

**UNIVERSITY OF NAIROBI
DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**SOCIAL AND CULTURAL DYNAMICS OF LIFE AFTER RETIREMENT
FROM PUBLIC SERVICE IN KENYA: A CASE STUDY OF RETIREES FROM
KENYATTA NATIONAL HOSPITAL, NAIROBI, KENYA.**

**BY
SHARON M. OKEYO MBOGA
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DECLARATION

This research project is my original work and has not been presented for a degree in any other university.

Signature:..... Date:

SHARON M. OKEYO MBOGA

C50/72195/08

This research project has been submitted for examination with my approval as the University Supervisor.

Signature:..... Date:

PROF. EDWARD K. MBURUGU

DEDICATION

To my family: My husband Joshua Mboga Oliech, my son Ethan Geno Oliech, my daughter Natalie Gweth Oliech and my parents Jane and Philip Okeyo.

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LIST OF ABBREVIATIONS AND ACRONYMS

CBD	Central Business District
RBA	Retirement Benefits Authority
KNH	Kenyatta National Hospital
NSSF	National Social Security Fund
UN	United Nations
KNBS	Kenya National Bureau of Statistics
DN	Daily Nation
GDP	Gross Domestic Product
US	United States
NBTS	National Blood Transfusion Service
KMTC	Kenya Medical Training College
KEMRI	Kenya Medical Research Institute
HR	Human Resource
ICT	Information Communication and Technology
CEO	Chief Executive Officer
NARPOK	National Association of Retired Police Officers of Kenya

ABSTRACT

The purpose of this study was to analyze the impact of social and cultural changes brought about by retirement on the quality of life of the average retirees from public service in Kenya, with focus on the retirees from Kenyatta National Hospital. The study was guided by the following objectives: to find out the forms and patterns of pre-retirement preparations done while in public service in Kenya, to find out the experiences and challenges faced by public service retirees in Kenya, to determine the sources of livelihood and activities retirees are engaged in and to establish the extend of social support from government, other stake holders and the community for the retirees.

The literature review comprised of retirement overview in Kenya, financial sources and pensions of retirees in Kenya, adjustments in retirement, effects of retirement on individual, family and the society and on gender, pre-retirement preparation and retirement planning programs. The theoretical framework was based on disengagement Vs activity theory, conflict theory and continuity theory

The study adopted a descriptive research design. Simple random sampling and Snowball sampling technique was used. The target population comprised of retirees from Kenyatta National Hospital. Instruments for data collection in the field included questionnaires, interview schedules and observation guides. For analysis of the data, descriptive statistics such as frequencies and statistics were used.

The findings of the study on forms and patterns of pre-retirement preparation programs in public service in Kenya indicated that there were insufficient training programs on pre-retirement planning. More than half of the respondents indicated that they had never attended any. The study also found that the sources of livelihood and activities retirees were engaged in were mainly farming and part time jobs. Findings also indicated that a large number of retirees, received pensions of below 10,000 shillings and increments to the pensions were negligible compared to the rate of inflation. On the experiences, more than half of the respondents had to change locations mainly due to the cost of housing, a large number indicated they did not have anything to occupy their time, and a few indicated that they never used to introduce themselves as retirees. A large number of the respondents indicated that they thought retirement had affected their life negatively. Among the major challenges faced by retirees from public service organizations, was inability to afford many basic requirements like decent housing, decent clothing, medicines and even proper meals for some. This was indicated by majority of the respondents and unemployment of their adult children was also indicated by a large number of the respondents. Findings also showed that majority of the retirees were not aware of any social support for retirees by the government or the community.

From the study, it was concluded that retirement had a negative impact on the life of retirees from public service organizations. Adjustments that had to be made in the social and cultural activities of life after retirement was challenging for many people. It was also concluded that there was inadequate preparation for retirement by many individuals and even the organization they worked for did not engage much in preparing its employees for retirement. Finally, the study concluded that support for the retired in the community; either from the government or other stake holders was inadequate. The study recommended that government and other stakeholders should come up with policies which will favor the quality of life of retirees and similar studies to be done on retirees form private organizations and informal setups and possibly compare the findings of these studies.

CHAPTER ONE: INTRODUCTION

1.1 Background

Retirement is a period in life when one transits into a new phase of life often with different engagements and challenges. For most people the transition is usually filled with a lot of uncertainties as one parts from a significant activity that affects many of his/her life domains. For others, it means assuming new roles in society which they could not perform during their working years. According to a report by United Nations (UN, 2002), retirement should not be seen as a stage in one's lifetime which hinders or stops the retiree from continuing being creative and capable of contributing to society. Thus having adequate coping skills in the transition to retirement could positively influence the outcome of this transition. Retirement is often accompanied by a decline in life-satisfaction, self-evaluation, and quality of life (Atchley, 1988).

In most countries, the idea of retirement is of recent origin, being introduced during the late 19th and early 20th centuries. Previously, low life expectancy and the absence of pension arrangements meant that most workers continued to work until death. Germany was the first country to introduce retirement, in 1880 by Chancellor Bismarck. Even though it was not easily embraced and many of the workers did not envision being retired from work (Were, 2011).

Nowadays most countries have systems to provide pensions on retirement in old age, which may be sponsored by employers and/or the state. Retirement age differs from country to country, and even within the same country it may still vary based on occupation and gender. Generally the retirement age ranges from 55-75 year. Today, retirement with a pension is considered a right of the worker in many societies, although hard ideological, social, cultural and political battles have been fought over whether this is a right. This right has been entrenched in the constitution in many countries and retirees are entitled to receive pensions. Public organizations are mandated to come up with a retirement savings schemes for their employees. Individuals could also have their own individual retirement accounts to save up for their retirement.

Owing to the importance of this life-event, much focus needs to be put on preparation towards retirement. While most people dream of retiring with a comfortable income to enjoy their final decades, the reality is that the vast majority do very little planning or investing to accomplish the goal of an adequate guaranteed income after they retire (Jeffrey, 2005). Retirement preparation programs aim to form a realistic perception of retired life and reduce anxiety about retirement (Thuku, 2012). The degree of consistency between individuals' pre- and post-retirement activities is affected by their formal and informal planning, economic status, health, and occupational goal attainment (Beehr, 1986).

Many studies done on retirement have concentrated on issues of pension reforms and policy trends. During the period of the late 20th century, many countries were involved in reforming their pension system, most of them were motivated by the need to restore fiscal sustainability to traditional pay –as –you-go pension systems, align benefit structures, improve economic incentives, diversify risks for all parties, and create a vehicle for promoting financial market development (Barr and Rutkowski, 2004; Holzmann, 1997b; Nickel and Almenberg, 2006; and Schwarz, 2007).

Holzmann states that most observers would probably agree that while most countries have made progress, many of the reforms seem to have focused more on the sustainability of the systems than on the adequacy of their retirement benefits. A pension system that delivers adequate benefits is a system that prevents old-age poverty and provides a reliable means of smoothing lifetime consumption for the vast majority of the population.

Although some people feel that the fate of retirees from public service does not form an issue for discussion, increase in number of socially and economically challenged retirees from all over the world and especially from the developing countries is of major concern because some of them still have dependents and many societies have no properly structured social welfare and social security is under continued threat of inflation that erodes their savings. (Kithinji, 2012) Poverty being a major challenge threatens to

increase the gap between the haves and the have not in our society and could add another impediment to development efforts particularly efforts to eradicate poverty.

The major concern of this study therefore, is to explain the socio-cultural changes the retirees go through in their communities as they assume the new retired status in the society. Also to find out the economic challenges experienced by retirees as it also seeks to identify the various sources of financial and social support they were receiving both from government and their communities to maintaining their standards of living.

1.2 Problem statement

Retirement from work has been associated with many challenges. These challenges range from strained finances, feeling of loss and the need to readjust in life, dependency, lack of proper medical covers, debilitating illnesses and even early death. Besides, most people are plunged into the reality of entering their old age without a proper source of income (Mbithi, 2007). For most employees approaching retirement age, the dilemma has always been how to survive the tough economy and what to engage in daily, once their working life is over and their main source of livelihood is no longer there.

People above retirement age makeup about 6.8% of our population (KNBS, 2013). This year alone, more than 20,000 civil servants and 32,000 teachers are set to retire; starting April 1, 2014, the senior workers will exit the public service, following the expiry of a five-year extension period on the retirement age (Nyabiage, 2014). Most of them live with their families and most of them still have dependents owing to the changing times and the changes in family life i.e., late marriages, delays in getting children and even lack of employment for their youth. As a group, the retirees form a large population that is at risk of joining the poverty bracket if their issues are not addressed.

In Kenya, the studies that have been undertaken concerning the plight of public service retirees have mainly focused on allocation and disbursement of pensions and the experiences of the retirees. These studies have not delved deeply into the challenges the

retirees face. As a matter of fact, they have not been exhaustive in bringing out the social-cultural and economic realities of life after retirement from public service in Kenya.

This study aims at analyzing the social-economic and cultural factors that hinder the public service retirees from experiencing a life of quality or maintaining their pre-retirement standards of living. Some of these factors include, the fluctuating economy, changing family life and roles, increasing burden of disease among the elderly, lack of or insufficient Medicare insurance for the retired and even lack of social welfare and support from government, communities and family.

In Kenya, retirement has been associated with poverty. Many workers do not save for retirement and with a labor force of 15.1 million, only 850,000 workers are actively contributing to the mandatory National Social Security Fund and 350,000 contribute to occupational pension schemes and the civil service has 158,700 pensioners on its roll (NSSF, 2013).

World Bank (2007) indicated that this was a society where the majorities were without a secure and reliable source of retirement income, where contributions to pensions were not aligned to old-age income and where pension incomes were not indexed to inflation. Most pension schemes are unable to guarantee a retiree even one-tenth of the income they earned while they were in employment. Mbithi (2007) states that, pensions paid to the majority are woefully inadequate for providing for their declining years. Perhaps the worst affected by the misery of low pensions are public service retirees.

Scores of public servants in Kenya join the retirees bracket every year. Although so much of the government's collected revenue is set aside for the payment of their pensions and so much of the wealth created in the economy goes into supporting them, Socio-economic and cultural factors challenging the retirees have not been fully assessed. Besides, the quality of life of the retirees is also a hugely ignored matter and the impact of the increase of retirement age by 5 years has not been assessed. The study therefore, aims at assessing socio-cultural and economic challenges the retirees face

and investigating the experiences and coping strategies used by retirees in their communities.

1.3 Research Questions

The study sought to answer the following questions.

- 1) What are the patterns and forms of preparations made for retirement by government employees?
- 2) What are the experiences and challenges faced by retired public servants in Kenya?
- 3) What activities do the retired engage in and what are their sources of livelihood?
- 4) What institutional framework exists to provide social support for the retired in Kenya?

1.4 Objectives of the study

1.4.1 General Objectives

The general objective of the study is to examine the social and cultural dynamics of life of retirees in their communities.

1.4.2 Specific Objectives

The specific objectives of the study are:

- 1) To find out the forms and patterns of pre-retirement preparations from public service in Kenya.
- 2) To find out the experiences and challenges faced by public service retirees in Kenya.
- 3) To determine the sources of livelihood and activities retirees are engaged in.
- 4) To establish the extent of social support in the community for the retirees.

1.5 Justification of the Study

It is estimated that 20,000 people join the retired bracket every year. Currently, the civil service has 188,442 employees and there are another 182,000 retirees receiving a monthly pension (Wanga, 2010). Projections for the year 2014 have shown that, more

than 20,000 civil servants and close to 32,000 teachers will be looking up to the government to pay them their retirement benefits as they exit the public sector payroll (DN, 2013). Clearly, the population of retirees keeps increasing every year and infact figures from the United Nations Department of Economic and Social Affairs in 2009 reveal that by 2030, the number of Kenyans aged 60 years (current revised retirement age) and above will rise from 1.6 million currently to 3.4 million. This is quite a large portion of the population of kenya that could affect planning and development for the economy.

The government is currently spending about Sh26 billion on pensions every year. In the 2013-2014 budget, Treasury allocated Sh38.2 billion for pension payouts because of the postponed issue of retirement in 2009 by raising the retirement age. The pension bill could balloon further should more employees who have attained 50 years of age also opt to call it a day and go for early retirement. This budget is way beyond the world bank standard of pensions not being more than 2.5 % of a country's GDP. So much of the collected government revenues goes into paying retirees and as such it is expected that they would be in a position to maintain an acceptable living standard. However, it is notuncommon to find retirees becoming economic burdens to their families and communities.

One of the biggest problems many retirees face is not financial but adapting to a new situation and managing change. It is not always easy to fit in a disorganized system after being in an organized system for decades. Retirees need to be very flexible and understanding to survive and thrive (Nguru, 2008). This study attempts to unearth the adjustment issues retirees have to deal with at a personal level like identity crisis, acceptance in the community, change of friendships and associations, decision on where to live, decision on daily engagements. All these could prove to be a big adjustmentproblem to the retiree which he might be ill prepared for.

The research is expected to generate knowledge that will be helpful in providing vital information to policy makers by shedding more light on the plight of public service retirees and hence formulation of policies that will be beneficial to the retirees. It is also expected to facilitate a more rational discussion on Pre-retirement preparations and even elicit interest in further research on retirement in Kenya.

1.6 Scope and limitations of the study

The study sought to understand the changes experienced by retirees as they seek to have a life of quality after retirement. The focus of the study was on the social, cultural and economic adjustments retirees made upon retirement, the challenges they faced, activities retirees engaged in and on existing support systems for the retired. The study was carried out on retirees from Kenyatta national hospital.

On limitations, the sample obtained from KNH may not be representative of all public service employees. Gender representation may not be equitable or balanced due to random sampling of those who come or are present. Scope did not cover the health related problems in gerontology which is also quite extensive.

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

The assumption that we will all one day stop working , either by choice or because we are compelled to do so, has long been a fact of life in our society, which equates age with decline (Friedan, 1993). The decline is assumed to be physical or mental decline, but it could also be due to the fact that people have to retire from work at a certain age and this forces their disengagement from society and thus poses the challenges or losses caused by retirement itself.- the loss of identity, of power, of challenge to one's human abilities, of social ties and status and of simply being part of the active mainstream.

The transitional journey to retirement has three stages (Schlossberg, 2004):

- Moving Out/Letting Go
- Moving Through/Searching
- Moving In/Creating a New life

For many people, the Moving Out stage is actually the time to grieve and let go of the old life. The Moving Through stage is the time to suspend decision-making and try out new things. The Moving In stage is the time to reinvest in new activities. This transition is a process during which one has to be very patient, understand the complex changes, and make no long-term commitments for a while.

Media have created the popular impression of the retired person. He is portrayed with the stereotype of the poor old pensioner with nothing much to do and too much time to do it in. A retired person, has no defined role. The title bestows no new set of standards or pattern of behaviour. No rules are laid down, or objectives set out. The image from inherited views which still persist in people's minds, was that retirement was for the old and decrepit; the people who were no longer fit for work (Kemp and Buttle, 1979). This has worked towards creating a stigma for the new retirees and the employees who are almost retiring.

According to Kemp and Buttle (1979), too often the image of the retired person in society is one who has ceased to contribute productively to the economy, and who has earned by his working life, a retirement period of rest and inactivity. It is not surprising then, that many retired people passively accept the role thrust upon them, and the retirement years, which should be a time of enjoyment and fulfilment, very often become an inert period.

One psychology professor emeritus pondered “the challenge that retirement presents. “Days have no beginning or end, there are no appointments, no meetings, little or no mail, no mutually-informing conversations or even mutually assuring meetings. Without content it becomes impossible to ‘keep up’ with one’s colleagues or institutional changes”. On the positive side of things, retirement gives one a chance to do the things they had always wanted to do but did not have the time. It should be viewed as a positive process that requires planning. Some of the factors that every employee should consider include post-retirement needs, such as health care, finances and lifestyle changes e.g. moving to rural areas. It also includes planning for the education of dependents who may still be in school” (Kithinji, 2014).

This section analyses the relevant literature. Since studies have been done in other countries, it is interesting to check the validity of the experiences found elsewhere to determine social dynamics of life after retirement and some of the coping strategies in place to assist retirees to adjust well into retirement.

2.2 History of retirement

In the pre-industrial period, retirement did not really exist and the family was the basic unit of production. Older people typically worked until they were no longer physically capable at which point the family provided the necessary support and care. Most people were self employed farmers which allowed them to continue working as long as possible (Graebner, 1980). Others worked in small work organizations characterized by flexibility and the ability to accommodate the declining work capacity of the older workers (Fischer,

1978). Besides few workers lived to advanced ages, and the period of economic dependency of the old on the young was typically short, if present at all.

Industrialization during the nineteenth century, caused a decline in agricultural employment and accompanying decline in self-employment causing people to shift to industrial employment which was less flexible and more demanding and taxing to older workers' physical capacities. Therefore these made retirement necessary and led to the institutionalisation of retirement (Markides and Cooper, 1987). The pressures leading to the adoption of a social security system in Germany were mostly related to the emergence of wide spread poverty among the old people in the urban working class (Atchley, 1982).

Another contributing factor to the development of retirement as a formal event was the increasing number of people in the early twentieth century who lived to old age due to developments in public health and medical technology. Early deaths from infectious diseases declined sharply. Although the sheer increase in life expectancy meant that more people could live to old age and thus more could be 'retired', modernization theorists of aging have attributed a central role to increased life expectancy in producing retirement.

Retirement also emerged from, and was a reaction to, the changing tone of employer-employee relationships. It was, first an attack on the systems of permanence that employees had attempted to build into bureaucratic structures.

Retirement has historically been sanctioned as a form of unemployment relief; older workers have been retired to create places for younger ones. This has been carried out with support of the aged as was seen in the Townsend movement in America in 1930. When jobs were scarce, the young threatened disorder and violence and sharing this perspective, the aged welcomed their own retirement (Graebner, 1980).

Retirement as we view it today is a twentieth-century phenomenon. It is also a phenomenon that has accompanied the process of industrialisation in Europe, North America and in other developed societies. As many developing countries are slowly

industrializing, we are seeing a gradual process of the institutionalization of retirement taking place there as well.

2.3 Overview of Retirement in Kenya

In Kenya, the retirement age has been 55 years for a long time but since 2009, this age has been changed to 60 years. In a statement to the press, the then Public Service Minister, Dalmas Otieno, also announced a new contributory public service scheme and said that the age raise would give the government time to programme for resources to fund the new pension scheme and allow room for introduction and operationalization of the (public service) scheme. Concerns were raised on this as many Kenyan's felt that this would deny the youth from employment because essentially, retirement creates employment for the younger generation. This clearly demonstrating that most of the Kenyans and the government as well are more concerned about the youth than the retirees, which is to be expected, because people are well aware that retirement is coming, 20 or even 30 years to come.

With this awareness, it is expected that people will anticipate and plan for their retirement but this is not always the case with many Kenyan employees. According to Retirement Benefit Authority (RBA), it is estimated that only 15% of Kenya's 12 million labour force are covered under a retirement benefit scheme. Majority of those covered are in the formal sector where the cover is readily available either through employer-sponsored occupational schemes or because of the statutory requirement that any employer with more than five employees must enroll the workers to the National Social and Security fund (NSSF, 2013). This means that upon retirement, for sustenance most Kenyans will depend on savings and such investments as stock, land and others.

Saving for retirement in Kenya is one of the most neglected financial obligations in the country. Most young people hardly spare a thought to saving for retirement until old age comes knocking. One of the reasons why it may be quite hard to save is because for most people meeting their daily expenses leave alone save for the future is such a hassle.

For most Kenyans employed in the formal sector, retirement savings usually consists of mandatory contributions to a pension scheme set up by their employer. Unfortunately for most people, the meager savings that they acquire through their contributions may sometimes not be enough to sustain their lifestyles after retirement.

Kamau (2012), in his survey on the experiences of retirees in Kenya, established that majority of retirees indicated based on their salary that the savings for retirement were not sufficient citing reasons like, lack of adequate disposable income, lack of proper information and lack of an opportunity. Besides the same majority indicated that other than their salary they did not have other sources of income before retirement and therefore could not save from other sources.

A report on poverty in Kenya done in the year 2000 indicated that poverty was rampant among the population above the state retirement age. This was indicated by high percentages, especially among those who were above 65years, as it is shown in table 2.1 below;

Table 2.1: Poverty rates within age groups in Kenya

Age group	Poor Number	Percentage
0-4	1,705,446	12.9
5-9	2,192,550	16.6
10-14	2,192,550	19.8
15-19	1,266,993	9.6
20-24	1,099,919	8.3
25-29	744,663	5.6
30-34	634,542	4.8
35-39	675,018	5.1
40-44	527,713	4.0
45-49	487,592	3.7
50-54	343,439	2.6
55-59	246,569	1.9
60-64	204,220	1.5
65+	451,020	3.4
Total	13,187,409	100.0

Source: Second report on poverty in Kenya (November 2000)

Recently, developing countries, including Kenya, have been experiencing an increase in life expectancy, thereby implying that people are living longer years, even after retirement. According to Kenya National Bureau of Statistics, life expectancy which was estimated at 48.9 in the year 2006 was raised to 64 years in 2012. As it is reflected by the population and housing census of August 2009, the total number of people above the retirement age was a significant figure which formed about 6.8 percent of the entire population, as it is shown in the table below. The sheer scale in terms of population involved must surely make retirement a significant factor in any government economic and social strategy.

Table 2.2: Population of People over state retirement age in Kenya by August 2009.

Age	Male	Female	Total
55-59	359,466	352,487	711,953
60-64	295,197	298,581	593,778
65-69	183,151	207,612	390,763
70-74	160,301	179,000	339,301
75-79	99,833	118,675	218,508
80+	159,125	224,576	383,701
Total			2,638,004
Total population of all ages	19,192,458	19,417,639	38,610,097

Source: Kenya National Bureau of statistics (2012)

The implication of this longer life is huge on the economy. Taking into consideration the wear and tear theory. As people age they are no longer able to remain productive and are not able to fend for themselves. Therefore the dependency ratio is affected as more people become dependent on the working population. Besides some of the retirees still have dependents who are over 21 years as established by Kamau (2012). The average number of dependant per retiree in his survey was calculated as 2 dependents and nearly all the surveyed retirees mentioned they had dependents who relied on their support.

Not much has been documented about retirement planning programs in Kenya. It is therefore difficult to establish how much employers, organizations and the government are equipping retirees with the right information concerning retirement. Even so, Kamau in his survey established that retirement preparation training was done for the retirees in his study and asked how long the training was before they retired, 21% mentioned less than a month, 30% reported between one to six months, 21% between six months and one year and 28% reported more than a year. Although majority reported that the training had an impact on their retirement, there is a lot to be desired on how retirement planning programs are conducted in Kenya.

2.4 Financial sources and pensions of retirees in Kenya

Financial experts estimate that if the current trend of managing resources continues, the following chart graphically presents the fate of young people in Kenya today aged 25 years by the time they retire at 65 years. This is within a span of 40 years:

Table 2.3: Projection of state of current employees

1%	Will be rich
4%	Will be financially independent and stable
5%	Will be working in defiance of retirement to earn a living
12%	Will be broke
29%	Will be dead
49%	Will depend on family and friends to survive

Source: Nguru, H. 2008

Nguru states that the lifestyle one chooses to live today determines how they will retire later in terms of their financial planning. Those who live below their means are usually disciplined and down to earth so as to live a lifestyle lower than they could easily afford. They spend quite a large amount of their income on savings for their future and that of their children, helping the less privileged in the society rather than on pleasures and things they can do without.

According to Nguru, there are two major reasons why most retirees lack adequate financial resources: poor planning and catastrophies such as illness. As most insurance companies do not insure people past a certain age, retirees need to take insurance cover before attaining the maximum age so that they can continue renewing it, which is allowable. As people get old, they tend to spend more on health because they get ill quite often. This is why insurance companies hesitate to insure an aged person who previously had no cover.

It is often suggested that retirement is fine for the professional classes because they can continue to work if they wish to but that the poor do not have the same privilege. What it really boils down to is that the rich can afford to retire but the poor cannot. Inherent, therefore, in any thinking on retirement is the fact that we must provide adequate pension rights to enable people to live without the fear of the stigma of 'charity' (Brown, 1982).

Today, the growing number of older people supported by the social security program has raised the question about the feasibility of continuing a system that depends on current workers to pay taxes to support retirees.

Pension payment is the main strategy that has been adopted in Kenya to support the retirees from public service. When measured as a percentage of average salaries, about 75 per cent of public servant retirees receive a monthly benefit less than 16 per cent of the average pre-retirement salary while about 50 per cent receive a benefit equal to or less than 8 per cent of their average pre-retirement salaries, (NSSF, 2013). Worse still, because monthly payments are not indexed to the rate of inflation, the purchasing power of monthly benefits for public servants is gradually eroded by incessant price increases even as the retirees grow older and older. The high cost of administering the fund is another factor responsible for the low benefits that NSSF pays. Low returns on the investment portfolio have led to low returns being apportioned to members' accounts. Thus, what the worker gets from the NSSF as retirement income can hardly last him 12 months if he is to maintain his pre-retirement standards of living.

It is however accepted that a target income of 70-80% of one's final salary would be sufficient to cover their retirement needs. This means that one should aim at getting about this percentage of their present earning after retirement.

Kamau (2012), in his cross section analysis of total monthly salary the retirees used to earn before retirement by the pension they receive monthly, all of the retirees who used to earn a total monthly salary of below KSHs. 10,000 indicated they earn a monthly pension of below KSHs. 5,000. 48% of those who used to earn KSHs. 20,001 to 30,000 indicated they get a monthly pension of between KSHs. 5001 to 10000. This compared to his cross analysis of monthly pensions by what income would enable them live a life similar to the one before retirement, most retirees would have wanted the same amount as their salaries before retirement.

In his survey majority of the respondents 73% stated that they depended on retirement benefits as their main source of income followed by 43% farming, 32% business, 19% real estate and property investment, 6% dividend income from shares, 4% part time jobs, 3% interest income and other deposits, 1% inheritance capital and others.

In Kenya a retiree can take a lump sum of their pension, it is advisable that they invest part of it in a secure place such as in a unit trust, real estate or in stock portfolio managed by a professional funds manager. The retirement package in whole or in part can be converted into a fixed periodical payment, usually monthly so that it looks like another salary for the rest of the retirees' life or his spouse's life. This is called annuity. However this mode or retirement package does not factor in inflation. Whereas people who are employed enjoy occasional pay rises to reflect inflation and other economic factors that drive the cost of living a retiree may continue getting the same amount every month for the entire period of post-working life which could extend to as long as forty years (Nguru, 2008).

This typically means if they utilize all their monthly pensions on items such as foodstuff, utility bills, entertainment, clothing and other basics with no savings, they will not afford

these as time goes by and prices go up unless they have other sources of income. They will either cut down on their expenses or look for other sources of income.

Retirees who are starters in the business world, have limited sources of refinancing and less time to recover and learn from mistakes unlike young people venturing into business, for whom time is their greatest asset. They can afford to make mistakes and learn from them. They can fail in one business and start another one. They can afford to lose everything and start all over again. This is not so with old people who other than the time factor, usually do not have the agility and stamina to hop from one venture to another. They also are already tired and ill prepared to cope with the challenges that go along with pioneering a business. It would be better for one to start a business while still working. This way one has resources and fall back plan should the business fail. It also gives one enough time to learn the rules of the game (Nguru, 2008).

2.5 The Active Retired in Kenya

The invaluable experience and knowledge the older workers have is sometimes indispensable and this occasionally calls for some elderly workers to be allowed to continue working though on a different level and they remain socially active for relatively longer.

In Kenya, a number of top level managers , chief executive officers and leaders often retire from positions they held but get engaged in other activities like consultative roles or joining board of directors of different companies. This way they assume other active roles in society. For example Former CEO of Kenya Commercial Bank, Martin Oduor Otieno who retired in early 2013 and was almost immediately invited to joined Deloitte East Africa, a leading Big 4 professional services firm as a Partner and Senior Advisor. A role which he considered as exciting and would draw on his over 3 decades of working experience.

In his retirement speech he stated that he found himself getting involved in lots of diverse engagements.....giving talks here and there, being asked to write opinion pieces, being invited to Boards of Companies as non executive director.

Other workers especially those offering essential services have remained socially active beyond retirement age for example consultant doctors , university lecturers and even police officers. A report by Rajab, (2013), showed that 10,000 police officers though retired were recruited in 2013 to beef up security countrywide. The decision to recruit retired police officers was meant to provide mentorship and to help current officers tap into the knowledge and skills from their retired counterparts who were considered to have domestic and international policing experience and training.

Their engagement was also meant to provide a link between community, county and national security levels," through the Nyumba Kumi, or "Ten Households", community policing initiative.

Some retirees from public organizations are nowadays active in forming associations to cater for the welfare of their members. For example National Association of Retired Police Officers of Kenya (NARPOK) which was established to cater for the welfare of retired officers. The reason for formation of NARPOK was to cater for the retired officers who were neglected. Through such associations, many retirees have remained socially active and their impact has been felt as they voice their concerns through the associations.

2.6 Adjustments in Retirement

The time of greatest strain and uncertainty can occur at the change over from full-time work to retirement- a transition from one way of life to another. If we recognise that a fundamental change is taking place and that adjustments have to be made, we can try to prepare ourselves and our attitude to what is inevitable. Changes in the pattern of our life involve adjustments, and the adjustment required of us at retirement is a vital one (Kemp and Buttle, 1979)

Nguru (2008) states that, one of the biggest problems retirees face right from day one outside the work station is managing change. Life after retirement is characterized by both excitement and frustration. There is a great dichotomy between life in employment and in retirement. When one is working, there are so many people around him/her. Some respect him and others fear him. This determines how he/she will be treated after retirement.

A paper produced by social affairs division of the united Nations in 1976, stated that, “ The person who during active life has identified himself too much with his work may easily find himself at a loss on retirement. This feeling may be reinforced by the attitudes of others, used to seeing or taking into consideration mainly the functions of the people. Yet, more often than not, retirement is the moment when one can suddenly count only on one’s personal value. In the light of this, it would seem that one should start one’s apprenticeship for retirement well before the crucial moment comes”.

Executives and managers are often the people most at risk on retirement. Their jobs have meant so much to them for so long, that they have had no time for other interests. For them retirement could mean boredom, frustration and general misery for themselves and those around them. The more fortunate are likely to be those who do a job which they can easily put out of their minds as they leave their place of work after the day’s work. These are the people who have had the time and opportunity over the years to build up other interests and activities which have nothing to do with their work. For them, retirement means greater opportunity to develop these interests and expand their hobbies and activities still further (Kemp and Buttle, 1979).

Once someone has left their place of work, they are likely to receive fewer visitors, fewer calls, and fewer invitations, if most of their contacts and friends were either official or by virtue of their position. He/she may be forced to come down to where the new people are. Sometimes it may not be easy. At first they may face rejection and suspicion mixed with resentment. People naturally resist change and fear things they do not know. Prior to

retirement, it is important after deciding where one want to live, to study the people there to find out how they live and conduct their affairs (Nguru, 2008).

Kemp and Buttle pointed out that, when one retires, he/she becomes the captain and set their own course. In many ways, work wraps us in a safe cocoon which protects us from having to think about wider issues. In this sense, retirement brings us a greater personal responsibility- we have to consider our own purpose in life and must determine our own course for ourselves. We have a new freedom from restraint and constrictions, but can one use that freedom for living his/her life? Self-discipline and self-direction is necessary. One needs to build up something to replace the support of the daily work routine and colleagues.

Work gives someone a sense of security. He /she is part of a team working towards a common objective. There are colleagues readily available whom one can readily turn to for advise and support. Retirement cuts off this ready made audience. The circle is suddenly drastically reduced. When the working life comes to an end one has to look to his/her personal relationships with family and friends to satisfy all their social needs.

Retirement should be seen as providing an opportunity for making new friends and renewing old friendships. Without this retirees are likely to experience profound loneliness. Nguru (2008) has pointed out that loneliness has not been a big problem in the African setup where families were closely knit. Older people were usually with other members of the extended family who took care of them, had grandchildren to send and spend time with, and had many friends calling in. However in mordern times where people live in apartments and fenced houses, loneliness is a problem that needs to be addressed. Living alone is a problem that faces many retired people. Many people fail to prepare and plan for it until it comes suddenly.

Retirees also need to plan in advance where and how to spend retirement years. It becomes very hard to live alone in urban areas. In rural areas where people are more sociable, a retiree who is an urbanite finds he or she is a total stranger, having spent most

of his adult life in urban areas, going there less often. As one counsellor said, “loneliness is a choice one makes several years before retiring. It can be avoided by careful planning and making investment in other people’s lives. Engagement and communion with the people around is the only cure for loneliness”.

According to Kemp and Buttle (1979), many retirees who have not yet discovered a new sense of purpose in their lives, exist in the past to such an extent that their main topic of conversation is about the job they used to do. The majority of people who are happily making a success of their retirement are those who have carved out and created a new identity for themselves since they retired.

In time, retirement brings its own routine. Most of us are inevitably creatures of habit. The routine can be far more flexible than that imposed by the discipline of work. But it is worthwhile trying to establish some kind of routine, however flexible it may be, rather than being completely haphazard in our ways.

2.7 Psychological effect of retirement.

Retirement is essentially an intensely individual and personal experience. People react to it in very different ways, depending upon their mental attitudes and personal philosophy of life (Kemp and Buttle, 1979). People’s reactions to retirement will be conditioned by the extent to which they have prepared for it beforehand.

During the first weeks of retirement, many people suffer a sense of deprivation. They are cut off from a deeply way of life; the familiar daily round which for decades brought them purpose, discipline and routine. Work also brought them companionship with others, whether they were colleagues, clients, customers or fellow commuters.

Ekerdt, Bosse and Levkoff (1985) found that more recent retirees (0 to 6 months retired) were more optimistic and future-oriented than those retired longer (13 to 18 months). This supporting Atchley’s honeymoon phase of retirement.- the immediate post

retirement phase was marked by more enthusiasm- and followed by a period of temporary letdown during the second year of retirement.

Statistics from numerous sources show the highest incidence of depression in men from sixty four to seventy. While persons sixty-five and over constitute over 11 percent of the population, they accounted for 25% of reported suicides. And though the suicide rate is higher among men in all groups, it goes from three to one at younger ages to ten to one among those sixty-five and over. “ The rise in male suicide rates around the time of their retirement and the much less conspicuous increase at this time in women, indicate that lack of occupation is a factor predisposing to suicide, and especially to suicide in the elderly male (Friedan, 1993).

The depression that leads to suicide, as gerantologists describe it, can be brought on by an irreversible progression of losses. “ One, work is gone, and so are friends.... Self disdain has replaced self-esteem. Hope has disappeared. There is a sense of passivity and helplessness...loss and isolation.” According to Dr. Adrian Ostfeld, “A man who has his sense of self confused with his work may come to think of himself as nothing when the work is gone.” Thus in the seventy to seventy four age group , white men commit suicide at a rate nearly three times as high as that of non-white men and nearly five times as high as that of all women the same age. It is as if the very expectation and opportunity for success which drives that man while young makes him more vulnerable to its deprivation in age (Friedan, 1993).

Friedan states that, “ In our system prestige and self worth are based largely on occupational status and income, occupation is lost or relegated to the former category, and income is almost invariably reduced. For many persons it is also a loss of social network that is difficult to replace and it is a loss for those individuals who derive intrinsic satisfaction from the performance of their work or profession”.

Although there may be a relatively small group, those who miss their jobs are more likely to have a negative attitude towards retirement (Glamser, 1981). Men who had been

committed to their work were more likely to have a lower life satisfaction in retirement. Retirees who perceived themselves as having been prepared for retirement, those with a stable work history and few dependants to support were more likely to have a positive attitude towards retirement.

Scholarly research typically concludes that retirement does not affect health; rather health affects retirement. Streib and Schneider (1971) analyzed the relationship between retirement and health. They compared retirees with individuals who continued to work and who were the same age as the retirees. Advancing age, other than retirement per se, was responsible for reported health decline.

Poor health and income inadequacy were the main predictors of a negative attitude towards retirement. The slightly less favorable attitude toward retirement among the retirees was attributed to their higher incidence of disability.

2.8 Effect on family

For couples who face retirement after years of rigid gender-role divisions, retirement can blur distinction and be unsettling. As marriages take on an egalitarian nature, the successful transition to retired couple status may be smoother (Markides and Cooper, 1987). Overall, retirement decreases the opportunities for easy social interaction with outsiders in the work setting and can increase the dependency of the couple on each other. Depending on their interpersonal relationship before, this heightened opportunity for interaction can be either positive or negative.

Retirement has effect on marriage partners who previously lived in harmony with their work schedules. A man's retirement can have as great an effect on his wife as it does on himself. Being in each other's company for longer each day could mean being in each other's way. When a man does not know what to do with himself all day, he is likely to become a nuisance , disrupting his wife's routine of housework with his idle chatter. He may become over-anxious to help and only succeed in getting in the way. Then if she

finds him jobs to keep him occupied he may feel perversely that he is nothing more than an unpaid home-help (Kemp and Buttle, 1979).

On the other hand , for some wives, cleanliness and orderliness in the home become almost an obsession. In either event, she is unlikely to welcome her newly retired husband who seem to be getting in the way. Failure to adjust sucessfully to the new situation has in some cases resulted in retired persons seeking a divorce because the partners could not successfully share the increased hours together brought about by retirement (Kemp and Buttle 1979). It is a time for special tolerance, patience and understanding and calls for early discussion and general agreement on what is to be the new pattern of life for both.

Relocation to a new place can further heighten a couple's dependancy on each other. For the relocated retired couple, the disability or death or of a spouse can be even more difficult than otherwise. Retirement and widowhood interact to produce difficulties for the survivor when retirement plans were built around the relationship of the couple (Atchley, 1975).

Similarly if the relocation was for the purpose of moving closer to an adult child, the dependency on that child for social contact will increase atleast temporarily until new friends are made. Some adult children may not be prepared for this consequence and strained relations may result. Even couples who do not move will face the loss of friends through their relocation or death. Women form new friendships in older age more easily; men depend on their wives to be confidantes (Kelly, 1981).

Aside from its effect on unstructured time, retirement has its greatest impact on the income of the retiree. Half to three quarters of the income differences between retired and older working men are caused by retirement when pre-retirement characteristics are controlled (Palmore, Fillenbaum and George, 1984).

On an individual perspective Retirement is viewed as an escape from the routines that are imposed by employment and to enjoy a pension that assures an adequate if not luxurious lifestyle. Negatively, retirement is seen as the cause of poor health, depression, general malaise and even death (Markides and Cooper 1987).

2.9 Retirement and Gender

After industrialization, the participation of women in the paid labor force was viewed as secondary to their primary familial role (Lopata and Steinhart, 1971). During the 1950s and the 1960s, married women were viewed as working to earn ‘extra’ money, unlike men who were presumed to work to provide the family’s major income. Consequently, the belief that paid work had little intrinsic meaning to women was prevalent, in marked contrast to the belief that for men the work was central to identity. Changes have occurred since 1970s, women have joined the pattern of schooling, labor force entry and participation until retirement with time out for childbirth and the early years of childrearing. The higher cost of living since the early 1970s has also been an important factor on women participating in the workforce. Although many women are torn by the demands of family and employment, women are less often seen as taking the matter of career or employment or job frivolously.

All of this heavy duty diversification on the job and at home, does prepare women for many kinds of eventualities including retirement. Most women are usually very involved in their familial role which provides for continuation in retirement. In addition serving as family broker with the community can facilitate greater awareness of options after retirement (Markides and Cooper, 1987).

However not all women make an easy transition to retirement inspite of a certain amount of role continuity. In earlier years because of the perceived secondariness of their employment role, women were excluded from studies on retirement. Women who left work, including those who retired, were seen as returning to their primary role and no difficulties with the transition were assumed.

In Atchley's study of retired telephone workers and teachers, women reported feeling lonely more often than men even after all the other influencing factors like marital status and income adequacy were controlled (Atchley, 1975a). They were more sensitive to criticism and more likely to be depressed. Their incomes were inadequate more often. Even after financial status was controlled, however, the longer time to adjust to retirement held. This indicating that many assumptions were questionable.

It has been conventional wisdom that women "adjust" more easily to retirement than men, since their identity is less invested in work, and they have the role of homemaker to fall back on. Studies of women in clerical jobs, sales and service jobs-where, until most recently women were segregated- seemed to bear this out; such women were much less likely than men to have enjoyed their jobs. Women do not invest their total emotional energy in any one activity and are less likely than men to be defined by career. Still, the evidence suggests that retirement can be just as traumatic for many women as it is for men (Friedan, 1993).

Older women who have spouses are more advantaged economically. However, the percentage of women who face retirement as widows is four times higher than the percentage of men who are widowers: 13 percent of all men and 50 percent of all women 65 and older are widows, between ages 65 and 74, 40 percent of women are widowed and after age 75, 68 percent of women are widowed (Atchley, 1988).

More positively, women have developed skills related to home and family that carry over to retirement years. Although research reported in the early 1970s found that more women than men reported feeling useless in retirement (Streib and Schneider, 1971), more recent research has failed to confirm findings that women adjust more poorly to retirement than men (Gratton and Haug, 1983).

The increasing proportion of women not only in the labour force, but also an increasing number for whom a job is a major source of identity, makes women who may be more reluctant to retire. The increasing divorce rates and the increasing number of female

headed households will contribute to the number of single elderly women who remain at work out of economic necessity.

2.10 Part-time working or employment for retirees.

Work offers social and psychological rewards, besides being a source of income. Work provides a motive power which, when abruptly switched off, can leave people suffering from retirement shock, with no alternative driving force to sustain them. Retirees are thrust into a smaller and more personal world. Personal relationships created for people through their work are brought to an end by their retirement, however much they might be determined at the time to maintain them. This is one aspect of retirement which cries out for advance preparation- to seize every opportunity, before retirement looms up too closely, to renew old friendships, to cement existing relationships and to make new friends outside the working environment (Kemp and Buttle, 1979).

One of the great dilemmas facing developed and aging societies, is the large amount of unstructured time provided by retirement. Retired individuals have time without social norms for utilizing it toward the social good. The growth of leisure industries, intended to provide enjoyable activities for those able to retire in good financial and physical health, does not confer the social status, social intergration, and self-esteem we continue to associate with employment (Morgan and Kunkel, 2001).

Researchers and policy makers are considering how to tap the productive potential of an increasing population of healthy and educated individuals past the usual age of retirement. According to a study by the Commonwealth Fund (1993), 10 percent of the non-employed population over the age of 55 is willing and able to hold a job but cannot locate suitable employment. Productive aging focuses on the current productivity (both paid and unpaid) of the older population and the potential to tap unused productivity through broadening opportunities for paid, volunteer and familial work. Older people already contribute vast numbers of hours in volunteer work for their families and communities, work that currently gains little recognition in society (Commonwealth Fund, 1993) (Morgan and Kunkel, 2001).

Options available in retirement are volunteer work and employment on a part-time basis. A national survey of the USA found that 22 percent of people 65 and older regularly volunteer and an additional 10 percent said they would like to volunteer (Harris,1975).

A survey done by professors Benson Rosen and Thomas Jerdee for the American Society for personel Administration and commerce Clearing House suggested that, even though more companies are using part-time workers , most companies were not allowing senior employees to work part time, or to take partin job sharing, tandem staffing, and other flexible scheduling, which is what most older workers had said they wanted. One manager admitted that senior employee is “somewhat penalised for continuing to work on a part-time basis, rather than opting for full retirement benefits.

As it is now, even companies with such options still make the older worker retire from his own level, on a “temporary” basis. And, predictably, the personnel managers reported that the “stigma” attached to such jobs was such that most older workers did not find them an acceptable alternative to retirement for very long.

It is an inexorable progression. Barred from continuing to participate in the mainstream work of society, at levels that would really use the abilities of their age and experience, older people inevitably are diminished of personhood. They are no longer perceived as active producers and shapers of the society, but as passive dependents on our compassion, and on the services that make and keep them dependent (Friedan, 1993).

Rosen and Jerdee cited in their research that older workers have proven to be more stable, reliable and careful; have low absentee turnover rates (the average length of service for employees between fifty and sixty is fifteen years); and have very low accident rates. They also indicated that older workers “enjoy higher morale and a greater sense of organizational commitment and job involvement than workers in any other age group.”

A study was done in 1974 of retired male faculty at three universities where retirement was mandatory at age seventy and optional at an earlier age. Atleast three quarters found

work for pay after retiring. Half of the others continued to work, writing and publishing papers, devising new scientific techniques, but receiving no pay. Most of the ones who worked did so part time. Those men who worked were more likely to claim “excellent health”; those who did not work tended to say that their health was “no better than good.” The men continuing to work seemed to be mainly those finding new meaning in their work, or developing it in new directions (Friedan, 1993).

But retirement can also force a restructuring of life to a new purpose that does involve work, in and for society; that uses men’s abilities in new ways. Such work may or may not be rewarded by money, status, or power. It often is found only after a man (or woman) has given up that pursuit of power (Friedan, 1993).

2.11 Retirement Planning Programs

Retirement is one of the major changes that we make in our life style , yet many of us enter it totally unprepared. The probability that many of the crises, insecurities and dilemmas of retirement could be averted by thoughtful preparation has resulted in an increase in the number of pre-retirement courses. Yet the availability of such courses is woefully inadequate (Brown, 1982).

Many employees do not know that retirement planning should start as soon as they are employed. Most employees wait until they are almost due for retirement before planning for it. Planning for retirement is much more than just considering the savings one needs to live on after he/she stops working (Kithinji, 2014)

According to Nguru (2008), we should adequately prepare for retirement because of the following reasons;

- The current lifestyle more often than not forces us to commit all our money, hardly leaving enough surpluses to take us through the post working years.
- As we grow old we become less productive but tend to consume more through medicine, special care etc.

- Traditional systems of old age security have broken down. Whereas in the past it was the responsibility of the children, relatives and the entire community to take care of the aged, now it is upto the individual person to take care of themselves.
- Advances in medicine and technology have increased lifespan, meaning people are now living much longer than before after retiring. One needs resources to continue living well.
- It is better to maintain or improve one lifestyle after retiring and enjoy the fruits of having worked hard when young.
- Many people delay some major decisions like working and parenting to pursue career and other interests such that by the time one retires from earning, there are still hordes of responsibilities to consume all savings.
- All potential retirees need to become acquainted with the people and communities they would be spending their retirement period with so as to reduce feelings of alienation.

The challenge that many people face in retirement is not only financial in nature. You need things that will make you fully involved, utilised optimally and comfortable. You need people, good relations and something to do.

It is crucial for individuals to hone their skills and identify areas of interest well in advance because such skills can be channelled into meaningful careers after retirement. This ensures that employees will spend their retirement years in a fulfilling manner, making retirement years productive and enjoyable (Kithinji, 2014). Retirement is the best time in life for those who prepare for it. It gives one opportunity to do what they are passionate about and make their dreams come true before the sunset years.

To help with the transition to retirement, pre-retirement planning programs have to be developed. Components of comprehensive retirement preparation programs include information on leisure, employment, services, housing, attitudes and finances (Peterson, 1984). Although corporate interest in pre-retirement planning is increasing, pre-

retirement programs continue to be the exception for corporations and individuals rather than the rule (Ossofsky, 1980).

Longitudinal surveys of older men show in 1981, that higher level of education and occupational status, government employment and private pension coverage were positively related to the likelihood of participation as well as the opportunity to participate (Beck, 1984).

Evidence for their effectiveness is rarely provided. Glamser (1981), reports that, retirees who participated in a comprehensive or individual briefings, were not different from each other or from a control group who did not participate. Length of time to adjust to retirement, accuracy of expectations, level of preparation, life satisfaction, attitude toward retirement and feelings of job deprivation were similar for both groups after they had been retired an average of 3.7 years.

Pre-retirement programs may have their greatest value and impact in the pre-retirement phase. According to Morrow (1981) pre-retirement programs are efficient in changing attitudes towards retirement. University employees who participated in a pre- retirement program sponsored by their employer were compared with employees who had not participated. Both groups were similar in background characteristics and financial preparedness but those who completed the programs were judged to have more favourable attitudes towards retirement. Unfortunately, by the time most people begin planning for retirement it is much too late to affect, in any significant way, post-retirement income or even leisure interests.

Pre-retirement and leisure counselling programs should assist the person to make choices on the the opportunities available to retirees to make retirement a more positive experience i.e., opportunities to travel, to work part time, to live in situations that are consistent with less home maintainance such as retirement communities (in the developed countries) or in low income housing, to participate in activities at senior centers including trips, educational programs, social activities, to volunteer or to attend

university courses provided through elderhostel or regular courses at reduced rates. Pre-retirement counselling in contrast to pre-retirement education helps retirees deal with the emotional responses they have toward retirement (Peterson, 1984).

2.12 Early Retirement

Throughout the world, increasing numbers of people are retiring for ever-lengthier periods of time during which they face few demands on their time and have limited opportunities to contribute to societal productivity. Many countries have passed the legislation to raise the age eligibility for benefits to counteract or minimize the early retirement trend. Studies have been done on the impact of early retirement, with results showing that self perceived health, employment grade and job satisfaction are all independent predictors of early retirement.

Even though, Atchley (1975b) reports that slightly less than one-third of retirees have difficulty adjusting to retirement and that only about 7 percent of those with difficulties have problems because they miss their jobs. The rest are affected negatively because they have financial limitations, health problems or have experienced the death of a spouse. In addition earlier than expected retirement is associated with negative feelings about retirement (Beck, 1982).

In recent decades the economy has been shifting from an emphasis on industrial production to service industries. With this shift in the structure of the economy there has been a corresponding shift in the occupational structure. One consequence is the increase in number of people in white collar as opposed to blue-collar jobs. Many of these new service jobs tend to be less physically demanding, as a result there is less incentive to retire early due to failing health or the physical demands of the work process (Morgan and Kunkel, 2001).

According to Friedan (1993),“ The mindlessness that result when people continue in the same routine jobs, or in jobs that no longer challenge them, may explain why many blue-collar workers, and teachers who do not develop new courses, opt for early retirement.

The mindlessness of unstructured, purposeless days may also explain why retirement, for some people but not others, lead to depression, decline, suicide, or premature death.

2.13 Early death after retirement.

The suspicion that retirement does not necessarily lead to “ease and contentment” but to a kind of stress that hastens death keeps being raised- and denied- in gerontological research. Retirement involves major changes in work, social relationships, and daily personal behavior, all at once. “Retirement marks the beginning of the roleless role, older persons being forced to create their own roles in the absence of socially defined ones,”(Friedan, 1993).

Researchers have noticed that cholesterol levels increase with the actual experience of unemployment or retirement, based on the stress scales developed by Holmes and Rahe, a honey moon phase does not occur , and it is followed by a disenchantment phase, a period of let down and despondency, as the retiree begins to cope with such problems as inadequate income, poor health and loss of friends....”

The disenchantment phase according to gerantological model, is followed by a reorientation phase, involving “ an acceptance of, and adjustment to, the retirement role, including the establishment of a structured routine and a stable life in retirement.” The last phase, termination, “ may involve a return to work but more often involve illness and disability, the retirement role being replaced by the sick and disabled role as the key organizing factor in an individual’s life.”

Another study carried out in two U.S. rubber tire companies in 1977, found workers more likely to suffer serious illness, and to die, three to five years after retirement. Considering that “ work satisfaction has been shown to be the best overall predictor of longevity” in research by Palmore (1986). He states that it is hardly surprising that when retirement also involves a person’s relinquishing his or her most meaningful social contacts, as it does for most men and some women, it may shorten their life span.

2.14 Theoretical Framework

Disengagement theory versus Activity theory, Continuity theory, Conflict theory

2.14.1 Disengagement theory versus Activity theory

Cumming and Henry in 1961, proposed that as people reach advanced age, they undergo a process of an inevitable, beneficial, and universal process of mutual withdrawal of the individual and society from each other. They thought this disengagement was normal and to be expected. According to the theory it was beneficial for both the aging individual and the society that such a disengagement take place in order to minimize the social disruption caused at the older person's eventual death. Besides it suggests that older people find satisfaction in withdrawal from society, conveniently receding into the background and allowing the next generation to take over.

Retirement was a good illustration of this disengagement process, enabling the aging person to be freed of the daily responsibilities of a job and to pursue fewer, more self-selected activities. Through disengagement, society anticipates the loss of older people through death and made room to bring new cohorts into full participation within the social world. The withdrawal of the older person from various social roles meant that employers would seldom lose a critical employee suddenly, nor would families lose a member with major responsibilities to kin, because disengagement from these responsibilities preceded death. It suggests that one should and will retire from employment, lose friends to death without replacing them, take a less central role in the family and perhaps withdraw from community activities as they age.

According to disengagement theory, the approach of death forces people to drop most of their social roles including those of worker, volunteer, spouse, hobby enthusiast, and even reader. Younger members of society then take on these functions. The aging person, it is held, withdraws into an increasing state of inactivity while preparing for death. At the same time, society withdraws from the elderly by segregating them residentially (in retirement homes and communities), educationally (in programs designed solely for senior citizens), and recreationally (in senior citizens' centers). Implicit in disengagement

theory is the view that society should *help* older people to withdraw from their accustomed social roles.

The theory has been widely criticized as being unfalsifiable, (Achenbaum and Bengtson, 1994; Hochschild, 1975). It states that disengagement is universal and inevitable, but that its form vary among individuals. Thus, if a person is not disengaged at age 85, it may be only a matter of time until disengagement occurs, making it impossible to disprove its inevitability or universality. Individuals who continue to be actively involved were labelled as “unsuccessful disengagers”.

Lemon, Bengtson, and Peterson, (1972) responded to disengagement theory by representing a normative view of aging: that individuals in order to age well, must maintain social roles and interaction, rather than disengage from social life. “ The essence of activity theory is that there is a positive relationship between activity and life satisfaction and that the greater the role loss, the lower the life satisfaction.” (Lemon et al., 1972).

Activity theory’s mandate for a retiree was, therefore, to locate some other engaging activity to substitute for employment, maintaining social involvement. Since roles are an essential source of an individual’s sense of identity and worth, this activity must substitute for the goals (other than financial) that the job fulfilled for the individual (Atchley, 1975). Though activity theory is criticised for lacking attention to other factors, especially health and education, that may influence one’s level of activity in later life to a very significant degree.

Activity theory is a dominant ideology of successful or productive aging and undergirds the behaviors of individuals and organizations that continue to believe that active aging is successful aging. Under the activity theory scenario, one should maintain their active involvement in their family and community and replace lost activities or friends with new ones to maintain full involvement as they age.

Elderly people who remain active and socially involved will be best adjusted. This is according to activity theory. Its proponents acknowledge that a 70-year-old person may not have the ability or desire to perform various social roles that he or she had at age 40. Yet they contend that old people have essentially the same need for social interaction as any other group. The improved health of older people—sometimes overlooked by social scientists—has strengthened the arguments of activity theorists. Illness and chronic disease is no longer quite the scourge of the elderly that they once were.

The recent emphasis on fitness, the availability of better medical care, greater control of infectious diseases, and the reduction of fatal strokes and heart attacks have combined to mitigate the traumas of growing old. Accumulating medical research also points to the importance of remaining socially involved. Among those who decline in their mental capacities later in life, deterioration is most rapid in those who withdraw from social relationships and activities. Fortunately, the aged are finding new ways to remain socially engaged, as evidenced by their increasing use of the Internet, especially to keep in touch with family and friends (Korczyk, 2002).

Proponents of activity theory view withdrawal as harmful to both the elderly and society. They focus on the potential contributions of older people to the maintenance of society. In their opinion, aging citizens will feel satisfied only when they can be useful and productive in society's terms—primarily by working for wages (Civic Ventures, 1999; Crosnoe and Elder, 2002; Dowd, 1980; Quadagno, 2005).

Both disengagement and activity theories are relevant in this research study. On one hand, disengagement theory helps us to understand the evolution of retirement and the labelling of retirees as people in the process of “wearing and tearing” and therefore should be given time to do so away from work. This kind of labelling contributes to the feeling of loss of status and stigmatization among the retirees. On the other hand, activity theory helps us to understand the importance of occupation/engagement and work in life regardless of whether one is young or old. Often retirees who retire to do nothing and or are not involved in any activity, face a lot of challenges with regards to time

management. Coming from a life that is well structured in time and fully occupied with activity to a state of no structure or organization of time and no activity can lead to lethargy and purposelessness. This may result in a negative experience of retirement or even to early death after retirement.

2.14.2 Continuity Theory and the “Busy Ethic”

Central to this theory is the idea that adults adapt to aging by attempting to preserve and maintain existing self-concepts, relationships, and ways of doing things (Atchley, 1989). Older people replace a lost activity or relationship with an equivalent. This theory assumes evolution, not homeostasis, and this assumption allows change to be intergrated into one’s prior history without necessarily causing upheaval and disequilibrium (Atchley,1989). Faced with change, aging adults select alternatives consistent with who they have been and what they have done in the past. Internal continuity enables individuals to connect current changes with their past, sustaining the sense of self. External continuity is maintained by “ being and doing in familiar environments, practising familiar skills and interacting with familiar people.

Ekerdt (1986) argues that people legitimate retirement and leisure by being highly occupied (Keeping busy) much as they did during their yearsof employment. Rather than unlearning the work ethic, people transform it into the busy ethic, giving content to the “ retiree” role once considered devoid of social norms for behavior. The result is a moral continuity between employed and retired statuses that answers many questions about the appropriateness of retirement as a life stage.

The busy ethic lets retirees approach leisure in the same organized and purposeful manner in which they previously approached employment. This busyness represents a high degree of continuity in the lives of individuals, who substitute community work, socializing, and leisure pursuits for a schedule dominated by employment. It structures time in a much more socially acceptable and work-consistent manner than would an ethic of nonconformity and self-indulgence, therefore providing a sense of continuity to

individuals and to society. This gives retirees a type of continuity at retirement, minimizing the risk of disruption and distress.

This theory is relevant in this study it helps us to understand the importance maintaining an almost similar standard of living in retirement to the pre retirement living standard. Drastic changes in life pattern of a retiree can lead to a lot of distress as they struggle to adjust to the new way of life. Therefore this emphasizes the importance of advance preparation.

2.14.3 Conflict Theory

A conflict perspective begins with different assumptions and asks different questions. Who benefits most from the existence of retirement as a social institution? Who controls the process and timing of retirement? Matras (1990) describes the contraction of employment as engendering a “struggle for employment” between workers and employers in which the power is largely in the hands of employer who control what groups work and receive what wages and benefits. According to Myles (1984), politics, not demographics, determine the conditions of life for older people.

The exclusion of older workers from employment is not a necessary result of changing demographic realities in an aging society, but instead a discrimination. The social construction of retirement as a time of life without employment builds an army of unemployed but able workers who serve as a mechanism to control the current labor force participants by posing the threat of replacing them (Matras, 1990).

The theory points out that employers can and do utilize policies to manipulate the labor supply to achieve their own goals. Conflict theorists believe that retirement pits relatively powerless workers against the interests of a powerful organization that may no longer need their services.

Depending on the nature of the bureaucracy and its particular needs, retirement has made it possible for institutions to replace inefficient older workers with younger ones and

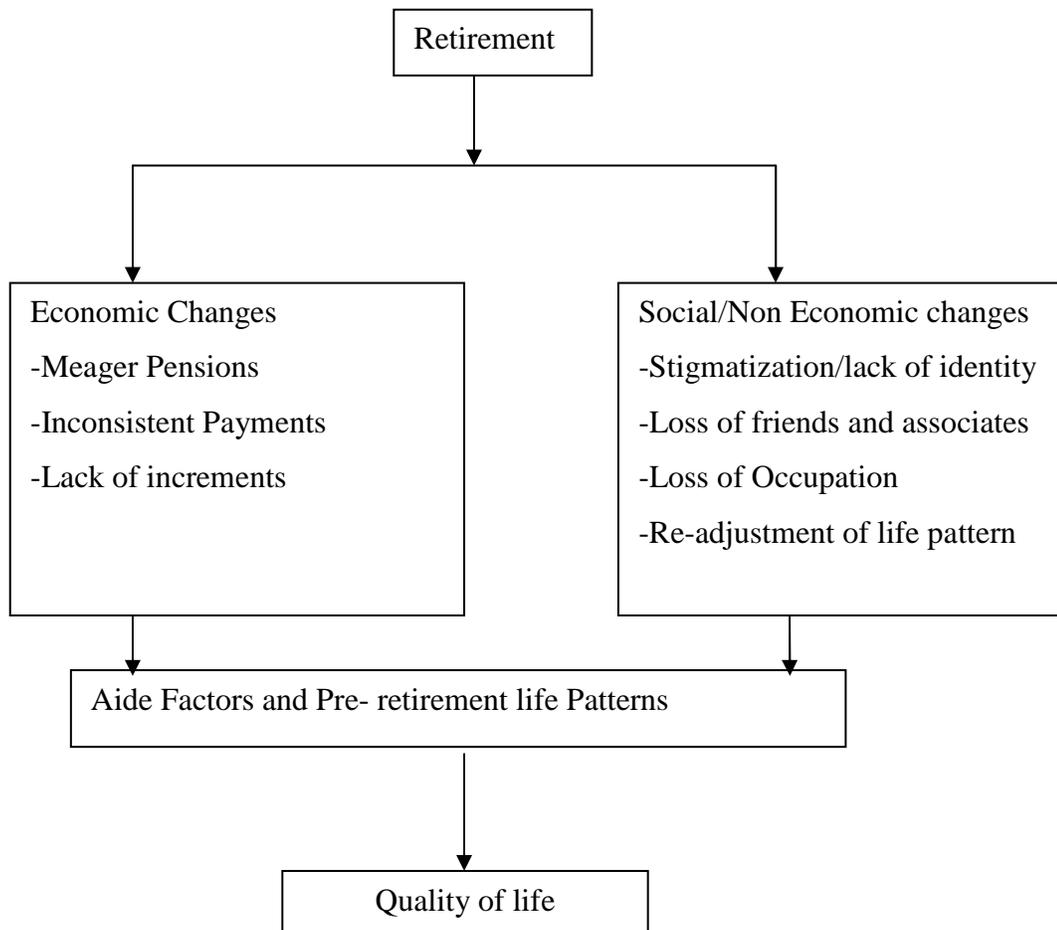
expensive salaried personnel with cheaper ones; it has allowed institutions to defer wage increases and in times of inflation, to lower salaries through deferral (Graebner, 1980). Middle-aged people have the most power, as the elderly become less productive, their importance in society diminishes, they are not respected and ageism occurs.

This theory is relevant in this research study it helps us to understand the transfer of positions and statuses to younger persons who are paid less and deemed better fit to handle those positions once held by older members. The older employees are subjected to discrimination by virtue of age and are perceived as degenerating in ideas. This contributes to stigma and their loss of status

2.15 Conceptual Framework

This research involved determining the impact of retirement on the quality of life of employees who have retired from working in Kenyatta National Hospital. In this study, the relationship between the dependent variable quality of life and the independent variable retirement were investigated. The independent variables influencing the retirees' quality of life which were involved in this study are: Economic changes and Social/Non-Economic changes. These variables are illustrated in Figure 2.1.

Figure 2.1: Conceptual Framework



The changes brought about by retirement comprises economic and social/ non-economic changes. Economic changes include, reduced incomes inform of pensions which are calculated as a percentage of the employees' basic salary, inconsistency in payments and

lack of increment or indexation of the payments to inflation. Social/Non- economic changes include, loss of status/ lack of identity or labelling which leads to stigmatization . Loss of friends and associates, Loss of occupation and re-adjustment of life pattern.

However, the impact of the changes brought about by retirement depends on the aide factors i.e level of preparedness of the retiree and the amount of knowledge he has on retirement, and the pre-retirement life patterns or previous experiences of the retiree. For instance, the amount of investment and savings he has, interaction with the community members where he intends to spend retirement, the level of attachment to position at work, level of involvement in hobbies. Consequently, when changes brought about by retirement are taken well, it leads to a smooth transition into another phase in life. But incase the economic and social changes in retirement are not properly managed then there is poor transition and settling life.

Opportunities in retirement to continue life patterns enjoyed during employment influence adjustment (Kaiser, Peters and Babchuk, 1982). The results are consistent with Rosow's conceptual framework of continuity and discontinuity, deprivation and gain: individual adjustment patterns do not change with age but are related to ealier patterns. The expectations that individuals hold for their relationships, health, income and living environments influence responses to life in retirement just as those expectations colored earlier life events (Johnson, 1983).

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the plan and methodology that was adopted by the researcher in order to collect and analyze data so as to achieve the research objectives and answer the research questions. It contains the following; description of the study area, the research design, unit of analysis, description of the target population, identification of sample size and sampling procedures, the tools of data collection and methods of data analysis. Finally a brief description of how to test the validity and reliability of research instrument.

3.2 Site Description

Kenyatta National Hospital is East Africa's largest teaching and referral hospital; it is a public health facility that was established in 1901 as a Native Civil Hospital, with a two-ward bed facility for European settlers in Kenya. It was later relocated to its present location as medical training college under the name Kenya Medical Training College in 1922. It offered in-patient services only. In 1952, the Hospital was renamed King George VI Hospital. Following Kenya's independence in 1963, the hospital took its present name, in honor of the founding president of the Republic of Kenya, the late Mzee Jomo Kenyatta. It became a state corporation in 1987 through legal notice No. 107. The core business of the hospital is provision of quality health-care, training and medical research.

KNH is the apex of hospital referral system in Kenya; in its planning, development and provision of health-care services; it is guided by the Kenya governments' policies on health, and caters for the health needs in Kenya as well as the East and Central African region in referral cases. The institution works closely with other public institutions like, Kenya Medical Training College (KMTC), University of Nairobi's College of Health Sciences, Kenya Medical Research Institute (KEMRI), Government chemist Department, National Radiation Protection Center, National Public Health Laboratories and National Blood Transfusion Services (NBTS) of the Ministry of Health. It provides facilities and resources for training, teaching and research to the College of Health Sciences-University of Nairobi, and other training institutions, both local and international. It is a major training institution for health-care personnel in various disciplines and for post-

graduate medical doctors in various specialties; it also provides internship for health professionals.

KNH covers an area of 45.7 hectares and is located approximately 1.5 kilometers to the south of the CBD. There are about 4,955 employees, composed of both administrative and clinical staff. 1,452 employees work at the management level i.e. are supervisors, foremen, managers, heads of departments etc. while 3,503 are ordinary workers. The population and staffing of the institution as per cadres is as follows;

Table 3.1 Population and Staffing of employees at Kenyatta National Hospital

CADRES	NO. AVAILABLE
Administration staff	201
Doctors, dentists and Pharmacists	271
Paramedics; Nurses, clinical officers and other medical staff	2155
Professional Support Services; social workers, public health, record officers, mausoleum, physiotherapists	245
Other cadres; cooks, security guards, drivers, clerks ,plumbers, carpenters, electricians, technicians, secretaries, store men etc.	957
Auxiliary Staff; porters, different types of assistants and attendants	222
Support Staff	904
Grand Total	4955

Source: Kenyatta National Hospital, Strategic Plan 2005-2010

The hospital is organized into ten (10) divisions; these are Admin. & HR, Medicinal services, surgical services, Finance & Supply Chain management, Diagnostic Services & Health Information, Pharmaceutical & Nutritional services, corporate support services, Technical Services, Private Wing and Special programmes.

Finance and supply chain services division ensures the hospital procures the basic requirements for every division, proper expenditure of the funds, enhanced revenue collection and they also guard the quality standards of the hospital. The departments here include finance, supply chain, risk and quality assurance.

Medical service division is constituted by the following departments, paediatrics, specialised medical care, medicine and critical care unit. The surgical services division comprises of the following departments, Dental, Orthopaedic, general surgery, obstetrics and gynaecology, accident and emergency and anaesthesia. Diagnostic services division handle medical investigation requests, keeping of patients' records and last office cases. The departments in this area include laboratory medicine, radiology, health information and the farewell home.

Pharmaceutical and nutritional services division ensures that the hospital is well stocked with the right quality and quantity of medicines and other medical apparatus. It also handles the patients diet trends based on the prescribed nature of ailment. The departments therefore include pharmacy and nutrition. Private wing division is a unit within the hospital that offers hospital Medicare services but at a higher rate. Here particular patient is attended by a private doctor throughout his/her stay at the facility.

Technical services division deals with the maintenance of the hospital equipment and facilities. The departments here include biomedical, engineering and laundry. Corporate support services division deals with among other things communication with the staff and the customers, planning of the hospital. The departments here include planning, ICT, corporate affairs and communication, chaplaincy and telephone exchange.

Division of Human resources and administration handles recruitment, selection and maintenance of staff. It also ensures the security of staff and customers within the hospital. The departments here include human resource, administration, catering and security. Special programs division deals with legal issues and sourcing for organisation funds through their own developed mechanisms. The departments here include corporation office, risk and audit.

The choice of Kenyatta National Hospital as the area/location of study was influenced by various factors. Kenyatta National Hospital has a large population of public service employees who retiree yearly. Secondly, Gay (1992) observed that factors such as

familiarity to an area, limitations of time, effort and money may influence the researchers' choice of locale. Kenyatta National hospital is familiar to the researcher. This influenced the researcher's choice of area of study. Moreover, no studies have been carried out in Kenyatta National Hospital to establish the impact of retirement on the quality of life of its former employees. The researcher will endeavour to close this research gap.

3.3 Research Design

Research design according to Kothari (2006) is a systematic way of solving the research problem whereby a researcher adopts various steps to study the problem along with the logic behind them. It is a plan, structure and strategy of investigation conceived so as to obtain answers to research questions to control variance. In this research, descriptive design was applied to establish the impact of retirement on the quality of life of former public servants.

Descriptive research design was used in this study because of its appropriateness in establishing relationships between variables and facilitating the collection of information for determining the population parameters. Descriptive studies as Kerlinger (1969) puts it, are not only restricted to fact findings, but may often result in the formulation of important principles of knowledge and solution to significant problems. Descriptive research provides deeper understanding of social phenomena (Silverman, 2000). It can be used when collecting information about people's attitudes, opinions, habits or any of the variety of education or social issues (Orodho and Kombo, 2002).

Descriptive design was used because the researcher was interested in describing the existing phenomenon or state of affairs of the retirees without any manipulation of the variables. Besides, the researcher was interested in collecting information about the retirees' attitudes, opinions, habits and other social issues affecting their life. This design was also preferred because the findings of the study were to be generalized to the whole population. The design was suitable for better understanding of the social and cultural

dynamics of life for retirees, an area which has not been receiving much attention and not much has been documented.

3.4 Unit of Analysis

This is described as “that which the study attempts to understand” (Babbie, 1995). It is the entity/ object/ event about which or who a researcher gathers information. This includes individuals, social roles, positions and relationships in organizations and social grouping. The unit of analysis in this study is the impact of retirement on quality of life. In this case the main area of concern was on good physical and emotional health, Adequate income, substantially above subsistence level, Suitable accommodation, Congenial associates and neighbours, absorbing interests, and a personal value/philosophy of life.

3.5 Unit of Observation

Unit of observation is a specific viewing of phenomena in its proper setting for specific purpose of gathering data for particular study (Neuman, 1994). It is an entity or object from which the study data is to be obtained. The unit of observation in this study was retirees from KNH in their communities.

3.6 The Target Population

According to Mugenda and Mugenda (2003) target population is the set of individuals, cases or objects with some common characteristics, from which a researcher wants to generalize the results of the study. The target population in this study comprised the male and female employees who had retired from KNH.

3.7 Sample size and Sampling Techniques

3.7.1 Sample Size

The sample in this study constituted retirees, both men and women who had retired from KNH and had held different positions in the hospital while still in employment. They had been retired for a period of 1-10 years. Staff records in KNH indicated that, the average number of employees who retired every year was Fifty two. This projected to a period of 10 years, meant that there were on average five hundred and twenty retirees from KNH

for the last ten years. According to Gay (2003), 10% of the accessible population is adequate to serve as a study sample. Based on this suggestion, the researcher took a sample size of 60 retirees which was 11.5% of the total targeted population of 520 retirees.

3.7.2 Sampling Technique

According to Orodho and Kombo (2002), Sampling is a process of selecting a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group. It is the technique where the investigator seeks knowledge or information about a whole population, objects or events by observing a sample, and extending the findings to the entire population. The purpose of the study was to analyze the impact of retirement on quality of life of retirees from public service in Kenya with specific attention to those from KNH.

The study used both probability sampling technique, specifically simple random sampling and non-probability sampling technique specifically, Snowball or chain sampling to select respondents.

Simple random sampling was applied at the KNH pensions office which was frequented by retirees who were making follow-ups on their pensions or still had pending issues with their former employer. Information obtained from the pensions office indicated that on average, three to four retirees used to come to the pensions office per day. The researcher randomly picked on retirees who would come on certain days of the week i.e, on Mondays, Wednesdays and Fridays and not the other days. The researcher visited the pensions office three times a week on these particular days for a period of four weeks. Retirees visiting the office on these particular days were interviewed. Since the numbers coming were not sufficient, the researcher applied the technique of chain sampling.

The second technique the researcher used in getting respondents was through the snow ball or chain sampling technique. Here the researcher obtained contacts of other retirees who had retired at around the same time or even a bit earlier from their friends and fellow

retirees who had already been interviewed . Through the chain of the retirees the researcher got to know about the welfare groups of some of the retirees from KNH. Through the welfare groups, the researcher got a chance to visit some of the retirees and to interview them in their homes.

The researcher preferred to use chain sampling technique because the study was concerned with the retirees who had already left the institution and tracing them would have proved to be a big challenge. Therefore the fraction of retirees who could still be accessed made up the sample for the researcher. Besides the retirees fell in a particular category in terms of the phase of life they were going through and they were almost in a similar age group. Thus snowball or chain sampling was the most suitable technique to use together with simple random sampling technique. Getting all the information through systematic random sampling would have been difficult for the researcher because it would have taken along time and would have consumed a lot of resources for the researcher.

Purposive sampling was used on the Key informants specifically interviewed for this study. Thus cases of subjects were picked because they had the information or possessed the required characteristics.

3.8 Methods of Data Collection

The researcher used both quantitative methods and qualitative methods of data collection in this study. The quantitative data collection methods relied on survey questionnaire with closed-ended questions. The researcher interviewed the retirees who were coming to the pensions office, using the questionnaire. Observation guides were also used to collect data that was being observed on the respondents. Qualitative data collection methods relied heavily on interactive interviews where key informants were interviewed several times to follow up on particular issues, clarify concepts and check the reliability of data.

Three different types of research techniques were used to generate data in this study. These are questionnaires, interview schedules/ face to face discussions and observation

guides. Secondary data were collected from records such as registers and financial records.

3.8.1 Key informants Interview

The key informants included officers from pensions office in KNH and the officials of the pensioners welfare groups. To involve key informants in the study, the non-probability technique was applied. The sample selection was based on purposive sampling technique targeting the whole population. According to Gay (2003), the approach where the population is equal to the sample is known as a census survey/approach.

3.8.2 Observation

The study used observation method to collect information on physical presentation, ambiance of their dwelling and facial expressions to supplement the data collected by use of questionnaires and interviews. This method enabled the researcher to gather information that related to what was seen and was currently happening.

3.9 Tools for Data collection

3.9.1 Questionnaire

Questionnaires are research instruments used for both quantitative and qualitative study in chronological order to get information from respondents. Questionnaires are much less expensive and time consuming than interviews. Furthermore, it would not be possible to process and analyse data from a large number of interview schedules. Questionnaires provide greater anonymity, which is important because some information regarding the retirees requires discretion.

One type of questionnaire was administered to the retirees from the different professions. Items on the questionnaires were both structured and unstructured in order to determine the impact of retirement on the quality of life of the retirees.

3.9.2 Interview schedule

The study utilized interview schedules to gather data. The objective of these interviews was to obtain information on the effects of change brought about by retirement to retirees. The researcher conducted all the interviews. An oral interview guide was useful in collecting data because the researcher would ask questions or make comments intended to lead the respondent towards giving data to meet the study objectives.

3.9.3 Observation guide

The researcher used direct observation method. This allowed one to observe social phenomena in the natural setting (Babbie, 1995). The researcher made a check list of items to be observed and recorded about the retirees' physical presentation, hygiene, dressing, facial expressions and ambiance of their homes

3.10 Data Analysis

Analysis of data requires a number of closely related operations such as establishment of categories, the application of these categories to raw data through coding, tabulation and then drawing statistical inference.

After collection of the questionnaires, the researcher read through to ascertain their numbers and to see how all the items were responded to. Descriptive statistics using frequencies and percentages was used to analyze the data. Descriptive statistics contain discrete numerical data (Mugenda and Mugenda, 1999).

Qualitative data in form of words from the interview schedule and the items in the open ended questionnaires were subjected to content analysis. The results were then tabulated. Responses on similar themes or objectives, emanating from different respondents were compared to find out if the various respondents concurred on various issues and if not, the possible reasons for the observed discrepancies. Consequently, statistical Package for Social Sciences (SPSS) facilitated data analysis. The analyzed data was presented using frequencies, percentages, tables and charts.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presents analysis and findings of the study as set out in the research methodology. The purpose of the study was to investigate the impact of retirement on the quality of life of retirees from public service. Retirees from KNH were chosen as representative of the public service retirees. Findings were presented, interpreted and discussed in connection to an investigation of the challenges faced and experiences of the retirees.

The findings have been presented in sub-sections as guided by the objectives of the study that mainly answer the research questions. The study sought information from the retirees and key informants by use of a questionnaire and an interview schedule.

Finally, the results of the findings was discussed in the light of the reviewed literature and related to the challenges and experiences of the retirees from KNH.

4.2 Background information

Data regarding the demographic information of the respondents was drawn from the sample population that comprised of retirees from KNH, officials from the pensions office in KNH, and officials from the pensioners welfare groups. The researcher managed to get fifty retirees and six key informants to respond to the questionnaires and key informants interview schedules.

4.2.1 Age

In the sample 34% of the respondents were aged between 60-64 years, 28% were aged between 65-69 years, 24 % were aged between 55-59 years. The study also found that 12 % of the respondents were aged between 70-74 years and 2% were aged below 55 years. From the findings, it can be said the study was well represented across the ages of retirees. This is presented in Table 4.1.

Table 4.1: Age distribution

Age	Frequency	Percentage
Below 55 years.	1	2
55-59 years.	12	24
60-64 years.	17	34
65-69 years.	14	28
70-74 years.	6	12
75 years. and above	0	0
Total	50	100

4.2.2 Gender

A total of 58% of the respondents were male and 42 % of them were female. The study therefore captured the experiences of both men and women. The findings were as presented in table 4.2.

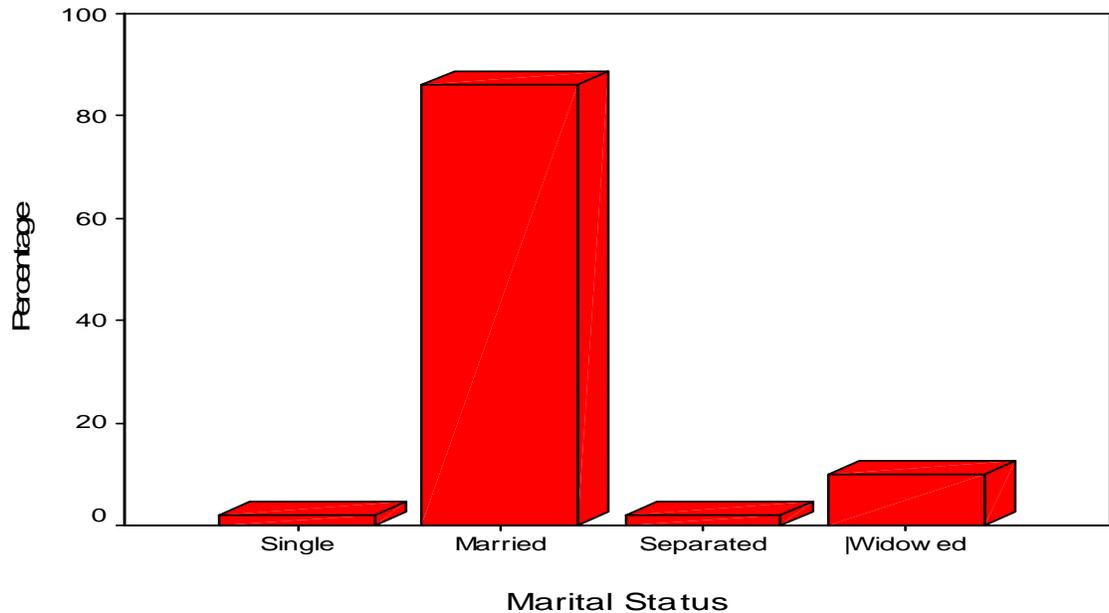
Table 4.2: Gender distribution

Gender	Frequency	Percentage
Male	29	58
Female	21	42
Total	50	100

4.2.3 Marital Status

A total of 86% of the respondents were married, 10% were widowed, 2% were separated and 2% were single. From the findings, majority of the respondents were married and a large number were widowed. This indicated that loss of a spouse and loneliness was a challenge that many retirees had to deal with. The findings were as presented in figure 4.1.

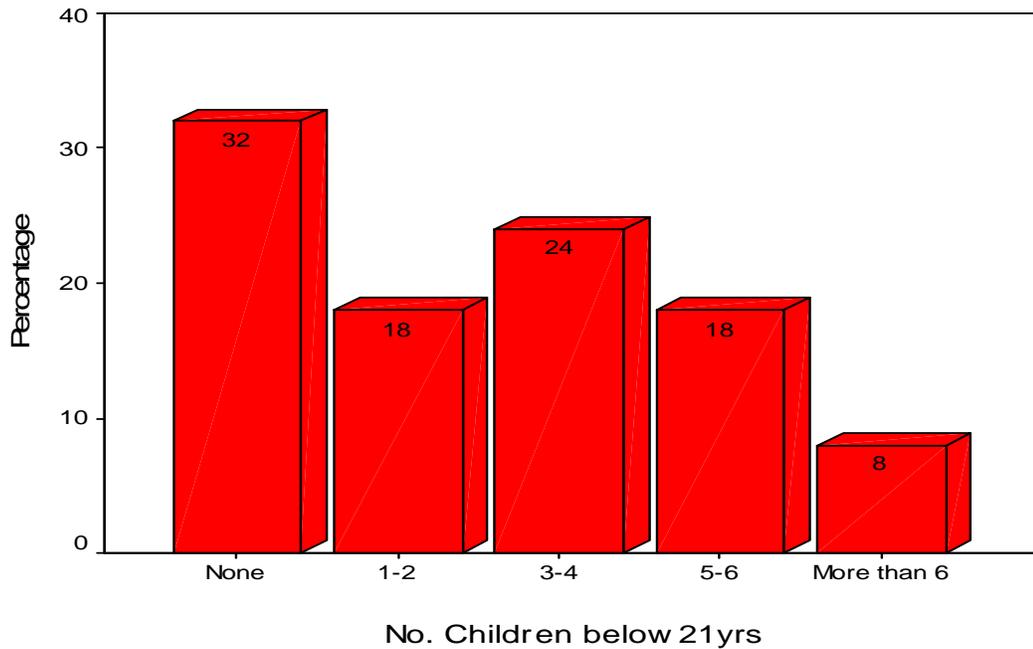
Figure 4.1 Distribution of the Respondents Marital status



4.2.4 Number of children below 21 years

The study found that 32% of the respondents did not have children below 21 years. Twenty four percent of the respondents had 3-4 children below 21 years of age. It also found that 18% had 1-2 children below 21 years and another 18% had 5-6 children below 21 years of age. This data indicated that many of the retirees had dependents who were of school going age. Therefore , they still had to carry the burden of paying school fees for their children.

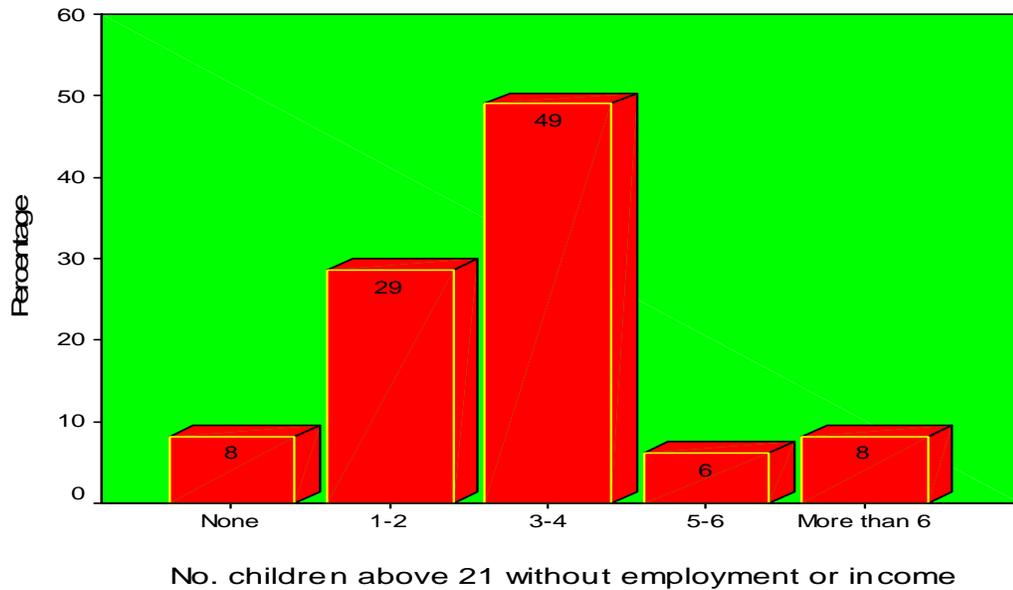
Figure 4.2 Distribution of respondents by number of children below 21 years



4.2.5 Number of children above 21 years without employment or a source of income

The study found that 49 % of the respondents had between 3-4 children over the age of 21 without any source of income and 29% had between 1-2 children over 21 years without a source of income. It also found that 8% of the respondents had more than 6 adult children without employment or a source of income and another 8% did not have children over 21 years without a source of income. Six percent of the respondents had 5-6 children over 21 years without employment or a source of income. The findings indicated that many retirees still had dependants in form of unemployed adult children who could not sustain themselves financially. Therefore the retirees had to continue supporting them financially. The findings were as presented in figure 4.3.

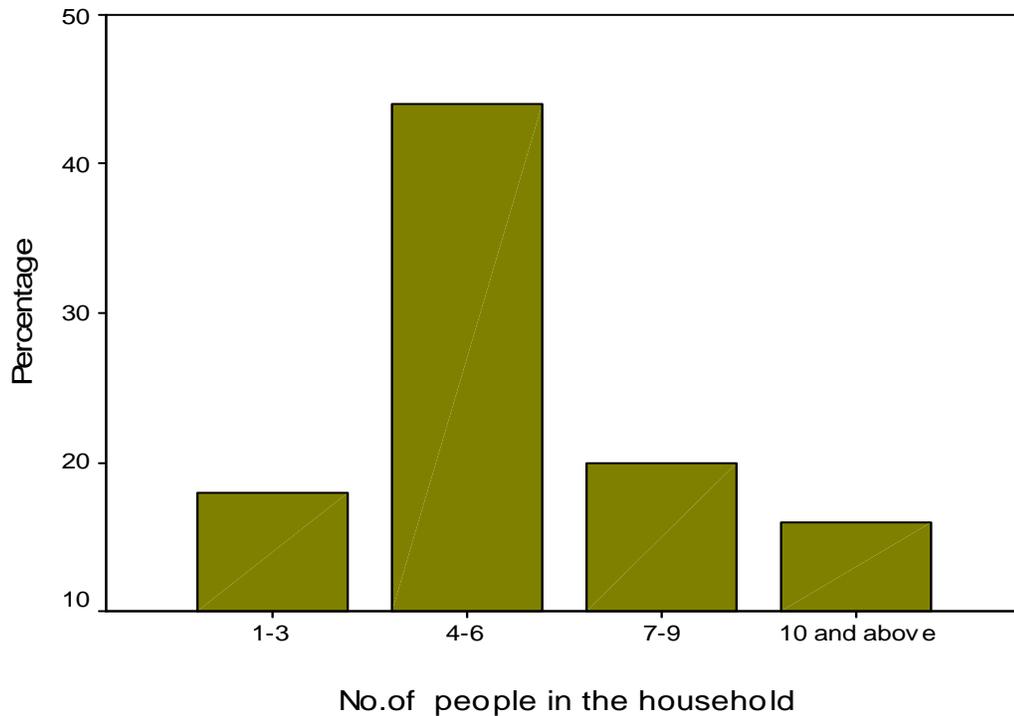
Figure 4.3 Distribution of respondents by number of children above 21 years without a source of income



4.2.6 Number of people in the house hold

Respondents were asked to state the number of people living in their household who were under their care. The study found that 45% of the respondents had 4-6 people in their house hold, 20% of the respondents had 7-9 people living under their care, 19% of the respondents had 1-3 people living in their household, 16 % of the respondents had 10 and above people living under their care. This showed that the retirees had dependents looking up to them for daily living expenses. Commonly mentioned were grand children who had been left under the care of the retired grand parents and grown up children who did not have any source of livelihood. The findings have been presented in figure 4.4

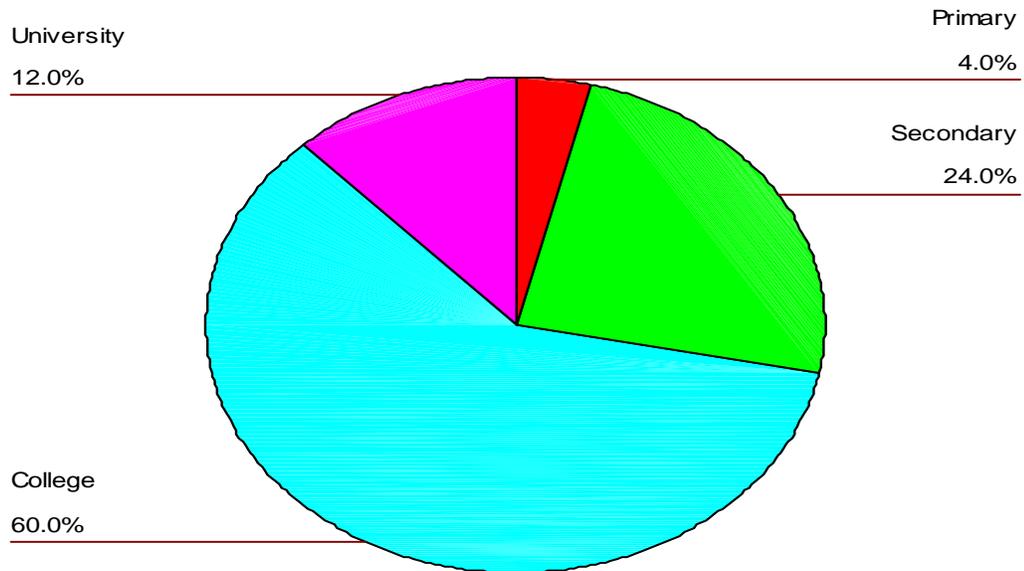
Figure 4.4: Distribution of respondents by the number of people living in their household.



4.2.7 Level of education

The study found that 60% of the respondents had attained middle level college education, 24% had secondary level education, 12% had a Bachelors Degree and 4% had primary level education. From the findings it can be observed that many of the respondents had tertiary education. None of the respondents interviewed had informal education. The level of education of the respondents as per the findings showed that the respondents were a representation of the average public servant who were the majority in the public organizations. The findings were as presented in figure 4.5.

Figure 4.5 Distribution of the Respondents by Level of Education



4.2.8 Number of years in employment

A total of 58% of the respondents had been in employment for 30-40 years, 38 % of the respondents had been employed for between 20-29 years, 4 % of the respondents indicated that they had been employed for between 10-19 years. These findings indicated that most of the respondents had worked for the public organizations for more than two decades and this should reflect in their salaries and the pensions they were getting due to the increments over the years. The findings were as presented in table 4.3.

Table 4.3: Distribution as per the number of years in employment

Number of yrs in employment	Frequency	Percentage
Below 10 years	0	0
10-19 years	2	4
20-29 years	19	38
30-40 years	29	58
Above 40 years	0	0
Total	50	100

4.2.9 Number of years in retirement

The study found that 42% of the respondents had spent between 7-9 years in retirement, 24% of the respondents had spent between 4-6 years in retirement, another 24% of the respondents had spent 0-3 years in retirement and 10% of the respondents had spent 10 years and above in retirement. The findings indicated that the respondents were well suited for the study because of the number of years they had been retired which made them have a good experience of being a retiree. The findings are presented in table 4.4

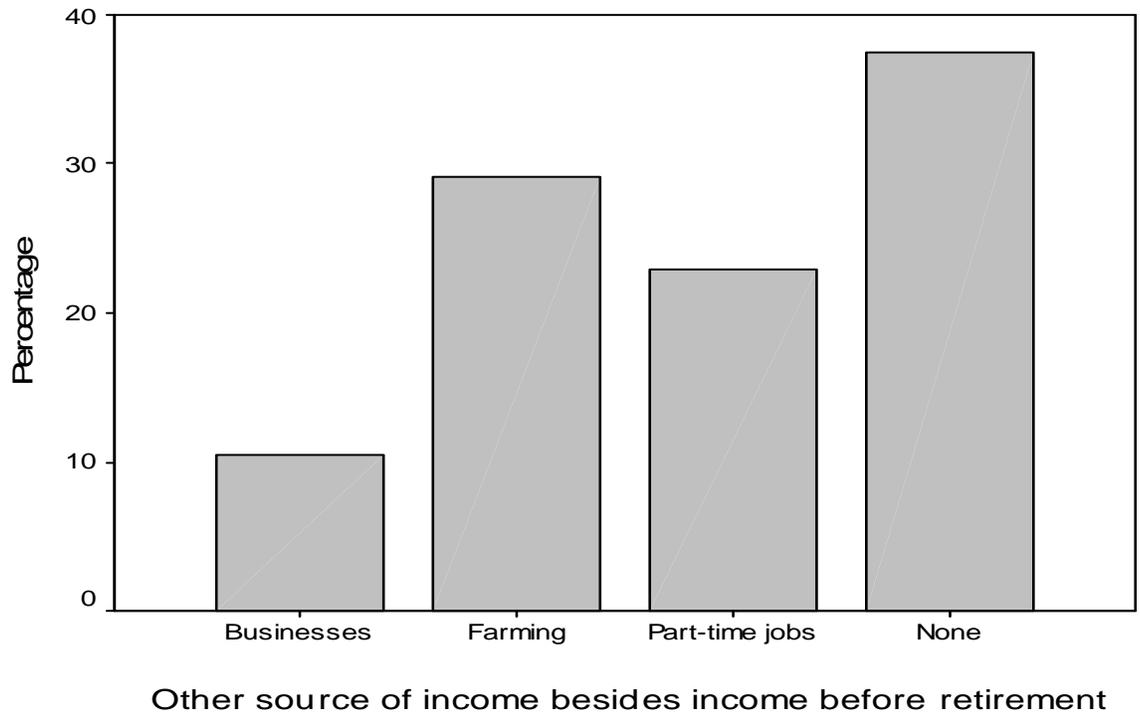
Table 4.4: Distribution as per number of years in retirement

No. of years in retirement	Frequency	Percentage
0-3 years	12	24
4-6 years	12	24
7-9 years	21	42
10 years and above	5	10
Total	50	100

4.2.10 Other source of income while in employment besides salary

The study found that 34% of the respondents did not have other sources of income apart from their monthly salary earned from employment. It also found that 26% of the respondents got an income from farming, 21% had part-time jobs earning them income, 9% of the respondents earned an income from bussiness and 9% of them did respond to this question. The findings showed that many respondents depended solely on pensions to meet their daily living expenses. Apart from that, many others depended on farming and part time jobs to compliment their pensions. The findings were as presented in figure 4.6.

Figure 4.6: Distribution of respondents as per the other sources of income besides salary from employment



4.3 Pensions and Other Financial Sources of Retirees

The researcher sought to know about the pensions and financial sources of retirees and how much information they had concerning their pension schemes and other types of investments.

4.3.1 Salary bracket before retirement

The respondents were asked to state their salary bracket before retirement. Thirty eight percent of the respondents indicated that they earned between 20,001 to 40,000 Kenya shillings. Another 38% indicated they earned between 10,001 to 20,000 Kenya shilling. Twelve percent of them indicated that they earned between 40,001 to 60,000 and another 12% indicated they earned that they earned less than 10,000 Kenya shillings. The salary brackets of 60,001 to 80,000 and above were not selected by any of the respondents and therefore had 0%. Findings indicated that majority of the respondents earned a salary of between 10,000 shillings and 40,000 shillings (a reflection of the pay

of the average public servant). This affects their pensions which are calculated based on their salaries. The findings were as presented in table 4.5.

Table 4.5: Distribution of respondents by their salary bracket before retirement

Salary bracket before retirement	Frequency	Percentage
Below Kshs. 10,000	6	12
Kshs. 10,001 to 20,000	19	38
Kshs. 20,001 to 40,000	19	38
Kshs. 40,001 to 60,000	6	12
Kshs.60,001 to 80,000	0	0
Kshs. 80,001 to 100,000	0	0
Above Kshs. 100,000	0	0
Total	50	100

4.3.2 Monthly pensions

The study found that 74% of the respondents received a pension of below 10,000 Kenya Shillings, 26% of the respondents received pensions of between 10,001 to 20,000 Kenya shillings. Brackets of between 20,001 to 40,000 Kenya shillings and above were not selected by any respondent and they all had 0%. From the findings, majority of the retirees from public service in Kenya earned a pension of below 10,000 shillings which is quite low bearing in mind the economic situation in the country. The findings were as presented in table 4.6.

Table 4.6: Distribution of respondents by amount of pensions received

Total monthly pension	Frequency	Percentage
Below 10,000	37	74
Kshs. 10,001 to 20,000	13	26
Kshs. 20,001 to 40,000	0	0
Kshs. 40,001 to 60,000	0	0
Kshs. 60,001 to 80,000	0	0
Kshs. 80,001 to 100,000	0	0
Above Kshs. 100,001	0	0
Total	50	100

4.3.3 Pension Increments and how it is determined

The researcher sought to find out if there were any pension increment and if the respondent knew how the increments were determined. From the findings of the study, 84% of the respondents indicated that there were increments to their pensions though they were negligible i.e, 5% increment, 16% of the respondents indicated that there were no pension increments. Findings indicated a level of awareness about pensions by the respondents. Findings were as presented in table 4.7.

Table 4.7: Distribution of respondents by receipt of pension increments

Are there any pension increments?	Frequency	Percentage
Yes	42	84
No	8	16
Total	50	100

Among the respondents who had indicated that there were pension increments, 48% of them also indicated that increments in pensions were stipulated in the trust deed, 24% of them indicated that increments were done at the discretion of trustees, 22% of the respondents did not know how the increments were determined, 4% of the respondents indicated that the increment was determined by the pension received and 2% indicated

that the increment was linked to inflation. These findings showed that the respondents did not have enough information regarding their pensions. Most of them did not have a lot of knowledge concerning their pensions. Findings were as presented in table 4.8.

Table 4.8: Distribution of respondents by determination of pension increments

Determination of pension increments	Frequency	Percentage
At Trustees Discretion	10	24
Stipulated in the Trust deed	20	48
Inflation linked	1	2
Determined by pension	2	4
Do not Know	9	22

N= 42

4.3.4 Lumpsum and investments; Status of lump sum investment

The study found that 92% of the respondents had received lumpsum payment after they retired and 8% of the respondents had not received their lump sum. Findings showed that payment of lumpsum to retirees had challenges and there was no guarantee that all retirees would get their lump sum payments. Table 4.9 is a presentation of these findings.

Table 4.9: Distribution of respondents by whether they received lump sum

Whether Lump sum received	Frequency	Percentage
Yes	46	92.0
No	4	8.0
Total	50	100.0

4.3.5 Lump sum Investment

On whether or not they made investments with the lump sum they had received, some of the respondents noted that though they received their lump sum it was paid in bits (instalments) which they were not able to invest. From the findings, 56% of the respondents indicated that their lump sum was all spent in paying school fees, 30% of the respondents invested in farming, 18% of the respondents indicated that they invested their lump sum in buying land, 14% of the respondents used their lump sum in buying or

building a house in which they lived in, 12% of the respondents invested in business and another 12% spent their money in paying bill like medical bills. Eight percent of the respondents used their money to pay loans, 4% of the respondents invested in shares and bonds, 2% invested in real estate and another 2% invested in deposits in bank to earn interest. From the findings, majority of the respondents made no long term investment with their lumpsum. A huge number of retirees who still had dependents consumed all their lumpsum on paying school fees and a good number spent it on paying medical bills. Real investments like buying land, farming and business was done by a few. The findings present the reality of life in terms of finances for a retiree in the community. The findings were as presented in table 4.10.

Table 4.10: Distribution of respondents by type of investment they made using

Type of investment	Frequency	Percentage
School fees	28	56
Farming	15	30
Business	6	12
Built or bought a house	7	14
Bought land	9	18
Real estate investment	1	2
Deposited in bank to earn interest	1	2
Bought shares and bonds	2	4
Paid bills e.g, medical bills	6	12
Paid loans	4	8

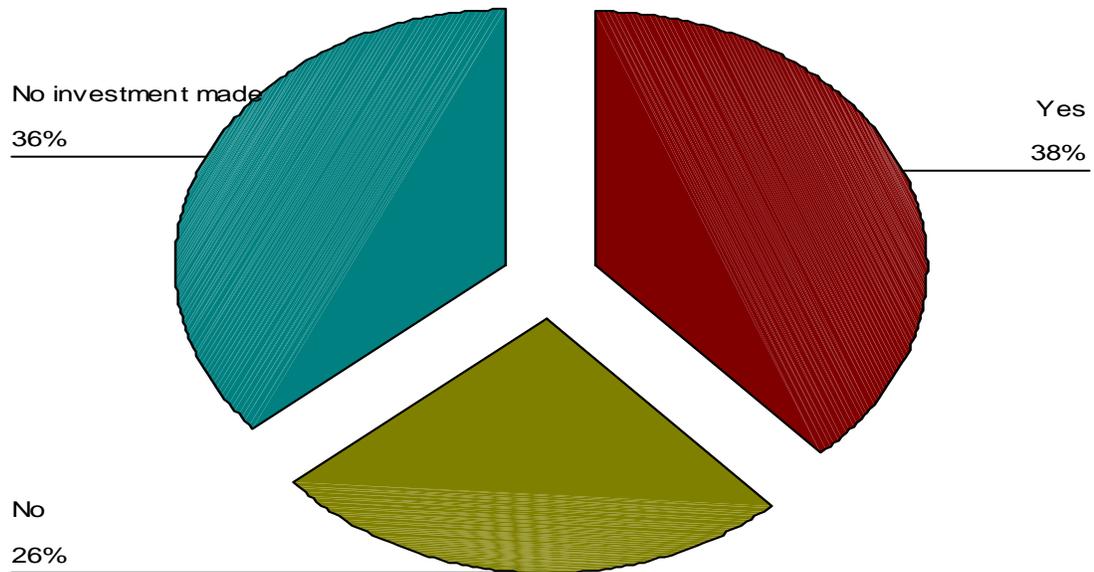
N=50 per option

4.3.6 Is the investment made with lump sum still there

Findings from the study showed that 64% of the respondents made an investment with their lump sum and 36% did not make any investment. Among the ones who made an investment, 38% of them indicated that the investments they made with their lump sums were still there and 26% of the respondents had lost their investment. Findings reflect previous report that only some invested their lumpsum. Among the ones who had invested some had since lost their investment. This finding agrees with Nguru (2008) who stated that most retirees ended up losing their investment because they were

investing in a new business which they had not engaged in earlier when they still had the stamina and access to more finances. Findings were as presented in figure 4.7

Figure 4.7: Distribution of respondents by existence of their lump sum investment.

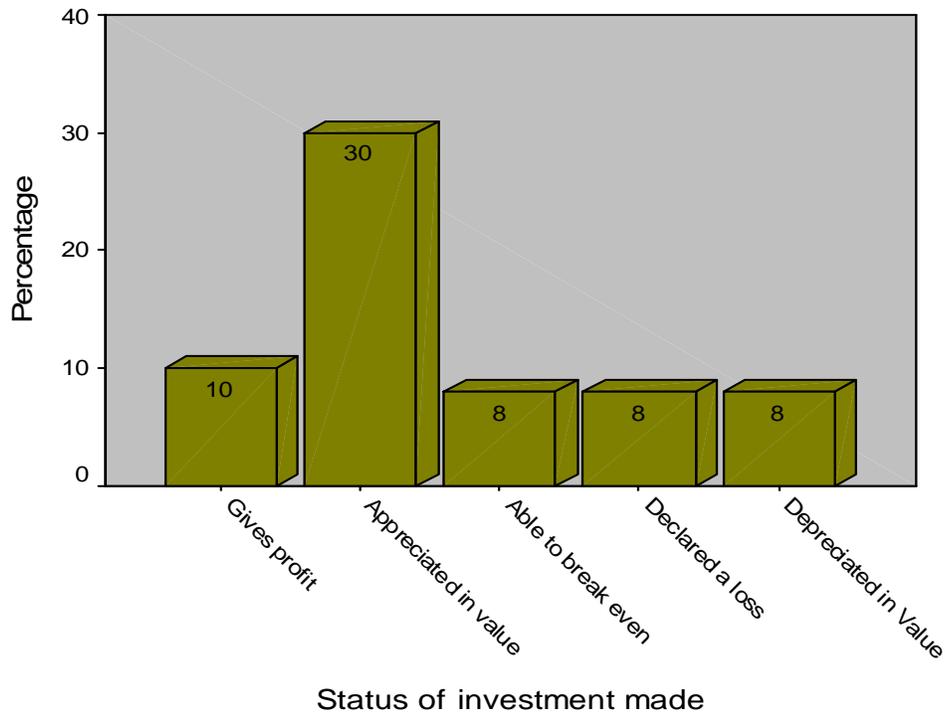


4.3.7 Status of the lump sum investment

Respondents were asked to indicate the status of the investments they had made with their lump sum. The study found that 36% of the respondents indicated that they had not made any investment. Among the remaining, 30% indicated that their investment had appreciated in value 10% indicated that the investment gave them a monthly income, 8% indicated that their investment became successful, another 8% indicated that their investment had depreciated in value and yet another 8% indicated that their investment had been declared a loss. Findings show that many retirees who invested their lumpsum had actually benefited from the investment and it supplemented their pensions. Findings were as presented in figure 4.8.

Figure 4.8: Distribution of respondents by status of their lump sum investment

N=32



4.3.8 Challenges in receiving benefits

Respondents were asked whether they experienced any challenges in receiving their benefits. Delay in payments was the most cited challenge among the respondents. This was noted by 70% of the respondents who cited that their payments were frequently delayed and that they were usually told that their retirement benefit schemes did not have money then. The study also found that 36% of the respondents indicated that delay in the initial processing of the benefit was a huge challenge and they had to wait for quite some time to get their initial payments. Insufficient information on benefits was cited by 16% of the respondents, while 6% of the respondents cited lack of transparency in the schemes and another 6% cited skipped payment of benefits as a challenge. Findings indicated that there were a lot of challenges associated with receipt of retirement benefits and many retirees were having a difficulties in following up their pension payments. Findings were as presented in table 4.11.

Table 4.11: Distribution of respondents according to challenges in receiving benefits

Challenges in receiving benefits	Frequency	percentage
Delay in payment of pensions	35	70
Lack of transparency in the benefits schemes	3	6
Insufficient information on benefits	8	16
Skipped payments of benefits	3	6
Delay in the initial processing of the benefits	18	36

N=50 per option

4.3.9 Other sources of income besides retirement benefits

The researcher sought to find out if the respondents had other sources of income apart from the pensions they received. Atchley and Baruch (2004) stated that although pension plans, retirement packages, and insurance benefits may be developed to assist older people, those whose wealth allows them access to investment funds can generate the greatest income for their later years.

From our study findings, majority of the respondents got extra income from farming (36%) and part-time jobs (34%). Other respondents (18%) had shares from which they received dividends and others (12%) had inheritance from their ancestors that brought them some income. Findings also showed 10% of the respondents had real estate investments that generated income for them. Others (8%) ran businesses that generated income and 4% got a income from interests earned on deposits. Other respondents (6%) did not have any other source of income apart from their pensions. The findings show that many of the retirees depended on their pensions for upkeep and not much from other sources.

According to Atchley and Barusch (2004) Working class people depended more heavily on Social Security benefits and private pension programs. During inflationary times, their relatively fixed incomes from these sources barely keep pace with the escalating costs of food, housing, utilities, and other necessities. The emergence of national pension plans around the turn of the century in so many countries provided a means of dealing with

unemployment and old age poverty brought about by industrialization and urbanization (Graebner, 1980). The findings were as presented in table 4.12.

Table 4.12: Distribution of respondents by other source of income besides pensions

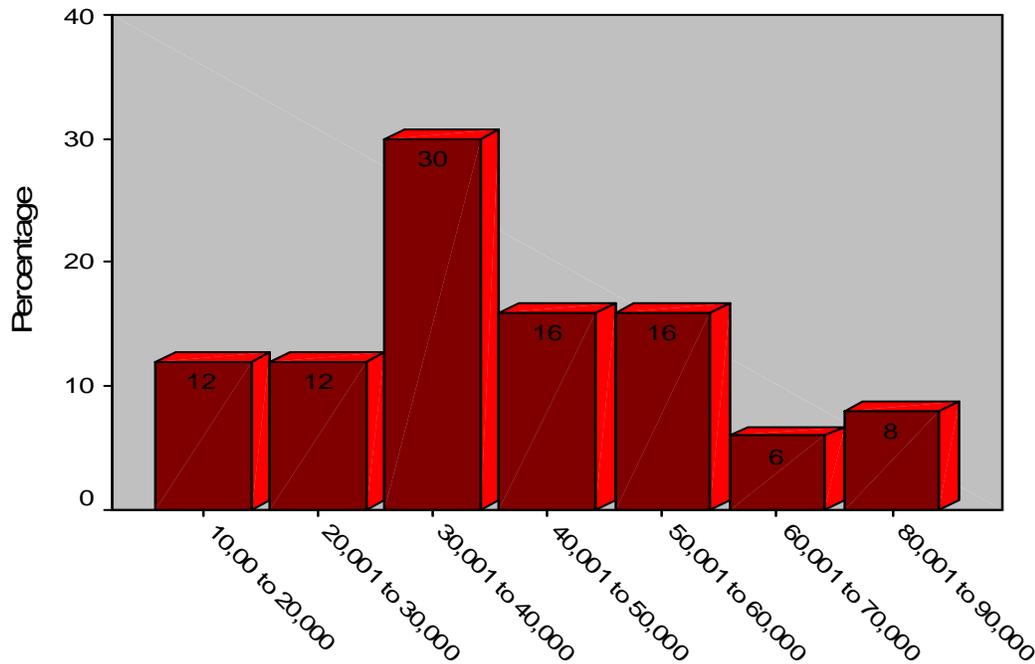
Other sources of income besides pensions	Frequency	Percentage
income from Interest on deposits	2	4
Businesses	4	8
Real estate property investments	5	10
Part-time jobs	17	34
Dividends from shares	9	18
Inheritance	6	12
Farming	18	36
None	3	6

N=50 per option

4.3.10 Level of income likely to give a quality life

On what level of income the respondents would have wished to have in order to have a quality life, 30% of the respondents indicated that an income of between Kenya shillings 30,001 to 40,000 would be adequate to give them a quality life. Sixteen percent indicated that between Kenya shillings 40,001 to 50,000 would be adequate and another 16% indicated that between Kenya shillings 50,001 to 60,000 would be sufficient to give a quality life. Twelve percent of the respondents indicated that between Kenya shillings 20,001 to 30,000 would be and another 12% indicate that between Kenya shillings 10,001 to 20,000 would be adequate. Incomes of between Kenya shillings 80,001 to 90,000 and Kenya shillings 70,001 to 80,000. Were indicated by 8% and 6% of the respondents respectively. From the finding, most of the respondents indicated that they would have desired to get a higher amount of pension than they were getting currently. Findings have been presented in figure 4.9

Figure 4.9: Distribution of respondents by income they would like in order to have quality life



Income in Kshs. that will enable a life similar to the one before retire

4.4. Retirement Preparation and Retirement Preparation Programs

The researcher sought to gather information concerning planning and preparation for retirement and the training one gets as he or she is preparing for retirement.

4.4.1. Participation in a retirement preparation/planning program

The participants were asked whether they had ever attended a training on planning and preparation for retirement. The study found that 56% of the respondent indicated that they had never participated in any program and 44% of the respondents indicated they had ever attended. These findings show how the preparation done by organisations for its pre-retirees is mostly inadequate. Some of the respondents indicated that they only received letters for due retirement dates with nothing more in terms of any seminars or workshops organized for their training on the transition. The findings were as presented on table 4.13.

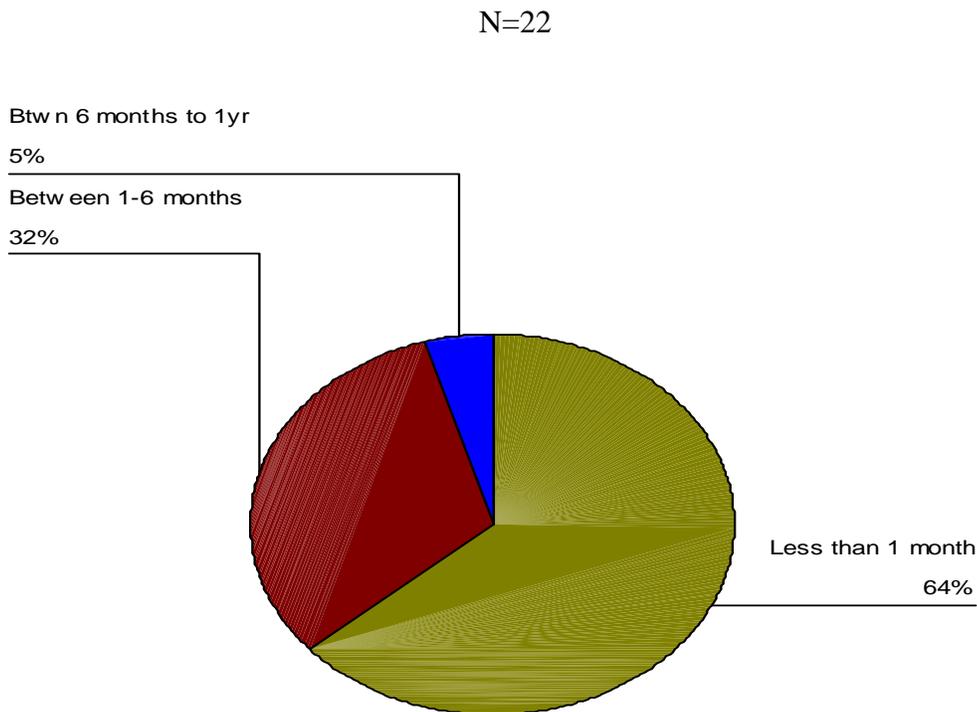
Table 4.13: Distribution by attendance of a retirement planning program

Ever attended retirement preparation training?	Frequency	Percentage
Yes	22	42
No	28	58
Total	50	100

4.4.2 How long ago was the training before retirement

The study found that 64% of the respondents who had ever attended retirement preparation training went for the training less than one month before retirement, 32% went for the training between 1-6 months before retirement, and 5% attended the training between 6months to 1 year before retirement. These findings demonstrate how very little if any time is allocated for talking to retirees about retirement or training of pre retirees and not much attention is paid to ensuring that they go through the transition smoothly. The findings were as presented in figure 4.10.

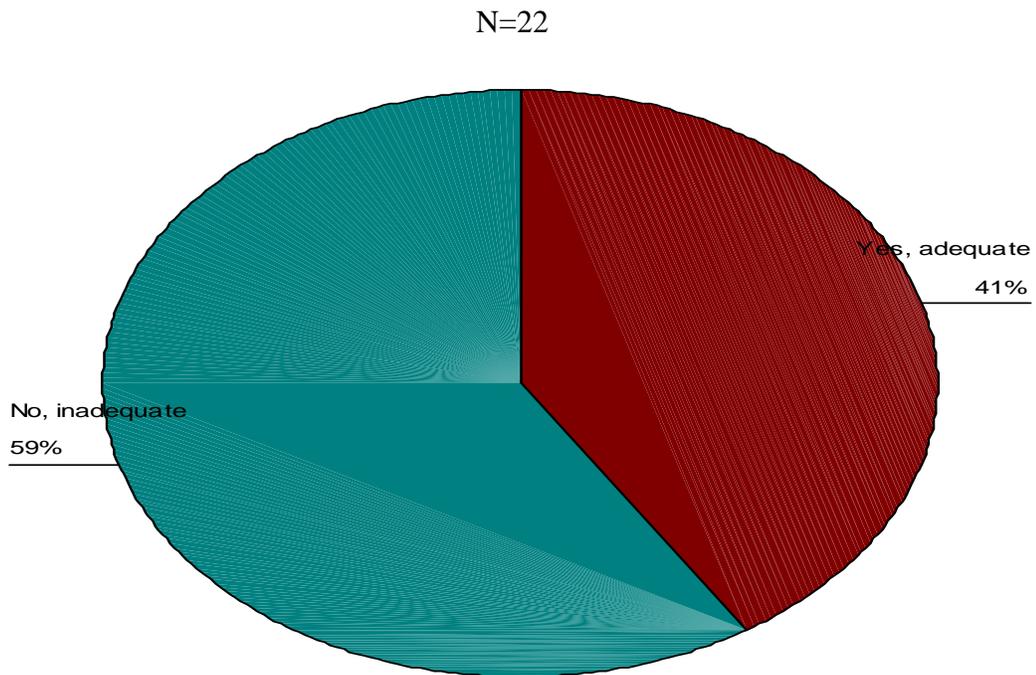
Figure 4.10: Distribution of respondents by how long ago they were trained before retirement.



4.4.3 Adequacy of pre-retirement training program

The study found that 59% of the respondents who had ever attended a retirement planning training program, thought that the training was inadequate and 41% of them thought that the training was adequate. Findings indicate how inadequate the trainings are when they are done such that the majority of the respondents indicate that they would want more training to be done. The findings were as presented in figure 4.11

Figure 4.11: Distribution by the adequacy of retirement planning/training program.

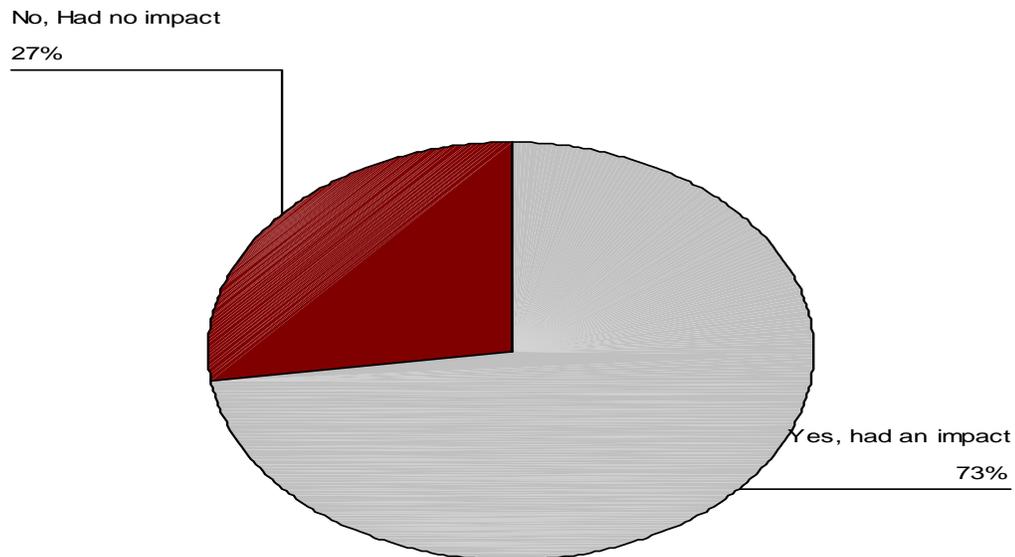


4.4.4 Impact of pre- retirement training on life after retirement

The study found that 73% of the respondents who had ever attended a pre-retirement training program, thought that the training had an impact in their life after retirement, 27% of those who had attended the training before retirement thought that the training had no impact in their life after retirement. From the findings majority of the respondents indicated that they thought the training was beneficial to them. This shows the importance of these trainings as a way of preparation for retirement. The findings were as presented in figure 4.12.

Figure 4.12: Distribution of respondents by the impact of pre-retirement training on their life after retirement.

N=22



4.4.5 Reasons given for the kind of impact

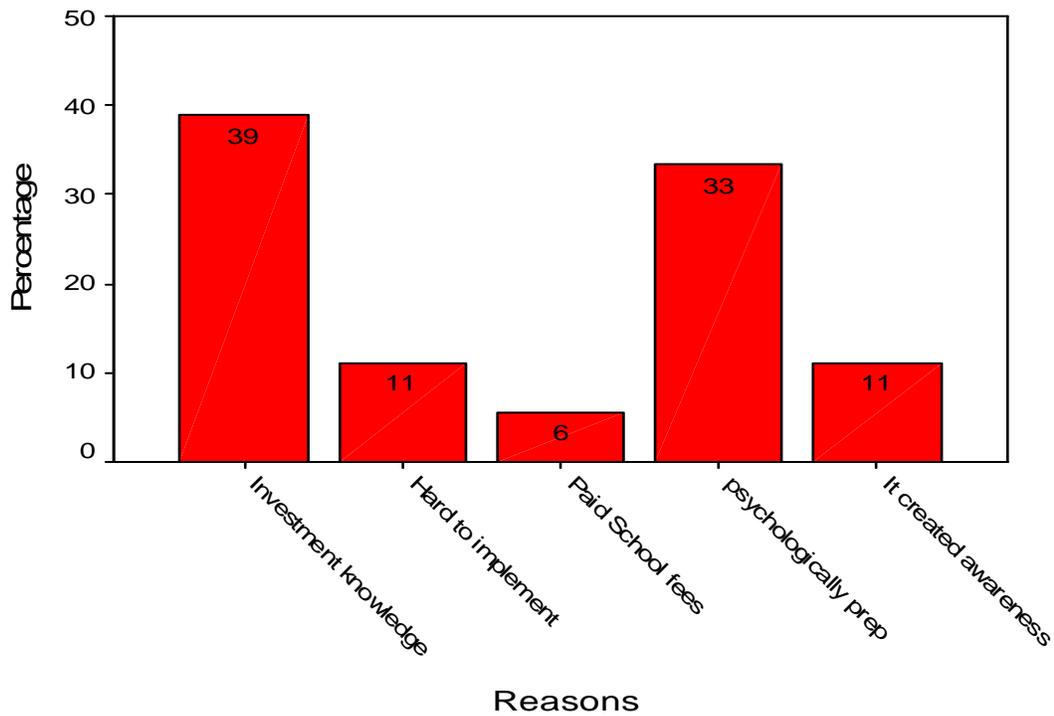
The study found that the respondents had some common reasons as to why they thought the pre-retirement training had or did not have an impact in their life after retirement. From the findings 39% of the respondents thought the program had an impact because it gave them knowledge on how to invest their lump sum received and how to adjust and utilise the pensions they received.

The study also found that 33% of the respondents indicated that the program had an impact of psychologically preparing them for retirement, 11% indicated that the program had an impact because it made them aware of the kind of life to expect after retirement. Another 11% said the program had no impact, it was difficult to implement what was in the training because finances were too limited despite the training.

In the study, 6% of the respondents indicated that the burden of school fees was too much for them to even think of investing, therefore training had no impact. The findings of the study is supported by the findings of a study by Lawton (1974), who found that Although

the ability to structure retirement is likely to reflect coping behavior at earlier life stages, even if coping styles were adequate at earlier life stages, certain extreme changes in health, finances, or other environmental situations may result in an inability to adjust successfully (Lawton, 1974). The findings were as presented in figure 4.13

Figure 4.13: Distribution of respondents by the reasons given for the kind of impact from pre-retirement training.



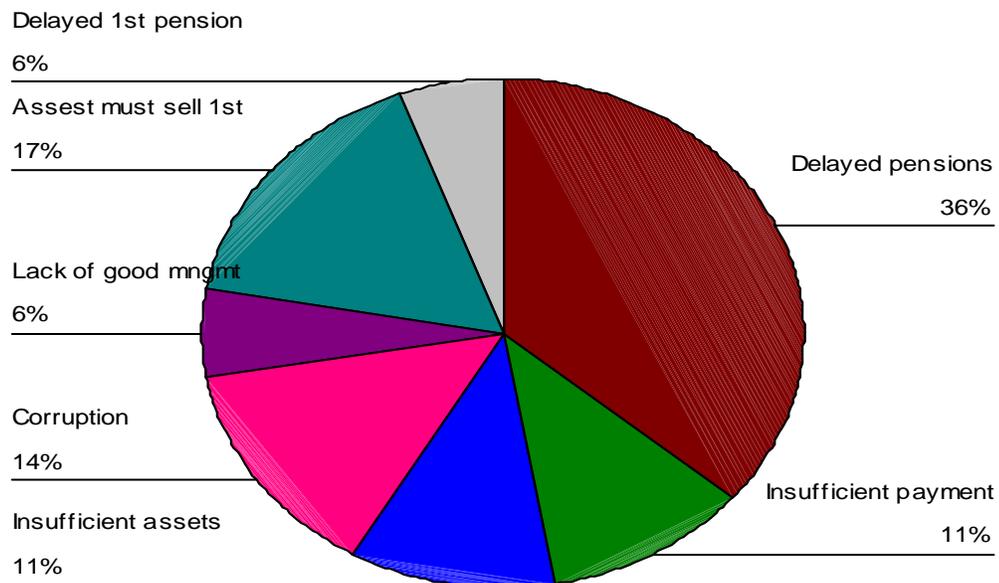
4.4.6 Challenges faced by your retirement benefit scheme

The respondents were asked to state some of the challenges they thought their retirement benefit scheme was facing. The study found that, 36% of the respondents indicated that they got delayed in payment of pensions because their scheme relied on payments made by tenants on their properties which sometimes were delayed. Findings also showed that 17% indicated that the schemes relied on property sale before payment of pensions and this sometimes took long before sale was made. The study also found that 14% indicated that their scheme had a lot of corruption, 11% indicated that their scheme did not have enough assets and thus had insufficient funds, another 11% indicated that their scheme made insufficient payments which were beaten by inflation rates, and 6% indicated that

their scheme was not properly managed and another 6% indicated they got their first pension payment late. From the findings, it is shown that retirees from public service face a lot of challenges in following up and receiving their pensions. Findings were as presented in figure 4.14.

Figure 4.14: Challenges faced by retirement benefit schemes

N=22



4.5 Experiences, Activities and Challenges of Retirees in the Community

The researcher sought to gather information on the social and cultural challenges, experiences and practices in the life of the retirees after they left employment.

4.5.1 Location after retirement

The study found that 56% of the respondents had changed their location/ residence after retirement, 44% responded that they had not changed their location after retirement. Findings show that a large number of retirees are usually affected by changes that are

brought about by retirement and relocation is one of the major changes they might have to deal with. Findings were as presented in table 4.14.

Table 4.14: Distribution of respondents by location after retirement

Relocation	Frequency	Percentage
Yes	28	56
No	22	44
Total	50	100

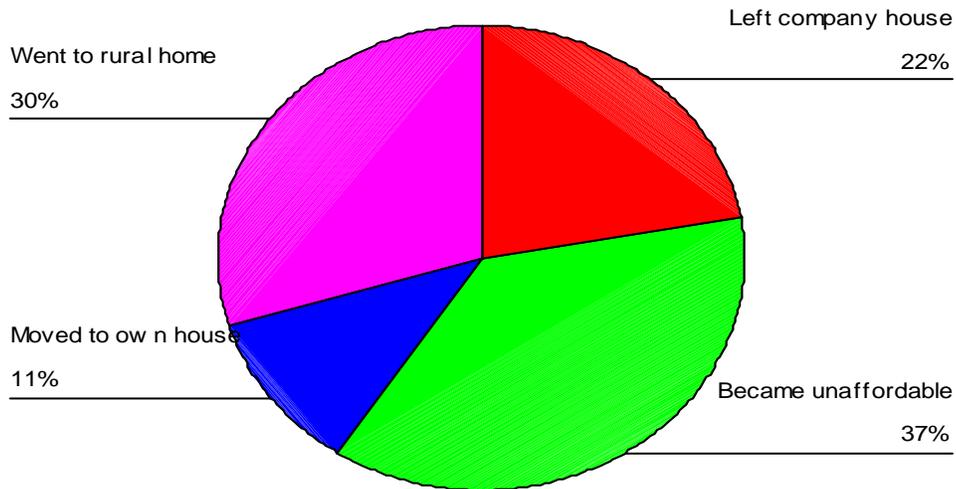
4.5.2 Reason for relocation

The study found that 37% of the retirees who had relocated, did so because of financial implications of retirement. They could no longer afford the kind of housing they had before retirement, 30% of the retirees relocated to their rural homes, 22% had to move out of their houses because they belonged to their former employer and 11% moved to their own houses that they had built. The findings show that many retirees have to deal with shifting and adjustments to new locations once they are retired. Retirement most times comes about with change of locations which could be due to many different reasons. The findings were as presented in figure 4.15.

Figure 4.15: Distribution of respondents by reason for relocation.

N=28

Reason for relocation



4.5.3 Contact with former colleagues and friends

The researcher sought to find out the habits of the retirees in socializing with former colleagues and friends. In the study 66% of the respondents indicated that they maintained contact with former colleagues and friends, 30% maintained just a few contacts and 4% responded that they did not maintain contact with any of their former colleagues and friend The findings are in support of studies done by Friedan. B. 1993, which reported that retirement for many persons is also a loss of social network that is difficult to replace. For a few retirees as is indicated in these findings, it is usually difficult to keep contact with friends and this may lead to loss of friends and isolation. The findings were as presented in table 4.15.

Table 4.15: Distribution of respondents by contacts with former colleagues and friends

Contact with former colleagues and friends	Frequency	Percentage
None	2	4
Few	15	30
Many	33	66
Total	50	100

4.5.4 Participation in social or communal activities

The respondents were asked whether they participated in any social or communal activities that brought people together. In the study, 80% responded yes and 20% responded no they did not participate in any communal activities. From the findings, some retirees simply do not participate in any communal activity and this makes retirement to be associated with inactivity and rolelessness. Findings were as presented in table 4.16

Table 4.16: Distribution of respondents by whether they participated in community activities

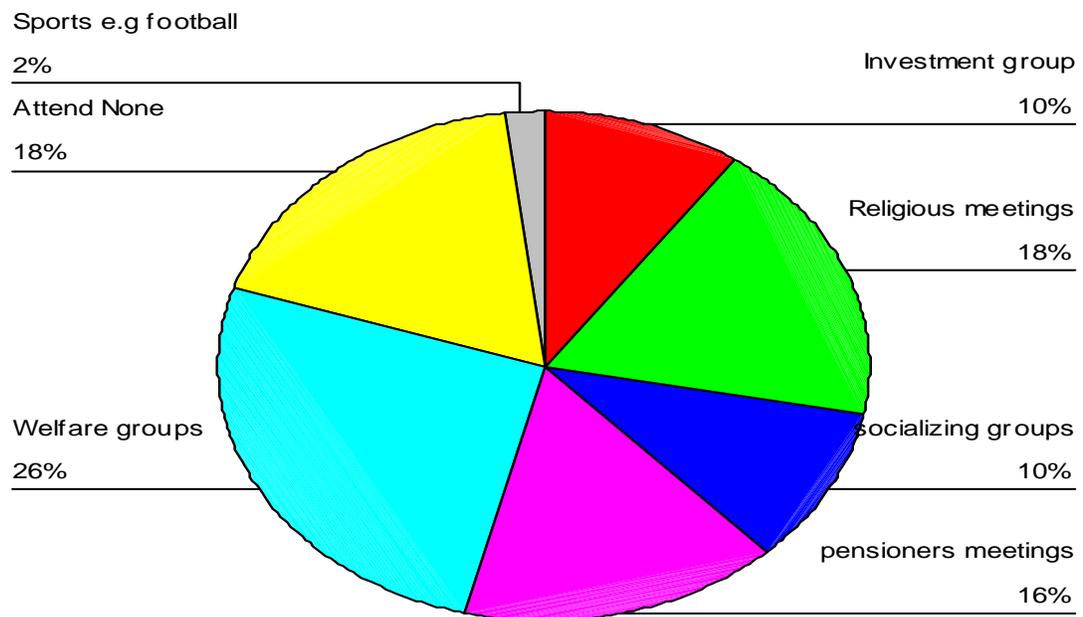
Whether participated in community activities	Frequency	Percentage
Yes	40	80
No	10	20
Total	50	100

4.5.5 Communal activities that retirees participate in

According to Lemon, Bengston, and Peterson, 1972, in order for an individual to age well, he/she must maintain social roles and interactions, rather than disengage from social life. The researcher sought to find out the kind of activities the retirees were engaging in while in the community. The study found that 26% of the respondents attended welfare group meetings like estate security meetings, 18% of the respondents were active in

attending religious group meetings, another 18% responded that they never participated in any communal activities. The study also showed that 16% of the respondents regularly attended meetings with other pensioners to discuss their issues, 10% attended socialization groups to chat with friends, 10% regularly attended investment group meetings and 2% regularly attended sports meetings like football matches. The findings were as presented in the figure 4.16.

Figure 4.16: Distribution of respondents by participation in communal activities.



4.5.6 Part-time Job or Occupation

Respondents were asked whether they had a part time job or occupation and if not, what occupied their day. The study found that 60% of the respondents did not have a job or any occupation and 40% indicated they had occupations or part-time jobs to occupy their days. Some of the responses given by the respondents who had no occupations or part-time jobs on what occupied their days included, occasionally attending the communal group meetings, going to the library to read books, newspapers and story books, searching for employment, watching football, staying at home and doing nothing much just waiting for whatever comes up to do. The findings underscores the need for retirees

to have some thing to engage in as much as possible even when one has a sound retirement plan to supplement. The findings were as presented in table 4.17.

Table 4.17: Distribution of respondents by whether they engaged in part-time jobs and occupations

Response	Frequency	Percentage
Yes	20	40
No	30	60
Total	50	100

4.5.7 Introduction as a retiree.

The study found that 76% of the respondents had no problem introducing themselves as retirees while 24% responded that they did not introduce themselves as retirees because they believed they could still get a job and be able to work. The findings were supported by a poll conducted by Louis Harris in america. Senior citizens indicated that even bombarded as they were by the mystique of age, most people over sixty five saw themselves not as dependent helpless victims but as “resilient survivors who wanted to keep making significant contributions to the main stream life.” But they did not necessarily want to do so in the same way they did when they were twenty-five or fifty, wether or not it was a question of retirement. Findings were as presented in table 4.18

Table 4.18: Whether respondents had problems introducing themselves as retirees

Whether had introduction problems	Frequency	Percentage
Yes	38	76
No	12	24
Total	50	100

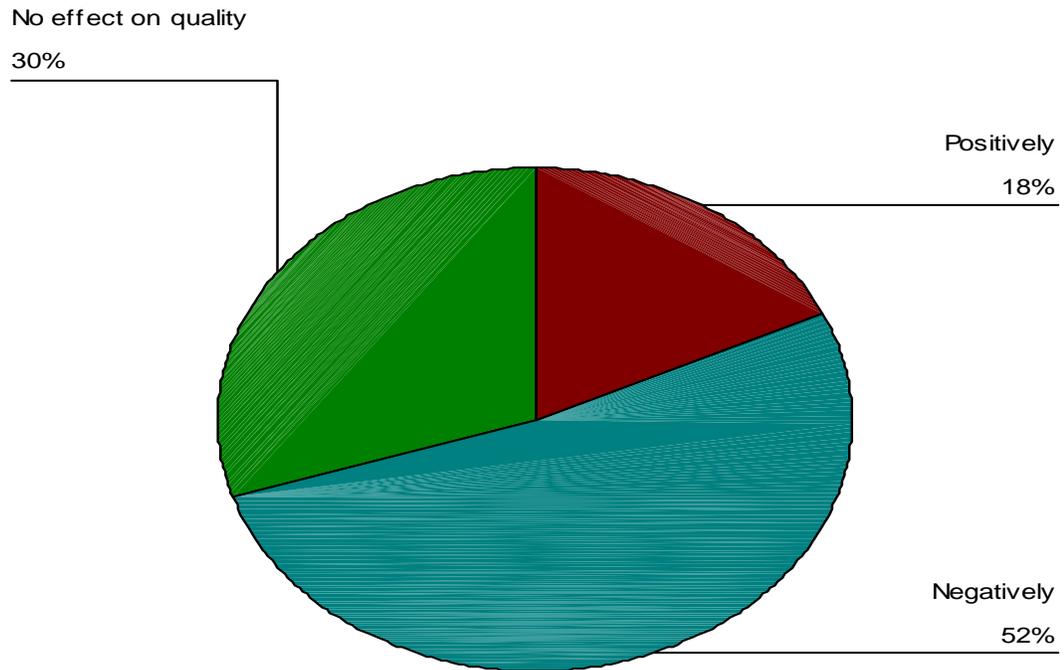
4.5.8 Quality of life in retirement

The respondents were asked whether they thought retirement had affected the quality of their life. From the study, 70% of them indicated that indeed retirement had affected the

quality of their life and 30% of the respondents indicated that retirement had no effect on the quality of their life. Among the ones who agreed that retirement had affected their lives, 52% of them indicated that there was a negative effect from retirement and 18% indicated a positive effect.

Cowgill (1974) states that retirement was not only the outcome of intergenerational competition, but also of rapid technological change that made the skills of the older workers obsolete. Retirement, according to gerontological theory, lowered the status of the aged in the society because the aged were placed in a state of dependency. Dowd (1980) argued that retirement is the major source of inequality between the aged and younger people. ‘ Old people in modern society, because their exclusion from labour markets, are disadvantaged in their intergenerational relations (Dowd, 1980:39). According to this perspective, retirement has made the aged a subordinate class and mandatory retirement policies found in all industrial societies are a form of ‘ageism’ or discrimination and exclusion strictly on the basis of chronological age. Findings were as presented in Figure 4.17.

Figure 4.17: Effects of retirement on the quality of life



4.5.9 Awareness of any support given by Government.

The respondents were asked if they knew of any social support given by the government to retirees. From the findings, 86% of the respondents did not know of any support given and 14% said they were aware of the support. Findings were as presented in table 4. 19.

Table 4.19: Awareness of any social support by government

Whether aware of any social support by government	Frequency	Percentage
Yes	7	14
No	43	86
Total	50	100

The respondents who indicated that they were aware of they services extended by government were asked whether they had received any of the support they knew. Among them 14% indicated that they had received the support while 86% had never received the support. Findings show how there is not much support for retirees from the government

and within the communities. This is as indicated by the little knowledge of this support the individuals supposed to be receiving it have. Findings were as presented in table 4.20.

Table 4.20: Whether respondents received any social support from government

Responses	Frequency	Percentage
Yes	1	14
No	6	86

N=7

4.5.10 Time Management and Financial management

Owing to the fact that retirees could have a lot of time after they stop to attend their employment areas , and could have less income once they stop getting their salaries,the researcher sought to find out if they were having difficulty managing their time and the reduced finances . From the findings of the study, 62% of the respondents indicated that they were facing challenges in managing their time and finances and 38% of the respondents indicated they did not face any challenges in time and financial management. Findings were as presented in table 4.21.

Table 4.21: Distribution of respondents by whether they experienced challenges in time and financial management

Response	Frequency	Percentage
Yes	31	62
No	19	38
Total	50	100

Findings of the study also indicated that 62% said they needed advice on how to manage their time and 38% indicated that they did not need advice on time management. From the findings, majority of respondents showed there was a challenge in organizing for the increased time they had in their hand and the reduced income. These are resources that are affected by retirement and for many retirees' they can become a challenge if not properly managed. The findings were as presented in table 4.22.

Table 4.22: Distribution of respondents by whether they need advice on time and financial management

Response	Frequency	Percentage
Yes	31	62
No	19	38
Total	50	100

4.5.11 Challenges faced by public service retirees

Respondents were asked to list the challenges they were facing. The study found that the major challenge faced by retirees was high living expenses and inability to afford basic needs like food clothing and decent housing. This was as indicated by the majority of the respondent i.e, 96% . Another major challenge which was very much connected to the first one and was indicated by 72% of the respondents was inadequate pensions which were beaten by inflation rates and therefore could not sustain their needs in the current economic times. Besides the increments made on the pensions were negligible i.e, 3%-5% increment which did not make much difference in the amount received as pension.

Another major challenge that was mentioned by many of the respondents was lack of employment for their grown children. According to the findings, 64% of the respondents indicated that youth unemployment was causing them to have many dependants on their meager pensions which were already strained by harsh economic times. Many of their unemployed youth still lived at home with them and depended on them for their daily expenses.

High medical expenses and lack of proper medical covers was another major challenge indicated by the respondents. In the study, 8%of the respondents indicated that they were facing a lot of problems with their health and yet getting medical treatment was not easy as it was not affordable. They mentioned the inability to buy required medicines as they were way too expensive for them.

The study also found that 8% of the respondents mentioned lack of employment or jobs for them as a huge challenge. Being in a position where they felt like they could still work yet there was no opportunity to work, posed a big challenge to them.

Other challenges included the heavy burden of school fees for their school going children and grandchildren who were under their care. Many of the retirees indicated that they had grand children under their care whose parents were not working or were deceased. School fees for them and their other children still attending school was a huge challenge as was indicated by 26% of the respondents.

Loss of occupation or an engagement of one's time was also mentioned as a big challenge faced by the retirees. In the study, 30% of the respondents cited idleness as a challenge. The fact that there was nothing much to do with so much time available was difficult for some of the respondents to cope with. It was a huge challenge that was even mentioned by some as a contributor to their loss of friendships. Many respondents indicated that they experienced loss of close friends who considered them as idlers because they had nothing much to do than to idle around.

Another 6% of the respondents indicated that there was a big challenge with their retirement benefit schemes. The fact that they had to keep following up issues to do with their pensions meant that their retirement benefit schemes were not properly managed or were insufficiently regulated and thus was challenging to work with.

Loneliness was also indicated as a challenge by 20% of the respondents. The fact that they were not actively involved in working life meant that they could not keep up with their former colleagues and friends. Besides the loss of many friends due to being considered as an idler and the inability to meet and make new friends because of strained finances that could not allow one to freely socialize meant that they spent much of their time at home alone.

Inability to access loans was also indicated as a challenge by 44% of the respondents. This was cited as a challenge because respondent claimed they still had opportunity to

invest and pursue projects that required huge sums yet they were not able to carry on with their ambitions because they were not able to access loans. The findings were as presented in table 4.23.

Table 4.23: Challenges facing retirees and percentage distribution

Challenges	Frequency	Percentage
Very little Pension with negligible increments	36	72
High medical expenses & no medical covers	4	8
Unemployed youth/children	32	64
High living expenses; can't afford basic needs	48	96
Heavy burden of school fees for children	13	26
Nothing to engage in; idling	15	30
Not able to access loans	22	44
lack of employment	4	8
Loss of close friends who see you as an idler	10	20
loneliness	10	20
Insufficient regulation of retirement benefit scheme	3	6

N=50 per option

4.5.12 Effects of retirement on life of the retirees

The respondents were asked how the challenges brought about by retirement affected their life pattern. The study found that 96% of the respondents experienced difficulty in meeting financial needs and some even complained of not being able to financially plan ahead because they had limited finances or little pensions. The study also found that 30% of the respondents indicated that retirement did not allow them to have psychological peace mainly due to lack of money.

Retirement was also considered as a phase which made life to slow down or made life boring and one could not progress any further after retirement. This was as cited by 24% of the respondents. From the findings, 20% of the respondents noted that retirement had made it difficult for them to mix with people and make new friends. Some were afraid that they were viewed as idlers with nothing much to do and others quoted lack of money as a hinderance for them to mingle and socialize thus an aspect of loneliness was brought about by retirement. With retirement came a different pattern of life which was appreciated by some of the respondents. The change from a rushed life of beating

deadlines and traffic jams everyday to a relaxed life in which one was able to organise and plan for their own time was an effect noted by 16% of the respondents. This finding is supported by leisure theorists who stated that, Although forced withdrawal from the work place might have been interpreted negatively, unemployment could be converted into leisure and we can chose to emphasize technology’s potential for freeing people for new forms of leisure. (Graebner, 1980).

For some of the respondents who had changed location after retirement, they noted that relocation brought about by retirement was difficult to cope with. This was indicated by 14% of the respondents. Besides the difficulty in meeting financial needs, 8% of the respondents indicated that retirement caused lack of quality in their life because they were sickly yet were not able to acquire the prescribed medication and at the same time could not maintain proper nutritional status. Therefore maintaining good health in retirement proved to be difficult. The findings were as presented in table 4.24.

Table 4.24: Effects of retirement and percentage distribution

Effects of retirement	Frequency	Percentage
Difficulty in meeting financial needs,Cant plan; little pensions	48	96
Psychologically not at peace due to lack of money	15	30
Relax from the rushed life & organize my own time	8	16
Difficulty to mix and make new friends	10	20
Lack of quality life,cannot buy medicine & under-fed	4	8
slows down life; No progress,makes life boring	12	24
change of location is hard to cope with	7	14

N=50 per option

4.5.13 Measures to enhance retirees’ quality of life

On the measures for enhancing the quality of life for retirees , the respondents were asked to recommend strategies that could be employed in ensuring that retirees maintain a good life or have a quality life. The measures recommended included:Increasing pensions to a reasonable level. Respondents claimed that pensions paid currently were too little and

could not keep up with the current economy. This was indicated by all the respondents (100%). Another measure that was cited by 84% of the respondents was employment for their children who had completed training in different fields yet did not have jobs and therefore continued to depend on them. From the findings, 66% of the respondents recommended for prompt payments of the pensions which were sometimes delayed causing a major financial challenge.

Recommended also was provision for opportunity to borrow loans against the pensions. From the findings of the study, 44% of the respondents indicated that retirees ought to be given a chance to get loans against pensions to be able to plan ahead or even develop their projects further. This was further echoed by 20% of the respondents who recommended for retirees to have their own income generating activities to substitute the little pensions received.

Other measures recommended included : training of pre-retirees (14%) , Ensuring proper management of retirement benefit schemes(10%),Subsidized medical care for retirees and housing facilities (8%),provision of special activities to engage retirees in order to avoid idling (6%), and stipends from government without conditions for retiree (6%).

Professor Heron, A. stated six basic needs for a happy retirement with item number six being the most important: (Kemp and Buttle, 1979) These include: Good physical and emotional health, adequate income, substantially above subsistence level, suitable accommodation, congenial associates and neighbours, One or more absorbing interests,an adequate personal value/philosophy of life. Results of the finding were as presented in table 4.25

Table 4.25: Measures to enhance quality of life for retirees and percentage

Measures to enhance quality of retirees' life	Frequency	Percentage
Income generating activities	10	20
Stipends for retirees from govt without conditions	3	6
Increase pensions to a reasonable level	50	100
Employment for our youth	42	84
Provide loans against pensions for retirees	22	44
Subsidized medical care and housing facilities for retirees	4	8
Prompt payment of pensions	33	66
Proper management of retirement schemes	5	10
Training of pre-retirees	7	14
Activities to engage retirees and not just idling	3	6

N=50 per option

4.6 Summary of Information from the Key Informants

According to the key informants at the pensions offices in KNH ,retirees got financial assistance in terms of the pensions they received from the KNH retirement benefit scheme, they were also assisted interms of subsidized medical care due to the fact that they worked in the hospital before and they previously had a full medical cover. Although health problems tended to increase with age, the benefits of having a full medical cover were withdrawn and retirees had to re-adjust to using only the care that was subsidized by a small fee which some could not afford. From the scheme they also got a cover for school fees for their children incase of the retiree’s death, they were also allowed to take loans against their pensions upto a certain amount. As for the social assistance , not much was given was done apart from of farewell parties by fellow staff at the intitution.

As for the constraints, key informants noted that retirees faced challenges with payment of their pensions from their benefit schemes. They had to keep coming back to the pensions office to follow up with their pension dues and could spend quite long hours waiting for processes to go through. According to pension officers at Kenyatta National Hospital there were delays sometimes on payment of pensions whether it was the initial payment or the subsequent payments. They indicated that early preparation and clearance of the retirees by the organisation would enable timely arrangements for payment of initial pensions payments.

The key informants noted that retirement had an impact on the quality of life of the retirees. Some of the retirees they handled seemed not to have been well prepared for the time they were to leave the institution. There had been cases of some retirees coming to ask for an extension of the time for at least one more year and others seeking to offer voluntary service to the organization at least for some time.

According to the key informants, some measures could be taken to better the quality of the retirees' life. These included, payment of better salaries while one is still in employment so as to enable one to have a better amount of pension which is calculated against their salary while in employment. Besides full tax reliefs on the pensions would enable a retiree to take home a better package of the lump sum and subsequent pensions.

The informants also indicated that the earlier the retiree is cleared from the organization the faster the processes of payment of pensions would be. In order to avoid delays in the initial payment of the benefits, retirees and the organization needed to improve on the processes of clearance and inform retirees early on the requirements for clearance. Besides retirees needed seek information regarding their benefit schemes in order to be well informed about the requirements and regulations for payment.

Key informants also indicated that the retirees needed to have some form of preparation for the change they were to undergo and therefore there was need to have a pre-retirement training program for all the workers before they retired.

Key informants from the pensioners welfare group officials noted that although they tried to maintain other sources of generating income, most of their members depended on the pensions as their major source of income. Even so, pensions paid to the retirees were not sufficient to provide for the daily living expenses or even development projects of the retirees.

Financial support given by their former employer was in terms of medical care subsidies by a small amount. Loans advanced to them through their scheme against their benefits although it was not much. This went a long way in supporting them to meet their financial needs, medical care, and school fees among others.

The key informants from the pensioners group, also indicated that the group provided social support for the retirees who attended their meetings and got information that concerned them and it provided a forum where they could meet with other people going through the same phase in life to interact and socialize and this acted as a form of therapy for some of the retirees .

As for the constraints, the key informants from the welfare groups indicated that difficulty in meeting financial needs of the retirees was the major constraint experienced by most the retirees. Also lack of adequate preparation for retirement caused some of their members to go through mental depression as they tried to adjust to life in retirement.

According to key informants from the welfare group, some of the measures that could be used to improve their lives would be to increase their pensions to a reasonable amount that would enable them to cope with the economy. There was also need for proper management of the benefit schemes as they were the major source of income for many of them. They also recommended for some of their members who were advancing in age and could not engage in any other income generating activity to be considered for a stipend from the government besides their pensions. As it is currently, the stipend for the elderly that was started by the government left them out because they already had some form of income in terms of pensions.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The purpose of this study was to find out the impact of retirement on the quality of life of public servants after they left service in public organizations. Focus was on the social and cultural dynamics of life after retirement. The study was guided by the following objectives: to find out the forms and patterns of pre-retirement preparation programs by public service organizations in Kenya, to find out the experiences and challenges faced by public service retirees in Kenya, to determine the sources of livelihood and activities retirees are engaged in and to establish the extent of social support in the community for the retired. This chapter gives a summary of the findings, conclusions and recommendations drawn from the findings in connection with the challenges and experiences of the retirees from Kenyatta National Hospital.

5.2 Summary of the Research Findings

The following is a summary of the findings of the study as per the objectives.

5.2.1 Forms and patterns of pre-retirement preparation programs in public service organizations in Kenya

On attendance of a pre-retirement planning program prior to retirement. The study found that 56% of the respondents indicated that they had never participated in any pre-retirement planning program. For the ones who had ever attended one, 64% of them indicated that it was done less than one month before retirement and 32% went for the training between six months to one year before retirement. On adequacy of the pre-retirement training programs, 59% of the respondents who had ever attended a program indicated that it was inadequate. On the impact the pre-retirement training program had on their life after retirement, 73% of the ones who had ever attended a training program indicated that it had an impact. Kinds of impact mentioned by the respondents included: knowledge on how to invest their lump sum and to adjust to utilising their pensions, psychological preparation for retirement, and creating awareness on the kind of life to expect after retirement.

5.2.2 Experiences, Activities and challenges faced by public service retirees in kenya.

On the cultural and social practices, experiences and challenges faced by retirees, on change of location, the study found that 56% of the respondents had to change their location. Reasons for changing location included; insufficient funds to maintain the accomodation they had prior to retirement (37%), relocation back to the rural homes from the urban centers (30%), company houses had to be surrendered to the company (22%), moving to their own houses (11%). On contact with friends and former colleagues 96% of the respondents maintained social contact with friends and former colleagues and 4% did not maintain any contact .

On participation in social or communal activities, 80% of the respondents indicated they actively participated in communal activities. Some of the communal activities and groupings that retirees participated in included; welfare associations,pensioners meetings, peers socialization groups, investment groups and sports activities.

On part-time working or occupation of their time, 60% indicated they did not have any part-time jobs or occupations. Therefore their days and time were occupied by attending communal activities or meetings, going to the library to read books, news papers and story books, others kept searching for work/employment, others participated in sports by spectating, and others spent their time at home waiting for whatever came up to be done. On management of time and finances, 62% indicated they had a challenge in managing their time and finances and 62% indicated that they needed advice in this area.

On loss of status, 76% of the retirees had no problem introducing themselves as retirees though 24% did not because they believed they could still get a job and work.

On whether retirement had affected the quality of their life, 52% of them indicated that it affected the quality of their life negatively and 18% indicated that it affected the quality of their life positively.

On challenges faced by the retirees. The study found that the major challenge faced by the retirees as indicated by majority of the respondents was high living expenses and inability to afford basic needs like food, clothing and decent housing. This was indicated by 96% of the respondents. Inadequate pensions beaten by inflation rates and with negligible increments on pensions, indicated by 72% of the respondents and youth unemployment, indicated by 64% of the respondents. Others included, high medical expenses and lack of proper medical covers, paying school fees for some of their children still in school and some of their grand children, loss of occupation or engagements , loss of close friends due to idling and insufficient resources that could enable them to mingle effectively with friends thus resulting to loneliness. Inability to have development projects due to inaccessible loans and lastly mismanagement of the retirement benefit schemes.

5.2.3 Sources of livelihood and income generating activities retirees are engaged in.

On the monthly pensions, the study found that 74% of the respondents received pensions of below 10,000Kshs and 26% got between 10,001 to 20,000Kshs. On pension increments, the study found that 84% of the respondents indicated there were increments though they were negligible and thus they could not feel their impact. On lump sum 92% indicated they had received a lump sum though some said it was paid in instalments. Therefore they could not invest it or make good use of it. Of the retirees who got lump sum, 56% spent all their lump sum in paying school fees and 30% invested in farming, 12% invested in business, 4% in shares and bonds, 2% in real estate and 2% in banks to earn interest. Findings also showed that 41% of the ones who invested their lump sum indicated that the investment they had made was not there anymore.

Pension was the major source of income for 6% of the retirees. 36% of the respondents supplemented their income by farming, 34% supplemented with income from part-time jobs and 18% supplemented with dividends from shares. Other sources of income for the retirees included inherited wealth from parents, real estate investment, businesses and income from interests on deposits.

On the level of income the respondents felt would enable them to have or to maintain quality of life, 30% of the respondents indicated that an income of between Kshs. 30,000 to Kshs. 40,000 would be adequate, 16% indicated Kshs. 40,001 to Kshs. 50,000 and another 16% indicated between Kshs. 50,001 and Kshs. 60,000.

5.2.4 Extend of social support in the community for the retired.

In terms of social support extended to retirees by the government of Kenya, the community or any other stake holders, the study found that 86% of the respondents indicated that they did not know any form of support apart from the pensions received and consequently had not received any support.

5.3 Conclusion

From the findings of the study it can be concluded that retirement had an impact on the life of those who had left employment in public service organisations. Adjusting to the social changes and cultural changes brought about by retirement was difficult for many people and proved to be a major challenge for the retirees.

It can also be concluded that there was not enough preparation made towards retirement due to inadequate pre-retirement planning programs done by the public organisations. This in turn affected the quality of life of the retirees who reached retirement age ill prepared to manage the situations of life after retirement. The findings also corresponded with existing research literature which confirmed that insufficient access to retirement planning information led to inadequate preparations for retirement (Atchley, 1988; Schwarz, 2003).

The study finally concluded that support for the retirees was not sufficient and they were forced to cut down a lot of their expenditure after retirement which in turn affected the quality of services they could afford/access and in turn compromised the quality of life that they lived.

5.4 Recommendations

The researcher made the following recommendations based on the study objectives and the research questions:

1. The study recommends that retirement benefit schemes should be properly regulated and managed efficiently to ensure prompt and better payment for the retirees' pensions and further ensure a regular income for the retirees.
2. Adequate Pre- retirement training to be included and done in every public service organisation in order to ensure that all employees have adequate time to go through the training before retiring from the organisation.
3. The study also recommended that the government and other stake holders should come up with policies which will favour the quality of life of retirees. This can be done through provision of special subsidized facilities for the retirees , for example subsidized college fees for those who would want to spend their time studying and subsidized medical fees or medical covers, retirement homes for those who may not be having relatives to take care of them.
4. The study also recommended that retirees should be encouraged to develop their own income generating activities or to actively engage in their hobbies whilst in employment and to continue even after retirement to avoid idling and to earn some extra income.

5.5 Areas for further study

The study was carried out to establish the social and cultural impact of retirement on the quality of life of those who had retired from public service in Kenya. There is need to carry out a study on the impact of retirement on quality of life of retirees from the private organisations and those from the informal setup.

The study covered only the retirees from KNH, similar studies should be conducted in different public organisations and if possible a comparison can be made of the quality of life of retirees from different public organisations.

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APPENDICES

APPENDIX: I

COVER LETTER

**Sharon Mina Okeyo,
University of Nairobi,
Reg: No. C50/72195/08,
Department of Sociology.
P.O.Box 30197 Nairobi Kenya.**

Dear Sir/Madame,

Goodmorning/ Afternoon

I am a post graduate student at the University of Nairobi. I am currently collecting data for my research dissertation. The study is an analysis of impact of retirement on the quality of life of retirees from Kenyatta National Hospital. I kindly request to involve you in this study by asking you questions related to life after retirement from public service in Kenya.

Any information you give will not only be kept strictly confidential, but anonymous and will be utilized only for academic purposes.

Yours Faithfully,

Sharon Mina Okeyo,

APPENDIX: II

QUESTIONNAIRE FOR RETIREES

This questionnaire was used by the researcher/ research assistant when interviewing the respondent.

Part1: Personal Details

1. Age

55-59 yrs ()

60-64 yrs ()

65-69 yrs ()

70-74 yrs ()

75 yrs & above ()

2. Gender

Male ()

Female ()

3. Marital Status

Single ()

Married ()

Separated ()

Widowed ()

4. Number of children below 21yrs.

1-2 ()

3-4 ()

5-6 ()

More than 6 ()

5. Number of children above 21yrs without employment or a source of income.

1-2 ()

3-4 ()

5-6 ()

More than 6 ()

6. Number of people in your household

.....
.....

7. Level of Education and Training

Informal/none ()

Primary ()

Secondary ()

College ()

University ()

8. Number of years worked in KNH

>10 years ()

10-19 yrs ()

20-29 yrs ()

30-40 yrs ()

<40 years ()

9. Year of retirement

.....
.....

10. State your profession and cadre/job group before retirement

.....
.....

11. Number of years in retirement

- 0-3 yrs ()
- 4-6 yrs ()
- 7-9 yrs ()
- 10 yrs & above ()

12. Other than your Salary, which other source of Income did you have before your retirement?

- Interests from deposits in Banks ()
- Business (manufacturing/retail or service) ()
- Real estate investment ()
- Farming ()
- Part time jobs ()

Part II:Pensions and Other sources of livelihood

1. State your salary bracket before retirement

- Below Kshs. 10.000 ()
- Kshs. 10.001 to 20000 ()
- Kshs. 20,001 to 40,000 ()
- Kshs. 40,001 to 60,000 ()
- Kshs. 60,001 to 80,000 ()
- Kshs. 80,001 to 100,000 ()
- Above Kshs. 100,001 ()

2. How much do you receive as a monthly pension?

- Below Kshs. 10.000 ()
- Kshs. 10.001 to 20000 ()
- Kshs. 20,001 to 40,000 ()
- Kshs. 40,001 to 60,000 ()
- Kshs. 60,001 to 80,000 ()
- Kshs. 80,001 to 100,000 ()

Above Kshs. 100,001 ()

3. Are there any pension increments?

Yes () No ()

b) If yes, how is this pension increment determined?

At Trustees Discretion ()

Stipulated in the Trust deed ()

Inflation linked ()

Determined by annuity ()

Do not know ()

Others

4. Did you receive your lump sum benefits?

.....
.....

5. How did you invest/spend the lump sum amount that was paid to you

Paid school fees for children ()

Farming ()

Business e.g. manufacturing,retail,service ()

build or bought a house to live in ()

bought land ()

real estate investment ()

deposited in bank to earn interest ()

Shares, bonds ()

settled bills like medical bills ()

paid loans ()

6. Is the investment/s that you made with your lump sum still there?

.....
.....

7. If yes, What is the status of that Investment?

Gives me a monthly profit/benefit ()

Has appreciated in value ()

Has been able to break even ()

It declared a loss ()

Has depreciated in value ()

8. What challenges if any have you experienced receiving your benefits?

Delay in payment of benefits ()

Lack of support from the official, not transparent ()

Lack of enough information on pensioners ()

Sometimes I don't receive my benefits ()

Delay in the initial processing of the benefits ()

9. Do have other sources of income other than retirement benefits

Interest Income & other deposits ()

Retirement Benefits ()

Business ()

Farming ()

Real Estate, Property Investment ()

Part Time Jobs ()

Dividend Income from Shares ()

Inheritance Capital ()

None ()

Others, specify

.....

10. What level of income will enable you live a life similar to the one before retirement?

Below Kshs. 10,000 ()

Kshs. 10,001 to 20000 ()

Kshs. 20,001 to 30,000 ()

Kshs. 30,001 to 40,000 ()

Kshs. 40,001 to 50,000 ()

Kshs. 50,001 to 60,000 ()

Kshs. 60,001 to 70,000 ()

Kshs. 70,001 to 80,000 ()

Kshs. 80,001 to 90,000 ()

Above Kshs. 9000 ()

Part III: Retirement Preparation and Retirement Preparation Programs

1. Have you ever attended Retirement Preparation Training organized by KNH Superannuation Scheme?

Yes () No ()

2. If YES, how long was it before you retired?

Less than 1Month ()

Between 1-6 Months ()

Between 6 Months & 1 Year ()

More than 1 Year ()

3. Was the training adequate?

Yes () No ()

4. Did the training have an impact in your life after Retirement?

Yes () No ()

5. Please explain your reasons?

.....
.....

6. What are some of the challenges, if any, faced by your retirement benefit scheme?

.....
.....

Part IV: Experiences, Activities and Challenges of retirees

1. Did you relocate after retirement?

Yes () No ()

a. If yes, what were the reasons for relocation?

.....
.....

b. How many of your former colleagues and friends are you in touch with?

.....
.....

2. Do you attend social gatherings or participate in communal activities?

Yes () No ()

b. If yes, State which ones

.....
.....

3. Do you have a part-time job or Occupation?

Yes () No ()

If NO, What occupies you day?, Explain

.....
.....

4. Do you introduce yourself as a retiree?

Yes () No ()

If NO, Explain why,

.....
.....

5. Do you think retirement has affected the quality of your life

Yes () No ()

If yes , state whether positively or negatively

.....
.....

6. Are you aware of any social support extended/given by the government or any other organization to public service retirees?

Yes () No ()

If yes state any support given

.....
.....

Have you benefited from the support as a retiree: Please explain,

.....
.....

7. Do you need advice on how to manage your time as a retiree?

.....
.....

8. Are you facing any challenge in managing your time and finances?

Yes () No ()

If Yes does it affect your lifestyle in your community?

.....
.....

9. List other challenges or constraints you face as a public service retiree.

.....
.....

10. How has retirement affected your life?

.....
.....

11. What measures do you think can be undertaken to enhance the quality of life of a retiree?

.....
.....

THANK YOU !

APPENDIX: III

INTERVIEW SCHEDULE FOR THE KEY INFORMANTS

1.Name and duration in the work place

.....
.....

2.Position held and how long you have held this position

.....
.....

3. What are the financial services that retirees receive from KNH?

.....
.....

4.What are the social services that retirees receive from KNH?

.....
.....

5.What constraints do retirees face when seeking both financial and social services?

.....
.....

6.What is the impact of retirement on the quality of life of retirees from KNH?

.....
.....

7. What measures do you think can be undertaken to enhance the quality of life of the retirees from KNH?

.....

THANK YOU !

APPENDIX: IV
OBSERVATION GUIDE

1. Rate the condition of the following in the retiree. Put a tick where appropriate

Condition	Excellent	Good	Fair	Unsatisfactory
Dressing				
Hygiene				
Physical Presentation				
Facial expressions				
Ambiance				

2. Availability of an occupying activity

Present [] Absent []