

At the beginning of this century before the western influence was felt by many Kenyans, family land units were sufficient to support all family members including those who worked away from home and returned home after retirement. The ethnic customs decreed that the welfare of the aged was the responsibility of the family and the community. However, due to increase in population the land units became smaller and were unable to support all family members. Also the young and educated people no longer felt bound by their customs to support the aged.

The problem of aging and retirement is with us and it is compounded by the fact that many workers in the civil and parastatal bodies have to retire at age 55 the compulsory retirement age in Kenya.

The literature reviewed indicated that Kenyan culture is experiencing strain and change in value system. The extended family within which the needs of the elderly were met is slowly disintegrating. It is therefore important for us to prepare people to accept aging and retirement as normal phases in life, so that they can face retirement and old age more confidently. Research studies will assist in the preparation.

Until the late 1970s aging and retirement were rare issues in Kenya. The 1980s particularly 1984 and 1985 have witnessed real concern on aging and retirement throughout the country, in local newspapers and public addresses by prominent Kenyans. During this period the compulsory retirement age of 55 years was enforced. In addition, people who were recruited into managerial and other executive posts present study, therefore, is very timely and its main purpose is to identify a group of retired people, study their life conditions, gather documented evidence to assist retirees, and people dealing with the aging and retiring populations as well as to lay a foundation for further research.

Since aging and retirement are very broad concepts only a few variables or aspects related to the two phenomena were examined in this study. These included age attributes, education, socio-economic status, health, nutritional status, preparation for retirement, social activities, family and community life.

The sample was rural consisting of mainly primary school teachers. Their characteristics indicate that findings cannot be generalized to all retirees in the country.

### **OBJECTIVES OF THE STUDY**

From the literature reviewed, the researcher's inference and the basic assumptions of the study, the following general objectives were formulated.

- (1) To identify a group of retired people in Kenya with emphasis on retired teachers.
- (2) To examine whether they prepared themselves for retirement.
- (3) To analyze their present life conditions
- (4) To elicit their views on aging and retirement
- (5) To make recommendations based on the evidence gathered on how to make retirement more acceptable and worthwhile.

From the general objectives a number of specific objectives based on the actual variables under study were drawn to direct the present study.

### **Methodology and Instruments**

In order to carry out the present study the following steps were followed. The venue and respondents were decided upon. The instrument were identified, developed, pretested and revised before being used for actual data collection. The main instruments were a questionnaire and a personal interview schedule.

Two hundred and six respondents from the Eastern and Central provinces of Kenya correctly completed and returned the questionnaires used for data analysis. Thirty of the same respondents were personally interviewed by the researcher to supplement the questionnaire information. Descriptive statistics were used for data analysis and presentation.

### **CONCLUSIONS**

Data analysis and discussion yielded many tentative conclusions in this study.

There are many retired teachers in Kenya and men seem to outnumber women. The sample consisted of 183 men and 23 women. This could be due to the lower status of women's education in pre-independence days.

Age is the main cause of retirement in Kenya. Very few respondents retired due to other causes such as poor health, family problems, termination of employment or early retirement. Most of the teachers retired between the late 1970s and the early 1980s, a period which coincides with the enforcement of compulsory retirement age.

The retirees face many problems associated with the loss of work routine and decreased finances. Many reported that their socializing circle had become very small and as a result they became very busy in their personal work to occupy themselves. A few who did not find activities to engage themselves in reported boredom in retired life.

Results indicated that many teachers did not prepare themselves adequately for retirement and most of the little preparation came naturally. Building of a permanent home, developing one's shamba/farm or buying a shamba were just natural advances in life. Many did not stop to think of approaching retirement and its applications.

Farming is the main occupation for this sample and many respondents indicated they were very busy on their shambas or farms. The venue of the study is a rich agricultural land where coffee and tea are the main cash crops. During the interviews some respondents took the researcher round their coffee and tea shambas of which they were very proud. "Now, I have more time to do the things I could not do when I was employed", a few remarked.

Although 70% of the respondents in this sample thought of themselves as aging, 30% denied the fact. This last group needs encouragement to be realistic about their life and organize themselves for a good later life.

Many respondents were aware of the existence of Homes for the Aged, and they rejected the idea of being taken to such homes even when they grow very old. They argued that such homes were not in line with the African culture, they valued their independence and preferred to grow old in their familiar environments. The rejection was by an overwhelming majority of 90% of the respondents.

The family is a very important support system for the retirees. The spouse, children and relatives were named as outstanding and essential confidants, helpers and companions of the retired teachers. Friends were also considered important.

## **RECOMMENDATIONS**

The following recommendations were made on the basis of the literature reviewed and the findings of the present study.

It is important for employees to be well disposed to retirement psychologically, economically and socially in order to lead a good productive life in retirement.

To achieve this disposition, employers should be interested in the welfare of employees and not only in the services they render. This calls for the employers to assist employees in preparing for retirement without necessarily lowering their productivity.

Availing loans to workers, encouraging them to form self-help cooperatives and educating them on their rights and pension schemes are good acts towards assisting prospective retirees.

Employees should be given long enough retirement notice to reduce the "shock" that some unprepared ones get on receiving short retirement notices. If the first notice is given ten years before retirement and a reminder at five years, it is assumed that the shock if any will be less.

Family planning should be encouraged to reduce the heavy responsibilities that the bulk of retirees in this study are facing, that is payment of school fees and meeting the basic needs of their children who are still in various levels of education including primary school.

If families are well planned and late marriages are discouraged, by the time most people retire their children will be grown up and probably independent.

Pension schemes need to be revised with a view of improving the amounts and mode of distribution. More effort should be made to decentralise payment stations effectively so that retirees do not travel far to sort out their pension problems.

With regard to the amount of pension, retirees earning less than K.Shs.500/= per month in Kenya today need special consideration due to the ever rising cost of living.

There is need for the government to have a policy to monitor the increasing number of retirees, identify and assist the very old and poor ones in line with "minding other people's welfare".

The family should be prepared to accept its aging and retired members and assist them in adjusting to retirement. People are born in families, nurtured and they in turn start their own families. It is just in order for them to spend their old age in a family set up, a condition valued and respected by the traditional African.

Further research is needed using different venues, retirees in other occupations, another system of data analysis and sampled with bigger proportion of women to men.