

**INFLUENCE OF PRE – RETIREMENT TRAINING PROGRAMME CONTENT  
ON INTEGRATING KENYA DEFENCE FORCES SERVICE MEMBERS IN  
THE SOCIETY IN KIRINYAGA COUNTY, KENYA**

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**DECLARATION**

This Research Project report is my original work and has never been presented in any other university for academic award.

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## **DEDICATION**

This work is in memory of my late parents Joel Mugeru Gateri and Mary Micere Mugeru, my loving wife Mercy N Mwangi and my children Lewis Maina, Sydney Karimi, Larry Levin Kamande and Patrick Maina (Jr) who made sacrifices in support of my military career, yet made even more upon my retirement from military service .Their encouragement and patience through my protracted efforts as an after - hour graduate made completion of a challenging goal a reality.

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## **ABBREVIATIONS AND ACRONYMS**

<b>A.P</b>	Administration Police
<b>DEFOCA</b>	Defence Force Old Comrade Association
<b>GSU</b>	General Service Unit
<b>HRM</b>	Human Resource Manager
<b>ILO</b>	International Labor Organization
<b>ILOs</b>	Intended Learning Outcomes
<b>KDF</b>	Kenya Defense Forces
<b>KSAs</b>	Knowledge Skills and Abilities
<b>LCR</b>	Life –Career Rainbow
<b>MOSD</b>	Ministry of State Department of Defence
<b>NCOs</b>	Non- Commissioned Officers
<b>NPS</b>	National Police service
<b>OFFR</b>	Officer
<b>PARS</b>	Pan African Research Services Limited
<b>PF</b>	Provident Fund
<b>PTEs</b>	Privates
<b>PW</b>	Prison Warden
<b>SNCOs</b>	Senior Non – Commissioned Officers
<b>SPSS</b>	Statistical Packages for Social Sciences
<b>TWA</b>	Theory of work Adjustment
<b>W.H.O</b>	World Health Organization
<b>WOs</b>	Warrant Officers

## **ABSTRACT**

In western countries, in as much as there is a good amount of literature on transition of military members to retirement from the general population, there is very relevant gap in literature with regard to the transition of military members to retirement. The main attention of most available literature is basically the transition to retirement of military employees who are already trained in precise skills and this helps them integrate well into civilian society. These are financial, health and emotional effects of retirement. In the less developed countries, retired service members like in the Kenya Defence Forces who are among in the list of poorest people among the society together with the old people. Pre-retirement education and counseling are among a few pre-retirement programmes names that have either the group approach or individual approach features. This study intended to investigate all four sub-counties service members' retirees from Kirinyaga County to establish the influence of pre-retirement training programme content on integrating retired KDF service members in the society. Systematic random sampling method was employed using both qualitative and quantitative methods of data collection. Sample size was chosen using the Stat Trek's Random Number generator which determines sample size based on a standard formula on the target population of three hundred sixty-one (361). The size obtained is one hundred and fifty-two (152) extracted from Stat Trek's Random Number Generator and calculator table for a population size of 361. The study also sought opinion of county administrators and military commanders at lower formations. The study used questionnaires, interviews guides, survey and previous Kenya Defence Forces quarterly and annual reports were utilized to collect information. SPSS was used to analyze the data collected. The data was presented using frequencies, percentages and means. The study found that training materials, modes and methods of delivery, acquired skills, Trainer's competence, family support, social support system and Post trauma stress disorders significantly influence integrating of service member in the society. Training materials are found to have little influence on integrating members in the society. The study finding will be of value to academic community in establishing policies and regulations to cope with the problem of integrating in the society of service members. The study recommends that KDF should put in place a reviewed pre- retirement training programme that addresses the necessary knowledge and skills required by the relatives before retirement. The finding also presents to amplify the need of formal or informal training to potential retirees.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background to the Study

Numerous studies have been undertaken to determine upon retired military, the effects of retirement are upon retired military personnel; likewise, many studies have been focused upon the adjustment problems of retired military personnel. Some attention has been given to the pre-retirement outlook of the military man Frasers. P (2010). Stefancic (2003) mentions that retirement trends are the results of underlying pressures. Pressure, from employers and from government all created different retirement trends. She argues that because not all these pressures are equal or moving in the same direction, the influences they exert over employees, lives and business, can be positive or negative .In reviewing the literature, it became clear that the current trends, globally, fall in three categories those who applied for earlier retirement or ill-health as well as those who would like to extend their years of employment.

A review of the literature reveals that there is a need for some understanding of what some of the sociological problems are of those who are anticipating retirement. The potential military retiree is not usually in the same age category as his civilian cohort who may be about to retire. One of the main transitions in life that symbolizes transition into a new life period is retirement. There is a different retirement age in each country as it differs from one country to another, while when it is in one nation; it still varies based on gender, organization and occupation as we find in Kenya and her established organizations. All port, (All port, 1935) feels that one central idea which occurs in definition of attitude is that an attitude signifies a state of readiness where the individual reacts in a characteristic manner to certain stimuli or stimulus situation. Trackman,(1959) assures us that studies of retirement suggest that workers are reluctant to retire. The reason being a combination of economic, cultural, psychological and social factors.

The Kenya Defence Forces (KDF) and her employees is part of this phenomenon. A lot of individuals do not have a notion that getting off work behind them and having freedom from working will be a challenge. Also, there is a lack of awareness of all the drastic

changes that retirement personnel's have to go through in the retirement process. The Kenya Defence Forces Act .No.25 of 2012. Revised Edition 2018 [2012] states the Officers and enlisted service men/women has amended retirement ages of 60 years as mandatory for enlisted servicemen/women and 62 years for Generals, Perkins (2000) refer to this type of retirement which also include those service members who retires due to ill- health reasons of restructuring the organization. Assumption is that workers required to retire at specific age should be more resistant to retirement than those not so required for it is quite possible that they will be physically able to continue (Tuckman,1959)

Atchley (2004) is on the opinion that the type of retirement is the same as complete retirement where retirees is no longer working ,either full time or part-time basis. Muriungi (2009) defines retirement as when a person stops working due to age or other such factors such as sickness or out of choice rather than necessity. In 2009, the Kenyan government extended the civil servants retirement age of 55 to 60 GOK, (2009). The overall retirement age is between 55 -75 years of age. Atchley (2013) noted that there is a reduction in life satisfaction, self-evaluation and life quality that accompanies retirement. Retirement must not be seen as a step in an individual's life that delays the retiree from continuing being a contributing member of the society. Therefore, a retiree who has adequate skills affects positively the results of their transition (United Nations, 2002).

Despite the centrality of this event, pre-retirement training programmes of service members is often insufficient, therefore the pre-retirement training programme should focus on coming up with a genuine insight. Beer (1996) noted that formal and informal planning, economic status, occupational attainment and health usually affect the constant degree between post and pre-retirement activities Oluwatula, O. (2014). The results are likely to be of value to the service members who work in the Kenya Defence Forces. There are significant differences between a retiree who was involved in pre-retirement programme and one who was not (Anderson, 1989).

The majority of service members in the KDF usually retire after 33 years of service or at the age of 52 - 60 years whichever comes first depending on the hierarchy of ranks obtained after completion of military basic training if you are enlisted as commissioned officer or enlisted serviceman/woman. There are people who look at retirement anxiously while

others try to look at it in a positive way, making it not the same as everyone else. Retirement is further defined as the evolution from first adulthood to a second adulthood and is marred by different experiences for everyone who goes through it (Billings, 2004). Hunters (1965) contend that for nearly over 53 years, there has been an existence of pre-retirement programs which have been designed to relieve the transition to retirement and also reduce any challenges that may be encountered through the transition.

Donahue, W.Orbuch,H,L,O.Pollak (1960); Friedman and Havighurst (1954); Madox (1966); and Miller (1965) note that these programs are very important as they are used to view the employee as a source of stature and identity and the challenges of this duty were seen to have grave results for the retirees. Atchley (1976); Glamser (1976); Goudy (1976) and Samson (1966) further add that there has been an overrated opinion that importance of work is a factor of retirement adjustment, because there are other factors of retirement adjustment such as health, finances which make the retiree to miss going back to his job (Ward 1979; Atchley, 1976). The recent recommended age of retirement is 60 years according to the law makes the meeting of the retirees' needs and preparations for retirement very important as they can be able to prepare themselves for retirement.

Kirinyaga County was in the previous Central province of Kenya before the 2010 constitutional changes. Its largest town is Wang'uru while its capital is Kerugoya/Kutus. KNBS (2009) census indicated that the population was at 520,054 people and it had a yearly growth rate of 1.5 percent. According to Kaggikah (2017), in 2017, the population was predicted to be 595,379 with 357 people per kilometre as the population density covering an area of 1205 square kilometres. The process focusing on situations, event county has five administrative districts namely Kirinyaga east, Kirinyaga west, Mwea east and Mwea west including Kirinyaga central which was also created by (IEBC, 2009) and envisioned by 2010 constitution of Kenya as Sub-units of devolved county government. The districts are further sub-divided into 12 divisions. The county has four constituencies, namely Mwea, Ndia, Kirinyaga Central and Gichugu, (Kaggikah, 2017).

According to standard newspaper published on 7<sup>th</sup> March, 2009 civil servants in Kenya changed their retirement age from 55 years to 60 years (Kaberia, 2009) this was also affirmed by the government through its public service minister Dalmas Otieno on April

,2009. He said the new move would ensure skilled people remain in service for long time, since most people have gained variable skills and technical competence through hand and on experience as well as advanced training in various fields (Kaberia, 2009). He further said pushing retirement age up would in short time reduce the increase of the number of new pensioners.

The same idea was introduced in the Kenya Defence Forces some years later, (Ministry of Defence, 2016). Military service members starts retirement as early as at the age of 40 years, therefore this being the trend there is need for Kenya Defence Forces to prepare their potential members eventually to covers the gap experienced. Kenya Defence Forces Act No. 25 of 2012 (Revised edition 2016). Therefore, this study sought to investigate the influencing pre-retirement programmes contents on service members; the influence of training materials, modes and methods of delivery, acquired skills and trainers' competence. Berry (2014) noted that retirement preparations must be organized in a systematic manner so that they can be able to train, educate and promote all veterans to be full of health and have long life as contributing members of the society. Soldiers should start gathering information and planning their military retirement 24 months before they submit the application for retirement. In a survey of Retired Soldiers,88% indicated their retirement planning briefing was “extremely” or “critically” important to their retirement planning. It's important to understand that this briefing is required in addition to any Soldier for Life Transition Assistance Program (SLTAP) briefings. While this program focuses on future the “Retirement Service Brief” explain all of other thing retiring Soldiers need to know or make decisions about ,before the retire, United State Army, Tice ,J.(2016)

### **1.2 Statement of the Problem**

Although retirement has various negative social, psychological and physiological consequences that of economic deprivation is the most felt (Karatu, 1991). In ancient days care of the elderly was the responsibility of the younger generation. However, the social fabric is breaking and individualism is taking place. In the past, outliving one's saving was not a big issue in Kenya because there was a large extended family that cared for each other. However the rapid increase, the rapid increase in the number of nuclear families, the



growing urbanization and the global nature of employment opportunities are forcing a change in this implicit social contract (Nyayieka,2007)

The problem for consideration in this study stems from the general concern of the number of military personnel's who are having to face retirement more specifically, attention will be focused upon phenomenon of military retirement. The literature reveals that the areas of pre - planning for and adjustment after retirement have been studied. It is realized that military man must make preparations that others do not have to be concerned with. The potential military retiree is faced with somewhat unique set of circumstances. The one very practical problem is the anticipation of readjustment after retirement or becoming re-socialized in a predominantly civilian environment leading to integration. Along with this ,there is usually the problem of being considered middle or late middle age which means that the work ethic of our society dictates that one be actively engaged in productive activity.

It is not always easy to get a job because of the age factor. Those who voluntarily retires after twenty active years in the military service could be as young as thirty six years. Involuntary retirements could include persons younger than thirty six. Many are young enough to embark upon new careers and use their experience to their advantage. Financial assessments for retired military personnel are substantially higher than the average civilian who retires. This not to say that the pension is adequate to fully support the retiree; however he could probably manage to support himself and his family on his pension. A very real problem for many potential military retirees is that they still have dependent children, which means that the retiree will likely have to find work to supplement his pension.

According to Karatu, (1991), retirement has various negative social impacts which include a physiological and psychological consequence as well as economic deprivation. Nyaieka (2007); and Hyunt and Kwakani (2006) stated that the younger generation in Kenya was customarily tasked with taking care of the older generation but this is being broken as individualism is taking over. The extended family used to care for one another, therefore for someone to use all their savings was not a challenge. This has however changed due to urbanization, increased population and an increased number of job opportunities that have

caused people to break from the traditions. Healthy life expectancy and life quality is extended by active aging.

A good pre-retirement programme is one that focuses on counseling and guidance and aims at ensuring there is active ageing among the veterans as defined by the World Health Organization (WHO) and the European Commission. Thompson and Lockhart (2015) states that the goals of pre-retirement training programs is to ensure that the senior service members receive inspiration and are able to realize their full potential with regard to their mental, social and physical well-being. WHO noted that a pre-retirement training programme as a short cut to ageing actively and strongly. The KDF needs to sketch information regarding the courses that are offered to retirees, especially those who have disability and those going through Post-Stress Trauma Disorders (PSTD).

A depart with dignity luncheon is usually prepared for a member before their official departure to celebrate their career, where they receive cards, gifts and certificates as well as speeches being made to highlight their achievements (Coll and Weiss, 2013). An absence of loss of support for any service member who has been actively involved in their employment can be devastating to them. Therefore Thompson and Lockhart (2015) noted that a model known as multidimensional adjustment model to retirement was created to help with this retirees' transition. This model sees retirement as a precipitant occurrence and looks keenly at the socio-economical education level, socio-cultural and poor financial management as well as focusing on the PSTD and lack of entrepreneurship skills among others can be made possible by the KDF approaching reputable institution capable to offer the necessary skills by formulating a suitable pre-retirement training programme designed to include the focused group.

The solution is to develop a suitable pre-retirement training programme that includes the target group who consist of the new civilian self with the military self. In summary, the problem is to investigate the influence of pre-retirement training programme contents on integrating Kenya Defense Forces service members in the society in Kirinyaga County, Kenya who are voluntarily retiring after colour service or more years of active military duty. The integration to the society of a retiree will vary with respect to the following variables: Training materials, modes and methods of delivery, acquired skills, educational

level, number of years of service, age number of dependents, preparation for retirement, income and pre-retirement training

### **1.3 Purpose of the Study**

The purpose of the study was to examine the influence of pre-retirement training programme content on integrating Kenya Defence Forces service member's retiree in the society, the transition from military service through retirement that occurs at mid-life and to seek a deeper understanding of themes which influence the experience as articulated by the individuals who are experiencing the transition. The result of will be used to guide me direction of future research.

### **1.4 Objectives of the Study**

This study was guided by the following objectives:

- i. To establish the influence of training materials as a pre-retirement training programme content on integrating Kenya Defence Forces Service members in the society in Kirinyaga County.
- ii. To determine the influence of method of delivery as a pre-retirement training programme content on integrating Kenya Defence Forces service members in the society in Kirinyaga County.
- iii. To establish the influence of acquired skills as a pre-retirement training programme content on integrating Kenya Defence Forces service members in society in Kirinyaga County.
- iv. To determine the influence of trainer's competence as a pre-retirement training programme content on integrating Kenya Defence forces members in the society in Kirinyaga County.

### **1.5 Research Questions**

- i. How does training materials influence the Pre-retirement training programme content on integrating Kenya Defence Forces service members in the society in Kirinyaga County?

- ii. How does the Modes and methods of delivery influence the pre-retirement training programme content on integrating Kenya Defence Forces service members in the society in Kirinyaga County?
- iii. How does the acquired skills influence the pre-retirement training Programme content on integrating Kenya Defence Forces service members in the society in Kirinyaga County?
- iv. How does trainer's competence influence the pre- retirement training programme content on integrating Kenya Defence Forces in the society in Kirinyaga County?

### **1.6 Significance of the Study**

There are limited studies on Kenya Defence forces that focus on the pre-retirement training programme content on integrating service members in the society in Kirinyaga County after retirement as provided in KDF Act 2012 (Revised edition 2016). This study was unique in its approach to the provision of specific and integrated provisions of pre-retirement training programme by not only one county but also the other forty-six counties. The researcher therefore hoped that the research would therefore contribute towards an understanding of theoretical and conceptual framework surrounding pre-retirement training programme for Kenya Defence Forces service member's retiree. The study would also provide a better understanding of a link between service members making decisions about maintaining their health; consider their goals and aspirations for the next phase of life. Lastly make informed decisions about financial planning for retirement.

The study would be significant in helping in policies and legislation's of Kenya Defence Forces enhancing the sense of responsibilities and ownership of the mandate to the Government, the organisation and those receiving the training to transitioning for integrating in the society. The study findings would assist in providing better or suitable pre-retirement training programme that shall be able to accommodate the military members with ease and comfort into the society. The proposed model provided a better sense of implementation and evaluation of service members pre-retirement training programme methods by the Kenya Defence Forces in particular. This can also be incorporated in curriculum of various institutions that deal with armed service members like the National

Police service (NPS) which composes Kenya police, General Service Unit (G.S.U) members, Administration police (AP) and Prison Wardens.

### **1.7 Delimitation of the Study**

The study focused on influence of pre- retirement training program on integrating Kenya Defence Forces service members in the society. Data was only collected from retired service member from Kirinyaga County. The size of the county being small , densely populated and the researcher being one of the retiree who transitioned on 11<sup>th</sup> November, 2016, certificate for service members (MOD /PSVCS/04/FB/4.KA007703, 2016) was an added advantage

### **1.8 Limitations of the Study**

This study only covered Kirinyaga county of central Kenya,therefore ,the results obtained may not adequately reflect the situation in all parts of the country. In addition ,the study sample was drawn only from retirees from Kenya defence Forces members meaning that the opinion of those who have retired from other sectors was not considered.Lastly ,survey research design was used implying that the findings only reflects things as they were at the time of the study but donot capture the trend of retirees integration in the society overtime.

One possible limitation of this study is its generalizability. We believe that the findings are not confined to service members and that the message should be expanded to a broader population. The service member's in our study represent all career levels although their careers were not developed within the turbulence of civilian career systems. The sample size may not agree because of mortality, relocation after retirement and other reasons which were beyond the researcher control. Differences in retirement age, pension years and changes in lifestyle after retirement are some of the differences related to retirement as highlighted by the civilian and military service members.

On average, the age of 40 years is recommended for general service officers who happen to have different terms and conditions of service as compared to enlisted service members who start exiting at 48 years respectively. This is not consistent because it's reviewed after every four years cycle. Therefore, the greatest limitation was the cross-sectional majority of data collected was variation of retirement age. To avoid this, the research made sure that data collected was more focused on retired service members only regardless of the retirement age variation. The timing of the year and season was also considered as one of

the limitations especially during rainy season, whereby movement along the roads was restricted by weather and relief and topographical situations of the area. The primary data collection was scheduled during the dry season to avoid the above negatives courses of action.

### **1.9 Assumptions of the Study**

The study involved interviewing the Kirinyaga County Kenya Defence Forces service member's retiree who has already transitioned and therefore it was assumed that: Training materials were adequate and the respondents completed their questionnaire not only objectively but accurately. The acquired skills from the modes and methods of delivery was assumed to be appropriate during the training, while the trainer's competence was also significant to the trainees. This study was carried on service member's retiree in five different sub-counties with different justifications within the Kirinyaga County and it was also assumed that their daily activities and careers after retirement at home did not affect the responses, personal identity was interrupted due to work loss and overall well-being was negatively affected by retirement.

### **1.10 Definition of significant terms used in the Study**

Integrating	The act or process of integrating, unification into a society after retirement or separation from an organization.
Pre-retirement training	This is the training given to a potential retiree to help the person to adjust to the challenges of retirement, have personal understanding of financial planning, manage their health and help them appreciate types of business opportunities that are open to them.
Training Materials	These are printed or recorded information used in a training programme
Modes and Methods of delivery on pre-retirement training programme	This consists of the techniques and materials used by the trainers' to structure learning experience.

Training	Is the act of increasing the knowledge and skills of a retiree to adjust smoothly in retirement phase
Acquired skills	These are the pre-retirement activities which a retiree needs to acquire relevant skills for planning another life career in the period before retirement.
Trainers' competence	This is the professional expertise combined with ability to perform effectively and efficiently bring quality training
Retirement	Is an normative stage of life in which one is no longer engaged on a full – time basis in the labour market for a continuous period of time.

### **1.11 Organization of the Study**

This study is organized in 5 chapters. Chapter one looks at introduction of the study which covers the background to the study, statement of the problem, research objectives, research questions, significance of the study, assumptions of the study, delimitations of the study, limitations of the study as well as definitions of significant terms. Chapter two focuses on literature review and reviews work done by other researchers relating to the he pre-retirement training programme on service members integrating into the society after retirement internationally, nationally and locally as well as the conceptual framework. Chapter three covers the research methodology as well as a detailed descriptive of the research instrument to be used, their reliability and validity and piloting the instruments were included, data collection and analysis procedures was also discussed in depth, it explains the ethical considerations and the variables operationalization. Chapter four covers the data analysis, presentation and discussion of the findings. Lastly, Chapter 5 covers the findings, conclusions and recommendations.



## **CHAPTER TWO LITERATURE REVIEW**

### **2.1 Introduction**

This chapter focuses on three parts, that is, theoretical review, the empirical review which analyses the works of other researchers on variables including any existing gaps from the previous studies, which the current research was intended to fill. It is therefore acknowledged that a thorough review of literature is essential Meadows,P.(2003) . The possible function of the review of literature may extend from suggesting what work, both theoretical and empirical, has been conducted in particular area of interest, to provide an insight for the need of additional analysis of previous studies, in research. Finally, it has the conceptual framework which illustrates the relationship among variables this is a significant source of ambivalence among individuals (Ebberwein, Kreishok, Ulven,& Presser, 2004, Elder & Rudolph,1999; Goodberg& Warner,1986,Loughran,2002; MacEwen, Barling, Kelloway, & Higginbottom,1995,Swan ,2003).

In addition, Harper and Shoffner (2004) discussed the theory of work adjustment (TWA). They contended that individual's appraisal of their capacities entails attuning to their physical and mental concerns along with family demands. They further contend that it is essential to understand retirees' losses regarding their pre-retirement job and how they attempt to satisfy these conditions in their new career. In the work of Ekah (1987) he found out that occupational status was not important in determining the adjustment level of retirees. Kerkoff (1996) reported that 5 years before retirement almost half of the 1000 subjects he studied were worried about forced retirement because of their inability to surmount the ensuing adjustment needs for food and shelter.

Religious affiliation did not influence the adjustment needs of the retired Civil Servants in the ethnic study of the adjustment needs of retired Nigerians carried out by Ogidan in (2005). He explained that this was probably because of the fact that both Christians and Muslims generally have similar religious provisions in helping the needy like the retirees to alleviate their suffering which also accounted for their similarities in the pattern of what they claimed to be their retirement adjustment needs. Jansen, Scout (1993) suggests that

‘because careers are associated with status, identity, money, and power, the working life is potentially a period of crisis’.

## **2.2 Pre –retirement training programme and integrating of Kenya Defence Forces service members in the society**

The pre- retirement programme provide employees with information to assist them in making sound decisions in preparation for retirement.it is geared towards employees age 30 and older. Pre-Retirement planning includes members encouraged to learn about Government employees Retirement systems (GERS) benefits and begin developing their retirement road map by attending one or monthly sponsored seminars workshops or seeking individual counseling. Members are strongly encouraged to attend at least one. Although the structure, function ,duration ,depth ,and breadth may vary ,retirement preparation programs are formally organized interventions designed by organisations to assist her employees in making decisions about adjusting to retirement (Olson,1981)

Pre -Retirement planning workshop in their career as this would help the to gauge their plans for future and work towards getting their finances in order, paying down debts ,repaying contributions, getting their question on social security answered and so much more. Members are also encouraged to save at minimum 3 months income to tide them over during the transitional and the time when their annuity begins. A wealth of information is shared to include government policies and benefits, health and life insurance benefits, GERS benefits, and Credit Union benefits. Retirement is a phase of life in which attitudes, expectations, and retirees and experiences are in a period of transition. According to Omoresemi (1987) stated that retirement is a real transition in the sense that it is a passage from one place and stage to another.

Preparing for retirement for those who had thought that there’s not enough time to all things that I want to do? A few free moments seem so precious and end too soon. Retirement is a phase of life which you will need to develop a new lifestyle and this requires planning. Remember, a major challenge in retirement may be to discover yourself apart from your work role. Most people need some level of involvement and responsibility. They also need something that they feel passionate about. Pre- retirement seminars have been developed

specifically to address the needs and interests of men and women who are thinking about making plans for the future challenges. Military retirees are a special class of the older people which finds it necessary to supplement retirement income. Transition could lead to a passage from one career of active service to another, a second stage of life development (Olatunde & Onyinye, 2006)

We all have to stop working at some point either due to employer policy, inability or choice. To avoid hardship after retirement, we need to make adequate preparations. Just think about it. Could you live the next 20 years without income? It never occurs to many people that is exactly the challenge that retirees face. Without adequate planning, retirement could mean many years of poverty, fear and indignity of becoming a burden to others, especially your children, as you are forced to depend on them for hand - outs. Providing for old age and retirement happens to be the single biggest financial challenge and it should be given high priority in every person's financial agenda. It can be achieved by regular and consistent saving and investing during one's working years. Either due to the mistaken belief that pension is adequate or plain shortsightedness ,preparation for old age is a most neglected concern, often with sad consequences Kianga, J.M (2008) The truth is that typically provides for only 20% to 30% of previous income. The result is that a person depending on a pension only can look forward to a drastically lowered standard of living.

Military retiree constitutes a substantial segment of the actual or potential labour force, particularly in certain areas. Pre- retirement training is suitable for staffs that are planning to retire in the next few years. A good training programme presents a better opportunity to prepare a service member prior to his/ her retirement for a smooth integration into the society (Walsh, 2014). An over whelming number of empirical research findings cite planning for retirement as one of the biggest factors in expectation and anxiety levels in retirement (Carter & Cook,1995;Elder Rudolph ,1999 ,Fretz, Kluge, Ossana , Jones &Merikangas; MacEwen et al,1995,Spiegel & Shultz, 2003.Spiegel and Shultz (2003), in a longitudinal study of naval officers, found that planning before retirement and the transfer of knowledge ,skills and abilities arming the naval officers influenced satisfaction and adjustment upon retirement.

Consequently Fretz, (1998) .The Kenya's security officers have earned accolades worldwide for their discipline commitment to duty and resilience in the battle field, but quite often this scenario quickly changes for many military officers upon retirement with many service members abandoned to live in abject poverty due to the lack of clear legislation defining their retirement benefits (Standard newspaper article of 25 October, 2011). The plight of most retired officers who get as low as 2000/=, and windows of deceased officers may soon be over if the Kenya veterans Bill 2013 is enacted . According Kithuure, J. (2015). A bill proposing the creation of a department of military Veterans in Kenya is in its final stages and is set to come before parliament.(Parliament Hassards 2015).

While retired military members welcomed the legislation, which makes provision for the welfare and benefits of military members and their dependent, retired police officers said they also should be included in the programme. Retired soldiers urge MP to pass veterans Bill 2013 to give retired service member a decent life (Business daily January 12<sup>th</sup>, 2017). The proposed law has already gone through the three stages of reading in the national Assembly and is awaiting the committee stage for suggestions and amendments before being forwarded to the resident for signing into law. Impact of retirement, general evidence points that to the fact that much has been said and written about preparation for retirement ,but there are few of those studies that focus on setting dreams and goals for retirement in holistic view(Hershey, Mowen& Jacobs - Lawson,(2003).

The bulk of work on retirement is about getting finances in order for one to retire comfortably, yet the fulfillment of dream and goals is what a healthy retirement is all about .It provides direction and connection, gives a sense of purpose, develop creativity, brings satisfaction and build a sense of fulfillment during the retirement. These findings are supported by the study of Hirseh which revealed that “older persons would rather remain in employment as cited in Chongo, 2013, P44).This was also in consistent with the retirement confidence survey from which found that “More than three quarters (77%0 of today's workers expect to work for pay even after they retire” Chongo (2013, P45).Nuss and Schroeder (2002), concur that by maintaining that retirees with financial challenges ,health issues ,whose identity was tied - up in their jobs, who were forced to retire ,and who

have made few, if any, plans often have difficulty in adjusting,. Nuss (2002) further maintain that whether people are able to adjust satisfactorily depends to a large extent on attitudes and behavior patterns developed during their working years and that to make a good adjustment, people must be willing to re-organize their lives and changes their self - perspective.

### **2.3 Training materials and integrating of Kenya Defence Forces service members in the society**

Training materials are a necessary part of any program or activity that involves knowledge acquisition and retention. The best approach to developing instructional materials is to start by examining plan and available resources. According to Niazi (2011), training aids or materials is a device (as a motion - picture film or set of slide, charts, recording, models) to increase the effectiveness of training using charts, graphs, notes and diagrams to improve learning and trainee retention. Human resource training must be able to highlight the theories, different training methods as well as strategies that have been put in place.

The strategy of the organization and its training are very critical as they show the advantages of using the view and perceptions of strategy training while connecting it with the human resource training and development as this is crucial for the success and growth of any organization. According to Bardwell and Holden (2001), a planned process that helps in improving the attitudes, perceptions, knowledge, behavior and skills of anyone through the process of learning in order to achieve enhanced performance in any activity is defined as training. Paul (2010) noted that there are different methods that have been used in training and development, from the area of scientific research to narratives that equip a setting for performances, needs and challenges as well as written deeds for a particular circumstance.

Traditionally, military retirement is primarily based on period the retiree has been in service instead of the civilian retiree that is based totally on age and duration of service by the retiree. Retirees in civilian populace may be vested in a retirement fund early in their careers, whilst military individuals can only be vested only after completion of twelve years of service. military retirement represents a completely unique scenario in terms of typically used definition of retirement pension (McNeil, 1983). The average number of years of

service at retirement for service members is eighteen years (Snyder, 1994). Many people agree with that military retirees are high tech specialists who retire at 1/2 pay after serving two decades in military.

They in addition agree with that they move effortlessly into high paying jobs within the civilian companies. Those people who are high tech specialists make up a small percent of military retirees. People with twenty or greater years of military service are generally not skilled in state- of – art technology. a few of the individuals who are exceptionally technically skilled discover that their experiences with the military structures have confined application within the civilian sector. Instance there is no civilian job equal for those people serving within the infantry, armour, artillery or different operational branches. An essential observe dealt with actual retirees is that of Greene & McClintock, C (1998) who surveyed 648 older employees and retirees.

The subjects were selected from eight companies four of which had pre- retirement training programme. It was concluded that retirees who had taken part in the training of counseling were better adjusted than those who never attended. Behr (1986) noted that there is inadequate preparation towards retirement. Therefore, the pre-retirement training programs are aimed at forming an accurate notion of the life after retirement as well as minimizing anxiety among the retirees. The economic status, health, works goal attainment as well as formal and informal planning affect the degree of consistency among the retirees. Fitzpatrick (1979); Mansion (1976); and Ulimann (1976) stated that successful pre-retirement training programs affect the retirement satisfaction significantly.

Anderson (1989) noted that there are seen changes between alleged life satisfactions of retirees who attend the pre-retirement training programs as opposed to those who did not attend any pre-retirement training programs. Anderson's study thus, is in support of the importance of pre-retirement training programs as well as preparations for the civilian life. Training material are therefore necessary part of any program or activity that involves knowledge acquisition and retention. The best approach to developing instructional materials is to start by examining plan and available materials, Johnson ,(2010) .

## **2.4 Delivery Modes, Methods and integrating of Kenya Defence forces service members in the society**

Training delivery methods consists of the techniques and materials used by trainers to structure learning experiences .Different training delivery methods are better or worse at achieving various learning objectives, during the design phase the methods are supposed to be examined to determine their appropriateness for learning objectives. The various delivery methods can be divided into cognitive and behavioral approaches. Cognitive methods provide information orally in written, demonstrate relationship among concepts, or provide the rules for how to do something. They stimulate learning through their impact on cognitive processes and are associated most closely with knowledge and attitudes.

Through team building, the individuals are trained to be problem solvers. This is done best in groups whereby they are observed and feedback is given during the process of training (Rasmussen 1982; Forbush and Morgan 2004). According to Tannenbaum and Yukl (1992), the army, government and industrial sectors use the team training more. With regard to mentorship, mentors who possess various knowledge, skills and abilities (KSA) in resolution of conflicts, problem solutions, planning and definition of goals are used. Training methods also use simulation methods that are very common in the military, educational establishments as well as organizations (Jacons and Dempsey, 1993). Webster's dictionary (1992) notes that seminars are used to bring together the trainees in small gatherings where they focus on a specific topic of discussion to ensure everyone is actively involved.

A delivery mode describes the way training will be delivered to support and enable learning. The type of delivery mode you will choose will impact on the way learners engage with the learning material and the way they experience the learning process (Pre- retirement counseling, 2012). Broadly speaking, there are three delivery modes namely; the lecture method, discussion method and the simulation method. However, for each delivery mode, there are a number of different delivery methods that can be utilized. A delivery method is the way elements of contents are communicated to the retirees or learners. Competency based training should be designed to meet the needs of a wide variety of learners.

The mode of delivery is an important consideration when designing learning activities or training programmes that support retirees to develop the skills, knowledge and understandings required to achieve the intended learning outcomes (ILOs), as measured by assessment in your units. According to Ivancevich (2013), the impromptu speech, manuscript speech, memorized speech and the extemporaneous speech are the different types of presentations.

## **2.5 Acquired skills and integrating of KDF service members in the society**

Skills acquisition and the need to remain relevant in a growing competitive global market in recent times are some of the vital reasons' firms and organizations engage in Development and training. Education upgrading is a personal growth life need process .Retired people need to be made aware of and encouraged to use the multiple opportunities for adult education to their communities. he possibilities range from such types of improvement as completing a high school course for a diploma learning skills, teaching others, and courses for sheer joy of learning Because of its interrelationship with travel, hobbies and other personal interests, study can be ,or can become ,an all-consuming effort with immeasurable rewards.

In another study Jorgen and Henderson (1990) concluded that people can benefit from preparation for retirement years, if they were able to identify activities such as entrepreneurial roles in their lives. This would eliminate the feelings that they have nothing to contribute to society. Additionally, preparation program help the individual to develop an identity in addition to work identity. This implies that, one should not be pre-occupied with only ones' work, so time should be included for other activities to maintain a positive self - image in retirement years.

Retirement can be gradually entered into through partial retirement programs instead of a sudden point of change. Members should have the option of gradually retiring, such as reducing the number of hours to part-time work or take longer vacations prior to retirement. This will help the person adjust to the realities of life in retirement.(Jorgen &Henderson,1990). Kroeger and Szinovi (1982) share the view that it is useful to critically examine the planning that precedes retirement. This implies that individual should plan for



their retirement .However, a minority of people make concrete plans for retirement and very people are exposed to retirement preparation programs.

Liebowitz (2014) defines pre-retirement activities as those with whom workers (including unemployed) acquire skills for planning another life career in the period before retirement. At the same time, it is necessary to create the conditions at the social level for implementation of pre –retirement activities and also the conditions for a successful transition into retirement and life adjustment. Skills are defined as the abilities that are essential for one to complete their tasks and delegations that are gotten from job related experiences and training and they show the extent to which an individual is capable of carrying out a specific duty, maybe through communicating efficiently. These skills depend on what needs to be done and when something needs to be done (Dunnette, 1976). Henderson (2000) defined skills as accuracy and alertness that is needed to understand the work at hand and how complex it is so that they are able to perform their assignments well.

Desimone, Werner and Harris (2015) note that training is not so essential for the older employees as it is for the younger employees. Lims (2016) found that 67% of the retirees are enthusiastic to undergo training and upgrading which will make them qualified for the work at hand and afterwards post-work. 57% of the retirees who are willing to undergo training noted that the pre-retirement training programmes assist them to work in different jobs and different companies. Savicks and Porfeli (2012) found that for retirees to be able to succeed there must be continuous learning environment for them with the concept of career management as this helps them acquire more or new skills that are relevant in the retirement days. Retirees are capable of showing work ethics positively as well as the promise and being persistent in attaining work goals (Arrowsmith and McGoldrick, 1997).

Bellino (1969) a psychiatrist with veterans Administration, in USA ,observed that often the more severe adjustment problems occur only after the individual has left the military. McNeil (1964) provided a specific description of what it means for a military retiree to have successfully transitioned and adjusted to civilian life. To be considered adjusted to his military attitudes and all that this implies, secure employment, and in a relatively short time, adapt to industrial procedure and norms.

## **2.6 Trainer's competence and integrating of Kenya Defence Forces service members in the society**

Competence is the potential of a person to do a task well. A competency is a set of described behaviors that offer a dependent guide permitting the identification, assessment and improvement of the behaviors individual personnel. The term 'Competence' first regarded in an editorial authored by R.W. White in 1959 as an idea for overall performance motivation. Later in 1970, Craig C. Lundberg described the idea "planning the executive development program", David McClelland, PhD, wrote a seminal paper entitled "Testing for Competence in preference to Intelligence". The term received traction while in 1973; the task of an instructor is intently tied to the character of classroom. contemporary classroom call for trainers to "put together absolutely all trainees for better order thinking and performance skills once reserved to just a few" (Darling-Hammond, 2006).

Expert practice states a able instructor or teacher seizes each possibility to inspire learning believing that every one students can learn. And learning isn't constrained to the lecture room. Low, E.L et al (2009). To this end the instructor takes each opportunity to enhance on his or her personal expert practice with a view to provide exceptional learning (Low et al, 2009) In any learning technique, the degree of balance and structure in addition to flexibility is very crucial to gain. in step with Savery (1994), whilst the structure of getting to know may be very complicated, it will become very hard for the learners to apprehend the principles in addition to construct that means based totally on the models.

This therefore means that the trainer must come up with a learning experience that will be able to give the service members a very good and clear direction which is free and open enough for them to enjoy the learning experience as the end goal is that they achieve their learning objectives. The main goal of this study was to investigate the factors that affect the pre-retirement training programmes. A study conducted by Floyd, Haynes, Doll, Winemiller, Lernsksy and Bury (1992) found that there is a positive relationship between retirement planning and savings and retirement experiences with satisfaction. Karatu (1991) found that retirement programmes are essential in all organizations as they prepare the employees for retirement life while ensuring they integrate well into the society.

## **2.7 Theoretical framework**

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. 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.

Wang and Schults (2010) stated that while most of the theories have been focused on retirement planning, retirement timing, post retirement, adjustment and satisfaction, the conceptualized theories have noted that retirement is a life of adjustment. Reitzes, Mutran and Fernandez (1998) and Taylor and Shore (1995) noted that the people who exit the work place earlier than other are those who feel they are more prepared to make the transitions. The study was based on the following theories: role theory and continuity theory.

### **2.7.1 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.

Transitions and Role of skills according to Carter and Cook (2005) investigated the aspects of role theory. They suggested that the retirement transition may be shaped by internal conflicts regarding social and work related roles. They further noted, "the transition is viewed as a period of role change and redefinition. The success of role redefinition may be determined by one's social roles, work roles, and internal resources needed to negotiate role change. The more significant the work part is for the individual, the more upsetting the sentiments of misfortune will be (Loewenstern and Frederick, stand out 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 service members in societies are people who are very much recognized as important individuals because everyone despite their/her status 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).

### **2.7. 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 after effect of which life designs stay stable as well. The sentiment progression that goes with the individual aides in life moves (Suh, et al 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 thus 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:

## **2.8 Opportunistic Model of Retirement Planning**

This model was formulated by Friedman and Scholnick, (1997). It is known as the model of general planning which forms the basis of preparation for retirement. It constitutes of: coming up with a planning demonstration, situation analysis, and decision making so that preparations can start, strategy formulation and finally implementation and planning revisions. Noone (2010) used this model when they looked at the retirement planning process that helps the policy makers and researchers to come up with plans that are essential. This model's adaptation helps in bring out the bigger picture that relates to the KDF pre-retirement training programme content in order to integrate the service members into the society.

Preparation for retirement for an alternative career, even as you work to build your military career, one can never be certain about what tomorrow holds. Prudence dictates, therefore that one should lay foundation for an alternate livelihood in case of an expected early separation with the Defence forces. This preparation could take the form of accumulation of start-up capital for a business and educational courses to acquire skills that are marketable in the civilian world. Kianga, J.M (2008)

In the absorption of this model, that is the planning for retirement by Noone et al. (2009) and the overall planning process by Friedman and Scholnick, (1997), there are several stages involved. These are the attainment by developing of retirement representations; clear planning by setting specific goals; and the third stage where the actual planning and preparations begin. The last stage which uses Noone (2009) pre-retirement training programs definition, this study will focus on coming up with cognitive training components and the final stage will focus on accomplishing the objectives of the pre-retirement training programs. The study also used Noone's (2009) measures of planning because he uses the theoretical models to come up with the pre-retirement training programs and can be used with other models.

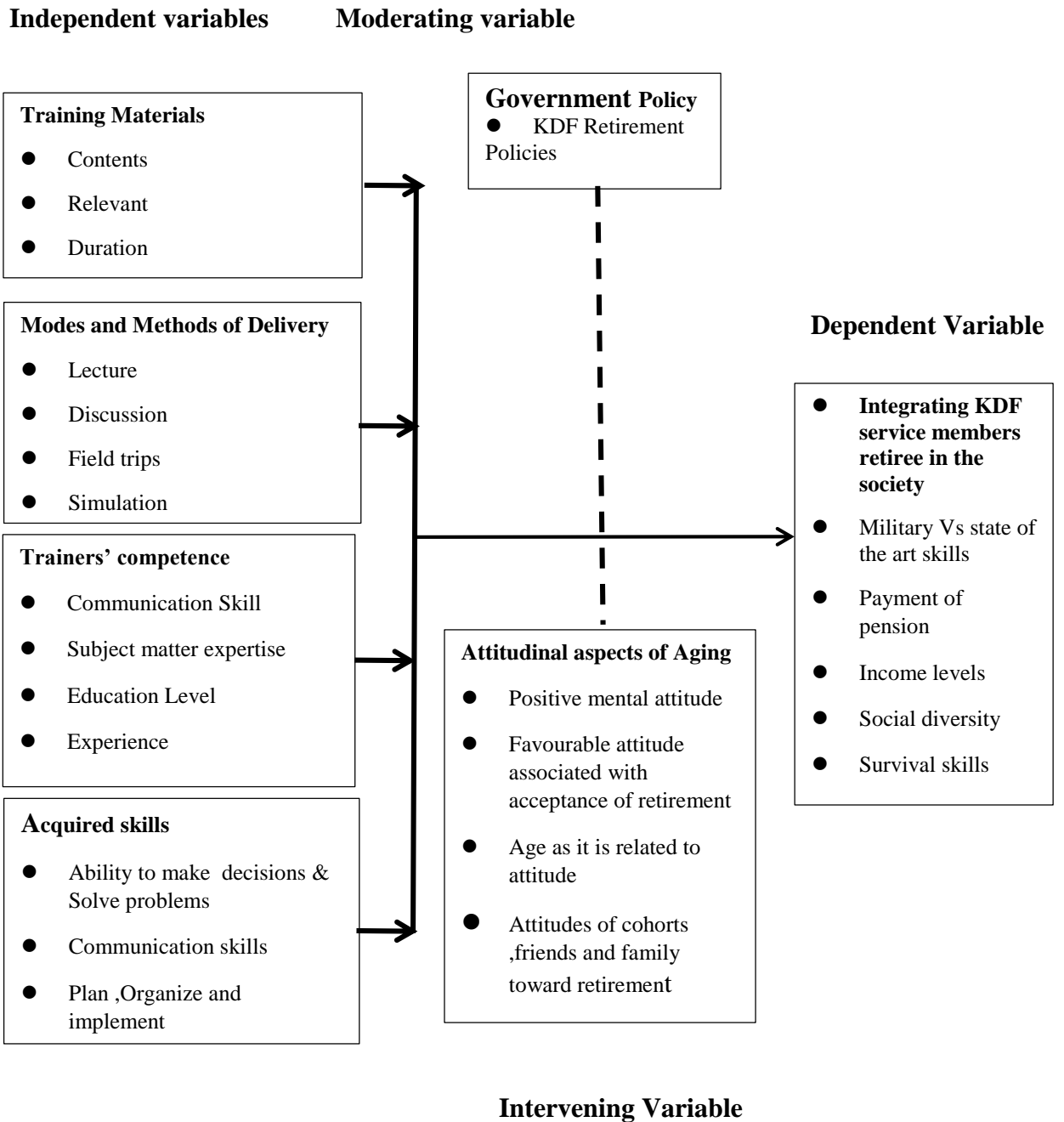
## **2.9 Conceptual Framework**

The Concept of Retirement by Schuster and Ashburn (1980) is applicable to this study. Thus, retirement they said could be seen as an event that occur at the end of a specified work period. Secondly, those individuals (usually over the age of 45) who have

experienced difficulty in obtaining employment may after a period of time considers them to be retired. The above assumptions implied that the choice of meaning and interpretation of retirement vary, but all imply the concept of separation from regular / full time employment. In the work of Ekah (1987) he found out that occupational status was not important in determining the adjustment level of retirees. Kerkoff (1996) reported that 5 years before retirement almost half of the 1000 subjects he studied were worried about forced retirement because of their inability to surmount the ensuing adjustment needs for food and shelter.

Conceptual framework is defined as a hypothetical model identifying the under study and the relationship between the experiment between the dependent and independent variable (Mugenda and Mugenda, 2003; Reichel and Ramey, 1987). This was founded on Training Materials, Delivery modes and methods, acquired skills and Characteristics of Retirees which will constitute independent variables. The dependent variable for this study was integrating of service members into society after retirement while the KDF retirement policy and the government policy were the intervening variables. These are shown in Figure 1:

**Figure 1: Conceptual Framework**



**2.10 Summary of Literature Review and Research Gap**

It is evident that there are several factors which influence pre - retirement training programme. These include; training materials, modes and method of delivery, acquired skills and Trainer’s competence. However, the study has reviewed numerous research and knowledge gaps. A study by (Niazi, 2011) fell short of establishing the link between

training materials and pre- retirement training programme. This study did not identify the suitable training materials to facilitate adequate pre-retirement training programme.

On Modes and methods of delivery a study by (Rasmussen, 1982, Forbush& Morgan, 2004), did not indicate which methods of delivery would be more effective in enhancing pre-retirement training programme. On Acquired skills studies by (Leibowitz, 2014 and Dunnette 1976), (Savicks and Porfeli, 2012) did not show the impact of acquired skills by retirees after pre-retirement training attendance prior to retirement. Further reviewed studies have not indicated well the trainer's needed competence level. These are the research Knowledge gaps which this study seeks to address.

The moderating variables which according to Kothari (2014) are not related to the study thus independent even though they influence on the dependent variable. The moderating variable for the study are KDF policy and government policy. The intervening variable is a controlling variable that is used to explain the relationship between the other variables of the study (a2zpsychology.com, 2002). In this study, the intervening variable was the attitudinal aspect of aging.

### **2.11. Knowledge Gaps**

The literature of this study has been reviewed and has been established that pre-retirement training programme content influence integration of KDF service member's retiree in the society. That is training materials, modes and methods of delivery, acquired skills and trainer's competence influences integrating of Kenya Defence Forces service member's retiree in the society. However ,how each variable influences the integration is yet to be established for example studies by Muratore,A.M;&Eatl, J,K.(2014) were silent on how training materials and modes of training delivery influences Pre-retirement training programme content in integrating retiree in the society. Unsuitable modes and methods of delivery have gaps, missing provisions and ambiguities which contribute to poor delivery during training programme content in integrating service member's retiree in the society. Ranjitha and Shekhar ,R.(2014) in their study "Scope for retirement Preparedness Education did not cover about on acquired skills. A study by Good, T.L &Brophy ,J.(2013) failed to indicate whether trainers competence would influence retiree smooth integration into the society.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the research design and methodology used in this study is quantitative primarily because we analyzed the perception about social and financial issues of life after retirement of KDF service members. 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 including presentation are discussed. The method of obtaining primary data is through structured questionnaire. The questionnaire was developed by the researcher to collect data from target population. To ensure the accuracy of questionnaire, pilot testing was done and changes were made before the finalization of the questionnaire. Some question employed 5- point Likert scale. First section of questionnaire includes demographic information like age, gender, and income and education including marital status of participants. The section 'B' includes training materials. Section covered issues on acquired skills while section 'D' focused on modes and methods of lesson delivery during training. Lastly section 'E' highlighted on status of retirees after retirement while section 'F' related to trainers competence.

#### **3.2 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, and propensities and wonder influencing them. Through the quantitative approach, the specialist could gather information to answer questions concerning the influencing the business of service members 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 of issues influencing pre-retirement training programme content on integrating Kenya Defence Forces service members retiree in the society in Kenya. This method was adopted to investigate an in-depth relationship of pre-retirement training programme on integrating KDF service members in the society in Kirinyaga County, Kenya. Data gathering, organization, description and interpretation are involved in descriptive research design. This design also uses a data analysis tool to analyze their data and presents the data using graphs, figures and charts to visually aid the researcher.

This study targeted all retired service members in Kirinyaga County from formal employment and they had attained the recommended age of retirement which are diverse according to hierarchical rank and file in the service or because of occupational hazards was used for the research to those who retired from 27<sup>th</sup> December, 1980 to 31<sup>st</sup> July, 2018 (HQ KA EDN 5040/EDN). The 2009 population Census Report showed that Kenya Defence Forces had 24,150 active members while 5,000 are reservists (KNBS, 2009). Enlisted service women were 1,230 where this represents 5.1% of the total Kenya Defence Forces employees.

According to Alexander and Bresciani, (2016) they describe the research approach as involving philosophical assumptions, the use of qualitative and quantitative approaches, and the mixing of both approaches in a study. The mixed method approach allows the collection of both qualitative and quantitative data in the same investigation and permits the researcher to determine the extent on how one approach is used over the other which depends highly on the purpose of the study (McKim, 2016). The approach also comprises triangulation, development, initiation and expansion and allows the scholar to match the design strategies with relation to objectives attempting to understand a specific phenomenon (Crowther - Dowe and Fussey, 2013).

The benefit of this approach was that the study contains information from various data that was merged hence the outcome helped to understand better the factors that influence pre-retirement training programme, Mason (2014). In the study by Creswell (2005), the fact that the researcher determines priority to one or the other form of qualitative or quantitative study, it may lead to biased conclusion. It can also be said that the design allows for information from the representative sample of the entire population.

### 3.3 Target Population

The population considered for this study consisted of all the retired KDF service members in Kirinyaga County, Kenya from the four administrative sub-counties Kirinyaga central, Gichugu, Mwea and Ndia .The target population for this study was KDF service members who retired between 27<sup>th</sup> December,1980 to 31<sup>st</sup> July, 2018. The period was chosen because it was the period many members retired and from 2015 the government extended the retirement years which varied according to rank on both commissioned officers and enlisted service members. The total number of KDF retirees in Kirinyaga county as at the time of this study was three hundred and sixty one (361) MOD PERS/LOGS and HQ KA 5040 /EDN (2018 ). The researcher defined the target population based on the data available and statistics at the time of undertaking the study but relied as well on logic.

The study employed stratified random sampling. The sample size was 152 service members grouped into 15 service members categories of approximately 24 members all residing in Kirinyaga county, Kenya and spread equitably and equally across the county. The population was further divided according to administrative unit (strata) as shown in Map, then the service members categories in each administrative unit was determined and an equal number (size of each stratum) was selected from each administrative unit to tally the number to 15 service member categories. Then Random sample was selected from each sub-category. For greater accuracy in the findings, the number in each stratum selected based on variability of the study characteristics. For ease of reference, the sample size was determined by use of this formula:

$$N = \frac{Z^2 pq}{d^2}$$

n= the desired sample size (if the target population is greater than 10,000)

z= the standard normal deviate at the required confidence level

p= the proportion in the target estimated to have characteristics being measured

q= 1 - p

d= the level of statistical significance set.

Note:

If there is no estimate available of the proportion in the target of population assumed to have the characteristics of interest, 50% should be used as recommended by Fisher et al

(2006). For instance, proportion is 0.05, z-statistics is 1.96 and significance level is 0.05, then the sample is:

$$n = \frac{(1.96)^2 (.50)(.50)}{(0.05)^2} = 361$$

This has been rounded off to the nearest 10 digit number of 360. (Mugenda and Mugenda, 2003)

**Table 3.1: Target Population of the Study**

<b>Sub-County</b>	<b>Officers</b>	<b>Svcmen/women</b>	<b>Total</b>
Kirinyaga Central	5	96	101
Gichugu	3	67	70
Mwea	4	79	83
Ndia	3	77	80
<b>Total</b>	<b>15</b>	<b>319</b>	<b>361</b>

The total officers and service member retirees from 27<sup>th</sup> December, 1980 to 31<sup>st</sup> July, 2018 was 361HQ KA Ltr 5040/EDN (2018)

### **3.4 Sample and Sampling Techniques**

Sampling method refers to the way population members are selected to participate in the study Williams, (2012). This study adopted non probability sampling method. Purposive and snowballing technique was used because the retired KDF service members are widely scattered and the information where they are was scanty. Using purposive sampling the researcher used the expert judgment to identify persons who were to provide required connections with others. Snowballing sampling was where researcher identifies a small number of individuals who have the characteristics in which he was interested. These people were used as informants to identify, or put the researchers in touch with other who qualify for inclusion and thus and in turn identify yet others - hence the term snowballing (Cohen,Marion& Morrison,2000) .

In his study snowballing was appropriate because little information was available about whereabouts of retired service members. The research relied on the few conveniently available who provided the link to the others.

### **3.4.1 Sample Size**

The sample was stratified according to the ranks and sub-counties, for example those who belonged to the class of commissioned officers and enlisted service men/women the researcher used stratified systematic sampling according to the four sub-counties and it was found that those who said they were happy and trained on retirement were those who retired before 2010 as the training was not introduced by this year. Mugenada and Mugenda (1999) maintain that descriptive research, 10% of accessible population is adequate for sample. This research was aimed at using a sample of 152 (One hundred and fifty two).

Using the Central Limit Theorem, the researcher sampled 152 respondents. Williams (2012) noted that the central limit theorem states that a sample size should be more than 30. Stratified systematic sampling was used to create the four strata based on the number of administrative divisions within Kirinyaga County. From each division between 10% and 30% of the target population was sampled using simple random sampling since it eliminated bias and prejudice. This is shown on Table 3.2:

Kirinyaga County selected from all the 4 Sub-counties of Kirinyaga county based on purposive and stratified random sampling techniques. The population was further divided according to administrative unit (strata) as shown in Map, then the service members categories in each administrative unit was determined and an equal number (size of each stratum) was selected from each administrative unit to tally the number to 15 service member categories. Then Random sample was selected using systematic sampling from each sub-category. For greater accuracy in the findings, the number in each stratum selected was based on variability of the study characteristics. (Mugenda and Mugenda, 2003). This is shown on Table 3.2:

### **3.4.2 Sampling Techniques**

The sampling design used was systematic stratified random sampling.

**Table 3.2: Sample Size Grid**

<b>Sub – county</b>	<b>Officers</b>	<b>Svcmen/women</b>	<b>Total</b>	<b>Technique</b>
Kirinyaga Central	3	43	46	Purposive sampling
Gichugu	1	31	32	Purposive sampling
Mwea	2	36	38	Purposive sampling
Ndia	1	35	36	Purposive sampling
<b>Total</b>	<b>7</b>	<b>145</b>	<b>152</b>	

### 3.5 Data Collection Methods

Tools for data collection integrated three methods, document analysis, face to face personal interviews through administrative of survey questionnaires and the interviewer’s observation. Both secondary and primary data using a questionnaire were used for this study. The primary data was developed from the objectives of the study and had both open and closed ended questions and then administered to the retired service members of Kirinyaga county and interviews was conducted to Kenya Defence forces administrators and local administrators.

#### 3.5.1 Piloting the Instruments

Pilot research is generally defined as small studies (feasibility) that tests research protocol, measures recruitment strategies and experience interventions or components of interventions and data analysis techniques, (Barabara, 2015) or it can also be stated that 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 researcher to have a substance of the information gathering knowledge at Kimbimbi area in Mwea sub - county. The pilot testing was key to build up whether every one of the inquiries in the survey was completely comprehended by the focused on respondents and thus the fundamental rectifications were done, preceding the genuine research.

Data collection tools mainly the questionnaire was pretested by administering 30 questionnaires to Defence Forces Old Comrades Association Members (DEFOCA) residing in the county but were not members of the selected strata categories. However out

of 30 questionnaire only 25 questionnaire were successfully answered representing 83.3% of the intended sample .This was done because they exhibited the same characteristics as the administrative divisions which forms the county under study. However, the pilot sample who were used for piloting were the members who were available at the time of the study, however this number was not included in the final study. The two research assistants also familiarized themselves with research tools during the study. Data obtained from the pilot study was then used to moderate the final questionnaire.

### **3.5.2 Validity of the Instruments**

Instrument validity is all about the degree of consistency of the research instruments (Oh J.H., 2009). Ugeskr (2005) noted that it measures how much of an error occurring randomly may be found in the scores. The study used internal validity where the research instruments were used to measure the intended variables. Kothari (2014) defined validity as the accuracy with which the scale is what it claims to measure and ensures provision of enough coverage of the study topic. The validity of the research instrument is then amended through judgement by the experts who are a panel of persons like the supervisors who provide primary judgement and then amendments are done. Thereafter an effective examination is used to measure what the study is intended to measure (Murphy and Davidshofer, 2005 and ISO/IEC Guide 99. 2007:1-92). To enhance content validity, the researcher ensured that the the questions covered the full range of the issue being studied, namely utilization evaluation (Kumar, 2011)

### **3.5.3 Reliability of the Instruments**

According to Mugenda (2008), reliability of an instrument is the measure of the degree to which a research yields consistent results or data after repeated trials.to determine the reliability, Crouch's Coefficient Alpha was computed after the test and retest of questionnaire. Reliability and validity were ensured in the following manner face validity was upheld by making sure there was logical link between the questions in the questionnaire and the objectives of the study (truthfulness) in other words,to measure what is supposed to measure (Neuman,2003).

The researcher measured the questionnaire, interview guide and the observation guide as the instrument of study of the KDF service member's retiree in Kirinyaga County. The test

– retest method or split half was employed to establish the reliability of the questionnaire. The questionnaire was administered to retired (DEFOCA) service members selected for the pilot study within an interval of one week and Pearson Product Movement Correlation Coefficient (r) was calculated for each questionnaire

Therefore the researcher established that the correlation Coefficient (r) for questionnaire to determine its reliability, Mbwesa, (2006). The questionnaire for acquired skills yielded a reliability coefficient of 0.75 while that for the trainer's competence yielded a reliability values of 0.80. The general convention in research has been prescribed by Nunnally and Bernstein (1994) who stated that one should strive for reliability values of 0.70 or higher (Miller, u.d). Therefore the correlation coefficient ( r ) value of 0.75 and above was accepted.

### **3.6 Data collection Procedures**

The questionnaire was administered to respondents and through face - to - face personal interviews while secondary data collection involved perusal of documents (document analysis). A National Council of Science and Technology (NACOSTI) permit was applied for to seek permission to be allowed to conduct the research. The Kenya Defence Forces was also requested to provide secondary data and the County commissioner was briefed about the purpose of the study and their relevant authority was sort before starting the study. The sub- County Commissioners were approached and recruited to introduce the researcher and research assistants to the other administration staff members as they well knew or are familiar with their localities, they were used l to lead the research team in the various blocks while moving around. The study used two research assistants to help with collection of data.

### **3.7 Data analysis Techniques**

The researcher first examined, edited and categorized the data for analysis. Simple percentages and frequencies were used to analyze the data using Statistical Package for Social Sciences (SPSS) version 22.0. A clean database will be stored in a computer hard drive for analysis. Backup files will be stored in CDs and external hard disks regularly to avoid any loss or tampering. The qualitative data from interviews and observation guides were categorized into themes according to the research objectives and reported in narrations as well as the quantitative presentations. Chi-square was used to test for



hypothesis in the study and the variables were rejected when the  $X^2$  value was less than the value tabulated for  $X^2$ . The present analysis assumed that the sample estimate of the population has distribution at distribution.

### **3.7.1 Analysis Constraints**

The analysis was conducted using the following constraints listed. Margin error = 3.00 and confidence level = 95%.

### **3.8 Research Instruments**

Quantitative data was collected from service member retirees from the four administrative divisions of Kirinyaga County through administering survey and questionnaires while qualitative data was collected through interviews and observation guides. The questionnaire was divided into 6 sections that covered the demographics, training materials influence on pre-retirement training programme, the modes and methods of delivery, the acquired skills relevance, trainer's competence on pre- retirement training programme, and finally status of pre-retirement training programme on transition of service members integrating in the society. In the third section of questionnaire McClosky and Mueller satisfaction scale is incorporated to measure the retiree's pre - retirement training programme satisfaction on transition. The observation guide therefore listed items with the administrative divisions that influence pre-retirement training while the interviews contained questions that helped the study to interview the selected sample population on factors that influence pre- retirement training programme content on integrating KDF service member's retiree in the society in Kirinyaga County.

### **3.9 Ethical Considerations**

According to Frankel, Jack, and Norman (2000), ethical considerations are used to increase awareness to adhere to the strict research guidelines and rules set for researchers in order not to violate the privacy. The study used beneficence, respect, respect and justice. The study also adhered to competency in research, selection of a valid and sufficient sample, respondent's voluntary consent to participate in the study, privacy, confidentiality, informed consent, clearance from the KDF and the Ministry of State Department of Defence. AuthLtr HQ KA 5040/EDN dated July, 2018, Nairobi County commissioner, NACOSTI and education director in Kirinyaga County.

### 3.10 Operationalization of the Data

Operationalization allows the variables to be expressed in measurable terms. The indicators to be measured for each variable are identified together with measurement scales.

**Table 3.3: Operationalization of data**

<b>Objectives</b>	<b>Variables</b>	<b>Indicators</b>	<b>Measurement Scale</b>	<b>Type of Data</b>	<b>Data Analysis Tools</b>
<b>Independent Variables</b>					
To establish the influence of training materials as a pre-retirement training programme content on integrating KDF Service service members in the society in Kirinyaga County	Training materials	- Content - Relevance - Duration	Nominal Nominal Interval	Quantitative Qualitative Quantitative	Frequencies and Percentages

To determine the influence of Modes & Methods of delivery as a pre-retirement training programme content on integrating KDF service members in the society	Methods & Modes of Delivery	- Discussion - Lecture -Simulation	Nominal Nominal Nominal	Qualitative Quantitative Quantitative	Frequencies and percentage Descriptive
To determine the influence of acquired skills as a pre-retirement training programme content on integrating KDF service members in the society Kirinyaga County	Service Members skills	- Financial management skills - Com skills	Nominal Nominal	Quantitative Quantitative	Frequency & Percentages

To establish the influence trainer's competence as a pre- retirement training programme content on integrating KDF service members retiree in the society in Kirinyaga county	Trainer's competence	<ul style="list-style-type: none"> <li>- Com Skills</li> <li>- Experience</li> <li>- Education</li> </ul>	<ul style="list-style-type: none"> <li>Nominal</li> <li>Ordinal</li> <li>Ordinal</li> </ul>	<ul style="list-style-type: none"> <li>Quantitative</li> <li>Quantitative</li> <li>Quantitative</li> </ul>	Frequency and Percentages
<b>Dependent Variable</b>					
To investigate Integrating of KDF service members retiree in the society	Integrating in the society	<ul style="list-style-type: none"> <li>- Age</li> <li>- Health &amp; Functional status</li> <li>- Personal and Situational variables</li> <li>- Negative attitude</li> </ul>	<ul style="list-style-type: none"> <li>Ordinal</li> <li>Nominal</li> <li>Nominal</li> <li>Nominal</li> </ul>	<ul style="list-style-type: none"> <li>Quantitative</li> <li>Qualitative</li> <li>Quantitative</li> <li>Qualitative</li> </ul>	Frequencies & Percentages

## **CHAPTER FOUR**

### **DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION**

#### **4.1 Introduction**

The main objective of the study was to determine the influence of pre-retirement training programme content on integrating KDF service members in the society in Kirinyaga County, Kenya. Data was collected from service member's retiree from Kirinyaga County and interviews were also made from sub-county administrators from Kirinyaga and also officer commanding from the army. Presentation of data was through frequency tables and percentages covering all the objectives of the study.

#### **4.2 Response rate of the Questionnaires**

Researcher administered 155 questionnaires as follows 5 questionnaires to OC's and 150 questionnaires to service members out of which 3 OC's and 147 service members questionnaires were successfully filled and returned, however 5 questionnaires were not completed and submitted. Despite the noted noncompliance there was a positive response rate of 150 representing 96% return rate which is more than the recommended minimal response rate of 60%. This means the return rate was acceptable. It was possible to obtain a high level of return rate by personally presenting most of the questionnaires and being one of them and where it was not possible I normally made follow ups. This was a very good response which is more than three quarter of all the respondents. At the same time the county commissioners, sub – county administrative officers and chiefs were interviewed

#### **4.3 Demographic Characteristics**

The distribution of the respondents by gender are shown in Table 4.1

**Table 4.1: Distribution of the respondents by gender**

A total of 144 ( 96%) of the respondents were male and 6 (4%) of them were female. The

<b>Gender</b>	<b>Frequency</b>	<b>%</b>
Male	144	96
Female	6	4
<b>Total</b>	<b>150</b>	<b>100</b>

study therefore, captured that there exists a wide gap between men and women employees by the organization need to be reviewed to increase the service women. The finding goes against gender parity as articulated in Constitution of Kenya ,(2010) .This could attributed to culture and the assumption that soldierly is a male dominated career. The distribution of the respondent by designation is shown in Table 4.2:

**Table 4.2: Designation of the Respondent**

<b>Designation</b>	<b>Frequency</b>	<b>%</b>
Commissioned officer	28	19
Enlisted Service Men/Women	122	81
<b>Total</b>	<b>150</b>	<b>100</b>

The study found that only 19% of the respondents were commissioned officers all of whom were the male officers. The majority of the respondents totaling to 81% belonged to other ranks in the military service. These 81% comprised of 6 female officers and 116 male officers. The distribution of the respondent by education level is shown in Table 4.3:

**Table 4.3: Education of the Respondent**

<b>Education</b>	<b>Frequency</b>	<b>%</b>
Primary	33	22
Secondary	87	58
College	23	15
University	7	5
<b>Total</b>	<b>150</b>	<b>100</b>

The study findings revealed that 58% of the respondents had attained secondary education while 22% had attained primary education, 15% had attained college education and 5% had attained university education. From the findings it can be observed that many of the respondents had Secondary education. None of the respondents interviewed had informal education. However education qualification was key to determine the level of respondents in relation to integrating in the society. This is important ascertain education background of education imparts knowledge, values and skills that could influence integration into the society. The level of education of the respondents as per the findings showed that the respondents were a representation of the average service members who were the majority in the organizations. The education level of potential military personnel runs from very little formal education to extensive amount of formal education and technical military training. KDF Recruitment 2019 of Kenyans, cadet officers, Specialists, servicemen/women. There is a considerable level between general service officers and enlisted service members. It is important to note that general service (GSO) recruitment requirement is C+ and above while enlisted service members is below C+. This justifies the argument that the majority of service members have low education.(Standard Digital 2018) the distribution of the respondent by age is shown in Table 4.4:

**Table 4.4: Marital Status**

<b>Status</b>	<b>Frequency</b>	<b>%</b>
Single	2	2
Married	143	95
Widow/widower	5	5
<b>Total</b>	<b>150</b>	<b>100</b>

A total of 95% of the respondents were married, 3% were widowed, and 2% were single. The findings revealed that majority of the respondents were married while the few were single or widowed and dealt with loneliness. (Szinovac& De Viney, 2000) found that marital status affects retirement decisions. The study found that husbands tended to retire from work if their wives had a long history of employment, which reflected wives benefits eligibility. The distribution of the respondent by age is shown in Table 4.5:

**Table 4.5: Distribution of the respondents by Age**

<b>Age bracket</b>	<b>Frequency</b>	<b>%</b>
25-35	2	2
36-45	4	3
46-55	15	10
Above 55	128	85
<b>Total</b>	<b>144</b>	<b>100</b>

The study revealed that 85% of the respondents were aged above 55 years, 46 -55 years (10%) and 36-45 years (3%) and 25-35 years (2%). From the findings, it can be said the study was well represented across the ages. Atchley (1976) stated it is not the age but proximity to retirement that become the source of retirement preparation on the other hand ,there is unclear relationship between retirement proximity and attitude towards it..The distribution of the respondent by years of experience in KDF is shown in Table 4.6:

**Table 4.6: Years of Experience in KDF**

<b>Years</b>	<b>Frequency</b>	<b>%</b>
1-10years	9	6
10-15years	19	12
16-20	15	10
21-30years	56	37
Over 30	51	34
<b>Total</b>	<b>150</b>	<b>100</b>

The study found that 37% of the respondents have been at KDF for 21-30 years, over 30 years (34%), 10-15 years (12%), 16-20 years (10%) and 1-10 years (6%). These findings reveal that majority of the respondents have worked with the organization for more than a decade and this should reflect in their salaries and the pensions they were getting due to the increments over the years. A study by Van Solinge and Henkens (2007) found that among recent Dutch retirees, 41% indicated that their retirement years were better than the 2 years prior to retirement. In contrast to the augment outlined earlier, recent studies



recognize the heterogeneity that exists when it comes to the nature of one’s likely retirement experiences. Retirement may lead to a positive overall experience by providing opportunities for role enhancement (Fehr, 2012,Wang 2007 The number of years upon retirement is shown in Table 4.7:

**Table 4.7: Number of years upon retirement**

<b>Years</b>	<b>Frequency</b>	<b>%</b>
Less than 6 Months	5	2
6 Months – Less than 1 year	31	21
1-3 years	23	15
4-less than 8 years	33	22
Above 8years	60	40
<b>Total</b>	<b>150</b>	<b>100</b>

The findings revealed that majority of the respondents (40%) had more than 8 years in retirement, 22% of the respondents had spent between 4-8 years in retirement, another 15% of the respondents had spent between 1-3 years in retirement and 2% of the respondents were barely 6 months old on retirement. According to (Hershey, Henkens, & Van Dalen,2010) found that the potrait of retirement as an attractive and carefree phase of life may no more be reflective of retiree’s expectations, espencially in light of the serious credit crises that have arisen in recent time .However among Europeans there is widespread concern that pension will be less to ensure comfortable life in retirement. The findings indicated that the respondents were well suited for the study because of the number of years they had been retired which made them have a good experience of being a retiree. The income level of retirement is shown in Table 4.8:

**Table 4.8: Income level of retirement**

<b>Income</b>	<b>Frequency</b>	<b>%</b>
Ksh 10,000 - 19,000	59	39
20,000 - 29,000	28	19
30,000 - 39,000	15	10
Over 40,000	49	33
<b>Total</b>	<b>150</b>	<b>100</b>

The findings reveal that majority of the respondents (39%) earn between Ksh 10,000 - 19,000, Over 40,000 (33%), 20,000 - 29,000 (19%) and 30,000 - 39,000 (10%). The distribution obtained when the frequencies were run on retirees' monthly income was classified in four socio-economic classes namely; High socio-economic income class those earning above 40,000, Upper middle class (those earning 39,000 - 30,000 shillings), Low middle class (those earning 29,000 - 20,000 shillings) and Low socio-economic class all earning 19,000 shillings below). This affects their pensions which are calculated based on their salaries. Retirement Benefit Act (No.30 1997), (Malroux & Xiao 1995) studied the perceived adequacy of retirement income of pre-retirement and found that those with low incomes 10,000 - 19,000 were less likely to perceive their future retirement income to be adequate. Based on this classification, 39% (about 2/5) of retirees belonged to the low socio-economic status. The rank prior to retirement is shown on Table 4.9.

**Table 4.9: Rank prior to retirement**

<b>Rank</b>	<b>Frequency</b>	<b>%</b>
Major - Colonel	30	20
Lt - Captain	8	5
Warrant Officer	30	20
Sergeant – Senior Sergeant	42	20
Pte – Corporal	40	27
<b>Total</b>	<b>150</b>	<b>100</b>

The study findings revealed that 5% of the respondents served as the Lt-captains, 20% as major-colonel, and another 20% served as warrant officers while 28% of the respondents were either sergeants or senior sergeants. The study also found out that 27% of the respondents were serving as corporals before they retired. There are two basic rank structures within the KDF which are similar to other modern armies, these are commissioned ranks and enlisted personnel ranks also known as enlisted servicemen/service women. Officers of commissioned rank normally enters as officer cadets and on completion of training receive commission from the President of Republic of Kenya, they are however few in in number this is in line with Kenya Defence Forces Establishment which is based on personnel strength and equipment. (KDF Act, Revised edition 2012). Enlisted service men /women join a recruits of apprentices and on completion of the training they become privates in the army, Able seamen and seawomen in naval service or Airmen/airwomen in the airforce. On qualification they may be promoted to higher non-commissioned ranks a appended on the table. Persons of corporal and higher ranks are know as Non- commissioned officers (Nco's). Ministry of Defence KDF Act No.25 of 2012). The number of dependents is shown in Table 4.10.

**Table 4.10: Number of Dependant**

<b>Age</b>	<b>Female</b>	<b>%</b>
Up to 6 years	12	8
7- 14 years	56	37
15 – 18 years	30	20
19 – 24 years	29	19
Over 24 years	24	16
<b>Total</b>	<b>150</b>	<b>100</b>

The study found out that 37% of the respondents had children below 14 years who depend on them for their daily living, 20% of the respondents had children between 15 -18 years living under their care, 19% of the respondents had young adults between 19 - 24 years living in their household and 16 % of the respondents had adults above 24years living under their care. This showed that the retirees had dependant looking up to them for daily living expenses. Commonly mentioned were grand children who had been left under the care of

the retired grandparents and grown up children who did not have any source of livelihood. Dependant care has been an issue that affect female workers than male workers. the number of financial dependents is a factor that has negative influence on retirees generally.(Weaver,1994). The personal career and military proficiency of the respondent is shown in Table 4.11:

**Table 4.11: Personal career and military proficiency**

<b>Class</b>	<b>Frequency</b>	<b>%</b>
Personnel & Logistics Management	60	40
Financial Management	15	8
Technical / Training & Proficiency	33	22
Medical Services	11	5
General Services	33	22
<b>Total</b>	<b>150</b>	<b>100</b>

The findings reveal that the respondents indicated that they were in Personnel & Logistics Management (40%), 8% were in the financial management while 22% of the respondents mentioned that they served in the technical training & proficiency. Another 22% of the respondents served in the general services while only 5% were in the medical services. The military distinguishes between enlisted and officers careers. Enlisted personnel make about 89% of the Kenya defence forces and carry out military operations. The remaining 11% are officers - military leaders who manage operations and enlisted personnel. About 8% of officers are warrant officers, who are technical and tactical experts in a specific area. army aviators ,for example, make up one group of warrant officers. (Kenya Defence Forces Act-No.25 of 25'). The study therefore obtained information from retirees across all the major professions.

#### **4.4 Training materials and Pre-retirement training programme**

Training is a set of systematic process designed to meet learning objectives related to trainee's current or future jobs. These processes can be grouped into the following phases,

needs analysis, design, development, implementation, and evaluation. The phases are sequential, with the outputs of previous phases providing the inputs to those that follow. Training delivery methods consists of techniques and materials used by trainers to structure learning experiences. The Pre - retirement planning program should endeavour to have goals to motivate, procure materials for training of members and distribution to participants and plan training for them.

#### **4.4.1 Adequacy of pre- retirement training programme**

Planning activities imply a higher likelihood of satisfaction even for those whose retirement decisions were made voluntarily either through health problems or an employment mandate.(Elder & Rodulph,1999). The adequacy of pre-retirement training programmes is shown in Table 4.12:

**Table 4.12: Adequacy of pre-retirement training programmes**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Adequate	23	17
Inadequate	42	30
Relevant	22	17
<b>Total</b>	<b>150</b>	<b>100</b>

The study found that 17% of the respondents, who had ever attended a pre- retirement training programme, thought that the training was adequate, 30% of them thought that the training was inadequate and another 17% of them indicated that the training was just relevant. The study also found out that 8% of the respondents had not attended the pre-retirement training programme. The chi-square results indicated that the difference is non-existent as the p-value of **0.4609 > 0.05** (at 95% level). This implies that the level of training when comparing males and females, is almost the same. The availability of training materials according to planned time is shown in Table 4.13.

**Table 4.13: Availability of training materials according to planned time**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Yes	56	39
No	86	61
<b>Total</b>	<b>142</b>	<b>100</b>

The study found that 61% of the respondents who had attended the pre-retirement training program indicated that the training materials were not always available according to the planned time. The remaining 39% of them returned a Yes answer. This study found out, therefore, that the training materials in the pre-retirement training programme were not always available according to the planned time. According to Clark, d' Ambrosio ,McDermed ,& Sawat,2006). Educational seminars, written communication and websites information have all been found to be effective educational tool in the pre- retirement training. The simplicity of the training materials is shown in Table 4.14:

**Table 4.14 Simplicity of training materials**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Large	12	8
Small	12	8
Simple	42	28
Complicated	9	6
Not trained	12	8
<b>Total</b>	<b>150</b>	<b>100</b>

The respondents were asked to rate the training materials as either simple, complicated, large or small. 8% of the respondents felt like the training materials were large in volumes and another 8% percent said that the training materials were small in their view. A majority of the respondents totaling to 42% indicated that the training materials were simple whereas only 6% of them felt like the training materials were complex to them. 8% of the respondents had no answer since they had no participated in the pre-retirement training programme. A number of studies have confirmed what we as humans find beautiful and these principles can easily be applied to e-learning programs as well, while contents is still

key and needs to be presented in engaging and digestible way course design is just an important in improving a training programs outcomes Allen, E & Seaman,J. (2010). The issuance of training materials to prepare for retirement is shown in Table 4.15

**Table 4.15: Issuance of training materials to prepare for retirement**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Yes	63	42
No	87	58
<b>Total</b>	<b>150</b>	<b>100</b>

This study found out that 58% of the respondents were not issued with training materials to prepare them for retirement. Only 42% of the respondents indicated that they were issued with the training materials to prepare them for retirement. According to (Kenya Financial Education Centre ,2018) they equip retiring staff of companies with tools and skills that help them realize betterin retirement This study realized that although the pre-retirement training program organizers is trying its best in getting relevant training materials for their service men who are due for retirement, there is still a large gap to fill.

#### **4.5 Acquired skills and pre-retirement training programme**

The transfer of learning is automatic and effortless if the appropriateness of material to the training session. The adult learner is motivated to apply the new acquired knowledge only if he is confident that will help him tackle his real-life challenges. According to Kontoghioghes (2001),the transfer of learning takes place more efficiently when learners know learners know what behaviors they are expected to exhibit after they have gone through training. A study by Zwick,T (2012) found that learning in older adults indicates that they are able to acquire new knowledge. The Relevance of the imparted skills in line with the future expected challenges after retirement is shown in Table 4.16:

**Table 4.16: Relevance of the imparted skills in line with the future expected challenges after retirement**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Yes	67	45
No	21	14
Not sure	39	26
None	23	15
<b>Total</b>	<b>150</b>	<b>100</b>

The findings reveal that 45% of the respondents were in agreement with the fact that the skills imparted were relevant with the future expected challenges. 14% of them had the opinion that the skills imparted were irrelevant and another 41% were either not sure or had no answer to give.

These findings indicate that majority of the respondents indicated that they thought the skills imparted were relevant to the future expected challenges after retirement. This shows the importance of these skills as a way of preparation for retirement. A study by Nikos,B&Giorgos ,B.(2011) revealed that pre-retirement work and personal factors shape happiness of a ret The possibility of achieving the skills without any training is shown on Table 4.17.

**Table 4.17: Possibility of achieving the skills without any training**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Yes	56	37
No	95	63
<b>Total</b>	<b>150</b>	<b>100</b>



The study found out that 37% of the respondents thought that they could achieve the skills offered in the pre-retirement program without being trained while 63 % of them indicated that it was impossible to achieve the skills without training. These findings established that a majority of the respondents could not achieve the trained skills without the pre-retirement training programme. These results further cement the need for the pre-retirement training programme. The trainers' competence or ability to train is shown in Table 4.18.

**Table 4.18: Trainers' Competence**

<b>Level</b>	<b>Frequency</b>	<b>%</b>
Excellent	33	22
Good	46	31
Average	49	33
Below average	22	14
<b>Total</b>	<b>150</b>	<b>100</b>

The study findings reveal that 22% of the respondents indicated that the trainers were excellent in their training ability, 31% indicated good and 33% of them thought the trainers were just average. Only 14% of the respondents felt the trainers were below average in their ability to train. These findings indicate that the majority of the respondents had the view that the trainers were above average. Most of the findings of this study correspond with the existing research literature ,for example there less windowed members than married as in the sample of retirees confirming the observation in literature review that women outlive men (HelpAge Internation,1995,Urdvardy and Cattell,1992),many of the retirees had insufficient access to retirement planning information. This is unfortunate because the findings also confirmed that insufficient access to pre-retirement training led to inadequate preparations for retirement (Karatu,1991; Atchley;1988;Schwartz,2003).

The characteristics of the acquired skills are shown in Table 4.19.

**Table 4.19: Characteristics of the acquired skills**

<b>Characteristic</b>	<b>Frequency</b>	<b>%</b>
Relevant	43	28
Moderate	53	35
Insufficient	31	21
Not easy to describe	23	15
<b>Total</b>	<b>150</b>	<b>100</b>

The study found out that 29% of the respondents were in agreement that the acquired skills were relevant, 35% said the skills were moderate and another 21% indicated that the skills were insufficient. Only 15% of the respondents indicated that it was not easy to describe the characteristics of the acquired skills. The majority of the respondents indicated that the acquired skills were either moderate or relevant. These shows that the skills acquired during the pre-retirement training were necessary for retirees. The necessity of the training prior to retirement is shown in Table 4.20

**Table 4.20: Necessity of the training prior to retirement**

<b>Necessity</b>	<b>Frequency</b>	<b>%</b>
It is to equip one to reform the civil life	81	54
Should be provided in time	26	17
Gives individuals confidence	30	20
Not sure	13	9
<b>Total</b>	<b>150</b>	<b>100</b>

The findings show that 54% of the respondents indicated that the training prior to retirement was necessary as it equips one to reform the civil life. 17% of the respondents thought that the training prior to retirement should be provided in time, 20% of them responded that the training prior to retirement gives individuals confidence whereas 9% were not sure of their response. Retirement has profound implications for changes in an individual's social economic status as well as inter-personal relationships, self - perception, and morale. Increasing evidence indicates that realistic planning improved the chances of

making a good adjustment to retirement. (White House Conference on Ageing, Manion,1976). However, many workers don't really know what they want as a lifestyle in retirement.It therefore becomes necessary for service members to plan and make effective preparations towards retirement. A study by Ubagha and Akinyeni (2005) found that very few people made the necessary provision for their lives after retirement. These findings show the importance of the pre-retirement training. The applicability of the taught topics upon retirement is shown in Table 4.21.

**Table 4.21: Applicability of the taught topics upon retirement**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Important	47	31
Necessary	53	35
None	50	34
<b>Total</b>	<b>150</b>	<b>100</b>

Table 4.21 found out that 31% of the respondents indicated that the taught topics were important during their retirement period, 35% indicated that the topics were necessary while 34% could not tell the applicability of the taught topics. The study discovered that the majority of the respondents could see the applicability of the taught topics during the pre-retirement training programme and hence it's importance. Studies explored the connection between financial literacy and other retirement planning activities beyond estimating retirement needs.(Agnes ,Utkus& Young 2007) shows a relationship between financial literacy and voluntarily or automatic enrollment to pre-retirement training also (Hilgert, Hogarth& Bevrlly,2000) found an association with literacy and retirement related investment activities. The topics recommended by retirees to be included in the pre-retirement training programme content are shown in Table 4.22.

**Table 4.22: Topics recommended by retirees to be integrated into the pre-retirement training program**

<b>Topics</b>	<b>Frequency</b>	<b>%</b>
Farming/dairy	33	22
Financial management skills	47	31
Entrepreneurship	23	15
Preparation for outside military and relevant professional training	24	16
Counseling/change of attitude	23	16
<b>Total</b>	<b>150</b>	<b>100</b>

Table 4.22 revealed that 22% of the respondents suggested farming especially dairy farming, 31% recommended financial management, 15% recommended entrepreneurship and another 16 % of them recommended preparation for outside military and relevant professional training as one of the topics they would like to be in the programme. Counselling and change of attitude were also another topic recommended by 16% of the respondents. a study by Jorgensen and Henderson, (1990) suggested that people can benefit from preparing for retirement years, if they are able to identify activities such as entrepreneurial roles in their lives. This would eliminate the feeling that they have nothing to contribute to the society. These findings show the need for the amendment of the pre-retirement training programme contents.

#### **4.6 Modes & Methods of Delivery and Pre-retirement training programme**

The Methods of presentation during delivery is an important aspect when we focus on imparting knowledge be it being facts or skills .The methods rating is shown in Table 4.23.

**Table 4.23: Method of presentation of the skills**

<b>Response</b>	<b>Members</b>	<b>%</b>
Appropriate	38	43
Inappropriate	24	24
None	28	27
I don't know	9	6
<b>Total</b>	<b>150</b>	<b>100</b>

This study discovered that 43% of the respondents felt that the methods of presentation of the skills during the Pre-retirement training program was appropriate, 24% of the respondents indicated that the modes and methods were inappropriate where as 33% of the respondents could not really tell whether the modes and methods were appropriate or not. The various training delivery methods can be divided into cognitive and behavioral approaches. Cognitive methods provide information orally or in written form, demonstrate relationships among concepts ,or provide the rules for how to do something .The lecture ,discussion,e- learning and, to some extent , case studies are cognitive methods. Though these types of methods can influence skills development, it is no their strength . The findings noted that there is a huge requirement to improve the methods of delivery of these skills so as to meet the needs of all the beneficiaries. The suitability of the methods and modes of delivery for the training is shown in Table 4.24.

**Table 4.24: Suitability of the methods and modes of delivery for the training**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
They were informal e.g. pillars of training	32	21
Maybe yes	26	17
Not suitable	29	19
Need practical visits to some retired officers	65	43
<b>Total</b>	<b>150</b>	<b>100</b>

The findings reveal that 21% of the respondents indicated that the methods were informal such as the pillars of training, 17% of the respondents were positive in their response though they were not sure and answered maybe yes. Another 19% of them indicated that the methods and modes of delivery for the training were not suitable, 43% of the respondents needed the integration of practical visits to retired officers to improve the suitability of the methods and modes of delivery for the training. The improvement of the training methods for service members who are due to retire is shown in Table 4.25.

**Table 4.25: Improvement of the training methods for service members who are due to retire**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Formalization of the training can improve the pre-retirement training	36	37
To be given time to organize	21	14
Increase the training period, cases and resources	39	26
Incorporate medical aspects	17	11
Site visit	17	12
<b>Total</b>	<b>150</b>	<b>100</b>

Table 4.25 shows that 37% of the respondents wanted the pre-retirement training to be formalized as a way of improving the programme, 14% of them indicated that time should be given to officers to organize themselves for the training, another 26% held the opinion that increase in the training period, cases and resources would improve the training methods. 11% of the respondents wanted the incorporation of medical aspects into the program and 12% wanted the inclusion of site visits during the training as a way of improving the methods and modes of training for service members who are due to retire. The incorporation of these aspects in the training modes will in no doubt improve the program. Research shows that different types of financial education programs and the dissemination of information can positively influence integrating in the society by a retiree (Bayer, Bernheim& Scholz,2009). The extent do you agree with the following statements on modes and methods of delivery is shown in Table 4.26.

**Table 4.26: Service member retiree’s views on modes and methods of delivery**

<b>Summary of Test Items</b>	<b>SA %</b>	<b>A %</b>	<b>N %</b>	<b>D %</b>	<b>SD %</b>	<b>Mean</b>	<b>Std Dev</b>
Unsuitable modes and methods have gaps, missing provisions and ambiguities which contribute to poor delivery	58.8	21.6	4.1	10.4	5.1	4.147	1.263
Since methods of instructions deals with the fundamental of good lesson delivery it is significantly important to choose the best.	61.6	17.7	3.9	10.5	6.3	4.176	1.271
Some Modes and methods are unsuitable to some topics	59.9	19.8	2.5	12.2	5.6	4.147	1.263
One has to investigate whether the modes and methods intended to be applied has an impact on the training	65.9	13.4	3.7	10.3	6.7	4.235	1.307

Table 4.26 reveals that slightly more than half 58.8 % of the service members strongly agree with the view that unsuitable modes and methods have gaps, missing provisions and ambiguities which contribute to poor delivery. At the time 21.6 % agreed. On the contrary, only a small proportion of 4.1 % of retirees are undecided, 10.4% disagreed whereas 5.1% strongly disagreed.

On average these findings generated a mean of  $M = 4.147$ , standard deviation = 1.263. The study also revealed that a fair majority (61.6%) of retirees strongly agreed with the view that good lesson delivery is significantly important. as did 17.7% of the service members

retiree. However .3.9% of the retirees were undecided, 10.5% disagreed whereas 6.3% service member's retiree. On average, these findings generated a mean of  $M = 4.176$ , standard deviation = 1.271. These findings corroborate the findings of a study conducted in Colombia in which Good, Brophy ,J.(2013) noted that since fundamental of good lesson absence during pre-retirement training will lead to greater challenges to be integrated into a society in their study “ Teaching the lesson”. These findings attests to the fact that informal modes and methods impedes service members retiree successfully integration I the society. Similarly, slightly more than half (59.9%) of the members strongly agreed that some modes and methods are unstable to some pre-retirement training topics as did 19.8%. However, 2.5% of the service members were undecided, 12.2% disagreed whereas 5.6% strongly disagreed. On average, these findings generated a mean of  $M = 4.147$ , Std. Deviation = 1.263. Majority (65.9%) of the service member's retiree strongly agreed with view that when the correct modes and methods are applied during pre- retirement training programme a positive impact is realized on retirement as did 13.4% of member's retiree. However, 3.7% of the service members retiree were undecided, 10.3% disagreed whereas 6.7% strongly disagreed.

On average, these findings generated a mean of  $M = 4.235$  ,Std .deviation = 1.307. These findings are consistent with the assertions of Ranjitha&Shekhar ,R (2018) .

The scope for retirement preparedness education programme for Pre- Retirees. Advanced science letter. These findings show a gap in the modes and methods of training in the pre-retirement training program and the need to restructure the modes of delivery so as to meet the rising concerns from the retirees.. Service member's activities after retirement is shown on Table 4.27.

#### **4.7 Service members activities after retirement**

The respondents were asked to indicate the activity performed by the service members after retirement.



**Table 4.27 Service member's activities after retirement**

<b>Activities</b>	<b>Frequency</b>	<b>%</b>
Farming	109	73
Business venture	30	20
Employed	8	5
Part time jobs	3	2
<b>Total</b>	<b>150</b>	<b>100</b>

The study findings show that 73% of them stated that they were farmers and another 20% being involved in business. Only 5% of the respondents had gone ahead to obtain civilian employment elsewhere. This study found out that a majority if the respondents ended up in farming as a way of earning a living after retirement, this shows the huge need to widen the farming skills being offered during the pre-retirement training program. The findings underscore the need for retirees to have something to engage in as much as possible even when one has a sound retirement plan to supplement. In a study conducted by Gustman, steinmeir ,and Tabalaba,92011) it was discovered that very few workers nearing retirement age experienced multiple adverse events. The findings agree with Harris and Cole (1980) who noted that retirement maybe a ceremony between one career and other ,it may represent the opportunity to start one's real life work or to draw two salaries. The nature of the benefits of attending any pre-retirement training programme is shown on Table 4.28.

**Table 4.28: Nature of the benefits of attending any pre-retirement training programme**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Easy integration	45	30
Trained on record keeping and choosing of business locations	60	40
Financial management	45	30
<b>Total</b>	<b>150</b>	<b>100</b>

The study found that 30% of the respondents who had ever attended a pre-retirement training program, thought that the training had helped them to integrate easily into the society, 40% of those who had attended the training before retirement thought that the training had trained them on record keeping and choosing of business locations while another 30% credited their financial management to the training. From these findings majority of the respondents indicated that they thought the training was beneficial to them. This shows the importance of these training's as a way of preparation for retirement. Using the results obtained from the responses the benefits of attending pre-retirement training and not attending the means and standard deviations were established on the extent of retirees integration. The means were highest where retirees who attended pre-retirement training program. And lowest where retirees did not attend the pre-retirement training. The a NOVA test results showed a highly significant relationship ( $p < 0.001$ ) between pre-retirement training and integrating in the society .this implies that retirees who had pre-retirement training had a smooth integrating process . this was probably because the training give them advantages over those who never trained.it is also expected that at the end of training the service members will be able to identify challenges faced by retirees,develop plan for life after retirement ,examine strategies of managing personal finances including budgeting and raise awareness of changes expected after retirement and discuss ways of coping with such challenges Too,T (2016). The Appropriateness of the timing of the pre- retirement training programme is shown in Table 4.29

**Table 4.29: Appropriateness of the timing of the pre- retirement training programme**

<b>Indicators</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Timely	6%	14%	9%	8%
Target age group	3%	12%	5%	11%
Duration of training	13%	8%	5%	6%

Table 4.29 shows that 37% of the respondents agreed that the programme was offered at the right time, 31% of them agreed on the appropriateness of the target group of the programme and another 32% of the respondents were satisfied with the duration of the training. These findings indicate that the programme was being offered at the appropriate time limits to a suitable target group of service members who were due for retirement. Participants will need to be sensitized to proactively and strategically plan for their retirement needs. The greatest change at retirement is in the area of financial requirements with early preparations it is possible to make the necessary provision to meet financial requirements at retirement Draper ,J ,Obrien S.(2006) The engagement in any financial institutions is shown in Table 4.30.

**Table 4.30: Engagement in any financial institutions**

<b>Financial Institutions</b>	<b>Frequency</b>	<b>%</b>
Saccos	38	25
Save as you Earn (S.A.Y.E)	42	30
Commercial Banks	62	43
Others specify.	2	2
<b>Total</b>	<b>150</b>	<b>100</b>

The study found out that 25% of the respondents were members of Saccos, 30% were involved in save as you earn package and another 43% of the respondents were engaged in commercial banks. Only 2% of the respondents were involved in other informal financial institutions. This was a clear show that most of the retirees were still actively involved in financial matters and hence the need for financial management skills. According to Kianga

,J.M (2008,P31) .The key to success in matching goal is to buy something in one year time .You must put your money in an investment vehicle that can be liquidated in that time frame without loss of principle. If your goal is 10 years you can afford to pt your money in more risky investment thereby earning higher return .These investment includes bank account, Sacco’s Annuities and Stocks in capital market. The Similar pre-retirement training's organized by the KDF is shown in table 4.31.

**Table 4.31: Similar pre-retirement training's organized by the KDF**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Yes	26	17
No	124	83
<b>Total</b>	<b>150</b>	<b>100</b>

The table found that 83% of the respondent indicated that they had never participated in any other program and 17% of the respondents indicated they had ever attended. These findings show how the preparation done by organizations for her employees is mostly inadequate. Some of the respondents indicated that they only received letters for due retirement dates with nothing more in terms of any seminars or workshops organized for their training on the transition. Our study therefore suggests that financial literacy courses should include modules that help individuals anticipate their expenses in retirement to improve their retirement confidence. This should be reassuring to the policy makers and financial educators that behavioral activities can be applied to boost level of confidence.((Madrian& Shea,2001); (Choi,Laibson ,Madrian & Metrick ,Gallery & Gallery,2005)) The Experience of the retiree integrating in the society after retirement is shown in Table 4.32.

**Table 4.32: Experience of the retiree integrating in the society after retirement**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Easy	32	21
Moderate	48	32
Not Easy	44	29
Very difficult	18	12
Any other Specify...	8	6
<b>Total</b>	<b>150</b>	<b>100</b>

Table 4.32 shows that 21% of the respondents found it easy integrating back into the society upon retirement, 32% had a moderate experience while 41% of them found it very difficult. Only 6% could not really tell the experience whether easy or not. This study also found out that majority of the respondents who found it very difficult integrating back to the society were either living alone or had a large number of dependents relying on them for their daily living. The thoughts regarding further education after retirement are shown in Table 4.33

**Table 4.33: Thoughts regarding further education after retirement**

<b>Response</b>	<b>Male</b>	<b>%</b>
Yes	98	65
No	52	35
<b>Total</b>	<b>150</b>	<b>100</b>

The table reveals that 65% of them agreed that it was better to further education after retirement while 35% of them thought it was not important to further education after retirement. The explanations for yes are tabulated in Table 4.34.

**Table 4.34: Reasons for Yes Thoughts regarding further education after retirement**

Table 4.34 reveals that 34% of those who agreed that it was important to further education

<b>Reason for Yes</b>	<b>Frequency</b>	<b>%</b>
To change soldier life to civilian life	33	34
To gain more knowledge/skills	43	44
In case you want to be employed again/Ambitious with a lot of energy	28	22

after retirement said that education would help to change soldier life to civilian life, 44% of them wanted to gain more knowledge and skills while another 22% taught education was necessary if in case one wanted to earn another employment. The explanations for No are shown on Table 4.35.

**Table 4.6: Reasons for No Thoughts regarding further education after retirement**

<b>Reason for No</b>	<b>Frequency</b>	<b>%</b>
No time because always busy looking for money	34	60
I am above 60 years	21	40

Table 4.35 shows that 60% of those who taught that it was not important to further education after retirement gave the reason that it was because the retirees are always busy looking for money while 40% of them indicated that they were already above 60years and education would mean little to them. The Probable reasons associated with better integration in the society after pre-retirement training programme is shown in Table 4.36.

**Table 4.36: Probable reasons associated with better integration in the society after pre-retirement training programme**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Financial support	62	41%
Family support	44	29%
Cultural values	42	22%
None	12	8%
<b>Total</b>	<b>150</b>	<b>100</b>

The Table revealed that 41% of the respondents taught that financial support would enable them integrate better in the society after the pre-retirement training, 29% alluded to the fact that getting support from the family members in an easier way of integrating back to the society while 22% of them attributed their easier way of integrating back to the society to their cultural values. 8% of these respondents could not answer this question. These reasons given by the respondents underscore the necessity of integrating such topics in the pre-retirement training programme. The Scheme on retirement is shown in Table 4.37.

**Table 4.37: Scheme on retirement**

<b>Response</b>	<b>Frequency</b>	<b>Total  %</b>
Pension fund	108	72%
Provident fund	15	10%
Others ...	9	6%
Not applicable	18	12%
<b>Total</b>	<b>150</b>	<b>100</b>

The table reveals that 72% of the respondents had retired with a pension fund while 10% of them with a provident fund. 6% of the respondents had retired with other schemes while 12% found the answer not applicable to them. The results show that a large number rely on pension fund as their income this putting them to a very delicate situation in case the pension is delayed to be credited in one's bank account. The number of children in school prior to retirement is shown in Table 4.38.

**Table 4.38: Number of children in school prior to retirement**

<b>Response</b>	<b>Frequency</b>	<b>Total</b>
Yes	54	36%
No	96	64%
<b>Total</b>	<b>150</b>	<b>100</b>

The study found that 36% of the respondents were already done schooling their children prior to their retirement while 64% of them had school going children prior to their retirement. This data indicated that a majority of the retirees had dependents who were of school going age. Therefore, they still had to carry the burden of paying school fees for their children. The Spouse's financial contribution to support the family is given in table 4.39.

**Table 4.39: Spouse's financial contribution to support the family**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Yes	89	<b>59</b>
No	61	<b>41</b>
<b>Total</b>	<b>150</b>	<b>100</b>

The table reveals that 59% of the respondents received financial contribution from their spouse to support the family while 41% of them were the soul breadwinners. These data shows the huge financial responsibility that the retirees have upon retirement and the need to get a well-tailored pre-retirement training to equip them with skills that would enable them fight the future expected challenges. According to Adams ,King & King 1996,Floyd ,1996 Russell & Bowman,2000) Noted that support from the family will be positively associated with a higher level positive findings during transition process when experiencing a major life change. the influence of family is highly important to a persons resilience. The factors contributing to successful integrating in the society by a service member after retirement is shown in Table 4.40.



**Table 4.40: Factors contributing to successful integrating in the society by a service member after retirement**

<b>Response</b>	<b>Frequency</b>	<b>%</b>
Early preparation	70	47
Furthering Education while in active service	37	25
Good knowledge of framing methods	29	19
Employment after retirement	14	9
<b>Total</b>	<b>150</b>	<b>100</b>

The table 4.40 shows that 47% of the respondents thought that early preparation was a great factor that contributed to a successful integrating in the society, 25% held the opinion that furthering education while in active service was another way of ensuring a successful integration into the society. 19% of the respondents thought that good knowledge of farming methods was another important tool to a successful integration in the society by service men, while 9% found civilian employment after retirement as another factor that would contribute to a successful integration into the society. These data shows that a majority of the respondents thought that early preparation was an important factor to a successful integrating back to the society and hence the need to enhance pre-retirement training programme for the service men. With pre-retirement training it is possible to make the necessary provision to meet financial requirements at retirement Draper, J& O'Brien ,S (2006)

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1 Introduction

The focus of this chapter is to present the summary, conclusions and recommendations that were drawn from the study findings in chapter four focusing on the effect of pre-retirement training programme content on integrating Kenya Defence forces service members in the society in Kirinyaga County. The purpose of the study was to investigate the pre-retirement training programme content on integrating KDF service members in the society. Focus was on the effects of pre-retirement training programme content on integrating Kenya Defence Forces Service members in the society. The study specifically sought to: evaluate the influence of training materials as a pre-retirement training programme content on integrating Kenya Defence Forces Service members in the society in Kirinyaga County, to determine the influence of method of delivery on integrating pre-retirement training programme of Kenya Defence Forces service members in the society, to establish the influence of acquired skills as a pre-retirement training programme content on integrating Kenya Defence Forces service members in society and to determine the influence of trainer's competence as a pre-retirement training programme content on integrating Kenya Defence forces members in the society.

#### 5.2 Summary of the Findings

The study summary of findings includes the following:

##### **5.2.1 Training materials as a pre-retirement training programme content on integrating Kenya Defence Forces Service members retiree in the society**

The study findings revealed that majority of the respondents (56%) highlighted that they never participated in any pre-retirement planning program. For those who had ever attended one, 64% of them indicated that it was done less than one month before retirement and 32% went for the training between six months to one year before retirement. On adequacy of the pre-retirement training programs, 59% of the respondents who had ever attended a program indicated that it was inadequate. On the impact of the pre-retirement training program had on their life after retirement, 73% of the ones who had ever attended a pre-retirement training program indicated that it had an impact.

The study revealed that most members are not prepared for their life out of formal employment. This was evident from the fact most respondent had no concrete plans or business activities they were involved in to sustain their income once out of employment. What came up was that most respondents were depending on their retirement benefits as capital for them to start business venture. This was viewed as risky undertaking as it evidently contributed to many members living miserable lives after retirement. The kinds of impact mentioned by the respondents included: knowledge on how to invest their lump sum and to adjust to utilizing their pensions, psychological preparation for retirement, and creating awareness on the kind of life to expect after retirement.

### **5.2.2 Modes and methods of delivery as a pre-retirement training programme content on integrating Kenya Defence Forces service members retiree in the society**

The study discovered that 17% of the respondents who had attended the pre-retirement training programme indicated that the training was adequate. 61% of them indicated that the training materials were not always available according to the planned time. On the simplicity of the training materials, a majority of the respondents totaling to 42% indicated that the training materials were simple whereas only 6% of them felt like the training materials were complex to them. On the issuance of training materials to prepare for retirement, 58% of the respondents denied that they were issued with training materials only 42% of the respondents were issued with the training materials to prepare them for retirement. It can be safely concluded that the methods of delivery of knowledge and skills is a major factor of consideration to a successful pre-retirement training program.as a pre-retirement training programme content of Kenya Defence Forces service members retiree integrating in society.

### **5.2.3 Acquired skills as a pre-retirement training programme content on integrating Kenya Defence Forces service members retiree in the society**

The study findings revealed that majority of the respondents (45%) were in agreement with the fact that the skills imparted were relevant with the future expected challenges. 37% of the respondents thought that they could achieve the skills offered in the pre-retirement program without being trained while 63 % of them indicated that it was impossible to achieve the skills without training. This shows the necessity of the training. Looking also

to the characteristics of the acquired skills 29% of the respondents were in agreement that the acquired skills were relevant, 35% said the skills were moderate and another 21% indicated that the skills were insufficient.

Only 15% of the respondents indicated that it was not easy to describe the characteristics of the acquired skills. The taught topics were very important upon retirement according to 31% of the respondents, 35% of them thought the topics were necessary while 34% could not tell the applicability of the taught topics. The respondents suggested other topics to be incorporated into the program such as farming especially dairy farming, financial management, entrepreneurship, preparation for outside military and counselling.

#### **5.2.4 Trainers Competence as a pre-training programme content on integrating Kenya Defence Forces service members retiree in the society**

On the trainer' ability to train, 22% of the respondents indicated that the trainers were excellent in their training ability, 31% indicated good and 33% of them thought the trainers were just average. Only 14% of the respondents felt the trainers were below average in their ability to train. This revealed that the facilitators had the required knowledge and experience.

A positive relationship was found between pre-retirement training program and integrating in the society. This finding contrasts with the observation in literature review that Low income earners were likely to make adequate preparation for retirement hence easy integration in the society because they likely had education and income levels that would not facilitate access to pre-retirement training program Schartz, 2003, Karatu,1991

#### **5.3 Conclusion**

Based on the findings of the study, the following conclusions are made after careful consideration. Findings from this study concluded that retirement had some great impact on the life of those who had left service in the Kenya Defence Forces. Integrating back to the society was problematic for many people and proved to be a major setback for the KDF retirees. It can also be concluded therefore that there was not enough preparation made towards retirement due to inadequate pre-retirement training programs done by the Kenya Defence Forces. That the training methods and the modes of delivery of the skills during

the pre-retirement training programme greatly influenced the success of the program and in turn influenced the integration of the KDF retirees back to the society.

It can also be safely concluded from the findings that the skills obtained during the pre-retirement training are necessary in preparing the KDF retirees in relation to the future expected challenges. The findings are in line with Atchley (1988) and Schwarz (2003) who noted that inadequate access to pre-retirement training programmes can lead to insufficient retirement preparations. Commissioned officers, enlisted servicemen and Women consisted of males /females between the ages 19 years and 60 years. Although expenses will decrease after retirement, employee cannot be regarded as too young or too old to start saving for retirement. Because their property may not assist in financing their retirement. Neither the can employee delay saving for retirement because of children tuition fees.

Knowledge and understanding of the KDF service member's about pre - retirement training programme content is poor due to the inadequate exposure to pre- retirement planning by the organization. Retired service members are contented and happy about their own planning for retirement in spite of the lack of exposure to preparation for retirement by the Kenya Defence forces. Retired members prefer to rest and relax or visit colleagues and relatives regularly. Commitment to participate in religious activities both on a daily and monthly basis plays a major role in the lives of retired soldiers. It was also established that members would like to retire owning their own houses.

Although retired soldiers were satisfied with their life after retirement (adjustment ,financial, health, psychological and experienced feeling of peace, meaning comfort and excitement they rated the organisation being poor in terms of preparing service members for retirement. The retired service members are contentious with the payment of their pension and lump sum process which normally take very long time before they are paid, this goes even beyond 12 months they therefore indicated that there is a need to reverse this delay and that the pension scheme will not be enough to maintain the retirees thus they need to supplement their pensions.

Serving and retiring members have not been exposed to a pre-retirement training program in preparation for retirement recommends the development of a well inclusive pre- training programme contents that covers not only financial aspects and investment options but also

psycho-social issues and medical concerns as well as physical and mental health . The members also indicated that they needed modern farming methods taught as well as preparation for their eventual retirement. The response of 96% with regard to retired members is quite substantial and therefore the findings of the study can be generalized to the population of KDF .The outcome of the research also shows that members who are better prepared for retirement are more self- sufficient and happier in their retirement than the unprepared.

This study also recommended that the retired KDF servicemen should be encouraged to establish their own sources of income or to actively nature their talents whilst in service and to continue even after retirement to ensure a smooth transiting and to earn a living after retirement. The study also recommended that the KDF should encourage it members to further education while in active service to have smooth integrating process in the society after retirement.

The study also recommended that the government and other stake holders should come up with strategies which will favor the livelihood of the retirees. This can be done through establishment of special sponsored facilities for the retirees such as subsidized study expenses, medical fees and or quick loans to set up businesses. The study also recommended that there is a need to increases the quotas allocated to county for servicewomen during recruitment drive to bridge the big gap seen from the study data. The study also recommended that the county governments should utilize the experience of retired service member to assist in security enhancement to curb terrorism threat to a minimum level.

#### **5.4 Recommendation of the Study**

The following were recommendations made from the study

1. The pre- retirement training should be done at the right time to the members prior to their retirement, three years before departure so that the can put the knowledge. The organisations therefore should come up with a well-structured pre-retirement training program which is aimed at enhancing the well- being of it members during post-employment period.

2. On training material, the study recommends the organisations to come up with enough and simplified materials to be used as references after undertaking the training.
3. On modes and Methods, the study found that there was a high need to explore other delivery methods other than classroom delivery which took more time this is because of the advantages they have, they are practical's ,field trips (visits)
4. On the acquired skills, the study found that the retirees lacked the pre-requisite skills to effectively integrate in the society. The study therefore recommended that such topics like ageism and social integration, family and social networks, Psycho-Social adjustment and Entrepreneurship skills. Preparation for retirement, Financial management saving and investment and planning, Medical concerns on emphasis on physical and mental health within a healthy lifestyle, Planning with regards to accommodate, leisure activities and Technology enhancement.
5. On trainer's competence ,the trainers need to be sourced from reputable institution ,the study also recommends that the trainers to be hired from the pool of those retirees with wide knowledge
6. The Ministry of state department of defence should review the policy guidelines that covers retirement benefits especially for those who retired long time and normally earn less than ksh 500/-

### **5.5 Suggestion for Further Research**

1. Follow-up survey be conducted after a pre- retirement training program has been implemented after a period of five years,the study will help to measure the inadequacy of the program how the impact can be measured and justified.
2. Anticipation of KDF service member retirees on retirement

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## **APPENDICES**

### **APPENDIX I: LETTER OF TRANSMITTAL OF DATA COLLECTION INSTRUMENTS**

John Mwangi Mugeru  
P.O Box 921 – 0100300  
Kerugoya

#### **TO WHOM IT MAY CONCERN**

Dear Sir/Madam

#### **RE: LETTER OF REQUEST TO CONDUCT RESEARCH**

I am a postgraduate student at the University of Nairobi pursuing Masters of Arts Degree in Project Planning and Management. I am currently undertaking a research on the influence of pre-retirement training programme on integrating Kenya Defence Forces service members in the society in Kirinyaga County, Kenya. I am pleased to inform you that you have been selected to participate in the study and request you to provide information through the questionnaire provided. I further request your honesty and goodwill as this will make the research data useful hence the whole study and it meaning.

The information provided will be treated with most confidence and will be used for academic purposes only.

I thank you in advance for your participation.

Yours sincerely;

MUGERA JOHN MWANGI

**L50/89219/2016**

**0710172570 & 0786785476**

**[johnmwangimugera@gmail.com](mailto:johnmwangimugera@gmail.com)**

## **APPEDIX II: QUESTIONNAIRE FOR THE KDF SERVICE MEMBERS**

### **Instructions**

This questionnaire is to collect data for purely academic purposes. All information will be treated with strict confidence. Do not put any name or identification on the questionnaire. Answer all questions as indicated by either filing in the blank or ticking the option that applies.

### **SECTION A: Demographic Characteristics**

1. Kindly indicate your gender?

Male  Female

2. What is your designation?

Commissioned Officer  Other rank

3. What is your Level of Education?

Primary  Secondary  College  University  Any other Specify .....

4. Kindly indicate your marital status

Single  Married  Others (Specify).....

5. Please indicate your age from the choices provided below?

25 – 35  36 – 45  46 – 55  Above 55

6. How many years did you work for Kenya Defence Forces?

1 – 9  10 - 15  16 – 20  21-30  over 30

7. How long has been since your retired?

Less than 6 months  6 months – Less than 1 year  1- 3 years  3 – Less than 8years  More than 8 years

8.What was your income level on retirement?

Ksh 10,000 – 19,000  20,000 - 29,000  30,000 – 39,000  Over 40,000

9. What rank did you fall under prior to retirement?

Lt – Captain [ ] Major – Colonel [ ] Above Colonel Specify.....[ ]

Warrant Officer [ ] Sergeant - Senior Sergeant [ ] Pte - Corporal [ ]

10. Do you have any one who depends on your support in the following age groups?

S/No	Age Group	No of Dependants	Relationship	Comment
1	Up to 6 years			
2	7- 14 years			
3	15 – 18 years			
4	19 – 24 years			
5	Over 24 years			

11. Personal career and military proficiency. During your service in the military what class did you fall under?

Personnel & Logistics Management [ ] Financial Management [ ] Technical Training & Proficiency [ ] Medical services[ ] General services[ ]

Any other specify.....[ ]

**SECTION B: Training materials and Pre-retirement training programme**

12. How were the materials for your pre- retirement training programme?

Adequate [ ] Inadequate [ ] Relevant [ ] Any other comment.....

13. Availability of training materials according to planned time?

Yes [ ] No [ ]

14. How were the training materials in relation to the following indicators?

Large [ ] Small [ ] Simple [ ] Complicated [ ] Any other (Specify).....

15. Did you receive any training materials to prepare you for retirement? Yes [ ] No [ ]



16. In other countries like US and UK etc, the retirees are taken through a pre-retirement course. Did you receive such a course? Yes [ ] No [ ]

**SECTION C: Acquired skills and pre – retirement training programme**

16. Do the skills imparted in line with the future challenges expected after retirement?

Yes [ ] Not sure [ ] No [ ] None [ ]

17. Is it possible to achieve the skills without any training?

Yes [ ] No [ ]

18. How do you rate the facilitators ability to train?

Excellent [ ] Good [ ] Average [ ] Below Average [ ]

19. Kindly indicate the characteristics of the skills acquired?

Relevant [ ] Moderate [ ] Insufficient [ ] Any other specify.....

20. Kindly explain whether the training is necessary prior to retirement or not?

.....  
.....

21. What topic do you remember that was taught during pre- retirement training? How applicable have been since you retired.

Important [ ] Necessary [ ] Not Necessary [ ] None [ ]

23. What topics would you recommend to be taught ,now that you have retired and have experienced in after military

life.....  
.....

**SECTION D: Modes & Methods of Delivery and Pre – retirement training programme**

24. How was the method of presentation of the skills?

Appropriate [ ] Inappropriate [ ] None [ ] I don't know [ ]

25. In your own assessment were the methods and modes of delivery suitable for the training?

.....

26. How can these methods be improved or done better for service members who are due to retire?.....

27. To what extent do you agree with the following statements on modes and methods of delivery?

<b>Factors under consideration</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Unsuitable modes and methods has gaps, missing provisions and ambiguities which contribute to poor delivery					
Since methods of instructions deals with the fundamental of good lesson delivery it is significantly important to choose the best.					
Some Modes and methods are unsuitable to some topics					
One has to investigate whether the modes and method intended to be applied has an impact on the training.					
Failure to consider these factors for long would consequences to the service members.					

**SECTION E: Status of Retirees (Service members)**

28. What type of activity do you perform?

Farming  Business venture  Employed  any other specify .....

29. Did you attend any pre-retirement training programme, if Yes/No.? Given the nature of benefit

.....

30. Was the timing of the pre- retirement training programme appropriate? Tick the most favorable accordingly.

<b>Indicators</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
Timely				
Target age group				
Duration of training				
Subject matter				
Design				

31. Indicate whether you saved with any of the following financial institutions

Saccos  Save as you Earn (S.A.Y.E)  Commercial Banks  others specify.....

32. Was the value of saving for retirement worthwhile? give percentage value according to the following years.

		<b>Before 2010</b>	<b>2011- 2012</b>	<b>2013- 2014</b>	<b>2015- 2016</b>	<b>2017 - 2018</b>
<b>1</b>	Yes					
<b>2</b>	No					
<b>3</b>	No Response					

33. Have you attended any other training similar and organized by Kenya Defence Forces  
Yes [ ] No [ ]

If yes please explain the following information about the training and course offered.

i. Name of training Institution contracted.....

ii. What mode of method was used during training delivery?

Demonstration [ ] Workshops/Seminar [ ] Others.....[ ] Not applicable [ ]

34. How did you find integrating in the society?

Easy [ ] Moderate [ ] Not Easy [ ] Very difficult [ ] Any other

Specify..... [ ]

35. Do you engage in any other employment after retirement?

Yes [ ] No [ ]

If yes explain why it is necessary

.....  
.....  
.....  
.....

36. Do you think it is better to further education after retirement?

Yes [ ] or No [ ]

Support your argument for any of the above

.....  
.....  
.....

37. What are the probable reasons associated with better integration in the society after  
Pre-retirement training programme [ ] Financial support [ ] Family support [ ] Cultural  
values [ ] None (specify.....)

38. What type of scheme did you retire under?

Pension fund [ ] Provident fund [ ] Others [ ] Not applicable [ ]

39. Beside your pension income (if any) .please name three other important source of income you have. (Write Nil or PF for Pension income if you were a member of provident Fund)

40. Prior to your retirement had your children completed schooling? Yes [ ] No [ ]

41. Does your spouse contribute financially to support the family / Yes [ ] No [ ]

42. Does any of the following contribute to successful integrating in the society by a service member after retirement?

Early preparation [ ] Furthering Education while in active service [ ] Good knowledge of framing methods [ ] Employment after retirement [ ]

43. Beside your pension (if any) please give any sources of income you have. Write NIL or PF for pension income if you were a member of provident fund

S/No	Income Source	Amount	Rank
1	Pension Income		
2	Farming income		
3	Employment		
4	Real estate(Rental)		
5	Others		

#### **SECTION F: Trainer's competence**

44. Was the concept well explained at the beginning of the training session?

Yes [ ] No [ ]

45. How do you rate the performance of your trainers?

Exemplary [ ] Excellent [ ] Above average [ ] Fair [ ] Below average [ ]

**APPENDIX III: STAT TREK'S RANDOM NUMBER GENERATOR TABLE**

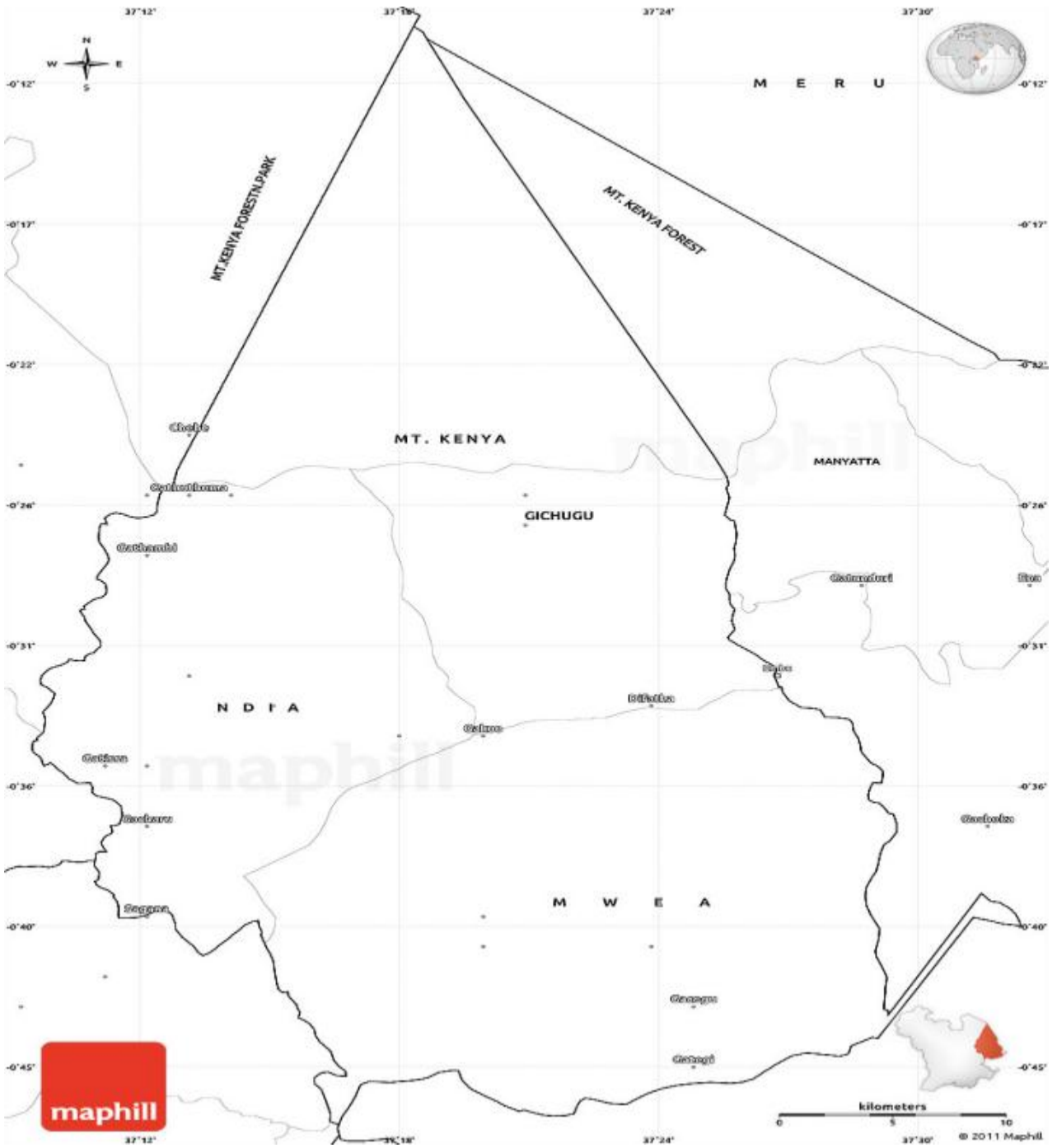
028	062	107	093	062	099	074	148	069	063	112	128	043	134
112	138	022	055	054	020	071	097	007	108	151	083	020	039
025	122	045	043	121	007	055	133	140	038	047	101	145	031
080	003	013	062	053	080	141	017	123	097	055	105	098	105
115	023	091	007	041	005	135	093	086	069	151	072	100	062
105	137	009	063	044	079	029	042	024	120	001	031	075	105
135	019	049	101	118	039	122	131	086	113	058	024	031	093
103	121	144	104	123	093	018	083	049	003	042	014	128	002
111	150	111	025	043	049	144	006	044	098	034	112	135	014
065	106	078	136	032	004	107	005	140	121	009	037	-	-

**Specifications:** This table of 152 random numbers was produced according to the following specifications

Numbers were randomly selected from 0 to 152. Duplicate numbers were allowed, the table was generated on 9<sup>th</sup> June, 2018

**Source Bajpai, (2010)**

# APPENDIX IV: KIRINYAGA COUNTY ADMINISTRATIVE BOUNDARIES

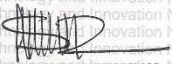



## APPENDIX VI: RESEARCH PERMIT

**THIS IS TO CERTIFY THAT:** **Permit No. : NACOSTI/P/18/41940/23546**  
**MR. JOHN MWANGI MUGERA** **Date Of Issue : 20th July,2018**  
**of UNIVERSITY OF NAIROBI, 921-10300** **Fee Received :Ksh 1000**  
**KERUGOYA,has been permitted to**  
**conduct research in Kirinyaga , Nairobi**  
**Counties**

**on the topic: 'INFLUENCE OF**  
**PRE-RETIREMENT TRAINING**  
**PROGRAMME ON INTEGRATING KENYA**  
**DEFENCE FORCES SERVICE MEMBERS IN**  
**THE SOCIETY IN KIRINYAGA COUNTY,**  
**KENYA**

**for the period ending:**  
**19th July,2019**


  
**Applicant's**  
**Signature**


  
**Director General**  
**National Commission for Science,**  
**Technology & Innovation**



**CONDITIONS**

1. The License is valid for the proposed research, research site specified period.
2. Both the Licence and any rights thereunder are non-transferable.
3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
5. Excavation, filming and collection of specimens are subject to further permissions from relevant Government agencies.
6. This Licence does not give authority to transfer research materials.
7. The Licensee shall submit two (2) hard copies and upload a soft copy of their final report.
8. The Commission reserves the right to modify the conditions of this Licence including its cancellation without prior notice.

  
**REPUBLIC OF KENYA**

  
**NACOSTI**  
**National Commission for Science,**  
**Technology and Innovation**

**RESEARCH CLEARANCE**  
**PERMIT**

**Serial No.A 19591**  
**CONDITIONS: see back page**



**APPENDIX VII: LETTER FROM THE MINISTRY**



**UNIVERSITY OF NAIROBI**  
OPEN DISTANCE AND e- LEARNING CAMPUS  
SCHOOL OF OPEN AND DISTANCE LEARNING  
DEPARTMENT OF OPEN LEARNING  
NAIROBI LEARNING CENTRE

Your Ref:

Our Ref:

Telephone: 318262 Ext. 120

Main Campus  
Gandhi Wing, Ground Floor  
P.O. Box 30197  
NAIROBI

18<sup>th</sup> June, 2018

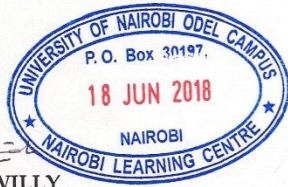
REF: UON/ODEI/NLC/28/387

**RE: JOHN MWANGI MUGERA - REG NO.L50/89219/2016**

The above named is a student at the University of Nairobi Open, Distance and e-Learning Campus, School of Open and Distance Learning, Department of Open Learning pursuing Master of Arts in Project Planning and Management.

He has successfully completed his course work and currently working on his research entitled "Influence of Pre-Retirement Training Programme on Integrating Kenya Defence Forces Service Members in The Society in Kirinyaga County, Kenya."

Any assistance given to him will be appreciated.



By: CAREN AWILLY  
CENTRE ORGANIZER  
NAIROBI LEARNING CENTRE

## APPENDIX VIII: RESEARCH AUTHORIZATION LETTER



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,  
2241349,3310571,2219420  
Fax: +254-20-318245,318249  
Email: dg@nacosti.go.ke  
Website : www.nacosti.go.ke  
When replying please quote

NACOSTI, Upper Kabete  
Off Waiyaki Way  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref. No. **NACOSTI/P/18/41940/23546**

Date: **20<sup>th</sup> July, 2018**

John Mwangi Mugeru  
University of Nairobi  
P.O. Box 30197-00100  
**NAIROBI.**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Influence of pre-retirement training programme on integrating Kenya Defence Forces service members in the society in Kirinyaga County, Kenya”* I am pleased to inform you that you have been authorized to undertake research in **Kirinyaga and Nairobi Counties** for the period ending **19<sup>th</sup> July, 2019.**

You are advised to report to **the County Commissioners and the County Directors of Education, Kirinyaga and Nairobi Counties** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

  
**BONIFACE WANYAMA**  
**FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Kirinyaga County.

**APPENDIX IX: RESEARCH AUTHORIZATION LETTER FROM THE  
MINISTRY OF INTERIOR AND COORDINATION**



**THE PRESIDENCY**  
MINISTRY OF INTERIOR AND COORDINATION  
OF NATIONAL GOVERNMENT

Telegrams "**COMMISSIONER**" Kerugoya  
Telephone. 21053 Kerugoya

[countycommissionerkirinyaga@gmail.com](mailto:countycommissionerkirinyaga@gmail.com)

COUNTY COMMISSIONER  
KIRINYAGA COUNTY  
P.O. BOX 1  
**KERUGOYA**

ADM 1/23 VOL.II/49


30<sup>TH</sup> JULY 2018

John Mwangi Mugeru  
University of Nairobi  
P.O. Box 30197-00100  
**NAIROBI**

**RE: RESEARCH AUTHORIZATION**

Following your request to conduct research on "*Influence of pre-retirement training programme on integrating Kenya Defence Forces service members in the society in Kirinyaga County*", I am pleased to inform you that you have been authorized to undertake research for a period ending 19<sup>th</sup> July, 2019.

By a copy of this letter, the Deputy County Commissioners, Kirinyaga County and County Director of Education are requested to accord you necessary action.

  
L. R. NJAGI  
FOR: COUNTY COMMISSIONER  
**KIRINYAGA COUNTY**

c.c.

All Deputy County Commissioners  
**Kirinyaga County**

County Director of Education  
**Kirinyaga County**



**APPENDIX VI: RESEARCH AUTHORIZATION LETTER FROM STATE  
DEPARTMENT OF BASIC EDUCATION**

**MINISTRY OF EDUCATION  
STATE DEPARTMENT OF BASIC EDUCATION**



Telephone: 060-21835/0202641217  
Email [kirinvagacde1@gmail.com](mailto:kirinvagacde1@gmail.com)  
When replying please quote  
Ref. No. and date

COUNTY DIRECTOR OF EDUCATION  
KIRINYAGA COUNTY  
P. O. BOX 96  
KERUGOYA

REF.NO.MOE/CDE/KRG/GEN/09/85/194

27<sup>th</sup> July, 2018

John Mwangi Mugeru  
University of Nairobi  
P O BOX 30197-00100  
NAIROBI

**RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on, *"Influence of pre-retirement training programme on integrating Kenya Defence Forces service members in the society in Kirinyaga County, Kenya.*

I am pleased to inform you that you have been authorized to undertake research in Kirinyaga County for a period ending 19<sup>th</sup> July, 2019.

A handwritten signature in blue ink, appearing to read 'S.K. Gichoni'.

S.K. GICHONI  
FOR: COUNTY DIRECTOR OF EDUCATION  
KIRINYAGA

CC: COUNTY COMMISSIONER  
KIRINYAGA

*Vision: To have a globally competitive quality Education, Training and Research for Kenyans sustainable development.*