

**RELATIONSHIP BETWEEN RETIREMENT AND SOCIO-ECONOMIC AND
PSYCHOLOGICAL STATUS OF FORMER PUBLIC SERVANTS IN VIHIGA
COUNTY, KENYA**

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**A Research Thesis Submitted to the Graduate School in Partial Fulfillment of the
Requirements for the Award of the Degree of Master of Education in Guidance
and Counselling of Egerton University**

EGERTON UNIVERSITY

MARCH, 2014

DECLARATION AND RECOMMENDATION

Declaration

This research thesis is my original work and has not been presented for award of a degree in this or any other university.

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Recommendation

This research thesis has been submitted for examination with our approval as University supervisors.

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ACKNOWLEDGEMENT

I register my sincere gratitude to Allah for the for ensuring I have successfully accomplished this research research. I thank Egerton University for providing me with this opportunity to undertake this masters program. My gratitude to my research supervisors; Professor Aggrey M. Sindabi and Dr Briston E. E. Omulema for tirelessly providing guidance and advice throughout the research period and during the final compilation of this research thesis. Their scholarly critique, insightful comments and encouragement made the development and writing of this thesis a reality. I am also indebted to both University examiners and external examiner for their constructive criticism, encouragement and guidance at each and every stage of development of this document. I sincerely thank all of you for your scholarly guidance.

I am also very grateful to retirees who accepted to be interviewed and in so doing made this research document to be produced. I similarly thank the chiefs and sub-chiefs for both the assistance they offered me during data collection and in accepting to be interviewed.

I finally register my gratitude to my wife Nailah, children Mbaruk, Nechesa, Iswa and Mahinduh for the support they offered me during this period. Last but not least I offer my gratitude to my brother Ikunza and friend Mugeru for supporting me with their resources that enabled me accomplish this academic undertaking.

DEDICATION

I dedicate this work to my sister Rukia Atemba for nudging me into pursuing further education, my wife Nailah for her continuous support and my children Mbaruk, Nechesa, Iswa and Mahinduh for their inspiration.

ABSTRACT

Pension is paid to former workers residing in Vihiga County to help them transit safely into retirement. In spite of this, a number of these retirees still find difficulties to pay for their medical care, pay school fees for their children or even sustain their families. The influence of these difficulties has had far reaching negative social ramification in Vihiga County. As a result of similar problems facing retirees in other parts of the world, different measures have been introduced to mitigate the situation. For instance, a number of countries have had to adjusted upwards retirement age, while others have removed mandatory retirement age and still others have introduced new forms of pension. The government of Kenya similarly, has had to shift from provision of counseling services to workers before they proceeded for retirement, to adjustment upwards of the retirement age and finally has legislated for introduction new form of pension. Despite the shift from one step to another, the suffering of retirees has not abated. This study therefore, intended to determine the relationship between retirement and socio-economic and psychological status of the retirees. The study was guided jointly by three theories namely, social disengagement theory, activity theory and continuity theory. A descriptive *ex-post facto* causal comparative survey research design was used to conduct the research study in Vihiga County. The accessible population for the study was 1038, comprising 958 former public servants and 80 local administration officers. Proportionate stratified random sampling technique was used to select a total sample of 233 participants that comprised 198 retirees and 35 local administration officers. A questionnaire and focused group discussion schedule were used to collect data from 198 selected retirees while an interview schedule was used to collect data from 35 selected local administration officers. Mathematical techniques comprising of percentiles, pie chart, bar-graphs and inferential statistics comprising of chi square and *t* test with the help of SPSS version 17 were used to analyze the data. The findings of the study showed that there was a relationship between retirement and socioeconomic and psychological status of retirees. However the results did not show any difference in the relationship between retirement and socioeconomic and psychological status of retirees based on gender. These results further showed that despite lack of formal guidance and counseling services specifically tailored for workers proceeding for retirement nor for retirees in retirement, there was a relationship between the informal guidance and counseling services received and socioeconomic and psychological status of retirees.

Thus the study recommended that; first, retirement program be improved so as to safeguard retirees against socioeconomic hardships. Secondly, retirement program be improved to safeguard retirees against psychological hardships. Finally, there is need to establish formal guidance and counselling services to address the challenges of workers proceeding for retirement and retirees.

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LIST OF ABBREVIATIONS AND ACRONYMS

ADEA	Age Discrimination in Employment Act
IMF	International Monetary Fund
GDP	Gross Domestic Product
KACC	Kenya Anti-Corruption Commission
RoK	Republic of Kenya
SPSS	Statistical Package for Social Sciences
WCPS	Women and Children Provident Scheme

CHAPTER ONE

INTRODUCTION

1.1 Background Information

Upon retirement, some former workers in Vihiga County start to face challenges in acquisition of medical services due to termination of their medical cover. As such, to acquire these services, retirees use their saved wealth to supplement pension in payment of the skyrocketing medical expenses. In addition, a number of retirees are observed to have difficulties in paying school fees for their dependants or sustaining their families in the same manner as when they were working (Musau, 1998). Ultimately, due to the high rate of consumption of pension and saved wealth, some retirees in Vihiga are observed to face a new found inability to take care of their health bills when they fall sick or their immediate sick families requiring healthcare or generally their family commitments. Apart from these challenges that are occasioned by diminishing financial muscle, decreased proximity to the nearest medical or social facilities seems to further complicate the matter. This is because governments are shying away from providing free medical services due to large expenses involved (Randel, German & Ewing, 1999). As a result upon retirement, the costs of medical care of former workers increase (Hoffmaister *et al*, 2007). But the increase in the cost of medical care in retirement ends up consuming the saved wealth of former workers in Vihiga at a faster rate upon retirement (Musau, 1998) than before. Consequently, Siringi (2007) observed that some former workers seclude themselves from social participation. In the end, Moody and Harry (2006) noted, some retirees aging process is observed to accelerated uniquely with a number of them succumbing to death (Omondi, 2008). The death of retirees though is equivalent to a loss of a resource with abundant knowledge and skills in various vocations (RoK, 2005), it has posed a social threat to social continuity of communities in Vihiga County.

On the contrary, retirement should not in effect cause socio-economic or psychological challenges. This is because the economic security of former workers is safeguarded by a steady monthly income of varying amounts commonly known as pension. Even then, to benefit from such schemes, a retiree is expected not to be formally employed (Nobbs, 1981). This is because, public servants in Kenya, benefit from pension from a

non contributory scheme that is paid from the treasury. But even then there are major concerns such as; the type of pension earned by these retirees is a first tier whose intention, for historical reasons, is only to provide for poverty relief (Barr, 2002). Due to this nature of pension paid to former public servants in Vihiga County, they are unable to neither smoothen their consumption nor even engage into business. At the same time concerns for example by KACC was raised over huge budgetary allocation towards pension expenditure and the challenge it was causing (RoK, 2008). This is because, pension expenditure for the financial year 2002/2003 was 0.93% of gross domestic product (GDP) compared to 1.1 % in the financial year 2003/2004. This growth of pension expenditure was projected to grow to 1.4%, in the financial year 2004/2005 (Kenya, 2005). But due to adjustment of retirement age from 55 years to 60 years, pension expenditure has remained stable at 2.6% of GDP for the financial years between 2009 and 2013 (Institute of Economic Affairs, 2012, RoK, 2012). As such the government is unable to increase pension amounts to former workers despite their concerns. It is for this reason that the government has made a legislation to change the type of pension given to workers from free to contributory so that a retirees' get defined pension.

Pension is a modern idea of taking care of retirees in Africa. This is because traditional arrangements are key in enhancing the security of former workers in retirement (Randel, German & Ewing, 1999). As such, the retirees are received by their communities and assisted to settle easily in retirement. In addition, African communities had also some traditional arrangements that would assist retirees when faced with life challenges such as sickness, bereavement, or even financial. But currently these traditional arrangements are facing serious challenges. This is due to the dynamic socio-economic and technological development being experienced today in Kenya (Sindabi, 1992). These challenges are further complicated by fact that some of the retirees relocate from their ancestral homes and settle in new areas. Thus as a result, former workers find no traditional support to lean on upon retirement.

But even then, African traditional methods are unable to assist retirees especially when it involves emotional disturbances. For instance African methods may find it difficult to determine amount of a grieving occasioned by retirement upon consideration of the amount of time one has used in acquisition of further knowledge and experience through professional training (Davies & Shackleton, 1975). Similarly African methods find it

difficult to deal with retirees' wide range of feelings as a result of decreased wealth or loss of financial power once enjoyed. But such feelings during retrenchment period were countered by guidance and counseling services (Masau, 1998). On the contrary, as a result of lack of or insufficient guidance and counseling services offered, some former workers do seclude themselves from social participation (Siringi, 2007). The ramification of these negative social experiences has posed a social threat (RoK, 2005).

The issue of retirees did not pose challenge only to individual retirees but also to employers and governments. This is because the population of retirees and hence aged persons is one of the fastest growing population. The trend of its growth as Times Almanac (2005) report shows, in the year 1950, this special population was about 200 million persons while in the year 2000, it was about 550 million persons. Thus a projection of 1.2 billion retirees by the year 2025 was expected. A similar report by Omondi (2008) indicated that, the number of retirees in Kenya is increasing steadily and is expected to grow from about 171,000 retirees in 2008 to about 220,000 retirees by 2011. These figures show that there is a sharp increase in population of retirees in Kenya. But this trend was in 2009 temporarily interrupted due to an increase in the retirement age in public service from 55 years to 60 years. Due to the growth rate and the size of the population, their plight is seriously taken all over the world.

Thus, western countries such as USA, Canada, UK and France have either adjusted upwards the statutory retirement age or did away with the statutory retirement age. In addition, other forms of pension schemes which allow retirees to increase their financial options are being introduced (Barr, 2002). The government of Kenya has similarly encouraged several measures one after the other. For instance, in 2009, the government adjusted upwards the statutory retirement age from 55 years to 60 years. On the social front, the government of Kenya is offering financial assistance to some retirees with funds obtained from donor community and WCPS (RoK, 2008). Even with these measures, Republic of Kenya (2005) report indicates that retirees have continued to suffer.

1.2 Statement of the Problem

Upon retirement, retirees in Vihiga County start to face difficulties in paying for their proper medical care, pay school fees for their children or even sustain their families. Retirees saved wealth and pension is consumed at a high rate in the process of acquiring these services and in due course they are subjected to poverty, a situation they were not

used to. At the same time, they find themselves in societies with traditional arrangements that are drastically being altered. They are therefore not accommodated with their challenges. In the end their ageing rate is uniquely accelerated occasioning a number of them to succumb to early death upon retirement. As a result of the social, economic and psychological problems faced by retirees, the government reacted by putting in place measures to secure the situation. Apart from the steady monthly pension that is paid to retirees, the government has adjusted upwards retirement age, legislated new form of pension, and is offering funds to retirees. But despite these measures being introduced, retirees have continued to suffer in retirement. The study therefore intended to determine the relationship between retirement and the socio-economic and psychological status of public servant retirees in Vihiga County.

1.3 Purpose of the Study

The purpose of this study was to determine the influence of retirement on socio-economic and psychological status of former public servants who retired in the last ten years and were residing in Vihiga County.

1.4 Objective of the Study

The following objectives guided the study:-

- a) To determine the relationship between retirement and socio-economic status of former public servants residing in Vihiga County.
- b) To determine the difference in relationship between retirement and socio-economic status based on gender among former public servants residing in Vihiga County.
- c) To determine the relationship between retirement and psychological status of former public servants residing in Vihiga County.
- d) To determine the difference in the relationship between retirement on psychological status based on gender among former public servants residing in Vihiga County.
- e) To determine relationship between guidance and counseling services and socio-economic status and psychological status of former public servants residing in Vihiga County.

1.5 Hypotheses of the Study

The following hypotheses were tested in the study:-

Ho₁: There is no statistically significant relationship between retirement and socio-economic status of former public servants in Vihiga County.

Ho₂: There is no statistically significant difference in the relationship between retirement and socio-economic status based on gender among former public servant residing in Vihiga County.

Ho₃: There is no statistically significant relationship between retirement and psychological status of former public servants residing in Vihiga County.

Ho₄: There is no statistically significant difference in the relationship between retirement and psychological status based on gender among public servants residing in Vihiga County.

Ho₅: There is no statistically significant relationship between guidance and counseling services and socio-economic status and psychological status of former public servants residing in Vihiga County.

1.6 Significance of the Study

Retirees in Vihiga County receive pension to secure them in retirement. But the manner in which they suffer socially, economically and psychologically and hence ultimately succumb to death despite several government efforts to secure the situation is worrying. This study was therefore conducted to determine if there exists a relationship between retirement and socioeconomic and psychological status of retirees. As such the findings of the study are intended to assist stakeholders have an understanding perception of the situation of retirees. Thus, stake holders may use the information to pressurize improvement of public service retirement program. The findings may also awareness to 'would be retirees' of the challenges they are likely to experience and hence generally be prepared. Finally the findings of the study may contribute to the body of knowledge in the area of study.

1.7 Scope of the Study

The scope of this study was to determine the relationship between retirement and the levels of retirees capacity to pay for their bills, level of retirees' participation and relationships in community and level of enjoyment of life (herein referred to as lifestyle)

as indicators of socio-economic status of retirees. The study also determined relationship between retirement and the level of stress and anxiety, levels of withdrawal tendencies and levels of community attitudes as indicators of psychological status of former public servants in Vihiga County. In addition, the study determined the difference in the relationship between retirement with socio-economic and psychological status based on gender. Finally, the study determined the relationship between guidance and counseling and the socio-economic and psychological status of retirees.

1.8 Limitations of the Study

- i. The study was conducted in Vihiga County within Kenya. The ideal situation for the study would have been, to draw a national sample of all retirees that would reflect retirees' differences so that the findings could be generalized to the whole national population.
- ii. Former workers retiring on the same level of job scale did not have same socio-economic or psychological status at the point of retirement. This difference also cut vertically along the levels of income. However, it would have been better to conduct the study on different categories of public servant retirees on the basis of last salary earned or by profession. However, categorizing workers like this would limit the size of samples to be studied per category. As such, items were introduced in the instruments of the study to capture the same data.

1.9 Assumptions of the Study

The following assumptions were made in the study:-

- i. All retirees were not offering their services in salaried jobs and hence earned no salary but depended solely on pension, family remittances or personal saved wealth.

1.10 Definition of Terms

The terms used in this study were operationally defined as follows:-

Anxiety	Unpleasant emotional state that is marked by uneasiness, worry, fear, apprehension or strong desire regarding something leading to restlessness, sweating, eagerness or increase in heart beat.
Interest	Desire to be engaged or participate in what others in society are doing.
Income	This shall include earnings from salary, pension, business or family remittances in form of money.
Lifestyle	Gross total of housing, food, clothing, vehicles land, social group that determine valuing of enjoyment of life.
Local Administration	The provincial officers concerned with day to day social security and relationships among the citizens. This shall include chiefs and sub-chiefs in this study.
Negative effects	Reaction to what is happening to a person but lacking positive qualities hence causing maladjustment or discomfort.
Participation	Engagement of one in what the rest of the community are doing.
Pension	Steady monthly pay one receives upon statutory retirement.
Personal disposition	Psychological leaning of one as either optimist or pessimist that render one as being confident or shy to face different life situations.
Psychological effect	Psychological reaction one produces that make a person considered as well adjusted or maladjusted when confronted with certain life situations.
Psychological status	The psychological adjustment that will make one be considered as being well adjusted or maladjusted.
Retirement	This termination of formal employment due to statutory age limit, medical reasons or economic reasons. It constitutes exclusion from employment, employment benefits and salary.

Retirees	Persons who have been statutorily excluded from offering service to formal employment upon attaining some given agreed age.
Socio-economic effect	Changes in social and economic capacity of a person when faced with certain life events such as loss of job, employment etc status brought about by retirement.
Socio-economic status	Social rating and economic capacity of one with net effect of giving influence or denying influence of one in society. It is derived from ones' education, wealth, social environment, level of enjoyment of life among others.
Statutory retirement	Age limit agreed upon through statute for one to cease to offer formal services in a formal employment.
Stress	Reaction to a situation that involve demands, constraints or opportunities that present one with conflicts, frustrations or pressure.
Social Attitudes	How people value others as either having positive attributes or negative attributes thus raising their status or lowering their status in society respectively.
Withdrawal	Lack of desire to participate in what others are engaged in, thus keeping to oneself with net effect of not desiring to engage others actively.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature review on retirement and its determinants, inverse relationship between employment and retirement to an individual, inverse relationship between employment and retirement to an individual, transitional security measures for retiring workers, socio-economic implication of retirement to former workers, psychological implication of retirement to former workers, discussion on theoretical background and developed conceptual framework for the study.

2.2 Retirement and its Determinants

Retirement is termination or exclusion from formal employment. This process of exiting has been found beneficial to employers especially in cutting down on huge salaries paid to aged workers, thus reducing operation and production costs (Omondi, 2008). On the contrary, it is argued that continuous participation of aged workers in employment increases the threat of unemployment for, and even weakening the bargaining power of the younger workers (Davis & Shackleton, 1975).

In most countries, the practice is that retirement is those who are formally employed on permanent terms. As such the basic factor used in determining retirement is attainment of some fixed statutory age. This age varies from one country to another and is fixed on the assumption that one becomes unproductive beyond a certain age. Studies have confirmed that aging has an influence on performance of a worker. But as Demeney and McNicoll (2003) cautioned, the challenge with this statutory age is that it is somewhat arbitrary determined. This is because, it is not based upon actual physical evaluation of an individual employee. As such, Steiner & Dorfmann (1971) argued that an employee's needs and characteristics need to be taken into account so that workers of different professions would feel that there is consideration of their individual differences or training in the retirement program. This weakness may be due to little research that has been devoted to the examination of such retirement programs (Davies & Shackleton, 1975). As such, retirement according to Bromley (1966) is viewed as being more of a form of age discrimination because of little attention being given to the age at which such programs should be introduced. Threats from such perceptions in the United States

of America were mitigated against for instance, by enactment of the ADEA act of 1967, to protect those over 40 years against ageism.

Even then, concerns over ageism in employment prompted a number of countries including The Republic of Kenya (2009) to adjust the statutorily retirement age from 55 years to 60 years.

However, in some cases the point of retirement is determined by personal health. This is because as Steiner & Dorfmann (1971) advance, poor health diminishes occupational levels. According to Jarvis (1965) poor health causes the homo-dynamic space of a worker to undergo a progressive shrinkage mainly as a result of increased molecular heterogeneity in the body system. Thus, bones of aging worker thin up, skin becomes wrinkled and thins up, and vision undergoes presbyopia while hearing undergoes presbycusia. These factors weaken the performance of a worker. But major concerns about general shrinkage of homo-dynamic space of an aging worker are, according to Budson and Price (2005), is about memory loss. This is because, studies show that, episodic memory of aging workers is mainly impaired (Nilsson, 2003). The problem is according to studies, as a result of either inability of the memory to refresh recently processed information (Johnson et al, 2002) or declining ability to bind information together in memory (Mitchell et al, 2000). The impact of this problem is that the situation eventually diminishes performance of aging worker. But other studies caution over blanket conclusion over effects of aging. For instance according to Nilsson (2003), there are some form of memory that show little decline or completely no decline with age. This is especially so with short term memory and; infact, Fleishmann et al (2004) add that this is so with implicit or procedural memory. Furthermore, studies by Verhaegen (2003) noted that semantic knowledge such as vocabulary actually improves with age. Thus whereas reaction time of aging worker will slow down, the level of knowledge and wisdom will on the contrary expand. Therefore, from the foregone discussion, it is observed that some dimensions of memory do grow and expand with age while others decline (Zacks, Hasher & Li, 2000). This implies that there are some occupational performances of aging worker which on the contrary are not affected by aging.

On the other hand, Masoro and Austad (2006) argue that the progressive shrinkage of homo-dynamic space is potentially treatable. This is because, studies show that diet

substantially improves caloric restrictions which cause gene expression changes that eventually affect systems responsible for maintenance, repair and defense response. Thus, if an aging worker takes good and well maintained diet, it is possible for the homo-dynamic space to improve (Aldwin & Gilmer, 2004). Or rather, if an aging worker takes a well maintained and balanced diet, it will reduce intermolecular heterogeneity thus slowing down rate of aging. In essence, the work performance of aging workers can be improved suggesting that for such a worker, retirement period may be delayed.

Equally, there are occasions where retirement point for a worker is determined by reasons that are peculiar to a given employer or employee. Some of the reasons could stem from the behavior of the worker that may undermine the integrity of the employer or production of the company. As such, the continued performance of the employee in offering service, could have the potential of lowering production or cause ethical issues to the employer. Thus the employer is legally allowed to retire a worker basing on reasons that range from a worker not being able to do the job properly to redundancy, summary dismissal, a 'statutory restriction', it's impossible to carry on employing you, or to, a 'substantial reason'.

2.3 Inverse Relationship Between Employment and Retirement to an Individual

Employment is a process by which one joins a vocation. It is therefore critical to understand how an individual joins a vocation because it is one of the most important life activities. This is because according to Rickely and Cristiani (1990), it occupies almost half of an individual's adult life. That is why it is one of the major pre-occupation of adolescence in high school and college according to Chauhan (1978). As such, an individual's relationships in society and indirectly personal experience are significantly dictated by work (Chauhan, 1978). Thus work and what it offers determines to a large extent an individual's unique contribution in society (McDaniel & Shaftel, 1956).

Thus reasons for choice of career though varied according to career theorists, is critical. For instance, though a worker, from the perspective of developmental theory, solidified into a given career through stages that Ginzberg et al (1953) named as fantasy, tentative and realistic, and occurs simultaneously with workers personal life outlook (Super, 1953). As such retirement to such a worker should not occur at one point in life, but in stages through a longitudinal behavioral expression similar to how he developed his

career (Herr & Crammer, 1979). But from the perspective of structural theory, Hoppock (1976) explained that some workers chose their careers in order to gratify their emotional, psychological or socio-economical needs. According to Roe (1956) who borrowed a lot from Maslow's theory of hierarchy of needs, explained that these needs were as a result of emotional behavior at home, that is, avoidance or acceptance behavior. Similarly there are some workers who chose their careers on the basis of value system (Gellats, 1962). These workers did so in order to escape from certain environmental experiences or to gain certain advantages in life (Kalder and Zytowsky, 1969). Such workers from the perspective of decision making theory were influenced by complex environmental factors all based on value system of inputs and outputs (Krumboltz, 1979). These different career theorists view the worker as the driving force behind choice of career. But Williamson (1965), though not disputing this view, suggested that better career choices were made by workers with the help of professionals in trait factor theory who profiled their uniquely organized and fairly stable patterns of traits with occupations. These workers were then matched to their careers on the basis of their traits before they were employed (McDaniel & Shaftel, 1956). Thus for varied unique reasons, each individual made an entry into a vocation.

As such, the unique satisfaction of any worker with a vocation solely depended upon, the extent to which the worker found adequate outlets for his abilities, interests, personality traits and values (Super, 1953). Super, further claimed that, finding these outlets depended upon the worker, to establish a type of work situations and way of life that played the kind of role which their growth and exploratory experience would consider congenial and appropriate. Thus by establishing these work situations, a worker will enjoy his work and there will be a source of need, satisfaction, improved self esteem, and healthy adjustment with life (Rickely & Cristiani, 1990). On the contrary, when this situation is not established, a worker will dislike or dread his work and hence this will become a cause of worry, stress, frustration and social maladjustment. Either way, major emotional components of a worker such as self concept, feelings of value, worth and personal identity according to Super (1953) will be influenced. For these reasons, work simply offers a social setting and dynamics that ultimately influences the workers' world (Bromley (1966). These dynamics are determined by desire to satisfy socio-economics, psychological or physiological needs.

But retirement is a process by which one exits a vocation. Common practice about retirement is that when a worker reaches statutory age limit or due to medical reasons or economic reasons he is retired. The retiree is asked to fill documents to prepare his terminal benefits in form of pension. At the same time the retiree returns all property of the employer in his possession. There are no specific processes that are used in retirement. Thus, upon completion of clearance, the worker is excluded from employment, employment benefits and salary. The retiree is given lumpsum payment or asked to go home and wait for further communication. Thus the direction of a retiree's response to retirement and hence nature of influence is dictated by the state of socio-economic and psychological satisfaction that had been obtained while in employment. This is because the state of socio-economic and psychological status of an employee plays a major role in their well being. Retirement is therefore the inverse process of employment. This is because from the foregone discussion, during retirement one starts to strip himself of all the benefits enjoyed by virtue of being employed. Retiree remains only with investments and savings made while employed. The only lacking difference in this similar processes is that the employee is not given the laxity of being allowed to be taken through the process of retirement the same way he went through the process of employment.

2.4 Transitional Security Measures for Retiring Workers

2.4.1 Pension

Before retirement, different measures are put in place to facilitate ease of transition and adjustment to retirement situations. Key among these measures is payment of pension to workers upon retirement. This is done in an organized manner through a number of retirement programs that have been developed (Fillenbaum, 1971). But the focus of these retirement programs according to Katone and Morgan (1976) should not only be on money for retirement but should go further to propose other measures as suggested by World Bank (2008) report, so as to ensure security of retirees in retirement. It is for these reasons that some of pension schemes are found to have a number of limitations despite claims by Fillenbaum that they have beneficial effect on retirees towards their adjustment to or satisfaction with retirement situations. That is why inspite the observed benefits, it has been difficult according to Barr (2002), to convince most workers especially in the British colonies, to contribute towards 2nd tier or 3rd tier pension scheme. This is despite weaknesses of the 1st tier pension such as lacking ability to

smoothen consumption over life time of a retiree or increasing choices of a retiree to the extent of undertaking investments. In fact for historical reasons 1st tier pension is a poverty relief package and is viewed by most public servant retirees as a form of deferred compensation for services earlier rendered at a low pay (Bucci, 1992).

But even with weaknesses of public service retirement program in Kenya, a major emerging concern is that the number of those retiring annually has been increasing steadily and by the year 2008 it stood at about 20,000 retirees. Thus by the year 2008 there were about 171,000 pensioners and the number was expected to grow to about 220,000 pensioners by 2011 (Omondi, 2008). Public servant retirees among those retiring annually register with public pension scheme which is operated from the treasury. As a result of the magnitude of numbers of public servant retiring, Republic of Kenya (2005) records indicated that, public pension expenditure was increasing at rate of 15% in the last decade. As such pension was becoming one of the fastest growing components of Republic of Kenya's (2005) expenditure. This huge pension burden on the government has been observed to disrupt the management of the pension system of a number of organization and besides threatening locally to bankrupt public coffers. For instance, in Kenya, Telkom a public institution had its pension liability rising from ksh5 billion to ksh9.1 billion over a period of four years. General Motors and Ford are other examples of international institutions that equally faced bankruptcy situations due pension liability (Sambu, 2008). In view of this situation Republic of Kenya (2013) has come up with legislation to change its pension system by asking workers to contribute. This move is expected to mitigate against challenges as a result of large population of those retiring annually and the burden on public coffers.

2.4.2 Traditional Social Arrangements

But retirement also involves geographically relocations of retirees to areas that are far away from their previous social world and even nearest health facility (R.o.K, 2005). This in effect separates retirees from family members and their communities. Though this potentially separates retirees from people they can rely upon in times of need, the reality is that the problem is present regardless of relocations. This problem is further aggravated by the socio-cultural change currently being experienced in Kenya. As a result of socio-cultural change currently being experienced traditional arrangement have been profoundly affected (Sindabi, 1992). Due to these reasons, retirees find no support to lean upon in retirement. Consequently, as Siringi (2007) observed, some former

workers seclude themselves from social participation. But lack of social participation is per se not the problem; the problem is that it has potential of minimizing extensive engagement with friends. This according to Leslie and Korman (1985) is an important mechanism for adjustment into retirement. As such, absence of this support and loss of pension income according to (Musau (1998) potentially exposes retirees to ridicule because of new found inability to take care of their health bills when they fall sick or their immediate sick families requiring health or generally their family commitments. Due to this reason, retirees can find it difficult to get proper medical care, pay school fees for their dependants or sustain their families in the same way as when they were working. As such, the traditional support one gets to a large extent, determines the final pathways of impact of life stressors (Curran & Monty, 1982).

2.4.3 Guidance and Counselling

Most functions relevant to work performance of a worker do decline with age (Bromley, 1966). Thus, preparation of workers from the perspective of IMF and ILO in order to minimize the importance of declining work performance capacity before retirement is essential (Musau, 1998). This can be done through growth processes such as retraining and job redesign (Stagner, 1971). The basis for this method is that some of the aging workers functions have potential to grow (Zacks, Hasher & Li, 2000). It is for these reasons that it is becoming a common trend especially in a number of developed countries, to negotiate for limited period of time, to provide for transition measures before commencement of retirement (ILO, 2008). Back-up policies are developed during this period to put up measures that would supplement and hence mitigate effects of retirement. Among these measures according to a report by the World Bank (2008), is an emphasis on counseling and retraining as being core elements of retirement and support program as presented in Figure 1.

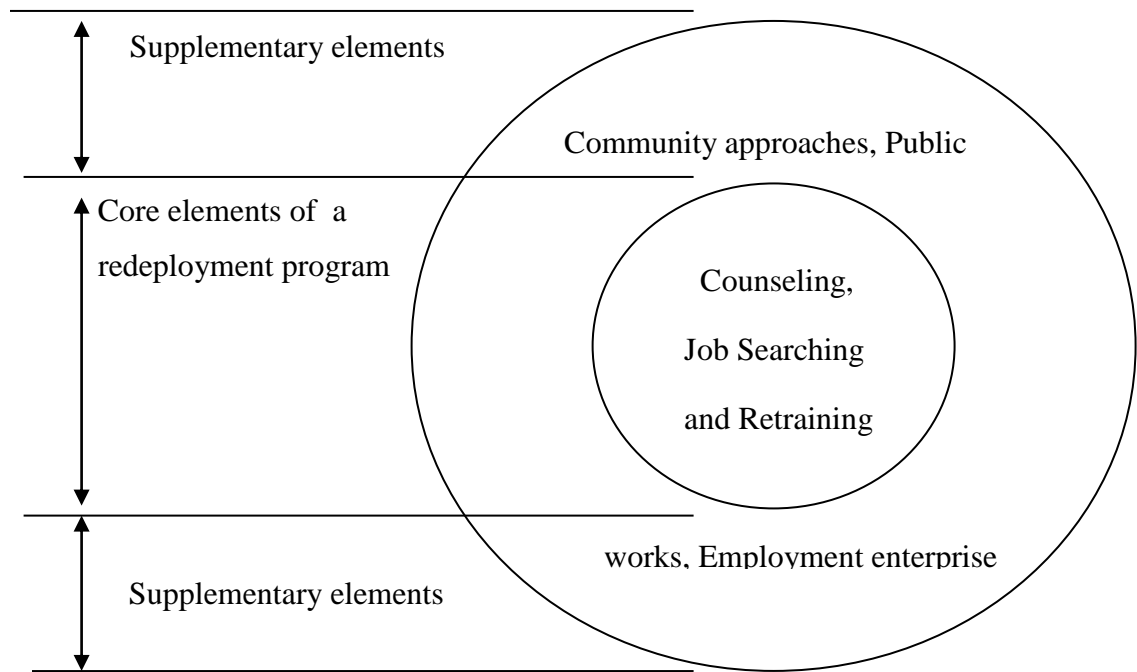


Figure 1: Core and Supplementary Elements in Retirement and Redeployment
 (Source: World Bank, 2008)

The World Bank in adopting figure 1, emphasized that the core elements of retirement are counseling, retraining and job searching. Similar emphasis is noted to have been offered by Government of Kenya (1996) during the retrenchment period of between 1993-1998. This implies that aging workers could be assisted to adjust to retirement life or be retrained into new careers by tapping into the functions that are not affected with age (Davis & Shackleton, 1975, Musau, 1998). It was for this possibility that IMF emphasized workers proceeding for retirement should be retrained to enable them to fit into public life (Walter, 1995).

In fact major problem of aging workers is not necessarily in job performance changes but in re-entering school or new work force or new life (Rickley & Cristiani, 1990). This is because, aged workers may not be psychologically prepared to deal with issues that may include re-entering school or new work force or new life and how to deal with relocations, employers' ageist attitude, terminal illness, sexuality, widowhood, isolation and chronic health problems. But since there are no new principles of perception, learning, motivation or thinking which have any unique relevance to the aging worker as compared to a young worker and bearing in mind the scenario being discussed, aging workers would be required to go for early preparation through pre retirement counseling sessions (Davis & Shackleton, 1975). This preparation should start well before a worker retires according to Ngaru (2008) for a winning retirement life. Guidance and counseling

would then according to (Atchley, 1971) produce continuity in inner psychological characteristics, as well as, in social behavior of a prospective retiree. This will enable them to psychologically resist shrinkage of their social world (Havighurst, Neugarten & Tobin, 1968).

The emphasis of this preparation for retirement should aim at helping aged workers overcome their vulnerability in form of transition and role losses (Glass & Grant, 1983). To do this, the process should equip workers with skills to cope with problems associated with retirement transition, so that they do not merely adapt to external pressures but to exploit personal abilities to influence their future choices (Morris & Forrest, 1970). The major skills to be acquired in this process, should not confine a prospective retiree to being in a position to make only correct decisions but to be in continual series of making correct choices from among available alternatives that will satisfy their needs (Hoppock, 1956). By acquisition of these skills will the worker will be in a position once retired to continuously examine their values and attitudes, needs, conflicts and relationships with others (Rickely & Cristiani, 1990). In addition to these skills, the prospective the worker will be ready to develop substitute skills to activities they will relinquish, or new skills in form of job redesign that they will take, hence they can continue with similar or new activities (Stagner, 1971). This will imply they are in a position to explore, clarify and integrate various vocational possibilities (Hansen, Steric & Warner, 1992). A worker equipped with these skills will be in a position to explore major problems about transition into retirement giving prospects of a smooth transition, free of socio-economic and psychological problems (Breese, 1971).

The argument for advance preparation for retirement is based on fact that upon retirement, retirees experience a loss of both employment and separation from previous social context. The loss they experience is similar to a grieving process (Cheikin, 1981) and involves a complex of emotional responses. Among the losses they experience include among others loss of employment, economic power, separation and relationships due to relocation (Froiland & Hozman, 1977). But these losses will involve a complex of emotional responses that have potential for both growth and further loss (Frears & Schneider, 1981). Thus, to wade through this process successfully, a retiree that had acquired skills through guidance and counseling will find it easy to develop capacities to adapt to both the positive and the negative changes that could occur. But those without these skills would start wondering much later, why their joy was not that so joyful, why

they feel sad, tired, or guilty when everything just seemed to be going their way. Thus, as for such kind of retirees Hansen, Steric and Warner (1992) argue, they would start to feel that retirement was forced on them, and instead become apprehensive.

It is therefore essential to continuously assist retirees gain coping skills and strategies that will help to minimize the effects of losses upon retirement which are most often exaggerated by discrepancies in the retirees' disposition so that these effects do not become and probably remain source of stress to them (McDaniel & Shaftel, 1956). Thus, a retiree according to Froiland and Hozman (1977) upon retirement will need to go through the five basic stages of Kubler-Ross loss model that will include denial, anger, bargaining, depression and acceptance in order to overcome these grieving emotional responses. By going through these stages, retirees would cope with separation process they experience and minimize discrepancies in their dispositions. Retirees therefore need to be continuously counseled to go through these stages so as to recoup their previous inner psychological characteristics (Atchley, 1971).

2.5 Socio – Economic Implication of Retirement to Former Workers

The immediate loss a worker experiences as a result of employment through retirement is salary. This loss negates the fact that a retiree is paid pension upon retirement because the differences in income per month are significant. As a result, the economic capacity of a person changes downward. Since the economic capacity of a person reduces, the level of enjoyment of life among others reduces denying influence of one in society and hence the social rating dwindles. Since the amount of pension paid is very small compared to earlier earnings, there is a potential of a socio-economic discriminative threat to retirees (Grunewald, 1972).

In addition, retirement involves geographically relocations to areas that are far away from retirees previous social world or even nearest health facility (R.o.K, 2005). Alternatively, the socio-cultural change currently being experienced in Kenya has a profound effect on traditional arrangement (Sindabi, 1992) that were offering support to the retirees. With absence of this support, and decreased proximity to nearest health facility, general expenses of retiree increases. Due to this reason, retirees may find it difficult to attend proper medical facility, pay school fees for their dependants or sustain their families in the same lodging as when they were working. This situation soon expose retirees to new found inability to take care of their health bills when they fall

sick or their immediate sick families requiring health care services or generally their family commitments. As a result of the losses retirees experience far reaching ramifications in their lives with a potential of triggering family upheavals, criminal or antisocial behavior (Musau, 1998).

Due to these reasons, Busse and Pfeifer (1969) argue that retirees could seclude themselves from system of opportunities and rewards that other people participate in such as 'harambees' or wedding. Thus, retirement shields retirees from opportunities for engagement that would make them come directly in touch with social and interpersonal problems (Gamson, 1972). By shielding an employee, retirement discounts all of what one had derived from workplace; as a social setting and the dynamics that influenced the workers' world (Bromley, 1966). This is because, a worker's feeling of value, worth, self concept and personal identity is a reflection of satisfaction and sound adjustment to life derived from work (McDaniel & Shaftel, 1956). But this is a contrary situation as few people would actually want to conform to a role that excludes them from equal opportunities for social participation and rewards (Rosow, 1974).

2.6 Psychological Implication of Retirement to Former Workers

Among the initial great changes that occurs to a worker upon retirement is lack of engagement to claim their energy on. Due to this, the retiree will remain inactive and isolated (Leslie & Korman, 1985). But if a retiree lacks an activity, this can lead to stagnation and in turn failure in alertness, interest and loss of mental and physical skills through disuse. Despite this argument that isolation in effect is a problem, studies show that lifelong isolates have tended to have better morale in old age than anyone else (Lowenthal, 1964). But it is only when a retiree becomes aware of absence of meaningful integration with or exclusion from system of opportunities and rewards in which other people participate in that it becomes a problem (Busse & Pfeifer, 1969). But the unconscious manner a retiree falls into inactivity, initially by irritation and eventually to passivity, apathy and finally to inertness is what makes it a complex issue. This is because of the unconscious manner in which the levels of activity declines and which in turn affects the levels of engagement to decline, then feelings of satisfaction, contentment and happiness: one after the other (Neugarten, 1964). Thus, few retirees would not want to conform to roles that exclude them from equal opportunities for social participation and rewards (Rosow, 1974).

But the support a retiree gets as a result of being in a social environment and the nature of engagement, determine to a large extent the final pathways of impact of life stressors (Curran & Monty, 1982). This is because, engagement determines the extent of association with friends which according to Leslie and Korman (1985), is an important mechanism for adjustment into retirement. Thus better adjustment is found among retirees who are engaged in some kind of role rather than the disengaged (Cumming & Henry, 1961). That is why a well adjusted retiree is likely to be physically fit, active and mentally alert in comparison to his age (Bromley, 1966). For such kind of retirees, his morale is high, confident in social relationships, relaxed and satisfied with the way things are going. This is unlike the maladjusted retiree, who is likely to be physically and mentally exhausted, have low morale, anxious, tense, frustrated or apathetic. As a result the final pathway of impact of life stressors either produces continuity in inner psychological characteristics or not (Atchley, 1999).

But changes in psychological characteristics of a retiree can have according to Breese (1971), an influence upon body immunity, blood pressure and blood circulation. This is because psychological issues have a potential of triggering psychosomatic (mind/body) illness such as stomach ulcers, heart disease, asthma and some form of arthritis. That is why there are concerns that a simple problem such as social isolation gradually leads to inactivity and eventually to a small psychological problem; but the end result is a huge health problem. But in this concern psychological disposition is found to play a central in determining how a retiree will respond to life stressors. That is, some retirees disposed with optimism may make good recovery from heart attack whereas that retiree prone to depression or passivity and dependency react in a completely different way, sometimes becoming hypochondriacal (Bromley, 1966). That is why a problem such as depression with its main source being anxiety, though linked to neurotransmitter disturbances, is actually a learned condition and is maintained by operant conditioning, (Bidget & Bromley, 1998). But the actual onset of these psychosomatic illnesses is emotional stress rather than physical weaknesses (Breese, 1971). Thus an attitude of hopelessness according to (Jarvis, 1965) leads to intellectual decline. Similarly, inactivity, malnutrition and declining functions of a retiree may also, in turn, though affects self image of retiree and finally leads to depression. That is why symptoms of these illnesses are not cured by drugs, according to Breese (1971) until the underlying emotional tensions in the retirees which prevent the return to good health are resolved.

Thus, some retirees in good health and adequate financial provision according to Davies and Shackleton (1975), do experience difficulty in transition to retirement.

2.7 Theoretical Background

The study was guided jointly by three theories namely social disengagement theory by Elaine Cummins and William Henry (1961), activity theory by Lev Vygotsky supported by his colleagues A.N Leontjev and A.R Luria (1968) and continuity theory by Robert C. Atchley (1971). This is because from the literature review, retirement has capacity to influence emotional aspect, social aspect and physiological wellness of a retiree. But each theory in explaining retirement emphasizes only one aspect of a retiree. For instance continuity theory emphasizes that retirement should contribute towards improvement of psychological aspects of a retiree. But Activity theory emphasizes that retirement should contribute towards wellness of physiological aspects of retiree. However Social disengagement theory emphasizes that retirement should play a role in improvement of sociological aspects of a retiree. But wellness of a retiree is the sum of total impact of retirement to each one of the aspects of a retiree discussed in the discourse. It was therefore found necessary to use the three theories to guide this study since the intent of the study to determine relationship between retirement and psychological status and socio-economic status in a holistic manner.

Thus, older people according to social disengagement theory, tend to retire from social engagement so as to make life easier upon retirement. Thus from this theory, retirement from active roles in society is normal, appropriate and hence benefit both society and the individual. As such retirement is a social responsibility in which each retiree is bound by. Through retirement, society would on one hand ensure the younger groups in society get employment. At the same time, the retiree would bring his experience in both traditional and learned knowledge to the society. But the society on the other hand is expected to receive and cushion retirees in case of any problems associated with retirement. Retirement therefore ensures social perpetuation of the society. As such society needs to function smoothly so that retirement is simply a process by which it perpetuates herself.

But according to activity theory the more old people remained active in retirement, the more likely they would be satisfied with life. That is if upon retirement retirees remained active by taking part in several activities they would be satisfied with retirement. The theory views satisfaction in retirement obtained when either a retiree finds substitute

roles for the ones they relinquish through retirement or maintain old activities. This is because activity in late life is essential in restoring and boosting ones sense of well being and eventually producing a desire to contribute more. Furthermore, activity in retirement is found to improve physiological functions of a person. Thus if one is active body functions will be active hence minimizing danger of disuse that could impact negatively on homeostasis balance and consequently lead to health problems.

However from continuity theory upon retirement, retirees should maintain as much as they can same habits, personalities and lifestyles that they had developed in early years. This is because, retirees personalities according to the theory remain stable throughout their lives. This implies, they use same adaptive strategies to overcome challenges in retirement. That is, even with weakening abilities or changing income their response should maintain same habits, personalities and lifestyles. The emphasis is that retirement should produce continuity of the inner psychological characteristics as well as in social behavior. This is because, psychological wellness is a dependent factor of stability of personal characteristics in a retiree.

2.8 Conceptual Framework

The study intended to determine the relationship between retirement and socio-economic status and psychological status of former worker. From the literature review it was argued that upon retirement the retiree's life undergoes some change. This is because the dynamics at the work are replaced with new ones in retirement. The change of dynamics is normal, but the way the retiree responds to these changes formed basis for the study. Thus the relationship between retirement and socio-economic and psychological status of former workers was conceptualized as presented in figure 2.

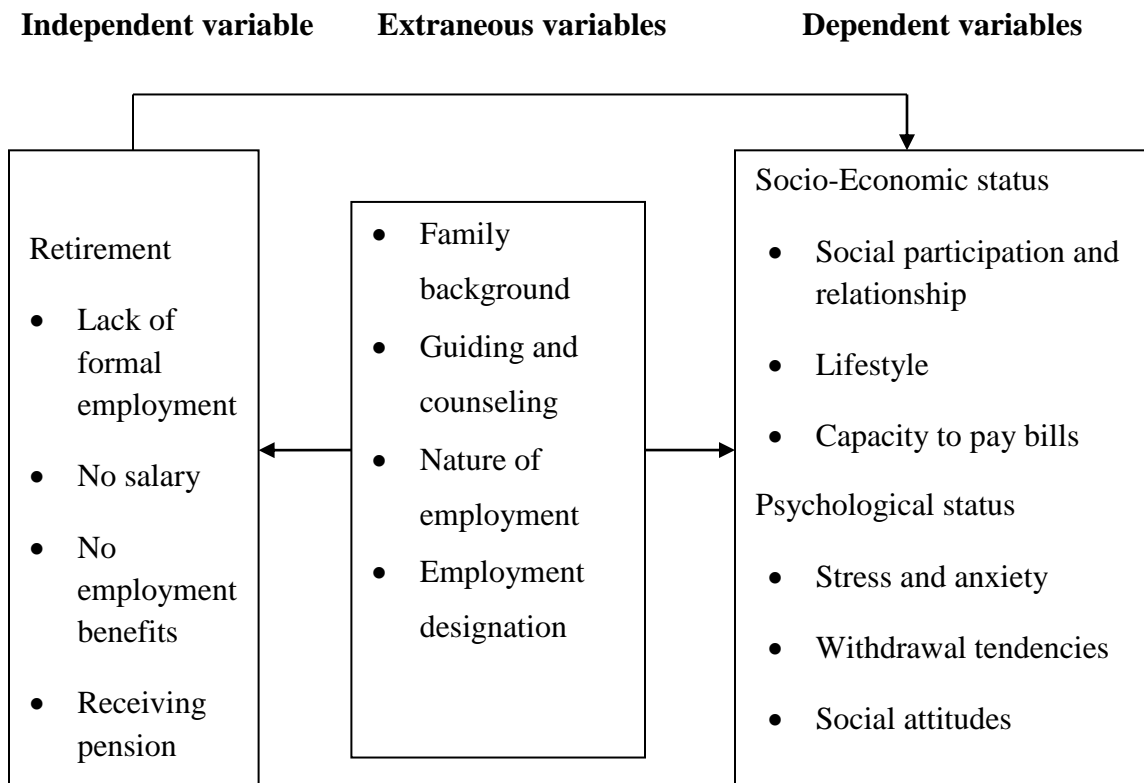


Figure 2: Relationship Between Independent, Extraneous and Dependent Variables

The conceptual framework of the study was such that there is a direct relationship between the independent factor retirement and socio-economic status and psychological status of retiree as the dependent factors. But the level of this relationship is affected by extraneous factors as presented in figure 2. In the figure the indicators of retirement were presented as involving the loss of formal employment, loss of salary, loss of employment benefits such as house, medical cover and even transport and receipt of pension. It was also conceptualized that the level of social participation and relationship of retiree in community affairs, the nature of lifestyle of retiree and the capacity for a retiree to pay their bills as indicators of the socio-economic status of retiree. Similarly levels of stress and anxiety, withdrawal tendencies and social attitudes were conceptualized as indicators for psychological status of a retiree. The extraneous variables were factors such as family background, nature of employment, employment designation, and guidance and counseling services received by retiree. These variables had potential of causing either a suppressing effect or multiplier effect on the dependent factors. From the literature review, it was argued that guidance and counseling services can equally influence one by triggering retirement or influence one in retirement.

Guidance and counseling therefore had potential of suppressing the relationship between retirement and the socio-economic and psychological status of the retiree as one heads into retirement.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology that was used in the study including research design, location of the study, population of the study, sampling procedure and sample size, instrumentation, validity and reliability of the instrument, data collection procedure and data analysis.

3.2 Research Design

A descriptive *ex post facto* causal comparative survey research design was used. The design was found suitable as it allowed the researcher to describe the state of affairs of the problem being studied as it existed during the study (Kothari, 2008). At the same time the design of the research allowed the researcher to test causal relationship between variables and to draw inferences about their causality (Mugenda & Mugenda, 1999). This was found suitable since the variables could not be controlled yet attempts were being made to discover causality (Kothari, 2008). Finally the methodology used allowed the researcher to compare data from groups without having to manipulate the independent variable (Mugenda & Mugenda, 1999).

3.3 Location of Study

The study was carried out in Vihiga County. The county was purposively selected from among four counties of former Western province. This county was found appropriate due to its large population and limited land for agricultural activity. These factors favored a large population of working class that ultimately resulted in a large population of retirees. In addition, lack of many economic activities reduced alternative income for the residents apart from formal employment. This was necessary as the findings of the study were not supposed to be affected by effects of income from other sources. Vihiga County occupies an area of 563 square kilometers with four administrative districts; Vihiga, Sabatia, Emuhaya and Hamisi. The districts are divided into divisions, locations and sub-locations. The locations and sub locations are under the administration of chiefs and sub-chiefs respectively. According to the national census of 2009, the county had a population of 554,622 persons giving a population density of 985 persons per square kilometer (R.o.K, 2009). The county borders Kakamega County to the north and west, Kisumu County to the south and Nandi County to the east.

3.4 Population of Study

The target group of the study was the population of retirees and a population of provincial administration officers currently residing in Vihiga County. The accessible populations for the study comprised of public servant retirees, chiefs and sub-chiefs (the latter two herein referred to as local administration officers) residing in Vihiga County. The purposive selection of public servants as accessible population was due to fact that they are the only servants who receive pension that is based on a fraction of their previous salary and not on their capacity to save with pension schemes. The sampling frame for public servants was obtained from ministry of finance at the treasury offices, Nairobi. Similarly the purposive selection of local administration officers was based on their continuous presence in the communities where retirees live. This is because they have an advantage of being in a position to receive any form of information about retirees as their subjects in their area of jurisdiction. The sampling frame for administration officers was accessed from the District Commissioner at Vihiga County headquarters. Due to the nature of sampling techniques used in the study, the sampling frames were analyzed to provide information on distribution of accessible population per administrative district. This information was necessary as it was later used to proportion equitably the sample size. Thus, the distribution of the accessible population in each administration district was presented as in table 1.

Table 1:
Distribution of Accessible Population by Administrative District

	Administrative District				Total
	Hamisi	Emuhaya	Sabatia	Vihiga	
Population of retirees	211	280	216	251	958
Population of local administration	18	20	23	19	80
Total population	229	302	242	270	1038

Source: Ministry of Finance at treasury, Nairobi and District Commissioner, Vihiga

The accessible population for the study was 1038. This accessible population comprised of a population of 958 public servants retirees and 80 administration officers. But the population of public servant retirees had 233 female retirees and 725 male retirees. The variation of distribution of accessible population per administrative district was as presented in table 1.

3.5 Sampling Procedures and Sample Size

The researcher picked a large sample in order to reduce error in making decisions about it (Panneerselvam, 2007). This is because it was not easy to determine the amount of characteristics under study, since to the knowledge of researcher; no study had been carried out in this area. Due to this difficulty the researcher assumed that 50% of sample population had characteristics under study (Mugenda and Mugenda, 1999), and therefore used Kathuri & Pals (1993) table to select the sample. Even then, the researcher exercised caution to ensure that the size of the sample was not too large so as not to be manageable and at same time reduce cost of study. Before actual selection, the accessible population was stratified into three strata comprising of male retirees, female retirees and local administration officers (Kothari, 2008). This was because the population was not homogeneous and therefore stratification enabled more accurate estimation of the relationships to variables under study. But the population of local administrative officers was not stratified according to gender because the population was not a group under study but their role was to offer an independent observation of the experience of retirees. Thus, their observations would not be influenced by gender. In addition, proportionate sampling technique was used to reflect the ratio of the sample in each stratum (Mugenda & Mugenda, 1999). Thus the sampling procedure used for the study involved writing each name of retiree from the accessible population per administrative district on a piece of paper. Each paper having a written name on it was then folded carefully and put in one of the three buckets labeled 'Male retirees', 'Female retirees' and 'Local administrators'. This process was repeated for the other administrative district. From each bucket the researcher picked the required sample that reflected the proportion of the administrative district where the bucket is picked. This process was repeated for all administrative districts to obtain sample size for the study as represented in table 2.

Table 2:
Distribution of Proportionate Sample in Each Stratum by District

Division	Female Sample	Male Sample	Adm Officers	Total
Hamisi	11	32	8	51
Emuhaya	13	45	9	67
Sabatia	11	33	9	53
Vihiga	13	40	9	62
Total	48	150	35	233

A total sample size of 233 participants representing 22.4 percent of total accessible population of 1038 was selected for the study. This sample represented a sample of 198 retirees that comprised 48 female gender and 150 male gender and 35 local administrative officers. The distribution of sample selected for the study per district was as follows: Hamisi district, Emuhaya district, Sabatia district and Vihiga district each had 51, 67, 53 and 62 participants respectively.

3.6 Instrumentation

Three sets of instruments were developed; a questionnaire, a focus group discussion schedule and an interview schedule (Appendix A, Appendix B & Appendix C). The questionnaire had four sections: section 1, collected demographic information to establish the gender, designation, professional occupation, salary level at retirement, pension bracket and the number of dependants. The items in section 2 collected data on social participation and relationships of retirees, nature of lifestyle of retirees, capacity of retirees to pay their bills, social attitudes and while items in section 3 collected data on stress and anxiety, withdrawal tendencies and interest. Finally, the items in section 4 collected data on pre-retirement counseling services, the impact of counseling services in transition to retirement and need for post retirement counselling services. The items in section 2, 3 and 4 were based on three point Likert rating scale. However the focus group discussion schedule in Appendix B consisted of one section having open ended items that collected views on current retirement practice and the experience of retirees in retirement. The interview schedule in Appendix C targeted local administration officers. The items in the section collected data on challenges faced by retirees, social participation of retirees, functions of retirees in society, effect of retirement to family

members, society and community attitudes towards retirees. Each set of the instruments included instructions on how to score the items.

3.6.1 Validity of Instruments

The internal validity of the instruments was validated by professionals in the area of research from the department of Psychology, Guidance and Counselling and Education Foundations of Egerton University who were consulted for their advice before the instruments were adopted for research.

3.6.2 Reliability of Instruments

The reliability of the instruments was done by use of split-half technique which involved splitting the items in odd-even technique was used in the pre-test. This technique was found suitable as it minimized change of respondents and or interviewing conditions. A pilot group that comprised 30 male and 15 female public servant retirees representing 20% of the sample to be used in the study was drawn from the neighboring Kakamega South District of Kakamega County. The county was purposively chosen because it had similar characteristics as Vihiga County. Cronbach alpha formula was used to determine the internal consistency of the items since the data collected was of parallel form and was obtained from items whose responses were continuous but not dichotomous. An alpha coefficient of 0.65 was obtained and thus the items were considered reliable and were then adopted for the study.

3.7 Data Collection Procedures

Upon the approval of the research proposal, a research permit was sought from the National Council of Science and Technology before conducting the research on the sample of retirees within Vihiga County. The researcher then traced the selected sample of retirees with the help of local administration officers from their respective location and sub-locations. Each retiree was thoroughly explained to the purpose of the research as well as their rights and protection. After the explanation, each retiree was given a questionnaire in Appendix A to be scored while at home and requested to return the same to the researcher at a specified place after one week. Each retiree was requested to bring the documents by ten in the morning so as to attend a meeting for the purpose of focus group discussion. A total of eight focus group discussion sessions were conducted with two sessions in each administrative district. Meanwhile the local administration officers were interviewed using the instruments in appendix C, after their rights and protection had been explained to them thoroughly. The retirees returned the

questionnaire in person to the researcher after one week at a specified venue. Retirees in a focus group of averagely 20 participants were then interviewed on the basis of interview schedule in appendix B. This process was repeated in all focus group discussion sessions.

3.8 Data Analysis

The data that was collected on the demography of the retirees was analyzed on the basis of profession, amount of pension earned and level of dependency. The analysis of the data was done using mathematical techniques such as bar graphs, pie charts and percentiles. But the data from questionnaire on the socioeconomic status and psychological status was coded using ordinal scale that ranged from 0 to 100 on the three Likert scale pegged at 25, 50 and 75 scale. A rating 'never' was equal to 25 implying weak or poor, while rating 'sometimes' was equal to 50 and it represented average or fair and the rating 'always' was equal to 75 representing above average. The coded data was then analyzed using bar graphs, pie chart, percentiles and chi square at 0.05 level of significance with the help of SPSS version 17. The data from items in section 2 and 3 of questionnaires were analyzed by gender. Due to the nature of data obtained, the data was further analyzed using *t* test at 0.05 level of significance with the help of SPSS to answer the hypotheses of the study. The analysis of section 4 was done using bar graphs and percentiles to show the state of counseling in retirement program. Finally this data was analyzed using chi square statistic at 0.05 level of significance to determine the relationship between guidance and counseling program and the socio economic and psychological status of the retirees residing in Vihiga County. Data collected from focus group discussion schedule in Appendix B and interview schedule in Appendix C were summarized item by item and the results used in the inferences that were made about the results of the study.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the results and analysis of data collected. The presentation was done in five stages in order of objectives of the study. In each presentation the results were discussed in relation to related research literature and the stated hypotheses of the study tested.

4.2 Demographic Characteristics of Respondents

The data collected to establish the previous occupation of retirees was analyzed the results presented in figure 3.

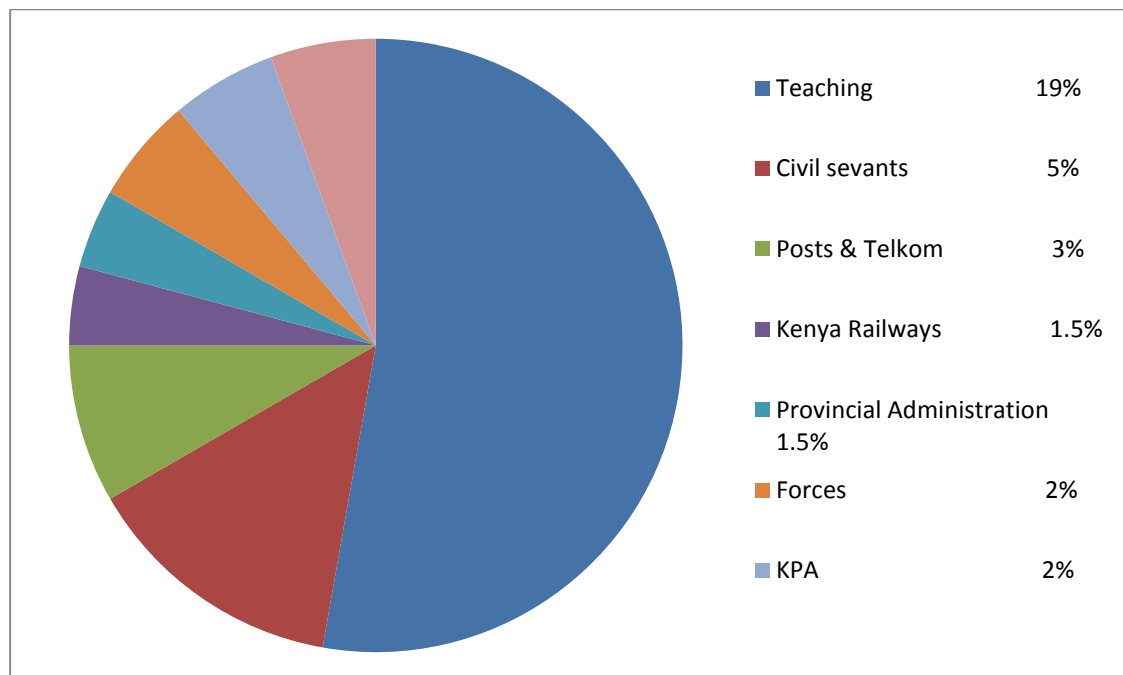


Fig 3: Previous Occupation of Retirees

As results of figure 3 show, 51.5% (n=198) of public servant retirees were teachers. In addition the results revealed that the combined population of teachers of all cadres and the population of civil servants accounted for 72% (n=198) while other categories of public servants retirees interviewed accounted for 28% (n=198). This implies that for every ten retirees interviewed, seven of them were either teachers or civil servants. As such, the findings of the study were influenced by the experience of teachers or civil servants.

The analysis of data on previous occupation of former public servant workers was filtered based on gender and the results presented as shown in table 3.

Table 3
Occupation of Former Public Servant Workers by Gender

Occupation	Gender		Total
	Male	Female	
Medical	9 (6%)	-	9 (4.5%)
Teaching others	72 (48%)	30 (62.5%)	102 (51.5%)
Civil servant	33 (22%)	9 (18.75%)	42 (21.2%)
Kenya Railways	6 (4%)	-	6 (3.0%)
Provincial Administration	-	3 (6.25%)	3 (1.5%)
Forces	9 (6%)	-	9 (4.5%)
Posts & Telkom	15 (10%)	6 (12.5%)	21 (10.6%)
KPA	6 (4%)	-	6 (3.0%)
Total	150 (75.8%)	48 (24.2%)	198 (100%)

From the results presented in table 3, it was revealed that about 81.3% (n=48) of female retirees compared to 70% (n=198) of male retirees were either teachers or civil servants. The results further revealed that occupation distribution was wider for male gender compared to female gender. As a result male gender was differently influenced by retirement compared to female gender.

The analysis of data that was collected on pension brackets of retirees was filtered to obtain results on pension brackets of retirees based on gender as presented in table 4.

Table 4
Pension Bracket of Retirees by Gender

Gender	Pension Bracket					Total
	0-5,000	5,001-10,000	10,001-15,000	15,000-20,000	Over 50,000	
Male	69 (46%)	45 (30%)	21 (14%)	12 (8%)	3 (2%)	150(100%)
Female	21 (43.75%)	6 (12.5%)	15 (31.25%)	3 (6.25%)	3 (6.25%)	48(100%)
Total	90 (45.4%)	51 (25.8%)	36 (18.2%)	15 (7.6%)	6 (3%)	198(100%)

The results of Table 4 revealed that over 71.2% (n=198) of retirees were earning pension of below Ksh 10,001. In addition, 46% (n=150) of male retiree and 43.75% (n=48) of female retirees were earning pension of up to Ksh 5,000. The results also shows cumulatively that 76% (n=150) of male retirees compared to 56.25% (n=48) of female retirees were earning up to ksh 10,000. This implies that the percentage of male retirees earning above ten thousand was less compared to female retirees. This results reveal that male retirees were mainly low pension earners and as such, the effects of retirement occasioned by reduced income affected female gender less compared to male gender.

In addition analysis was done on data that was collected on the distribution of dependants among retirees. The results were then filtered according to gender and presented as in table 5.

Table 5
Dependants of Retirees by Gender

Gender	Dependants					Total
	0-3	4-6	7-9	10-13	Over 13	
Male	18 (12%)	51 (34%)	48 (32%)	24 (16%)	9 (6%)	150(100%)
Female	9 (18.75%)	15 (31.25%)	12 (25%)	6 (12.5%)	6 (12.5%)	48(100%)
Total	27 (13.6%)	66 (33.3%)	60 (30.3%)	30 (15.2%)	15 (7.6%)	198(100%)

From the results of table 5, it was revealed that about 63.6% (n=198) of retirees were taking care of about 4-9 dependants. Further findings revealed that the levels of dependants among the gender were evenly distributed with the average number of dependants for either gender between 4 to 9 persons. This implied that the findings of the study based on gender were not influenced by the level of burden of dependants. The finding revealed that the nature of experience of retirees in retirement was dictated by a number of factors: one, the nature of distribution of occupation was centered on teachers and civil servants. Two, most public servants earned low amounts of salary which translated into low amounts of pension. Three, the results further revealed that a high distribution of level of dependency was among retirees who earned low amounts of pension and vice versa. This finding tended to give an inverse relationship between pension and dependency burden such that, a bigger burden to care for dependants was found among those that were earned lower amounts of pension.

4.3 Relationship between Retirement and Socio-Economic Status of Retirees

Objective one of the study was to **determine the relationship between retirement and socio-economic status of former public servants residing in Vihiga County**. Data was thus collected on each indicator of socio economic status.

In this regard, results of analysis of the data on distribution of dependants among retirees against pension brackets being earned were presented in table 6

Table 6
Distribution of Dependants among Retirees with Pension Bracket

Dependants	Pension Brackets				
	0-5,000	5,000-10,000	10,001-15,000	15,001-20,000	Over 20,000
0-3	6	6	12	3	-
4-6	24	15	15	6	6
7-9	33	18	6	3	-
10-13	24	3	-	3	-
Over 13	3	9	3	-	-
Total	90 (45.45%)	51(25.75%)	36(18.2%)	15(7.6%)	6(3%)

The results of table 6 revealed that high dependency level was concentrated among retirees whose pension earnings did not exceed Ksh 10,000. At the same time the distribution of dependency level among retirees decreased with increase in pension brackets above Ksh 10,000. This finding implied that retirees earning higher pension had less burden in taking care of their dependants compared to those that were earning lower amounts of pension. The findings reveal a contradiction: bigger economic responsibilities in taking care of dependants was among those retirees that earned lower amounts of pension yet pension was a silent measure of economic status (Adler, et al,1994). Therefore, as research findings by Kim and Fieldman (2000) and Marshal et al (2001) separately noted the nature of transition and adjustments into retirement was directly affected by the amounts of pension earned. As such since the population of retirees earning higher pension was lower, their socio economic influence on the general experience of retirees was equally less compared to influence of those earning lower amounts of pension.

Results of analysis done on data collected on distribution of capacity of retirees to pay for their bills were presented in figure 4.

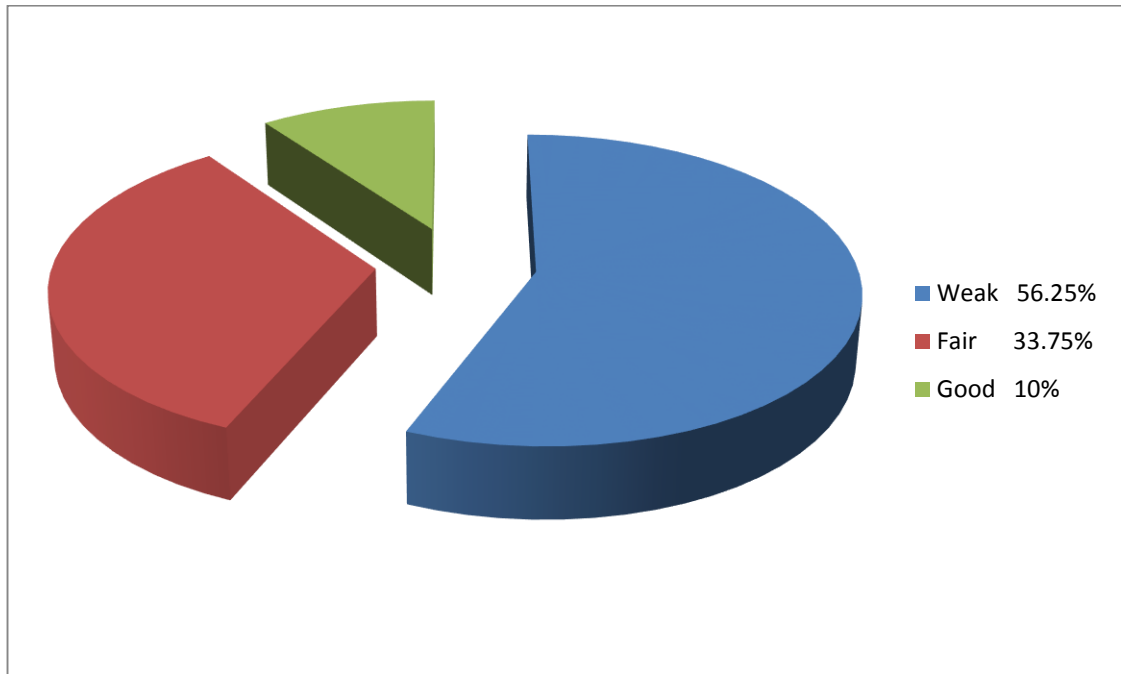


Fig4: Distribution of Capacity of Retirees to Pay their Bills

The results of figure 4, revealed that over 56% (n=198) of the retirees had difficulties in paying for their bills. On the contrary, about 10% (n=198) of retirees were able to pay for their bills. This implied that retirees either had little resources to spend at their disposal or a big burden. Thus their experience in retirement was affected by this inability. This results suggested that retirees were lacking wealth in retirement to supplement their pension in payment for their bills. But the lack of wealth in retirement, according to findings by Shapiro (2004), was as a result of long periods of low salary public servants earned while working. Due to low salary, their level of wealth accumulation was hence low. Lack of wealth or capacity by retirees to pay for their bills implied that retirees were having difficulties in maintaining themselves in retirement.

Similarly data that was collected to determine the distribution of levels of lifestyles enjoyed by retirees was analyzed and the results presented as in figure 5.



Fig 5: Distribution of Levels of Lifestyle Among Retirees

The results revealed that 45% (n=198) of retirees experienced normal levels of lifestyle while 35% (n=198) of retirees experienced poor lifestyles. Only 20% (n=198) of the retirees experienced improved lifestyles. This implied that the life style of most retirees dipped upon retirement. Thus fairly large population of retirees was struggling to maintain their lifestyle. This may have been due to diminished income or lack of wealth in retirement according to Shapiro (2004). As a result retirees faced difficulties to obtain same housing, health care etc. But since retirees, according to findings by Hacker (2006) were simply consumers who had a 'choice' to buy the best they could afford; lack of resources was on the contrary reducing this choice resulting in their standards of living to slowly slide to low levels. The situation was made worse by the nature of state of social system in Kenya, which amplifies the socio-economic and gender inequalities (Grant, 1998). The impact of these amplified inequalities exposed retirees to poor social systems, ultimately affected their lifestyle negatively (Bromley, 1966).

The analysis of data on levels of frequency of retiree's social participation and relationships in the community produced results presented in figure 6.

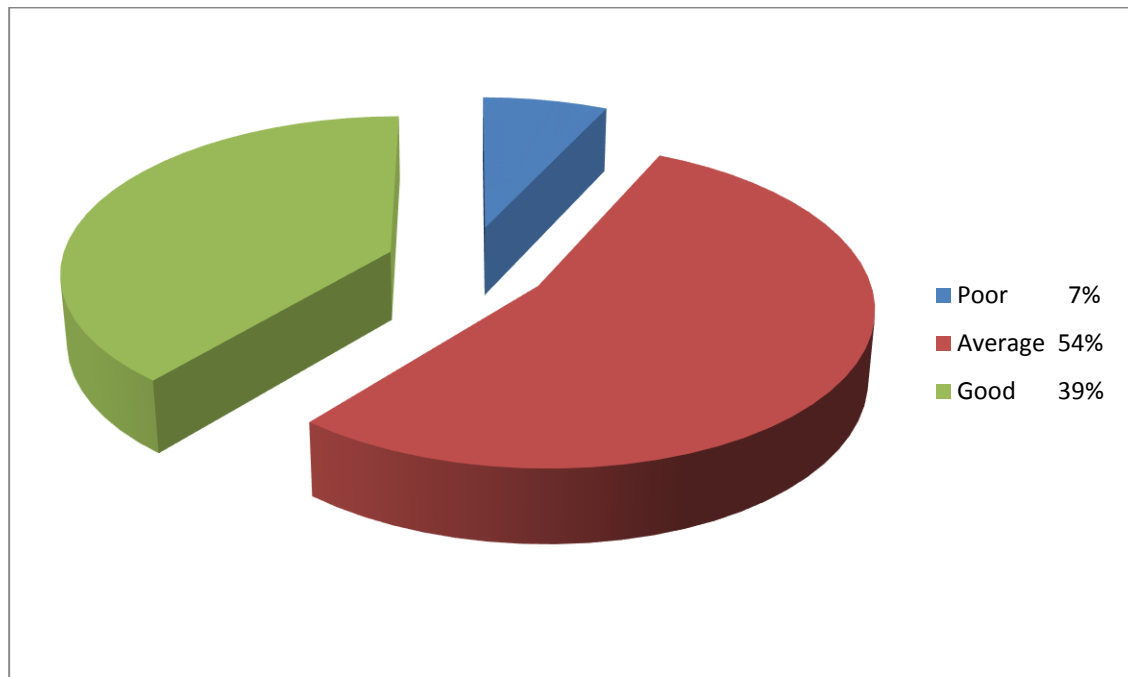


Fig 6: Levels of Frequency of Retirees Social Participation and Relationship in the Community

The results of figure 6, showed that 54% (n=198) of the retirees experienced normal while 39% (n=198) of the retirees experienced improved levels of social participation and relationship with their communities. But 7% (n=198) of retirees experienced poor or low levels of social participation and relationships. The results revealed that the level of social participation and relation in retirement had improved. The retirees experienced this improvement due to their desire to connect with the community after a long absence as a result of employment that had kept them away from their society. While finding by McGuire et al (2009), considered this as desire by retirees to be needed whereas findings by Kelly (1982), considered this a desire by retirees to build community. But in explaining this finding, Senior Service Directory (2013) claimed that improved participation helped retirees to connect, minimize their memory loss, improve their relationship and stimulate their memory. At the same time, social participation provided retirees with time to demonstrate their generosity in terms of helping others during important community issues such as funerals, church issues or village barazas (Erickson,

Erickson, & Kivnick, 1986). This provided opportunity for retirees to use their experience to guide their communities and at the same time achieve a sense of integrity by feeling they are doing something meaningful with their lives (Randel, Ewing & German, 1999).

The data on relationship between retirement and socio economic status was analyzed to produce a chi square result that was presented in table 7.

Table 7

Chi Square Results of Relationship Between Indicators of Retirement and Socio Economic Status of Retirees

	Cap to Pay Bill	Lifestyle	S/Participation & Relations	Socio-Economic
Status				
Chi Square	34.53	39.79	24.64	98.96
Degrees of				
Freedom	8	8	8	24

p value =0.05

The results of table 7 gave a chi square result of relationship between retirement and socio economic status of retirees as 98.96. But the table chi square for 24 degrees of freedom at 0.05 level of significance was found to be 36.42. The difference between the calculated value and the table value was significant. The hypothesis that there was no statistically significant relationship between retirement and socio-economic status of former public servants in Vihiga County was therefore rejected. This implied that there was a statistically significant relationship between retirement and the socio-economic status of former public servants residing in Vihiga County. As such, upon retirement, the level of income diminished which occasioned exposure of retirees to poor social systems (Bromley (1966). In the end upon retirement, one is shielded from opportunities for engagement (Gamson, 1972).

4.4 Difference in the Relationship between Retirement and Socio-Economic Status Based on Gender

Objective two of the study was to determine the relationship between retirement and socio-economic status based on gender among former public servants residing in

Vihiga County. This objective was achieved by filtering all the results data of each indicator for objective one based on gender.

Thus the filtered results to determine the capacity of retirees to pay for their bills based on gender was presented in table 8.

Table 8

Retirees Capacity to Pay Bills Based on Gender

Gender	Capacity to Pay Bills		
	Weak	Fair	Good
Male	81 (54%)	42 (28%)	27 (18%)
Female	24 (50%)	21 (43.75%)	3 (6.25%)

The results presented in table 8 showed that, the ability by 54% (n=150) of male retirees against 50% (n=48) of female gender to pay for their bills was weak. But the population of male retirees who were finding it easier to pay for their bills was 18% (n=150) compared to 6.25% (n=48) of female retirees. These results revealed that the proportion of those among both the gender that were finding it easy to pay for their bills was very small. However the slight differences in capacity of gender to pay for their bills was as a result of a higher proportion of female retirees having limited economic capacity, compared to male retirees. This difference in economic capacity according to Acheampong and Sarkar, (1988) was due to many years of enforcing artificial separations in the social and economic roles of men and women. This according research finding by Cohen, Kluegel and Land (1981) was enhanced by nature of occupation that influenced lopsided access to credit that favoured male workers more than female workers. Thus the level of accumulation of wealth (Shapiro, 2004) was unequal among gender a situation that led to lack of wealth among female gender in retirement, hence inhibiting them as consumers to afford to pay for their bills (Hacker, 2006).

The filtered results on rating of lifestyle of retirees based on gender were presented in table 9.

Table 9
Rating of Lifestyle of Retirees by Gender

Gender	Lifestyle		
	poor	stable	Good
Male	54 (36%)	60 (40%)	36 (24%)
Female	12 (25%)	27 (56.25%)	9 (18.75%)

The results presented showed that 36% (n=150) of male retirees compared to 25% (n=48) of female retirees were experiencing poor lifestyle. On the contrary 24% (n=150) of male retirees compared to 18.75% (n=48) of female retirees were experiencing improved lifestyle. But 40% (n=150) of male and 56% (n=48) of female gender were experiencing normal lifestyle. These results revealed that generally the lifestyle of either gender of retirees remained stable. Despite findings by Karen et al, (2013) and Grant (1998) that the state of the current social system, which bears inequalities such as economic, racial and gender inequality discriminative job security or low social support for female gender at work, retirement had very low influence on either genders lifestyle.

The results after filtering rating of social participation and relationship retirees based on gender was presented in table 10.

Table 10
Rating of Social Participation and Relationship of Retirees in Community by Gender

Gender	Social Participation and Relationship		
	poor	average	Good
Male	6 (4%)	80 (53.3%)	64 (42.7%)
Female	5 (10.4%)	27 (56.25%)	16 (33.35%)

The results presented in table 10 showed that only 4% (n=150) of male retirees and only 10.4% (n=48) of female retirees were experiencing low levels of social participation and relationship. The results further revealed that 53.3% (n=150) and 42.7% (n=150) of

male retirees were experiencing normal and improved social participation and relationship respectively. Similarly, 56.25% (n=48) and 33.35% (n=48) of female retirees were experiencing normal and improved social participation and relationship respectively. These results revealed that the rate of social participation and relationships of both gender was generally better in retirement. According to Perlman (1988), both genders were generally using high levels of interactions to relieve loneliness in retirement. But the manner in which each gender achieved this was different. This was because on one hand the nature of female gender role as husbands principal link with relatives and community (Chappell, 1983) among many others, played a major role in increasing their level of exposure through activities such as choirs, church affairs, family visits and even women groups. On the contrary, results from oral interview revealed that male retirees in a desire to demonstrate generosity in terms of helping others and contributing to the society and at same time achieving a sense of integrity in old age went out to socialize and relate with community (Erickson, Erickson & Kivnick, 1986). Thus male retirees found funerals, church meetings or where direction was needed from elders as key areas to exert their influence. But beyond this desire, most of the time, male retirees mainly curtailed their interactions with persons other than their wives (Kohen, 1983).

The results of *t* test on the difference of relationship between retirement and the means of the indicators for socio economic status of retirees based on gender were presented in table 11.

Table 11
t test Results of Difference of Relationship Between Retirement and Means of Indicators for Socio-Economic Status of Retirees Based on Gender

<i>t</i>	Degrees of Freedom	Sig (2-Tailed)	Mean Difference	Std Error
0.940	4	0.930	0.02860	0.30535

p=0.05

The results of calculated *t* test values as presented in table 11 produced a critical *t* test value of 0.940. But table critical *t* test value was 12.59 at 0.05 level of significance for 4 degrees of freedom. This value was found to be greater than the calculated value. As a result, the difference was considered insignificant hence the hypothesis that there was no statistically significant difference in the relationship between retirement and socio-

economic status based on gender among former public servant residing in Vihiga County was accepted. However results from individual indicators had revealed that the manner of socialization, nature of factors that influenced lifestyles or economic capacity differed among gender. For example whereas Chappell (1983), that female in the process of acting as principal link of male gender were more active in participation, male gender curtailed their interactions with persons other than their wives (Kohen, 1983) hence were less active. But due to unequal level of accumulation of wealth (Shapiro, 2004) among gender limited female gender of retirees as consumers to afford (Hacker, 2006) pay for their bills. However, the level of lifestyle as the results show was similar among gender.

4.5 Relationship Between Retirement and Psychological Status of Public Former Servant Retirees

Objective three of the study was **to determine the relationship between retirement and psychological status of former public servant retirees residing in Vihiga County**. This objective was achieved by collecting data on indicators of psychological status of retirees. The collected data was then analyzed against pension.

Thus results of analysis of data collected on levels of community social attitudes towards retirees were presented in figure 7.

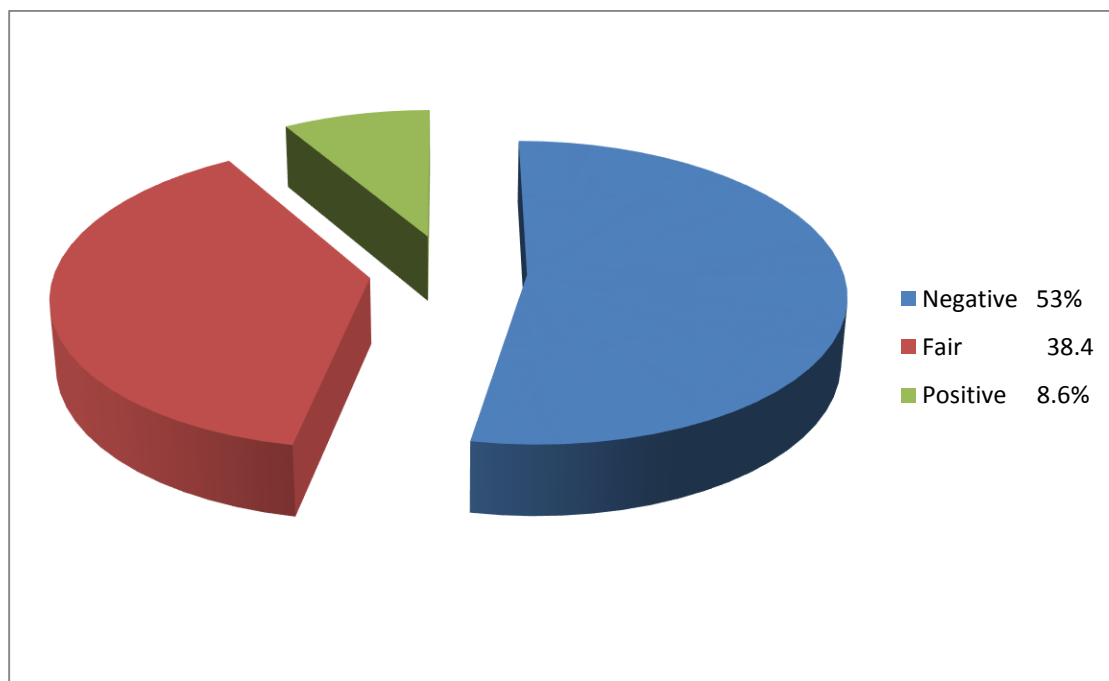


Fig 7: Levels of Community Social Attitudes Towards Retirees

The results of figure 7 revealed that upon retirement 53% (n=198) of retirees felt people reacted negatively while only 8.6% (n=198) of them felt people reacted positively towards them. But 38.4% (n=198) of the retirees claimed they experienced fair social attitudes from the members of the community. These results, in view of the of the percentages involved, implied that generally people reacted negatively towards retirees upon retirement. Thus, retirees felt discriminated upon on issues such as service delivery, or other social functions that required good financial muscle (Randel, German & Ewing, 1998). In fact the diminished income or wealth upon retirement according to results of oral interview was a major cause for these negative feelings they were encountering. Thus, retirees perceived retirement as simply a process of marginalization that did not recognize their potential to contribute to society nor their desire to be fully active citizens. But even then, results of oral interviews indicated that due to retirees wealth of coping experience in matters of life they were viewed positively especially when it came to church or when community was afflicted with calamities. These findings reveal that retirement was generally exposing retirees to ridicule as a result of their diminished income or as a group of persons unable to take care of their dependants (Musau, 1998). Thus, retirement as research by Giddens (1998) found, was a form of exclusive welfare dependency, created by societies to separate older people from the majority into a 'retirement ghetto'.

The results from the analysis of data collected on levels of retirees withdrawal tendencies were presented in figure 8.

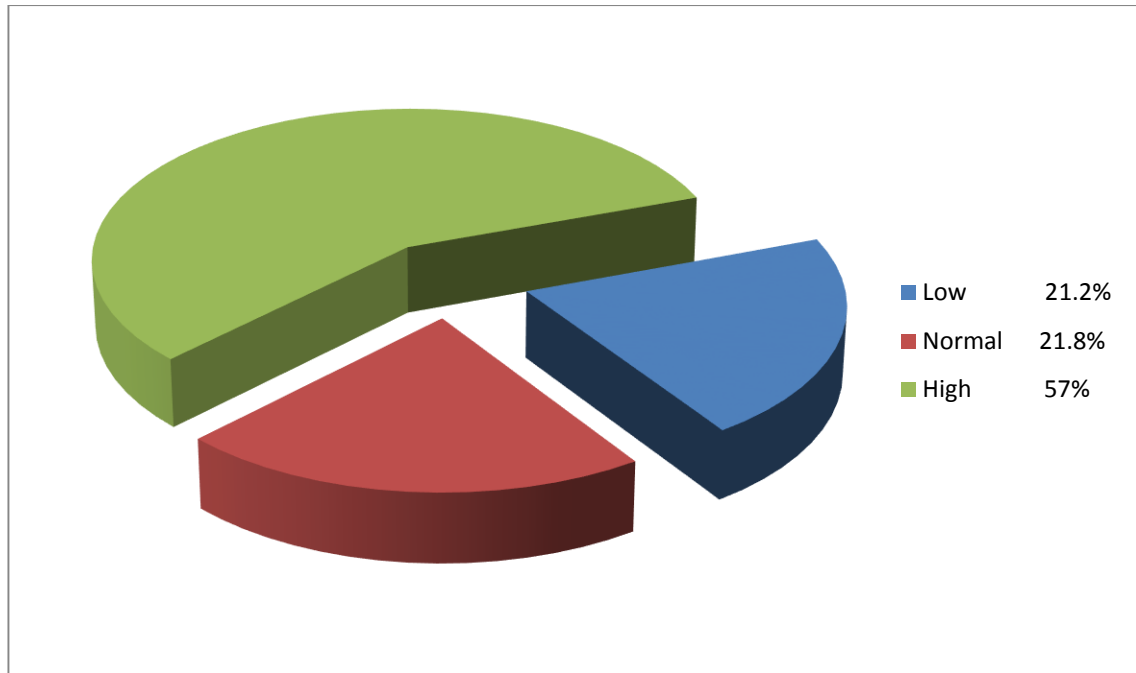


Fig 8: Levels of Retirees Withdrawal Tendencies

From the results of figure 8, upon retirement 21.2% (n=198) of retirees displayed low level of withdrawal tendencies while 21.7% (n=198) displayed normal levels of withdrawal tendencies. But 57.1% (n=198) of retirees displayed very high levels of withdrawal tendencies. These results revealed that, generally, retirees exhibited high levels of withdrawal tendencies upon retirement. The levels of withdrawal tendencies were high because of the desire by retirees to find rest as a result of mental and physical exhaustion, which was orchestrated by poor financial muscle. Therefore, lack of resources was indirectly playing a major role in making retirees to withdraw, hence excluding themselves from equal opportunities for social participation and rewards (Rosow, 1974). Even then retirees withdrew to find solitary activities such as doing their chores at home to replace earlier activities such as going out to social functions (Gagliardi et al, 2007). In fact research by Weis (2005) found that retirees used the solitary period to engage in personal hobbies that ended out providing satisfying experiences such as relaxation, recognition or simply due to their absorbing nature.

The results of analysis of data collected on the levels of stress and anxiety experienced by retirees were presented in figure 9.

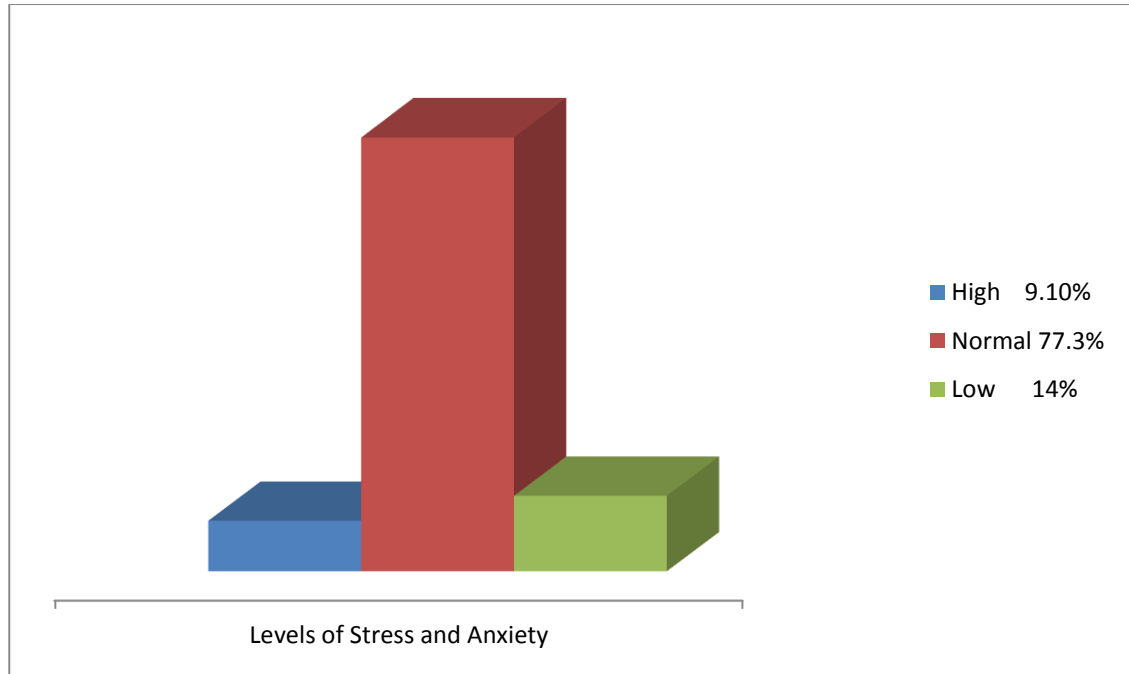


Fig 9: Levels of Stress and Anxiety Experienced by Retirees

From the results of figure 9, upon retirement 77.3% (n=198) of retirees experienced normal levels of stress. But 9.1% (n=198) experienced high levels of stress while 13.6% (n=198) experienced low levels of stress. The results reveal that generally retirees experience normal levels of stress. This finding appears to contradict the results of withdrawal tendencies which suggested that retirees' high withdrawal tendencies would occasion high levels of stress and anxiety. This was because withdrawal is highly linked to anxiety and stress. But as research findings by Weis (2005) found, withdrawal does not necessarily emanate to or lead to stress and anxiety but instead helps to lower levels of stress and anxiety. This was because the research finding had shown withdrawal in retirement was the best stress management skill.

The results of chi square values for relationship between the indicators of retirement and psychological status of retirees were calculated from the data collected and were presented in table 12.

Table 12
Chi Square Results for Relationship between Indicators of Retirement and Psychological Status of Retirees

	Attitude	Withdrawal Tendencies	Stress/Anxiety	Psychological Status
Chi Square	23.31	25.99	15.19 *	64.49
Degree of Freedom	8	8	8	24

p value = 0.05

The calculated chi square results for relationship between indicators of retirement and psychological status of retirees of table 12 produced a value of 64.49. This calculated value was found greater than table chi square value of 36.42 at 0.05 level of significance for 24 degrees of freedom. The difference between these chi square values was significant thus the hypothesis that there is no statistically significant relationship between retirement and psychological status of former public servants residing in Vihiga County was rejected. Hence there was statistically significant relationship between retirement and psychological status of former public servants residing in Vihiga County. The result revealed that despite high relationship between retirement and social attitudes and levels of withdrawal tendencies upon retirement there was no relationship between retirement and stress and anxiety. But since psychological status was multifaceted, the existent of relationship between retirement and majority of indicators of psychological status indicated that upon retirement psychological status of retirees is affected.

4.6 Difference in the Relationship Between Retirement and Psychological Status of Former Public Servant Retirees Based on Gender

The objective four of the study was **to determine relationship between retirement and psychological status of former public servant retirees based on gender among former public servants residing in Vihiga County**. This objective was achieved by filtering results of data collected in objective three based on gender.

The results of analysis of data collected on levels of social attitudes by community towards retirees was filtered based on gender were presented in table 13.

Table13
Levels of Social Attitudes by Community towards Retirees by Gender

Gender	Attitude		
	Positive	fair	Negative
Male	15 (10%)	60 (40%)	75 (50%)
Female	2 (4.2%)	16 (33.3%)	30 (62.5%)

Results presented in table 14 showed that, 62.5% (n=48) of female retirees compared to 50% (n=150) of male retirees experienced negative attitudes. On the contrary 40% (n=150) of male retirees compared to 33.3% (n=48) of female retirees experienced fair attitudes. But only 4.2% (n=48) of female retirees compared to 10% (n=150) of male retirees experienced positive social attitudes. The results revealed that both gender experienced similar high levels of negative attitudes from the community. But due to lower psychological stability among female retirees compared to male retirees according to research findings by Atchleys (1976), female gender was less prepared to deal with negative attitudes in the community. As such there were slight differences in the experience among gender.

The analysis of data on levels of withdrawal tendencies experienced by retirees was filtered based on gender and the results presented in table 14.

Table 14
Levels of Withdrawal Tendencies Experienced by Gender in Retirement

Gender	Withdrawal tendencies		
	low	normal	high
Male	28 (18.7%)	32 (21.3%)	90(60%)
Female	14 (29.2%)	11 (22.9%)	23(47.9%)

From the results of table 14, upon retirement 60% (n=150) of male retirees compared to 47.9% (n=48) of female retirees exhibited high levels of withdrawal tendencies. But 29.2% (n=48) of female retirees compared to 18.7% (n=150) of male retirees exhibited low levels of withdrawal tendencies. However almost the same percentage of both genders exhibit normal levels of withdrawal tendencies. The results reveal that male retirees exhibit high levels of withdrawal tendencies compared to their female counterparts. This was because withdrawal did not affect female gender as it was merely a continuity of part of their previous activities. In addition, separate findings of studies by Stebbins (2000) and Morrow-Howell (2010) showed that the type and nature of leisure chosen by retiree hence level of relaxation, was dictated by level of education and socio economic status. These two factors did not favor male gender of retirees yet it dictated level of withdrawal tendencies.

The analysis of the data on the levels of stress and anxiety experienced by retirees was filtered based on gender and the results presented in table 15.

Table15
Levels of Stress and Anxiety Experienced by Gender in Retirement

Gender	Stress or anxiety		
	high	normal	low
Male	15 (10%)	111 (74%)	24 (16%)
Female	3 (6.25%)	42 (87.5%)	3 (6.25%)

The results of table 15 revealed that, upon retirement 87.5% (n=48) of female retirees compared to 74% (n=150) of male retirees exhibited normal levels of stress and anxiety. Even then 6.25% (n=48) of female retirees exhibited either low or high levels of anxiety. This was against 16% (n=150) of male retirees who exhibited low levels and 10% (n=150) high levels. These results reveal that female retirees exhibited high levels of stress and anxiety management compared to male retirees. This was because of nature of engagements among gender that was different. For example the female gender was able to participate in such activities as choirs, church affairs, family visits and even in women groups which are key in relieving stress and anxiety. On the contrary, male retirees participated in leisure activities such as listening to radio, watching television, or

reading newspaper (Gagliardi et al, 2007) which are not comparatively very good stress and anxiety relievers.

The *t* test results of difference of relationship between retirement and means of indicators for psychological status of retirees based on gender was calculated from the collected data and the results presented in table 16.

Table 16

t test Results of Difference of Relationship Between Retirement and Means of Indicators for Psychological Status of Retirees based on Gender

<i>t</i>	Degrees of Freedom	Sig (2-tailed)	Mean Difference	Std Error difference
1.192	4	0.299	0.1029	0.0864

p value = 0.05

These results of calculated *t* test values presented in table 16 produced a critical *t* test value of 1.192. This critical *t* test value was less than the table critical *t* test value of 12.59 at 0.05 level of significance for 4 degrees of freedom. As a result, the difference was insignificant hence the hypothesis that there is no statistically significant difference in the relationship between retirement and psychological status based on gender among public servants residing in Vihiga County was accepted. Despite this, results from the individual indicators showed there existed differences in levels of experiences exhibited by each gender. For example, results had shown that male retirees exhibit very high withdrawal tendencies compared to their female counter parts occasioned by differences in level of education that directly dictated the socio economic status (Morrow-Howell, 2010); a factor that did not favor gender of retirees equally. This was further enhanced by nature of the roles played by either gender or nature of disposition of either gender. On the contrary, results also showed that female retirees exhibited high levels of stress and anxiety management compared to male retirees that was enhanced by nature of lifestyle among male retirees compared to female retirees (Chappell, 1983). This was because of the nature of leisure activities such as listening to radio, watching television, or reading newspaper (Gagliardi et al, 2007) that male retirees participated which are not very good stress and anxiety relievers. However the low psychological stability among female gender (Atchleys, 1976) led to higher level of negative attitudes experienced by female gender compared to male gender.

4.7 Relationship Between Guidance and Counseling Services and Socio-economic and Psychological Status of Former Public Servants

The fifth objective of the study was **to determine relationship between guidance and counseling services and socio-economic and psychological status of former public servants residing in Vihiga County.** Data was collected to determine presence of, quality, rating and desire for post retirement guidance and counseling services.

Thus results of analysis of data collected to determine presence of guidance and counseling services before retirement were presented in figure 10.

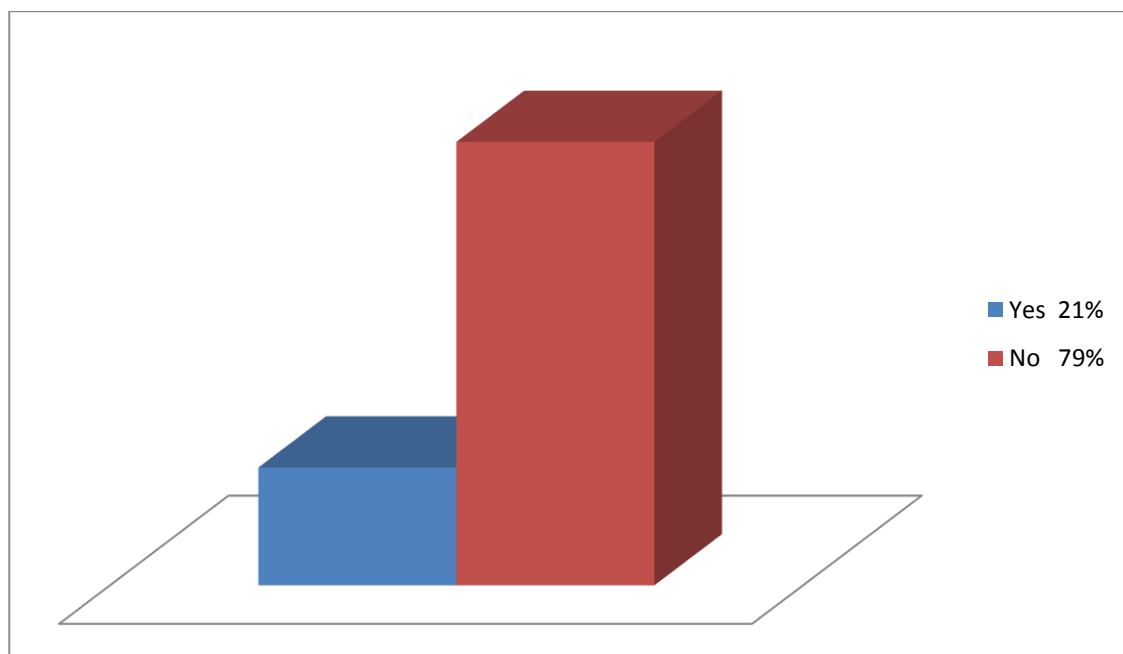


Fig 10: Frequency of Presence or Absence of Guidance and Counseling Services

The results of figure 10 revealed that 21% (n=198) of the retirees claimed guidance and counseling services were present against 79% (n=198) of retirees who claimed guidance and counseling services were absent. The results reveal that guidance and counseling services were scantily available. In addition results of oral interview revealed that the government had not put right or enough personnel in place to offer the services. This was because the services were being offered by their departmental heads especially when they were delivering the retirement letters to them. This situation was unlike what the government had put in place during the retrenchment period.

Results of analysis of filtered data on presence of guidance and counseling services were presented in table 17.

Table 17
Frequency of Presence or Absence of Guidance and Counseling Services by Gender

Pre-counseling services		
Gender	Present	Absence
Male	27 (18%)	123 (82%)
Female	15 (31.25%)	33 (68.75%)

The results of table 17 revealed that over 31% (n=48) of female retirees compared to 18% (n=150) of male retirees received guidance and counseling services. These results reveal that a small number of male retirees turned out to receive the guidance and counseling services compared to female retirees. The finding was explained by results from oral interview that claimed male retirees were reluctant to be advised on how to manage their lifestyle in retirement. This was because of cultural beliefs that emphasized male member of society should not show any signs of weaknesses in discharging of his affairs (Berry *et al.* 1998).

The results of analysis of data collected on the rating of quality of influence of guidance and counseling services was presented in figure 11.

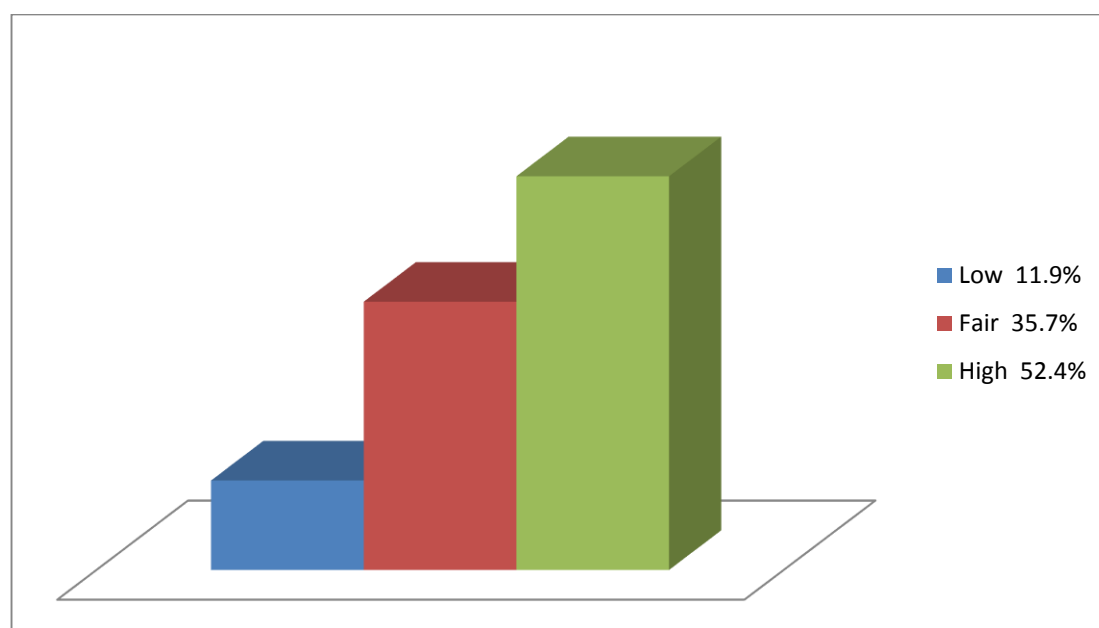


Fig 11: Rating of Influence of Guidance and Counseling Services on Retirees

From the results of figure 11 upon retirement, 11.9% (n=42) of retirees that received the services rated the services as being of low quality. On the contrary 52.4% (n=42) rated the services highly. Even then 35.7% (n=42) rated the services as being fair. The results reveal that the services were highly rated among retirees that received the services in spite of results of oral interview which had revealed that the depth covered by the services was low and at the same time lacked curriculum. This implied that majority of retirees were of the opinion that they were able to make better decisions with help of the services received. As such, the results implied that guidance and counseling services were beneficial to one proceeding for retirement (Morris & Forrest, 1970). This was because the decisions they made in retirement were informed, especially when it came to examining their values, attitudes, needs conflicts and relationships with others (Rickleby & Cristiani, 1990).

The results of analysis filtered data collected on the rating of quality of guidance and counseling services were presented in table 18.

Table 18
Rating of Influence of Guidance and Counseling Services Offered by Gender

Gender	Influence of Counseling		
	Never	Sometimes	Always
Male	5 (18.5%)	10 (37%)	12 (44.5%)
Female		5 (20%)	10 (80%)

From the results of table 18, upon retirement 80% (n=15) of female retirees against 44.5% (n=27) of males retirees that had received guidance and counseling services regarded the services as having high influence. But 18.5% (n=27) of male retirees rated services as not having influenced them at all. The results reveal that generally guidance and counseling services influenced retirees. But the level of influence was high among female retirees compared to male retirees. This difference according to studies by Berry *et al.* (1992) was due to cultural gender stereotyping that had forced female gender to readily accept lower status and as such, were readily receptive to guidance and counseling services in order to benefit.

The results of analysis of data collected to determine the rate of desire for post retirement counseling services were presented in figure 12.

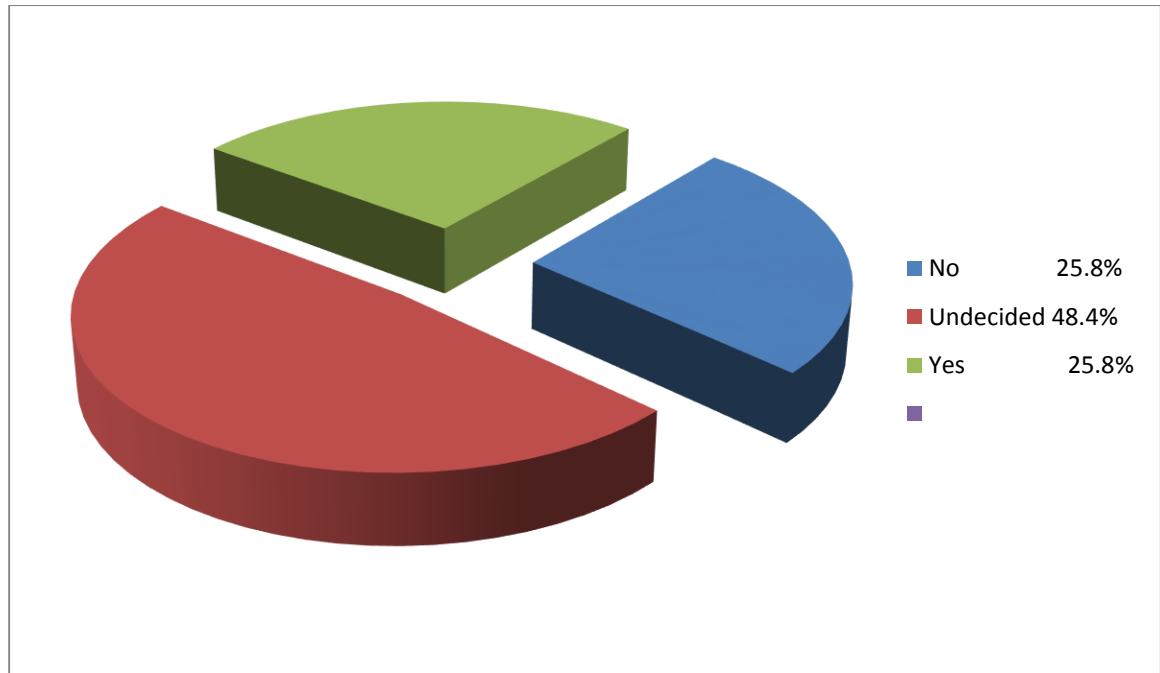


Fig 12: Demand for Post Retirement Guidance and Counseling Services by Retirees

Results of figure 12 revealed that upon retirement, 25.8% (n=198) of retirees expressed need for post retirement counseling services while the same percentage expressed lack of need for the services. But a huge percentage of 48.4% (n=198) were undecided whether to have services or not. The results reveal that despite 21% (n=198) of retirees claiming the services were present, the percentage desiring the services had increased. This desire was due to their failure by some retirees to manage their transition into retirement as a result of difficulties that were causing strain in them and the strong desire to succeed was eventually dictating retiree's expression of interest in counselling (O'Neil, 1987).

The same data on the rate for demand for post retirement counseling was analyzed and filtered based on gender and the results presented in table 19.

Table 19
Demand for Post Retirement Guidance and Counseling Services by Gender

Gender	Demand for Post Counseling		
	No	Undecided	Yes
Male	42(28%)	72 (48%)	36 (24%)
Female	9 (18.75%)	24 (50%)	15 (31.25%)

As results in table 19 showed almost same percentage of gender of retirees were undecided whether to have or not to have post retirement counseling services. However 28% (n=150) against 18.75% (n=48) of female retirees did not desire post counseling services. On the other hand, 31.25% (n=48) against 24% (n=150) of male retirees desired the services. The results show that the percentage of male retirees desiring to receive the services had increased. This was interpreted as a realization that the services were of great value while in retirement. Davenport and Yurich (1991) explained that despite this change in attitude, male retirees failure to transit safely into retirement, their self image suffered more affecting their self confidence due to their exaggerated high status, that presented them as competent. As a result they turned to counseling as a means to fix their problems in retirement.

Chi square values were calculated from the data that was collected in this objective and the results were presented in table 20.

Table 20
Chi Square Results of Relationship Between Guidance and Counseling Services and Indicators of Socio Economic and Psychological Status of Retirees

	Chi Square	Degrees of
Freedom		
Social Participation and Relationship	16.82	4
Lifestyle	6.72 *	4
Capacity to Pay Bills	10.37	4
Stress and Anxiety	11.14	4
Attitude	20.19	4
Withdrawal Tendencies	3.2*	4
Relationship Between Guidance and Counseling Services and Socio- Economic and Psychological Status of Retirees		
	68.44	24

p value = 0.05

The results of calculated chi square values presented in table 20 produced a chi square value of 68.44. The calculated value of 68.44 was greater than table value of 36.42 at 0.05 level of significance for 24 degrees of freedom. As a result, the difference was significant hence the hypothesis that there is no statistically significant relationship between guidance and counseling services and socio-economic status and psychological status of former public servants residing in Vihiga County was rejected. This implied that there was a relationship between guidance and counseling services and socio-economic status and psychological status of former public servants residing in Vihiga County. These results suggest that retirees are influenced despite other results that had revealed guidance and counseling services were scantily available and at the same time lacking neither right personnel nor curriculum. This was because the services were highly rated which implied that it beneficial for one proceeding for retirement (Morris & Forrest, 1970). Even though there was a low turnout, female retirees embraced the services more than male gender as a result of gender stereotyping (Berry *et al.* 1998) strong desire to succeed after failure by some retirees to manage their transition into retirement was causing strain, despite cultural challenges was eventually dictating

retirees expression of interest in counselling (O'Neil, 1987). This was due to high level of influence among female retirees compared to male retirees. That is why male retirees were seeing guidance and counseling services as a means to redeem the self image that had presented them as competent (Davenport & Yurich, 1991).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary and Findings

The study made a survey of the influence of retirement on the psychological and socio-economic status of retirees within Vihiga County. The population of public servant retirees was targeted. A sample of 198 public servant retirees was selected through proportionate stratified random sampling technique. In addition a complementary sample of 35 from a group of administrative officers was selected using simple random sampling technique. Data was collected from public servant retirees with five objectives; one, to determine the relationship between retirement and socio economic status of retirees, two; to determine the relationship between retirement and socio economic status of retirees by gender, three; to determine the relationship between retirement and psychological status of retirees and four; to determine the relationship between retirement and psychological status of retirees by gender. The fifth objective was to determine the relationship between retirement and the relationship between guidance and counseling and socio economic and psychological status of retirees. Statistical analysis with the help of SPSS version 17 was employed to draw inferences according to the objectives and stated hypotheses. The following findings were made on the basis of the objectives and hypotheses of the study were:-

i. Socio economic status of retirees:-

The study found from the results of the study that there was a statistically significant relationship between retirement and the socio-economic status of former public servants residing in Vihiga County. But the nature of relationship was such that upon retirement, the level of income diminished which occasioned exposure of retirees to poor social systems (Bromley (1966). This situation tended to shield retirees from opportunities for engagement (Gamson, 1972). As such retirement acted on one hand as a shield against retirees, from systems of opportunities that would help them transit safely into retirement but on the other left them to face same or increased responsibilities. Thus by exposing retirees to lower levels of income their lifestyle and ultimately their level of social participation and relationships was negatively affected.

ii. Socio economic status of retirees based gender:-

The study found that there was no statistically significant difference in the relationship between retirement and socio-economic status based on gender among former public servant residing in Vihiga County. But even then results from individual indicators had revealed that the manner of socialization, nature of factors that influenced lifestyles or economic capacity differed among gender. For example whereas according to Chappell (1983), female gender in the process of acting as principal link of male gender became more active in participation, while male gender curtailed their interactions with persons other than their wives (Kohen, 1983) hence were less active. At the same time, due to unequal level of accumulation of wealth (Shapiro, 2004) among gender, female gender of retirees were limited as consumers (Hacker, 2006). However, the level of lifestyle as the results show was similar among gender.

iii. Psychological status of retirees:-

The study found out on this objective that there was statistically significant relationship between retirement and psychological status of former public servants residing in Vihiga County. The relationship was found to be negative. But even then result of individual indicators revealed that there was high relationship between retirement and social attitudes and also with levels of withdrawal tendencies upon retirement. However there was no relationship between retirement and stress and anxiety. As a result of poor social attitudes retirees were experiencing some discrimination especially in service delivery due to their weak financial muscle occasioning high levels of withdrawal tendencies. As a result retirees suffered mental exhaustion.

iv. Psychological status of retiree based on gender:-

The study found out on this objective that there was no statistically significant difference in the relationship between retirement and psychological status based on gender among public servants residing in Vihiga County. Despite this finding, revelation from the individual indicators showed there existed differences in levels of experiences exhibited by each gender. For example, results had shown that male retirees exhibit very high withdrawal tendencies compared to their female counter parts occasioned by differences in level of education that directly dictated the socio economic status (Morrow-Howell, 2010); a factor that did not favour gender of retirees equally. This was further enhanced by nature of the roles played by either gender and nature of disposition of either gender.

On the contrary, results also showed that female retirees exhibited high levels of stress and anxiety management compared to male retirees that was enhanced by nature of lifestyle among male retirees compared to female retirees (Chappell, 1983). This was because of the nature of leisure activities such as listening to radio, watching television, or reading newspaper (Gagliardi et al, 2007) that male retirees participated in which are not very good stress and anxiety relievers. However the low psychological stability among female gender (Atchleys, 1976) led to higher level of negative attitudes experienced by female gender compared to male gender.

v. Influence of guidance and counseling on retirees:-

The findings on the objective showed that there was statistically significant relationship between guidance and counseling services and socio-economic status and psychological status of former public servants residing in Vihiga County. This finding was despite other results that had revealed guidance and counseling services were scantily available and at the same time lacking neither right personnel nor curriculum. The retirees who received the services were found to have highly rated the services implying that it beneficial for one proceeding for retirement (Morris & Forrest, 1970). Comparatively, even though there was a low turnout, female retirees embraced the services more than male gender as a result of gender stereotyping (Berry *et al.* 1998). But despite cultural challenges (O'Neil, 1987) the study found out that male gender was showing a strong desire for the services occasioned by desire to succeed after failure by some retirees to manage their transition into retirement that was causing them some strain. This was because male retirees were seeing guidance and counseling services as a means to redeem the earlier self image that had presented them as competent (Davenport & Yurich, 1991).

5.2 Conclusions

The following conclusions were made on the basis of the findings:

- i. There was a statistically significant relationship between retirement and the socio-economic status of former public servants residing in Vihiga County.
- ii. There was no statistically significant difference in the relationship between retirement and socio-economic status based on gender among former public servant residing in Vihiga County.

iii. There was statistically significant relationship between retirement and psychological status of former public servants residing in Vihiga County

iv. There was no statistically significant difference in the relationship between retirement and psychological status based on gender among public servants residing in Vihiga County.

v. There was statistically significant relationship between guidance and counseling services and socio-economic status and psychological status of former public servants residing in Vihiga County.

5.3 Recommendations

Based on the above conclusions, the researcher made the following recommendations:

i. There is need for appropriate policies be formulated to improve on the current retirement program so as to protect retirees from suffering socio economic hardship upon retirement.

ii. Secondly, there is need for appropriate policies to be formulated to improve current retirement program so as to protect retirees from suffering psychological hardships upon retirement.

iii. Finally, there is need for appropriate policies to be formulated to improve current retirement program by incorporating formal guidance and counseling services specifically for both workers proceeding for retirement and retirees.

5.4 Suggestions for Further Research

The researcher strongly feels that the following areas should be researched on to establish the influence of retirement on psychological and socio-economic status of retirees:

i. A comparative study on the relationship between retirement and socio economic status of retirees residing in urban areas vis a vis retirees residing in rural areas.

ii. Comparative study of relationship between retirement and psychological status of former public servant against private servant retirees.

iii. A longitudinal comparative study on relationship between retirement and socio economic and psychological status of retirees classified on the basis of last salary earned or status before retirement.

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APPENDIX A

QUESTIONNAIRE FOR RETIREES

Introduction

I am a student of Master of Education degree in Guidance and Counseling at Egerton University, currently doing my research to determine the influence of retirement on the psychological and socio-economic status of former public servants. You have been identified as a potential respondent in this research. The information you will provide is expected to be used as a guide in developing a policy that will address the influence of retirement and also help you and future retirees in retirement. It is expected that your response is unique and depends on your experience.

Section 1: Demographic

Instruction: Please answer by placing a tick in the appropriate spaces.



1. What is your gender?

Male Female

2. What was your professional occupation?

- | | |
|---|--|
| <input type="checkbox"/> Medical | <input type="checkbox"/> Teaching (University) |
| <input type="checkbox"/> Teaching (others) | <input type="checkbox"/> Provincial Administration |
| <input type="checkbox"/> Civil servant | <input type="checkbox"/> Defense Forces |
| <input type="checkbox"/> Kenya railways | <input type="checkbox"/> Posts and telecommunication |
| <input type="checkbox"/> Kenya Power and Lighting | <input type="checkbox"/> Kenya Ports Authority |

3. What was your last designation?

- | | |
|---|--|
| <input type="checkbox"/> Senior management | <input type="checkbox"/> Management |
| <input type="checkbox"/> Supervisory | <input type="checkbox"/> Clerical |
| <input type="checkbox"/> Subordinate | <input type="checkbox"/> Lecturer (University) |
| <input type="checkbox"/> Chief Executive Officers | <input type="checkbox"/> Teacher (other) |

4. What was your salary bracket per month?

0-10,000 10,001-20,000 20,001-50,000 Over 50,000

5. What is your current pension bracket?

0-5000 5001-10000 10001-15000 15001-20000 over 20000

6. How many dependants do you have?

0-3 4-6 7-9 10-13 over 13

Section 2: Socio - Economic:

The following are socio - economic events that you are likely to be experiencing. Indicate your reaction to each of the statements by putting a tick appropriately.

	Never	Sometimes	Always
7. People have continued to consult me on any matter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. I am always invited to social functions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. People are always in a hurry to end a conversation with me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. I am able save some of my pension and even invest some in business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. I still do contribute in 'Harambees'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. I afford three meals in a day, comfortably	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. I easily pass my experience and knowledge to my family or community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. I easily pay my bills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. I easily maintain my lifestyle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. I depend on others to meet my financial obligations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. I afford a good meal

KEY: SA... Strongly Agree D.... Disagree SD....Strongly disagree

	SA	D	SD
18. I have enough money and I spend some on leisure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
19. My financial obligations have reduced since retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. I spend a less on medical expenses now than before	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. I have same facilities such as house, vehicle or bicycle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. I have some knowledge or experience which I can share with my family and or my community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. I have control over my household	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. My relationship with my spouse and family still remains the same	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section 3: Psychological

The following are stressful events that you are likely to be experiencing. Indicate your reaction to each of the statements by putting a tick appropriately.

	Never	Sometimes	Always
25. I feel impatient with the rate at which events take place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. I sleep an adequate number of hours for my personal needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
27. I eat at regular times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
28. In my free time I take alcoholic beverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
29. I am satisfied at the way my house is decorated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30. I have headaches and digestive problems	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
31. I am uninterested in what happen around me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- | | | | |
|--|--------------------------|--------------------------|--------------------------|
| 32. I feel society looks down upon me | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 33. In social interactions I feel people are talking negatively about me (Evaluating me) | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 34. I always go to social places whenever I am free | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 34. I feel comfortable being alone | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Section 4: Counseling

The following are counseling events that you are likely to have gone or going through. Indicate your reaction to each of the statements by putting a tick appropriately.

- | | Never | Sometimes | Always |
|--|--------------------------|--------------------------|--------------------------|
| 35. I was satisfied with the depth of pre-retirement counseling I was offered before I retired | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 36. I made right choices in retirement due to counseling I received | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 37. Settling into retirement was easy due to counseling | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 38. I need counseling in retirement | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 39. I need to be assisted in order to cope with retirement | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 40. I keep receiving further assistance in retirement | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

APPENDIX B

FOCUS GROUP DISCUSSION SCHEDULE FOR RETIREES

Introduction

I am a student of Master of Education degree in Guidance and Counseling at Egerton University, currently doing my research to determine the impact of retirement on the psychological and socio-economic status of former civil servants. You have been identified as a focus group in this research. The information you will give is expected to guide in developing a policy that will address the impact of retirement and also help you and future retirees in retirement. Kindly give us your personal experience

1. What is your comment on the current retirement practice
2. Are there some things you would wish to be implemented in the current retirement programme to improve its effectiveness?
3. Had the government increased the retirement age before you retired and made it optional for you to retire would you have opted to continue or retire and why?.....
4. What is your comment on fixed retirement age?
5. How effective is pension assisting you in transition to retirement?.....
6. Were you ever counseled on preparation for retirement and how effective was the preparation?
7. What would you wish to done to improve counseling program?.....
8. Were you ever receive counseling after retirement and do you think it is necessary and why?.....

APPENDIX C

INTERVIEW SCHEDULE FOR LOCAL ADMINISTRATION

Introduction

I am a student of Master of Education degree in Guidance and Counseling at Egerton University, currently doing my research to determine the impact of retirement on the psychological and socio-economic status of former civil servants. You have been identified as a potential respondent in this research. The information you will give is expected to be used as a guide in developing a policy that will address the impact of retirement and also help future retirees in retirement. It is expected that your response is unique and depends on your experience as you deal with retirees.

Section A: Background Information

Instruction: Please answer by placing a tick in the appropriate spaces.



1. What is your gender?

Male

Female

2. Who are you in the community

Chief

Sub-chief

Section B: Challenges Faced by Retirees

3. How do retirees break news about their retirement to the community
.....
.....

4. How does the community receive or react to news that someone is retirement
.....

5. How does retirement affect family members and or the marital stability of retirees.....
.....

6. How is the lifestyle of the retirees in retirement as compared to when they were working
.....

7. What are the main contributions that retirees bring to the community
.....

8. What challenges are retirees facing in supporting their families socio-economically
9. How useful are the retirees to the community
10. Generally what changes do the health of the retiree undergo upon retirement
11. How frequent are the retirees invited to participate in social functions or issues.....
12. How social are retirees upon retirement
13. What special difficulties do retirees experience in retirement.....
14. What would you say are challenges retirees encounter.....

APPENDIX D

CERTIFICATE OF PARTICIPATION IN GUIDANCE AND COUNSELING PROGRAMM DURING RETRENCHMENT PERIOD



APPENDIX E

CERTIFICATE OF AUTHORIZATION TO CONDUCT RESEARCH

REPUBLIC OF KENYA



NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY

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254-020-31057, 2213123.
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Website: www.ncst.go.ke

Our Ref: **NCST/RRI/12/1/SS-011/1396/4**

Date: **10th October, 2011**

Mohamed Chitui Mbaruku
Egerton University
P. O. Box 536
EGERTON

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Influence of retirement on socio-economic & psychological status of former public servants in Vihiga County, Kenya*" I am pleased to inform you that you have been authorized to undertake research **Vihiga, Emuhaya, Hamisi & Sabatia districts** for a period ending **30th December 2011**.

You are advised to report to **the Permanent Secretary, Ministry of Finance, the Secretary, Teachers Service Commission, the Chief Executive Officer of the selected parastatals, the District Commissioners & the District Education Officers, Vihiga, Emuhaya, Hamisi & Sabatia districts** before embarking on the research project.

On completion of the research, you are expected to submit **one hard copy and one soft copy** of the research report/thesis to our office.

P. N. NYAKUNDI
FOR: SECRETARY/CEO

Copy to:

The Permanent Secretary
Ministry of Finance