



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

**CHALLENGES AFFECTING THE LIVELIHOOD OF TEACHERS AFTER
RETIREMENT IN KENYA: A CASE STUDY OF KISII CENTRAL SUBCOUNTY
IN KISII COUNTY, KENYA**

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C50/63113/2010**

**A RESEARCH PROJECT PAPER SUBMITTED IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS DEGREE
IN SOCIOLOGY (RURAL SOCIOLOGY AND COMMUNITY DEVELOPMENT)
UNIVERSITY OF NAIROBI**

NOVEMBER, 2016

DECLARATION

DECLARATION BY CANDIDATE

I hereby declare that this Research Project is my original work and has not been presented for any other academic award at the University of Nairobi or any other institution.

Name

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Date

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Signature

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DECLARATION BY SUPERVISOR

This Research Proposal has been submitted with my approval as University Supervisor

Dr. Edward Ontita

Date:

Signature:

DEDICATION

This project paper is dedicated to my loving husband Mr. Fredrick Munanga Shiyonga and my son Azariah Munanga Shiyonga for their support and patience throughout the period of my studies that made me persistent in achieving my goal. Their understanding and support have been strong pillars throughout my study period.

ACKNOWLEDGEMENTS

My sincere thanks go to my Supervisor Dr. Edward Ontita who spent every available time in guiding me on the project from the beginning until completion. I am thankful to my parents Mr. Samson Nyaisoti and Mrs. Agnes Bosibori Nyakoni and my elder brother Benard Mageto for encouraging and motivating me to join this master's programme. Special thanks go to my father Nyaisoti Nyakoni and my siblings Robert, Diana, Beatrice, Richard (late), Evans and Douglas who supported me financially whenever there was need. I would also like to thank Mr. Ayuma Nyaisoti who assisted me in data collection. The people of Kisii Sub-county, the retired teachers and the entire "Omogusii" people are appreciated for their most valuable resourcefulness in this study. Finally, I feel honored to have been given enough time by my employer Teachers Service Commission and colleagues who motivated and assisted me with valuable information to complete this program.

ACRONYMS AND ABBREVIATIONS

ITF	:	Industrial Training fund
KIPPRA	:	Kenya Institute for Public Policy Research Analysis
KNUT	:	Kenya National Union of Teachers
KUPPET	:	Kenya Union of Post Primary Educational Teachers
MOE	:	Ministry of Education
P1	:	Primary Teacher 1
PhD	:	Doctor of Philosophy
REBT	:	Rational Emotive Behavior Therapy
RT	:	Reality Therapy
SDA	:	Seventh Day Adventist
SPSS	:	Statistical Package of Social Science
TSC	:	Teachers Service Commission
USA	:	United States of America
WHO	:	World Health Organization

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ABSTRACT

Retirement is a stage in one's career trajectory when one is required by law to exit service on account of their age. In Kenya this age is 60 years although up to 2012 the retirement age was 55 years. Retirement is a major shift in life and comes with various challenges especially with regard to adaptation and declining income. The aim of this study was to find out the challenges affecting the livelihoods of teachers after retirement in Kisii Central Sub-county. The specific objectives of the study were to: explore the challenges affecting their livelihoods; analyze the effect of personal attributes of teachers in their reintegration into the society after retirement, and to investigate the ways retired teachers use to cope with the challenges facing their wellbeing after retirement. The study employed a descriptive research design. The study targeted retired teachers who were drawing monthly pension and were living within Kisii Central Sub-county in Kisii County. In this study stratified random sampling and purposive sampling techniques were employed to identify respondents. A total of 51 retired teachers were sampled. In terms of challenges faced in retirement the study found out that the nature of intra-family relationships were strained after retirement due to declining income and some retirees' health deteriorated. The study also found out that the retired teachers were lacking good financial stability to take care of themselves. For instance 39% of retired teachers sold their assets to meet their financial obligations. The study concludes that retirees faced unforeseen challenges and that those could be mitigated through pre-retirement training and information sharing with family members upon retirement. The study recommends that the TSC pays the lump sum retirement immediately a teacher retires and they should be trained on how to handle the lump sum.

CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter covers the context study, the problem statement, the research questions, objectives of the study, the significance of the study, and the limitations of the study. The chapter also explains the key terms as used in the study.

1.1 Context of the Study

Retirement is gradually becoming a topic of research focus in today's contemporary society; because it is an important phase of life that comes with many challenges in terms of adjustments and changes in lifestyle, self-esteem, friendships and vocation. Retirement is often described as leaving the job at a specified point in time after putting in some number of years or after attaining a given age of 60-65 years¹.

Geston (1995:44-45) argues that more often than not ones' life loses meaning unless it is connected to some form of work. He further argues that there is an intrinsic relationship between work and how one plans their future in addition to helping them maintain their 'autonomy and initiative' (Ibid). The argument here is that work-life is critical to ones' esteem and their wellbeing in general. Hence the cessation of one from an active work- life voluntarily or otherwise is a major shift on ones' life.

Retirement is one of the ways through which a worker separates from their regular employment. Amadi (1991) argues that retirement "includes abandoning one's consistent normal or periodic vocation, position, business or dynamic life. Seen accordingly, it could turn into a danger to numerous laborers who may not comprehend what to do with their time and lives in the wake of resigning from dynamic administration". And Blunt (1983) in referring to specialists argues that retirement "might represent an incredible test to them". The author further argues that in some instances, retirement may necessitate "changes in schedule, changes in individual propensities, and changes in open doors for social connection and for laborers who take fill in as a focal life intrigue, they are said to

¹ GoK, 2012

endure most when an ideal opportunity to resign comes. Given that connection and duty to work and close individual recognizable proof with ones' occupation can be said to be traumatic notwithstanding retirement or gnawing unemployment, it is just consistent that individuals get ready for it”.

The teachers' population in Kenya in 2009 was 252,848 according to a World Bank report (2010). The teachers' current retirement age is sixty years. However, teachers with disabilities and registered by the National Council for Persons with Disabilities have their retirement age set as sixty five years according to government policy (GoK, 2012). Upon retirement, the teachers are entitled to pension from the government to sustain their livelihood after retirement from public service. Up to 100,000 resigned teachers who last earned a compensation 10 years prior could soon be grinning in saving money lobbies afresh (GoK, 2012). They are incorporated into 200 for every penny addition to their annuity, in the year 2005 by the High Court at Nakuru, the same number of them were leaving the administration. Groups of resigned educators who have since kicked the bucket can likewise assert the honor that was because of their supporters. Since the resigned educators delighted in a fractional pay climb of 25 and 45 for each penny for most reduced and most astounding workers in 1997, the cash owed to them ranges from 115 to 145 for every penny of what they used to earn as at the time of their retirement (GoK, 2012).

1.2 Problem Statement

Developed countries are faced with the challenge of taking care of their ageing populations (Ubangha and Akiyemi, 2005). In such countries the elderly inhabit the base of the financial strata. Therefore, the more established people appreciate no legitimate benefits framework and have rare retirement investment funds, assuming any. By giving money exchanges to more seasoned people, governments can meet their commitment to secure the most defenseless people in the general public. Where legitimately oversaw and maintainable social annuities exist, more seasoned people impart their advantages to the individuals from their family unit in meeting the household's basic needs and for supplementing for the educational costs for their grandchildren when their parents are not

in a position to fully cater for such educational costs. In addition, the more established people watch over relatives tainted with afflictions, for example, HIV/AIDS, and also caring for their stranded grandchildren. In the last case, social annuities spare lives (Ibid).

Numerous laborers in creating nations treat daintily the supreme need to get ready for retirement from administration. A portion of the laborers in broad daylight administration are incredibly joined to their work and they are given and resolved to raise the profile of their establishments or associations without considering the way that one day they will be requested that resign from their posts or employments. To this gathering, work interests them and they get fulfillment from their occupations without making a decent arrangement regarding when to resign and what to do after retirement (Geston, 1995). The representatives neglect to understand that retirement can bring stress notwithstanding when it is intentional through changes in individual propensities, changes in routine and changes in open doors for social cooperation. A few specialists subsequent to meeting their normal month to month bills don't spare cash and in this way prevent themselves from satisfactorily get ready for unavoidable retirement. At retirement, without any investment funds and no individual organizations the laborers understand that they have arranged nothing to increase their benefits which might be deficient to cook for every one of their needs and manage them serenely at maturity (Qualls and Abeles, 2002).

Laborers whether joined to their work or not, conferred or not, included or not included in their work need to view retirement decidedly with the goal that life keeps on having importance and reward in retirement years (Geston, 1995). According to Nenty (2004), retired school teachers face numerous challenges such as limited financial resources to meet their financial needs, lack of expertise to initiate and manage income generating activities among other challenges. The major causes of these challenges are the low pension, lack of collateral for obtaining loans with the exit of the pay slip and huge family financial demands as well as having no clear policy on the retirement (Nenty, 2004).

After retirement teachers have to come up with strategies to raise money to cater for their financial obligations as they are no longer salaried. Being the bread winners of their households, teachers have to come up with other strategies to raise income to meet their household financial needs. In order to meet their family financial commitments, the retired teachers engage in productive activities like crop farming, livestock keeping, poultry farming among other agricultural initiatives. In addition, others operate small and medium enterprises to generate the much needed income to meet their family financial needs. Meanwhile some of the retired teachers are supported financially by their offspring through remittances to meet their financial obligations. In order to remain productive and enhance their financial prospects, some teachers have joined politics while others have joined community development initiatives in their locality. However, a number of retired teachers are involved in alcoholism and smoking and these habits are more prevalent among male retirees. Alcoholism reduces the financial resources of the retired teachers and also contributes to poor health (Mugenda, 2008).

With the ever increasing financial obligations and limited financial sources for the retired teachers, pension remains the only reliable source of income. Benefits is an imperative segment of the terms and states of administration in the Public administration. Open officers on retirement are qualified for get benefits that is equivalent with their positions, pay and length of administration. The installments ought to be provoke, general and effortlessly available to the beneficiaries. In any case, the educators in Kenya take a long stretch to get to their benefits rendering them exceptionally helpless where the life after retirement is an existence of boundless monetary difficulties (Nsirimobi & Aguwede, 2005). Another issue of retirement advantage is that the annuity is not normally up-dated occasionally by the business to avert subsequent decrease in esteem as a consequence of expansion. This further prompts to more dissatisfaction of the retirees particularly when different wellsprings of wage are missing. There is requirement for educators to get ready for life after retirement. Lack of access to the much needed pension leads to frustration, boredom and depression.

As at November 2015, there were around 278,000 teachers in Kenya, out of which an average of 1800 teachers retire annually (TSC Register 2015). From the population of teachers who retire annually fifty six percent (56%) are male while forty four percent (44%) are female (TSC, 2011). According to KIPPRA (2012) the number of retired teachers relying on pension is approximately 33,000 teachers. Mugenda (2008) argued that with the bureaucratic and policy challenges facing access to pension for the teachers after retirement, the teachers find it difficult to get along with their livelihood. Monthly pension disbursements for the retired teachers are usually less than their previous monthly salaries. In addition, various allowances such as house and commuter allowances are not provided for during the pension period. Thus, the scenario makes the retirees' ability to cope with the daily costs of living a heightened challenge. Furthermore, the pension that they receive is inadequate to meet their financial needs. This study sets out to find out the coping strategies that teachers adopt after retirement.

1.3 Research Questions

1.3.1 Main Research Question

What are the main challenges affecting livelihood of teachers and their dynamics after retirement in Kenya.

1.3.2 Specific Research Questions

The study answered the following research questions;

1. What challenges affect the livelihood of retired teachers in Kisii Central Sub-county?
2. What are the socio-cultural challenges that teachers face after retirement?
3. How do personal attributes of teachers affect their reintegration into the society after retirement?
4. How do the teachers cope with the challenges facing their socio-economic wellbeing after retirement?

1.4 Objectives of the Study

1.4.1 Broad Objective

The main objective of the study was to establish the main challenges affecting livelihood of teachers and their dynamics after retirement Kenya.

1.4.2 Specific Objectives

1. To explore the challenges that affect retired teachers' livelihoods in Kisii Sub-County.
2. To examine the socio-cultural challenges that teachers are faced with after retirement.
3. To determine the effect of personal attributes of teachers on their reintegration into the society after retirement.
4. To investigate ways teachers cope with challenges facing their socio-economic wellbeing after retirement.

1.5 Significance of the Study

This study was significant to a number of actors. First it was significant to the researcher whose office deals with retired teachers because it helped shed light on what happens to said teachers after they leave service. This will help the researcher in consultation with other stakeholders help facilitate the retirees' funds promptly so as to help them settle down better. Second, the study was significant to the Teachers Service Commission because it will help TSC to adequately prepare their employees for retirement in good time. Third, the study is significant to the Government of Kenya who are responsible for providing funds for those teachers who retire so that they can adequately plan and provide the required funds for a smooth transition from employment.

1.6 Scope and Limitations of the Study

The study was confined to the challenges that retired teachers of Kisii Central Sub-county experience. To achieve this objective, the study has specifically explored the adjustment dynamics for teachers who retire. This was done by establishing the amount of pension adjustment lump sum that teachers receive from the government, participation in a pre-retirement training program and family acceptance and support in retiring.

The study examined the socio-economic challenges that teachers are faced with after retirement. The economic challenges faced by the teachers after retirement were measured by investigating the new sources of income that teachers have so as to meet their personal and family financial obligations, the challenges posed in accessing their retirement benefits and through investigating the life skills that the teachers have that assist them in financing their daily lives after retirement. It also focused on the number of family dependants. In examining the social challenges the study focused on the nature of relationship between the retired teachers and their family and the status of their health after retirement. The social challenges were measured in terms of the nature of family support and the status of retired teachers' health.

The study has also analyzed the effect of personal attributes of teachers on their reintegration into the society after retirement by measuring the teachers' attitude towards life after retirement, the extent of their interaction with the community members. The study also focused on the ways teachers cope with the challenges facing their socio-economic wellbeing after retirement. This was achieved through finding out the teachers' current sources of income to meet their financial obligations, teachers' membership in social network groups, and the nature of family support, post retirement employment and participation in community development initiatives. The study also looked at the negative coping mechanism that the teachers have adopted after retirement such as alcoholism and drug abuse among others.

Kisii Central Sub-province in Kisii County framed the topographical extent of the study and in this way the outcomes have not been summed up to different Districts in Kenya. This is inferable from the diverse financial qualities of various areas in Kenya that characterize the life of instructors after retirement.

The study confronted challenges in preparing respondents to take an interest in the study. The study was likewise influenced by the abnormal state of uncertainty in Kisii Central sub County in Kisii County which impeded the information accumulation handle.

1.7 Definition of Key Terms

- Retirement-** The action or fact of leaving one's job and ceasing to work. From the study retirement was considered to be a stage in one's career life when they are required by law & employment contract to exit from their formal career engagement on account of their age. It could also be occasioned by one's health status as confirmed by recognized medical/health personnel.
- Pension-** Is a regular payment made during a person's retirement from an investment fund to which that person or their employer has contributed during their working life. From the study pension was considered as a sum of money added during employee's employment years, and from which payment is drawn to support the person's retirement from in form of periodic payments.
- Livelihood–** Is a means of securing the necessities of life. From the study livelihood was considered to be a means of making a living which includes people's capabilities, assets, income and activities they engage in, in order to sustain their life.
- Lumpsum-** Is a single payment made at a particular time, as opposed to a number of smaller payments or installments. From the study lump sum was considered as an amount of money that is paid in one a large amount in one occasion

CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAME WORK

2.0 Overview

This chapter presents a review of empirical literature on the challenges affecting the livelihood of teachers experience after retirement in Kenya. It focused on adjustment dynamics for teachers who retire. The study has focused on socio-economic challenges that teachers are faced with after retirement. In addition, it explored the effect of personal attributes of teachers on their reintegration into the society after retirement. The chapter also focused on the ways teachers cope with the challenges facing their socio-economic wellbeing after retirement. Lastly the theoretical review the conceptual framework of the study are outlined.

2.1 Understanding Teachers Retirement

As the number of aging population grows, so does the number of retired persons in the world. According to the WHO (2012), the number of retired workers in the world is approximately 200 million. The retirement creates new representational meanings for the aging process like concerning about the older people. Retirement is continuously getting to be point of research center in today's contemporary Nigerian culture. It is an imperative period of life or life occasion, carrying with it numerous difficulties as far as alterations and changes in way of life, self-regard, kinships and livelihood.

In Africa the quantity of resigned people is roughly 90 million. The standard negative parts of retirement in Africa are lower wage than before retirement, lessened self-regard coming about because of the departure of a work part, loss of expert character, loss of work- - related social contacts, conceivable loss of wellbeing, and changes in family relationships (WHO, 2009).

According to Kippra (2012), the number of retired persons is approximately one million. Mugenda (2008) argued that with the bureaucratic and policy challenges facing access to pension for the retirees, they find it difficult to get along with their livelihood. Meanwhile the pension that they receive is inadequate to meet their financial needs. This study sought

to find out the coping strategies that teachers adopt after retirement. The retired persons including teachers in Kenya live in poor conditions, and are unable to make ends meet as they wait for their monthly pension. These retirees keep on struggling financially after coming out of their active career life (KNDS, 2012). The study found out the challenges that teachers experience after retirement in Kenya by conducting a case study of Kisii Central District in Kisii County, Kenya.

2.2 The Retirement Dynamics for Teachers who Retire

Retirement is viewed as an imperative stage in human improvement everywhere throughout the world, individuals who arrange their retirement well ahead of time alter well to retirement, and they are probably going to experience it as a special first night stage in which they are very dynamic or may experience a R and R (Rest and Relaxation) period of recovering from the burdens and strains of business (Odu, 1998).

Retirement is a move from the universe of work into a universe of less thorough work action and rest, particularly in regard of retirement because of maturity or long years of administration (Belsky, 1990). In numerous creating nations, retirement has not been because of maturity or long administration, however it has additionally been because of a chop down in costs in the general population and private divisions of the economy and to political elements (Adeoye and Legbara, 1997). Retirement nervousness by its tendency, includes fears and stresses over the eventual fate of the person as an aftereffect of the discontinuance of dynamic working life. It includes expect that more often than not comes about because of progress. As indicated by Adeoye and Legbara (1997), change is unavoidable however the vast majority tend to oppose change since it is not generally helpful. A portion of the real sources and reasons for retirement uneasiness, as indicated by Ode (2004) are deficient store, challenges in overseeing emotional well-being, test of dealing with another and bring down societal position, lacking making arrangements for retirement, trouble in time administration, add up to reliance on present compensation, issue of securing private settlement, numbness of what to do with benefits cash, state of mind of loved ones, and the difficulties of sudden retirement.

2.3 The Financial Difficulties that Instructors Confront after Retirement

As indicated by Opiyo (2010) the resigned educators in Kenya are living in poor conditions, not able to make a decent living as they sit tight for their month to month benefits. These retirees continue battling but since of their small annuity pay, it makes them create stress and pass on not long after in the wake of leaving their dynamic instructing profession. Retirement is an unavoidable action in the lives of specialists. All laborers must resign at one time or the other in their lives. Shockingly, the possibility of retirement to a few laborers breeds tension, trepidation and bafflement. Disposition towards retirement needs not be this negative. Instructors and other helping experts need to address this repeating and incapacitating issue as an aftereffect of retirement (Uzoigwe, 1997).

Cash is one of the significant determinants of what an individual does in retirement. Cash is required for the installment of bills that heretofore were dealt with by the pay that the representatives got. Bills, for example, power, water, phone, security, house servants, drivers, and restorative stance incredible difficulties which may bring about anxiety and dissatisfaction, and thus hypertension for some resigned specialists (Adeoye and Legbara, 1997). Stress over funds is normally intensified in light of the business' inability to pay retirement benefits, including tip on time and annuity (Uzoigwe, 1997). This is an issue that is past the retirees and most likely records for the high loss of life among them, particularly for those that need mental conformity abilities. Indeed, some still need to think about training and doctor's visit expenses for a family that is still, all things considered, made up of ward kids and wards.

Wellbeing, as indicated by the WHO (1989), is "being in a condition of finish physical, mental and social prosperity and not simply the nonappearance of malady or sickness". In this manner, retirees tend to confront genuine difficulties in dealing with their wellbeing particularly because of deficient activities. Such classification of retirees may encounter some physiological and enthusiastic issues, for example, crankiness, flighty practices, and psychosomatic ailment, for example, stomach ulcers, heart sicknesses, hypertension and a squeezing inclination to submit suicide (Denga, 1996). In a report by ITF (2004), it was

expressed that a man's wellbeing, at any given time, is a production of his/her intrinsic introduction. Hence, aside from these variables can be enough overseen more likely than not, obsessive and mental prosperity of the retirees can't be ensured or improved.

For some resigned specialists both in general society and private area, keeping up a feeling of character and self-esteem without an .all day employment is in certainty the absolute most troublesome test that they need to confront (Mugenda, 2008). This is as an aftereffect of the way that there are not any more junior officers to sit tight and run errands for them. The sudden acknowledgment that they need to do everything themselves, as a rule makes most retirees feel objectified and spent. This test may bring about sentiments of detachment and forlornness and nervousness for the individuals who couldn't oversee it (Kolawole and Mallum, 2004).

Measurements have demonstrated that 90% of resigned people look hopeless, confounded and powerless (Ndaman, 2004); as a consequence of absence of pre-retirement arranging or uncalled for pre-retirement arranging. As per Ndaman (2004), 10% of the individuals who resigned, who are living great, and most likely in high spirits and can keep up their the norm, are the individuals who prepared. A spontaneous retirement makes issues, for example, fatigue, budgetary nervousness, pain, separation and sentiment disappointment for an apparently unfulfilled life.

As indicated by Kolawole and Mallum (2004), one reality of human cognizance is the attention to time. People feel the progression of time they would say and watch it in their surroundings. Time is cash, it is valuable. A few attributes of time which must be borne at the top of the priority list are that time is consumable, it is basic, it is widespread, it is extraordinary (i.e. can't be employed or put away) and it is powerful (i.e. not static). Since these qualities of time are fundamental, retirees need to consider how they will use their time sensibly after retirement and in the event that they don't prevail with regards to getting ready for the usage of their time after retirement, they have a tendency to create retirement uneasiness.

The significant sources and reasons for retirement uneasiness are poor time administration, add up to reliance on benefits which is much of the time untrustworthy, issue of securing option private and office convenience, obliviousness of what to do with annuity, state of mind of loved ones which might be tepid or negative and the difficulties of sudden retirement (Kolawole and Mallum, 2004). With the present financial downturn on the planet, it is turning out to be progressively troublesome for the normal specialist to make a decent living as a result of deficient wages' and high swelling. Retirees are more regrettable off in this circumstance, as the little sum they are qualified for are typically not paid as and when due. Therefore, retirement which might not have been gotten ready for by and large is joined by some socio-mental and money related tensions.

The issue of stopping authority quarters for leased condo after retirement is likewise a noteworthy worry of most retirees, as most laborers can't manufacture their own particular houses before retirement. Lasisi (1997) noticed that it is disappointing not to have a rooftop over one's head at retirement, and all things considered, endeavors must be made before retirement to take care of this issue. The retirees are normally not clear in the matter of what to do with their tips taking after retirement. Lamentably, the benefits and tips are normally not paid promptly after retirement thus specialists are at a misfortune on what to do. Most specialists are not ready to perceive their own qualities, interests, gifts, drives, aptitudes, and soon (Odu, 1998). Since the family wage remains as the absolute most vital determinant of life fulfillment and assurance in retirement, imminent retirees are confronted with the uneasiness and issue of what the disposition of their loved ones will be after retirement.

The demeanor of loved ones assumes a vital part in retirement choices. In a study completed by Ode (2004), it was watched that retirement influenced the pay of the retirees, their temperament, of habitation, family structure or relationship between individuals from the family and in addition the monetary feasibility of retirees.

Sudden, obligatory or constrained retirement is settled on by the business against the desires of their workers. A few instances of obligatory retirements possess large amounts of the nation. The antagonistic ramifications of this activity is that frequently than not, specialists are insufficiently arranged for such projections. Consequently, laborers in this classification resigned into a mess, mental issues, and hallucination and along these lines passing now and again (Ode, 2004). The impacts of uneasiness in the life of the retirees are various and can be classified into three primary gatherings' to be specific mental, psycho-social and monetary impacts.

Examines have been completed on the sentiments of laborers on retirement and its orderly mental impacts by (Denga, 1996; Ode, 2004). Denga (1996) observed that nervousness level obscure already turn out to be high as from 55 years old; there is expanded rate of stress due to unpleasant sentiments; enthusiastic adjust is hard to accomplish; there are sentiments of sentimentality; sadness is basic; occurrence of cardiovascular malady is seen once in a while; and tentative arrangements are unverifiable.

Denga (1996), placed that the uneasiness of the planned laborer is frequently uplifted and aggravated by an absence of security, particularly among the individuals who have little to fall back on after retirement. Word related anxiety is complemented by the worker's unhinged push to secure option work before the intractable certainty of retirement. A few specialists' off-work time is spent in investigating conceivable organizations or exchanges which they would be locked in taking after retirement, and these eagerness regularly prompt to high anxiety and nervousness (Denga, 1996; Ode, 2004). The discouraged world economy does not hold much guarantee for those leaving the work advertise. In this way, because of inescapable looming retirement and its outcomes, laborers' passionate status is regularly in a condition of irregularity. A run of the mill case of this is.

2.4 The effect of Personal Attributes of Teachers on their Reintegration into the Society after Retirement

The life-cycle models anticipate that people work and collect resources while youthful and moderately aged, and resign and draw down resources when old. On the off chance that there is no instability, life-cycle buyers never think that it's ideal to veer off from the retirement age and utilization way picked toward the start of their lives (Denga, 1996; Ode, 2004). As a general rule, customers confront vulnerability in regards to the results of monetary factors, for example, future salary and venture returns, and additionally individual and family attributes, for example, wellbeing status and conjugal status. People must settle on retirement arrangements and utilization choices that expand their normal utility in view of their best figure about future acknowledge of dubious factors. As indicated by this hypothesis, just surprising changes ought to adjust the ideal retirement way (Belsky, 1990). Be that as it may, it is likely that people with various individual attributes at the beginning react distinctively to startling changes in the significant factors. For instance, those with bigger starting levels of riches may overhaul their normal retirement dates around additional in case of a wellbeing stun than those with lower levels of introductory riches. Subsequently, people with various perceptible qualities at time overhaul their desires diversely in light of comparative stuns to riches, wellbeing or different factors.

The explanations behind resigning are individual and affected by various components. Patrickson and Hartmann (1992) contended there are three fundamental variables that add to more established laborers' choices about retirement—wellbeing, money related conditions and work openings. A comparable three principle impacts were recognized by Hansson, DeKoekkoek, Neece, and Patterson (1997) and Patrickson and Clarke (2001): (i) budgetary status; (ii) physical confinements and medical issues that hinder a man's capacity to work; and (iii) mental variables, for example, reduced occupation connection, fulfillment with vocation achievement, and nerves about detachment from the work environment. In any case, Wolcott (1998) proposed the primary explanations behind resigning were family, wellbeing, excess/work, accomplice contemplations, and needing to seek after various exercises. Confirm from longitudinal information from the USA, discovered annuity

arrange motivating forces, wellbeing status, work trouble, and a cooperation with the life partner's decision of retirement were the most vital considers the retirement choice (Gustman and Steinmeier 1994). Generally speaking, there have all the earmarks of being three primary impacts, with an assortment of sub-impacts, influencing retirement choices.

2.5 The Ways Teachers Cope with the Challenges facing their Socio-economic Wellbeing after Retirement

As indicated by Opiyo (2010), systems used to bolster instructors' job after retirement may incorporate expanding their month to month annuity, setting in advance work area for exhorting the educators who are going to resign, and setting up better retirement plans to redress the poor state in which resigned educators are living in. The occupation maintainability challenges confronting the retirees are because of low benefits, absence of guarantee for credit with the exit of the compensation slip and high family budgetary requests and also absence of an unmistakable government arrangement on retirement (Gustman and Steinmeier 1994). The legislature ought to create and systematize arrangements to handle employment maintainability challenges when the instructors resign.

The family support is the essential security of generally retirees. The approach level activities and institutional courses of action to give government managed savings to the elderly outside the family framework are entirely constrained. There is a felt requirement for advancing a retirement and benefits framework that is reasonable, fair to all sections of the general public, meet the protected commitment of government disability for the retirees and comply with fundamental human poise (Alimullah and Miyan, 2010).

Pre-retirement projects can significantly enhance the capacity of individuals to arrange effectively for retirement. Numerous vital global bodies have upheld for the foundation of retirement projects at the same time, despite these different proposals, next to no has been done to offer impact to them (Uzoigwe, 1997). Just a little extent of individuals resigning are given the chance of a pre-retirement course or pre-retirement guiding. This very inadmissible position will proceed until viable measures are taken to change it. The case

for retirement planning lays on social and compassionate grounds; as well as legitimate on financial grounds. Okepede (1998), called attention to that advising and instruction remain the main most secure approach to get the yet-to-resign laborers out of the go with issues indicating that in created nations, tending to the resigned has gone past giving them adequate cash to cook for themselves. It incorporates essential advising and training for forthcoming retirees. In this way, forthcoming retirees must guarantee that they secure information/aptitudes, and capabilities that they could require further down the road. These abilities and learning might be very surprising from their present work encounters (Uzoigwe, 1997).

Work retirement is one of the main life moves that symbolize going into another period in life. As one resigns from work, one sections from a huge action that influences a large number of his\her life spaces. The logical writing depicts the move from a specialist's life to retiree's life as a critical one, regularly joined by a decrease in life-fulfillment, self-assessment, and personal satisfaction (Atchley, 1998). In this manner, having sufficient adapting aptitudes in the move to retirement could influence the result of this move. Regardless of the centrality of this life-occasion, planning towards it is regularly deficient. Retirement planning and retirement advising programs expect to improve members' adjustment to retirement and give help with dealing with this new stage in life. Pre-retirement courses utilize an assortment of techniques: subjective, full of feeling, and behavioral (Uzoigwe, 1997). Their primary design is to frame reasonable view of resigned life and decrease tension about retirement.

2.5.1 Counseling Strategies for Managing Pre-retirement Anxiety

There are different Counseling procedures for overseeing pre-retirement nervousness that incorporate objective emotive conduct treatment (R.E.B.T) and reality treatment (RT). The Rational Emotive Counseling is a proper advising treatment for imparting soundness in grown-up laborers with respect to their impression of retirement (Denga, 1996). Recognition is exceptionally critical on the grounds that it influences conduct. Retirement ought not be permitted to actuate uneasiness, frenzy and depressive practices. Or maybe, it ought to be seen (particularly retirement on grounds of age) as a characteristic development

process thus ought to be acknowledged as a typical formative process (Denga, 1996). The Rational Emotive Behavior Therapy (REBT) is a subjective behavioral treatment that has been discovered valuable in changing recognitions on retirement. REBT can be offered on individual or gathering premise and it is a behavioral supplement of Rational Emotive Therapy (RET) established by Professor Albert Ellis of United States Rational Emotive Behavior Therapy (REBT) depends on the presumption that people are conceived with a potential for both judicious or straight thinking and unreasonable or abnormal considering. Individuals have inclining state of mind for self-safeguarding, satisfaction, thinking and verbalizing, cherishing fellowship with others, development and self-completion (Mugenda, 2008). They likewise have penchants for self-demolition, shirking of thought, lingering, interminable redundancy of missteps, superstitions, bigotry, hairsplitting' and self-accuse, evasion of realizing development possibilities. Underestimating that people are error prone (fit for committing errors) Rational Emotive Behavior Therapy endeavors to individuals acknowledge themselves as animals who will keep on making botches; yet in the meantime figure out how to live more content with themselves.

The Reality Therapy (RT) lays on the focal thought that individuals pick their conduct and are in this manner capable for what we are doing as well as for how we think and feel. The fundamental logic of Reality Therapy is shared by the existential approach and Rational Emotive Therapy. The general point of this restorative framework is to give conditions that will help customers build up the mental quality to assess their present conduct and, in the event that it doesn't address their issues, to get more successful conduct. This procedure of learning powerful conduct is encouraged by the utilization of the essential standards of reality treatment which incorporate a warm, tolerating guiding environment and different directing methods (Magill, 1996).

Reality treatment is an arrangement of directing or psychotherapy which endeavors to help customers acknowledge duty regarding their conduct. Its point is to show customers more suitable examples of conduct. Its noteworthiness is that it helps customers meet their fundamental needs more adequately (Magill, 1996). The general objective of the truth treatment is for people to discover more viable methods for addressing their requirements

for having a place, power, opportunity, and fun. Glasser (1996) stresses that guiding comprises of helping customers learn approaches to recover control of their lives and to live more adequately. This incorporates standing up to customers to inspect what they are doing, considering, and feeling, to make sense of if there is a superior path for them to work.

Reality treatment concentrates on what customers are aware of and afterward helps them increment their level of mindfulness. As customers get to be mindful of the inadequate practices they are utilizing to control the world, they are more open to learning elective methods for carrying on (Kolawole and Mallum, 2004). Also, people need a considerable measure of personality. "An effective" character is accomplished by getting to be included with life in a way that permits the person to satisfy the fundamental need of: feeling beneficial towards self as well as other people, and to love and be cherished, people endure when they unsuccessfully satisfy any of these necessities. This torment is communicated in reckless conduct.

Essien (1977) in showing an indigenous rationality for direction in Nigeria particularly prescribed the utilization of an "order approach". He expressed that man is not free, and basically defenseless and subordinate for his survival and bliss on outside help. In this way, man has the major ideal to look for and get help which ought to guarantee survival and bliss. In the event that this philosophical introduction is relevant, then the utilization of Reality Therapy would appear to be proper in lightening the issue of ANXIETY among the pre-resigned laborers. As it were, Reality Therapy appears to be suitable for overseeing pre-retirement ANXIETY (Magill, 1996).

All what the instructor or advisor working with people need to do is to apply the fundamental methods in actuality treatment (Kolawole and Mallum, 2004). Above all else, the guide ought to choose the fitting method for educating the customer better and of satisfying his/her fundamental needs through dependable activities. At that point, similarly as the disposal of uneasiness is concerned, the accompanying strategies ought to be taken after: investigating needs, needs, and view of customers; concentrate on current conduct (i.e. uneasiness) of customers; inspiring customers to assess their conduct; and making arrangements and responsibility (Magill, 1996).

2.5.2 Pension Allocation to Teachers

According to Teachers Service Commission manual (2006), the person that qualifies for payment of pension is the one that has completed ten years of continuous service and has been serving on permanent and pensionable terms.

The commission uses the below prescribed formula to calculate the teachers' pension;

$$\frac{\text{No of months worked} * \text{annual basic salary} * 1/4 * 20}{480} = \text{Lumpsum gratuity}$$

Reduced monthly pension: it is important that amount of pension paid monthly after a quarter of pension has been paid in lump sum.

Formula

$$\frac{\text{No. of months worked} * \text{annual basic salary} * \frac{3}{4} * \frac{1}{12}}{480} = \text{reduced monthly pension}$$

Failure to commute pension by the teachers makes them not to get lump sum, which is multiplied by twenty. It is therefore advisable that a retiree opts to commute a quarter of his/her pension in order to get lump sum payment. This is the basis that the teachers access their pension and this study will investigate the usefulness of the pension to the teachers after they retire.

2.6 Theoretical Framework

The study was based on the following theories: role theory and continuity theory.

2.6.1 Role Theory

Fulfillment from life after retirement is clarified by different hypothetical methodologies. Two of these are part hypothesis and congruity hypothesis. The part hypothesis keeps up that human conduct is guided by desires of the individual and others around him (Atchley, 1998). These desires shape and direct the parts that individuals complete in their lives, for example, father, representative, companion, child, and so on. In light of this approach, the loss of one's part as an aftereffect of retirement can bring about a man to feel nervousness and discouragement and can prompt to a decline in one's self-regard. The more significant the work part is for the individual, the more upsetting the sentiments of misfortune will be (Loewenstein and Frederick, 1999). Among the assortment of parts, the part of laborer is a

standout amongst the most essential since it characterizes the individual's every day exercises, his status, and his associate gathering. As per part hypothesis, retirement can undermine the more seasoned laborer's sentiment reconciliation with society (Rosow, 1974). These negative sentiments can unfavorably influence the retiree's wellbeing and even increment the danger of death. Individuals who are most unequivocally put resources into their occupations are at the most serious danger of affliction from loss of part after their retirement.

From the study the role theory was relevant to study because teachers in societies are people who are very much recognized as important individuals because everyone despite their his/her status example doctors, lecturers, engineers to name but a few must pass through the hands of a teacher therefore teachers are recognized and respected but when he/she retires the status fades out slowly and they are no more recognized; this lead to the role of this teachers becoming leads important and by the end he/she gets stressed and loses meaning (Suh, Diener and Fujita, 1996).

2.6.2 Continuity Theory

The progression hypothesis concentrates on the sentiments of personality and mental self-portrait and keeps up that these stay stable, as an aftereffect of which life designs stay stable as well. The sentiment progression that goes with the individual aides in life moves (Suh, Diener and Fujita, 1996). Individuals at retirement and maturity have a tendency to keep up an internal congruity (which incorporates positions and states of mind to the world) and subsequently keep up outside progression (which incorporates ties with the social environment and upkeep of way of life) as well. As indicated by congruity hypothesis, the time of retirement gives a chance to keep up one's past way of life and life designs (Agahi, Ahacic and Parker, 2006). The move from an existence of work to retirement does not need to hurt the individual's sentiment personality, his social ties or sentiment efficiency and mental self-portrait. Most retirees keep up progression in the objectives of their lives, methods of activity and adapting, and also of the texture of their past social ties. Their retirement is thusly depicted as a proceeded with stage in their vocation, one that they foresee and are to a great extent arranged for. Keeping up congruity is basic for the retirees:

Those who keep up their way of life or who see retirement as a chance to satisfy past objectives (or who arrange their retirement) won't feel any reducing in fulfillment with their lives (Atchley, 1998).

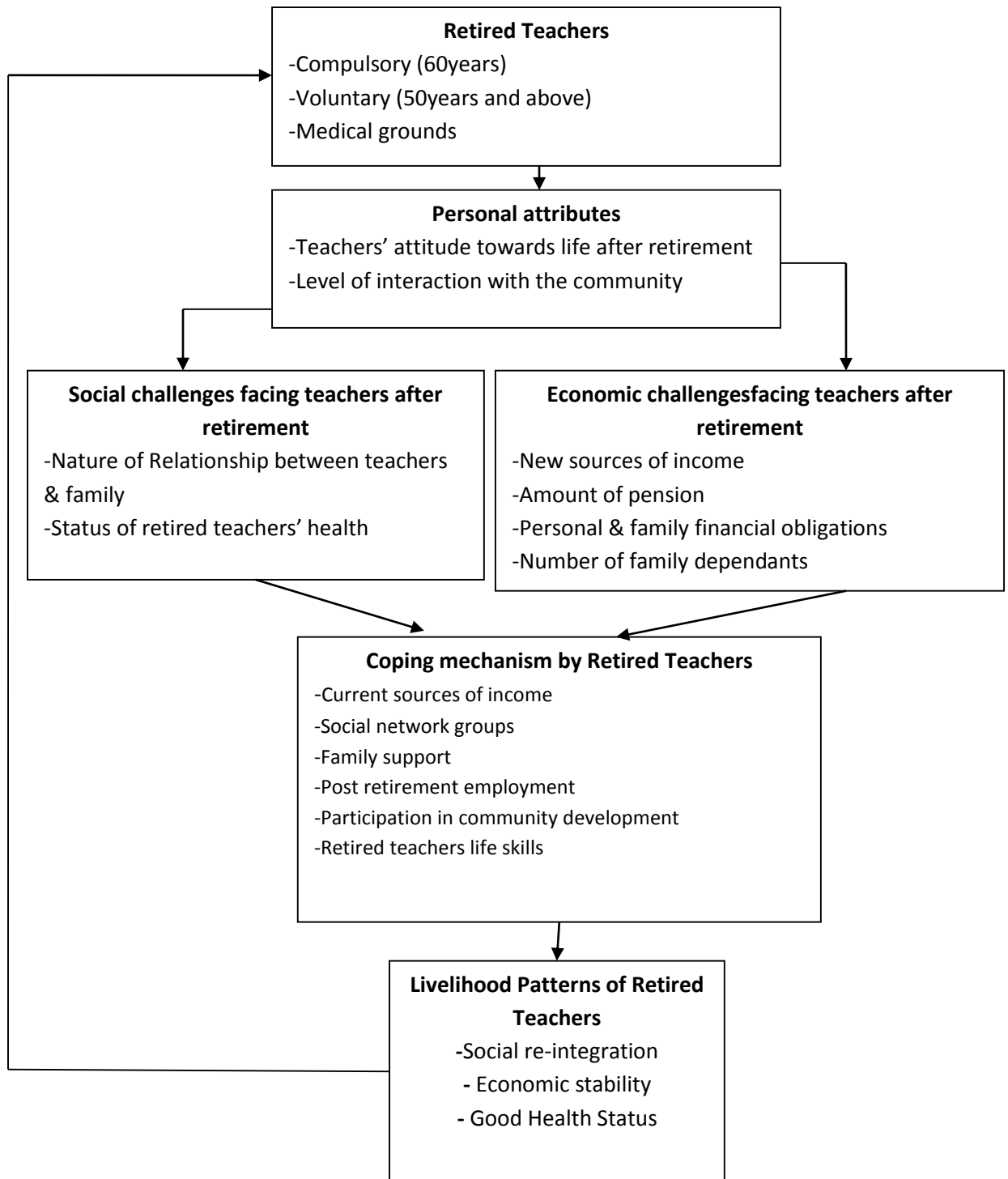
At the point when concentrating on the appraisal of life in an individual's later years after retirement from work, and when appreciating the individual's capacity to change in accordance with and adapt to new difficulties, two unmistakable mental systems that keep up or accomplish great levels of fulfillment are included (Horowitz and Vanner, 2010). Adaptation is described in the writing as a characteristic, programmed handle which is grinding away when near retirement; the enthusiastic reactions have a tendency to be extreme while after a not very long stretch, the force of the negative responses that debilitate the feeling of prosperity by and large subsides. The rate of adjustment to life occasions is identified with the kind of occasion and its force (Loewenstein and Frederick, 1999). Indistinguishable significance is credited to adapting, aside from that it – dissimilar to adjustment – does not occur all alone, but rather will be somewhat described by a dynamic procedure with respect to the individual confronting alluring or undesirable life challenges.

From among the numerous methods for dealing with stress talked about in the writing, various methodologies were observed to be of significance with regards to subjective prosperity, for example, giving positive intending to occasions, directing feelings and in addition convictions of an otherworldly nature (Suh, Diener and Fujita, 1996). As per this study coherence hypothesis is applicable in light of the fact that it has supported instructors who have retired to feel that retirement is not a capital punishment, that notwithstanding when they resign life needs to go ahead as normal and even enhance their wellbeing and budgetary status. In this study the instructors affirmed to have put resources into little scale cultivating, keeping of domesticated animals keeping and little scale business that produce salary (Horowitz and Vanner, 2010). A large portion of the instructors transfer on atomic individuals i.e. relatives and kin.

2.7 Study Conceptual Framework

An applied system is an arrangement of wide thoughts and standards taken from pertinent fields of enquiry and utilized writing as a resulting presentation (Reichel and Ramey, 1987). The following is a calculated model demonstrating the challenges that retired teachers face after retirement as well as their coping mechanisms.

Figure 2.1: Conceptual Model



Source: Researcher, 2015

The reliant variable in this study was the job examples of educators after retirement. The vocation examples of educators after retirement are affected by a few elements that constitute to the autonomous factors. In light of the writing survey, the conceivable elements to impact work examples of educators after retirement incorporate the social difficulties, monetary difficulties and the individual traits of resigned instructors. The social difficulties being explored are reflected in the way of the relationship between the educators and their relatives after retirement and the status of teachers' personal health.

The economic challenges have been shown in terms of new sources of income, amount of pension, personal and family financial obligations and the number of family dependents. Meanwhile the teachers' personal attributes was reflected in terms of teachers' attitude towards life after retirement and the level of interaction with the community. The ways that teachers are coping with the social and economic challenges are indicated by the current sources of income, social network groups, family support, post retirement employment and their participation in community development.

Teachers retire at the age of 60 years on compulsory grounds, 50 years and above on voluntary grounds while others do so on medical grounds if recommended by the medical board. In these categories they all receive a pension. For example some teachers feel retirement is a burden since they had not prepared, and will not earn a salary yet others feel its relief to have life time rest after many years of hard work. Their levels of interaction the community goes down the ladder they feel demoralized as they can't cope with the rural life villagers and take over post's like elders, pastors, committee members and even political leaders in the society.

Most retired teachers face a lot of challenges both social and economic. In social challenges most of them are not received in a good way because they once were earning a salary monthly, and after the lump sum the families see them as a dependent. Also their relationship between the members drops drastically. This is because the status of the teacher has diminished since he/she retired. Health wise because of stress and ways of coping are difficult; they tend to deteriorate in their health status.

On the other hand they also face economic challenges in that; since they don't earn any more, they have to look for other sources of income for example keeping of livestock and poultry, small scale farming and small scale businesses where they receive minimal profits to meet their needs.

Most teachers who are primary teachers earn a very low amount of pension lump sum, yet is over, they remain poor and struggle too much others have very young families where their children are still at the primary level. Therefore, they still need good education, food, shelter and health. Therefore since they retire while with young children and they need care, you find that after retirement the teachers face a very economic challenges that really lead to stress and other chronic diseases.

When they discover they face both social and economic challenges, teachers try as much as possible to cope. They look for the fastest mechanisms to adopt so as to cope in life. Most of them start business with the little capital they have like selling the cash crops, milk etc. Others join social network e.g. merry go rounds, others depend on their children who have good jobs; since they believe that when they invest in children's education the children will help them in future.

On the other hand, you find that others look for job opportunities even after 60 years school. Others participate in community development as pastors, members of county assembly, while others participate in the villagers as elders. Others have skills that they are good example d to the young society and they act as advisors to build the society at large.

The livelihood of retired teachers therefore depends on their social integration, economic stability and they have good health status. Therefore when teachers retire, it will depend on how they will perceive the retirement on their personal attributes so as to handle their social and economic challenges and they can't cope, then they should adopt mechanisms to do so after retirement so as to improve their livelihoods and this is a vicious cycle.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the research design and methodology used in this study. The study site description, study population, sample size and sampling procedures, unit of analysis and unit of observation; data source, data collection methods, research instruments, pilot study, ethical considerations and data analysis and presentation are discussed.

3.1 Research Design

The examination outline is a plan; framework or plan that used to produce answers to research issue (Orodho, 2003). This study received the distinct overview investigate outline which utilized quantitative approach. The plan was regarded reasonable since it is helpful in portraying the situation as they exist without control of factors. Spellbinding review plan can be utilized to gather data about individuals' states of mind, assessments, propensities and wonder influencing them.

Through the quantitative approach, the specialist could gather information to answer questions concerning the difficulties influencing the business of educators experience after retirement in Kenya. The quantitative approach utilized surveys that empowered the analyst to gather quantitative information for enlightening measurements. The polls additionally empowered the analyst to get educational data as to investigate a wide range issues on difficulties influencing occupation of educators experience after retirement in Kenya.

3.3 The Study Site Description

This study was completed in Kisii focal, a Sub-area in Kisii County, which is a region in the previous Nyanza Province in southwestern Kenya. Its capital and biggest town is Kisii Town. The locale and the whole region is occupied for the most part by the Gusii individuals. The area has four appointive voting demographics: Bonchari Constituency, Kitutu-Chache voting public, Nyaribari-Chache Constituency and Nyaribari-Masaba Constituency.

Kisii town is the capital of the Kisii County. Once in the past the base camp of the first and bigger Kisii District before it was part to make Nyamira a locale situated in the north and Gucha, an area situated in the south. Additionally, with the passing and the proclamation of the new Kenya Constitution in August 27, 2010, Gucha District was re-retained once again into Kisii County though Nyamira District has since been renamed Nyamira County.

The number of inhabitants in Kisii region is around 1, 152,282 people constitutes of 48% male and 52% female while the number of inhabitants in Kisii focal region is roughly 546,212 people. Around 51% of the populace lives beneath the destitution line. Most of the general population for the most part depend on cultivating as the principle wellspring of work. Kisii focal locale has around 500 open grade schools and 145 open optional schools.

3.4 Target Population

As indicated by Kothari (2004), an objective populace is an all-around characterized set of individuals, administrations, components, occasion, and gathering of things or families that are being explored. Nsubuga, (2000), clarifies that the objective populace ought to have some detectable qualities, to which the analyst expects to sum up the consequences of the study. This definition guarantees that populace of interest has common characteristics. The general population of study consisted of the retired teachers. The total population of retired teachers in Kisii central is 350 (GoK, 2012).

3.5 Sample Size and Sampling Procedure

In this study, stratified arbitrary inspecting and purposive examining systems were utilized to recognize the respondents. The study concentrated on the resigned instructors in Kisii Central Subcounty. As indicated by current measurements (GoK, 2012), the aggregate populace of resigned educators in Kisii Central subcounty is 350. From the number of inhabitants in 350 resigned educators, a specimen of 30 for each penny was taken utilizing stratified irregular inspecting strategy which gave each resigned instructor in the populace an equivalent shot of being chosen. 30% was considered adequate by the study as an adequate representation of the target population given the logistics of access to the retired teachers. Therefore the study sample size was 105 teachers who had retired.

The researcher used proportionate sampling method to get sample size of the respondents from the three sampled divisions in Kisii central district. The desirable size of respondents by the researcher was 51 respondents. The study area was Keumbu division, Kiogoro and town center division. From the selected area there were 213 retired teachers which comprise 61% of entire population of retired teachers in Kisii central district as TSC pension register.

The number of respondents per division was calculated as the percentage (%) of the total on retired teachers in each division against the study's sample (350). The total number of retired teachers in the study area was 213 and they comprise of Keumbu division 67, Kiogoro 83 and township 63. The researcher drew 67 respondents from Keumbu division, 83 respondents from Kiogoro division and the remaining 63 respondents from township division.

$$\text{Keumbu} = \frac{67}{213} \times 51 = 16$$

$$\text{Kiogoro} = \frac{83}{213} \times 51 = 20$$

$$\text{Township} = \frac{63}{213} \times 51 = 15$$

The proportional percentage of respondents each from the three division of the required sample for study is shown on table 3.1 below.

Table 3.1: Distribution of the Respondents by Divisions

Name of division	Number of retired teachers	Selected sample
Keumbu	67	16
Kiogoro	83	20
Township	63	15
Total	213	51

After getting the number of required respondents, the researcher used stratified random sampling to select the 51 respondents from the three divisions. Stratified random sampling ensures all categories are included in the study. Stratified random sampling divided the population into homogeneous sub groups in the study area and took a random sample in each group. The sample was proportionately and adequately distributed among the three selected divisions. Each division (stratum) was allocated a portion of sample by dividing the total number of people in the area by total number of the total population in the three selected areas and then multiplying by the sample size (51). In this way, to underscore on homogeneity of the chose test, stratified irregular examining was convenient in guaranteeing that examples were drawn from every stratum incorporated in the objective populace.

3.6 Unit of Analysis and Observation

This study's unit of observation was retired teachers from Kisii Central Subcounty. The study's unit of analysis was the challenges affecting the livelihood of teachers after retirement.

3.7 Sources of Data

The study obtained primary data from the retired teachers. The data collected was quantitative in nature. The quantitative approach made it possible for the generation of the salient background characteristics of the study population. Secondary data was collected through library research, review of teachers' retirement records, review of newspapers, journals, periodicals and government publications. Secondary data was important because it revealed the nature and magnitude of the problem at hand and identifies the problem areas to be tackled.

3.8 Data Collection Method

The study used survey method and this method was appropriate since it gives the respondents humble time to read and understand the questions and answer accordingly.

3.8.1 Survey Method

Survey method involves any action that gathers data in a composed and deliberate way about qualities of enthusiasm from units of populace utilizing very much characterized ideas, techniques and strategies. Survey involves interviewing the respondents in order to gather required and suitable information about phenomena that cannot be directly observed. In this study the researcher used the questionnaire to collect data in the survey. The survey enabled the researcher to get data which cannot be directly observed like feelings, facts, opinions, attitudes, beliefs and characters of the respondents.

3.9 Research Instrument

In this study the specialist utilized the survey to gather data about the difficulties influencing the occupation of educators after retirement in Kenya. The polls can gather a lot of data in a sensibly space of time (Orodho, 2003).The questionnaires gives the respondents freedom to express their views or opinions and also suggestions. Also the questionnaires are the most appropriate when addressing sensitive issue particularly on survey that deals with anonymity to avoid reluctance or deviation from the respondents.

3.9.1 Questionnaire

The questionnaires comprised of questions which sought to give answers to concerns related to the objectives of the study. The questionnaire consisted of both closed and open ended questions to ensure comparison of predictable answers as well as maximum data collection and generation of quantitative data. The questionnaire was divided into two sections, background information section which contained questions on demographic information of the respondent which will point to the suitability of the respondent to the study. The second section comprised of questions based on the study objectives. In order to ensure uniformity in responses and to encourage participation, the questionnaire was short and structured.

3.9.2 Pilot Testing

A pilot test is a preparatory study led before the genuine study to evaluate the viability of the exploration instrument(s) to be utilized as a part of a study. The exploration apparatus was put to pilot testing for the scientist to have a substance of the information gathering knowledge at Kiogoro. The pilot testing was key to build up whether every one of the inquiries in the survey were completely comprehended by the focused on respondents and thus the fundamental rectifications were done, preceding the genuine research.

3.10 Ethical Considerations

The scientist looked for consent from the important powers before initiating the study. On entry to the respondents' home, the specialist made formal presentation bolstered by a letter from the college and another from the Ministry of Education, Science and innovation endorsing the study. The scientist guaranteed the respondents that the study was implied for scholarly purposes just and that their reactions would be treated with most extreme classification and used for the study. The analyst was amiable to the respondents and just centered on the destinations of the study. The analyst likewise abstained from asking immaterial follow up inquiries to the poll and toward the end of every meeting expressed gratitude toward every respondent for his/her support.

3.11 Data Analysis and Presentation

Information investigation is the route with which understanding, decipher and utilize information gathered and along these lines to basically and making inductions which help in reporting of the data and learning imagined from gathered information (Mugenda and Mugenda, 2003). There was need of altering and checking precision, convenience and culmination of gathered information.

The examination yielded quantitative information. The quantitative information created was subjected to the clear insights include in Statistical Package for Social Science (SPSS). The information was gone into PC spreadsheet and after that exchanged to SPSS for formal rundown and investigation to create mean and standard deviation, which was exhibited utilizing tables, frequencies and rates.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.0 Introduction

This chapter presents data that were collected from field. Clarifications which incorporate exchanges are then made accessible in this section in order to clarify promote the discoveries in connection to the study goals. This section was composed in the following sections namely the demographic information, the resettlement dynamics for the retired teachers, pension lump sum, participation in pre-retirement teachers training program, family acceptance and support in retiring, socio-economic challenges that teacher's face after retirement, effect of personal attributes of retired teachers on societal integration and ways of coping with social-economic challenges faced by retired teachers.

4.1 Demographic Information

The study undertook to understand certain demographic characteristics of respondents that could have the effect of understanding and relating to the subject of challenges affecting the livelihood of teachers after retirement in Kenya. These included age, gender, age in complete years, education, marital status, and religious affiliation.

4.2.1 Distribution of Respondents by Age

From the study respondents were asked to indicate their age. The age distribution of the respondents is shown in Table 4.1 below.

Table 4.1: Age of the Respondents

Age of respondents	Frequency (n)	Percentage (%)
55-59	4	
60-64	20	39
64-69	17	33
70-74	5	10
75-79	3	6
80 and above	2	4
Total	51	100

Source: Research (2015)

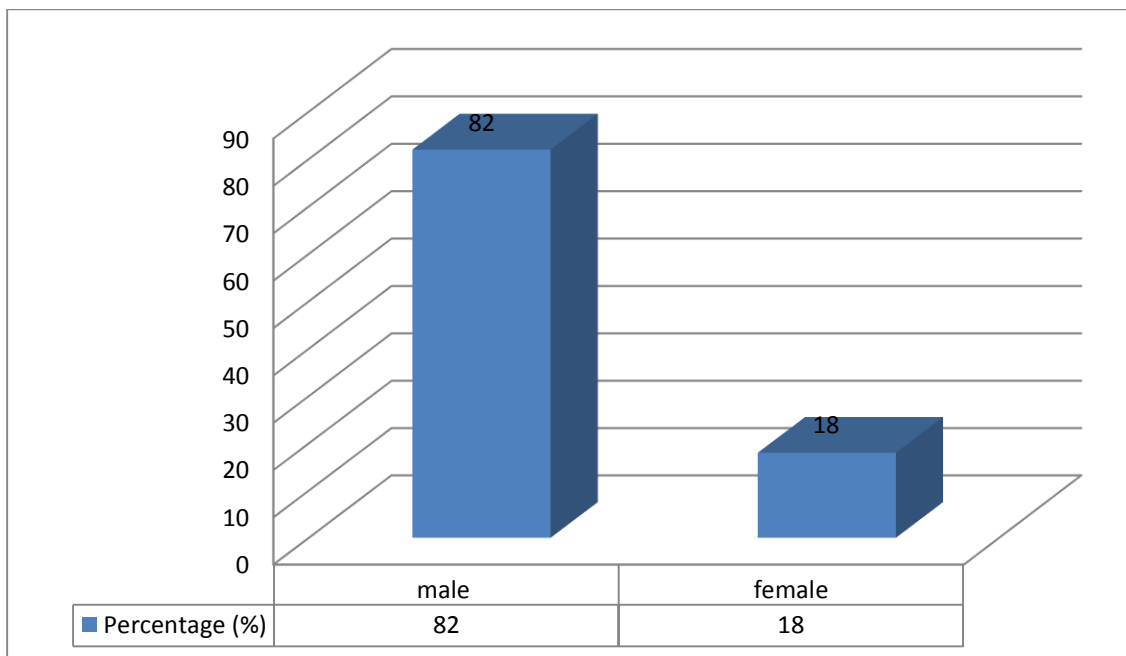
The study found out that 39% of the respondents were matured between 60-64 years, 33% of the respondents matured between 64-69 years, 10% of the respondents were matured between 70-74 years, 8% of the respondents were matured between 55-59, 6% of the respondents were matured between 75-79 while 4% of the respondents were above 80 years old.

The study found out that those who had retired recently were very much active in community and they are free and willing to engage in community matters. Even when the researcher sought to get information the recent retired teachers were always available compared to those who retired long time ago who even week to give appropriate information.

4.2.2 Distribution of Respondents by Gender

The study sought to find out the gender of the respondents and presented the results as shown in figure 4.1 below.

Figure 4.1: Distribution of Respondents by Gender



Source: Research (2015)

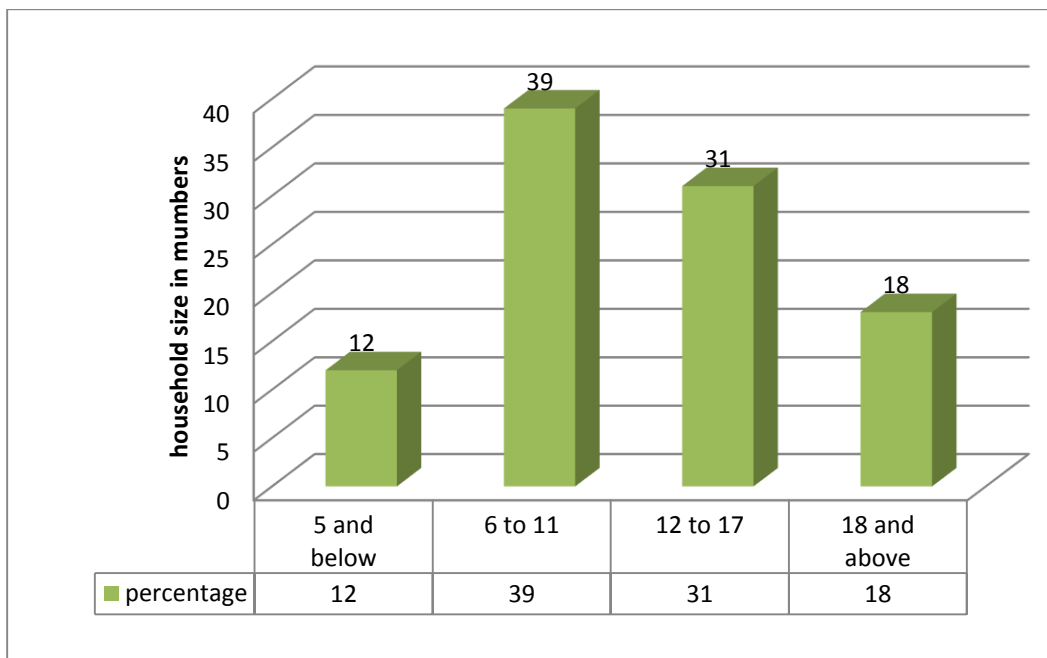
From figure 4.1 above, out of 51 interviewed retired teachers, there were 42 males and 9 female respondents translating to 82% of the respondents being males while 18% being females. It was easy for the researcher to access the male retired teachers since most of them had a continued link and interaction with educational institutions as compared to their female counterparts.

From the findings, 82% of retired teachers were male. This is because in the 80s the Kisii society was patriarchal in nature which gave the boy child first priority in matter of education. But for parents who valued education they gave both daughters and sons equal opportunity to access education and hence the 18% of women who retired as teachers as indicated on the above table.

4.2.3 Respondents' Household Size (N=51)

Respondents were requested that they demonstrate their family unit estimate .The outcomes are appeared in figure 4.2 beneath

Figure 4.2: Respondents' House Hold Size



Source: Research (2015)

From figure 4.2 above, 39% of the respondents have a household size of 6 to 11 members, 31% had a household size of between 12-17, 18% had a household size of 18 and above and 12% had a household size of five and below.

The bigger the household size, the higher the dependency level of the household members to the retired teachers who have a meager regular source of income in form of pension. The research found out that in most families in the study area had between 6 and 11 children. This is because they believed that the bigger the number of children, the more one was respected. In any case there was always plenty of food and other resources to take care of large families.

4.2.4 Marital Status of the Respondents

The study tried to set up the conjugal status of the respondents and the outcomes are appeared in Table 4.2 beneath.

Table 4.2: Marital Status of the Respondents

Marital status	Frequency (n)	Percentage (%)
Married	42	82
Widowed	5	10
Separated	1	2
Divorced	1	2
Single	2	4
Total	51	100

Source: Research (2015)

From the findings the study established that 82% of the respondents were married, 10% were widowed, 4% were single, 2% were separated, and also another 2% of respondents were divorced.

In Gusii community, the local culture has guidelines for couples. Marriage is considered to be a very important institution which it involves two stages to seal the couple's relationship; and this like a covenant that involves both families. Therefore divorce cases are minimal and majority of the respondents believe that when one become an adult they must be married and bear children.

From the respondents the results show that the married respondents could easily cope up with stress related challenges after retirement as compared to their widowed counter parts. This is because the married retired teachers will find it easy to discuss difficult situations as well as pull resources together to meet their needs together with their spouses, a situation that is lacking among their widowed counterparts.

4.2.5 Respondents' Professional Qualification

The study sought to find out the education level of the respondents. The findings are shown in Table 4.3 below.

Table 4.3: Distribution of Respondents' Professional Qualification

Professional Qualification	Frequency (n)	Percentage (%)
P1	31	60
Diploma	10	20
Bachelor's Degree	8	16
Master's Degree	2	4
Total	51	100

Source: Research (2015)

Majority of the respondents had P1 (60%) and diploma (20%) as their highest level of education. Those with Bachelor's degree and Master's degree comprised 16% and 4% respectively of the sampled respondents. This could be partly attributed to the fact that in earlier years, teacher's promotion depended on their years of experience rather than on their academic qualification. Hence, the P1 qualification was the basic requirement necessary for their employment. Due to this practice by the employer, many teachers did not find motivation to advance their studies further than P1 or Diploma level.

In the early 1960-1970 most teachers had joined P1 primary teaching colleges, but later some of these colleges were turned to be universities. In the early years teaching career was very important and assumed to be a very special career, that someone who had trained as a teacher was respected so much in the Kisii community. Its later teachers trained in diploma then advance to degree and few have gone to masters' level.

4.2.6 Respondents' Religious Affiliation

The study sought to understand the religion affiliation of the respondents. From the findings of the study, 100% (51) of the respondents were Christians. Christianity promotes social integration and social well-being of society members. Christianity was found to be the most practiced religion in the area of study. With all the 51 respondents being Christians, this indicated that the retired teachers did not suffer from social isolation as Christian teachings advocate for inclusion and tolerance of all members of the society.

Initially, there were only Christians in Kisii community where the major dominations were Roman Catholic Church and SDA. But currently more dominations have emerged but other religions have not been there apart from Muslims which are operating in Kisii town.

4.3 The Challenges affecting the Livelihood of Teachers after Retirement and Adjustment for the Retired Teachers

The challenges affecting the livelihood of teachers after retirement and resettlement dynamics for the retired teachers answers objective one of the study. On adjustment dynamics the respondents gave their views on age at retirement in complete years, nature of retirement, level of preparedness for retirement in terms of time and general preparedness.

4.3.1 Age of Respondents at Retirement

The study considered the age which the respondents retired. The results are shown in the Table 4.4 below

Table 4.4: Age of Respondents at Retirement

Age at retirement	Frequency (n)	Percentage (%)
55	48	94
56	1	2
57	1	2
Not sure	1	2
Total	51	100

Source: Research (2015)²

From the findings above was established that 48 (94%) out of the 51 respondents retired at the compulsory age of 55 years. One respondent (2%) retired at the age of 56 years and the other respondent (2%) retired at the age of 57 years. The remaining respondent was not sure of his age as at the time of retirement and this confirmed that none of the teachers retired voluntarily.

By the age of 55 all teachers are supposed to retired compulsorily from the profession and none of them had to voluntarily retire or even retired on medical grounds. That is from the study majority of the respondents retired at age of 55 from the year 2012 the government reviewed the compulsory retirement age for teachers and other civil servants from age 55 to age 60. The retirement age for persons with disabilities was reviewed to age 65.

4.3.2 Respondents' Preparedness for Life after Retirement

The study Respondents' Preparedness for Life after Retirement in order to establish the exact year the respondents were retired and why. The results are shown in the table 4.5 below

² While the official retirement age was 55, some teachers' dates of birth had been tampered with (TSC records). Hence, some they ended up retiring at above 55 years.

Table 4.5: Respondents' Preparedness for Life after Retirement

Respondents' Preparedness for Life after Retirement	Frequency (n)	Percentage (%)
Invested in retirement benefit scheme	12	24
Invested on land	9	18
Invested on agricultural production and savings	26	50
Had no plans	4	8
Total	51	100

Source: Research (2015)

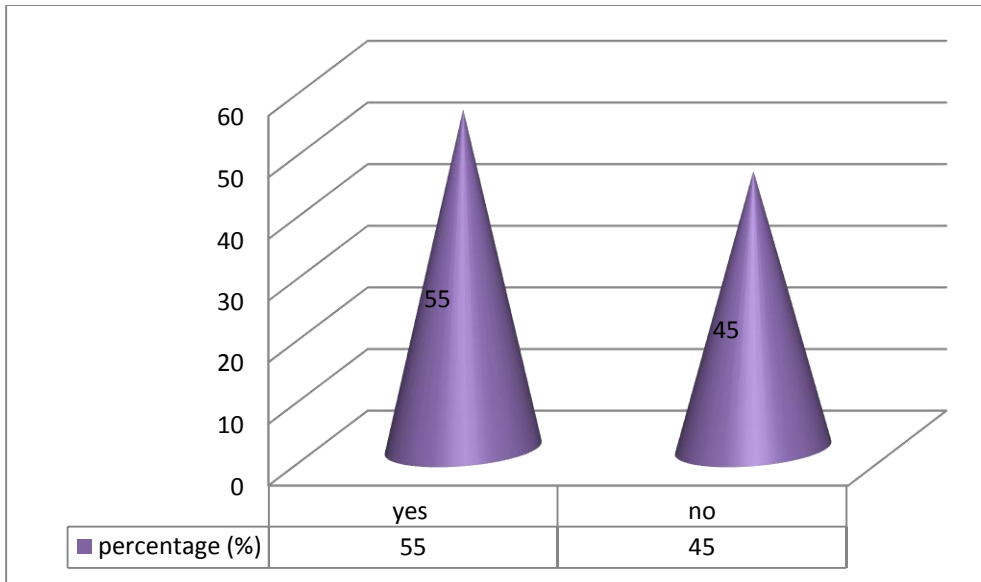
From table 4.4 above, 25% of the retired teachers had some savings and has also invested on agricultural production as a means of preparedness to life after retirement, 24% had invested in retirement benefit scheme, 18% had invested on land while 8% had no plans for life after retirement as they argued out that the money they had been earning was too little to help them plan for their retirement .

Most teachers are hard working people as they used to teach they also involved themselves with other income generating activities. It's the nature of most teachers in Kenya to have tendency of saving and since Kisii land favours agricultural production a good number of teachers practice farming.

4.3.3 Status of Preparedness for Life in Retirement

The respondents were asked to state their Status of Preparedness for Life in Retirement. The results are as shown in Figure 4.3 below

Figure 4.3: Status of Preparedness for Life in Retirement (N=51)



Source: Research findings (2015)

The study findings show that 28 (55%) of the respondents were well prepared for life after retirement while 23 (45%) of the respondents were not well prepared for life after retirement. The proportion of respondents who were well prepared for life after retirement is higher than the proportion of those that were not well prepared for life after retirement.

The main reason for those who were prepared was that they had good future plans and were not involved with those things that did not add value to their lives and had empowered their children well. For those who were not prepared, it was because they did not invest well in educating their children. Lack of preparedness for life after retirement made some of the retired teachers to sell family assets as a way of managing socio-economic challenges associated with retirement. Others engaged in drinking as a coping mechanism.

4.3.4 Pension Lump Sum

Pension Lump Sum answers objective one of the study which was to explore the challenges affecting the livelihood and retirement dynamics of teachers. On Pension Lump Sum the respondents gave their views on receiving pension lump sum, time taken to receive pension lump sum, amount of the monthly pension lump sum and rating the adequacy of the pension lump sum.

The study established that all the 51 (100%) respondents had received a pension lump sum an indication that even if the process of receiving the pension lump sum was slow at least it was available to the retired teachers.

4.3.4.1 Duration after which Respondents received Pension Lump Sum

The study sought to find out the duration within which the respondents received their pension lump sum. The results are shown below in table 4.6.

Table 4.6: Duration after which Respondents Received Pension Lump Sum

Duration	Frequency (n)	Percentage (%)
Below 3 months	2	4
3-6 months	11	20
7-10 months	3	6
11-13 months	12	24
More than 13 months	23	46
Total	51	100

Source: Research (2015)

The findings above show that all the retired teachers had received their pension lump sum after different periods of time. 46% of the respondents had received their pension lump sum at a period of more than 13 months, 24% had received their pension lump sum between 11-13 months, 20% had received pension lump sum between 3 - 6 months, 6% had received their pension lump sum between 7 - 10 months, and 4% of the respondents had received their pension lump sum at a period below 3 months. The delay in receiving pension can be attributed to bureaucratic and policy challenges facing access to pension for the retired teachers. Also the whole logistic operation after retirement of a teacher until the time he/she got money, there were a lot of challenges involved which can only be curbed with efficient operation within certain time limit.

4.3.4.2 Amount Received in Monthly Pension Lump Sum

Respondents were asked to state the amount received in monthly pension lump sum. The results are shown in table 4.7 below

Table 4.7: Amount Received in Monthly Pension Lump Sum

Monthly lump sum pension (kshs)	Frequency (n)	Percentage (%)
2500-5000	9	18
5001-7501	15	29
7502-10002	10	20
10003-12503	8	16
12504-15504	5	10
15505 and above	4	7
TOTAL	51	100

Source: Research (2015)

From above findings majority of respondents 15 (29%) were receiving a monthly lump sum pension of kshs.5001-7501. 10 (20%) of the respondents were receiving 7502-10002 monthly lump sum pension, 9(18%)were receiving a monthly lump sum pension of kshs.2500-5000, 8 (16%) of the respondents were receiving a monthly lump sum pension of Kshs. 10003-12503, 5(10%) of the respondents were receiving a pension lump sum of Kshs. 12505-15504and 4 (7%) of the respondents were receiving a pension lump sum of Kshs. 15504and above.

The retired teachers said that the pension that they were receiving was inadequate to meet their financial needs and obligations, a situation that they considered to contribute to their poor health status and challenges in accessing proper health care due to stress among other aging ailments and conditions.

4.3.4.3 Rating Adequacy of the Pension Lump Sum

Respondents were asked to rate the adequacy of the pension lump sum. The results are shown in table 4.8 below.

Table 4.8: Rating Adequacy of the Pension Lump Sum

Adequacy of the Pension Lump Sum	Frequency (n)	Percentage (%)
Adequate	39	24
Inadequate	12	76
Total	51	100

Source: Research (2015)

From table 4.6 above, 76% said that the pension lump sum was not adequate at all while 24% of the retired teachers said that the pension lump sum was adequate. The inadequacy of the pension lump sum makes it difficult for the retired teachers to meet their socio-economic needs as they lack capital to invest either in creating more income or even sustaining the existing ones.

In Kenya teachers always complain that they don't earn enough money compared to other civil servants in the county. When the same teachers retire they always complain about same since they get low pension lump sum and this makes their life very difficult after retirement.

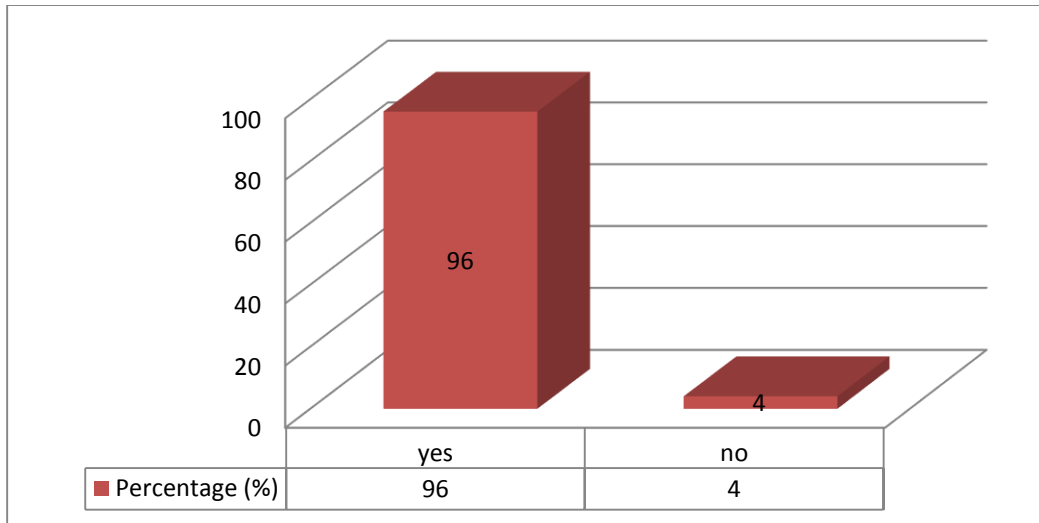
4.3.5 Participation in Pre-Retirement Teachers Training Program

Participation in pre-retirement teachers training program answers objective one of the study which was to explore the resettlement dynamics for teachers who retire. On Pension Lump Sum the respondents gave their views on knowledge on pre-retirement teachers training Program, participation in pre-retirement teachers training program, frequency of participation in pre-retirement teachers training program, areas trained on in pre-retirement teachers training program and satisfaction of pre-retirement teachers training program.

4.3.5.1 Knowledge on Pre-retirement Teachers Training Program

Respondents were asked to state their views on whether or not attended pre-retirement teachers training program .the results are shown in table 4.7 below

Figure 4.4: Knowledge on Pre-retirement Teachers Training Program (N=51)



Source: Research (2015)

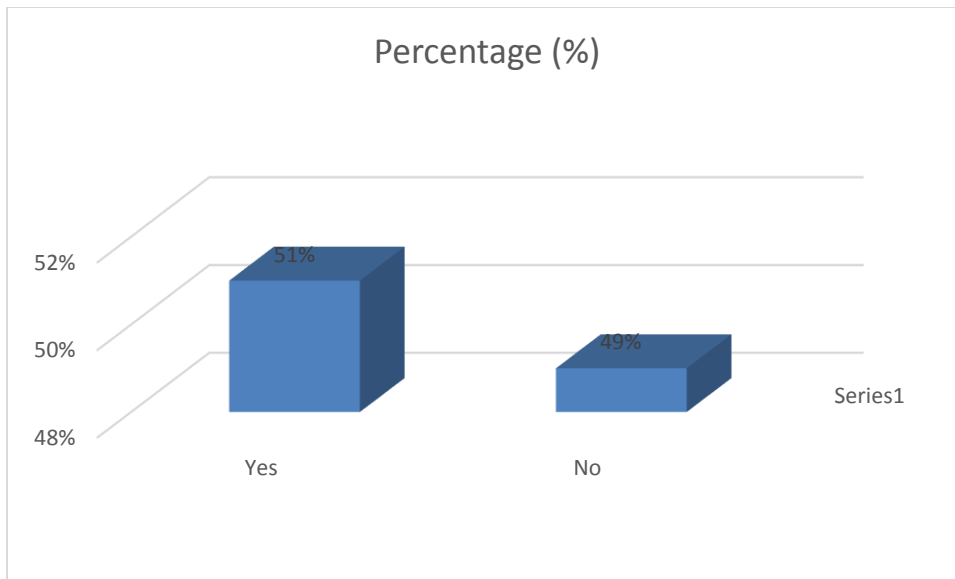
From figure 4.4 above 49 (96%) of the respondents had knowledge on pre-retirement teachers training programme while 2(4%) of the respondents did not have the knowledge on pre-retirement teachers training programme.

When teachers have retired they intend to assume many things and they only want to be involved with those things which are of immediate benefit. Even if the retired teachers were argued to attend pre-retirement teachers training programme exist they were not concerned in attending them as they did not understand their relevance and importance.

4.3.5.2 Participation on Retired- Teachers Training Programme

The information was sought from the respondents to know participation on retired-teachers training programme. The results are shown in figure 4.5 below.

Figure 4.5: Participation on Retired- Teachers Training Programme (N=51)



From figure 4.5 above, 49% respondents did not participate in the pre-retirement teachers training programme while 51% respondents did participate. Those who participated in the programme were few as compared to those who knew the existence of the training programme. This is attributed to inadequacy on the awareness on the benefits that attending such training would bring to a retired teacher.

There is a small number of teachers who participate in the pre-retirement teachers training programme because they were selected to represent others in the training and then they go back to train others. Even those to be trained are not willing and ready to spare their time to be trained.

4.3.5.3 Frequency of Participation on Pre-retirement Teachers Training Programme

Respondents were asked to state their Frequency of Participation on Pre-retirement teachers training programme. The results are shown in table 4.9 below:

Table 4.9: Frequency of Participation on Pre-retirement Teachers Training Programme

Frequency of Participation	Frequency (n)	Percentage (%)
1-5 times	14	54
6-11times	12	46
Total	26	100

Source: Research (2015)

In table 4.9 above, it is evident that 54% (14) of those who attended the training programme did it between 1-5 times while 46% (12) did it for between 6-11 times. The frequency in terms of participation is narrow as most of the retired teachers did not see its importance to their life or how it will help.

Most retired teachers argued that attending the training program would not significantly alter their retirement plans and hence they saw the training as wastage of their time³. What helps them is how they had planned their future after retirement.

4.3.5.4 Areas of Training during Pre-retirement Teachers' Training Programme

Respondents were asked to state areas of training during pre-retirement teachers training programme. The results are shown in table 4.10 below

³ Usually TSC offers retirement trainings to teachers who have one year before they retire, which according to the study participants is a little too late in helping them make adequate plans for retirement.

Table 4.10: Areas of Training during Pre-retirement Teachers Training Programme

Areas during training	Frequency (n)	Percentage (%)
Financial management skills	8	31
Stress management skills	5	19
Income generation skills	6	23
Depression management skills	4	15
Good health management skills	3	12
Total	26	100

Source: Research (2015)

From the findings from the table above 31% of the respondents were trained on financial management skills, 23% of the respondents were trained on an income generation skills, 19% of the respondents were trained on stress management skills, 15% of the respondents were trained on depression management skills and 12% of the respondents were trained on good health management skills as the programmers thought these are the areas that they need great support and may help them to manage themselves better during their retirement days.

For the retired civil servant the major problem they face after retirement is financial management and how they would generate income to sustain themselves and being self-reliant. Study participants argued that enough money would reduce their stress.

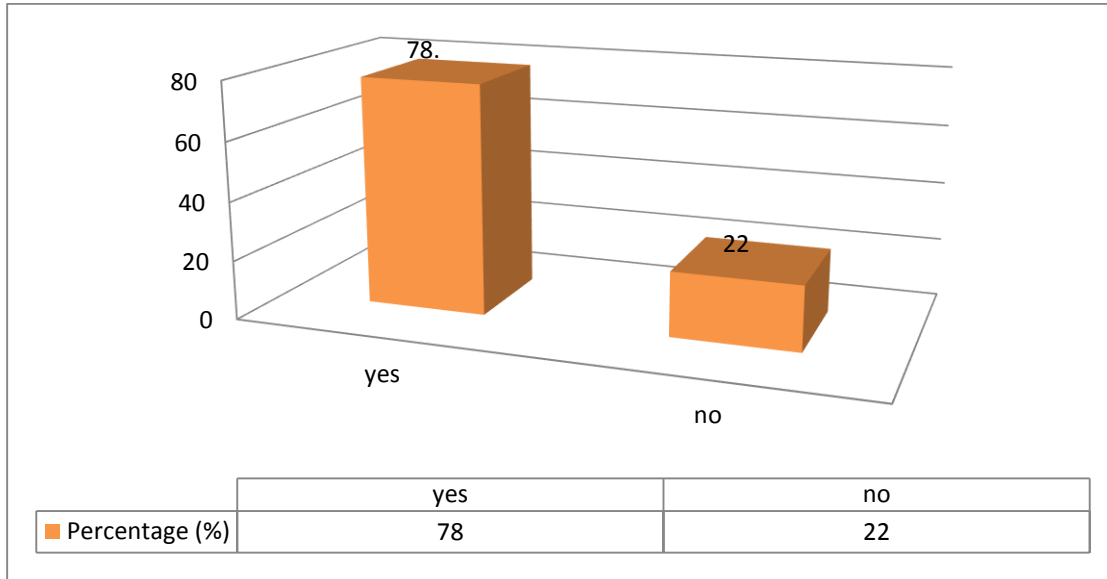
4.3.6 Family Acceptance and Support in Retirement

Family acceptance and support in retirement answers objective one of the study which was to explore the adjustment for retiring teachers. The respondents gave their views on being positively accepted by family members, reason for being negatively or positively received, and ways on family support.

4.3.6.1 Positive acceptance of Retired Teachers by Family Members

Respondents were asked to state they were received by their family members. The results are shown in figure 4.6 below

Figure 4.6: Positive accept of Retired Teachers by Family Members (N=51)



Source: Research (2015)

From figure 4.6 above, 78% (40) of the retired teachers were positively received by their family members after retirement while 22% (11) were not. Those who were positively received attributed this to their earlier communication with close family members; while those who were not accepted said that they were bread winners and with the new change on their income status, some of their family members found them to be no longer important as what made them important was the financial provision they gave to them.

Most teachers are responsible and educate their children. Mostly their children go to good schools and perform well. By the time their parents are retiring they are already empowered when their parents retire they take the responsibility to take good care of them. For those who were negatively received by their families members was due to their attitudes when they were earning money and were not responsible with their duties so when they retire they are left to suffer alone.

4.3.6.2 Ways of Family Support after Retirement

Respondents were asked to indicate ways of their families support them after retirement.

The results are shown in table 4.11 below

Table 4.11: Ways of Family Support after Retirement

Ways of support	Frequency (n)	Percentage (%)
Provision of food health and clothing	36	70
Entertainment	9	18
No support	6	12
Total	51	100

Source: Research (2015)

From table 4.10 above, it is clear that some of the family members supported the retired teachers by providing food, shelter and clothing (45%) and health management (25%). Others provide entertainment (18%) while few of them provide nothing at all (12%). Entertainment is rarely taken care of as the family members feel these are aging people and what is left of them is to have food, shelter, and clothing with supportive health care as they wait for their dying moments.

It's the duty of the family members to see that their parents are well protected socially and emotionally. Most of the time family members take as an obligation to provide for their parents with basic needs which is very paramount to their lives.

4.4 Socio-economic Challenges that Teacher's face after Retirement

The socio-economic challenges that teachers face after retirement answers objective two of the study which was to examine the socio-economic challenges that teachers are faced with after retirement. The respondents gave their views on the nature of relationship before and after retirement, health status of retired teachers before and after retirement, their main sources of income after retirement, adequacy of the main source of income, financial problems faced by retired teachers, rating on the process of accessing retirement benefits

in terms of cost and time consumption, availability of the information on retirement benefits, dependency level to family members after retirement and adequacy of the financial support given to retired teachers by their family members.

4.4.1 Nature of Relationship with Family Members before and after Retirement

The Respondents were asked to state the nature of Relationship with family members before and after retirement. The results are shown in table 4.12 below.

Table 4.12: Nature of Relationship with Family Members before and after Retirement

Before retirement			After retirement	
Nature	Frequency (n)	Percentage (%)	Frequency (n)	Percentage (%)
Excellent	8	16	3	6
Good	21	41	17	33
Normal	21	41	23	45
Bad	1	2	7	14
Very bad			1	2
Total	51	100	51	100

Source: Research (2015)

From table 4.12 above, 8 (16%) of the respondents had excellent relationship with family members before retirement while the number declined to 3 (6%) respondents after retirement. The decline in the nature of relationship can also be seen in the decline in the number of good relationships from 21(41%), before retirement, to 17 (33%), after retirement, and an increase in bad relationships from 1 (2%) to 7 (14%). this is a confirmation that after retirement the nature of family relationships may deteriorate.

Before retirement teachers had excellent relationship with family members then the relationship declines after retirement since those financial benefits were receiving are no more. The decline in the nature of relationship can also be experienced in the decline in the number of good relationships before and after retirement and these increase bad relationships in them. This is a confirmation that after retirement the nature of family relationships sometimes deteriorates.

4.4.2 Health Status before and after Retirement

The Respondents were asked to state their health status before and after retirement. The results are shown in tables 4.13 and 4.14 below

Table 4.13: Health Status before Retirement

Health status	Frequency (n)	Percentage (%)
Excellent	2	4
Good	28	55
Normal	15	29
Bad	6	12
Total	51	100

Source: Research (2015)

Table 4.14: Health Status after Retirement

Health status after retirement	Frequency (n)	Percentage (%)
Much improved	5	10
Improved	8	16
Normal	17	33
Deteriorated	19	37
very deteriorated	2	4
Total	51	100

Source: Research (2015)

From tables 4.13 and 4.14 above, majority of respondents (55%) were in good health before retirement. 16% rated their health status as improved after retirement while 37% rated their health status after retirement as deteriorated. 29 % of the respondents rate the status of their health before retirement as normal while 17% indicated that their health status was normal.

The deterioration of health status after retirement can be attributed to inadequate pension that teachers receive which is not enough for quality health care. Since the salaries for teacher is minimal compared to other public servants in the same job group, it means that teachers get minimal pension which doesn't sustain them⁴. And for those who only depend in pension without engaging any income generating activities are more affected and suffers a lot.

4.4.3 Main Source of Income after Retirement

After retirement the main source of income for those who had retired is of essence since it's what determine show their livelihood would be. Respondents were asked to state their Main Source of income after Retirement. The results are shown in table 4.15 below

Table 4.15: Main Source of Income after Retirement

Main Source of Income	Frequency (n)	Percentage (%)
pension funds	27	53
Savings	5	10
Investments	13	25
Post retirement employment	1	2
Inheritance	3	6
Others	2	4
Total	51	100

Source: Research (2015)

In table 4.15 above, Pension funds were the main source of income that majority of the retired teachers had (53%) while others included investments (25 %), saving (10%), inheritance (6%) , others (4%) and post retirement employment (2%).With the inadequacy of the pension funds the retired teachers have difficulty in meeting their needs and these difficulties are socio-economically based.

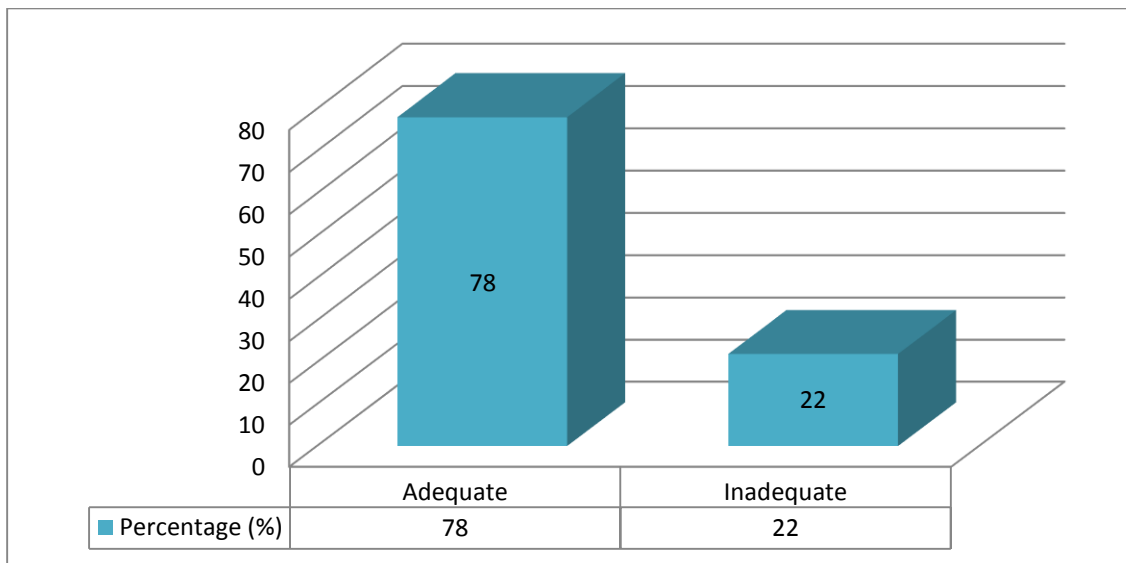
⁴ Teachers unlike other public servants do not contribute towards their pension. Instead they depend on the government's consolidated fund which is fluid.

Most of the retired teachers will have empowered their children and are likely not to strain much in looking for money by the time they retire. Yet others entirely depend on their monthly pension and savings which may lead to socio-economic challenges.

4.4.4 The Main Source of Income for Retired Teachers

Respondents were asked to state their adequacy of the main source of income after retirement. The results are shown in figure 4.7 below

Figure 4.7: Adequacy of the Main Source of Income for Retired Teachers (N=51)



Source: Research (2015)

From figure 4.7 above up to 78% of retired teachers find their main source of income adequate while 22% do not. The latter group argues that their main source of income does not help them meet their financial obligations as they fail due to the inadequacy of the pension lump-sum.

The retired teachers therefore have the urge to invest on other areas to ensure their needs are met. This then implies that it may be advisable for teachers to invest more while working than to rely on pension funds that are due after retirement. The extra income generating activities would enable retirees to have enough money to run their daily errands.

4.4.5 Financial Problems Faced after Retirement

Respondents were asked to indicate their financial problems they faced after retirement. The results are shown in table 4.16 below.

Table 4.16: Financial Problems Faced after Retirement

Financial problem	Frequency (n)	Percentage (%)
Not able to access loans to invest on new income generating skills	10	20
Lack of funds to invest in new income generating projects	20	39
Inadequate energy to perform tasks in new income generating activities	17	33
Lack of space to cultivate	4	8
Total	51	100

Source: Research (2015)

From table 4.16 above, the financial problems that retired teachers face include, lack of funds to invest in new income generating projects 39%, inadequate energy to perform tasks in new income generating activities 33%, inability to access loans to invest on new income generating skills 20%, and lack of space to cultivate 8%. Indirectly the teachers are suggesting that financial problem is associated with lack of capital to ensure monetary income. This problem makes it difficult for the retired teachers to meet their daily expenses and other needs and may lead to psychological problems in some cases and hence affect ones' health status.

4.4.6 Rate of Access to Benefits after Retirement in Terms of Time

The respondents were asked to indicate the rate of access of benefits after retirement in terms of time. The results are shown in table 4.17 below.

Table 4.17: Rate of Access of Benefits after Retirement in Terms of Time

Rate	Frequency (n)	Percentage (%)
Very quick	5	10
Quick	1	2
Normal	2	4
Slow	24	47
Very slow	19	37
Total	51	100

Source: Research (2015)

From the findings the table 4.17 above shows majority of the respondents 47% feel that the rate of access of benefits is slow while 37% feel rate of access of benefits is very slow. It is 2% of respondents acknowledged that the rate of accessing benefits is quick and 10% respondents feel the rate is very quick.

Slow access of benefits is associated with lengthy bureaucratic procedures and policy challenges facing access of benefits by the teachers. Nothing much has been done to solve the problem but currently the procedure is somehow fast compared to initial time. Delay in accessing the retirement benefits leads to many challenges for retired teachers and their life as a whole and how they adopt the current situation and mostly it determines how they mingle with life.

4.4.7 Rate of access of Benefits after Retirement in Terms of Cost

The respondents were asked to state the rate of access of benefits after retirement in terms of cost. The results are shown in table 4.18 below.

Table 4.18: Rate of Access of Benefits after Retirement in Terms of Cost

Rate	Frequency (n)	Percentage (%)
Very high	20	37
High	12	25
Normal	5	10
Low	9	18
Very low	5	10
Total	51	100

Source: Research (2015)

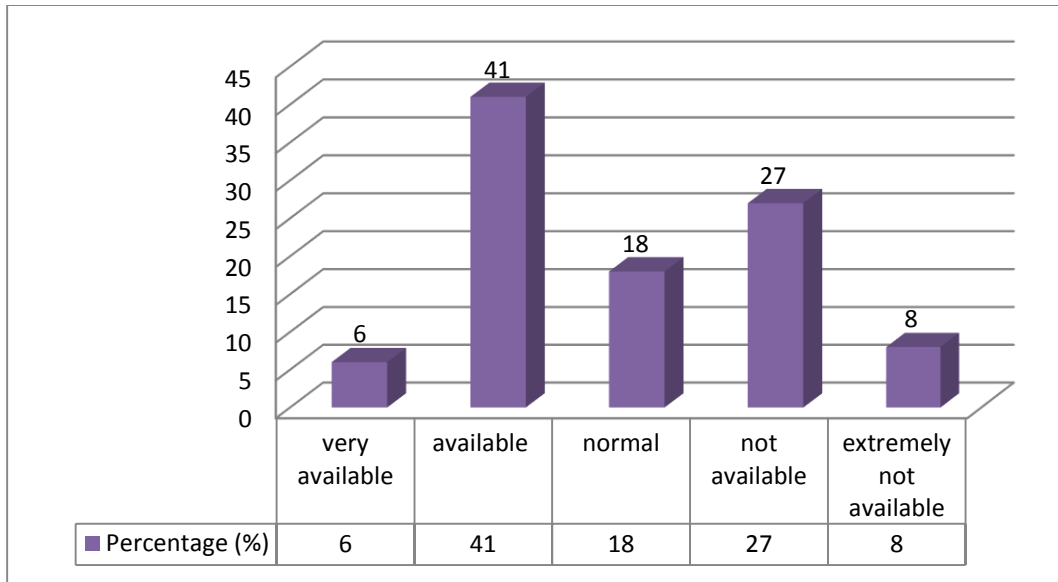
From table 4.18 above, 37% of the respondents indicated that the cost of accessing the benefits after retirement is very high, 25% of the respondents indicated that rate the cost of accessing retirement benefits in terms of money is high, 10% of the respondents indicated that it is normal, 18% said it is low while 10% said it is very low.

It is perceived that most of teachers are mean with their money and when it comes to spending they go slow in many things including giving tips to those that process their pensions. The study participants said that the high cost involved in the processing of the pension makes it difficult for them to process their monthly lump sum. And this has hindered them from accessing their retirement benefits.

4.4.8 Availability of Information on Retirement

The respondents were asked to indicate availability of information on retirement. The results are shown in figure 4.8 below

Figure 4.8: Availability of Information on Retirement (N=51)



Source: Research (2015)

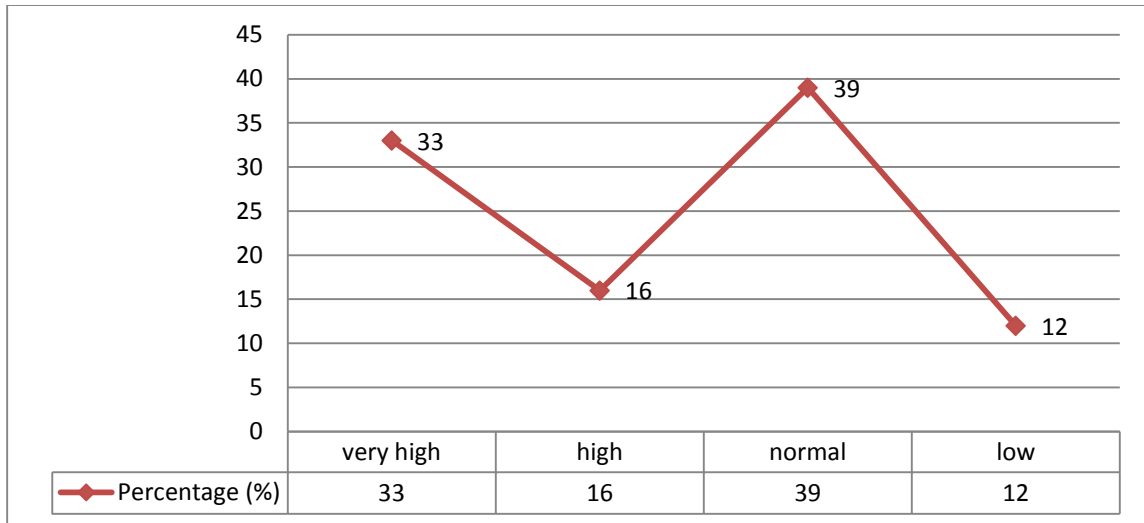
From figure 4.8 above, availability of information on retirement is said by majority of the retired teachers to be available 41% while others said very available 6%, normal 18%, not available 27% and extremely not available 8%.

The availability of this information do influence greatly the access and duration taken to get ones monthly pension plan and one even knows how to deal with problems that might arise during the process. The information also enables the retiree to understand the methods and procedure to follow and how long it will take in order to access the benefits and plan oneself well.

4.4.9 Retired Teacher’s Level of Dependency to Family Members

The respondents were asked to state their level of dependency to their family members .The results are shown in figure 4.9 below

Figure 4.9: Level of Dependency of Retired Teachers from Family Members (N=51)



Source: Research (2015)

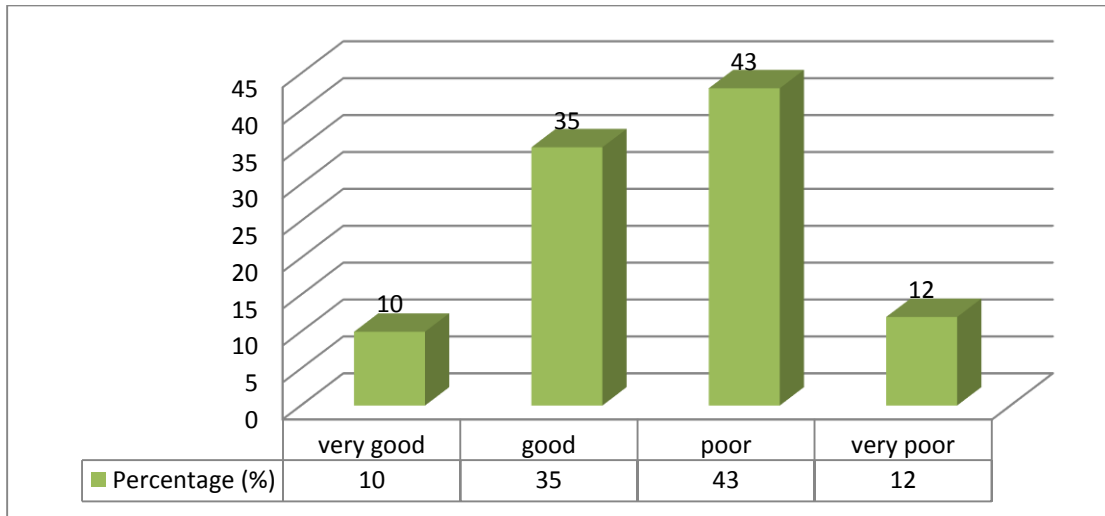
From figure 4.9 above, 33% of the respondents rate the dependency level on family members after retirement as very high, 16% high, 39% normal, and 12% rate the dependency level as low.

The higher the financial support, the higher the dependency level. Poor financial support of respondents implied bad relationship with family members after retirement. These lead to social and economic challenges in families.

4.4.10 Rating Financial Support given to Retired Teachers by Family Members

The respondents were asked to rate their financial support given to them by their family members. The results are shown in figure 4.10 below

Figure 4.10: Rating Financial Support given to Retired Teachers by Family members (N=51)



Source: Research (2015)

From figure 4.10 above, 43% rated the financial support to retired teachers by family members to be poor, 35% said it is good, 12% said it is very poor and 10% said it is very good.

It is evident that those saying it is poor and very poor combined are more than those saying it was good and very good combined. This confirms that retired teachers are not finding it easy to meet their financial obligations even with support from the family members.

4.5 Effects of Personal Attributes of Retired Teachers on Societal Integration

The effect of Personal Attributes of retired teachers answers objective three of the study which was to analyze the effect of personal attributes of teachers on their reintegration into the society after retirement. The respondents gave their views on the respect accorded to retired teachers before and after retirement and on the consultation on community projects before and after retirement.

4.5.1 Rating Respect Accorded to Teachers before and after Retirement

The Respondents were asked to rate respect accorded to them before & after retirement.

The results are shown in table 4.19 below

Table 4.19: Rating Respect Accorded to Teachers before and after Retirement

Rate	Before		After	
	Frequency (n)	Percentage (%)	Frequency (n)	Percentage (%)
Excellent	5	10	3	6
Very Good	13	25	13	25
Good	27	53	20	39
Poor	3	6	12	24
Very poor	3	6	3	6
Total	51	100	51	100

Source: Research (2015)

From table 4.19 above, 53% of the respondents rate the respect accorded to them before retirement by the community members as relatively good while 6% rate the respect as very poor. The good rate of respect accorded to the teachers decline to 39% after retirement while the poor respect accorded to teachers remained to 6% after retirement.

The teachers find it difficult coping along with their livelihood after retirement. Some of the retired teachers lead miserable lives which cannot be admired by community members. And this happens to those who didn't plan well to empower their children. For those who planned their future well by empowering their children, they are accorded maximum respect even after retirement.

4.5.2 Rating Consultation of Retired Teachers on Community Projects

The respondents were asked to rate their participation on community projects. The results are shown in table 4.20 below

Table 4.20: Rating Consultation of Retired Teachers on Community Projects

Rate	Before		After	
	Frequency (n)	Percentage (%)	Frequency (n)	Percentage (%)
Very Frequent	16	31	9	18
Frequent	31	61	24	47
Normal	2	4	7	14
Less frequent	0	0	10	20
Not at all	2	4	1	2
Total	51	100	51	100

Source: Research (2015)

From table 20 above, 61% of the retired teachers were consulted frequently before retirement while the frequency of consultation declined to 47% after retirement. The percentage of respondents who were not consulted before retirement declined from 4% to 2% after retirement.

There is positive correlation between respect accorded to respondents and frequency of consultation on community issues. The decline in frequency of consultation is associated with decrease in respect accorded to teachers after retirement.

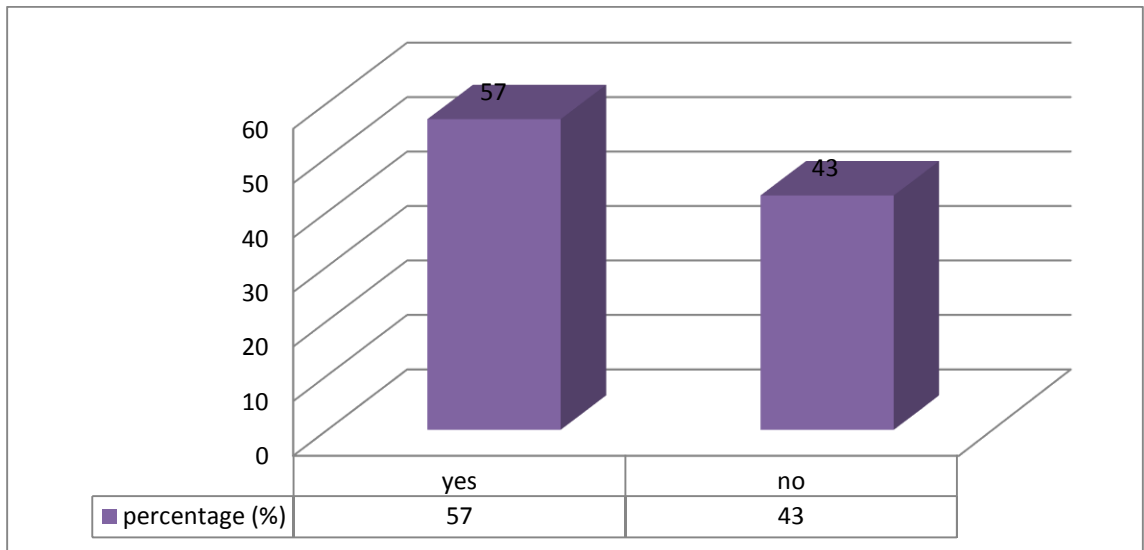
4.6 Ways of Coping with Socio-economic Challenges faced by Retired Teachers

Ways of coping with socio-economic challenges faced by retired teachers answers objective four of the study which was to investigate ways teachers cope with the challenges facing their socio-economic well-being after retirement. The respondents gave their views on retired teacher's membership of financial group, involvement on religious and charity activities, having post-retirement employment, selling assets to meet financial obligation, level of tension before and after retirement, and smoking or taking alcohol as a means of dealing with retirement-related stress.

4.6.1 Retired Teacher's Membership on Financial Group

The study required the Respondents to indicate their membership on financial groups and the results are shown in figure 4.11 below.

Figure 4.11: Retired Teacher's Membership on Financial Group (N=51)



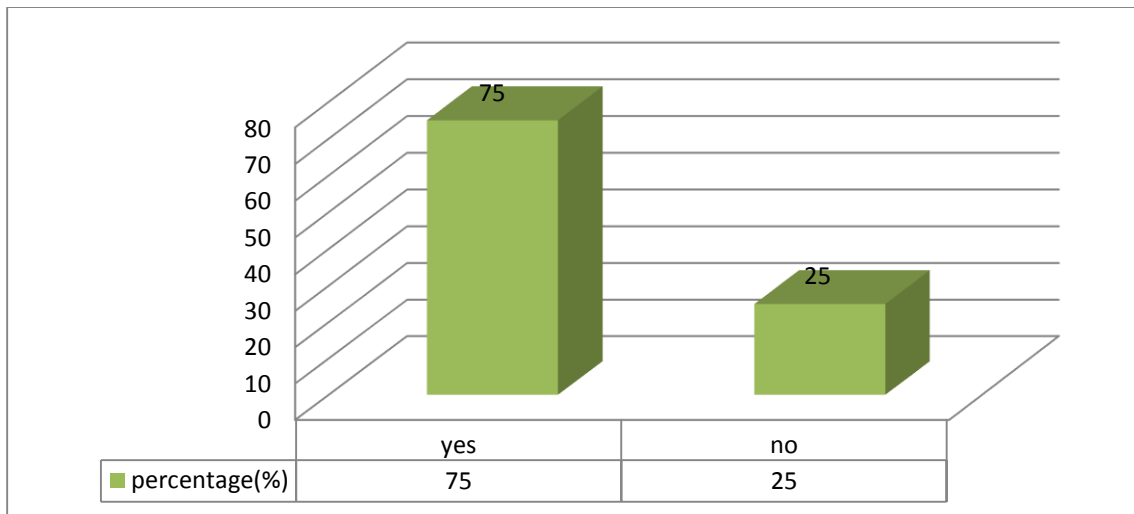
From figure 4.11 above, 43% of the respondents are members of financial support groups while 57% of the members are not members of any financial support groups before retirement. They joined the financial support groups after retirement.

Most teachers don't like engaging themselves in financial support groups when they retire. This is because they don't want to be involved in those financial support groups since these groups bad reputations where they squander the money of their members.

4.6.2 Retired Teacher's Involvement on Religious Activities

The respondents were asked on how they are Involved on Religious Activities after retirement and the results are shown in figure 4.12 below

Figure 4.12: Retired Teacher's Involvement on Religious Activities (N=51)



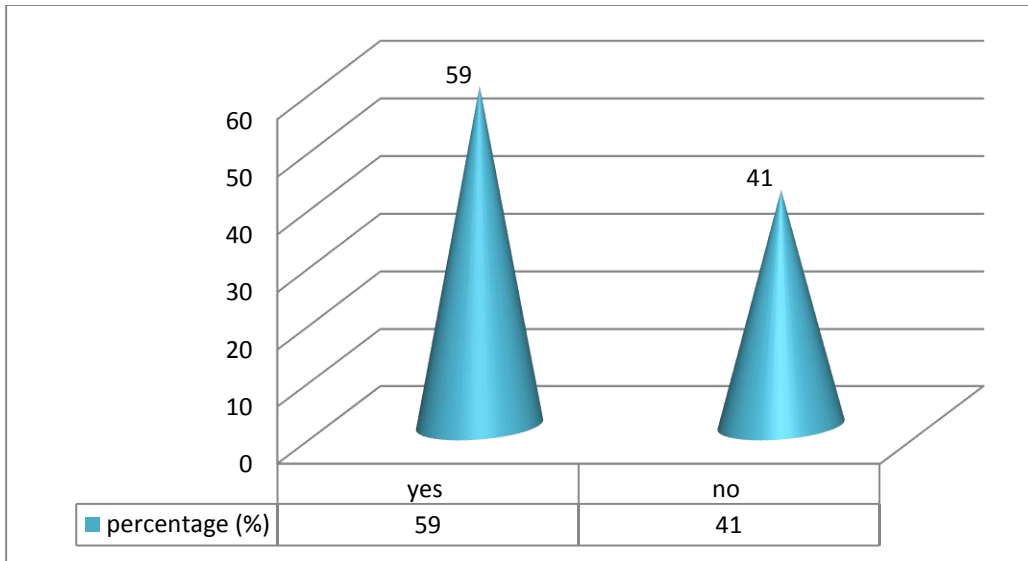
From figure 4.12 above, 75% of the respondents are involved in religious activities after retirement while 25% are not involved.

Religious involvement is a source of social inclusion for the retired teachers. Religious leaders normally assign retired teachers roles in running of church as form of respect to them and as a way of making use of the knowledge they have acquired over time during their teaching career.

4.6.3 Retired Teacher's Involvement on Charity Activities

The Respondents were asked to indicate their involvement on charity activities after retirement and the results are shown in figure 4.13 below

Figure 4.13: Retirement Teacher’s Involvement on Charity Activities (N=51)

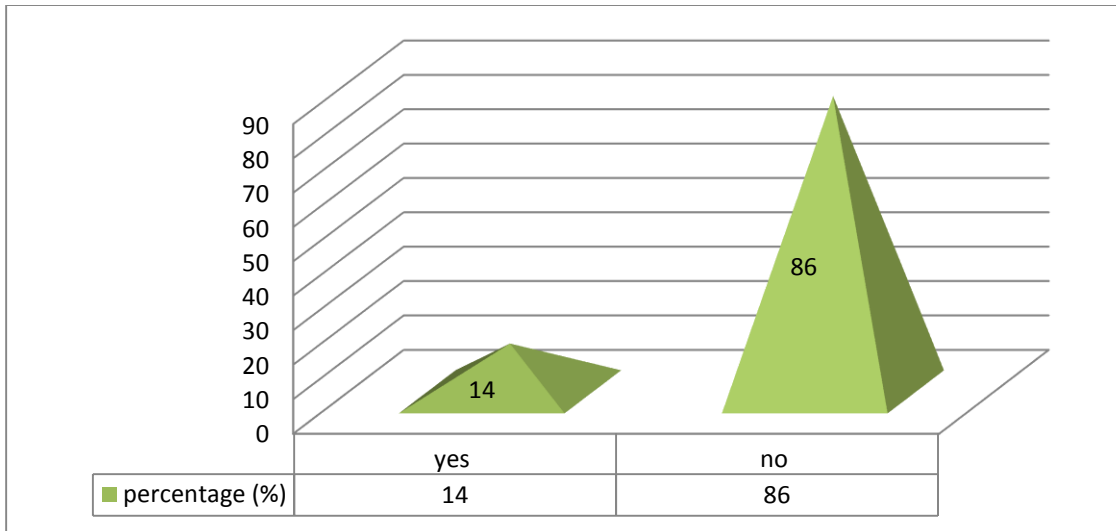


From figure 4.13 above, 59% of the respondents are involved in community charity work while 41% are not involved. This indicates that the retired teachers use their time to serve the community as well as using the charity works as a way of keeping relevance to the community at large after retirement. And most of teachers are elite people in rural communities since mostly they serve in our communities. Serving the community is their hobby since they have been doing it for many years as teachers and the spirit continues.

4.6.4 Retired Teachers having Post Retirement Employment

The Respondents were asked to indicate if they had post retirement employment and the results are shown in figure 4.14 below

Figure 4.14: Retired Teachers having Post Retirement Employment (N=51)



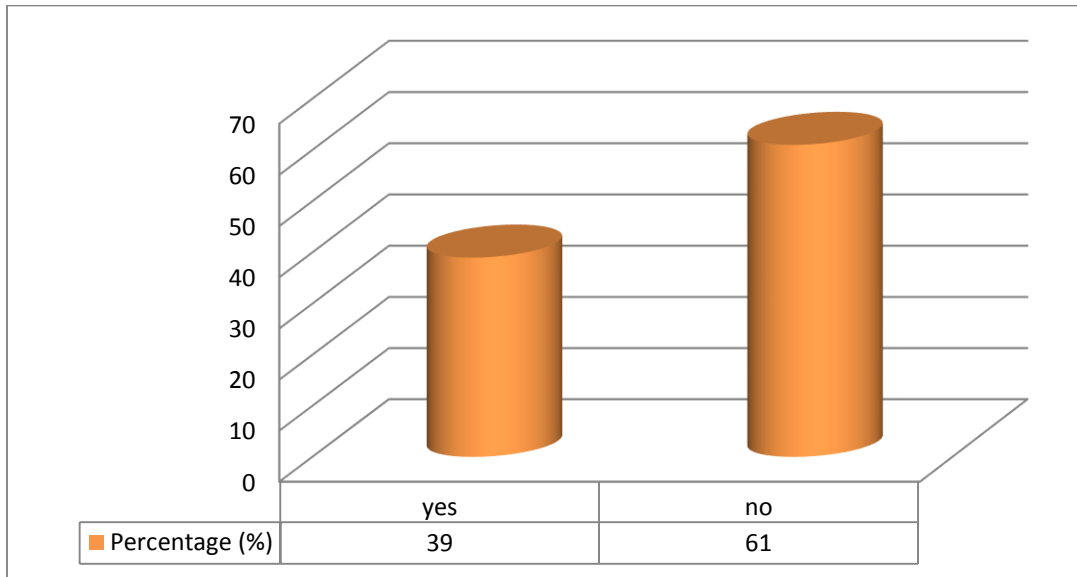
From figure 4.14 above, 14% of the respondents have post retirement employment while 86% of the respondents do not have any post retirement employment. This implies that the retired teachers were lacking good financial stability to take care of themselves.

After retirement most of teachers don't want to be employed again. Some prefer to take time to relax and enjoy life. If they want to get extra money apart from what they get from pension they prefer to be involved in income generating activities instead of being employed. The few who are employed are the strong ones and love office life.

4.6.5 Retired Teachers Selling Assets to meet their Financial Obligations

The respondents were asked to indicate if they had sold their assets to meet their financial obligations and the results are shown in figure 4.15 below.

Figure 4.15: Retired Teachers Selling Assets to Meet their Financial Obligations (N=51)



From figure 4.15 above, 61% retired teachers do not sell their assets to meet their financial obligation while 39% did.

Those who sold their assets said it is because of lack of support from family members as well as the need to make ends meet in providing for their dependents. For those who did sell their assets it was because of well planning on how to deal with retirement and having family members support.

4.6.6 Level of Tension within Families before and after Retirement

The Respondents were asked to indicate their Level of Tension before and after retirement and the results are shown in table 4.21 below

Table 4.21: Level of Tension before and after Retirement

Level of tension	Before		After	
	Frequency (n)	Percentage (%)	Frequency (n)	Percentage (%)
Very Frequent	13	25	10	20
Frequent	27	53	19	37
Normal	6	12	8	16
Less frequent	3	6	9	18
Not at all	2	4	5	10
Total	51	100	51	100

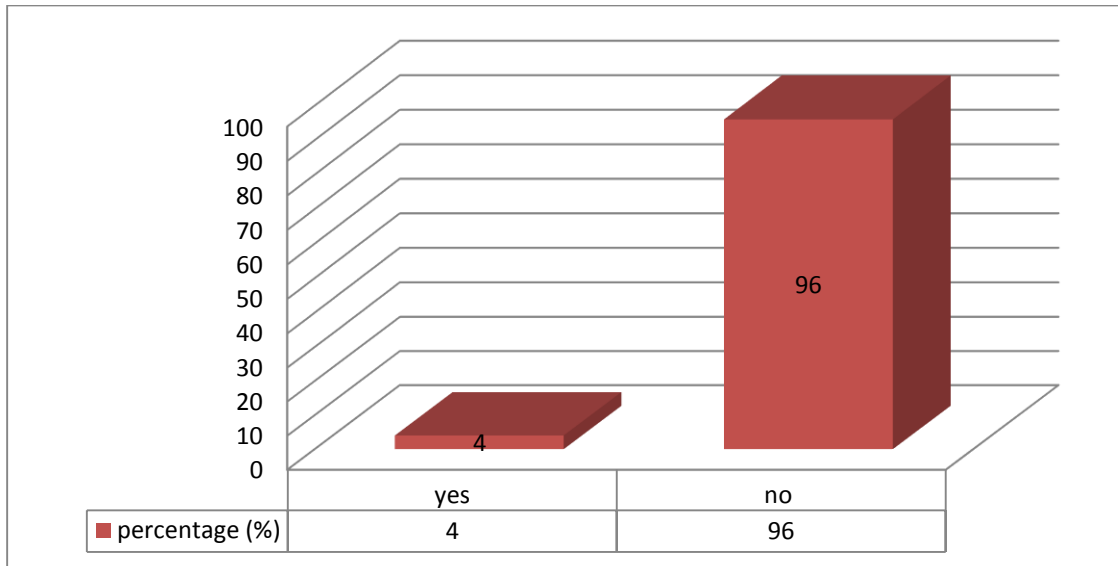
In comparing emotional tension before and after retirement it was observed from table 21 above, that there is significant increase in the normal level of emotional tension from 12% to 16%.

The increase in the level of emotional tension can be attributed to deterioration of health status after retirement. The lump sum monthly pension is inadequate to cater for financial and health needs of the retired teachers.

4.6.7 Smoking/taking Alcohol as a Means of Releasing Retirement Related Stress

The Respondents were asked to indicate their Level of Tension before and after retirement and the results are shown in figure 4.16 below

Figure 4.16: Smoking/taking Alcohol as a means of Releasing Retirement related Stress (N=51)



From figure 4.16 above, 96% of the respondents do not either take alcohol or smoke as a means of releasing retirement related stress while 4% did.

All the respondents were Christians and Christianity discourages the use of drug and substance abuse. However, a few of those who engaged in drinking said that they did it due to stress caused by their inability to financially support themselves and their families. Hence drinking acted as a relief from their problems albeit temporarily.

CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This study was about the challenges affecting the livelihood of teachers after retirement in Kenya: The study focused in retired teachers of Kisii central sub-county, of Kisii County, Kenya. Hence the chapter this chapter covers the summary of findings, conclusions, recommendations and suggestions for further studies. The study sought to answer the following questions:

Main Research Question

What are the main challenges affecting livelihood of teachers and their dynamics after retirement in Kenya.

Specific Research Questions

The study answered the following research questions;

1. What challenges affect the livelihood of retired teachers in Kisii Central Sub-county?
2. What are the socio-cultural challenges that teachers face after retirement?
3. How do personal attributes of teachers affect their reintegration into the society after retirement?
4. How do the teachers cope with the challenges facing their socio-economic wellbeing after retirement?

5.1 Summary of Findings

From the researcher's study, the retired teachers faced challenges like lack of preparedness for life after retirement, the pension lumpsum taking too long before its paid from the Director of Pensions, and also most of the retired teachers had knowledge on pre-retirement training but only a few attended.

The researcher also found out that the nature of relationship with the family members before retirement was excellent but after retirement the relationship declined because the retirees had less finance to maintain the family not until the lumpsum was paid which took too long. The retired teachers health status also deteriorated compared to when he/she was working. From the study the effect of personal attributes, the retired teachers were not given/accorded respect after they retired, also the community did not consult them after retirement hence their status declined everyday.

From the study also the researcher found out that the retired teachers do not like engage themselves in financial support groups when they retire but most retirees involve themselves in religious activities and charity activities. As ways of coping, some of retired teachers engaged themselves in post-retirement employment, a few sold their properties to meet the financial needs while others engaged themselves in alcoholic /smoking habits. All in all despite of all this challenges the researcher found out that all the respondents were Christians.

5.2 Conclusions

From the findings of the study, it can be concluded that the retired teacher's livelihood are faced by a number of challenges; This include lack of preparedness before retirement their health deteriorated after retirement, very little monthly pensions especially the P1 teachers, inability to cope with the little pension after the regular salary has been the stopped and also age factor, where the status of the name teacher loses meaning. It can also be concluded that teachers retire when they have not yet established themselves economically.

From the findings the study concludes that the majority of the respondents retired at age of 55 from the year 2012 when the government reviewed the compulsory retirement age for teachers and other civil servants from age 55 to age 60. The retirement age for persons with disabilities was reviewed to age 65. When teachers have retired they intend to ignore many things and they only want to be involved with those things which are of immediate benefit. The study found out that most of the retired teachers did not find pre-retirement training important because they argued that it came too late.

The study also found that most of the respondents were responsible and educated their children who in turn support them in their retirement. For those who were negatively received by their families members was due to their attitudes when they were earning money and were not responsible with their duties so when they retire they are left to suffer alone. The study also found that most teachers had good relationships with their families but the relationship deteriorated after their retirement since those financial benefits were no longer forthcoming.

Some of the respondents found it difficult to cope with their livelihood after retirement. Some of those interviewed led miserable lives which cannot be admired by community members. Due to their religious affiliations most of the respondents shied from engaging in drug and substance abuse although a few engaged in drinking as a coping mechanism caused by dwindling finances.

5.3 Recommendations

This section provides recommendations for policy and further research.

5.3.1 Recommendations for policy

The following recommendations are made based on the study findings:

Before retirement the relevant employer should sensitize teachers and adequately prepare them for retirement. This may include intensive and extensive training financial management and adaptation to respective communities and life after retirement.

There is a need for Pension to be prepared early hence retirees receive their pension lump sum soon after retirement. The government should also use bodies and organizations like the TSC, MOE and other stakeholders that have links with teachers e.g. KNUT and KUPPET to prepare teachers on how to handle their pension. The study also recommends that teachers should be encouraged to attend workshops and seminars as early as 40 years so as to be reminded that there is retirement after 60 years.

5.4 Recommendation for Further Research

This study was carried out in Kisii central sub county, Kisii County. The researcher therefore recommends that other studies should be done in other districts within Kisii County among other counties in Kenya in order to have a good sense of comparison on ways of improving the livelihoods of retired teachers. Also there is need for research to be done on the role of pension money as a means of life transformation for retired teachers.

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APPENDICES

Appendix 1: Questionnaire for retired Teachers

Date:

Questionnaire's Serial Number:

Teachers who have retired and are residing within Kisii Central District in Kisii County will be the main respondents.

My name is Gladys Nyaboke, a student at the University of Nairobi studying a Master of Arts degree in sociology (Rural Sociology and Community Development). I am currently undertaking an academic research project whose title is "*Challenges affecting the livelihood of teachers after retirement in Kenya, a case study of Kisii Central District in Kisii County, Kenya.*" You are kindly invited to participate in this research by providing your views in relation to the study.

Your contribution will help in the completion of this study. Participation on this study is voluntary and your confidentiality will be preserved as the information you give will be used strictly for academic purposes. Please answer all the questions provided as honestly as possible, to the best of your knowledge.

Section A: Demographic Information

(N/B tick as appropriate)

1. What is your Gender? Male Female
2. What is your age in complete years?
3. What is your household size? 5 and below 6-11 12-17 18 and above
4. What is your Marital Status? Single Married Divorced Separated
others if others specify
5. What is your highest level of education? PI diploma bachelor's degree
master's degree PHD Degree others if others specify
6. What is your religion? Christian Muslim Hindu Buddhist non-religious
 others if others specify

Section B: Research Questions

Level 1: The Resettlement Dynamics for the Retired Teachers

7. At what age did you retire in complete years?
8. What was the nature of your retirement? Compulsory Voluntary Medical grounds others if others specify
9. Briefly explain how you were prepared for the retirement in terms of the time of notification and the actual deed of retirement?.....
.....
.....
10. Do you think you were well prepared for the life after retirement? Yes No briefly explain your answer.....
.....
.....

Pension Lump Sum

11. Have you received a Pension lump sum since your retirement? Yes No
12. If your answer is yes in 11 above, how long did it take you to receive your first Pension lump sum? Below 3 months 3-6 months 7-10 months 11-13 months more than 13 months
13. How much do you receive as monthly Lump sum pension?(in Kenyan shilling)
Below 2,500/= 2,500/= -5,000/= 5,001/= -7501/= 7502/- 10,002/=
10,003/= -12,503/= 12,504/= - 15,504/= 15,505/= and above
14. How would you rate the adequacy of the pension lump sum given to you in terms of satisfying your financial needs? Very adequate Adequate Normal Minimally adequate Not adequate at all

Participation in Pre-Retirement Teachers Training Programme

15. Have you ever heard of pre-retirement teachers training programs? Yes No
16. If your answer is yes in 15 above, have you ever participated in a pre-retirement teachers training program? Yes No

17. If your answer is yes in 16 above, how often have you participated in pre-retirement teachers training program? 1-5 times [] 6-11 times [] 12-17 times [] 18 and above times []

18. If your answer is yes in 16 above, in which of the following areas did you receive training during the pre-retirement teachers training program? Financial management skills [] stress management skills [] income generation skills [] depression management skills [] good health management skills [] others [] if others specify
.....
.....
.....

19. Was the participation in pre-retirement training program beneficial to you in your life after retirement? Yes [] No [] briefly explain your answer
.....
.....

Family Acceptance and Support in Retiring

20. Did your family members positively react to your retirement? Yes [] No []

21. If your answer is yes in 21 above, briefly state the reasons that made your family members to be positive.....
.....
.....

22. If your answer is no in 20 above, briefly state the reasons that made your family members not to appreciate your retirement.....
.....
.....

23. In what ways do your family members support you after retirement? (**multiple choices accepted**) Financial provision [] provision of food/shelter/clothing [] entertainment [] health management [] no ways [] others [] if others specify.....
.....
.....

Level 2: Social challenges that teachers are faced with after retirement

- 24. How would you rate the nature of relationship between you and your family members before retirement? Excellent [] Good [] Normal [] Bad [] Very Bad []
- 25. How would you rate the nature of relationship between you and your family members after retirement? Excellent [] Good [] Normal [] Bad [] Very Bad []
- 26. How would you rate the status of your health before the retirement? Excellent [] Good [] Normal [] Bad [] Very Bad []
- 27. How would you rate the status of your health after retirement? Much improved [] Improved [] Normal [] deteriorated [] Very deteriorated []

Level 3: Economic challenges that teachers are faced with after retirement

- 28. What is your main source of income after retirement? Social security benefit [] Pension funds [] Savings [] Investments [] Post retirement employment [] Inheritance [] others [] if others specify
- 29. Does the main source of income in 28 above help you to meet your personal and family financial obligations? Yes [] No []
- 30. What financial problems do you face as a result of your retirement? (**multiple choices accepted**) Not able to access loans to invest on new income generating skills [] lack of funds to invest in new income generating projects [] inadequate energy to perform tasks in new income generating activities [] others [] if others specify.....
- 31. How would you rate the process of accessing retirement benefits in terms of time required by the retired teachers to get their benefits? Very quick [] quick [] normal [] slow [] very slow []
- 32. How would you rate the cost of accessing retirement benefits in terms of money by the retired teachers? Very high [] high [] normal [] low [] very low []
- 33. How would you rate the availability of information on the process of accessing retirement benefits by retired teachers? Very available [] available [] normal [] not available [] extremely not available []

34. What is the dependency level on your family members after retirement? Very high [] high [] normal [] low [] very low []
35. How would you rate the financial support given to you by your family members as a retired teacher? Excellent [] very good [] good [] poor [] very poor []

Level 4: Effect of personal attributes of teachers' on their reintegration into the society after retirement

36. How would you rate the respect accorded to you before retirement by the community members? Excellent [] very good [] good [] poor [] very poor []
37. How would you rate the respect accorded to you after retirement by the community members? Excellent [] very good [] good [] poor [] very poor []
38. How frequent were you consulted on community development projects before retirement? Very frequent [] frequent [] normal [] less frequent [] not at all []
39. How frequent are you consulted on community development projects after your retirement? Very frequent [] frequent [] normal [] less frequent [] not at all []

Level 5: Ways teachers cope with the challenges facing their socio-economic wellbeing after retirement

40. Are you a member of any financial support group after retirement? Yes [] No []
 briefly explain your answer
41. Are you involved in any religious activities in your community after retirement?
 Yes [] No [] briefly explain your answer?
42. Are you involved in any charity work within your community after retirement? Yes [] No []
 briefly explain your answer

43. Do you have any post-retirement employment? Yes [] No [] briefly explain your answer
44. Have you ever sold any of your assets or family assets to meet your financial obligation after retirement? Yes [] No [] briefly explain your answer
45. How would you rate the level of emotional tension that you had before retirement?
Very high [] high [] normal [] low [] very low []
46. How would you rate the level of emotion pressure that you have had after retirement?
Very high [] high [] normal [] low [] very low []
47. Do you take alcohol or smoke as a means of releasing retirement- related stress?
Yes [] No [] briefly explain your answer
48. Kindly give any other information that you feel will be of benefit to this study

THANK YOU FOR YOUR TIME AND PARTICIPATION