6</td>
<td>11.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>33</strong></td>
<td><strong>62.3</strong></td>
</tr>
</tbody>
</table>

Table 4.22 shows that 3.8% (2) male respondents had invested in such projects as compared to 1.9% (1) female on larger extent 11.5% (6) male respondents had invested moderately and 1.9% (1) female had also invested 36.5% (19) male respondents had not
invested in any projects that may help them cope up with the challenges affecting them in retirement. 11.5% (6) male and 3.8% (2) female respondents did not know whether they had invested or not from the above results, it may be said that the majority of retired primary school teachers (male and female) 80% (43) had not invested in any project that may earn them an extra shilling that would have acted as an indicated to help them cope up with the challenges facing them in retirement to sustain their livelihood.

4.5.3 Support from the Children against Gender

Regarding this question then respondent were asked the rate at which their children helped them cope up with challenges facing them in sustainable livelihood.

Table 4.23: Support from the Children Rating against Gender

<table>
<thead>
<tr>
<th>Support from the children Rating</th>
<th>MALE</th>
<th></th>
<th>FEMALE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>24</td>
<td>46.2</td>
<td>11</td>
<td>21.1</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>10</td>
<td>19.2</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>Less extent</td>
<td>1</td>
<td>1.9</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>I don’t know</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>33</td>
<td>67.3</td>
<td>17</td>
<td>32.7</td>
</tr>
</tbody>
</table>

The table 4.23 shows that 46.2% (24) male respondents are supported by their children at larger extent as compared to 21.1% (11) female respondents. 19.2% (10) male respondents are supported by their children moderately while 5.8% (3) female are supported...
by children moderately 1.9% (1) male and 5.8% (3) female reported that they are supported by their children at lesser extent. This result may indicate that support of children to their parents 96.2% (50) for both larger extent and moderate acts as a buffer to help the parents who are retired teachers to cope up with the challenges they face in sustaining their livelihood. These also show that well educated children who can be employed are very important in helping their retired parents. Hence retired teachers showed educate their children and make them get employment so as they can assist them in old age.

4.5.4: Board member allowances against gender

To analyze this question the respondents were asked the rate at which board members allowances help them to cope up with challenges facing them in livelihood sustainability.

Table 4.24: Board Member allowance rating against Gender

<table>
<thead>
<tr>
<th>Board Member Allowances Rating</th>
<th>MALE Frequency</th>
<th>MALE Percentage</th>
<th>FEMALE Frequency</th>
<th>FEMALE Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large extent</td>
<td>4</td>
<td>7.7</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>4</td>
<td>7.7</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Less extent</td>
<td>17</td>
<td>32.7</td>
<td>4</td>
<td>7.7</td>
</tr>
<tr>
<td>I don’t know</td>
<td>20</td>
<td>38.5</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Total</td>
<td>45</td>
<td>86.6</td>
<td>7</td>
<td>13.4</td>
</tr>
</tbody>
</table>

Other indicators such as board allowances was looked at to find out if retired primary school teachers are members of any board of governors that can help him earn little money as allowances. This board allowances was compared with gender to determine which
group got allowances. It was reported that 7.7% (4) male and 1.9% (1) female respondents get allowances at larger extent, 7.7% (4) male and 1.9% (1) female respondents get allowances moderately 32.7% (17) male and 7.7% (4) female receive allowances at lesser extent and 38.5% (20) male and 1.9% (1) female respondents do not receive any allowances. This result may indicate that male and female respondents 80.82% (37) (less extent and 1 don’t know) do not have any access to allowances. Hence there retired teachers seem not to be recognized in the areas where they come from as no project, school or non-Governmental organizations that seem to be living them so as to exploit the experience the retirees might be having after a very long service.

4.5.5 Polygamy against Gender

To analyze this question the respondents were asked the rate at which polygamy affects them in coping with challenges facing them in livelihood sustainability.

Table 4.25: Polygamy rating against gender

<table>
<thead>
<tr>
<th>Polygamy Rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>5</td>
<td>9.6</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Less extent</td>
<td>17</td>
<td>32.7</td>
</tr>
<tr>
<td>I don’t know</td>
<td>7</td>
<td>13.5</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>57</td>
</tr>
</tbody>
</table>
Table 4.25 shows that 9.6% (5) male respondents and 7.7% (4) female respondents are affected by polygamy at large extent to cope with the challenges facing retired teachers to sustain their livelihood 1.9% (1) male respondents are affected moderately, 32.7% (17) male and 3.8% (2) female respondents are affected to lesser extent and 13.5% (7) male and 5.8% (3) female respondents are not affected at all. The study shows that polygamy is not an issue in trying to cope with the challenges facing retired primary school teachers in sustaining their livelihood. It is not of greater consequences to the retirees.

### 4.5.6 Joining Groups /Women Group against Gender

To analyze this item, the respondents were asked the rate at which joining groups/Women groups helped them cope up with challenges facing them in livelihood sustainability.

<table>
<thead>
<tr>
<th>Joining groups rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>11</td>
<td>21.1</td>
</tr>
<tr>
<td>Less extent</td>
<td>10</td>
<td>19.2</td>
</tr>
<tr>
<td>I don’t know</td>
<td>19</td>
<td>36.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>43</strong></td>
<td><strong>82.6</strong></td>
</tr>
</tbody>
</table>

Table 4.26 shows that 5.8% (3) male and 1.9% (1) female agree that joining these groups helps them cope up with these challenges at large extent 21.1% (11) male and 7.7%
female agrees that it contributes moderately 19.2% (10) male and 5.8% (3) female reports that it contributes to lesser extent and 36.5% (19) male and 1.9% (1) female did not know if groups contributes to coping with the challenges facing retirees in sustaining their livelihood. This result indicates that most of retired primary school teachers do not join merry-go-round group 63.4% which might have acted as a buffer to help them cope up with challenges facing them in retirement very few retirees join these groups 36.5% (19) whereas others may not know exactly how to go about with these groups.

4.6 Level of investment of Retired Primary School Teachers

To analyze the level of business investment by retired primary school teachers, which influence their livelihood sustainability, it was noted that over 50% (26) of the retired primary school teachers do not have a solid form of investment in projects such as rental houses. At the same time, responses with respect to level of achievement indicate that only 26.9% (13) have at least acquired some land while overall, 75% (39) do not have any form of investment. It is therefore no wonder that the respondents also reported a lack of loan collateral as one of their challenges.

4.7 Support Given to Retired Primary School Teachers to Sustain their Livelihood

Regarding the strategies used by the government to support the retired primary school teachers in sustaining their livelihood, it was noted that 98.1% (51) reported that both the government and their union (KNUT) was not concerned at all with the lot of teachers soon after retirement, with only 1.9% (1) respondent reported moderate support from both quarters.
4.8 Influence of government policy on retired primary school teachers livelihood sustainability.

To analyze challenges facing retired primary school teachers in sustaining their livelihood, it was noted that: With retirement comes a myriad of challenges. Referring to responses from the research participants, a number of challenges were identified and degree of effect determined. Respondents reported a number of reasons behind their woes including lack of clear institutional policies guiding retirement. This started all the way during the teachers’ active teaching years leading to less pension amounts that cannot sustain their livelihoods in retirement. 75% (39) of the respondents reported that unclear policies contribute a great deal to their plight same to low retirement benefit 90.4% (47). Against common belief that teachers turn to alcoholism upon retirement, 48.1% (25) of the respondents reported that alcoholism has effect to their plight.

4.8.1 Government policy against livelihood sustainability

To analyze this item, the respondents were asked the rate at which the government policy influenced retired primary teacher’s livelihood sustainability.

Table 4.27: Policy Rating against Gender

<table>
<thead>
<tr>
<th>Policy Rating</th>
<th>MALE</th>
<th>Percentage</th>
<th>FEMALE</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large extent</td>
<td>29</td>
<td>55.8</td>
<td>9</td>
<td>17.3</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>6</td>
<td>11.5</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Less extent</td>
<td>4</td>
<td>7.9</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>I don’t know</td>
<td>2</td>
<td>3.8</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Total</td>
<td>41</td>
<td>79</td>
<td>11</td>
<td>21</td>
</tr>
</tbody>
</table>
Table 4.27 shows that male retirees 55.8% (29) are affected at larger extent with the absence of retirement policy as compared to 17.3% (9) female retirees that are affected 11.5% (6) male retirees are affected moderately as compared to 1.9% (1) female retirees whereas 7.9% (4) male retirees are affected to lesser extent as compared to 0% (0) female retirees 3.8% (2) male retirees and 1.9% (1) female retirees could not tell if the absence of government policy on retirement can affect them taking large extent and moderate effects, 67.3% (34) male retired primary school teachers are affected by the absence of the policy on retirement as compared to large extent and moderate affect of 19.2% (10) of female retirees. This result is supported by the KNUT officials’ entailment that there is no policy on teacher’s retirement which indeed seem to affect this teachers greatly in sustaining their livelihood. If such policy existed, then it would easy to push the low pension of these retirees to a high level to match with the ever-increasing demand of life.

4.8.2 Low retirement benefits against gender

Regarding this question the respondents were asked the rate at which low retirement benefits affects their livelihood sustainability.

Table 4.28: Low Retirement Benefit Rating against Gender

<table>
<thead>
<tr>
<th>Low Retirement Benefit Rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>30</td>
<td>57.7</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>Less extent</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>I don’t know</td>
<td>5</td>
<td>9.6</td>
</tr>
<tr>
<td>Total</td>
<td>41</td>
<td>78.9</td>
</tr>
</tbody>
</table>
Table 4.28 shows that male retired teachers 57.7% (30) are affected at large extend as compared to female retirees 17.3% (9) that are affected by low retirement benefits 5.8% (3) male retirees are affected moderately as compared to 0% (0) female that are affected 5.8% (3) male respondents are affected at a lesser extend and female are not affected at lesser extend 9.6 % (5) male respondents could not tell how this low retirement benefit is affecting them as compared to 1.9% (1) female respondents who could not tell how low retirement benefits is affecting them. This report indicates that male retirees 57.7% (30) are mostly affected by low retirement benefit. Female respondents may not be experiencing such effect at large extend, this may imply that their husband’s are acting as a buffer to challenge affecting their livelihood sustainability.

4.8.3 High family demand against gender

To analyze this question the respondent were asked the rate at which the family demands affected them in their livelihood sustainability.

Table 4.29: High Family demands Rating against Gender

<table>
<thead>
<tr>
<th>High family demands Rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>27</td>
<td>51.9</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>8</td>
<td>15.4</td>
</tr>
<tr>
<td>Less extent</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>I don’t know</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>39</strong></td>
<td><strong>74</strong></td>
</tr>
</tbody>
</table>
Table 4.29 shows that 51.9% (27) male respondents are affected to large extent, while 19.2% (10) female retirees are affected to large extent 15.4% (8) male retirees are affected moderately as compared to 3.8% (2) female respondents. 5.8% (3) male retirees are affected to lesser extend as compared to 1.9% (1) female retirees did not know how this indicator affects them. This shows that male retired teachers 67.3% (34) are affected by high family demands in their retirement as compared to female retirees 23% (11) who are affected. The study points out that 90.3% (46) retirees are affected by high family demands that if they have many children and dependents who they are catering for despite the fact that they have retired and have a minimal pension per month which cannot hold such a large family.

4.8.4 Lack of investment against gender

To analyze this question the respondents were asked the rate at which lack of investment had affected them in their livelihood sustainability.

**Table 4.30: Lack of Investment Rating against Gender**

<table>
<thead>
<tr>
<th>Lack of Investment Rating</th>
<th>MALE</th>
<th>FEMALE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Large extent</td>
<td>26</td>
<td>50</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>4</td>
<td>7.7</td>
</tr>
<tr>
<td>Less extent</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>I don’t know</td>
<td>8</td>
<td>15.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>41</strong></td>
<td><strong>80.9</strong></td>
</tr>
</tbody>
</table>
Table 4.30 shows that 50% (26) male respondents are affected by lack of investment as compared to 17.3% (9) female respondents at a larger extend 7.7% (4) male retirees are affected moderately as compared to 1.9% (1) female respondents 5.8% (3) male respondent are affected to lesser extend as compared to 1.9% (1) female respondents 15.4% (8) male did not know how investment affects them. This study reflects that majority of male respondents 57.7% (30) did not invest in any serious business enterprise and it is this lack of investment that posses challenges to sustainable livelihood.

4.8.5 Alcoholism against Gender

To analyze this question the respondents were asked the rate at which alcoholism affected them in attaining their livelihood sustainability.

Table 4.31: Alcoholism against gender

<table>
<thead>
<tr>
<th>Alcoholism Rating</th>
<th>MALE Frequency</th>
<th>Percentage</th>
<th>FEMALE Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large extent</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3.8</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>9</td>
<td>17.3</td>
<td>1</td>
<td>1.9</td>
</tr>
<tr>
<td>Less extent</td>
<td>16</td>
<td>30.8</td>
<td>6</td>
<td>11.5</td>
</tr>
<tr>
<td>I don’t know</td>
<td>5</td>
<td>9.6</td>
<td>3</td>
<td>5.8</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>47.7</td>
<td>12</td>
<td>23</td>
</tr>
</tbody>
</table>

Table 4.31 shows that 3.8% (2) female are affected at larger extend 17.3% (9) made retirees are affected moderately as compared to 1.9% (1) female 30.8% (16)male respondents are affected to lesser extend as compared to 11.5% (6) female retirees only 9.6% (5) retirees
did not know how alcoholism affected them as compared to 5.8% (3) female. This result indicates that alcoholism is not a larger contributor to challenges facing retired primary school teachers in sustaining their livelihood. This is contrary to the perception that retired teachers face challenges due to the alcoholism. The effect of 3.8% (2) cannot affect sustainable livelihood as the study elucidates.
CHAPTER FIVE

5.0 SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of findings for each research question followed by conclusions and recommendation, for the six study objectives.

5.2 Summary of Findings

On the influence of retired teacher’s characteristics, which affect their sustainable livelihood, it was reported that gender has a great influence to this retirees in achieving their goals after retirement. About 51.9% (26) (male respondents had not achieved the goal of buying land as compared to 21.2% (11) female that had not achieved this goal. This represents 73.1% (38) retirees who had not achieved the goal of buying land. 38.5% (20) male had not built their houses for settlement and 11.5% (5) female had not achieved this goal representing a total of 50% (26). While 38.5% (20) male had not achieved the goal of educating their children and 13.5% (7) female did not also achieve this goal representing 52% (27) of retirees who never achieved this goal. It was also reported that 69.3% (36) retirees are unable to engage in farming to have enough food for their families. On the other hand 69.3% (36) retirees had not invested in any meaningful business to keep them as a buffer during retirement.

A big number of dependent retirees took care of was also an impediment to their goal achievement as 71.1% (36) respondents could not achieve their goals of buying land. 98.1%
(51) respondents could not build a house for settlement and 98.1% (51) respondent could not achieve the goal of educating their children.

The age was also reported to have a bigger influence on goal achievement for this retirees from the age of 56 years and above it, it was reported that 86.5% (44) respondent are not able to built their houses, 96.1% (49) were not able to educate their children, 96.1% (49) are not able to practice farming to have enough food and 96.1% (49) respondents were not able invest in business due to their advanced age.

Pension amount received per month was also reported to affect the achievement of goals for these retirees. 51.9% (26) respondents that they are not able to educate their children, 98.1% (51) (respondents reported that they are not able to do farming with the pension, 73.1% (38) respondents are not able to buy land and 98.1% (51) respondents are not able to invest in business with the pension given to them monthly.

On coping mechanism for the retirees primary school teachers to sustain their livelihood, it was reported that 49.9% (25) respondent practice agriculture to keep them surviving, 5.7% (2) have projects meaning 95.3% (49) have nothing for making them cope up with challenges facing them in sustaining their livelihood, 90% (46) respondent do not have any allowances to help them cope up in retirement, and 91.28% (47) have not joined groups.
For the level of investment of retired primary school teachers in sustaining their livelihood 75% (39) have no investment and 98.1% (51) respondent reported that KNUT their former union has done nothing to come to their assistance.

On the challenges facing retired primary school teachers, 75% (39) respondent reported that there is unclear policy on retirement, 90.4% (46) reported how retirement benefits and 90.3% (46) respondent reported that they have a high family demand.

5.3 Conclusions

Results from this study indicate that retired primary school teacher faces numerous challenges. In conclusions, the major causes of these challenges are the low pension or benefits, lack of collated for loan with the exit of the pay slip and high family demands as well as having no clear policy on the retirement. Therefore it’s the responsibility of the government, and teachers union to chart the way forward for these retirees. The government should develop and institutionalize policies to handle these challenges that face retired primary school teachers.

Retirees have resorted into staying in their homes without moving to social places. This is as a result of having no economic power and totally without money that can make them buy even one bottle of soda while relaxing with friends. This kind of life is demeaning and lowers the former workers morale for sustainable lively hood. Who diligently worked for this nation for over 30 years?

The first question was: The participants were asked the characteristics of retired primary school teachers. These participants reported that frequent illness without health cover/insurance and against expensive health care is really affecting them low investment
and lack of accessing loans is also a big problem. These retirees noted that the many stations they worked in had a big impact on their sustainable livelihood, as they could not settle in one station or two where they could start a serious business or have a permanent home. By the time they retired and come home for settlement it was too late for them and little to start up a house, which was not even completed from the survey the researcher carried out.

In addition to the challenges facing retired primary school teachers, it was reported that most teachers do not understand the policy on retirement these retirees have low retirement benefits that concurs to the proposal that it is this low pension monthly that has led to the increased suffering of this teachers, hence unable to sustain their lives. These retired teachers experience quiet a lot of challenges including high family demand and lack of investments which make some of them become addict to alcoholism.

The participants were asked to assess the strategies used by the government to support them. They reported that the government does not have anything to do with retirees after they live active employment. What the government of Kenya does through the treasury is to pay these retirees their pension and that is all. The government is only interested in those teachers who are still in the job hence retirees do not have any voice or any union to talk on their behalf. Even the KNUT they used to contribute to diligently does not have anything to do with the retirees. It was reported that even their contribution towards coming up with empowering KNUT economically has never been seen. That hotel that they assisted build does not earn them any dividends, and no official would like to be questioned over assets that were built by these retiree’s money or shares.

The respondent level of investment was also asked to find out how it influences their livelihood sustainability and it was reported that the majority of retirees have not
invested in a dependable business enterprise. Most retirees have not invested in a dependable business enterprise. Most retirees never put up projects like rental houses, which could earn them extra-money in their retirement whatever they start after retirement never listed for six months and it crumbled leaving the retirees with totally nothing to depend on except the little pension.

The research also asked the participants to establish the coping mechanism they have adopted in sustaining their livelihood. There are different ways in which retirees try to adopt in sustaining their livelihood. It was reported that the majority in Busia District engage in small-scale farming to earn their living. Whatever they obtain from farms, only ends up in feeding the family members. These leave them with nothing to sale and get extra-money to educate their children. Very few get support from their children and even if it comes, it is moderate that is not able to sustain their livelihood. The retirees noted that they are not members of board of governors in various schools or projects. They have very little to depend on except the low pension they receive that cannot at times fill the black polythene bag in any supermarket. The retirees reported that polygamy does not affect the sustainability of their livelihood very much. And that very few have joined the social groups (women group) where they contribute money on monthly basis to assist one another.

The participants were also asked if the government policy influences their livelihood sustainability. These participants reported that having no money to set up a dependable business was the most challenge that was affecting them in retirement. To them, lack of collateral for loan with the exit of the pay slip was the second highest challenges they are facing to sustain their livelihood in retirement. These retired primary school teachers agreed that lack of money for decent schooling of their children’s and dependents is making
them have a sleepless night increasing anxiety and leading to many illnesses they are experiencing. Unable to ensure decent housing for their families was rated low since most of them have a house even though of medium quality. That is a semi-permanent house.

In trying to assess the view of teachers union over these challenges, the teachers’ union officials agreed that the retirees are not active in the union after retirement. The union does not have anything to do with the retired primary school teachers; they too reported that teachers have many challenges after retirement. The union officials reported that there is no policy on retired teachers.

The research interview for D.E.O’s and Human resource officials was: ‘what is your observation on retirees’ primary school teachers?’ They reported that these teachers look as if they were never prepared of moving out of profession after the mandatory 55 years as it was and that the retirees’ challenges are caused by them for having not planned well during the time they were employed up to retirement period. Ignorance, lack of infrastructure onto them the TSC prepares teachers psychologically for one year before retirement and the government organizes for them their lump sum and pension. It is the important for these teachers, to be responsible during their active work to avoid throwing blames to the government.

5.4 **Recommendations.**

Based on the findings of this study, the following recommendations were made to reduce challenges facing retired primary school teacher to sustain their livelihood:

The study found out that the retirees were living in total misery. the low pension being given to these retirees cannot assist them in any way. therefore there should be annual review of teachers pension so as it can be at per with the ever increasing demand of life. more so as the active teachers salary increases, annually pension of retirees should take the same
dimension. The government should prevail upon the credit schemes to continue lending retirees money based on their pension, this will make these retirees meet their obligation and reduce stress in their retirement. These retirees can also be useful as advisors on board of governors of various schools and projects in the areas where they came from. The government should support this end and offer retirees chance to use their store of knowledge.

This study found out that most teachers try to practice agriculture on small scale to sustain their livelihood. It is the prerogative duty of the government to ensure that its former teachers do not experience hardship, hence they should put in place effective strategies for managing and restoring these challenges facing retired primary school teachers to sustain their livelihood by supporting all projects that retirees do either financially or in kind to ensure that they succeed. One of the way to do this is through giving retirees grants to start up dependable enterprises. The government should provide training through the ministry of education of teachers prior to their retirement, teach them the need of having economic power and the possible ways of avoiding the challenges that may affect them in sustaining their livelihood.

Lack of clear policy on retirement was identified as one of the main causes of challenges facing retired primary school teachers that the government should develop a more clear policies to guide retired teachers. This should include not only an open way of calculating pension pay but pathways for continued communication and feed back of what activities the retirees are carrying out after the active work. A revolving funds should be created by this policy to ensure that those retirees borrow money, use it for business and return it with minimal interest rate to allow them meet the family needs and the increased health care cost.
The teacher union should not leave their contributors on their own after retirement. They should continue advocating for them to get better pension, share with them what comes out of the investment they participated to build and encourage them to continue living a worthwhile life after retirement. They (KNUT) should conduct seminars and workshop for retirees where they would be advised on how to utilize their lump sum and the little pension they receive monthly.

There must be negotiated and endorsed contract of communications between retirees, teachers union and the government. Finally, the retired primary school teachers should be encouraged to invest well, avoid putting the lump sum money in a house to live in if they never built during their working life and ensure that they reduce family demands as much as possible.

5.5 Study’s contribution to body of knowledge

The study has contributed a lot to the body of knowledge especially on understanding the challenges facing retired primary school teachers in sustaining their livelihood and how effectively to reduce them so as allow retirees to live a suitable life. Table 5.1 summarizes the study’s contribution to knowledge.
Table 5.1: Study’s contribution to knowledge.

<table>
<thead>
<tr>
<th>Objective</th>
<th>Contribution to Knowledge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dive 1: To examine how characteristics such as age etc influence retired primary school teachers in livelihood sustainability</td>
<td>The study found out that both male and female retirees face the same challenges even though the number of males is bigger than that of females. The most influential character to retirees was frequent illness without adequate health cover. However the study encourages the retirees to continue contributing towards NHIF to reduce health care costs.</td>
</tr>
<tr>
<td>Dive 2: To establish coping mechanism adopted by primary school teachers in sustaining their livelihood</td>
<td>Whereas retirees have vast knowledge in Educational issues after having worked for over 30 years, instead they have retreated to their homes tendering one cow and practicing peasantry. The study exposes their experiences and encourages them to work very hard and be active in most projects within their areas and form groups or clubs for socializing. They should also open up schools in groups where their experiences can be utilized.</td>
</tr>
<tr>
<td>Dive 3: To explore how the investment of the primary school teachers influence their livelihood sustainability</td>
<td>The study found out that the retirees put all their lump sum pay into constructing their houses to live in which is never completed or start up a business, which will never last beyond six months. The study calls upon teachers to be trained and learn how to use their money so that it is not depleted before the project that was being done is over. The study calls for assistance from the government and teachers union in helping the retirees understand the earth of investment by holding seminars and workshops for them.</td>
</tr>
<tr>
<td>Objective 4: To analyze strategies used by the government in supporting retired primary school teachers in sustainability their livelihood</td>
<td>Studies reviewed in the literature found out that whereas other countries like U.S.A have formed a board to look into retiree’s situation and assist them get work on contract, Kenya has no such board and once works retire, they have nothing to do with them and even no follow up. This study calls upon the government to change their attitudes towards retirees.</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Objective 5: To identify challenges facing retired primary school teachers in sustaining their livelihood in Busia district.</td>
<td>The literature on challenges facing retired primary school teachers in sustaining their livelihood is scanty and the available literature focuses on teachers stress and motivation. However this study identifies challenges facing retirees and found out that low pay and unclear policy are the main causes of retirees sustainable livelihood.</td>
</tr>
</tbody>
</table>

### 5.6 Recommendations for further Research

The following areas are recommended for further research:

Studies should be undertaken to investigate how retirees can invest their lump sum given that most of them normally retire without business knowledge. The present study was based on self-report of retirees. Research should be conducted to establish the capacity of retirees starting business in old age and succeeding. In spite of the retirees interest in business at old age, no known reported study on success of business by retirees in old age has been conducted. Further studies should be conducted to document how teacher’s investment in teacher union was done and what benefits do these teachers stand to gain after retirement. Lastly studies should be designed to analyze the policy of retirement of teachers and bring out its strengths and weakness to the teaching fraternity in Kenya.
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APPENDICES

Appendix I: Letter of Transmittal

Mr. Nicholas Opiyo
P.O. Box 234, Funyula
Tel: +254 728 996 756
March 08, 2010.

Dear Respondent,

RE: REQUEST FOR RESEARCH PARTICIPATION

The above refers. You have been nominated to participate in an ongoing research study assessing challenges facing retired primary school teachers in Busia District. I am a final year Master of Arts student in Project Planning and Management at the University of Nairobi. As part of the requirements for the course, I humbly submit my request for a moment of your time in response to the attached questionnaire. There is no right or wrong answer to the questionnaire items but your honest responses will go a long way in addressing the study objectives. Your name is not required on the questionnaire as a measure to increase anonymity and therefore confidentiality.

It is hoped that the data collection process will cause minimal if any inconvenience to you and will contribute immensely towards improvement of the status of retired primary school teachers in the district and country at large.

Thanks in advance for your support towards this cause.

Yours Sincerely,

Nicholas Opiyo.

Att.
Appendix II: Questionnaire for retired primary school teachers

Below are sets of questions. Please answer them as per the instructions given do not include your name in the questionnaires as a means of increasing anonymity and therefore confidentiality. Note that there is no correct or wrong answer to the questionnaires item but your honest responses in addressing the study objectives

SECTION A: DEMOGRAPHIC DATA

Age: _______ (Years) Gender: M [ ] F [ ] Date of Administration: __________

Employment Year _______ Number of stations prior to retirement: _______

Retirement Yr: __________

District of Birth: ____________________________ Current Residence: ____________________________

Type of Residence: [ ] Rental [ ] Owner Occupier [ ] Mortgage [ ] Other (Specify):

Number of Children: ____________ Number of Dependents: ____________

For male respondents, Number of Wives: ____________

SECTION B: WORK PROFILE/RETIREMENT PACKAGE

1. State your job group at retirement

[ ] P4 [ ] P3 [ ] P2 [ ] P1 [ ] S1 [ ]

Graduate [ ] Untrained [ ] Other (Specify):

2. Monthly Salary at Retirement (KShs):

3. Pension amount per month (KShs)

[ ] 1,000-5,000 [ ] 5,001-10,000 [ ] 10001-15000 [ ] Over 15,000

4. a) Length of service ____________________________
b) Do you consider yourself having achieved your goals in terms of: (mark all that apply)
[ ] Buying land [ ] Educating children
[ ] Building/buying own house [ ] Investing in successful business
[ ] Other (Specify):

SECTION C: CHALLENGES OF PRIMARY SCHOOL TEACHER RETIREMENT

5. Below are statements of challenges that retirees face. List them in order of magnitude in which you are experiencing after retirement.

1. Frequent illness without health cover/insurance and against expensive health care
2. Lack of money for decent schooling of my children/dependants
3. Unable to ensure decent housing for my family
4. No capital to start up a dependable business enterprise
5. Lack of collateral for loan with the exit of the pay slip

Using the numbering of the items reorder the items in terms of magnitude that you experienced e.g. (1,3,4,2,5)

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1 Where 1 means extremely high, 2 High, 3 Medium, 4 Low, 5 very low.

6. To what extend do the following sources contribute to the challenges you are currently facing

(a) Lack of clear policy on the retirement

(i) Large extend

(ii) Moderate

(iii) Less extend

(iv) I don’t know
b) Low retirement benefits

- (i) Large extend
- (ii) Moderate
- (iii) Less extend
- (iv) I don’t know

c) High family demand

- i) Large extend
- ii) Moderate
- iii) Less extend
- iv) I don’t know

d) Lack of investment

- i) Large extend
- ii) Moderate
- iii) Less extend
- iv) I don’t know

e) Alcoholism

- i) Large extend
- ii) Moderate
- iii) Less extend
- iv) I don’t know


**SECTION D: COPING MECHANISMS/STRATEGIES**

Below is a list of economic and social activities, rate them to indicate how they have been helping you to cope up with the challenges faced in retirement.

(a) **Economic activities**

1. Agriculture
   - i) Large extend
   - ii) Moderate
   - iii) Less extend
   - iv) I don’t know

2. Projects (rental houses)
   - i) Large extend
   - ii) Moderate
   - iii) Less extend
   - iv) I don’t know

3. Support from the children
   - i) Large extend
   - ii) Moderate
   - iii) Less extend
   - iv) I don’t know

4. Board member allowances
   - i) Large extend
   - ii) Moderate
   - iii) Less extend
   - iv) I don’t know

(b) **Social activities**

5. Polygamy
   - v) Large extend
   - vi) Moderate
   - vii) Less extend
   - viii) I don’t know
6. Joining Groups /women group
   i) Large extend
   ii) Moderate
   iii) Less extend
   iv) I don’t know

7. Comment if the government is helping you after retirement

8. What is the contribution of KNUT towards your retirement
   i) High
   ii) Moderate
   iii) Non at all
   iv) I don’t know

Section E: recommendations
Briefly give the recommendations you would like the government to give in order to reduce the challenges facing retired primary school teachers.
1. How active are the retired primary school teachers in your union? (Comments welcome)
   [ ] Very active  [ ] Not active  [ ] rarely active
   Comment:

2. Do you think primary school teachers are suffering?

3. How are you helping them?

4. What are the number of the retirees you are catering for

5. Do you have a policy on retired teachers

6. a. Comment on the Government policy on teachers retirement

   b. Give suggestions that can be done on this policy to reduce teachers suffering after retirement

   Was it wise for the government to push the retirement to 60 years and why?

7. What advice can you give to the retired teachers and those who are about to retire?
   [ ] Spend the little they have wisely  [ ] Save big in the Sacco
8. What are your thoughts on the TSC improvement of the retired teachers’ pension?

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**Appendix IV: Interview schedule for the D.E.Os, SOs and HR Officers**

**Officer at the TSC units**

1. Respondent’s designation

2. Number of years in the current designation

3. What is your observation on retired primary school teachers

4. Do you believe these retirees are facing challenges

5. Is there any policy on teachers retirement

6. In your own opinion what do you think causes these retirees suffering?

7. How has the following agentism tried to help the retired primary school teachers
   a) TSC
   b) Government
   c) KNUT
   d) NGOs

8. In your own opinions what strategies do you think can be done to alleviate the challenges facing retired primary school teachers?
9. Precisely, state the reasons that are advanced on the retired primary school teachers suffering

Are the teachers to blame for their own suffering or is it due to Retirement policies?
Appendix V: Research Authorization Letter

Following your application for authority to carry out research on "Challenges facing retired primary school teachers in sustaining their livelihood in Kenya: A case study of Busia District" I am pleased to inform you that you have been authorized to undertake research in Busia District for a period ending 31st July 2010.

You are advised to report the District Commissioner and the District Education Officer Busia District before embarking on the research project.

On completion of the research, you are expected to submit two copies of the research report/thesis to our office.

P. N. NYAKUNDI
FOR: SECRETARY/CEO

Copy to:
The District Commissioner
Busia District
Appendix VI: Research Clearance

This is to certify that

[Applicant's Name]

has been permitted to conduct research in

[Location]

[Businga District, Western Province]

on the topic: [Adderey]

'CHALLENGES FACING RETIRED PRIMARY SCHOOL TEACHERS IN SUSTAINING THEIR LIVELIHOOD IN KENYA: A CASE STUDY OF BUSTA DISTRICT]

for a period ending 31ST JULY 2010

Applicant's Signature

Secretary

National Council for Science and Technology

CONDITIONS

1. You must report to the District Commissioner and the District Education Officer of the area before embarking on your research. Failure to do this may lead to the cancellation of your permit.

2. Government Officers will not be interviewed without prior appointment.

3. No questionnaire will be used unless it has been approved.

4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.

5. You are required to submit at least two (2) bound copies of your final report for Kenyans and non-Kenyans respectively.

6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.

(CONDITIONS: see back page)
Appendix VII: Authorization by DC and DEO Busia District

The District Education Officer
Busia District

The researcher is authorized to conduct the research in Samia District

[Signature]

24/5/2010

[Stamp]

He is authorized to conduct the research in Samia District

[Signature]

[Stamp]