

**SELECTED FACTORS INFLUENCING ADJUSTMENT OF RETIREES: A CASE  
OF MINISTRY OF INDUSTRY, TRADE AND COOPERATIVES, NAIROBI  
COUNTY**

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PSYCHOLOGY OF KENYA METHODIST UNIVERSITY**

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## DECLARATION

I declare that this thesis is my original work and has not been presented for examination in any other University.

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## **DEDICATION**

To my beloved family: my husband Prof. Rading', daughter Zilpah and son Austin for their continuous love and support in this endeavor. Also, to my late parents, Mark and Mary Abanga, who jumpstarted my life and showed me the importance of studying in order to achieve great academic heights.

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## ABSTRACT

Retirement occurs when one leaves formal employment to other engagement that may not be part of their previous work. It can also be seen as cessation of one stage of life to a new one. Most studies have concentrated on allocation and disbursement of pensions and the experiences of the retirees. Few studies have identified factors that influence the adjustment of retirees from civil service in Kenya. The objectives were to establish the influence of pre-retirement preparations on adjustment of retirees of MITC headquarters, Nairobi, explore extent to which post-retirement activities influence adjustment, determine the influence of social support on their adjustment and identify counseling interventions that could be used to help retirees adjust to retirement. The main theories used were Continuity, Jahoda's latent Deprivation model and Cognitive Behavioural. Descriptive research design was applied using both quantitative and qualitative approaches. A sample of 150 retirees who had retired from MITC were selected from a target population of 300. Questionnaires, interview schedule and retirement adjustment scale were used to collect data. Data was analysed using Statistical Package for the Social Sciences (SPSS) version 24. The results of the study established that retirees were of the view that the Ministry did not do enough to facilitate various supportive programs that would have enabled them adequately plan and prepare for their retirement as indicated by their responses; a mean of 2.10 were trained on adaptive life skills training, leisure time management trainings 2.17 and financial management trainings, seminars or workshops 2.39. The study also found that the retirees engaged in different activities in their retirement but to a limited extent; mean of 2.11 were volunteers, 1.83 on part-time work, 2.23 in community services and 2.35 participated in leisure activities. In addition, the retirees experienced a fair level of support from their significant others after retirement; mean of 2.53, indicated that there was a special person around them, 2.76, get help from family and 2.72 had their friends to assist them. The study also found that a wide range of interventions could assist the retirees to adequately plan and prepare for their retirement with a mean of 2.03 indicating they would need counseling to explore other areas of work, 1.80 to be helped to transfer their mental skill to a new area and 1.74 would seek help in building confidence during the postretirement life. The study concluded that preparing for work exit, post-retirement activities and social support did influence the adjustment of retirees. The study recommends that MITC organize retirement preparation programs that cover a wide range of subjects, not only the financial perspective but also psychological and social perspectives of retirement. The study also calls on the retirees to cultivate positive social relationships with family, friends the society at large and adequately plan for activities and involvements to engage in after retirement.

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## **ABBREVIATIONS AND ACRONYMS**

CBT	Cognitive Behavioral Theory
CEO	Chief Executive Officer
HRPPM	Human Resource Policies and Procedures Manual
KEMU	Kenya Methodist University
KNBS	Kenya National Bureau of Statistics
MITC	Ministry of Industry, Trade and Cooperatives
NACOSTI	National Commission for Science Technology and Innovation
NARPOK	National Association of Retired Police Officers of Kenya
NSSF	National Social Security Fund
PSC	Public Service Commission
PWDs	Persons with Disabilities
RBA	Retirement Benefits Authority
SPSS	Statistical Package for Social Sciences
TSC	Teachers Service Commission
USA	United States of America

## **CHAPTER ONE:**

### **INTRODUCTION**

This research covered a study on psychosocial factors influencing the adjustment of Civil Servants after retirement at Ministry of Industry, Trade and Cooperative headquarters in Nairobi County. This chapter introduces the study by giving an account of the background information, problem statement, objectives of the study, research questions, assumptions of the study, significance of the study, limitations and delimitations of the study and definitions of operational terms.

#### **1.1 Background to the Study**

Retirement is a phase of life when an individual has to move out of formal employment to activities that may not be directly related to their previous work. This may take place when one has attained the retirement age or have met other conditions of work that may require them to exit. According to Yeung and Zhou (2017) it is a major life event, and a positive adjustment to retirement is essential for maintaining physical and psychological well-being in later life. It means leaving active work to a life with new roles from different from that of paid work. The transition may be accompanied by many challenges and opportunities which were not expected by one when they were still working (Wang & Shi, 2014). Most people have been found to experience the transition with a lot of anxieties as they exit from work activities of their life domains. For others, it is a time to take up new engagements in society that they would not carry out during their formal employment, while others are hurt by loss or threat of loss (Feldman, 2013). Retirees are likely to adjust better when the level of the activities they are engaged in are almost the same with what they did prior to their exit from work. This would mean that the retirees identify engagements that would replace their earlier achievement that they had during their active working life.

Some recent study has reported no major retirement impact on retirees' life satisfaction (Henning et al, 2016). Other studies indicate that the effects may vary from one individual to another over time. This may depend on how well one is prepared for retirement, the post retirement activities they are involved in and the social support they are getting from their family, friends and significant others (van Solinge, 2013). By equipping oneself with strategies for coping in retirement, negotiating this phase could satisfactorily influence the adjustment (Topa & Pra, 2017).

Retirement studies carried out in Ghana by Asamoah (2012) indicate that some of the workers, approaching the retirement age of 60 years fear discussing any issue related to retirement. Musila et al, (2019) asserts that retirement can involve a lot of challenges ranging from physical psychological and socio-economical. This is likely to impact on the retirees' wellbeing and they may not view retirement positively. In addition, those who are due for retirement may have anxiety towards it.

Retirement age has also been seen to differ from one country to another and may still differ within the same state based on the jobs occupied, disability challenges and gender. Lunceford (2017) has indicated the age for full retirement age in America as 65 while in Ghana is 60 years (Samoah, 2012). According to Thuku and Ileri (2013), the policies on retirement in Public service and other formal establishment in Kenya place the retirement age at fifty-five years and above. In Kenya, the retirement age has been 55 years for a long time but since 2009, this age has been raised to 60 years for mandatory retirement.

Among the factors that need emphasis during the retirement transition is planning for the exit. While many employees imagine earning adequate income to see them through their remaining years in old age, they rarely plan for this event and barely save enough to achieve this goal for their retirement satisfaction (Mourao & Vilela, 2018). When

planning for retirement, it becomes necessary to come up with programmes that can guide retirees as they prepare to retire and utilize during the transition. This could also reduce the uncertainties that come with retirement when individuals are not sure of what to engage in. They would be able to view the transition positively as an opportunity to identify activities they could be engaged with during retirement (Thuku, 2013).

Many studies done on retirement have concentrated on issues of pension reforms and policy trends. During period of late 20th century, many countries were involved in reforming their pension system, having got to maintain their financial stability and at the same time apply fairness in the distribution of pension payments to the retirees (von Herbay, 2014). Though few individuals have had the idea that issues of government retirees need not be a major concern for study, there has been a trend where retired workers are experiencing various problems globally, specifically from the less developed economies and this calls for some attention. This is especially so since some of retirees may still have their family depending on them for upkeep and also school and college going children and some of these countries may not be having well instituted welfares with less political and economic danger to their resources (Kithinji, 2012).

This study sought to examine whether the retirees of MITC were adequately prepared for retirement; if they were involved in any postretirement activities and if there was social support available to them to enable them adjust well to retirement. The study also sought to identify interventions that could help the retirees come up with strategies that could help them deal with problems they may experience during the retirement transition.

## **1.2 Statement of the Problem**

Retirement is period of time when an individual ceases working for an income in regular employment to begin another life. Some writers have concurred with this view by indicating that retirement may lead to worries and fears for the future due to decline in

retirees' income, social status and feelings of loneliness. The retirees tend to react to the free time they have at retirement by developing a sense of uselessness and depression (Osuji & Nweze, 2014; Plawecki & Plawecki, 2016; Sahlgren, 2013).

This transition can be stressful and full of challenges as the retirees can hardly live the kind of life they had while they were in active employment (Jonyo & Jonyo, 2017). In their study on the experiences of retirees under pension scheme coverage in Kenya, Maina & Mwangi (2017), found that most of the retirees feared retiring and that this may have interfered with their preparation for retirement hence unable to cope with the transition.

However, other studies have shared the view that retirement does not necessarily present challenges for some people and that each individual may experience its effect differently. For instance, some people may have the impact upon retirement and others may experience it after years in retirement (Henning et al, 2016).

Preretirement planning is quite important in understanding the individual context of the transition for the retirees' adjustment and is likely to predict the outcome of retirement and identify the activities they may be involved during the postretirement period. Barbosa et al (2016), predicted psychological health, leisure activity, voluntary retirement and social integration among others that could enable retirees adjust to retirement. Exit from formal employment may also pose social support challenges to the retirees as they reduce their social contacts from their co-workers. However, with close contacts from family, friends, neighbours, stable marriage, group involvement and other activities in community, retirees are likely to negotiate the retirement adjustment (Kyuhoo, 2016). Counseling interventions to address the needs of retirees could be identified to help them during their retirement transition (Wang, 2013).



MITC is typical of all the other public entities in Kenya as stipulated in various Executive orders issued from the Presidency from time to time (Executive Order No.1 of 2018). From the foregoing, it is clear that there were issues that retirees faced as they adjusted to retirement. Few studies have linked preretirement, postretirement and social support factors to adjustment to retirement. For example, Heybroek et al (2015) in their Australian study on retirees established declines in life satisfaction after retirement.

In Kenya, studies that have been conducted focus on distribution and remittance of pensions and the retirees' life encounter after exiting work. A study carried out in Kenya on the experiences of teachers after retirement revealed that the retirees faced various challenges including bad relationships, decline in income and deterioration in health (Nyabokeye, 2016). Muthondeki et al (2014), in their study on the problems faced by retired police in Kenya, factored in personal, psychological, job and organizational factors as the psychosocial domains. These studies did not explore into preretirement, postretirement and social support as factors influencing the adjustment of civil servants after retirement. When the three factors are combined, the current study adds to the literature on retirees' adjustment to retirement in their life satisfaction before, after retirement and the social support they are expected to receive from their significant others. It also became necessary to look at the counselling interventions that could be employed to help them during the transition. Civil service holds an important part in the generation of Kenya resources and so it was necessary this gap be filled by examining these on the adjustment among Civil Servants from MITC who had retired in the last five years, that is, between 2014 and 2018.

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

This research aimed at investigating selected factors affecting civil service retirees' adjustment in MITC headquarters in Nairobi County.

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

The objectives of this study were to:

- i. Establish extent to which pre-retirement preparations influence adjustment of retirees of MITC headquarters, Nairobi.
- ii. Explore extent to which post-retirement activities influence adjustment of retirees of MITC headquarters, Nairobi.
- iii. Establish extent to which social support influences adjustment of the retirees of MITC headquarters, Nairobi.
- iv. Identify counseling interventions that could be used to help retirees of MITC headquarters, Nairobi adjust to retirement.

#### **1.5 Research Questions**

This study was guided by the questions below;

- i. What is the influence of Pre-retirement preparations on retirees' adjustment in MITC?
- ii. What is the influence of post retirement activities on adjustment of retirees of
- iii. What is the influence of social support on retirees' adjustment in MITC?
- iv. What counseling interventions can be used to help retirees of MITC to adjust to retirement?

#### **1.6 Justification of the Study**

The population growth of the elderly in Kenya has been projected to rise from 4.3 to 8.7 between the years 2012 and 2050. This means that the population of retirees who fall under this category will also increase by the same rate. It has also been indicated that 50,000 Public servants had retired between the months of March and September, 2018 and that 10,300 were expected to exit by April 2019 (Munda, 2019). This is a large number of

retirees that needs to be checked to reduce the dissatisfied number joining the already dependent lot. Many retirees face problems of adapting to the new changes that come with retirement.

Understanding the preretirement, postretirement and social support factors that retirees of MITC have to deal with is crucial in designing intervention measures following retirement. This is only possible through empirical research. Therefore, the current study aimed at investigating the influence of pre-retirement, postretirement and social support on the adjustment of civil servants after retirement. It is expected that interventions would be structured to include not only those who are in service but also as a follow up for the retirees. It is for this reason that the researcher found the study justified.

### **1.7 Limitations**

On limitations, the sample was obtained from MITC in Nairobi County only and therefore was not representative of all Civil Servants hence the findings cannot be generalized to all civil servants in other Ministries. The stratified sampling required more administrative effort in reaching the sample. In addition, study participants are likely to provide responses that are considered desirable or those in line with social norms rather than giving a true account of the phenomenon under study.

### **1.8 Delimitation**

The study was confined to only a cross section of Civil Servants in MITC in Nairobi County who had retired within the last five years from 2014 to 2018. It involved persons who exited service in MITC due to old age and not any other mode like medical condition, abolition of office or termination of appointment.

### **1.9 Significance of the Study**

Transitions are likely to impact on individuals either positively or negatively depending on how they perceive it as it may involve some changes that may have not been envisioned.

The research has generated knowledge that would be helpful in providing useful information to policy makers by shedding more light on the plight of civil servants who had retired and coming up with policies that would be beneficial to the retirees. It could also enable future research to begin to focus on the implementation of positive interventions not only to improve the transition but also to minimize the time it takes for retirees to adjust. It is believed that the study could also serve as a reference material to other researchers who may wish to venture in the same field of psychosocial factors in retirement adjustment.

#### **1.10 Assumptions of the Study**

This study made the assumptions as follows:

- i. That it would be possible to reach retirees to get a representative sample.
- ii. That the participants would freely engage in the study by being honest and supportive by giving prompt feedback.

### **1.11 Operational Definition of Terms**

**Adjustment** is a situation where a retiree is moving from work situation to a new life with new activities as they endeavor to fit in the new environment. As they balance their new life, they aim at reaching a state where they are able to admit and accept the new situation and this may enhance their quality of life as they gain satisfaction in retirement. Their active engagement at home and within the community coupled with the management of changes in their social and psychological wellbeing being stabilizes their adaptation to the new life.

**Civil Servants:** These are workers engaged with the government ministries and deployed in various state departments and counties to undertake of government services.

**Civil service:** is a body that embraces workers employed based on the profession and qualifications they hold as required by job categories. It involves the work of support and technical staff whose jobs are clearly defined by the respective career guidelines. The period of work for those engaged depends on the nature of work and their option on the engagement.

**Employee:** An individual who has entered into a legal agreement on terms of the undertaking with an organization is said to be an employee. He or she agrees on the payment attached to the offer given which is in the form of salary, allowances, wages, bonuses and piecework remittance.

**Employment** refers to the act of being engaged in active work for payment. It is also for the organizations' commitment whether retiring individuals are allowed to participate in bridge jobs or transitional activities, such as coaching and mentoring the younger workers, consultancy to their entity and part-time work.

**Preretirement activities** are activities or preparations aimed at informing and equipping workers with information and engaging them in activities that prepare them for eventual retirement. It also involves programmes targeting the potential retirees to impart knowledge that would assist them in leading a satisfied and successful life when they formally exit work.

**Postretirement activity** includes any activity a retired person may be involved in after he/she formally retires from the public service. This may include voluntary activities, employed or part-time works, leisure and other social roles.

**Public officer:** Is an individual who works for the government and government organizations. It also refers to a person who has a title attached to a government office and is also a state officer. The individual may be deployed in ministries, state department, government hospitals and schools, counties and other government entities.

**Public Service:** This is comprised of services of the government and its entities like the civil, armed forces, teaching, judicial, counties, government universities, parliamentary, parastatals and other government bodies.

**Retiree:** a person who has ceased formally ceased to work or has exited from formal employment on age or medical factors.

**Adjustment:** This is the adaptation to the changes resulting from retirement. The changes involve the degree to which an individual form daily activities that would keep them busy, be able to identify exciting work and have social connectedness that are not directly related to what the retiree had when they were engaged in active work.

**Factors** in this study are preretirement, postretirement and social support. **Retirement:** Is the withdrawal from active employment as a result of old age or reaching the age that one is required to stop working. This period also marks the end of one's career on age grounds

having got to exit work for good. This does not mean that the individual will not be engaged with other activities, but rather, they may join other groups in the community, religious groups and build and maintain good relationships with their family and friends. Some may decide to be involved in bridge employment to have a sense of continuity.

**Retirement adjustment** refers to state of the retirees to familiarize themselves with the new non-work environment and strategize on ways of dealing with the challenges of the postretirement situation. In this study, retirement adjustment involves the dimension of retirees' adjustment during the transition.

**Social support** refers to any care given to the retirees by their loved ones. This may come from their family members, friends and relatives. It could also be facilitated by the community and social groups.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This part of reviews past studies related to the area of study. The focus is on themes that are linked with the objectives of the study; preretirement preparation and adjustment, social support and adjustment, post retirement activities and adjustment, interventions for retirees' adjustment, conceptual and theoretical framework respectively.

#### **2.2 Pre-retirement Preparation and Adjustment to Retirement**

Retirement is an event in life which comes with many changes to those who undergo it, yet many enter it totally unprepared. The reviewed literature shows that preretirement preparation has effects on adjustment in retirement (Amoah-Mensah & Darkwa, 2016; Barbosa et al 2016; Obodo, 2017; Thuku, 2013, 2015; Topa et al, 2018). For instance, a study done by Yeung (2013) among Hong Kong retirees found that more pre-retirement preparations enabled retirees to acquire a positive perception of the eventualities encountered in retirement hence life satisfaction during the transition. A related study on potential retirees and those who were already retired in Hong Kong suggested that retirement planning activities enabled retirees to adjust satisfactorily to retirement life. With such activities in place the retirees were likely to view retirement as encouraging and be well prepared for it (Yeung & Zhou, 2017). Machima (2012) also agreed with the previous writers that individuals who plan for their exit early enough before the transition, were found to adapt better after cessation of work. Furthermore, a study on knowledge transfer preferences of employees in northern California in the United States revealed that planning for retirement facilitated the potential retirees to transfer all they gained from their work experience to those that would take over their duties. This would in turn influence the wellbeing of the retirees as they leave a legacy at work. He suggested that



mentorship program would be ideal for an intergenerational knowledge transfer from the retiring staff to the younger ones. The fact that the potential retirees impart knowledge to the incoming staff could motivate them to realize the legacy they leave behind in the organization hence their satisfaction in retirement (Harvey, 2012). In addition, a qualitative study done in Iran found that nurses had issues with their identity and this created a challenge to the process of adjustment in retirement. Pre-retirement preparation could have addressed this problem before the time of exit (Nobahar, et al, 2013).

Although, some studies have linked pre-retirement preparation with retirees' adjustment in retirement, other studies have found otherwise. For instance, a British study on civil servants revealed that mental health accounted for better adjustment in retirement, and reported the contrary (Fleischmann et al, 2020). Furthermore, a study conducted by Barbosa and colleagues reported that 56.5% of the participants had prepared for retirement. The remaining numbers who were not prepared may have experienced problems in adjusting well to the transition (Barbosa et al, 2016). Another finding by Alcover et al (2014) among retirees also agreed on their meta-analysis that retirement preparations did not impact on retirement satisfaction. This could imply that the effects of retirement planning vary with individuals. It also depends on voluntariness and involuntariness in retirement. If one retired out of their own volition then it would mean that the individuals have no attachment to work and could therefore go through the transition smoothly.

In Africa, a study in Nigeria among 288 retired civil servants found that there was lack of awareness and poor preparation to retirement leading to maladjustment or poor adjustment to retirement by retirees (Anibuze, 2013). Similarly, a study conducted in Egypt among 210 elderly retirees who had retired for one year and above indicated that adjustment to retirement was not linked to pre-retirement preparation, but other factors like the age,

education and spousal standing. The findings also indicated that adequate means of social, physical, financial and psychological capability had positive influence on the adjustment of retirees (Fadila & Alam, 2016).

In Kenya, a study conducted by Thuku (2013) among retirees in Nyeri County found that planning for exit from work and led to retirees' life satisfaction. Another study in the law enforcement officers found that there were no preretirement activities in existence and this could hamper with their adjustment indicating the importance of planning for the exit for retirees' life satisfaction (Muthondeki et al, 2014). While examining retirement preparation, some of the studies did not find any link pre-retirement planning and adjustment to retirement while others have focused on income, gender, education, happiness as predictors of adjustment to retirement. In so doing, they have neglected the postretirement and social support dimensions of retirement preparation.

In view of the above, this study identified psychosocial domains to explain the employee retirement planning and retirement preparedness for staff of MITC to facilitate their adjustment to retirement and hence fill the gap in knowledge.

### **2.3 Post-retirement Activities and Adjustment to Retirement**

Studies carried out on retirement among the elderly people shows that retired people are often found to participate in various forms of post-retirement activities. However, these activities and participation differ across countries (Bowen et al., 2011). Activities after work exit can be in the form of bridge engagement, volunteerism and other leisure occupation, where people create time to provide company to the lonely, care for the sick, counseling the troubled, the elderly in old people's homes, on regular or part-time basis without pay and without being forced to do so (Thuku, 2013).

Post-retirement activities like voluntary activities, leisure and other social responsibilities have been found to be beneficial to the retirees. A study by Thuku (2013) found that retirees engaged in events of their choice like religious activities, recreational and group actions were well adjusted in their retirement. Another study by Štambuk et al (2013) among retirees revealed that the leisure activities respondents engaged in viewing the happenings in television and videos, helping in the church chores as a way of spending their time in retirement. The same study also noted that retirees with higher income reported participating in cultural events, while those with lower income reported taking part in activities of religious communities and watching television. Kuykendall et al (2015), found leisure activity to be as a dominant factor in in wellbeing and mental health of retirees.

Though some studies have found a relation between leisure activities and retirement adjustment, others have failed to establish any relation between these two variables. While Leitner and Leitner (2012), agreed that most leisure activities occurred around home of the retirees, participation in them were low and the authors suggested more meaningful activities be put in place that emphasize on mental and physical abilities. Another study explored if there was any connection amid recreation, social and psychological effects on retirement adjustment and found no association of the two factors on retirement satisfaction (Earl et al, 2015). A further follow-up study among 7,332 retirees in Helsinki revealed that the elderly shifted their activities to retirement, their leisure time increased slightly and that physical activity had no impact on adjustment (Laht et al., 2011). It is therefore important that the current study be done in order to find out whether leisure activities have any influence on the adjustment of Civil Servants retirees in MITC, hence bridge the gap in knowledge.

Bridge employment is expected to benefit retirees in their retirement adjustment. This is because it serves to fill the gap that could be created by retirement as an individual does not withdraw completely from work but receive payment (Shultz & Wang, 2011). This type of employment could also assist the retiree to gradually deal with the changes that could occur in the process of adapting to retirement. This means that it assists in reducing the adverse effects of losing a job role and enhance continuity in retirees' lifestyle patterns (Zhan & Wang, 2015), Work has proven to fulfill both manifest and latent functions for employees. When a person is engaged in full time employment, they earn an income which enables them meet their daily needs and at the same time get satisfaction. Work also motivate individuals and give them social identity. Once retired and engaged in bridge work, the same functions are fulfilled as the retirees have a place to spend their time and there are no major changes at this period of transition (Beehr & Bennet, 2015). Another investigation engagement of retirees in bridge employment established that some retirees sought for bridge but did not get any offer leading to their dissatisfaction in life after retirement. Those who managed to secure bridge employment were highly inspired by the innate gains of employment. One would expect them to be happier with the payment associated with the engagement but this was not the case as they enjoyed their work more than the payment attached to it (Dingemans, 2016).

Another study by Wang, (2013), reported that volunteering enabled retirees to adjust well in retirement. This satisfaction could be attributed to their being able to find an activity to occupy their time since they were previously in full time employment which kept them busy. Likewise, a study on the elderly in China revealed that retirees engaged in volunteer work achieved higher life satisfaction with less stress (Andersson & Glanville, 2016). Voluntary work has been reported to offer a chance for retirees to view life after retirement positively even when they are not given any payment. Being occupied in volunteer work

reduces retirees' worries as they are able to interact with others and identify themselves with working group (van den Bogaard et al., 2014). Further, aging has been associated with physical and mental decline but where retirees are engaged in bridge jobs and volunteer to work, such challenges are minimal. As one works, their minds are engaged in trying to solve various work issues and this enhances their mental capacity. When they are involved in work that requires movement from one place to another and from home to work the mobility enhances the physical fitness. The old age diseases that retirees are prone to could also reduce since they are able to control them by worrying less due to their active life (Wang, 2013). Furthermore, others have found a relation between volunteer work, leisure activities and psychological well-being of retirees. A study in Singapore established that retirees who were engaged in volunteer work had better life satisfaction (Adams, 2011).

Research has shown that the physical activities that retirees participate in as a way of spending their leisure time in retirement include: walking, brisk walking, jogging, sports and running (Stenholm et al., 2016). These have shown greater improvement on retirees' physical, social and psychological well-being. The elderly people exiting work to retirement found to be engaged in various games in the early period of their retirement and continued with the exercise for the consecutive years reported high satisfaction and adjustment (Schönband et al., 2017). Another report indicated that retirees supported exercises as activities that would enable them enjoy retirement satisfactorily (McDonald et al., 2015). An upsurge in physical exercises was noted on people moving from work to retirement and later a reduction on the activity after retirement. This change was exhibited mostly by those whose retirement ages were higher and those who were in top positions at their work place prior to the exit and others who were not suffering from terminal illnesses (Stenholm et al., 2016). Workers who were previously engaged in manual jobs performed lesser exercises as compared to those who were engaged in non-

labor work (Barnett et al, 2012). Likewise, other studies too have reported a reduction in total physical activity among retired employees. This could be attributed to some underlying issues that they could be having, like depression and the perception towards the exercises (McDonald, 2017).

Most of these studies have been carried among retirees of industrialized nations, where the focus has been either on variations of exercises when employees move from work to retirement, or activities retirees engage in as a way of passing time in retirement and leisure activities on life satisfaction. Studies carried out on Ethiopian retirees indicated that they were involved in postretirement activities as a source of income and psychological reasons of having a contentment (Ashenafi, 2015). In Kenya, studies on the influence of post-retirement activities on adjustment is scarce, and the few that have been done on retirement have focused on employee retirement preparation on happiness (Thuku, 2013) financial preparedness for retirement (Agunga, 2016) and one by Mboga (2014) on social and cultural dynamics of life after retirement from Public service in Kenya. Maina and Mwangi (2017) also carried out studies on pension scheme coverage and disbursement of pension to public servants and were able to examine the experiences problems civil servant retirees were undergoing in their adjustment to retirement. They have not extensively explored on other factors that could influence the adjustment of retirees. With the foregoing studies, there was enough evidence for investigation to be carried out on the influence of post-retirement activities on retirees' adjustment, specifically the retirees of the civil service. The gap that was left in knowledge had to be filled by undertaking this study to explore whether postretirement activities influenced adjustment of civil servants' retirees in the MITC.

## **2.4 Social Support and Adjustment to Retirement**

The shared means of assistance people recognize to be available and can be accorded to them is referred to as social support. This kind of help that retirees can receive from their family members, friends and former colleagues, groups that one belongs to and their community. An individual can also benefit from other organizations that cater for retirees' financial needs and other resources (Wang, 2013). It is expected to be an obvious outcome of interactions showing clear understanding of the needs of a retiree or associations that contain human relationship. This calls for the identification and maintenance of one's social link and the need for sharing connection. Social backing can influence retirees' life satisfaction and retirement adjustment (Nzabona, 2014).

Studies examining the social context of older people revealed that connections an elderly person has within close associates like their relations, acquaintances and those living near them can the extent to which an older person is enmeshed within a social network of kin, friends and will significantly impact on her/his experience of growing old. Effective social assistance from all the connections a retiree may have entails the provision of knowledge, care, realist help, psychological support and friendship (Larkin & Milne, 2013).

Older people need a lot of assistance to enable them adjust to retirement. The social resources that they require include their family members being there for them, the social activities that they actively engage in and the larger community to help them settle down and come to terms with the changes that are experienced during the transition. (Li et al, 2014)). It is also suggested that when retirees come together as a group, they may share the challenges they are facing and be helped to come up with strategies that may assist them in having a satisfied retirement life (Larkin & Milne, 2013).

Studies carried out on the aged in China found that the retirees who were sustained by their close relations viewed retirement as satisfying venture. Children came to the aid of those

of them who were not married and gave them the necessary support they needed. This had the implication that social support becomes important for the elderly since this is time they may not perform certain tasks they did before retirement and also the decline in their health also limits some of the vital roles (Li et al, 2014).

Another study in Ghana on social connectedness suggested strong family ties or spouse relations, neighborhood and community connections were important for adjustment of retirees. Close acquaintances and society become part of the retiree's existence and the former need to be integrated to her/his new environment and engagements by this close members (Ayernor, 2016). An investigation in Kenya on social support revealed that public servant retirees of Kenyatta Hospital suggested that majority of them (20%) were experiencing problems of adjustment brought as a result of retirement. They further felt that this also contributed to their failure to mix with friends and other people. This meant there was a decline in their social connectedness. However, other studies have expressed different views where spousal position in a family does not have the same pattern of support to retirees. It was suggested that is neither helpful nor undesirable in so far as the family support is concerned to the retiree, meaning that such support had no impact on the retirees' life satisfaction after retirement (Penning & Wu, 2014). Similar findings on formal employment also reported that suitable support for retirees from close associates incorporating relatives and close networks facilitated their wellbeing and lower depression after retirement (Thuku, 2013).

Report from a Brazilian study indicated that retirees' medical status, care by associates and financial condition influenced their life satisfaction in retirement. When an individual is confronted by poor health, reduced income and lacks proper care from their loved ones, they become unhappy and this influences their life adjustment (Amorim et al, 2017). Similarly, another study by Thuku (2013) shows a positive connection on social assistance



given to the retirees and contentment in life after exiting work. This is to suggest that the elderly need much attention from their loved ones to enjoy retirement.

A study on the influence of social support on adjustment after retirement revealed that retirees who were provided with societal sustenance gained satisfaction in their initial years of retirement and even afterward meaning that the presence of social caring in a retiree's life can improve their wellbeing in the transition (Hansson et al, 2018). Another investigation on the influence of social ties on potential retirees' concern in Nigeria indicated that this kind of provision did not cause worry to the would-be retirees (Obodo, 2017). This also suggests that the future retirees who did not have close association with others in their life would be dissatisfied during the retirement transition. Maina and Mwangi (2017) noted in their studies on civil servant retirees in Kenya that social integration had proved difficult as the community despised them. The relationships with their spouses and children were also distant making it even harder for them to maintain stability and satisfaction in retirement.

Research findings showing positive relationship between social support and retirement adjustment, have been, however, challenged by a contradicting idea that family ties are not always supportive. For example, the study carried out by Kail and Carr (2019), suggested that societal care provided by acquaintances is likely to benefit individuals in managing the problems of retirement as compared with that from family connections.

There are gaps in the above literature in the sense that much attention has been given on the impact of social support on the adjustment of old persons in general rather than on retirees. Then, social support has been seen as a predictor of retirement adjustment of Civil Servants retirees in other countries. In Kenya, few studies have generalized on retirees from Public servants and formal employment. This study focused on how social support

influences the adjustment of Civil Servants retirees of the MITC in Nairobi after retirement. Secondly, most of the investigations carried out by others have laid emphasis on the effects of social support on later life or old age. This study was specific to Civil Servant retirees of MITC.

## **2.5 Counseling Interventions and Adjustment to Retirement**

Retirement transition involves psychological, socio-emotional, financial and social stresses. During this process, an individual is likely to keep their mind away from work environment and physically detach from the colleagues they worked with. The retiree also meets new activities, involvements, anticipations, tasks and openings that can impact on their life satisfaction (Machima, 2012). With such challenges, the needs of retirees could be identified for proper counseling intervention to enable them cope with retirement.

The aim of pre-retirement counselling is to provide information on the psychosocial and other quality of retiral hence create awareness to the retiree at the pre-retirement phase (Nagodi, 2013), CBT intervention can be applied at every phase of the retirement that was suggested Atchley (1976). The phases can also be explained to the clients to understand what the transition involve. Cognitive planning can be taught to the client at this pre-retirement phase to enable the individual collect enough data on the present position and utilize reasoning capacity to project future activities like being involved in community and other activities (Leung & Earl, 2012). At retirement, Counselors help retirees go through the various phases starting with the honeymoon stage, then the stage where they feel disappointed and are unable to attain gratification. The progress through transition may show signs of depression. After a while experience, retirees revisit their existence and reevaluate any challenges and concede to them during which they reassess their life status, accept any limitations, and change them in accordance to their importance for their wellbeing. The individuals finally enter the last stage of steadiness having acknowledged

that they cannot change the transition as they relaxed and contented anticipating a regular form of living (Henning et al, 2016)

The techniques in CBT can be very effective in helping retirees who have psychosocial problems that may lower their retirement satisfaction. Problem solving technique can be used to guide clients through the process of defining problems, developing plans to address the problems, testing them and implementing them and finally evaluating the actions chosen. Following these steps, the retiree can be able to manage stress, depression, anger and other issues they could be experiencing (Nezu & Nezu, 2014). They can also be trained in social skills, communication and assertiveness through the mode of direct instruction, modeling, and role-plays. (Dobson & Dobson, 2017). The other strategies are psycho-education, internet CBT interventions or cognitive restructuring to enable the individuals reassess their reasoning and work out different ways of addressing their problems (Beck, 2011). Retirees can be taught relaxation techniques like progressive muscle relaxation, deep breathing and imagery to reduce, stress, worry or fear and sadness leading to improved wellbeing and life satisfaction (Liza, 2011).

Most studies in Kenya have failed to address interventions that can be used to assist retirees to adjust to retirement. In her study, Nyaboke (2016), discussed counseling strategies for retiree teachers, but only for managing pre-retirement anxiety. This study considered interventions that could assist retirees of MITC as they plan to leave work and after retirement applying CBT techniques. Other studies have also failed to identify CBT as an effective strategy for counselling potential retirees and the retired clients. The current study considered CBT as one of the relevant interventions for retirees.

## **2.6 Theoretical Framework**

This study adopted three theoretical views that links psychosocial factors to the adjustment of retirees. These are the continuity theory, Jahoda's latent deprivation model and Cognitive Behavioural Theory (CBT).

### **2.6.1 Continuity Theory**

Robert Atchley developed the continuity theory in 1989 (Mansfield & Regev, 2011), having begun its initial framework in 1968. This theory assumes that people are led by their current inward existing internal perceptual structures that enable them sustain the same form of actions or routines throughout their life (Mariappanadar, 2012). It supposes that an individual's physical and psychological condition remain constant when they withdraw from work provided that they attain stability by managing and retaining close associates and way of life. The model addresses the mental growth of individuals in their middle life and the elderly when taking retirement into consideration (Cooper & Beehr, 2015).

Continuity implies that nothing should change for an individual at retirement but should be the same like they were before retirement. It also means that an individual continues with the pre-retirement activities they were engaged in right to the retirement transition. The theory could also imply that one does not have to continue with the work role into retirement but there are other roles that can be performed for continuity. For instance, one may have been involved in community activities before retiring and carry on with the same after retirement. Social connectivity with the family, friends and relatives could also impact well on retirees' adjustment.

Individuals who have been so much attached to their work prefer engaging in bridge jobs for continuity. Bridge employment is therefore relevant to this theory as it enables an individual to continue with the roles similar to that of their daily working routine

(Zhan, 2016). A satisfying postretirement life and continuity in a retirees' internal and external structures as posited by the theory could lead to an individual's adjustment to retirement (Henning, 2017). Continuity theory was considered in this report to look into the factors of retirement preparation, postretirement activities, social support and interventions that could influence retirees' adjustment to retirement. The anticipation was that the retired persons who had prepared well were engaged in activities after exiting employment and had good social support would satisfactorily adjust in retirement hence the continuity from pre-retirement life.

However, there has been criticism in Continuity theory that it does not consider disruptions that may interfere with retirees' adjustment like loss of a loved one, divorce and other factors in the social environment. It assumes that some aspects of life remain the same even at retirement.

### **2.6.2 Latent Deprivation Model**

This model developed by Marie Jahoda in 1982, postulates that, employment offers financial rewards, which are the manifest functions. It further proposes that in employment, people benefit from manifest functions whose purpose are to gratify individual wants placing significant to individual's psychological wellbeing (Gnambs et al, 2015). The five latent functions are use of time, shared experiences, social connection, collective purpose and regular activities. Central to the model is the idea of individuals holding engrained psychological desire to serve dormant roles and the wants are mostly derived from formal work (Stiglbauer & Batinic, 2012). Forfeiting an occupation to a person would mean they have also missed clear benefits attached to the engagement like earnings and financial resources. This implies that work with pay is the single basis for latent tasks and retired individuals and those out of employment are considered to lack the functions. The deprivation of latent functions of work can negatively impact on the

retirees' social network and the post retirement activities that they would engage in leading to loss of some basic psychological needs that make people happy and satisfied in retirement (Selenko & Batinic, 2013).

There have been reports suggesting Jahoda's model to be one of the most influential theory that was originally established in the area of study on emotional wellbeing of those out of active work (Van Veye, 2018). Studies supporting the model have been carried out in societies that value individual interests such as Great Britain, Austria and Germany and the significance of inherent advantages of work for wellbeing confirmed (Muller & Waters, 2012). The studies indicate that the employed enjoy the two benefits than those out of work. Jahoda's model explains well the adverse impact of redundancy on wellbeing of retired persons; that those who are out of income earning employment undergo a dissatisfied life and experience symptoms of mood disorders than those in paid employment as they have been denied the privileges of financial and inherent benefits of work. The model can be used testing predictions on the psychosocial meaning of work which are found in the latent benefits. The application of this model in this study was expected to help in explaining the psychosocial factors that influence retirees' adjustment in retirement. The theory can also help in identifying work that a retiree can engage in for financial gain and latent benefits after retirement to enable them adjust. In relation to Jahoda's latent benefits, retirees could be engaged in other activities that could enable them access the latent benefits. This alludes that the retirees could utilize their free time in leisure events, volunteering in charitable parties and religious groups. They may also engage themselves in bridge employment where they would be earning income hence fulfilling Jahoda's manifest benefits.

However, there are limitations to the model one being that it has been criticized for considering employment to be central to psychological wellbeing of an individual to the

degree that even bad employment is preferred over unemployment. It further posits that lack of paid work leads to psychological distress (Ervasti & Venetoklis, 2010). Secondly, the theory does not take into account the retirees who are living on pension as an income which could meet their manifest needs in adjusting to retirement. It does not also look at a retiree who may have retired voluntarily and have saved money to sustain oneself.

### **2.6.3 Cognitive Behavioral Theory**

This is a general word that refers to a collection of related treatments that combine theoretical basis in behavior approach to learning and cognitive therapy. The model was first developed in the 1960s by the works of Aaron Beck when he was working with depressed patients, and later expounded by his daughter Judith Beck (Beck, 2011). Its use has been expanded for treatment of a variety of psychological disorders. The model posits that faulty thoughts of behavior coupled with impracticable mental assessments can adversely impact on an individual's emotions and conduct and focuses on challenging and modifying the distorted and maladaptive cognitions that may affect their mental health. It also looks at the present and what is maintaining the problem. CBT has been rapidly and extensively adopted due to the strong empirical support for its effectiveness in treatment of mental disorders. It can be used as a short-term and can be applied to groups, individuals, couples and even families (Cox, 2011). One advantage that it has over other interventions is that professionals are able to facilitate their programs and other trainings in single, collective and group support in manual format. Many strategies and techniques found in CBT can be employed to assist in addressing specific issues that the patient has. Exposure therapy, thought restructuring, muscle relaxation, training on soft skills, stress inoculation, problem- solving therapy, task assignment and psycho-education designs can assist the retirees' adjustment (Dobson & Dozois, 2019). CBT could be used as a counselling intervention for the retirees of MITC whose retirement adjustment could be influenced by

psychosocial factors. The aforementioned techniques and strategies could be applied to enable them cope with the problematic situations that could lead to dissatisfaction in retirement.

However, some critics have argued that CBT addresses only the current and specific problems of the client and not the underlying factors like the early childhood experiences.

## **2.7 Conceptual Framework**

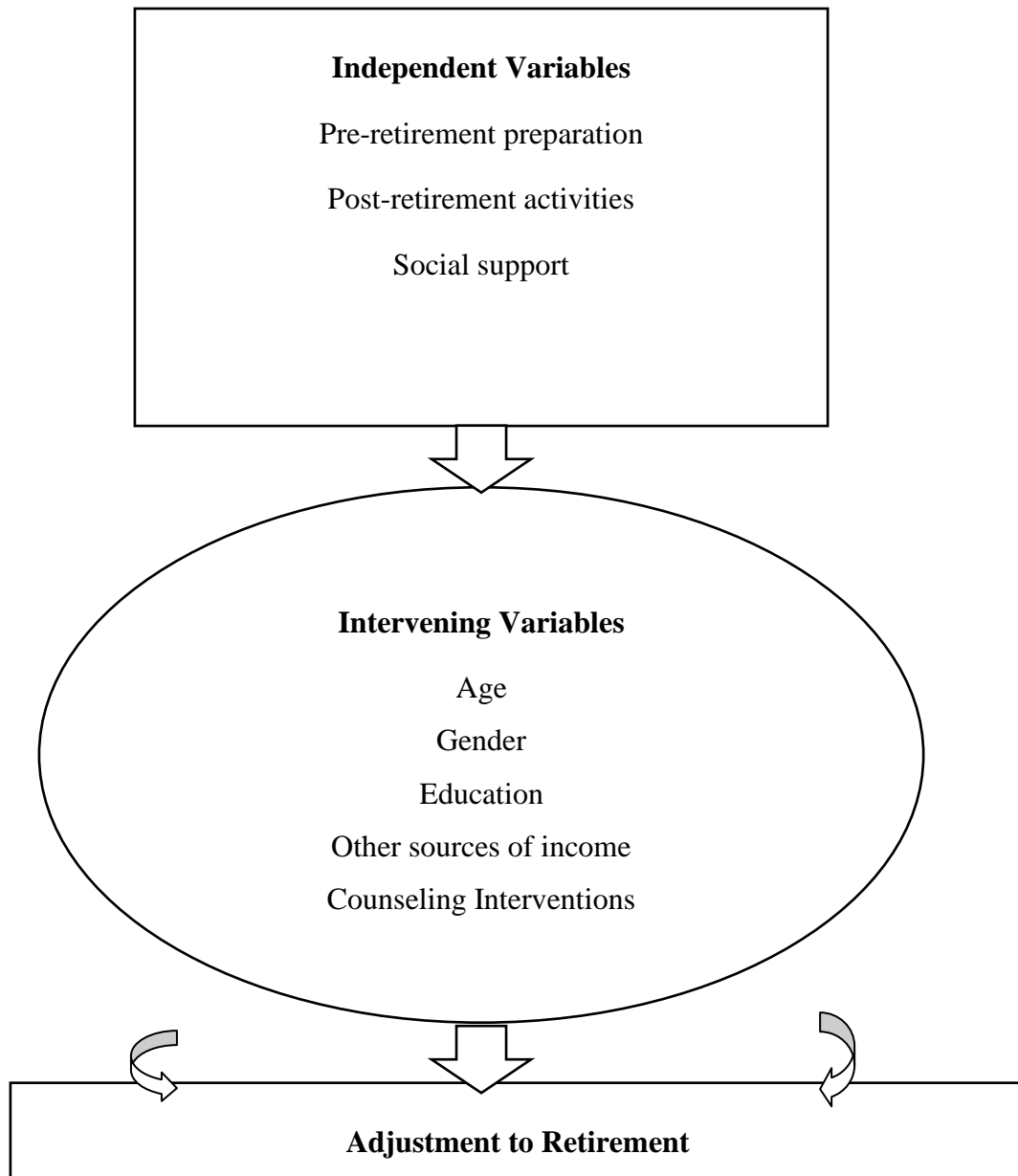
The work theorized the selected factors that influenced adjustment of retired civil servants that is, independent variables and the dependent variable which was the adjustment of retirees. However selected factors influencing adjustment of retirees after retirement depended on a number of extraneous or intervening variables. These were gender, education, age and other sources of income and counseling interventions. As illustrated in figure 2.1, although pre-retirement preparation, postretirement activities and social support directly influences retirees' adjustment to retirement, intervening factors may influence the anticipated outcome either directly or indirectly. With adequate retirement preparation, postretirement activities and social support given to the retirees, the elderly are expected to adjust well during the retirement transition. Despite this adequacy, life course factors like gender, education, age and other sources of income may influence retirees' adjustment to the retirement transition. Counseling interventions could also influence the independent variables.

The relationships were illustrated in figure 2.1.



**Figure 0.1**

**Conceptual Framework**



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter concerns methods that were employed for gathering and analysing data so as to realize the study objectives and respond to the issues raised. The section is comprised of research design, target population, sampling, data collection instruments, data collection procedures and methods of data analysis, testing the validity and reliability of research instrument and lastly ethical concerns.

#### **3.2 Research Design**

This is an arranged method of explaining the area of concern where different stages are embraced to work on the report devising the reason for the phases (Kothari & Garg, 2014). Descriptive design was chosen to describe the influences on retirement adjustment on retirees of MITC. The design was appropriate in setting up the connection that exist among varying factors enabling the gathering of data that would be used for verifying the parameters for the respondents. The research also addressed the existing phenomenon or state of affairs of the retirees without any manipulation of the variables. The results of the report were applied widely to the whole group under investigation and so the design became suitable for better consideration of the psychosocial changes of life for retirees, an area which had not been receiving much attention and not much had been documented. The descriptive research was appropriate to the study as it was easier to get and translate data by utilizing plain illustrative numbers.

#### **3.3 Target Population**

A set of people, occasions and items which share similar features that can be noted is called population. The group attributes must be the same and has to be visible to the person making the studies (Elfil & Negida, 2017). This study was carried out among 300 civil

servants who retired from MITC in Nairobi County in the last five years from 2014 to 2018. The number of retirees from the three departments differed; Industry had 110, Trade 100 and Cooperatives 90 all totaling 300.

The choice of MITC for the study was influenced by the population being civil servants of varying background, the location in the Kenya's capital and familiarity of the area. In addition, no study had been carried on retirees of the organization and their adjustment towards retirement. The study established first the number of retirees who had attained the 60 years mandatory age of retirement, 65 years for PWDs or retired under the "50 year" rule. They were comprised of both male and female retirees who retired from MITC in Nairobi County in the last five years.

### **3.4 Sampling Procedure**

Sampling is the means employed to choose persons or items from the wider group to ensure that a particular group holds features typical of the characters that are visible in the whole group (Clow & James 2014). Participants of this report formed officers of varying categories who had retired between 2014 and 2018 from the Ministry in Nairobi. The researcher believed that sampling from the three State Departments, that is, Industry, Trade and Cooperatives, in Nairobi would provide adequate information that would address the concerns of this study. To obtain members needed for the research from the sum of 300 retirees targeted, stratified method was applied to assemble them in three separate sections. This was done to have proportionate representation from each of the stratum for the study. This method was chosen to have existing sub-groups fairly and randomly represented within the sample. A sample was taken of 150 retirees including both men and women. This was 50% from each category of the total targeted population which gave a reasonable number in case some of the retirees would not be reached (Kothari & Garg). Since the numbers would not be sufficient, the study applied the technique of snowballing or chain

sampling. This was made possible when the available participants were requested to employ their friends who had retired at around the same time or even a bit earlier for the interview. Records of some of them did not have their phone contacts or email addresses hence the use of snowballing. It was also easy to access the associations from MITC where some of the retirees belonged and this enabled telephone interviews with them. Drawing 50% from each category, Industry had a sample of 55, Trade 50 and Cooperatives 45 making a total of 150 for the study.

Table 3.1 is an overview of the population and sample.

**Table 0.1**

*Sample size*

<b>Population components</b>	<b>No of population</b>	<b>Sample proportion of population</b>	<b>Total in sample</b>
Industry	110	50%	55
Trade	100	50%	50
Cooperatives	90	50%	45
<b>TOTAL</b>	<b>300</b>	<b>50%</b>	<b>150</b>

**3.5 Instrumentation**

Data was gathered using questionnaires and interview schedule from retirees of MITC. Quantitative data collection method relied on survey questionnaire with closed-ended questions while the semi-structured interviews were for the qualitative inquiry. Likert-type scales were adopted from previous studies to assess retirees' adjustment to retirement. The retirees coming to the pension office were interviewed using the questionnaire. Qualitative data collection methods relied heavily on interactive interviews where key informants were interviewed several times to follow up on particular issues, clarify concepts. These were

questionnaires, interview schedules and telephone interviews. Some questionnaires were administered through the internet where the participants were requested to complete them online and return them in the same manner.

### **3.5.1 Questionnaires**

Questionnaires are data collection tools used in both quantitative and qualitative study and are arranged in chronological series to get details from respondents. Questionnaires are much less expensive and less time consuming than interviews and provide greater anonymity, which is important because some information regarding the retirees requires discretion (McLeod, 2018). Items on the questionnaires were open-ended and closed and were meant to determine how pre-retirement, post-retirement and social support influenced adjustment of retirees. The questionnaires were administered on the retirees of MITC who were based in Nairobi County prior to their exit. They were divided into two parts; Part I captured basic information on the age of retirees, whether they were male or female, marital status, monthly earnings and education level; Part II was designed to seek information on preretirement, postretirement, social support and counselling interventions that could assist them influencing retirement adjustment of the retirees.

### **3.5.2 Retirement Adjustment Scale**

The 13-item adjustment scale was structured and developed to measure how well the retired persons adjust to the psychosocial changes due to retirement. Face-to-face and telephone interview was conducted on 10 retirees. The validity of the Retirement Adjustment Scale was established through the expert opinion of the supervising lecturers and retired counsellors who went through its content and helped to ascertain its accuracy. The reviewers recommended the scale as it had sufficiently covered the necessary content area for the latent variables relating to adjusting for retirement. After all the decisions in

the validation of the retirement adjustment scale, the 13 items were then maintained for further analysis.

### **3.5.3 Interview Schedule**

The study also utilized interview schedules to gather data. The validity of the tool was also established through the expert opinion of the supervising lecturers and retirement counsellors who went through its content and helped to ascertain its accuracy. The reviewers recommended the scale as it had sufficiently covered the necessary content area for interview. Interview guide with open-ended questions was structured to obtain in-depth information on the psychosocial challenges influencing adjustment of retirees. This was done by listing down items that would be addressed under preretirement, postretirement and social support factors. An oral discussion guide was required for collecting data because the researcher make enquiries using lead questions and remarks that would give the right direction for response towards the achievement of the study. Some questions sought to find out from the retirees if retirement was to their expectation; if they were happy; whether there was any change in their social life after retirement; the problems they were experiencing; whether they were involved in any activities after retirement; whether it was the right time for them to retire the time they did and how they spend their free time; among other concerns.

### **3.5.4 Validity and Reliability of Research Instruments**

An instrument is said to be valid when it can correctly determine the facts carried out in a study to the expected standard (Mohajan, 2017). Questionnaires were proven to be valid through the assertion of expert review by professionals. They were thereafter revised according to suggestions of the same the specialists. An appraisal device is said to be reliable when it gives outcomes that are steady and free from any contradictions. In this

case the results given after using the tool has to be the same with the previous one even when repeated has to remain constant (Shirali et al, 2017). Reliability of the questionnaires were measured to determine the extent of their uniformity in assessing the items they are meant to rate. Test re-test strategy was applied to test consistency of the tools.

### **3.5.5 Pilot Study**

Before conducting the actual study, a preliminary study to ascertain reliability and validity of the tools was conducted to pre-test the data collection instrument. This was undertaken on 10 respondents who did not form the sample of study. This would be used make alterations and familiarize on the use of the tools. It would also ease checking on the feasibility of the investigation and appropriateness of the methodological measures and whether research questions could be informed by the design.

### **3.6 Data Collection Procedures**

Before gathering data, permission was sought and granted from the relevant authorities that is, MITC, NACOSTI and Ministry of Education to carry out research and gather information from the participants. Upon getting clearance the researcher with an assistant issued the questionnaires to the respondents whenever they visited the pension office. Respondents were given explanation on the reason for making this study for clarification and assurance. The study employed the mixed method of data collection where the quantitative data relied on questionnaires while the qualitative data method was collected through interactive interviews using interview schedule and retirement adjustment scale. Questionnaires were emailed to the respondents who could not be reached through other means. Interviews were done using phone technology and one-on-one. Pseudonym names were used to ensure anonymity of the respondents by assigning a number to each participant involved. During the interview, notebooks were used to take down feedback given by participants.

### **3.7 Data Analysis Procedures**

After collection of the questionnaires, the researcher read through to ascertain their numbers and check for any errors and omissions in the responses. This being a mixed method research, quantitative and qualitative data was generated and analyzed separately. Quantitative data was analyzed descriptively by use of means and standard deviation using SPSS version 24. The analyzed data was presented using frequencies, percentages, tables and charts.

Qualitative data were obtained from the semi-structured interviews. The interview data were analyzed thematically whereby codes and summaries of concepts were then organized into categories and finally pertinent themes were identified. The findings were then presented in verbatim.

### **3.8 Ethical Considerations**

The individual respondent was sensitized on the involvement in the study that it would be out of their own volition and that the data provided in the report was to be utilized only in research. The respondents were assured that discretion would be exercised and privacy of data collected would be observed. The participants were at liberty to disengage from the exercise as they willed. Finally, permission was sought from the interviewees to participate and they did this by completing the assent form and appending their signatures in the agreement. Pseudonyms were used in interviews and the respondents debriefed after data collection.



## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Introduction

This section offers the results and findings gathered from quantitative and qualitative information using questionnaires and semi-structured interview respectively. It includes units covering demographic profile of the respondents,

#### 4.2 Demographic Findings

It was necessary to understand certain background features of study respondents that could have influenced their adjustment after retirement from the MITC in Kenya. Demographic characteristics considered included age of the retirees, their gender, marriage position, children depending on them, education level, years in retirement, monthly earning, and perceived physical and mental health.

##### 4.2.1 Distribution of Respondents by Age

Participants were required to show how old they were. Age distribution was as indicated in Table 4.1:

**Table 4.1**

*Age distribution of the respondents*

<b>Age</b>	<b>Frequency</b>	<b>Percentage</b>
55-59 Years	34	29.3
60-64 Years	75	64.7
65-69 Years	7	6
70 and above	0	0
<b>Total</b>	<b>116</b>	<b>100.0</b>

Table 4.1 depicts that 64.7% of participants were between 60-64 years old, 29.3% 55-59, while 6% from 65-69 years old. This suggests that majority of participants had already attained mandatory retirement age of 60 for Civil Servants. This study is in corroboration with Sardon (2013), where the average age of retirees in Benin stood at 61.1 years, while Thuku (2014), found the modal age of the retirees was 60-64. The mandatory age of retirement may affect some retirees since their bodies are already degenerating with some having decline in their health. These include poor eyesight, arthritis, heart disease and other chronic and psychological illness. This may make it harder for them to actively engage in many income generating programs. (Browning et al, 2012).

The study corresponds with earlier studies where age is among the major challenges facing the older persons including retirees as reported by Kithinji, (2012).

#### **4.2.2 Distribution of Respondents by Gender**

The respondents were required to indicate their type of gender. The findings are shown in Figure 4.1:

**Figure 4.1**

*Distribution of Respondents by Gender*

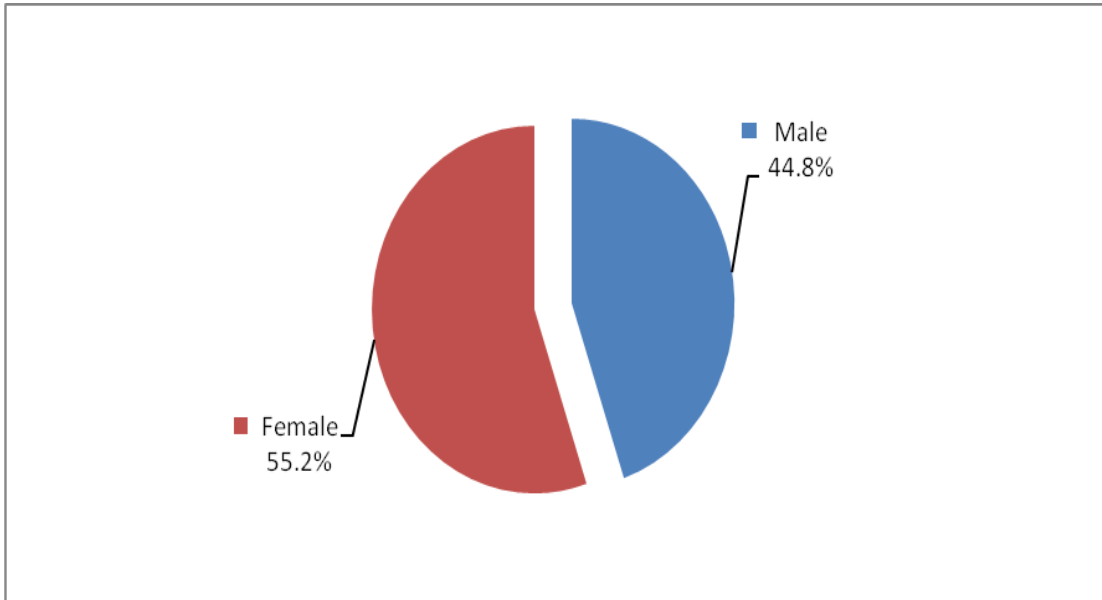


Figure 4.3 indicates that 55.2% of the respondents were female while 44.8% were male. The higher representation of women in this study could mean that there are more women in the current cohort of retirees narrowing the gender parity in employment (Rahman, 2013). According to Fadila and Alam (2016), males and females behave differently and this may also apply in retirement adjustment. Men are said to be risk takers while women tend to avoid it. In their study on Benin retirees' psycho-emotional aspects, Djidonou, et al (2016) found that the female retirees experienced more anxiety than their male counterparts. They further noted when stressed with an issue such as leaving work, females also showed inability to cope when confronted with other related mental difficulties. It is also at this time that women are experiencing menopause which may aggravate their emotions. Male retirees, on the other hand feel contented with the work exit than are women who have been found to be unhappy as a result (Van de Velde, et al 2010).

### 4.2.3 Distribution of Respondents by their Marital Status

Marital status of the participants was also of importance for the investigation. The outcome is shown in Table 4.2:

**Table 4.2**

*Distribution of respondents by their marital status*

<b>Marital Status</b>	<b>Frequency</b>	<b>Percent</b>
Married	92	79.3
Widowed	13	11.2
Divorced	5	4.3
Single	6	5.2
<b>Total</b>	<b>116</b>	<b>100.0</b>

Table 4.2 is an indication that majority (79.3%) of the subjects were married, 11.2% were widowed, 5.2% were single while 4.3% were divorced implying that many were in marriages. Marriage is an institution where partners seek solace on each other as they support each other. It may also serve as a security for the couple and social safeguard them against solitude. Getting married is seen as a better influence on adjustment to retirement as spouses are likely to come to the aid of each when they are facing challenges (Maina & Mugenda, 2013). Previous research suggests that spousal and family relations are means that enable retirees experience life satisfaction in retirement. Further reports also account for retirees' good progress and gratification during work cessation (Nzabona, 2014).

#### 4.2.4 Distribution of Respondents by Number of Dependent Children

The numbers of children dependent on the participants for their support were as reflected in Table 4.3:

**Table 4.3**

*Number of dependent children*

<b>Number of children</b>	<b>Frequency</b>	<b>Percent</b>
1-2	49	42.2
3-4	56	48.3
5-6	4	3.4
>6	7	6.0
<b>Total</b>	<b>116</b>	<b>100.0</b>

Table 4.3 suggests that 90.5% participants 1-4 dependent children. This implies majority of the retirees had a relative dependency burden which could make retirement adjustment a challenge. The dependents include school and college going children. Approximately 32% of adults ages 18 to 34 live at home with their parents. This has been attributed to unemployment or underemployment rates (Lunceford, 2017). With reduced financial income, having children who are still dependent could lead to dissatisfaction hence making adjustment to retirement a very challenging task (Thuku, 2013). This is likely to affect wellbeing of the retirees negatively and in turn adversely influence their adjustment to retirement.

#### 4.2.5 Respondents' Highest Education Level

The participants were required to specify highest education level attained. Results were as shown in Table 4.4:

**Table 4.4*****Respondents' level of education***

<b>Level of Education</b>	<b>Frequency</b>	<b>Percent</b>
Primary	3	2.6
Secondary	29	25.0
Vocational	5	4.3
College	42	36.2
Bachelor's degree	19	16.4
Masters	14	12.1
Others	4	3.4
<b>Total</b>	<b>116</b>	<b>100.0</b>

In Table 4.4 most study subjects had attained tertiary education with 36.2% having College education, 16.4% were Bachelors' Degree holders, 12.1% were Masters' holders, while 4.3% held Vocational training. In addition, 25% of the respondents had Secondary education, 2.6% had Primary education while 3.4% had other qualifications. This shows that sufficient number of respondents had higher education background. This study is in agreement with the one carried out in Ghana where it reported that individual' education would affect their life satisfaction during the transition (Asamoah, 2012). This education enables the retiree to apply skills they have acquired, through their working experience, to solve problems that they encounter during retirement and therefore better retirement adjustment (Fadila & Alam, 2016). Retirees who have better education may also have a good pension package as this would be calculated based on their last salary before exit from work. Their quality of life satisfaction would be higher than those of their counterparts with lower education level (Heybroek, 2011).

#### 4.2.6 Respondents' Years in Retirement

Participants were required to the number of years they had been away from work and the findings are as in Figure 4.2:

**Figure 4.2**

*Respondents' years in retirement*

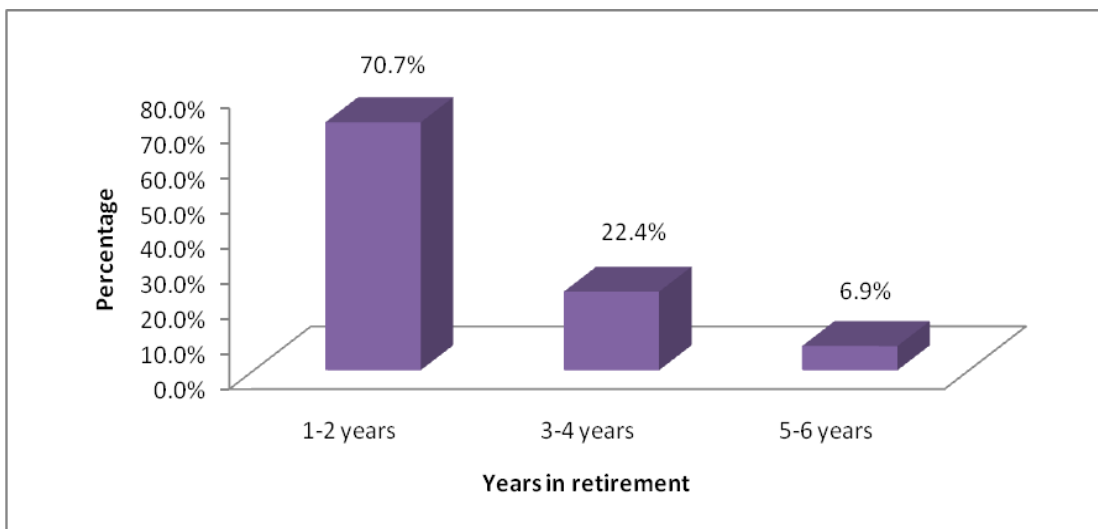


Figure 4.2, shows that 70.7% of the study respondents had been in retirement for 1-2 years, 22.4% had been in retirement for 3-4 years while 6.9% had been in retirement for 5 and 6 years meaning that many had retired recently. This may imply that they were still in the process of adjusting. However, within the group, there are those who were probably experiencing happiness as indicated in Atchley's honeymoon phase Leimer (2018). This is time individuals seem to enjoy all the time they never had while employed as they are excited having fun and feeling relaxed. The respondents who had retired in the last 5-6 years indicated that they had settled and getting used to retirement as participant 3 remarked:

I am happy because I can live my own away from the hassles of work, I feel relaxed and only have to worry about myself and family.

Age: 65 yrs.

#### 4.2.7 Respondents' Main Source of Income after Retirement

Participants showed main source of revenue as reflected in Table 4.5:

**Table 4.5**

*Respondents' main Source of income*

Source of income	Frequency	Percent
Savings	14	12.1
Pension	41	35.3
NSSF	27	23.3
Investments	6	5.2
Others	28	24.1
<b>Total</b>	<b>116</b>	<b>100.0</b>

From table 4.5, 35.3% of the respondents relied on pension being the main source of income, 23.3% relied on NSSF, 12.1% on savings, 24.1% had other sources, while 5.2% of the respondents relied on investments. This suggested that over 50 % of the retirees from MITC counted on pensions and the NSSF for their livelihood upon exiting from work

The results coincided with a study on retirees in the US where it was noted that incomes from pensions and other social security schemes remained the leading sources of income for a majority of retirees (Topa et al., 2012). Similarly, a study in Egypt revealed that that incomes from social security programs whether public or private, financial support from children and income from personal investments remained the major sources of incomes for most of the retirees across the globe (Fadila & Alam, 2016).



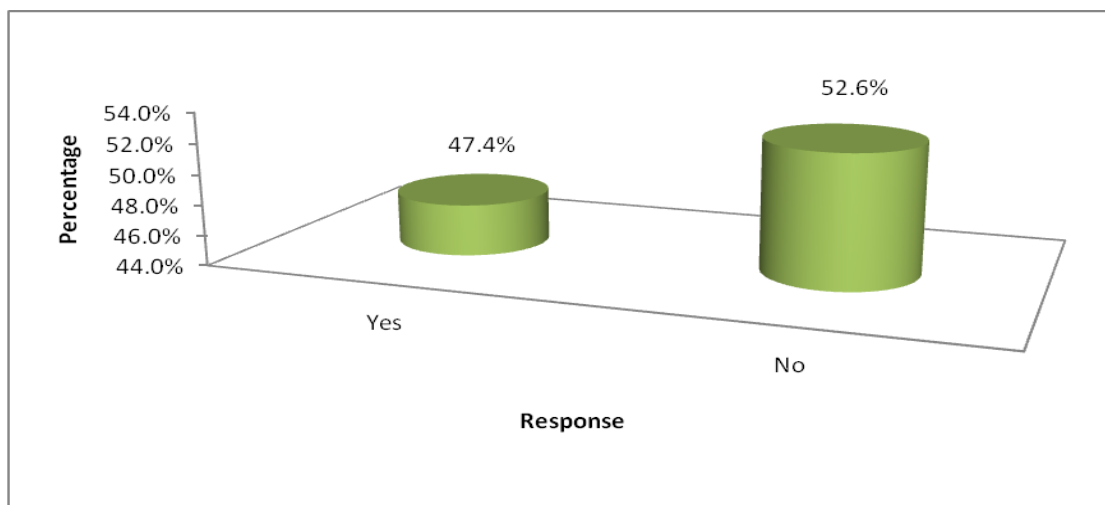
Income from pension and NSSF provides the financial security to make retirement a rewarding and satisfying experience. The retirees who had received their benefits were likely to have better adjustment in retirement than those who had not received such payments as they would experience dissatisfaction in retirement (Kithinji, 2012)

#### 4.2.8 Whether source of income assisted retirees

The respondents were asked to indicate whether major source of income after retirement helped them meet their personal and family financial obligations. The findings are shown in Figure 4.3:

**Figure 4.3**

*Whether main source of income assisted retirees*



In figure 4.3, 52.6% of the respondents were of the view that main source of income after retirement did not help them meet their personal and family financial obligations while 47.4% of the respondents indicated that their main source of income after retirement was of assistance to them. This showed that most of the retirees had difficulties meeting their personal and family financial obligations from their main source of income, as the incomes were largely inadequate. With the inadequacy of funds, the retirees may not adjust well

during retirement. The lower the income, the more likely is the retiree to be unhappy and their family too and the higher the income, the happier the retiree and his or her family and the better the adjustment to retirement (Feldman, 2013).

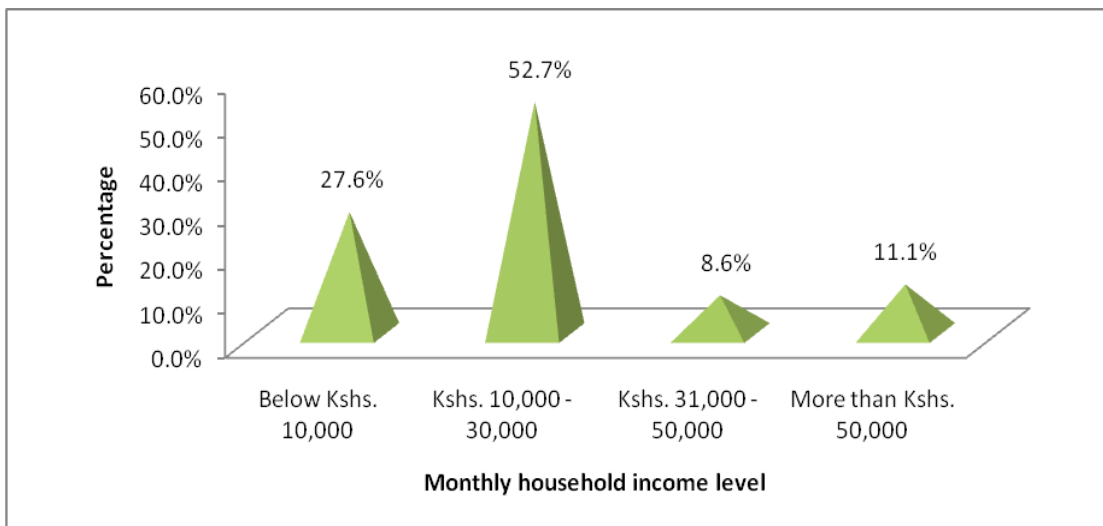
The findings agreed with Muthondeki et al (2014), who in a study in Kenya noted that it is common for the retired police to lament over the inadequacy of the pensions that they received from the government and which could barely meet their personal and family needs. Fadila and Alam (2016) also found that suitable means like material assets, monetary, care from loved ones, and decision-making skills had a significant relationship with adjustment of retirees.

#### 4.2.9 Distribution of Respondents by their Monthly Income

The response from the participants on monthly income were as displayed in figure 4.4:

**Figure 4.4**

*Respondents' distribution based on monthly income*



The findings show that 80% earned below 30,000. This was confirmed by some of the interviewees who were asked if they were experiencing problems after retirement.

Participant 1 had this to say,

“Life has been very hard for me. The prices of essential commodities maize flour have soared and I hardly can please my family with good nutrition. This has put a lot of strain in me and I wish the Government can control the prices and increase the amount of pension we are paid.”

Age: 62 yrs

Participant 10 lamented,

“I am earning a very low income as compared to the time I had not retired. This money is not sustaining me and I wish the Government can increase pensioners’ pay by higher percentage the way they increase salaries of full-time employees.”

Age: 64 yrs.

By and large, retired Civil servants of MITC had problems of income adjustment as they were to fail in meeting family obligations that required finances. This could impact negatively on their adjustment to retirement and hence dissatisfaction. The higher the income of a retiree, the better the adjustment and the lower the income, the poor the adjustment towards retirement. These declining household incomes could leave retirees stressed in retirement affecting their retirement satisfaction.

This study concurs with the study carried out by Fadila and Alam (2016) on factors affecting the adjustment of Egyptian retirees, revealed that income status relates well and is important for adjustment of retirees. Another study on retiring individuals also agreed that higher income influenced retirement adjustment. One who has enough income that would sustain them every month have less worries when handling one’s family and other financial needs (Donaldson et al., 2010). People with incomes and financial problems are likely to experience dissatisfaction in retirement. It becomes difficult for an individual who

was used to earning salary every month to adjust to retirement and be relying on may be their savings or the meagre pension (Agunga, 2016).

#### 4.2.10 Financial Problems after Retirement

Participants were required to specify the financial problems they were experiencing as a result of retirement. The findings were as revealed in table 4.6:

**Table 4.6**

*Financial problems after retirement*

	<b>Frequency</b>	<b>Percent</b>
Lack of funds to invest in income generating projects	32	27.6
Inadequate energy to perform income generating activities	47	40.5
Not being able to access loans to invest in new income generating skills	37	31.9
<b>Total</b>	<b>116</b>	<b>100.0</b>

Table 4.6 pointed 40.5% of the subjects experiencing inadequate energy to perform income generating activities as their main financial challenge in retirement, 31.9% cited not being able to access loans to invest in new income generating skills as their main financial challenge in retirement while 27.6% of the respondents cited lack of funds to invest in income generating projects as their main financial challenge in retirement. This shows that lack of funds and inability to access loans were the major challenges employees faced in their retirement.

Findings on financial problems are further affirmed by feedback gathered through the semi-structured interviews. When asked if they had any problem that affected them as a result of the retirement, the interviewees cited experiencing various financial related

problems including delays in pension payments and having inadequate financial resources to meet their daily needs.

Participant 4 stated:

“I am six months in retirement and I have not been paid my benefits despite several visits to pension department.”

Age: 61 yrs

These findings are indicative of retirees who felt inadequate financially and this was likely to lead poor psychological status hence difficulties in adjusting to retirement. These are individuals who were used to monthly earnings to meet their daily living. In the absence of the income, they likely to be stressed and could struggle with satisfaction of life during the transition.

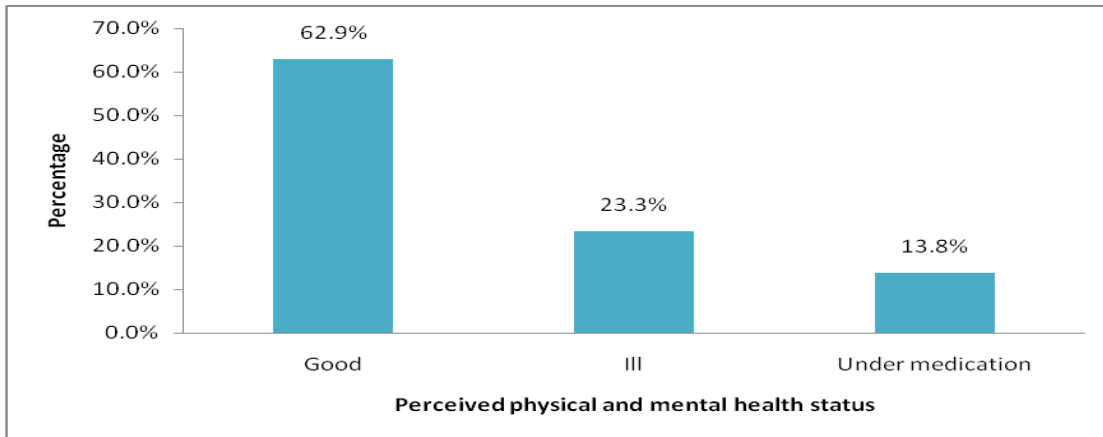
The findings agreed with Nyaboke (2016) whose study discovered that teachers did not have adequate resources to meet personal and family needs. This was the main challenge experienced by teachers who had retired in Kisii County, Kenya. This places financial resources as hindrance to retirees’ adjustment to retirement.

#### **4.2.11 Respondents’ Perceived Physical and Mental Health**

The findings on participants’ perceived physical and mental health were as presented in figure 4.5:

**Figure 4.5**

***Respondents' perceived physical and mental health***



Results suggests that greater part of participants (62.9%) perceived themselves as being in good physical and mental health status, 23.3% were ill while 13.8% were under medication. This is an indication of a significant number of the retirees experiencing mental and physical health challenges. The health of a retiree is key to their adjustment towards retirement. Better health could enable the retiree to work on goals she or he had set for retirement before leaving work. The achievement of these goals could in turn increase retirement satisfaction. Decline on retirees' wellbeing on the other hand, may disrupt plans they had in retirement and may affect their adjustment in the transition.

This finding is in concurrence with the study carried out by Yeung, (2017) who suggested that psychological and physical resources had significant influences on retirement adjustment of retirees in Hong Kong.

**4.2.12 Level of Post Retirement Adjustment for the Respondents**

The investigation meant to ascertain the respondents' intensity of post retirement adjustment. They were required to measure their concurrence on various items depicting degree of post retirement adjustment. The reactions were on a scale of 1 to 4 where 1 -

Strongly disagree, 2 - Disagree, 3 - Agree and 4 - Strongly agree. The results are conveyed in table 4.7:

**Table 4.7**

*Respondents' level of postretirement adjustment*

	<b>Mean</b>	<b>Std. Dev.</b>
I feel settled and getting used to retirement	2.47	0.780
I am happy that I have retired	2.15	0.978
I am occupied	2.28	1.039
I am worried about my savings	3.57	0.954
I long for work	2.11	0.865
I regret that I did not have prior arrangement for my exit	3.16	0.884
I long for work routine	3.89	0.874
I am no longer appreciated as was the case before leaving work	3.73	1.867
I have to survive with the decline in my earnings	3.65	0.902
I long for active involvement at work	3.71	0.827
Retirement is not what I anticipated	3.87	1.085
My life has improved due to retirement	2.13	1.173
I am happy having my spouse around me	2.31	1.007

Table 4.7 indicate that the retirees of the MITC had not adequately adjusted to their post retirement given that they agreed with the statements that: they longed for work routine (mean = 3.89); retirement was not what they anticipated (mean = 3.87); they were no longer appreciated as was the case before leaving work (mean = 3.73); they longed for active involvement at work (mean = 3.71); they had to survive with the decline in the

earnings (mean = 3.65); they worried about the savings (mean = 3.57) and they regretted for failing to make prior arrangement for exit before retirement (mean = 3.16). The respondents, however, disagreed with the statements they felt settled and getting used to retirement (mean = 2.47), they were happy having retired (mean = 2.15); they were occupied (mean = 2.28); they longed for work (mean = 2.11); their life had improved due to retirement (mean = 2.13) and that they were happy having their spouses around them (mean = 2.31). This was an indication that the retirees of the MITC were yet to fully adjust to their post retirement phase of their life. This finding can also be explained using Jahoda's latent deprivation model which posits that being in active work has benefits of being paid and five tasks that help in well-being and mental health. These are time, cooperation and association with others, position in society and being occupied. Absence of the factors is likely to trigger distress to those who are already out of formal engagement. She further states that those without work can possibly be denied the hidden tasks and experience dissatisfaction in life. In line with her model, latent deprivation mediated the negative effects on the retirees' mental health which could affect their life satisfaction in retirement.

The findings agree with other researchers who have indicated that retirees face many challenges during the period of retirement (Kamau, 2012; Kithinji, 2012; Muthondeki et al, 2014; Thuku, 2014). Retirees also need adequate finances to be able to enjoy the kind of life they had before retirement and lack of it may lead to other psychosocial problems like self-esteem, depression and loneliness (Garba & Jummai, 2014; Jonyo & Jonyo, 2017). This in turn makes many people suffer retirement from low levels of retirement experience. These sentiments are shared by Wang et al (2011), who argued that availability of adequate means enables the retiree to adjust well in retirement as compared to accessing few resources which would mean lower levels of adjustment.



### 4.3 Pre-Retirement Preparation and Adjustment to Retirement

This objective meant to establish the level at which pre-retirement preparations impacted on adjustment of retirees of the MITC headquarters in Nairobi, Kenya. The respondents were required to show the degree MITC facilitated supportive programs towards their retirement planning and preparation. The answers were gauged using a measurement of 1-4 indicating 1 for-not at all, to 4-more than enough. The outcomes are illustrated in Table 4.8:

**Table 4.8**

*Facilitation of Supportive programs and retirement preparation*

Statements	Mean	Std. Dev
I was trained in adaptive psychological or life skills	2.10	0.888
I participated in leisure time management trainings	2.17	0.980
I participated in financial management trainings, seminars or workshops	2.39	0.921
I was given information about planning and preparations for retirement	2.24	0.938
I was informed on retirement date ahead of time to get prepared	2.54	1.083

From the results, it is evident that participants shared the view suggesting Ministry's facilitation of various supportive programs for their retirement planning and preparation as being limited. This is reflected by the highest mean of 2.54 on informing retirement date ahead of time to get prepared and the lowest mean of 2.10 on adaptive psychological or life skill training. This indicates the retirees had a low level of or poor pre-retirement planning and preparation. These findings on the level of pre-retirement preparation are also

corroborated by feedback gathered through the semi-structured interviews where some of the interviewees said they were not ready for retirement.

Participant 5 noted that:

“I didn’t expect the retirement life to be the way I am experiencing it. If I knew things would be the way it is now, I would have been better prepared when I was still working.”

Age: 61 yrs.

Participant 4 also lamented:

“When the time came for me to go, I could not believe it and I wished I was given an extension of two to three years to prepare well.”

Age: 62 yrs

This is an indication that the retirees had not adjusted to retirement as a result of not having been adequately prepared and this could have affected their psychological well-being. Pre - retirement preparation is necessary for employees as it enables them to adjust better towards retirement. There are many reasons why prospective retirees do not prepare well for exit from their work. One is that they find it hard to accept the realities of retirement life and in the process encounter problems even after retirement. Some may deny the fact that they are retired and may overestimate the benefits they expect and failure to meet this may lead to frustration compromising their adjustment to retirement (Thuku, 2015).

This study agrees with that of Yeung (2013), who carried out a study among 90 Hong Kong Chinese retirees and reported that retirees who attended pre-retirement preparation programs exhibited more positive approach towards retirement and exhibited improved life satisfaction. The findings also concurred with those of Anibuze (2013), who found that

there was general lack of awareness and poor preparation to retirement among the sampled civil servants. This led to maladjustment or poor adjustment to retirement by the retirees. The results also agreed with that of Chan et al (2015), who posited that plans for work exit improves on psychological, physical and social possession of a retiree contributing to their adjustment in retirement. They further suggested that the programs could assist potential retirees to plan for termination of engagement and the following lifetime.

#### **4.4 Post-Retirement Activities and Adjustment to Retirement**

The study looked at the degree to which post-retirement activities affected adjustment of retirees of M.I.T.C headquarters in Nairobi, Kenya. Respondents were required to show the level of their participation in different activities after formal retirement. Responses were measured in a scale of 1-4 from 1 (not at all) to 4 (more than satisfactory). The results are illustrated in Table 4.9:

**Table 4.9**

##### *Post-Retirement Engagements and Retire Adjustment*

<b>Statements</b>	<b>Mean</b>	<b>Std. Dev</b>
I am engaged in volunteer work to enable me adjust to retirement	2.11	1.117
I am working on contract/part time and this keeps me busy after retirement	1.83	1.024
I have been assigned social roles in the community	2.23	1.050
I am involved in charity work in the community	2.16	0.992
I pursue leisure activities such as hobbies, arts, crafts or music as a way of adjusting to retirement	2.35	0.971
I get involved in religious activities in the community	2.60	1.193
I am an active member in local or professional associations	1.91	1.013
I am involved in consultancy on professional expertise	1.77	0.972

Table 4.9 indicate that the retirees of the MITC only participated in different activities after their formal retirement to a very limited extent as indicated by the following responses: I am engaged in volunteer work to enable me adjust to retirement (mean = 2.11); I am working on contract/part time and this keeps me busy after retirement (mean = 1.83); I have been assigned social roles in the community (mean = 2.23); I am involved in charity work in the community (mean = 2.16); I pursue leisure activities such as hobbies, arts, crafts or music as a way of adjusting to retirement (mean = 2.35); I get involved in religious activities in the community (mean = 2.60); I am an active member in local or professional associations (mean = 1.91) and I am involved in consultancy on professional expertise (mean = 1.77). This implied that the retirees of MITC were engaged in different activities in their retirement.

These findings on post-retirement activities and its role in helping retirees adjust to their retirement are corroborated by feedback gathered through the semi-structured interview. When asked how they spent their free retirement years, participant 7 had

this to say, this to say,

“I have been engaged in part-time jobs and this keeps me going.”

Age: 63 yrs.

The same was echoed by participant 8:

“I love farming and tending to my own flock which I purchased with my savings and part of the retirement benefits.”

Age: 63 yrs.

Some indicated that they were participating in church activities, and charity work as declared by participant 9:

“I enjoy passing my time by volunteering at the childcare. I love working with kids as they remind me of my grandchildren who are far away from me.”

Age: 62 yrs.

Yet others were engaged in business activities, leisure activities like watching movies and Television and home making, although a few also said they did nothing as stated by participant 5:

After waking up in the morning, I do some exercises, have my breakfast then settle for the television and watch movies. I am also engaged in subsistence farming.”

Age: 62 yrs.

Participant 2 commented:

“I was used to waking up in the wee hours of morning to prepare for the day, come back late in the evening. Now that I am retired, I often find myself going to work to visit my former workmates.” Having served the Government for 36 years before exiting, I am yet to know what to do with the free time.”

Age: 62 yrs.

The findings on postretirement activities indicate that most of the retirees were engaged in various activities to a limited extent. Participation in postretirement activities leads to better adjustment in retirement. The limited activities the retirees were involved in meant that they did not know what to do after retirement. Some would have preferred to continue working given the chance. This calls for need for enough planning and sensitization on retirement so that people realize it as a period involvement in higher levels of activities leading to better life satisfaction. Participants’ engaged in postretirement activities characterized continuity from full-time work to retirement. The continuity theory posits that when one retires, he or she continues with the same engagements from active

employment. The theory stresses the values of engaging in activities even after retirement. By engaging in part time work and also farming and leisure activities, the retirees' wellbeing are maintained.

The findings concur with Thuku (2013) who found that a majority of the retirees only engaged in various community-based activities to a limited extent. In addition, the study noted that those retirees who were more engaged in leisure emanating from their choice, for instance religious activities, recreational, parties or games enjoyed their retirement as compared to individuals drawn into the activities. Laht et al. (2011), also reported similar findings as those of the current study by noting that transition to old age retirement among 7,332 retirees in Helsinki was linked to a decrease in moderate-intensity leisure and physical activities, though this had no impact on adjustment to retirement. Findings by Kuykendall et al (2018), also agreed with this study, where they noted retirees' engagement in various leisure activities to a great extent and suggested that being engaged in free time was a determining reason for individuals' wellbeing after they retired.

#### **4.5 Social Support and Adjustment to Retirement**

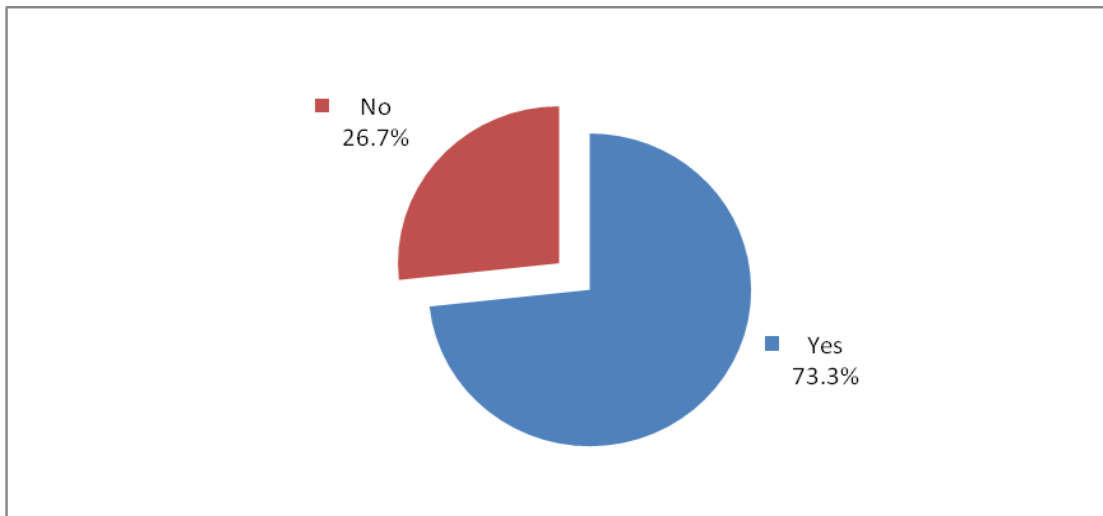
The investigation was also interested in determining the level of social support in the adjustment of the retirees of M.I.T.C headquarters in Nairobi, Kenya. The respondents were asked to rate social support and the influence it had on their adjustment to retirement. The results are as follows:

##### **4.5.1 Reaction of Family Members to the Respondents' Retirement**

The interviewees were required to respond on the question as to whether their family members positively reacted to their retirement. Figure 4.6 depicts the findings:

**Figure 4.6**

*Reaction of family members to their retirement*



In Figure 4.6, 73.3% agreed that their family members reacted positively towards retirement while 26.7% indicated that their family members did not react positively to their retirement.

Evidently, a greater part of the retirees received positive support from their families upon their retirement. The positive support would mean better adjustment of retirees to adjustment. For the few who felt their family members showed no support upon their retirement, they may have difficulties adjusting to retirement.

The findings resonate with those of Thuku (2013), who in a study on Retirees in Nyeri County in Kenya noted that positive reception of retired by their families and friends upon retiring was a key factor that influenced their happiness in retirement. The findings also concurred with those of Larkin and Milne (2013) who argued that the degree of an elderly person' connection within close contacts relatives, acquaintances and persons next-door influences his/her out of work transition while manner of reception upon retirement by the family and friends greatly influences their early retirement experience. They added that

positive and close relationships as well as positive social support from family members enhances retirees' positive experience in retirement.

#### 4.5.2 How respondents were supported by their families after retirement

The participants were tasked to specify ways of support received from family members after retirement. The findings are displayed in table 4.10:

**Table 4.10**

*Respondents' support by family after retirement*

	Frequency	Percent
Basic Needs	25	21.6
Entertainment	16	13.8
Health	41	35.3
No way	11	9.5
Others	23	19.8
<b>Total</b>	<b>116</b>	<b>100.0</b>

According to Table 4.10, majority (90.5 %) were supported in various needs by their family members while 9.5 % had no support at all. From the findings, it is clear that provision of basic needs and support in health matters were the two major ways in which the retirees were supported by their family members. Basic needs here meant availability of food, water, shelter and so on. Support in health matters meant that if the retirees fell sick, then the family would be there to support them. Availability of these support from family members is likely to enhance better retirement adjustment for the retirees. If on the other hand, the retirees had no support at all from their family members as indicated by the 9.5%, then they would probably have difficulties in adjusting to retirement.



The findings agree with Li et al. (2014) who noted that the provision of enabling social environment to the elderly assist them to satisfactorily in retirement. The enabling situation is a tool that retirees could rely on to counter the tasks that are brought by aging during the transition.

#### 4.5.3 Relationship with Family Members after Retirement

Respondents were required to assess the kind of relationship they had with their family members after retirement. The results are shown in table 4.11:

**Table 4.11**

*Relationship with Family Members after Retirement*

	Frequency	Percent
Excellent	43	37.1
Good	47	40.5
Normal	23	19.8
Bad	3	2.6
<b>Total</b>	<b>116</b>	<b>100.0</b>

According to Table 4.11, 97.4 % of the respondents were relating well with their family members, while only 2.6% had sour relationship with their family members after retirement as bad. This was also resonated during the interview participant 7 remarked:

The findings of Olsen and Berry (2011), who reported that their subjects had frequent contacts with their family members, also came with the same outcome. They further noted that such positive influence was stronger on the mental health of the retirees, hence successful adjustment. Participant 4 who had a bad relationship with her family members lamented:

“I had hardly completed one month after retirement when my spouse ordered me to go and do farming in the village. He has been insistent on this and I am yet to receive my pension benefits from the Government. I never expected such a change of behavior just as I needed my family to help me settle”.

Age: 61 yrs.

The findings indicate that a majority of the retirees had a good connection with their kin even after disengaging from employment. A retiree who has been used to work with colleagues around him or her may be very lonely and if they had such positive relationship at retirement, then they would be satisfied with retirement. With the family members' support, the retirees receive any kind of social support they need. When they are sick, the family will be there to take care of them. This kind of support could be an encouragement to the retiree as they feel loved and appreciated and this action can improve on their wellbeing. Participants whose response indicated that their relationship with their family was bad may not have satisfaction in retirement.

This finding also corroborates with previous research carried out by Amorin et al (2017), where family support was found to be a predictor of happiness. This would be the contrary for retirees deprived of such support as they are likely to be stressed and this may have adverse effect on their adjustment.

#### **4.5.4 Respondents' Agreement on Social Support**

The interviewees ranked their degree of concurrence with the items provided on social support that they might have obtained from their close associates. The answers were gauged on a measure of 1-4 from 1-strongly disagree, 2-disagree, 3-agree and 4-strongly agree. The findings are depicted in table 4.12:

**Table 4.12*****Respondents' Agreement on Social Support***

<b>Statements</b>	<b>Mean</b>	<b>Std. Dev</b>
I have someone important who takes care of my needs	2.53	1.123
There is always one person I can disclose my happiness and worries to	3.16	1.068
My family makes effort to assist me	2.76	0.938
My family is always there for my psychological needs	2.77	0.954
I have somebody who consoles me when I am aggrieved	2.72	0.967
My companions genuinely strive to be of assistance to me to	2.72	0.931
My friends are always there for me whatever the situation	2.72	0.900
I can trust my family when I am in trouble	3.17	0.783
I always inform my friends when I am happy or worried	2.87	0.775
My family assists me in resolving issues	3.03	0.844
I am able discuss my troubles with my peers	2.50	0.818

Table 4.12 depicts findings on the assent of retirees of MITC on various issues on social support obtained from those closely related them as indicated following reactions: I have someone important who takes care of my needs (mean = 2.53);

There is always one person I can disclose my happiness and worries to (mean = 3.16); My family makes effort to assist me (mean = 2.76); My family is always there for my psychological needs (mean = 2.77); I have somebody who consoles me when I am aggrieved (mean = 2.72); My companions genuinely strive to be of assistance to me (mean = 2.72); My friends are always there for me whatever the situation (mean = 2.72); I can trust my family when I am in trouble (mean = 3.17); I always inform my friends when I am happy or worried (mean = 2.87); My family assists me in resolving issues (mean = 3.03) and I am able discuss my troubles with my peers. In the semi-structured interviews, the participants had also this social support as remarked by participant 10:

“The friends I had at work disappeared in my life and I could not reach them through their phones.”

Age: 64 yrs.

Participant 5 added.

“I felt like a stranger in my own house as it seems I was interrupting with the normal activities in my house.”

Age: 62 yrs.

Others indicated that they were still bonding with their family members as stated by participant 2:

“I was working in town while my family was in my rural home. I would visit once a year when on leave. I did not fully see my children grow. They were all in the safe hands of my wife. I am now bringing them to know me better while I also bond with them”

Age: 63 yrs.

Those who were single cited loneliness as stated here by participant 4:

“I imagine what would happen to me when I become sick. My neighbors deserted me after realizing that I had retired and had no money to entertain them.”

Age: 61 yrs.

This may suggest that the retirees were facing a lot of tension as they settle to adjustment in retirement. It also implied that the retirees of MITC received a fair level of support from their close relations. This fair level is indicative that retirees were relatively adjusted to retirement. The high level of the relationship assistance to retirees could improve their adjustment to retirement, and when it is less, they could be less satisfied.

These findings on social support and its role in helping retirees adjust to their retirement are corroborated by feedback gathered through the semi-structured interviews as illustrated

hereafter; When asked whether they were happy with their retirement, the interviewees responded that they were happy and the reasons for being happy with the retirement included feeling relaxed and enjoying to be with their family on a full time basis. This was supported by participant 6 saying:

“There is plenty of time for me to be with my kin and also relax from work. I am also free to do what I want to do at any time without being controlled.”

Age: 62 yrs.

They were also asked if they had experienced any change in their social life after retirement, eight (8) of the interviewees said a lot of change had occurred in their social life after retirement as explained by participant 7:

“I am now confined to my family members as opposed to the time I was working where I would interact with different groups of workers.”

Age: 63 yrs.

Some indicated that they were not received well by their families. Those who were single, divorced and widowed felt a sense of loneliness and not engaging in social activities as they did when they were employed. However, two (2) of the interviewees indicated having not experienced any change in their social life after retirement as echoed by one participant 6 below:

“My social life has not changed much since retirement. I still participate in the women’s group and church activities. I have also maintained my friends at work and in the estate.”

Age: 62 yrs.

This finding implies that the majority of the retirees were experiencing a lot of change in their retirement, some positive and others negative. The retirees in this study were looking back at their working scenario where they had many friends to interact with. This meant

that they felt lonely as a result of this social change. These interruptive thoughts and feeling are likely to interfere with their psychological well-being as well as adjustment.

Li et al. (2014) in their work in China discovered that social connection impacted positively on aged in moderating effects that could impede retirement satisfaction. Amorim et al. (2017) made a similar observation on pre-retirees in Brazil and suggested that those who close associations would still enjoy life after retirement.

#### **4.5.5 Knowledge of Social Support to Civil Service Retirees**

The interviewees were required to point out any assistance provided by the state or if they were informed of any help accorded by other entities. The majority (75.9%) indicated that they had no knowledge such assistance while 24.1% were familiar with the provision of such care. This showed that majority of the retirees had no knowledge about the existence of any public aid or any other kind of resources for retirees.

The outcomes corroborate with that of agreed with Mboga (2014) whose work on retirees in Kenya observed that most of the sampled retirees were unaware of available social support services offered by the country's government and other civil society groups. The study called for awareness creation among the country's working population on the various support on social services. She further noted that the on social resources availed the retired employees was the pensions benefit.

This depicts that the Government had no special interest on their retirees. If they were given any support after retirement, the retirees would be happy and adjust well to retirement, but with this scenario, it would be difficult for them to go through the transition satisfactorily.

## **4.6 Counseling Interventions That Could Help the Retirees Adjust to Retirement**

This investigation wanted to examine the interventions that could be used to help the retirees of MITC headquarters in Nairobi, Kenya, adjust to retirement. The study respondents were asked to bring out any useful interventions they could use to adjust to retirement. The findings are as narrated:

### **4.6.1 Psychological Problems after Retirement**

The subjects were required to specify if they were undergoing any psychological problems after retirement from Civil Service. 69% divulged that they did not experience any psychological problems after retirement from Civil Service while 31% of the respondents said that they experienced some psychological problems after retirement from Civil Service. This showed that though occurrence of psychological problems was not a concern for most of the retirees, a significant number of them still experienced some psychological problems after retirement from Civil Service. This may mean that they had not adjusted well to retirement.

These findings on psychological problems are further affirmed by feedback gathered through the semi-structured interviews. When asked if they had any problem that affected them as a result of the retirement, the interviewees cited experiencing various psychological problems as remarked by participant 10:

Participant 10 who was rejected by the spouse when he returned to the village lamented:

“I felt like a stranger in my own home and I had nowhere to go to since I had not been paid my final dues.”

Age: 64 yrs.

Participant 4 who was stressed said:

“Sometimes I find myself angry for no particular reason. I feel like everything irritates me and any comments that are not pleasing to me makes me to retort back”.

Other challenges identified by the interviewees included housing and health problems as participant 4 lamented:

“I thought I would stay in the Government house so long as I had not been paid my pension lump sum. This was not to be after I was given one month’s notice to vacate the quarters.”

Age: 61 yrs.

Other comments on their social status after retirement were given by participant 5:

“Upon retirement, the respect I got previously from those around me and in my former office dwindled. Nobody seemed to notice my presence.”

Age: 62 yrs

The fact that some of these retirees were facing such pre-retirement, postretirement and social support related factors could affect their psychological well-being and interfere with their adjustment process. From this study it is evident that the interviewed retirees of MITC were adversely affected by the problems they narrated. These consequences could lead to anger, stress, depression, loneliness, anxiety and fear. The outcomes agree with those of Hansson, et al (2018), who in a study of changes in life satisfaction for the elderly noted that the retirees were worried about potential psychological problems after retirement including stress and loss of long-time friends who they worked with.

Osborne (2012), also brought out psychological effects on retirees and suggested low status and diminished self-trust led to postretirement void. These outcomes could also lead to unsuccessful retirement adjustment (Osborne, 2012; Wang, 2012).



#### 4.6.2 Dealing with Stress after Retirement

The participants were required to specify the person they would talk to in case they suffered from stress after retirement. The results are reflected in table 4.13:

**Table 4.13**

*Source of help in case of stress*

	<b>Frequency</b>	<b>Percent</b>
Psychologist	15	12.9
Human Resource	23	19.8
Therapist	20	17.2
Supervisor	1	.9
Friends	27	23.3
Physician	4	3.4
Siblings	20	17.2
No one	6	5.2
<b>Total</b>	<b>116</b>	<b>100.0</b>

According to Table 4.13, in case of stress after retirement, 23.3% of the respondents would turn to friends for support, 19.8% would turn to their former human resource for support, 17.2% would turn to therapists for support, another 17.2% would turn to siblings for support, 12.9% would seek help from a psychologist, 5.2% would seek help from no one, 3.4% would seek help from a physician while 0.9% indicated that they would turn to their former supervisors for help. This implied that in case they experienced stress after retirement, Majority, (95%) of the retirees had diverse sources of help that they could turn to. The findings indicate that the retirees seem to be aware of how they would deal with stress, meaning that they would be able to adjust to retirement after seeking such help.

They only needed to access the counselling services to help them deal with their problems.

The results were in agreement with Wilson and Aggrey (2012) who noted that in case of any psychological challenges after retirement, the retirees could seek help from diverse sources including their family, friends and medical specialists. Similar sentiments were shared by Yeung (2013).

#### 4.6.3 Usefulness of Counselling for adjusting to retirement

The study respondents were requested to indicate how useful they thought a number of highlighted interventions for helping retirees adjust to retirement would be to them after retirement. The feedback was ranked applying the measure of 1-3. 1 - Useful, 2 - very useful and 3 - not useful. The findings are illustrated in table 4.14:

**Table 4.14**

*Usefulness of Counselling for adjusting to retirement*

Statements	Mean	Std. Dev.
Assist in getting a new job	2.03	0.839
Assist with information on transferring psychological skill to a different place	1.80	0.725
Help in building confidence in postretirement life	1.74	0.577
Information on opportunities of work and education	1.87	0.764
Financial counseling	1.78	0.744
Assistance in finding a place to live	2.48	0.797
Guidance with medical and health care	1.77	0.690
Involvement in physiological and dietary program	1.59	0.604
Information on how other Civil Servants have dealt with retirement	1.69	0.751
Attend workshops with other retired Civil Servants to share experiences	1.73	0.727

Results in table 4.14 suggests that retirees of MITC shared the view that the various highlighted interventions could be useful in helping them adjust to retirement as indicated

by the following responses: Assist in getting a new job (mean = 2.03); Assist with information on transferring psychological skill to a different place (mean = 1.80); help in building confidence in post-retirement life (mean = 1.74); information on opportunities of work and education (mean = 1.87); financial counseling (mean = 1.78); assistance in finding a place to live (mean = 2.48); guidance with medical and health care (mean = 1.77), involvement in physiological and dietary program (mean = 1.59); information on how other civil servants have dealt with retirement (mean = 1.69) and attend workshops with other retired Civil Servants to share experiences (mean = 1.73).

These findings on interventions that could help the retirees adjust to retirement are corroborated by feedback gathered through the semi-structured interviews. When asked what could be done in order to ensure that retirees from the civil service got involved in nation building and improve their life after retirement, participant 10 had the following to say:

“There should be increase in pension benefits and introduction of medical schemes for the retirees and if possible, re-employment to help control stress that is related to retirement.”

Age: 64 yrs

In addition, when asked the means that could be used to alleviate the tasks that retired civil servants faced, the interviewees indicated a wide range of possible interventions.

However, most of the respondents felt that the retirement system of Kenya’s civil service is fair. The findings reveal that the majority of the retirees were not well adjusted to retirement and counseling would enable their better retirement. This implied that a wide range of interventions could be useful in helping the retirees of the MITC to adequately plan, prepare and adjust for retirement. This calls for counselling that can be used to help the retirees adjust to the retirement process.

The findings agree with Omoluabi and Dickson in Machima (2012), who argue that the needs of retirees should be identified for proper interventions. Such interventions should address critical areas including financial well-being, social functioning, health, leisure and recreation, and physical and psychological well-being. According to Wang (2013) various interventions could be useful to retirees in helping them adjust to life in retirement including helping them learn new skills on new areas of occupation, financial counseling and support with medical and health care needs. This is corroborated by Larkin and Milne (2013), who argue that interventions on helping the retirees find a place to live, help on physiological and dietary needs and shared experiences with other retirees could help them better adjust to their retirement.

#### **4.6.4 Counseling Interventions**

As per the findings above, the interventions may involve Counselor's facilitation for the retiree to search for new ventures where individual could utilize professional skills and expertise. The retirees can also be assisted to develop social and educational skills and enhance their coping, problem-solving strategies and decision-making skills which have not been tapped during the working skills. Many leisure activities can be explored to improve their health, social and psychological status.

CBT, can be applied to address the preretirement, postretirement and social support factors affecting the adjustment of retirees of MITC. According to Baba (2010), the Counselor plans counseling program and interventions that are necessary for the retirees for adjustment to psychological problems. He further adds that this would enable them see life as meaningful. CBT is currently considered to have superior efficacy over pharmacotherapy treatment (Cuijipers, 2017). It can therefore be effective in counselling the retirees as it has techniques that could address retirees' issues.

Older adults; wherein retirees are included; experience a lot of stress as a result of many issues like medical illnesses, losses, cognitive dysfunction and disability. The losses and retirement transition they undergo can trigger many psychological problems that may interfere with life satisfaction. Problem solving technique can be used to help them in managing and preventing stress, anger, depression and also assist them in managing future problems (Nezu & Nezu, 2014).

The retirees can also be equipped with appropriate skills for the achievement of the goals they have towards life. This could be done through training in social skills, communication and assertiveness through the mode of direct instruction, modeling, and role-plays (Dobson & Dobson, 2017). Psycho-education is another technique in which retirees are provided with correct information. They are helped to recognize and change the way they think see and believe in what is taking place in their life, the suppositions that make them susceptible to those distortions (Dobson & Dozois, 2019).

Internet or app-based CBT interventions could be availed to retirees even those living in the rural areas and those with inadequate resources to visit therapists. This method makes it possible for the large number of the vulnerable groups be reached and treated by use of CBT (Andersson, 2014). With the availability of smart phones and websites, the retirees can be assisted to complete their action plans like activity scheduling, thought records and can also provide self-reports. Cognitions play a big role in psychological wellbeing of retirees. To help people alter the wrong thoughts they hold, disputing their way of thinking and establishing other ways of dealing with their problems could enable them attain satisfaction in retirement (Beck, 2011). With the assistance of therapists, retirees can be assisted to keep track of their dysfunctional automatic thoughts and devise other ways of dealing with such thoughts.

Retirees can also be taught relaxation techniques to reduce, stress, any worries or anxiety leading to improved mental wellbeing, enjoyment and life satisfaction. The techniques include progressive muscle relaxation, deep breathing and imagery (Liza, 2011). Other studies have also indicated that older adults who receive these relaxation strategies report less stress, depression and anxiety. The methods may be effective in generating increased self-efficacy, in clients, perceived control over stress, and improved coping leading to an overall sense of well-being (Klainin-Yobas et al, 2015).

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

The reason for carrying out this work was to examine preretirement, postretirement and social support factors influencing the adjustment of civil servants after retirement in the MITC headquarters in Nairobi. It also attempted to identify counseling intervention that could assist retirees during the transition. Included in this chapter are summary of findings, conclusions and recommendations of the study based on the study objectives. Highlights of suggested areas for further research have also been considered.

#### **5.2 Summary of Findings**

##### **5.2.1 Retirement Preparation and Adjustment to Retirement**

The current study divulge that the retirees shared the view that the Ministry had facilitated various supportive programs for their retirement planning and preparation including being informed of the retirement date in good time so as to get prepared; financial management trainings, seminars or workshops; information about planning and preparation for retirement, to a very limited extent. This implied that the retirees of the MITC were of the view that the Ministry did not do enough to facilitate various supportive programs that would have enabled them adequately plan and prepare for their retirement.

##### **5.2.2 Post-Retirement Activities and Adjustment to Retirement**

The study results revealed that the retirees of MITC only participated in different activities after their formal retirement to a very limited extent with the respondents indicating that they were engaged in religious events in the society; they barely pursued leisure activities such as hobbies, arts, crafts or music as a way of adjusting to retirement; they were barely assigned social roles in the community. This showed that the retirees of MITC did not

engage in diverse activities in their retirement which denotes poor adjustment to retirement. Participation in postretirement activities leads to better adjustment in retirement. The limited activities the retirees were involved in meant that even their retirement adjustment was limited. More involvement in diverse activities would help the retirees to remain busy hence better adjustment to their retirement.

### **5.2.3 Social Support and Adjustment to Retirement**

This investigation noted that quite a number of the participants felt that their family members positively reacted to their retirement, implying that majority of the retirees received positive support from their families upon their retirement. The study also revealed that provision of basic needs and support in health matters were the two major ways in which the retirees were supported by their family members. In addition, majority of them were of the opinion that the association they had with their family members before and after workforce exit was good, implying that they maintained stability in their relationship throughout. However, the highest number of the respondents expressed the view that their main source of income after retirement, which was mainly pensions and NSSF payouts, did not help them meet their personal and family financial obligations. Consequently, the respondents cited experiencing financial difficulties especially owing to their lack of funds and inability to access credit facilities to engage in income generating activities in their retirement. This inadequacy of funds was likely to affect the smooth transition hence difficulties in adjusting to retirement.

The study results also indicated that the retirees of MITC were in agreement with the various statements about social care received from their acquaintances including there being someone important to take care of their needs; there is always one person who they could disclose happiness and worries to; family making effort to assist and always there



for their psychological needs; they have somebody who offers consolation when aggrieved; Friends are always there for them; family assists them in resolving issues; and they are able to discuss their troubles with my peers.

This meant the retirees of MITC retirement received a fair level of care from their close relations. This fair level of care is indicative that the retirees adjusted well to retirement. There is no doubt a retiree's adjustment to retirement could be determined by the presence of those who care for their social needs. As such, it can be said that the greater the level of shared support, the more improved and adjusted is the retiree.

#### **5.2.4 Counselling Interventions That Could Help the Retirees Adjust to Retirement**

The results of this research suggest that the retirees MITC shared the view that the various interventions could be useful in helping them adjust to retirement. These interventions included help in finding a new career to enable the smooth transition to retirement hence adjustment, rather than abrupt end to work-life; help in learning how to transfer their mental skill to a new area for continuity and to help in cognitive functioning hence adjust well to retirement; help in building confidence in post-retirement life, that they become confident with the activities they engage in after retirement and have better adjustment to retirement; provision of information on opportunities of work and education indicating that they still had the energy to continue working and studying hence enable them maintain their structure in central areas of their daily life hence adjust to retirement. Financial counseling was also cited as necessary as income decreases with retirement and with the knowledge, the retiree was likely to adjust to the meagre earnings hence adjust well to retirement. Assistance in finding a place to live, lack of housing could pose serious adjustment problems hence inability to adjust adequately to retirement. Guidance and support with medical and health care needs for retirees could help them attain wellbeing in

retirement. Involvement in physiological and dietary program would enable the retiree control old age diseases hence better adjustment to retirement. Information sharing on how other Civil Servants have dealt with retirement and attending workshops with other retired Civil Servants to share experiences would enable retirees have a positive attitude towards retirement and enable them adjust well. Counseling interventions could also be essential for the retirees' transition in retirement using CBT techniques some of which could be drawn in the psychoeducational programme as indicated in the findings. This implied that strategies could be devised assist retirees of the MITC adequately plan and prepare for retirement and progress well during the transition for better adjustment to retirement.

### **5.3 Conclusions**

Conclusions drawn from the results of this work are as follows;

MITC had not adequately prepared retirees for retirement which may have contributed to challenges in retirement adjustment.

The retirees from MITC did not fully engage in varying activities during their post-workforce phase and which could have otherwise helped them easily adjust to retirement.

Social care was critical in the life of retirees of MITC for their better adjustment to retirement. The support to the retirees from close relations, kin and companions and the cordial interactions were particularly helpful to them with respect to adjusting to retirement.

There were no interventions; including counseling; put in place by MITC that could assist the retirees go through the retirement transition to enable them live a satisfied life.

## **5.4 Recommendations**

Based on the study objectives and research questions, the study recommended the following:

### **5.4.1 Recommendations for Ministry of Industry, Trade and Cooperatives**

- i. The study recommends that MITC should develop pre-retirement preparation programs and ensure all prospective retirees have opportunity to go through the training before retiring from the organization.
- ii. MITC design follow-up programs that would check on the welfare of their retirees.
- iii. Prepare social support programs for the retirees and empower the pensions department to reach out to the retirees on an agreed period of time
- iv. The Ministry to come up with Counseling programs to prepare employees for retirement and even during retirement.

### **5.4.2 Recommendations for the Employees**

- i. The would-be retirees need to be adequately plan for activities and involvements to engage in after retirement.
- ii. The retirees ought to be proactive in seeking post-retirement training programs where they could learn a wide range of soft skills that can help them stay busy and engaged in retirement.
- iii. The retirees can be encouraged to maintain social ties among themselves even after retirement so as to maintain a wide social network

- iv. The retirees should seek help from counselling professionals whenever they feel they have issues that interfere with their adjustment and where they are unable to resolve challenges brought during the transition.

#### **5.4.3 Recommendations for Further Research**

- i. A similar study could be done with other ministries. This would assist the Government in designing and formulating policies on retirement. Comparative study can also be considered to investigate the factors influencing adjustment to retirement among retirees from the private sector in Kenya.
- ii. A similar study could be done but analyzed using inferential statistics so as to find out the extent to which each of the independent variables influences retiree adjustment.

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## APPENDICES

### Appendix I: Introduction Letter

Jenipher Akinyi Odera,

Kenya Methodist University,

Reg: No. MCO-3-0512,

Department of Theology, Religious Studies and Counseling,

Nairobi Campus

Dear respondent,

I student at the Kenya Methodist University, Nairobi Campus pursuing a Masters' program in Counseling Psychology I am currently collecting data for my Thesis. The study is an examination of psychosocial factors influencing the adjustment of retirees from Ministry of Industry, Trade and Cooperatives in, Nairobi. I am requesting that avail some of your time to complete this questionnaire. This exercise is meant for the study I am undertaking and the data provided will be treated with utmost privacy and discretion. All individual details given shall be handled jointly and not personalized. Please do not write details of your mobile or phone numbers, location, identification, specific addresses so that your anonymity is maintained. I thank you again for your cooperation.

Yours Faithfully,

Jenipher Akinyi Odera



**Appendix II: Questionnaire for Retirees of MITC**

**PART I: Demographic Information**

1. Age (Mark one)

- a. 55-59 yrs
- b. 60-64 yrs
- c. 65-69 yrs
- d. 70-74 yrs
- e. 75 yrs & above

2. Gender (Mark one)

- a. Male
- b. Female

3. Current marital status (Mark one)

- a. Married
- b. Single
- c. Divorced
- d. Widowed

4. Number of children dependent on you for support

- 1-2
- 3-4
- 5-6
- More than 6

7. Highest educational attainment (Mark one)

- a. Primary education
- b. Secondary education
- c. Vocational and technical training
- d. College diploma
- e. Bachelor's degree (BA)
- f. Masters' degree (MA)
- g. Doctorate degree (PhD)
- h. Other, specify .....

8. Number of years since retirement

.....

9. Current monthly income (Kshs) .....

10. Please indicate your main source of income after retirement?

NSSF  Pension funds  Savings  Investments  Post retirement employment   
 Inheritance  others  if others specify .....

11. Does the main source of income in 10 above help you to meet your personal and family financial obligations? Yes  No

12. General perceived physical and mental health (Mark one)

- a. In a good health
- b. Occasional feelings of illness
- c. In a medically attended illness

13. How would you rate the status of your health after retirement? Much improved   
 Improved  Normal  Deteriorated  Very deteriorated

**PART II: Psychosocial Factors Influencing Retirement Adjustment**

**Pre-retirement Preparation and Adjustment to Retirement**

Indicate your experiences on the extent to which MITC had facilitated conditions for your retirement by marking (√) opposite each item. Your answers range from 1- not at all, to 4- more than enough, on the MITC’s access to supportive programs before the time of retirement and assess the degree of effort you spent on each as part of your retirement planning and preparation before the time for retirement before you totally exit from work or immediately after you retired.

S/No	Item	Not at all (1)	Very limited (2)	Adequate (3)	More than enough (4)
1.	Adaptive psychological or life skill trainings				
2.	Leisure time management trainings				
3.	Financial management trainings, seminars or workshops				
4.	Information about planning and preparations for retirement				
5.	Informing on retirement date ahead of time to get prepared				

### Postretirement Activities and Adjustment to Retirement

Put (√) in front of the following activities to indicate the extent of your participation in different activities after you formally retired. Your answers regarding your participation range from 1 (not at all) to 4 (more than satisfactory).

S/NO	Activities	Not at all (1)	Very limited (2)	Satisfactory (3)	More than satisfactory (4)
6.	I am working as a volunteer to enable me adjust to retirement				
7.	I am working on contract/part time and this keeps me busy after retirement				
8.	I have been assigned social roles in the community				
9.	I am involved in charity work in the community				
10.	I pursue leisure activities such as hobbies, arts, crafts or music as a way of adjusting to retirement				
11.	I get involved in religious activities in the community				
12.	I am an active member in local or professional associations				
13.	I am involved in consultancy on professional expertise				

### Social Support and Adjustment to Retirement

14. Were your family members' reaction to your retirement positive? Yes  No
15. If you have indicated yes in 14 above, briefly state the reasons that made your family members to be positive .....
16. If you have ticked no in 14 above, briefly state the reasons that made your family members not to appreciate your retirement.....  
.....  
.....
17. In what ways do your family members support you after retirement? (**Tick as appropriate**)  
Financial provision  provision of food/shelter/clothing  entertainment  health management  no ways  others  if others specify.....  
.....
18. How would you rate the nature of relationship between you and your family members after retirement? Excellent  Good  Normal  Bad  Very Bad

**Instruction**

Rate your level of agreement on the social support you might have received from your family, friends, and significant others by putting a check mark () corresponding to each item. Your ratings range from 1 (strongly disagree) to 4 (strongly agree).

1. Strongly disagree
2. Disagree
3. Agree
4. Strongly agree

S/N	Items	1	2	3	4
19.	I have someone important who takes care of my needs				
20.	There is always one person I can disclose my happiness and worries to				
21.	My family makes effort to assist me				
22.	My family is always there for my psychological needs				

23.	I have somebody who consoles me when I am aggrieved				
24.	My companions genuinely strive to be of assistance to me to				
25.	My friends are always there for me whatever the situation				
26.	I can trust my family when I am in trouble				
27.	I have friends with whom I can share my joys and sorrows.				
28.	My family assists me in resolving issues				
29.	I am able discuss my troubles with my peers				

30. What financial problems do you face as a result of your retirement? (**Tick as appropriate**)

Not able to access loans to invest on new income generating skills  lack of funds to invest in income generating activities  inadequate energy to perform tasks in new income generating activities  others  if others, please specify.....

31. Are you a member of any financial support group? Yes  No  Kindly explain .....

32. Have you ever been awarded any care by the government or any organization?  
Yes  No

If yes state any support given

.....  
.....

33. Have you profited from the support: Please explain?  
.....  
.....

34. Kindly mention the problems you go through upon retirement.  
.....  
.....  
.....  
.....  
.....

**Interventions**

35. Have you experienced any psychological problems after retirement from Civil Service?

Yes  No

If “Yes”, what kind of problems?

Specify.....  
.....

36. If you felt stressed whom would you prefer to help you?

- a. Government Psychologist
- b. Head of Human Resource
- c. Therapist
- d. Supervisor
- e. Friends
- f. Physician
- g. Siblings
- h. None

37. How are the following activities useful to you during retirement? (**Indicate “useful”, “very useful” or “not useful” as appropriate**)

---

- a. Assist in getting a new job  
.....
- b. Assist with information on transferring psychological skill to a different place  
.....
- a. Help in transferring your mental skills to a new area  
.....
- b. Help in being confident during retirement .....
- c. Help access information on work and education opportunities  
.....
- d. Counseling on finances  
.....
- e. Assistance in finding a place to live  
.....

- f. Guidance with medical and health care  
.....
- g. Involvement in physiological and dietary program  
.....
- h. Information on how other Civil Servants have dealt with retirement  
.....
- i. Attend workshops with other retired Civil Servants to share experiences  
.....

### Appendix III: Retirement Adjustment Scale for Retirees of MITC

#### Instruction

Rate your level of agreement on the following items about your post retirement adjustment by putting a check mark (√) corresponding to each item. Your ratings range from 1 (strongly disagree) to 4 (strongly agree).

1. Strongly disagree

2. Disagree

3. Agree

4. Strongly agree

S/NO	Items	1	2	3	4
1	I feel settled and getting used to retirement				
2	I am happy that I have retired				
3	I am occupied				
4	I am worried about my savings				
5	I long for work				
6	I regret that I did not have prior arrangement for my exit				
7	I long for work routine				
8	I am no longer appreciated as was the case before leaving work				
9	I have to survive with the decline in my earnings				
10	I long for active involvement at work				
11	Retirement is not what I anticipated				
12	My life has improved due to retirement				
13	I am happy having my spouse around me				



#### **Appendix IV: Semi-structured Interview Guide for Retirees of MITC**

I take this opportunity to appreciate you for being part of this interview with me. I am Jenipher Akinyi Odera, Masters Student of Counseling psychology at Kenya Methodist University. I would like to talk to you about your retirement psychosocial challenges influencing retirees' adjustment to retirement. This interview is part of the data required in the study I am pursuing for my Masters' degree. I expect to spend less than an hour during the conversation and I will be noting down a few points as we discuss. I request you to accept this action and I assure you the details of the session will be treated as confidential and your anonymity shall be secured. This is to say that the feedback you divulge will not be disclosed to a third person and there will be no indication in the information in the report that will insinuate you as a respondent. You are at liberty to say what you feel and if there is any issue that you feel you are not able to share, then you may leave it out. You may end the interview as and when you feel you cannot continue. Please sign on to affirm your consent.

1. What do you understand by the word retirement?
2. Did you find the retirement life as you expected it to be?
3. Are you happy with your retirement? How do you explain it in words? And what is the reason for this?
4. Is there any change in your social life after retirement, for example, family ties, friendship networks, and other social activities? If yes, explain
5. Is there any difficulty you have faced in the retirement process? If any, what are they and how did you cope with them?
6. Do you have any problem you think has affected you as a result of the retirement?
7. How do you spend your free retirement years? You can mention any social, personal or private activity.
8. Do you think you retired at the right time? If not, when do you think it should be? Why?

9. What contributions do you have in the development programs for the country?
10. What conditions do you think are needed to be maintained at Civil Service level for the retired to participate in nation building and in improving or maintaining life after retirement?
11. How do you evaluate the retirement system of the Civil Service?
12. Would you please tell us any specific problems, pitfalls, or drawbacks that you observed to be considered and improved in the retirement policy in general for retired Civil Servants? What mechanisms do you think can be devised to alleviate the challenges?
13. If you think there are issues not raised here, you can make points.

## Appendix V: Research Permit from KEMU



# KENYA METHODIST UNIVERSITY

P. O. Box 267 Meru - 60200, Kenya  
Tel: 254-064-30301/31229/30367/31171

Fax: 254-64-30162  
Email: info@kemu.ac.ke

Our ref: NAC/MAS/1/2019/14

18<sup>th</sup> March 2019

Commission Secretary,  
National Commission for Science, Technology and Innovations,  
P.O. Box 30623-00100,  
**NAIROBI.**

Dear sir/ Madam,

**RE: JENIPHER AKINYI ODERA (MCO-3-0512-1/2017)**

This is to confirm that the above named is a bona fide student of Kenya Methodist University, Department of Theology, Religious Studies and Counselling , undertaking a Master of Arts in Counselling Psychology. She is conducting a research on, **“Psychosocial Challenges influencing adjustment of civil servants after retirement: a case of Ministry of Industry, Trade and cooperative Headquarters Nairobi County.”**

We confirm that her thesis proposal has been defended and approved by the university.

In this regard, we are requesting your office to issue a permit to enable her collect data for her research.

Any assistance accorded to her will be appreciated.

Thank you.



**DR. JOHN MUCHIRI PhD.**  
**DIRECTOR, POSTGRADUATE STUDIES**

Encl.

## Appendix VI: Research Authorization by NACOSTI



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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

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

Ref. No. NACOSTI/P/19/97030/29403

Date: 23<sup>rd</sup> April, 2019

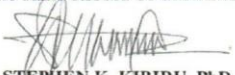
Jenipher Akinyi Odera  
Kenya Methodist University  
P.O. Box 267- 60200  
MERU.

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

Following your application for authority to carry out research on "*Psychosocial challenges influencing adjustment of civil servants after retirement. A case of Ministry of Industry Trade and Cooperatives Headquarters Nairobi County*" I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **23<sup>rd</sup> April, 2020**.

You are advised to report to **the Principal Secretary, Ministry of Industry Trade and Cooperatives, the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

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


  
**DR. STEPHEN K. KIBIRU, PhD.**  
**FOR: DIRECTOR-GENERAL/CEO**

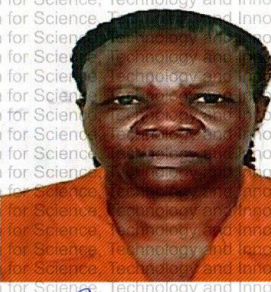

Copy to:

The Principal Secretary  
Ministry of Industry Trade and Cooperatives.

## Appendix VII: Research Permit

**THIS IS TO CERTIFY THAT:** **Permit No. : NACOSTI/P/19/97030/29403**  
**MS. JENIPHER AKINYI ODERA** **Date Of Issue : 23rd April,2019**  
**of KENYA METHODIST UNIVERSITY,** **Fee Recieved :Ksh 1000**  
**0-200 Nairobi,has been permitted to**  
**conduct research in Nairobi County**  
**on the topic: PSYCHOSOCIAL**  
**CHALLENGES INFLUENCING**  
**ADJUSTMENT OF CIVIL SERVANTS AFTER**  
**RETIREMENT A CASE OF MINISTRY OF**  
**INDUSTRY TRADE AND COOPERATIVES**  
**HEADQUARTERS NAIROBI COUNTY**  
**for the period ending:**  
**23rd April,2020**

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

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

## Appendix VIII: Research Authorization by Ministry of Education

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Republic of Kenya  
MINISTRY OF EDUCATION  
STATE DEPARTMENT OF EARLY LEARNING & BASIC EDUCATION

Telegrams: "SCHOOLING", Nairobi  
Telephone: Nairobi 020 2453699  
Email: [rcenairobi@gmail.com](mailto:rcenairobi@gmail.com)  
[sdenairobi@gmail.com](mailto:sdenairobi@gmail.com)

REGIONAL DIRECTOR OF EDUCATION  
NAIROBI REGION  
NYAYO HOUSE  
P.O. Box 74629 - 00200  
NAIROBI

When replying please quote

Ref: RCE/NRB/GEN/1/VOL. 1

DATE: 14<sup>th</sup> May, 2019

Jenipher Akinyi Odera  
Kenya Methodist University  
P O Box 267-60200  
MERU

RE: RESEARCH AUTHORIZATION

We are in receipt of a letter from the National Commission for Science, Technology and Innovation regarding research authorization in Nairobi County on "**Psychosocial challenges influencing adjustment of civil servants after retire. A case of Ministry of Industry Trade and Cooperative Headquarters Nairobi County**".

This office has no objection and authority is hereby granted for a period ending **23<sup>rd</sup> April, 2020** as indicated in the request letter.

Kindly inform the Sub County Director of Education of the Sub County you intend to visit.


JAMES KIMOTHO  
FOR: REGIONAL DIRECTOR OF EDUCATION  
NAIROBI

C.C

Director General/CEO  
Nation Commission for Science, Technology and Innovation  
NAIROBI



## Appendix IX: Research Authorization by MITC

Jenipher Odera  
C/O State Department for  
Industrialization Headquarters  
**NAIROBI**  
10<sup>th</sup> May, 2019

The Director  
Human Resource Management & Development  
State Department for Industrialization  
**NAIROBI**

*Approved  
Please proceed  
JTO*

Dear Doctor,

### **AUTHORITY TO CARRY OUT RESEARCH**

For: PRINCIPAL SECRETARY  
STATE DEPARTMENT FOR INDUSTRIALIZATION  
MINISTRY OF INDUSTRY, TRADE  
AND COOPERATIVES  
P.O. Box 30418 - 00100, NAIROBI

*13/05/19*

I am currently undertaking a Master of Arts Programme in Psychological Counseling at the Kenya Methodist University (KEMU). Research is one of the mandatory units for students at the college. I intend to carry out counseling research in the Ministry of Industry, Trade and Cooperatives. The information provided by the respondents will be strictly for academic purpose and will be treated with utmost confidentiality.

This is therefore to request for your authority to carry out research beginning on 13<sup>th</sup> May, 2019.

Thank You

Yours Faithfully

*JTO*

**Mrs. Jenipher A. Odera**  
**P/No. 1981000805**

## **Appendix X: Psychoeducational Programmes**

### **Psychoeducational group Programmes**

The aim of psychoeducational programmes is to help retirees develop skills, behavior patterns and be able to effectively use the means that are at their disposal. The trainings could be very useful to the retirees of the MITC as interventions in helping them adjust to retirement. Since the retirees are considered to be in the retirement transition they are able to share their personal experience with those that are in a similar life situation. This means that they need to modify their behavior learn new skills and deal with their psychosocial problems (Kropf & Cummings, 2017).

This is a one-week programme targeting retirees of MITC facilitated by two Counselors focusing on the following session topics:

- i. Session 1: Introduction and overview of the program  
Information giving, skills training and exercises on:
- ii. Session 2: Goal setting, problem solving, cognitive restructuring, anger management.
- iii. Session 3: Relationships, social support
- iv. Session 4: Positive behavior, rest, sleep, exercise, group activities and music
- v. Session 5: Effective communication skills, perception.
- vi. Session 6: Stress management, relaxation techniques, taking responsibility, way forward, social activity, evaluation and end of the programme.