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DEPARTMENT OF PSYCHOLOGY

THE PSYCHOLOGICAL CHALLENGES EXPERIENCED IN RETIREMENT BY POLICE OFFICERS: A CASE STUDY OF THE ADMINISTRATION POLICE OFFICERS IN KENYA.

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A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF HUMANITIES AND SOCIAL SCIENCES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF M.A (COUNSELING PSYCHOLOGY) OF KENYATTA UNIVERSITY

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Declaration

This project is my original work and has not been presented in any other University for the award of a degree.

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Dedication

I hereby dedicate this work to those who are especially dear to me that is God, my family specific my wife Alice Ngina Kabera and Administration Police Family.
Acknowledgements

Any accomplishment requires the effort of many people and this is no different. I thank my wife whose patience and support was instrumental in accomplishing this task. Many thanks goes to God and to my supervisors Dr M. Sirera and Dr M. Mwenje. The supervisors willingly walked an extra mile in guiding and instructing me professionally and enabled me to complete the project on time.

I am deeply indebted to Administration Police Commandant Mr. Kinuthia Mbugua for allowing me time to be in school to maximize my potential, only God can reward him. I am also thankful to Mr. Mwei (DACAP) who I worked with in the selection of research topic and his timely advice

Lastly, many thanks to all who stood with me in giving advice and in prayers. To you all, may the Almighty God richly bless you.
ABSTRACT

The purpose of this study was designed to explore the psychological challenges of retirement on police officers with the specific focus on the impact it has on their lives outside the service.

Retirement is a complex issue that is closely associated with stress that has significant effects on the psychological wellbeing of individuals. This study was designed to explore the psychological challenges of retirement on police officers with the specific focus on the impact it has on their lives outside the service. Using a transactional Model advanced by Richard Lazarus and Susan Folkman (1984) and Robert Atchley (1983) Phase Theory, this study sought to establish the psychological challenges that may face the officers at retirement and how they are prepared to deal with the challenges. A mixed method descriptive survey research design was used for the study. The sample of the population for the study was drawn from the retired Administration Police officers. Purposive sampling technique was used to select the sample from different administrative cadres in the force. Questionnaire was the main instruments for data collection. Quantitative data was analyzed by means of descriptive statistics. On the other hand Critical Discourse Analysis (CDA) was used to analyze the qualitative data from open ended questions. The study found that many of the retired police officers were not prepared. They perceived retirement phase as unproductive. They felt the government never prepared them considering the nature of their work which contributed in one way or the other for them not ready for retirement. It was found that many were not able to cope and adjust with retirement hence were lonely, frustrated and unhappy. It was concluded that preretirement counseling is pertinent in police department which should encompass all types of challenges police face during their active phase in police work and in retirement phase. The study recommended that preretirement counseling and career counseling should start immediately the police are recruited in the police academy. They should also introduce psychological services, training and support which will help the police in relieving the psychological pressures related with police work and police retirement. The study concluded that training would help the officers develops productive cognitive and coping techniques in police careers and transition to retirement. The government also should put some policies to guide the establishment of the welfare for police retirees. Finally honoring of police retirement should be done as significant event. Further research on police retirement and family, effectiveness of Critical Incidents Debriefing were recommended on debriefing the police after traumatic events for example police operations.
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CHAPTER ONE
INTRODUCTION

1.1 Background to the Study.

Retirement is a worldwide phenomenon. Prior to the twentieth Century, retirement was a virtually unknown phenomenon. People worked until they were disabled or died. Factors leading to retirement as we understand it today include high productivity resulting from advanced industrial production systems, a large surplus of workers due to decline in death rates, and an increase in the standard of living (Banner & Peter, 1999, Montana & Bruce, 2008). This has made retirement an inevitable worldwide phenomenon for all those employed.

Kenyans born at independence in 1963 or immediately after, are set to retire in the next few years. This is even after the government extended the retirement age from 55 years to 60 years (Review of the mandatory retirement age for Public servant, 2009). Those born in 1965, for instance have only 15 years of service. With improved Medicare and hygiene, life expectancy has increased and majority of the retirees are expected to live longer in retirement. This will call for more resources (psychological, social and economic) to sustain them in their sunset years by taking into account issues like medical costs, which will escalate as they advance in age.

Retirement is inevitable, but people have mixed feelings about the phenomenon. While some people approach retirement with pleasurable anticipation and relief, others consider themselves not yet ready to relinquish what is often a meaningful and important part of their lives (Busse & Eric, 1969). Because of the emphasis placed on the importance of work in our culture, retirement presents most people with a substantial sense of loss. Loss of identity, social role, financial security and prestige are all characteristics of retirement which require significant psychological adjustments (Kalker, 2005 & Cox, 1984).

According to Backer encyclopedia of psychology and counseling edited by David and Hill (1999), retirement is a stage of life following withdrawal from labor force in which individuals receives their end of service benefits. Withdrawal of labor force has the implication that one is withdrawn from a service that they had perhaps personified. This means that retirement can be accompanied with social, economical and emotional challenges which can pose a lot of psychological effects, both negative and positive. Positive effects
come from the understanding that one has been relieved of stressful work and has been provided with an opportunity for resting. On the other hand it can mean loss of active life, resources and the status that an individual held, depriving him/her the benefits associated with such concepts.

Mutuku (2004) defines retirement as withdrawal or retreat from one’s position, occupation or from active working life to rest and normally takes place at advanced age. This view reinforces the views of Back (1969) who argued that retirement is regarded as a role for the aged. From this definition, the concept of advanced age can be associated with many losses among them health, relocation and finances in addition to loss of employment status. These are major losses coming at the same time and this can create a lot of challenges that can have several negative implications. Back (1969) postulated that transition to this role arouses concern in the aged person and creates problems regarding his adaptation to the new status. Although the literature is rather dated, adaptation challenges are still experienced to date. The new status may have different implications to retirees’ morale, and ways of spending time in a society that is not able to support an increasing proportion of ‘non-productive’ members. Lack of social support coupled with major losses in life associated with retirement are likely to trigger stress and other psychological challenges that may affect the wellbeing of the individual, his family, and society at large.

Apart from the old age that steers different emotions, the job an individual held may also determine how they feel and react. Some jobs lend themselves easy to interaction with the society such that apart from the time structure and the income associated with retirement there are no marked changes at retirement. Jobs like teaching, nursing and other social work allow people to interact in a normal way without creating suspicion as opposed to police work. Hence people retiring from these jobs may not need to change their lifestyles (Kinney, 2006). Although adjustment is a must at retirement, changes involved may be minimal, for example, a teacher who is operating from his home to school lives within the community hence will not experience major changes at retirement. However, jobs for example police work that are done under different environment may require a lot of psychological resources for one to adjust (Stull & Hatch, 1984).

Violanti (1992) argues that retirement for police officers is not the same as for those in civilian occupations. Police work is unique in itself; it is risky and involves working with
criminals from the society who may not take it kindly the interference the police officers bring in their lives. Police officers break cartels that provide survivalhood for criminal gangs (Miller, 1995). This creates enmity between them and the gangs. They arrest those involved in illegal practices in the society rubbing some people on the wrong side. They are also state agents and might carry out operations that do not augur well with societal culture and values. In addition police operate on orders which sometimes they may have no control over. Working in a police force means operating from a different framework that puts the officer at completely different poles with some of the civilians in the society. Retirement means joining the civilian society and finding same criminals that they facilitated their imprisonment and could be threatening to the police officers (Goldfard & Aumiller, 2008).

The police also operate from a different sub-culture that is marked by its own values and beliefs. These values and perceptions are shaped by the unique and isolated existence of the police officer. This sub-culture is also characterised by a police code of silence and a development of a cynical attitude towards members of the public. Subculture is the values and perceptions that are shared by members of a police department and to a certain extent by all law enforcement agents (Fisher, 2006). Hence, due to the nature of their work, security of the police officers is dependent on the state and the fellow comrades, though also on a small number from the society. Therefore, for the police officers, retirement means that the comfort and security of a safe place comes to an abrupt end (Violanti, 2007). This in itself can lead to traumatic feelings that may affect the wellbeing of the retiree. In essence, police officers face challenges at retirement not found in other occupation. The difficulty of separation from brotherhood of policing, the close-knit camaraderie of fellow officers is thus an inherent challenge that comes with retirement at the end of police service.

Besides, there are other factors that may cause stress in retirees. Work experiences of policemen for example, expose them to incidents that could trigger various psychological problems. The police work with violent groups and criminal gangs, a factor that could trigger psychological trauma. The implication is that the challenges the police retirees are likely to face may be of greater magnitude than other retired personnel (Violanti, 2007). Yet little is known about the experiences of the police retirees. It is for this reason that the researcher want to undertake this study to understand the psychological effects of retirement on police officers with an aim of establishing what needs to be done to prepare them for retirement.
1.2 Statement of the Problem

The problem underlying this study is that although it is well known that retirement is a change process that comes with psychological implication to all people, little is known about how it affects the retired police officers. There is usually a lot of effort put towards changing a civilian to a police officer. When one is recruited to be a police officer, there is a lot of military style indoctrination in the training. Officers are drilled to inculcate the desired culture (Miller, 1995). They are introduced to a different culture which shapes their values and perceptions. Because of the isolation from the civilians, police officers acquire a new culture different from the civilian world. The transition back to civilian life means that a police officer must shed/remove the indoctrination of police subculture to acquire a new identity in the civilian world (Skolnick, 1972). Retirement therefore may bring the feelings of fear and isolation. For many, retiring is similar to losing a family. Throughout their careers, many officers limit their socialization to police relationships, perhaps believing the police family is eternal. Upon retirement they are embittered to learn that the family quickly evaporates and are suddenly outsiders, alone and strangers in their own communities. As the officers make the transition to retirement they find themselves leaving a job in which they personified authority and responsibility (Stratton, 1984). The security and authority that cushioned them during their working days is all gone, which means losing many years of identity and fraternity as well as the right to hold the symbols of authority, including uniform, badge and weapon that often assured the police officers the physical and psychological security.

However, little seems to be known about the psychological effects that come with the retirement for police officers. Renowned researchers such as Atcheley (1983), Hoyer & Roodin (2003), have emphasized the need for pre-retirement preparation as a way for ensuring psychological wellbeing of the retirees. Understanding the psychological effects that come with retirement can help in preparing the police officers for retirement. It is for these reasons that the researcher undertook this study to establish the psychological challenges faced in retirement with an aim of establishing how the police officers could be psychologically prepared for the process.
1.3 Purpose of the Study
The purpose of this study was to investigate the psychological challenges of retirement on the police officers outside the active service with the possibility of finding ways of addressing them.

1.4 Research Objectives
The main objective of this study was to establish the psychological challenges of retirement on police officers outside the active service and what should be done to those anticipating retirement. The following specific objectives helped in meeting the major objective

\begin{itemize}
  \item[i)] To establish how police officers perceive retirement
  \item[ii)] To find out the challenges that policemen face after retirement
  \item[iii)] To find out what type of psychological preparation if any police officers undergo prior to retirement.
  \item[iv)] To establish ways of preparing police officers for life outside the service.
\end{itemize}

1.4.3 Research Questions
The study was based on the following research questions

\begin{itemize}
  \item[i)] How do police officers perceive retirement?
  \item[ii)] What challenges do police officers face during retirement?
  \item[iii)] What form of psychological preparation if any do police officers undergo prior to retirement?
  \item[iv)] What are the ways in which police officers can be prepared for life outside the service?
\end{itemize}

1.5 Justification of the Study
Police remains an integral part in the development and stability of the society. Without the police force there would be no security to ensure economic or social development. Police spend most of their time and devote their lives in the service of the nation at the expense of their own families. They sustain the nationhood through ensuring that there is security to allow citizens to go about their daily activities. In their famous slogan, “utumishi kwa wote”, (service to all) police officers’ endeavour to be selfless as they go about their duties. Yet at retirement, these patriotic officers live in apathy, fear and sometimes end up in appalling conditions that have serious psychological and social implications. This threatens not only their livelihood but also the society at large. Understanding psychological challenges faced
by police officers in retirement will go a long way in helping to psychologically prepare retiring officers to prevent them from drifting into conditions that make them to be a threat to their own lives, families and the rest of the society. It is for this reasons that this study is justified.

1.6 Significance of the Study

The following are expected to be benefits of the study:

First, the findings will provide information to the policy makers and in particular administration police department in preparation for its officers towards retirement.

Secondly, the findings will help the police department and the public to understand the need for pre-retirement counseling hence smooth transition to civilian life. The findings will help the government understands the challenges that confront a retiring police officer hence put more institutions that will facilitate the change process. On the other hand the society will be ready to accept them with understanding of the new environment confronting them hence become tolerant.

Thirdly, the findings will help illuminate on different ways in which the police could prepare for retirement in a way that would make them view retirement as a positive experience.

Fourthly, the findings will form a precedent for future research on police and retirement.

Fifthly, the findings will help other helping profession that is, the counselor, the psychologist, service providers like the parachurch organizations and mainstream churches in helping retiring police officers. If these groupings understand the challenges of police retirement, helping them to adjust and cope with retirement will be easy.

Sixthly, the findings will help the police family (nuclear and extended) in accepting the retiring police officer with understanding of the psychological challenges facing them.

1.7 Scope and Limitations of the Study

The target population was the retired Administration Police officers.
The study covered the period between 1998-2008. The period was chosen because it was when a lot of retirement took place until the year 2008 when the government extended retirement years from 55-65. The study was limited in that it did not exhaustively reach every officer retired considering geographical distance.

Secondly, the findings of this study may not be generalized to all police officers in Kenya because challenges they face in retirement may differ from region to region and in different police cadre, for example those retiring in upper cadre are different from those who retire at lower cadre. However, the findings may be generalized to forces with similar characteristics as the study sample.

1.8. Assumptions of the Study
The following assumptions was made:-

i) The respondents were willing to participate in the study and give accurate information.

ii) That the police officers who were not prepared for retirement experience psychological problems.

iii) The department was to cooperate with the researcher and allow the accessibility to their documented records.

iv) That the AP department was interested in the welfare of the retirees and were interested in change of approach to retirement

1.9 Operational definitions of terms

Burnout: to fail, to wear out or become exhausted by reason of excessive demands on energy stores or resources.

Counseling: It is a skilled relationship/talking therapy between a counselor and a client that is designed to help an individual solve his or her problems and to plan for better future.

Emotions: Any physical changes marked by strong feelings and accompanied by behavioral impulse towards achieving a specific goal.
Homeostasis; A state in which blood pressure, heart rate, hormone levels, and other vital functions are maintained within a narrow range of normal.

Personality; It usually refers to distinctive patterns of behavior (including thoughts and emotions) that characterize each individual’s adaption to the situations of his/her life (Morgan, T.C, et, al.1979).

Police officer: The people who work for an organization that tries to catch criminals and checks that people obey the law. In the Administration Police department the officers are categorized into three namely:-non-commissioned officers(constables,corporal,sergent,senior sergent,regent sergent major),members of inspectorate(inspectors and chief inspectors) and gazette officers(from the rank of superintendent of police to the commandant).

Police subculture: The values and perceptions that are shared by members of a police department and to a certain extent by all law enforcement agents. These values and perceptions are shaped by unique and isolated existence of the police officer (Fisher, 2006).

Police cynism: The suspicion that citizens are weak, corrupt and dangerous. This outlook is the result of a police officer’s being constantly exposed to civilians at their worst and can negatively affect the officers’ performance. (Fisher, 2006).

Posttraumatic stress disorder; is a severe psychological reaction, lasting at least one month and involving intense fear, helplessness, or horror, to intensely traumatic events-events involving actual or threatened death or serious injury to oneself or others. Such event includes assault, accidents, wartime trauma, e.t.c. The person may go on for weeks, months. or years re-experiencing the traumatic event, either in painful recollection or in nightmares (Alloy,1999).

Psychological trauma: an affliction of the powerless. At the moment of the trauma, the victims are rendered helpless by overwhelming force.

Stress; The collective physiological and emotional responses to any stimulus that disturbs an individual’s homeostasis.
Stressors: are demands made by the internal or external environment that upset balance, thus affecting physical and psychological well being and requiring action to restore balance.

Trauma: the situation that is out of the ordinary frightening, unexpected and forces people to cope in a way that they have not had to before.

Utumishi kwa wote: A slogan that is inscribed on Kenya Police badge depicting police officers as servants to all people.
### 1.1 Abbreviations and Acronyms

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td>A P</td>
<td>Administration Police</td>
</tr>
<tr>
<td>A P C</td>
<td>Administration Police Commandant</td>
</tr>
<tr>
<td>A P T C</td>
<td>Administration Police Training College</td>
</tr>
<tr>
<td>C H D</td>
<td>Coronary Heart Disease</td>
</tr>
<tr>
<td>D S M-IV</td>
<td>Diagnostic and statistical manual of mental disorders (DSM-IV)</td>
</tr>
<tr>
<td>H I V</td>
<td>Human Immune Deficiency Virus</td>
</tr>
<tr>
<td>I B E A</td>
<td>Imperial British East Africa</td>
</tr>
<tr>
<td>P S T D</td>
<td>Post Traumatic Stress Disorder</td>
</tr>
<tr>
<td>S P S S</td>
<td>Scientific Package for Social Science</td>
</tr>
<tr>
<td>A P C A</td>
<td>Administration Police Comrades Association</td>
</tr>
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CHAPTER TWO  
LITERATURE REVIEW

2.0 Introduction

This chapter contains the theoretical framework, review of related literature on general retirement and effects of retirement on police officers and the conceptual framework that guided the study.

2.1 Theoretical Framework


2.1.1 Transactional Model

Lazarus and Folkman (1984) came up with the transactional model which they proposed as a theoretical model for understanding stress. They define psychological stress as a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her wellbeing. Appraisal refers to how people interpret and evaluate situations subjectively rather than objectively, as a source of stress. According to Geitty & Peter (2003), the process of appraisal involves an individual’s judgment of an event to be a harmful/loss situation, a threat, or a challenge, and has a significant impact on future actions.

Appraisal occurs in two phases, primary and secondary phases. Primary appraisal is a person’s judgment about the significance of an event as stressful, positive, controllable, challenging or irrelevant (Granz, 2002). For example if an employee views retirement as a challenging process, he/she may begin to worry about it. However, if she views it as a manageable process he/she may not worry but instead they may look forward for it. The second phase which is secondary appraisal is an assessment of one’s coping resources and options. Secondary appraisal addresses what one can do about the situation and whether he/she believes that he/she has the resources to cope with the threat. The intensity of psychological problems such as stress or anxiety we experience depends on the balance between the two phases (Lazarus, 1990, Cox, 1993). Actual coping efforts aimed at regulation of the problem give rise to outcomes of coping process. The theory recognizes that
our values, commitments, and personal resources will affect how we handle stressful situations.

Although the focus of Lazarus & Folkman (1984) is on stress, the theory is found relevant especially in relation to appraisal. Individual’s evaluation (appraisal) of a situation in relation to resources available determines the kind of stress experienced. Considering that retirement is a transition that requires physical, social and psychological resources for adjustment, people are likely to make different appraisals. The determining factor will be the resources that one possesses. Appraising retirement as a negative transition due to lack of resources (Psychological, socioeconomic or physical) may lead to negative adjustment. On the contrary, those who make positive appraisal due to the availability of resources will make positive adjustment.

2.1.2 Phase Theory

The phase theory as proposed by a social scientist Robert Atchley (1983) was also selected to inform the study. Atchley listed seven phases of retirement which anchor on each other and are seen as helpful in understanding the process and the possible psychological challenges. These include pre-retirement (remote and near phase) and retirement when persons begin to consider the implications of retirement. The preparation undertaken at this stage will determine how the other steps are lived.

Honeymoon phase, which is a euphonic phase, is the phase a person often expresses feelings of excitement and an intense desire to do the many things that he or she has never done before. This is followed by disenchantment phase. This phase which sometimes follows the honeymoon or rest and relaxation phase of retirement is not experienced by majority of retirees. Disenchantment may occur for various reasons including unrealistic fantasies of what retirement will be like, poor health or death of a spouse. For some, disenchantment with retirement centers on the experience of loss of power, prestige, status and income. Many retired persons also experience the loss of routine and work related friendships. The fifth phase is reorientation phase. During this phase, a person may be launched into reexamining, exploring, evaluating and reasoning realistically the decisions about the type of lifestyle that will likely enhance satisfaction during retirement. The sixth phase is the stability phase. It is
attained when individuals who decide on a set of criteria for evaluating choices in retirement and how they will perform once they have made these choices. Predictability of the order of events in retirement is important for psychological wellbeing. The last stage is the termination phase. The autonomy and self-sufficiency developed in the stable phase may begin to give way to dependency on others, both physically and economically. The retirees with adequate social resources may be assured for the psychological well being

According to Atchley how the retired persons adjusts at each phase depends on the subjective factors such as psychological preparedness, finances, pre-retirement expectations and the ability to make decisions. There is no immutable timing or sequencing to the seven phases of the retirement process but Atchley suggests that retirement is best conceptualized as an adjustment process. The theory fits the study under consideration in that the study seeks to understand the processes of retirement and the psychological effects it may have on the officers.

The two theories are seen to contain important concepts that could shed light on the concerns of this study. While the transactional theory illuminates on how subjective appraisal could determine the psychological effects of a situation or a process, the phase theory helps us to see a structure that could help people program themselves hence ensure positive appraisal of retirement process. The two theories thus help in illuminating on the expectancies of life in retirement and the factors that determine psychological wellbeing hence their relevance to this study.

2.2 Review of Related Literature

In this section, related literature was reviewed. Retirement challenges, preparation from general perspective and police point of view was reviewed. Finally a conceptual framework was derived at the end that showed the interrelationship of concepts and variables studied.

2.2.1 Retirement in general

Retirement as a passage is an inevitable transition. To some people it is a time of leaving hard work and to some it is a time of being separated from a work in which one personified himself/herself with. Many potentially negative factors may occur upon approaching retirement from any occupation (Kiplan, 1983). Some involve mentally separating from the job; forming new social circles; coping with leisure time; losing status, self-esteem, and
social networks and roles established over time; and entering a world where social adjustments are based on previous social backgrounds (Kalkar, 2005). Psychological and physical problems incurred during employment can also impact on how people adapt to retirement (Lu & Cary, 1995). Individuals who prior to retiring exhibit poor self-actualization, may not have planned for the event, face financial challenges, or are in ill health and appear to have more anxieties. Irrational thoughts on getting older, stressful life events, poor health, and job status also may increase postretirement stress (Pine, 2001).

According to Warshaw (1982) for the individual, retirement ranks high among stress causing life events. He describes retirement as a form or “role-exit” a stressor that occurs whenever activities between two or more person cease. This has the implication that some activities that were part and parcel of individual’s life are ceased. However the role exist could only be as far as the job in concerned. Other roles that depended on the job such as family roles still remain. This means that although the retiree could be aged and without any secure financial income, he/she has to continue providing for the family. According to Hurges (1993), social roles are a major source of stress in life because of the importance attached to such roles.

A retiree who has to provide school fees for his/her college going children, or provide food for his family is likely to experience a lot of stress. Besides from the stress associated to social roles the retiree may feel lost as he/she misses the security of comrades that he/she engaged with during his working time. This means learning to make new friends could be challenging in old age (Violanti, 1997, Kalkar, 2005).

Another major consequence of retirement is the sheer availability of time. The retiree has to work out a meaningful new pattern of life and this is frequently difficult (Downs, 1994). Time which is scarce for the working man becomes suddenly excessive and can acquire a negative value. One might ruin his/her life if he/she manages time badly by indulging in excessive drinking and other activities which ruin somebody (Benocraititis, 2008).

2.2.2 Retirement adjustment styles

Different people adjust differently in retirement. Hornstein & Wapner (1985) did a research in America through an in-depth interview of 24 individuals who were obtained one month prior to and six to eight months following retirement. In this study the duo identified four distinctive retirement styles.
The first style they called ‘Transition to Old Age’. Individuals who typified the style felt that retirement was a time to disengage or wind down rather than undertake new activities. The adults in this group believed that retirement marked a transition to old age, much as roles of passage mark transitions at other periods of development. For them, retirement meant shedding pressure filled work roles and the adaptation of a restful and enjoyable lifestyle as they moved with old age.

The second style is, ‘The new beginning’. This group took retirement as a welcome opportunity, a chance to live life on one’s own terms and to have the freedom to devote time and energy to oneself. For individuals in this group, retirement was marked by feelings of renewal, revitalization, enthusiasm and increased vigor. People in this style view the future positively as a time to gain control over long–overdue goals and pleasures (hobbies, interests, volunteerism e.t.c) and to become the person they always wanted to be. Retirement for these individuals is a new beginning and wholly unconnected to becoming old.

A third style is that of continuation. For individuals who adopted this style, retirement carried no major personal impact. These adults were able to continue working despite having retired. They either changed positions, shifted careers, or devoted greater time to special skills, hobby or interest not really changing their work or working style. Their work remained a central organizer in their life structures because they voluntarily chose to continue. These individuals differentiated pre-retirement and retirement not by activity but by the lessened pace and intensity of the work role. Retirement for people with this style was essentially a non–event that signified neither an end nor a beginning.

According to the research, the last retirement style is imposed disruption. The people with this style saw retirement in largely negative terms (loss of work and the viability to continue achievement). For the individuals representing this style, work was a role in which they had invested significant part of their self–identity. Without work, a crucial part of their identity was terminated. Although after a long time the retiree develops substitute activities, an underlying sense of frustration and loss persists. Nothing seems to replace work for these individuals, and they never accept retirement well.
These retirement styles can be adopted by different groups depending on how one prepared himself and the attitude one has for retirement. According to Hornstein and Wapner (1985) adjustment style will be determine by different personality depending on perception of an individual and the way the person has prepared himself/herself. Retirement as a transition and defining moment or significant milestone offers challenges as one tries to adjust.

2.3 Challenges of Retirement

Because of the emphasis placed on the importance of work, most people approach retirement with mixed feelings for their jobs give their lives structure (Papalia et al., 2002). Retirement presents most people with a substantial sense of loss. Loss of identity, social role, financial security and prestige require that significant psychological adjustments are made (Hornstein, 1985). Retirement is regarded as an achievement in principle but dreaded as a crisis when it occurs especially when one has inadequate psychological. The transition period is made more complex by the provision of inadequate retirement pay, the increasing number of years spent in retirement which has been brought about by improvement in medical care (Aamodt, 2010). This means retirement is a challenge to the individual, the family and community at large. Some challenges are discussed below.

2.3.1 Retirement and status for police officers

Many contemporary societies identify other individuals by their occupation. Retirement in great part is giving up of a role and not an acquisition of new status (Collins & Scott, 1991). While several valid reasons can exist for opting to retire; separating from a career in law enforcement carries the potential for being much more psychologically debilitating than for other members of society who leave a regular job. For example, a strong bond typically has developed between officers and their coworkers. They have shared the dangers, successes, and frustrations inherent in the work, as well as the prestige, authority, and status that society accords its police officers (Grey, 2007, Lea, 2002).

Furthermore, when officers retire, they also lose important trappings and symbols of the position—the badge; the uniform; and the authority for which the community had previously identified them with. Retirement, therefore, can prove distinctly difficult for officers and can obviously foment a loss of identity and feelings of helplessness, along with instability and depression (Anderson, 2002).
To compound their problems as they enter the retirement phase, officers also may have to come to terms with the fact that they have little to offer in the labor force beyond their knowledge of policing (Violanti, 1992, Dennis & Cooper, 1985). They may be unprepared to transition into a second career or to even enjoy their newfound leisure time. They rummage about for ways to keep occupied in retirement and this can exacerbate their stress levels, heightening their feelings of isolation and withdrawal and the loss of identity, fraternity, structure, and internal control (Pine, 2001).

The transition to retirement is also made difficult because police live in a subculture. The members of the subculture relate in different set of ideas and value structures than that of the larger social unit of which they are a part. While living within the confines of the overall system, members of subcultures see themselves most particularly aligned with their group rather than with the overall society (Mansfield, 1982). The subculture is also characterized by police code of silence and a development of a cynical attitude towards members of the public (Fisher, 2006). This often makes them reluctant to talk to outsiders when they have problems or to show “weakness” in front of their own peers unlike other emergency service and public safety workers (Solomon, 1995). Police cynism according to Graves (1997) is an attitude of contemptuous distrust of human nature and motives. A cynic expects nothing but the worst in human behaviour. The end result of the subculture and cynism is isolation, aloofness and finally desperation. The loss of status and all it encompasses makes police retirement a very hard transition as they come to dwell with the people they lived apart from two or three decades (Kalker, 2005).

2.3.2 Retirement and Finances.

The Bureau of labor in America estimates that individuals require an income equal to approximately up to 80% of their working income to maintain the same standard of living after retirement (Rehm, 1996). The same is echoed by Mogoon & Vasishth (2007). Accordingly, the need to maintain the same or similar standard of living enjoyed during working days may be unachievable. This makes retirees in any field to experience some anxiety and stress about their standards of living (Kreps, 1969., Iyer, 1993). A study of retiring Canadian police officers found that their concerns about retiring revolved primarily around income rather than changed social circumstances or inactivity (Forcese & Cooper, 1985).
Similarly, a survey of 174 retired members of the Royal Ulster Constabulary in Northern Ireland (now the Police Service of Northern Ireland) also found that officers who retired on medical grounds exhibited more psychopathology and ill health than those who did under normal circumstances (Kalkar, 2005). They perceived themselves as financially deprived and believed that gratifying psychological and physical health held the key to future life satisfaction. Papalia (2002) argues that retirees who are financially secure and feel well are happier in retirement than those who miss their income and do not feel well to enjoy their leisure. Retirement may erode financial security and health as well as supportive social contacts (Ekerdt, 2000).

In Kenyan scenario, taking into account that retiring police may have spent their working days bombarded with many issues including family responsibilities and diminishing health standards, they are unlikely to have saved for their retirement. From a general perspective Odundo (Daily Nation, 2010), commenting about the pension on Kenyan retirement argues that the Uhuru generation (Kenya born at independence in 1963 or immediately after) just as most Kenyans may not have saved and invested enough for retirement. The implications are that the police officers who form part of the Kenyan population may not have saved resources to take them through their life in retirement.

With improved Medicare and hygiene, life expectancy has increased and majority of the retirees are expected to live longer in retirement. With high inflationary trends, eroding retirement savings, as it happens to most people who have retired or have been retrenched, the retiree will walk into a life of virtual penury (destitution). This is also precipitated by the breakdown of the traditional society which can no longer accommodate the retirees with their meager income. The financial benefits that the police offices get after retirement can hardly allow them to make any savings for their families and for their future use (Mogoon &Vasisht, 2007, Relm, 1996).This means that the hope of retiree being supported by their families during retirement is minimal.

2.3.3 Retirement and Health

With retirement comes the issue of health which may be associated to the stress of leaving the job of which one identified himself with, or due to stress of unknown, uncertain future and sometimes due to advancement in age (Carolyn, 2008, Helms, 1986).
Retirement can become problematic from the standpoint of mental and physical health, especially if not addressed before officers leave the job (Goldfarb, & Aumiller, 2008, Stull & Hatch, 1984). Anticipating physical or emotional problems is very important especially when one is active, vigorous and energetic (Glanz, 2002, Estes, 1969). Law enforcement officers experience varying forms of job-incurred trauma throughout their careers; residual effects can eventually create trauma during retirement (Violanti, 1997). Trauma is most often used to describe any sudden physical injury (Anderson, 2002). The intensity or violence of the wound is such that the consequence is long-lasting. Long term exposure to traumatic event or “critical incidents” have a negative impact upon police officers and their families (Alloy, B. Lauren, 1999 & Westley, 1990). Officers may develop symptoms of Post-Traumatic Stress Disorder (PTSD) from carrying accumulated emotional baggage into their retirement. The exposure of police officers to traumatic events, which may last for a period of twenty years or more, will cause long lasting effects (Paton & Violanti, 1996, Williams, 1987). According to Richardson (2001) secondary trauma/vicarious is a clear and present danger to anti-violent workers. Secondary trauma refers to trauma experienced indirectly, through observing or handling people in violent circumstances. The police are constantly in contact with violent workers and this contributes to the trauma baggage they may be carrying as they leave work. Officers may experience full or residual PTSD at the time of their separation from service. The ‘residual stress hypothesis’ proposes that prior trauma exposure leaves residual effects which are wide spread and long lasting (Figley, 1978).

One of the most intensively studied groups of people with PTSD is combat veterans from Vietnam War. Out of the 2.8 million Vietnam veterans who served in combat, 0.5 to 1.2 million suffered from PTSD. Diagnosis of PTSD in veterans seeking treatment was as high as 70 percent for those who participated in combat and were wounded. Among those with little combat exposure, the rate of diagnosis was only 25 percent (Wilson, Peter, Daniel, & Lee, 1996, Hilberman, 1980).

The police profession is also plagued with “burnout” Job-related stressors such as shift work, hypervigilance, poor nutrition, work load and unpredictability of responsibility. These stresses lead to high burnout. Dik & Bryan (2009) define burnout as a syndrome composed of emotional exhaustion, depersonalization and diminished personal accomplishment. Burnout is linked with negative physical, emotional, behavioral, interpersonal and attitudinal
symptoms ((Martin et al., 2003, Jarvis, 2008). A “burntout” officer is not only a non-productive member of the department but also a human being in pain—perhaps a father and husband or a mother and a wife who becomes incapable of fulfilling this roles effectively (Friesen, 1988).

The implication is that the nature of police work exposes them to conditions that may lead to PTSD which may influence their behaviour even after the service. This may be indicative that psychological services to the serving police officers may be necessary as a long term preparation for their retirement (Danish & Bradley, 2009).

Further, police retirees are also prone to depression and anxiety related illness. A study of 1,300 retired Scottish officers by Grey (2007) revealed that early retirement posed a risk for anxiety and depression for police officers and recommended that such officers be targeted for screening and intervention. Subjects in this study were found to become increasingly prone to depression from the mid-50s upward, a time when many officers enter the retirement phase.

2.4 Police Work and the society
According to Anderson (2002) policing is highly stressful and is one of the few occupations where an employee continually faces the inherent danger of physical violence and the potential of sudden death. This creates fear and anxiety that sometimes turn the officers in paranoia that is likely to seclude them from the rest of the society (Strotton, 1984, Reiser & Gieger, 1984).

Blau (1994) also noted that even those civilians who have no great love for cops have to admit that their work is difficult, dangerous and often unappreciated job. Police officers regularly deal with the most violent, impulsive and predatory members of society. They daily put their lives on the line and confront cruelties and horrors that the rest of civilians view from the sanitized distance of their newspapers and television screens. It is the police officers who are called to unpuzzle things the ordinary people cannot (Jewel, 1993). In the nature of their work when in active service, the police officers find personal security that when given up, can generate, hopelessness, chaos, anxiety, and a loss of purpose. Research has supported the assertion that officers may experience retirement difficulties (Blau, 1995).
Kalker (2005) argues that during their careers, officers are subjected to thorough training regimen designed to ensure that they have the skills necessary to perform their duties efficiently, effectively, and equitably. This means that although they are members of the society they are made different by their profession. But in stark contrast to this continual training and support while in active-duty status, officers contemplating retirement and the transition back into civilian life usually find little in the way of organized preparation and planning for retirement. This creates a lot of anxieties for the officers.

2.4.1 Retirement and Social Support

Social support is generally defined as emotional, informational or instrumental assistance from others (Gurung, 2010). Social support have been found to be very important in reducing psychological distress, in bettering health, lowering risk of mortality and in rapid recovery from illness. Social support is critical for psychological wellbeing of individuals. According to Brown (2008) social support contribute importantly to perceptual management of the threatening properties of stressful circumstances. Support groups mediate the stress process by helping the individual maintain a positive self-concept in the face of hardship. The maintenance of the self in difficult life situations is crucial defense against stress.

Conventionally the family is the major source of support for all people at all times. However, police work makes it very difficult for them to establish strong relationship with their family members (Anderson, 2002) because of the nature of their work. Scaturo and Heyman (1992) note that lack of adequate and satisfying work for the trauma exposed person has its emotional costs in the family. Therapy may help the traumatized person to reappraise previously unexamined aspects of their lives including traumatic experiences. When the police department does not consider police work and family it means many of the retirees will have no family and if they have it, it will be a family in chaos (Anderson, 2002, Ursano, et al., Edits, 2003).

2.5 Preparation for Retirement

Hughes (1993) argues that those companies that provide retirement counseling have realized that it benefits both the employers and employees. More than anything else pre-retirement counseling demonstrates to a worker that the boss cares for his welfare beyond the office door or factory gate. Employee pre-retirement programs can give participants a feeling of
well-being and generate enthusiasm toward their respective organizations, as well as result in greater satisfaction while still working and after retirement (Selye, 1995).

One retirement preparation study (Selye, 1997) concluded that the program significantly enhanced attendee knowledge in the areas of finance, lifestyle, health care, and social activities. It further empowered the retirees to handle their financial and health affairs and, within the organization, promoted the potential for increased productivity and morale among current workers. In addition, organizational based programs to help employees on their way to retirement helped enhanced organizational relationships. Retirees who felt their employers still cared about their well-being, tended to have improved health, better social interactions, and a sense of belonging (Selye, 1997).

Hoyer and Roodin (2003) noted that pre-retirement planning programs help workers make the transition to retirement. These programs help familiarizes workers with the benefits and pensions they expect to receive, how to use it as well as discussing more comprehensive issues such as physical and mental health. People fare better in retirement if they have planned for the event and have received support from their employer. These foregoing forms a basis for inquiry to investigate whether challenges in other countries applies to our context in matters of police retirement.

A random survey of 25 police departments in California by Captain Valerie Tanguay of the San Bernardino County Sheriff’s Department (2008) found that only one had any kind of retirement counseling with retiring officers and spouses-and that was the only program offered to all city employees. (Badge of life, 2010). In Kenyan scenario little is known about whether the officers proceeding for retirement receive any retirement counseling.

Due to inherent stress factors, police officers are different in their psychosocial stages of maturation, which supports the need for retirement training and more flexible and elaborate retirement programs (Kalkar, 2007).
2.6. Summary of the literature reviewed and the Conceptual Framework

This chapter has provided the theoretical framework and reviewed literature that shades light on the concerns of this study. The theoretical framework has illuminated on how our thoughts and assessment of our resources (both psychological and socioeconomic) can influence the way we react to situations in life for example, retirement. The review of literature on the other hand has shed light on different styles of retirement and the factors that shape the retirement styles. Pre-retirement preparation and counseling comes out clear as an important aspect especially for stressful jobs like police work. Reviewed literature has also shown that the police work is unique and has characteristics that are likely to lead to stressful life in retirement if they are not well prepared. In general the review of literature and theoretical framework identify antecedent variables (loss of job/retirement) and moderators which can be used to develop the conceptual framework that can be used to inform this study. These are captured diagrammatically below.
2.7 Conceptual Framework

As can be seen from the diagram, the framework is an evaluative process consisting of primary and secondary appraisals. Primary appraisal is the judgment about the significance of an event as stressful or controllable. Secondary appraisal is the assessment of people's coping resources and options. If one appraises the event negatively, they will be unsuccessful in coping, if one appraises the event as positively or as one having the resources, they will be successful in coping and adjustment hence a successful retirement devoid of the many problems that accompany the maladjusted retirement.

Source: Developed from the literature reviewed and theoretical framework by the researcher
CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter covered the research design, site, target population, sampling technique and procedure, sample size, data collection and research instruments, validity and reliability of research instruments, and finally data analysis and presentation.

3.1 Research Design

As already highlighted, the purpose of this study was to investigate the psychological challenges of retirement on police officers. This research adopted a descriptive survey. The survey was chosen because the technique enabled the researcher to collect information from a representative sample of the respondents and secured both qualitative and quantitative information from the respondents. Descriptive survey designs allows researchers to gather information, summarize, present and interpret (Orodho, 2008), information that was gathered from exploratory study. In this study the researcher was interested in exploring the challenges of retirement on police officers; hence this method was relevant in this study.

3.2 Location of the study

The study covered Nairobi and three other Counties (Eastern, Rift valley, and Central). It was assumed that most of the retired police officers was to come to Nairobi to pursue their gratuities which never happened. Only a few of retired Administration Police were met at Administration Police Comrades Association (APCA) at Nyayo House and questionnaire were administered to them.The other Counties were chosen for example Rift Valley because was the largest province and home of many cultural groups hence retirees who reside in this locality could yield valuable information that could enrich the study and it is true the found them. The other two Counties Eastern and Central was accessible to the researcher hence saving of time and money.

3.3 Target Population

The target population for this study was the Administration police officers who retired between 1998-2008. The period was chosen because it was the period when many officers
retired and from 2008 the government extended the retirement years to sixty. During that period about 600 (six hundred offices) have retired according to Administration police personnel department records.

3.4 Sampling Techniques
Sampling is the process of selecting a number of individuals for a study to represents the large group from which they are selected (Mugenda & Mugenda, 2003). This study adopted non–probability sampling method. Purposive and snowballing technique was used because the retired police officers are widely scattered and the information where they are was scanty. Using purposive sampling, the researcher used the expert judgment to identify persons who were to provide required connection with others. Snowballing sampling was where researcher identifies a small number of individuals who have the characteristics in which he was interested. These people were used as informants to identify, or put the researchers in touch with others who qualify for inclusion and thus in turn identify yet others- hence the term snowballing sampling (Cohen, Marion, & Morrison, 2000). In this study snowballing was appropriate because little information was available about the whereabouts of retired officers. The researcher will relyed on the few conveniently available who provided the link to the others. The sample was stratified according to the ranks, for example those who belong to the non-commissioned, the members of inspectorate, and the gazetted officers and it was found those who said they were happy and trained on retirement were those who were abve the rank of inspector.

Mugenda and Mugenda (1999), maintain that descriptive research, 10% of the accessible population is adequate for sample. This research was aimed at using a sample of 60 (sixty) respondents who are the 10% of the population of 600 respondents.

3.5 Research Instruments
The main research instrument that was used in this study is the questionnaire. In developing the questionnaire items, the fixed choice and open-ended formats of the items was used. This format was used in all categories of the study. The respondent was to fill the structured and the unstructured items. In the unstructured items the respondents were able to express themselves. The open – ended format allows more spontaneity of response and provides opportunities for self –expression, argues Mutai (2000), the response helped so much in getting patterns themes of the respondents reaction and perception about retirement.
3.6 Validity and Reliability of Instrument

According to Fraenkel and Wallen (2000) validity refers to the extent to which an instrument can measure what it ought to measure. It therefore refers to the extent to which an instrument asks the right questions in terms of accuracy according to Mugenda, et al. (1999).

The content validity of the instrument was determined in two ways. First the researcher was ensure that the elements chosen to be measured were addressed in depth in the measuring tools to ensure their representativeness (Cohen, Marion & Morrison, 2000). This instrument was discussed with the supervisors and lecturers from the department. The respondents were expected to indicate by tick or cross for every item in the questionnaire if it measures what it was supposed to measure or not. A coefficient of those that measures was computed. A coefficient of above 0.5 was implied which showed that the instrument was valid. Advice given by these experts was to help the researcher determine the validity of the research instruments. The advice included suggestions, clarifications and other inputs. These suggestions was used in making necessary changes.

Secondly, a pilot study was conducted on the subjects who did not participate in the main study. The results obtained from the pilot study assisted the researcher in revising the questionnaire to make sure it covered the objectives of the study argues.

According to Mugenda (2008), the reliability of an instrument is the measure of the degree to which a research instrument yields consistent results or data after repeated trials. To determine the reliability, Cronbach’s Coefficient Alpha was computed after the test and retest of the questionnaire. A reliability coefficient of 0.5 was assumed to reflect the internal reliability of the instruments (Fraenkel & Wallen, 2000). Cronbach's alpha determines the internal consistency or average correlation of items in a survey instrument to gauge its reliability (Mbwesa, 2006).

3.7 Administration of Research Instruments

Research assistants were used to assist in questionnaires administration, after they were thoroughly trained in the procedure of administration. They were given the orientation of the content of the questionnaire. They then accompanied the researcher in piloting and modifying
the research instruments so that they could comprehend fully the process of data collection. The researcher and the research assistants administered the questionnaires personally to the respondents.

3.8 Data Analysis and Presentation

Quantitative data was analyzed using descriptive statistics aided by SPSS programme. The data was presented in the form of frequency distribution tables, graphs and pie charts. Critical Discourse analysis and Narrative analysis as advanced by Wheeler, (1995) Neuman, (2000) Willig, (2003), and Dew, (2003) was employed to analyze qualitative data from open ended questions. Discourse (the words and language we use) help shape and constrain our identities, relationships, and systems of knowledge and belief systems and are shaped and constrained by the language and words espoused by us and others. Discourse practice refers to rules, norms and mental models of socially acceptable behavior in specific roles or relationships used to produce, receive, and interpret the message. The authors have a common view that discourse analysis offers a way of exposing social practices that may expose contradictions in the social settings.

The data was coded thematically guided by research objectives. Then was analyzed through framing the language according to the psychological challenges on individuals and the society at large (Fairclough, 2000). In this study the researcher was interested in establishing the contradictions within the administration police force that make it hard for the retired officers to experience psychological wellbeing in their retirement. For these reasons interpretations which derive some psychological meaning from the expressions and words relative to the objectives of the study was deemed important.

3.9 Ethical considerations

Research involves collecting data, at times intruding into respondents’ personal lives, private institutional affairs and risk to the life or health of the researcher. Consequently, care should be exercised to ensure parties involved are given due respect and care. This involves some professional, legal and ethical considerations as outlined in the Diagnostic and statistical manual of mental disorders (DSM-IV-TR, 2001)

The researcher sought consent from Ministry of Higher Education Science and Technology which grants permission to conduct research. Before administering the questionnaire to the respondents, the researcher sought informed consent from them. The identity of the
respondent was concealed and data collected was treated confidentially according to Corey (2005). Corey and Callanan (2003) contend that mental health professionals have an ethical responsibility and a legal and professional duty to safeguard clients from unauthorized disclosures of information.
CHAPTER FOUR

4.0 DATA ANALYSIS AND INTERPRETATION

4.1 INTRODUCTION

The chapter highlights the research findings and discussion. The data is presented in the form of the pie charts, bar graphs and the frequency tables and the histogram. The aim of this research was to establish the psychological challenges faced by retired police officers. The finding of the research study was based on the research objectives in the process of finding out the psychological challenges and the problems affecting the retired police officers in the Administration Police. The data collection was undertaken by the use of the questionnaires of which the research targeted a sample of 60 retired police officers in the process. Out of the targeted sample of 60 respondents, the researcher was able to receive 50 filled questionnaires from the respondents. This is 83% of the targeted sample which is an accepted percentage in research. The data was analyzed in relation to the objectives of the study. The research objectives were as follows:

- to establish how the police officers perceive retirement,
- to find out the challenges that policemen face after retirement,
- to find out the type of psychological preparation which police officers undergo prior to retirement and lastly
- To establish ways of preparing police officers for life outside the service.

The findings are presented in this order but first the demographic data.

4.2 DEMOGRAPHIC INFORMATION

The researcher collected information in relation to the demographic information of the respondents. The information in relation to age, the number of children, where the respondent live, and the place of birth of the respondents among others. The age range of the respondents was between 50-81 years. Majority of the respondents 31 out of 50 representing 62% had dependent children ranging from 1-8 children. All the respondents except one were married and had children.
As far as education is concerned, 44% had primary education, 34% had secondary education while 8% had some college/university education. The findings are in line with criteria of employment in Kenya in the 1970s when education was not considered very important for police officers. Many of the officer employed in the early years had low educational level with the emphasis being put on discipline and physical features. That meant that in the 1970s most of the police had low education. Most of the officers had worked for the Administration Police for a period ranging between 25-36 years.

The respondents lived in different places but the majority 40 (n) representing 80% of the respondents in the research lived in their own houses, 8% (n4) said they are being accommodated by family, 6% (n3) said they have rented a house and the same percentage said they are staying in the old people homes respectively. The majority of those staying in their own houses had permanent houses.

4.2.1 Where living

![Pie chart showing the distribution of place of residence among the respondents.](image)

As can be seen from the figure above majority of the retirees lived in their own homes. This is in line with the African traditional settings where when people retire they go back to their traditional homes. The findings could also resonate with the life of retirees in other places. For example in many people retire to their rural areas for they usually find it cool devoid of the hassles and noises in the urban populace. The officer retirees staying in their homes are
likely to experience less stress as compared to those renting places where they stay. This is because it has financial implications especially from the understanding that resources are scarce and the officers may not have a stable source of income. This is likely to bring about stress in the life of the officers as they struggle to look for resources. On the other hand, officers living in their own homes may have an enjoyable retirement especially if they had invested in their family relations. They enjoy more time with their families and this could be fulfilling in life. To the contrary, those staying in homes of the old people may not experience the same. Homes for the old people in Kenya are meant for those people who may not be able to support themselves and have no immediate families to support them. This has the implication that the retirees may be experiencing some life challenges.

4.3 HOW RETIRED POLICE OFFICERS PERCEIVE RETIREMENT

The first objective of the research study aimed at finding out how retired police officers perceive retirement. Different respondents gave different understanding in relation to the retirement; some considered it as productive, others as time to be with the family, others the time to invest while others said a situation in which a person is no longer considered as productive. Notably, a very high percentage of the officers represented by 84% perceived retirement to be unproductive. The findings resonate with existing literature on the views of people in retirement from other parts of the world (Warshaw,1982). The perceptions of the respondents are presented in the figure 2 below:

Figure 4.2 Retirement life as productive
Perhaps the reason why they felt so was because they were not prepared for the retirement. They seemed to have lost finances, status, social support, and other aspects that define productivity. As highlighted in the introductory chapters, retirement to police officers means losing many years of identity and fraternity, as well as the right to hold the symbols of authority, including uniform, badge, and weapon. It seems the paradigm shift to a life of civilian seems to be very hard for them. Perhaps inculcating the aspect of impermanency of police work early when they are still working is of paramount importance because it will make them start preparing early hence retirement will not be a surprise but a transition that they will embrace positively. Productivity to for the police officers might include; being energetic, physically fit which is indoctrinated in the police academy and the time they are recruited. During retirement because of the many years they have served in the government many of them are no longer energetic and dynamic. The situation is compounded by the cynic attitude they have on civilian population who have the access to business, land a facilities and other instruments they may require to continue with their lives. This scenario can make them feel as if they are not needed. 

The study sought to find out what retirement meant for police officers. The findings are shown in the table 14.1 below

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
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<tbody>
<tr>
<td>Stopped from working</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>Being close with family</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>Starting investment</td>
<td>13</td>
<td>26.0</td>
</tr>
<tr>
<td>Termination from active working</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>Benefiting from pensions and benefits</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Others</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

As can be seen from the table 4.1 above, 26% (n13) of the respondents said it is a time to start investment, 18% (n9) of the respondents said it is the termination from the active working, being stopped from working, being close with the family respectively, 10% (n5) of the respondents said time to benefit from pensions and benefits and others respectively.
Understanding the perceptions of the police officers about retirement was found important because of how an officer perceives the retirement may shape the way one acts in retirement (Hayes, 1998). For example, the idea to start investing is a positive move. It will be recalled from chapter two that that the police work is too demanding such that officers have no room for personal development. Starting business for example could make the retiree engaged hence limit stress that comes with idleness. This would also help in reducing stress that is associated with the finances.

After many years in full time work the respondent felt retirement was time to be with their families. This is also important as the officers are now able to give their families the attention that is required which would lead to quality bonding and support. Family support has been found to be an important buffer against stress. That means the officers who invest in family relations could be benefiting.

Because of the nature of police work whereby they spend a lot of their time and lives outside their homes as opposed to many other professions the government should consider increasing the retirement benefits so that these retirees who have served their government with dedication can have a fulfilling retirement. According to the findings 10% of the respondents felt it was insufficient for helping them in facing retirement.

The challenges the officers faced in retirement seemed to have their origin in the police work. As was discussed in chapter one and two, the demands of the police work keeps the officers on toes in the service of the nation but not to themselves. This was coupled with administrative procedures that are insensitive to the needs of the officer. The experiences of the police officers are presented in table 4.2 below.
In relation to whether the respondent achieved dreams and realized opportunities and achievements, 30% (15) of the respondents said they are disappointed with life, 24% (n12) of the respondents said they were taken far from home hence were not able to achieve, 20% (n10) of the respondents said it makes them to be creative and innovative, 14% (n7) of the respondents said they are hoping to achieve, 6% (n3) of the respondents said they have achieved them partially, and others respectively. The response of disappointed with life agrees with Papalia (2002) and Abraham Maslow (2000) on self actualization which is the highest need of man, they says that people will be frustrated if they are unable to fully utilize their talents or pursue their true interests. The result of disappointment depicted by the respondents also agrees with Eric Erickson’s theory, the eighth stage of life which he called integrity versus despair. Eric Erickson’s said that during the retirement years the challenge is to achieve ego integrity. People who achieve integrity are able to look back on their lives, the path they chose with a sense of satisfaction and find meaning and purpose there. The opposite is despair, which is the tendency to dwell on the mistakes of the past, bemoan paths not chosen, and contemplate with bitterness the approach of death. Erickson suggests that it is better to face the future in a spirit of acceptance than to wallow in regret and the resentment. Erikson’s theory provides a useful and relatively accurate view of the key psychosocial issues confronting adults and police officers are not exceptional. The argument can answer the question why the respondents were frustrated it may because they never prepared for retirement in advance.
The officers perceived that transfers that sent them far away from their traditional homes limited them in the achievements of their dreams. It is of paramount importance to have a streamlined way of transferring officers from one station to the other. Limiting transfer will help them in settling down to achieve their dreams. For those almost retiring it is prudent to take them closer to their homes for easier adjustment and transition to civilian life which will make them have a foretaste of civilian life again and orientation with the community he/she will spend the rest of their lives with. Considering the welfare of police officers will help them actualize their dreams and opportunities which limited because of the nature of their work.

**Figure 4.3: Understanding of the word retirement**

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time to wind down rather than under take new activities</td>
<td>6</td>
</tr>
<tr>
<td>A chance to live on one’s own terms and have freedom</td>
<td>38</td>
</tr>
<tr>
<td>Loss of work</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
</tr>
</tbody>
</table>

The table (3) above shows how the respondent perceived retirement. A bigger proportional 76% felt it was time of one living on one’s own terms and freedom from work. Police work is hard and routine one is engaged 24 hours which means when an officer retire he/she might find a lot of spare time and excessive freedom devoid of responsibility. According to Existentialist Theorist which focuses on freedom of choice and the action that goes with it, freedom can bring self-indulgences which mean the self-indulgent may feel a sense of normlessness and valuelessness. The predicament can make one irresponsible for he/she doesn’t have norms to conform to or values to stand for. The situation can make the person experience existential vacuum (a sense that life has lost all meaning) and carried to extremes these individuals would develop a disorder called noogenic neurosis (characterized by a feeling that one has nothing to live for (Gladding, 2000). These can happen to police officer who can start indulging in self damaging activities when they feel they have no hope in life and nothing to fight for in life. It was evident to the researcher when collecting the data in the field. Some of the respondents could not fill the questionnaire because they were very drunk.
Although retirement is a concept that is well known to most workers, many police officers seemed to conceive it as something that is too far and never thought about it in the early years of their employment. This was revealed in the study in which the majority started thinking about it at age 40 years when in most cases the officers would be recruited in the police force between ages 18-24 years. Only a small number representing 22% thought about retirement at employment. This means that most of the officers were not prepared when retiring.

![Figure 4.4 Started thinking about retirement](image)

As can be seen in the diagram above some officers started thinking about retirement when they were scheduled to retire. Prior to the new reforms officers retired at 55 years. The implication is that they are bound to experience challenges as they had not planned about their lives. Indeed when asked how they felt when they were told that they were retiring many were not ready. The table (4) below shows some of their responses.

<table>
<thead>
<tr>
<th>Table 4.3: Reactions to retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td>Respondent not prepared for it</td>
</tr>
</tbody>
</table>
Consequently many officers perceived that adjusting to civilian life was very difficult. Table 4.5 below shows the perceptions of the officer.

**Table 4.4: Ability to adjust to new state of life**

<table>
<thead>
<tr>
<th>Ability to adjust to new state of life</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very easy</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td>Easy</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>Difficult</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Very difficult</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**4.2 RETIREMENT CHALLENGES**

The second objective of the research study aimed at determining the challenges facing the retired officers after retirement. The challenges were categorized as physical challenges, emotional challenges, economic changes, and psychological challenges.

**4.2.1 Economical/ financial challenges facing retired people**

**Table 4.5** Economical/ financial challenges facing retired people

<table>
<thead>
<tr>
<th>Economic/ financial challenge</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved</td>
<td>17</td>
<td>34.0</td>
</tr>
<tr>
<td>Remained the same</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>Decreased greatly</td>
<td>23</td>
<td>46.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

---

Table 4.7 : (a) Retired officer
Table (6 & 7) and figure (4) shows to the respondent’s retirement brought decrease in income.

Factors that contributed to the predicament were lack of preparation which is shown by the major ways the retirees spend their retirement benefits on. Figure (4) shows 34% spend it on the payment of school fees. The findings are shown in figure 4.4 below. These resonate with the literature reviewed (Mogoon & Vasishth, 2007). With the meager income they usually get and with many responsibility it will be hard for the respondents to have a fulfilling retirement. It seems many police officers are not prepared for retirement. Because of the nature of police duties and transfers to far part of the country many seems to marry when they are late hence having many dependants when they are retiring.

<table>
<thead>
<tr>
<th></th>
<th>25</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td>No savings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health problems</td>
<td>15</td>
<td>30</td>
</tr>
<tr>
<td>No investments</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Others</td>
<td>4</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>
4.2.2 Physical problems facing retired people

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poor diet</td>
<td>15</td>
<td>30.0</td>
</tr>
<tr>
<td>Poor health</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>Inactivity</td>
<td>12</td>
<td>24.0</td>
</tr>
<tr>
<td>Lack of Improved health</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Lack of good diet</td>
<td>8</td>
<td>12.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 4.6: Physical problems facing retired people

The Officers also face a number of physical challenges. Table (7) below shows a myriads of physical problems that accompany retirement if not addressed in advance. As can be seen from the table, 30% of the respondent said poor diet was the greatest challenge. Diet is a basic human need belonging to physiological needs according Abraham Maslow’s Hierachy of needs. Without proper diet the retiree could be exposed to many diseases and psychological challenges such as stress which means that he needs to see a doctor frequently as opposed to a retirees who maintain their health have less need for costly interventions; improved psychological, social, and physical functioning; greater life satisfaction; and a higher perceived quality of life (Hoyer & Roodin, 2003)

4.2.3 How the respondents described their lives

On the respondents describing their lives, 38% (n19) of the respondents said they are happy, while 46% (n23) said they are unhappy as shown in the figure(5). The contributing factors are explained by figure(6) where 42% (n21) said that they were not able to save enough to take
them through retirement other issues or losses as discussed in the literature review also contributed to the predicament.

Figure 4.5. Description of respondent’s life
4.6. Contributing factors to predicaments

4.2.4 Psychological/ emotional problems facing retired

Table 4.7: Psychological/ emotional problems facing retired

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loneliness</td>
<td>20</td>
<td>40.0</td>
</tr>
<tr>
<td>Frustration</td>
<td>15</td>
<td>30.0</td>
</tr>
<tr>
<td>Loss of prestige associated with work</td>
<td>13</td>
<td>26.0</td>
</tr>
<tr>
<td>decreased vigor/ strength</td>
<td>8</td>
<td>16.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

On table (10) above the respondents were lonely, frustrated, felt they have lost prestige and vitality. Their self-evaluation agrees with Eric Erickson eighth stage of development. According to Erickson, when one evaluate oneself and finds he/she has not achieved what his/her goals were, frustration and desperation set in. Similar views are expressed by Albert
Ellis (1996) who asserts that negative self-evaluation is a fairly typical response to frustration. Frustrations lead to stress and if a person consistently responds to stress with chronic and excessive self-indulgence, many problems are likely to develop. Some people respond to stress by indulging in injudicious patterns of drinking, smoking, and gambling and others in excesses drug abuse which may endanger their health.

### 4.2.6 Social challenges facing retired people

#### Table 4.8: Reasons why not satisfied

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community expect much from me</td>
<td>12</td>
<td>24.0</td>
</tr>
<tr>
<td>Community look me with suspicion</td>
<td>13</td>
<td>26.0</td>
</tr>
<tr>
<td>Relational challenges with family</td>
<td>4</td>
<td>8.0</td>
</tr>
<tr>
<td>Community not free with me</td>
<td>11</td>
<td>22.0</td>
</tr>
<tr>
<td>No help from community</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The above table shows that the respondents were not free with the community. This agrees with the literature reviewed whereby cynicism and skepticism is experienced by the police officers towards the civilian and the civilian towards the police officers. The community expected much from them and held them with suspicion. It seems the family seemed to be the place of solace to a retired officers whereby the findings shows little challenges coming from the family.

### 4.2.7 Health Challenges

The study also sought to find out if the respondents experienced any of the health challenges related to the previous work they did as police officers as shown in table (12). According to the findings 58% (n29) of the respondents suffered from vicarious trauma while 32% (n16) of the respondents said they did not suffer from any. Ten percent of the respondents represented by (n5) of the respondents gave no response. The implication is that many of the retired
officers could be suffering from post-traumatic stress disorder. As highlighted in chapter two, police officers engage in duties that are very traumatic. They handle accident victims, fight criminal and also handle dead bodies. This experiences if not dealt with in time they may affect individuals at later date. According to Paton & Violnti, (1996) officers may suffer from symptoms of Post-traumatic Stress Disorder (PTSD) from carrying accumulated emotional baggage into their retirement. The findings resonate well with incidents quoted in the literature of the Vietnam-era veterans who served in the combat. Many soldiers seem to succumb not so much to a single trauma as to this constant piling up of stress. Indeed, many show no effects until they have returned to civilian life and are suddenly surprised by nightmares and nervous tremors. Their symptoms may be a problem not just for them but for their families as well (Alloys, Neils & Joan, 1999)

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>29</td>
<td>58.0</td>
</tr>
<tr>
<td>No</td>
<td>16</td>
<td>32.0</td>
</tr>
<tr>
<td>N/R</td>
<td>5</td>
<td>10.0</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

**Figure 4.12. Suffer from many things you did while in active service**

**4.3 PSYCHOLOGICAL PREPARATION PRIOR TO RETIREMENT**

Given the many challenges that come with retirement as shown by the literature reviewed the study sought to establish how the government prepared the respondents to face the retirement. The next section explores the psychological preparedness of the officers. The participants were asked to state how their employers prepare them to face retirement. According to the majority of respondents there was no formal preparation towards retirement. Many of the respondents stated that they started preparing quite late in their service.

It was important to understand that why the officers had not prepared for their retirement or why they took so long to prepare yet retirement is inevitable. The graph below shows the reasons that the officers perceived that prevented them from preparing.
In response to this question above 26% (n13) of the respondents said they lacked savings and investments to prepare for retirement. Twelve respondents representing 24% of the respondents said lack of trainings and seminars that could prepare them for retirement, while, 22% (n11) of the respondents said they did not prepare for retirement because of inability to address numerous needs. There were also those who perceived not to have prepared because of numerous transfers and interferences. This were 8% of the respondents. These shows that many of the respondents were not prepared. Lack of preparation has been observed to be a source of stress for many retirees (Rehm, 1996), As discussed in literature reviewed retirement is about losses hence if people loose their source of income without having invested in alternative means this could lead to stress. Lack of preparation could also bring psychological pressures related to retirement and can affect the well-being of employees.
4.3.2 Ways one can do differently in preparation to retirement

The research also sought to find out from the respondents what they could do differently if they were back to service with full knowledge of retirement. The diagram below shows the response from participants.

![Diagram showing ways one can do differently in preparation for retirement]

**Figure 4.8** Ways one can do differently in preparation to retirement

**Table 4.12: Preparation for retirement**

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invest while still working</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>Trainings and seminars</td>
<td>12</td>
<td>24.0</td>
</tr>
<tr>
<td>Saving in advance</td>
<td>8</td>
<td>16.0</td>
</tr>
<tr>
<td>Work extra hard</td>
<td>9</td>
<td>18.0</td>
</tr>
<tr>
<td>Develop networking and</td>
<td>10</td>
<td>20.0</td>
</tr>
<tr>
<td>partnership</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The respondents suggested different ways in which they could plan their lives. The table above shows what plans the respondents could make their retirements fulfilling. Noted as prominent is acquiring knowledge on retirement by introduction of training and seminars. Investing while still working, working very hard and saving also came out. These shows that starting with end in mind or rather having a bigger picture of your future is very important as proposed by Stephen Covey in his book The 7 Habits of Highly Effective People.(1990)

4.3.3 Respondents planning on where to retire and the preparation

| My family land in rural areas | 22 | 44.0 |
| My urban town house          | 5  | 10.0 |
| Farm brought far from home   | 18 | 36.0 |
| Old people’s home            | 2  | 4.0  |
| Children’s/relatives home    | 3  | 6.0  |
| **Total**                    | **50** | **100.0** |

On how the respondents were prepared prior to retirement 22% as shown in the figure said they will retire in the family land in rural area and only 18% as shown in the figure built a home.2% and 3% respectively said they were to retire in old people’s home and children’s or relative’s home. These shows that many of the respondents went back to their ancestral land to join with their people. This shows an organized transition of retiree officer should be premeditated for a smooth transition to civilian life as they join again with their communities.
4.4 PREPARATION FOR RETIREMENT

4.4.1 How the police department prepare the anticipating retirees.

On the objective four the question was on how the police departments prepare the anticipating retirees. Question on whether they attend some courses, seminars or workshops on retirement or whether courses on aging and are taught were asked figure 4.11 and table 4.14 below shows the response.

![Bar Chart]

**Figure 4.9. Attend some courses, seminars or workshops on retirement**

**Table 4.9**: Police department teach courses on aging and retirement

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>6</td>
<td>12.0</td>
</tr>
<tr>
<td>No</td>
<td>41</td>
<td>82.0</td>
</tr>
<tr>
<td>N/R</td>
<td>3</td>
<td>6.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
As can be seen from the table above, 82% (n=41) of the respondents said they have not attended any courses and it resonate with the answer of the question whether they are taught any course on aging and retirement where 82% said No. The answer agrees with the literature reviewed where many police departments have not put programs of preretirement counseling (Badge of life, 2008). There is need for the employees to be prepared and taken through preretirement counseling sessions which will enhance the effective understanding of retirement challenges on what to expect. The above paint a dismal or gloomy picture of the situations of retired officers which calls urgent measures to be put in place which will help them and those in active service. As Hughes (1993), argues that those companies that provide retirement counseling have realized that it benefits both the employers and employees. Employee pre-retirement programs can give participants a feeling of wellbeing and generate enthusiasm toward their respective organizations, as well as greater satisfaction while still working and after retirement (Selye, 1995). These information and other in formations gathered and discussed in the literature review shows that preretirement counseling is of paramount importance even in improving the morale of active officer hence high productivity and reduction in criminal activities. The research is a wakeup call for the police department to understand the challenges that bombard the police retirees and the challenges the police work presents as career and as profession. The challenges have been discussed in the literature review.

4.5 OTHER RELEVANT INFORMATION BY RESPONDENTS TO RETIREMENT

1) Other issues came forth in the cause of administering the questionnaire as shown in the table (12). They talked of how the pension remained the same when other government wages were increased, they proposed the government to consider them as they consider other public servants in active service. They talked of the great discrepancy between their pay and the inflation that affects their day to day lives due their meager pay which is constant since the time they retired and if increased by small margin which does not correspond with the current situation.
Figure 4.10: Other relevant information by respondents
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS.

5.1 SUMMARY AND IMPLICATIONS OF THE FINDINGS

The study was designed to explore the psychological challenges of retirement on police officers with the specific focus on their lives outside the service. It was guided by four research questions one, how police perceive retirement two, the challenges police officers face during retirement three, the challenges police officers face during retirement and finally the form of psychological preparation police officers undergo prior to retirement. The following give a summary of the response of the respondents on the research questions.

5.1.1 How police perceive retirement

A very high percentage of the officers perceived retirement as unproductive. 84% of the respondent perceived retirement as unproductive. Majority also perceived it as a loss of many of the things that defined their productivity for example right to hold weapon, work as a symbol of authority, financial independence, status and social support. Other felt retirement as a time of starting investing, being with the family, and 76% felt it was time to start living on one’s own terms and freedom from work.

5.1.2 The challenges police officers face during retirement

Majority felt that retirement was a great challenge. They attributed their challenges to lack of preparation on retirement when they were in active service. Many of the respondents faced many challenges for example decrease in income which led to poor diet hence many of them said they were unhappy, lonely and frustrated. Socially they felt the community were suspicious of hence a majority of them felt the family was the only place of solace.
5.1.3 The form of psychological preparation police officers undergo prior to retirement

From the personal point of view of the respondent the majority felt they were not prepared for retirement. 72% said they were not looking forward to retire. The research findings shows that many started retirement preparation quite late. They also said their employer did not give them any formal preretirement preparation. The finding showed that there should be a formal, organized preretirement preparation to enhance a smooth transition of police officer to civilian life. It should be premeditated and communicated in advance the employer.

5.1.4 The ways in which police officers can be prepared for life outside the service

Majority 82% said they did not attended any course on retirement when in active service. The same number proposed courses, seminars and workshop to be introduced to prepare the police officers on retirement.

On the above research questions and objectives the findings does present certain variables which appear to be connected to life satisfaction after retirement. Factors such as perceived health, adequate contacts with friends and sufficient income are correlated with life satisfaction after retirement.

The research has shown that challenges the police retirees face are of greater magnitude which have significant psychological implications outside the active service.
The findings has shown that police department as core department and taking into account the traumatic incidents they face every day, little has been done in the area of stress management and critical incidents debriefing which is critical after a traumatic event.

5.2 conclusion

In consideration of the foregoing in the literature reviewed and the results findings it true separation from policing career during retirement is a great challenge it can be bitter-sweet proposition. Although logic dictates that officers should look forward to enjoying the benefits of much stressful lifestyle, experience findings and reviewed literature shows many retired officers are in dismal condition. The police departments should take drastic and urgent measures to address the condition and lay down measures to make retirement transition smooth and painless experience devoid of wishful thinking regrets and over anxieties. Retired officers can explore new opportunities outside and change their perception of civilian world they should not be cynical but face retirement with optimism. When police departments take retirement as significant event to retiring officers the retirement challenges will have been dealt with and retirement will not be the close of the story but beginning of new chapter which will be exciting and fulfilling.
5.3 Recommendations

Because of the answers given the researcher recommended some programmes that can reduce and enhance production in police profession in all areas when in active service and when they retire from the service.

5.3.1 Career Planning and Counseling

- The research present a gloomy picture of police retiree 84% said retirement is unproductive and 60% said income greatly decreased. The response in answering of the question was they needed courses and training on retirement. Rehm (1996) says this should begin in the academy and an important role in all evaluations throughout an officer’s career.

- Providing a realistic job preview to potential applicants recruits should know the realities of policing from the outset.

- Financial planning-career counseling also should include explanation of how lifestyle choices affect long-term comfort and opportunities. Young officers untrained in financial matters may not grasp the ramifications of their actions.

- A seemingly simple decision, such as establishing a personal savings program, could have important long-term consequences. To help clarify the advantages and
drawbacks of alternative savings programs, agencies could arrange to have financial planners. Financial planner is a qualified investment professional who assists individuals and corporations meet long-term financial objectives by analyzing the client’s status and setting a program to achieve these goals he can discuss the investment opportunities with the officer.

- Agency could arrange to have outside experts to discuss how health and leisure choices also affect long-term opportunities for officers.

- Effective counseling will help officers face retirement with eager interest in the challenges that lay before them. Counseling will also help alleviate officers’ concerns about their families’ ability to cope with the financial aspects of retirement.

### 5.2.2 Psychological Support

- The psychological aspects of retirement may affect officers in a wide range of ways. Agencies can help relieve some of the psychological pressures that officers nearing retirement face simply by fostering a supportive environment.

- They should support the establishment of a retired officers association (ROA) within the umbrella of the agency’s officers association. Once established, it could help show officers the benefits of retirement, assist with networking for social and employment needs, and help officers fill their self-actualization needs by showing them some of the positives that have taken place in the community over time as a result of the department’s efforts.

- The association can lead the retired officers in a direction that ensures their contributions to the community do not come to end. It could compile lists of
companies looking for employees with specific skills and recommend retiring officers to firms with position to fill.

- Agencies also should consider rehiring a limited number of retired officers as civilian employees. By so doing departments retain valuable resource-employees with years of experience and in-depth training. They can be used in various specialty operations for example community policing programs, special problem assignments, and internal affairs investigations. This cost effective placement approach also frees active duty officers for other assignments and offers a valuable training resource to officers assigned to work with retirees.

5.2.3 Introduction of psychological services and training

- The research findings shows that 60% found adjusting to retirement difficult, 58% said they suffered from vicarious trauma.

- While many departments offer psychological services to employees once symptoms develop, few offer preventive measures. Police officers must be taught the early warnings signs of stress.

- Young recruits should receive training in recognizing stress, dealing with traumatic incidents, and understanding the negatives effects of substance use and abuse

- Law enforcement agencies should make critical incident trauma management training available to all officers on an ongoing basis for early intervention(Badge of Life,2008)

- Critical Incident Debriefing should be handled by qualified trauma who will be residing in the department to debrief the officers after traumatizing events.
5.2.4 Establishment Substance abuse counseling department

- Drug substance abuse as one of the coping mechanism in the police occupation was found in the literature reviewed which if not addressed brings abuse in other areas of police officers lives. It is for that reason the researcher found it to be an area of serious consideration in police work.

- Law enforcement agencies should have mental health professions trained and certified in addictions counseling on staff for consultations interventions, and referrals.

- Because of the problems found by the researcher, the first intervention for substance abuse should occur at the earliest possible time before recruits become law enforcement officers.

- Police academies should contain didactic training in substance use and abuse and the inappropriateness of such behavior in police work.

5.2.5 Introduction of pre-retirement counseling program

- On being asked whether the police department teaches courses workshops or seminars 84% said no. The same number proposed for the course and training to be offered.72% said they were not looking forward to retirement, 50% said they were not prepared.

- This means the program is very important to prepare the police officers on financial, emotional and psychological challenges of retirement.

5.2.6 Government policy on retirement
Those who retired felt that the government have forsaken them in areas increment of retirement benefits, giving of loans and payments of benefits promptly. The government should pass legislation in parliament to cater for the police retiree welfare.

5.2.7 Honoring retirees

- Police department should help retiring officers celebrate this important life transition. Acknowledging the officers’ contributions and achievements before fellow officers, family, and friends can address many psychological needs and resolve some potential problems before they arise.

5.2.8 Recommendations on Further research

- Further research on police and vicarious trauma to establish the effects it has on the dairy activities of police officer and police retiree

- Further research on police and their families and the impact retirement has on the family

- Further research on the effectiveness of Critical Incident Debriefing in law enforcement profession
REFERENCES


APPENDIX I

Kenyatta University
Department: Psychology
Nairobi.

Dear respondent,

The attached questionnaire is concerned with research on psychological effects of retirement on police officers. This investigation aims at examining this process in our country, to see the implications they have on retired police officers.

Personal information will be treated with confidentiality. The data will be analyzed to help us gain better understanding of the kind of help the retired officers need, the questions they pose, the problems they encounter, their successes and the advice they would give to those who are about to retire and those who have already retired.

Ways and means of improving their lifestyle will be outlined. This study is the first of its kind and your cooperation is needed to make the study a success to contribute to knowledge and research in Kenya.

Findings will be used to guide future research in this area so that employers, and other stakeholders concerned with police will get information when dealing with police officers who are about to retire and the retired.

Please complete the attached questionnaire and return it by __________ using the self-addresses and stamped envelope. It may be possible for me to send the findings of the study to interested individuals after completing the study.

Thank you.
Yours sincerely,
David Kabera Muthondeki
Research Coordinator.
APPENDIX II

QUESTIONNAIRE ON RETIREMENT - TO TEST THE PSYCHOLOGICAL EFFECTS OF RETIREMENT ON POLICE OFFICERS WHO HAVE RETIRED.

Instructions
Please give the appropriate information as instructed in this questionnaire.
Do not write your name on this questionnaire for confidentiality reasons

SECTION A
BACKGROUND/DEMOGRAPHIC INFORMATION

Fill in the blanks spaces and where necessary.

1. Gender; (Male or Female) .................................................................
2. Date of Birth .................................................................
3. Age .................................................................
4. Place of Birth (District) .................................................................
5. Marital Status
   1. Married □
   2. Windowed □
   3. Never Married □
   4. Divorce/Separated □
   5. Others specify-----------------------------------------------

6. Highest education level
   Primary □
   Secondary □
   College □
   University □

7. No. of children
   None □
   1-2 □
   3-5 □
   6-8 □
   Above 8 □
8. Do you have children who depend on you for school fees? Tick one.
   1. Yes □
   2. No □

9. If the above is Yes say how many..........................................................................................................................

10. At present I live. Tick one.
    1. Own house □
    2. Rented house □
    3. Accommodated by family □
    4. In an old people’s home □
    5. Others specify.............................................................................................................................................

11. What type of house do you live in at present?
    Tick one.
    1. Permanent □
    2. Semi-permanent □
    3. Temporary □
    4. Others (specify)..............................................................................................................................

12. Age at which you retired
..........................................................................................................................................................

13. Number of years worked under the A.P. Department
......................................................................................................................................................

14 Date of retirement. ..............

SECTION B- CLOSED -STRUCTURED QUESTIONS

PREPARATION FOR RETIREMENT

1. During your employment years, where did you actually plan to retire?
   Tick one that applies to you
   1. in my family land in the rural area □
   2. in my urban/town house□
   3. in the farm I bought far from home □
   4. in an old people’s home. □
   5. in one of my children’s/relatives home. □

2. Before I retired I discussed my retirement plans with. Tick all those that apply to you
   1. Employer □

70
2. Spouse
3. Children
4. Friends
5. Other specify ………………………………………………………………………..

3. Tick (v) the number of things you did to prepare for your retirement.
   1. Built a home
   2. Bought some land
   3. Started a business
   4. Developed my land – agriculture
   5. Accumulated some savings in Banks.
   6. Investments/Insurance
   7. Did nothing in particular
   8. Others specify……………………………………………………………………

4. Did you attend some courses, seminars or workshops on retirement? Tick one
   1. Yes
   2. No
   3. Which one’s

5. Do you think Police Departments should teach courses on aging and retirement? Tick one.
   1. Yes
   2. No
   3. Give reasons

6. Since you retired, how would you describe your life? Tick what applies to you.
   1. Very happy
   2. Happy
   3. Same
   4. Unhappy
   5. Gives reasons-----------------------------------------------

7. If your retirement is happy/unhappy what has contributed to the predicament.
   …………………………………………………………………………………………….

8. Do you see your retirement life or role as productive? Tick one.
   1. Yes
   2. No
   Others (Specify)……………………………………………………………………
RETIREMENT PERCEPTION

9. Below are some of the ways people perceive (see) retirement? Tick which applies to you.
Retirement is -:

1. Time to wind down rather than undertake new activities □
2. A chance to live life on one’s own terms and to have freedom □
3. Loss of work, or strength to continue achieving □
4. Others specify …………………………………………………………………………………

10. When did you start thinking about retirement? Tick (v) one, when I was;

1. 40 years old □
2. 50 years old □
3. 55 years old □
4. As soon as I was employed □
5. Never thought of it □
6. Others Specify …………………………………………………………………………………

11. When you thought of retirement, what was your reaction? Tick (v) one

1. Looked forward to it □
2. Was not bothered □
3. Looked for extension of service □
4. Disliked the idea □
5. Felt very frightened □
6. Others Specify …………………………………………………………………………………

12. Why did you react the way you did? Is it because you: Tick one response below which closely (describes your reaction).

1. Were not prepared for it □
2. Felt insecure □
3. Had mixed feelings □
4. Felt strong and liked my career □
5. Were well prepared for it □
6. Others specify …………………………………………………………………………………

13. When you retired how easy was it for you to adjust to new state of life? Tick one

1. Very easy □
2. Easy □
3. Difficult □
4. Very difficult □
5. Give reasons for the above ...........................................

RETIREMENT CHALLENGES

14. All in all I feel my income after retirement has. Tick one.
   - Improved
   - Remained the same
   - Decreased greatly
   - Others specify............................................................

15. The major ways in which I spend my income are:-
   Tick those that apply to you
   - Personal care, health, clothing
   - Food
   - Payment of school fees
   - Payment of employees
   - Travelling
   - Helping relatives
   - Others (Specify) ...........................................................

16. I would like to get a job to increase/supplement my monthly income
   Tick one
   1. Yes
   2. No

17. Below are some problems that retired people may face. Tick all those that you have encountered/experienced.
   (a) PSYCHOLOGICAL/ EMOTIONAL
       - Loneliness
       - Frustration
       - Loss of prestige associated with work
       - Joy
       - Increased vigor/strength
       - Feeling renewed
   (b) ECONOMICAL/ FINANCIAL
       - Loss of financial security
       - Decrease of income
       - Increase of income
(c) SOCIAL

- Loss of work routine
- Loss of work colleagues
- Loss of social contacts
- Acquisition of new status
- Adequate time with friends
- Adequate time with family

(d) PHYSICAL

- Poor diet
- Poor health
- Inactivity
- Improved health
- Availability of good diet

Other (Specify) ........................................................................

18. (a) As a retired person are you satisfied with the kind of help you get from your family.
Tick one

1. Yes
2. No

(b) If (No) explain.................................................................

19. (A) Are you satisfied with community help?

Tick one.

1. Yes
2. No

(b) If (No) above (family and community)
explain.................................................................
SECTION C
OPEN-ENDED QUESTIONS

1. (a) According to you how do you perceive/see retirement (in terms of income, health, relationships with the family and community)……………………………………………………
(b). What does retirement mean to you……………………………………………………

2. (a) Do you suffer from the many things you did when in active service in form of bad dreams or in form of anxiety. Explain if applicable……………………………………
(b). Comparing when you were in active service and now, what can you say in terms of your dreams, opportunities and achievements……………………………………………………
(c). According to you how do you, compare an officer who is retired and one who is in active service?………………………………………………………………………………

(d) It is assumed that when one retires he/she has a lot of spare time. How can you comment about that …………………………………………………………………………………

3. (a) Now that you are retired what do you think is the best way a police officer in active service could prepare for retirement?…………………………………………………………

4. (a) According to you, what should employers do to assist in preparing retiring police officers for life outside the service?
…………………………………………………………………………………………
(b) If today you were recalled back to active service, what can you do differently as you prepare for retirement?

5. (a) What challenges have you faced since retiring from active service list in order of significance?

(b) In what ways were you prepared by your employer prior to retirement?

(c) In which ways were you not prepared?

Thank you very much for your cooperation.
## APPENDIX III

### WORK PLAN

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2010-2011
# APENDIX IV

## BUDGET

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