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The Relationship between Psychosocial Preparation for Retirement and Quality of Life of Retirees in Kenya

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Abstract: As the Kenya government works towards improving the Quality of life (QoL) of all people, that of retirees requires special attention. This is because they have to undergo the retirement transition that significantly influences QoL. Research has established a significant positive relationship between retirement preparation and QoL. Hence, the relevant policies and institutional frameworks to promote QoL in retirement have been put in place. However, studies show that retirees in Kenya continue to experience many challenges. This study was therefore conducted to assess the relationship between psychosocial retirement preparation and QoL with a view to delineating the significant predictors of QoL. From a target population of 4,469 retirees, ten percent was sampled for the study. Purposive, cluster, simple random and stratified random sampling methods were used to select 447 respondents. Quantitative data was collected using interview schedules and analyzed quantitatively. FGD guides were used to collect data from participants and analyzed thematically. The study found that most respondents (82.25 percent) had not adequately prepared for retirement in the psychosocial domain. Consequently, less than half (41.5 percent) of them experienced a high QoL in retirement. QoL was found to be positively related to social support and a diversity of pre-retirement activities that translated in greater satisfaction at retirement. In view of this, the study recommends that psychosocial preparation for retirement be emphasized as a critical component of the retirement preparation process.

Keywords: quality of life, retirement preparation, retirees, psychosocial, Kenya.

1. INTRODUCTION

Quality of life (QoL) is a multi-dimensional concept that refers to an individual's overall life satisfaction and total well-being [1]. It may be assessed in terms of psychological well-being, physical health, economic prosperity, and social connectedness [2]. The main QoL indicators include: economic wellbeing, health, education achievement, freedom, social participation and self-perceived satisfaction [3]. Generally, QoL is a function of the degree to which each identified human need is met in relation to its relative contribution to one's subjective well being. It encompasses how an individual perceives the 'goodness' of the multiple aspects of his/her life [4].

The long term goal of every society is to enhance the QoL of its members. According to the United Nations Population Fund (UNFPA) and HelpAge International (HAI), demographers project that for the first time in history, there will be more people aged 60 years and above than children under 15 by the year 2050 [5]. While longevity is a cause for celebration, adding quality to longevity is crucial [6]. Consequently, there is growing awareness of the need to encourage older people (particularly retirees) to remain active, economically productive and independent for as long as possible. This is because maximizing the QoL for people as they age is not only a basic human right but a strategy of reducing future socio-economic burden [7]. Within this context, issues of QoL of retirees have received international attention and pertinent research evidence from different socio-economic contexts continues to be a priority.

Research confirms that the transition from a role of employee to that of retiree is inevitable and can affect an individual's QoL [2]. This is because; when an individual retires, he/she parts from a significant activity that affects many life domains. The transition requires personal adjustment to changes in income, free time, social networks and occupational identity [8]. As explained by Atchley [9], a quality retirement life requires that retirees be financially independent, physically able-bodied, socially connected and mentally able to structure their own lives. However, scholars disagree about the effects of retirement on the quality of life of retired persons [10]. While some scholars emphasize the positive outcomes of retirement [11, 12, 13], others view it as full of challenges [14, 15, 16]. Several researchers have also argued that retirement does not significantly affect the quality of life of individuals but rather, what matters are the preparation activities they undertook prior to retirement [17, 18, 19]. Although scholars concur that retirement preparation should start immediately an individual gets employed, there is no consensus on the matter of QoL among retirees and its influencing factors.

Scholars have found a significant positive relationship between retirement preparation and QoL [2, 20, 21, 22]. In Australia, Wang and Hesketh [21] found that retirees who had prepared extensively for retirement were more likely to enjoy a higher quality of life. In Brazil, Alvarenga et al [23] reported a positive relationship between retirement preparation and retirement satisfaction. A study conducted in Ohio (United States) found that those who were prepared adjusted better to the retirement transition than those who were unprepared [24]. However, despite the general consensus highlighting a positive relationship between retirement preparation and QoL, inadequate preparation was reported among majority of employees worldwide. A study by Jagannathan [25] found that over 80 percent of Indian employees, 81 percent of Mexican workers, 34 percent of those from the United Kingdom and 58 percent of Australians had not done any independent retirement preparation. Furthermore, contrary to recommendations that affirm the need to prepare for retirement in all QoL domains, emphasis has been skewed in favour of financial preparation [8, 20, 26]. It was observed that although many employees were reasonably aware of the need for financial preparation, they overlooked the critical contribution of psychosocial preparation [26]. Hence, limited research exists on the influence of psychosocial preparation for retirement on QoL.

By definition, 'psychosocial' is an aspect of both social and psychological behavior, referring to the mind's ability to adjust and relate to its social environment [27]. The retirement adjustment may be viewed as a process of modifying and balancing conflicting needs to suite the demands in the new environment [28]. Psychosocial preparation for retirement therefore implies the ability of the mind to adjust and relate to the retirement social environment [29]. It includes; thinking about retirement, discussing it with significant others and establishing a meaningful social life outside the workplace [30]. This makes psychosocial preparation the first and most critical step of any retirement preparation process. Preparation for retirement is a complex and long-lasting process which usually starts with psychological preparation [8]. This enables an individual to build a positive attitude towards retirement, and visualize his/her life without the job routine. This is a critical step since retirement may lead to feelings of worthlessness, low self esteem and identity crisis especially for those who were not psychologically prepared for the transition [31]. However, a smooth transition from the employment role to a quality retirement one is possible if retirees perform familiar activities within their social and physical environment [9].

In the African region, enhancing QoL is of particular concern given that 39 out of the 40 countries with the lowest life expectancy are in the continent [5]. Yet, research has established that majority of employees in Africa had undertaken few or no voluntary steps to prepare for retirement [25]. In a study of retirees in South Africa, although retirement preparation was the best predictor of retirement adjustment, only 45 percent of the respondents had adequately prepared prior to retirement [1]. In Uganda, preparation for retirement was found to be challenging due to the fact that most employees were not sure of their individual roles in achieving quality retirement [8]. In Kenya, very few studies on QoL have been conducted [3, 27]. Very few of the studies have analyzed the influence of psychosocial preparation on QoL of retirees (29). Yet, on one hand, demographic surveys reflect dwindling standard of living for most citizens [3, 27]. On the other, retirement studies consistently report inadequate retirement preparation among employees [28, 32, 33, 34]. In view of the critical contribution of psychosocial preparation for retirement on QoL, this study was conducted to analyze the relationship between psychosocial preparation for retirement and the overall QoL of retirees in Kenya.

2. STATEMENT OF THE PROBLEM

Kenya's development strategy outlined in Vision 2030 aims at improving the quality of life of all citizens (including retirees). Research confirms that retirement preparation is positively related to QoL [2, 20, 21, 22]. Furthermore, studies have found that psychosocial preparation for retirement is a critical aspect of retirement preparation [8; 29]. In this regard,

the Retirement Benefits Authority (RBA), the National Social Security Fund (NSSF), the media and other relevant bodies have intensified retirement preparation campaigns with a view to improving the retirement preparation behaviour of prospective retirees [33]. Hence, with the relevant institutional and policy frameworks for supporting quality life in place, a high QoL for Kenyan retirees is expected. Yet, studies continue to report on numerous challenges faced by retirees in the country [16, 22, 28, 32, 34]. Hence, this study was conducted to assess the relationship between psychosocial preparation for retirement and the QoL of retirees in Nyeri County, Kenya. This was crucial since retirement preparation in other domains may be ineffective in achieving a high QoL if psychosocial preparation is inadequate. The study aimed at identifying the psychosocial factors in retirement preparation that significantly predicted a high QoL with a view to making appropriate recommendations.

The following hypotheses were tested;

- i. QoL in retirement is significantly related to access to retirement information.
- ii. QoL in retirement is positively related to social support.
- iii. QoL in retirement is positively related to diversity of pre-retirement activities.

3. RESEARCH METHODOLOGY

The study utilized a mixed method design to ensure that any biases inherent in any single approach were neutralized. Quantitative data was collected using structured interview schedules through face to face interviews with respondents. Qualitative data was collected from Focus Group Discussions (FGDs) using discussion guides. The Statistical Package for Social Sciences (SPSS Version 16) was used to analyze the quantitative data. Qualitative data from FGDs was organized into themes, summarized and then interpreted.

3.1 Site Selection, Sampling Design and Sample Size:

The study was conducted in Nyeri County, Kenya. The County was purposively selected mainly because it has the highest percentage of people aged 65 years and above, the highest literacy level (86.5 percent), and is among the counties with the highest life expectancy at birth [35, 36].

Purposive, cluster, simple and proportionate stratified random sampling techniques were utilized in selecting the final sample. The County is sub-divided into eight Sub-Counties, namely; Nyeri South (Othaya), Mukurweini, Mathira East, Mathira West, Kieni East, Kieni West, Nyeri Central (Municipality) and Tetu and has a total population of 693,558 [35]. Based on the existing sub-counties, the county was divided into 8 clusters and 4 sub-counties randomly selected for the study. The sampling frame was composed of registered members of Kenya Association of Retired Officers (KARO). Out of the 4,469 retirees from the formal sector who were residing in the county at the time of the study, 10 percent were sampled giving 447 respondents.

FGD participants were selected from the respondents in each of the four sub-counties. Both male and female participants of different ages, marital status, level of education and income were purposively selected. Age and gender are important socio-demographic variables that significantly influence QoL. Research confirms that although retirees may experience a period of disenchantment soon after retirement, majority usually adjust as they get older implying that older retirees usually experience a higher QoL than younger ones [9]. Studies have also established that retirement experiences are different for male and female retirees although there is no consensus on which gender adjusts better [24, 37, 38]. Hence, this study held separate FGDs with younger retirees (aged below 65 years) and older ones (aged 65 years and above). Age 65 was used as an arbitrary cut-off between younger and older retirees such that younger retirees would have been in retirement for not more than 10 years. To cater for gender differences, separate FGDs were held with male and female participants. Each of the FGDs had 8 participants drawn from the four sub-counties to represent the various socio-demographic characteristics of interest.

3.2 Data Collection Instruments:

This study used structured interview schedules to collect quantitative data from respondents. Focus Group Discussion guides were utilized in the collection of qualitative data from the FGDs. In order to collect quantitative data from respondents, both the dependent and independent variables were operationalized to make them measurable.

3.3 Data Analysis and Presentation:

Quantitative data was cleaned, coded and keyed into a computer using the Statistical Package for Social Sciences (SPSS) Version 16. Frequencies and percentages were run to show the general characteristics of the respondents. Cross-tabulation was done to reveal any associations between various variables of interest. Further, Chi-Square tests (using the 95 percent confidence level) were conducted to test for significance of relationships between variables. The chi-square test was selected because the variables were measured at nominal and ordinal levels. In order to enable quantitative analysis and thus test for the significance of relationships between the dependent and independent variables, the respondents' qualitative responses were quantified by awarding scores using the Likert Scale. In hypotheses testing, Chi-square tests were conducted to examine whether any significant relationships existed between the dependent variable (QoL) and each of the independent variables. The null hypothesis was rejected and the relationship between QoL (dependent variable) and the independent variables considered significant if $p \leq 0.05$. The Spearman correlation coefficient was used to explain the strength and direction of the relationships. A logistic regression analysis was conducted to delineate the significant predictors of the dependent variable. In order to identify the variables for use in regression analysis, the reliability of the scale was tested using Cronbach's Alpha which was calculated for related items measured on Likert Scale. Analysis of qualitative data from FGDs started by coding the data into predetermined categories based on the study objectives. The data was then unitized, categorized into themes, interpreted and triangulated with the findings from quantitative analysis.

4. RESULTS AND DISCUSSION

The data was collected from 400 respondents out of the sampled 447, indicating a response rate of 89.5 percent. Four Focus Group Discussions (FGDs) with eight participants each were held in order to provide a subjective view of the participants and thus enrich the quantitative findings. The sample was composed of respondents of different ages, gender, marital status, education and income levels.

4.1 Psychosocial Preparation for Retirement by Respondents:

Retirement is a process and a life-stage that lasts for several years thus requires conscious planning and preparation. This study therefore assessed psychosocial retirement preparation by analyzing the extent to which the respondents had accessed the retirement information needed to make informed choices, were socially supported and had diversified their pre-retirement activities. Retirees were expected to respond whether their experience of engaging in selected components of key variable was; very high, high, low, very low or not at all as shown in Table 4.1.

Table 4.1: Respondents' Responses based on Psychosocial Preparation for Retirement

Psychosocial Preparation for Retirement	Not at all	Very low	Low extent	High extent	Very high	Total
	%	%	%	%	%	%
Discussing retirement with spouse	20.25	19.75	36.25	23.75	0.00	100.00
Discussing retirement with other family members	5.00	29.75	60.25	5.00	0.00	100.00
Discussing retirement with friends	5.00	10.00	75.25	9.75	0.00	100.00
Reading literature on retirement	50.00	44.75	5.25	0.00	0.00	100.00
Listening to retirement programs	25.00	59.75	15.25	0.00	0.00	100.00
Attending retirement workshops	89.50	10.50	0.00	0.00	0.00	100.00
Spending free time with colleagues	0.00	35.00	40.50	24.50	0.00	100.00
Spending free time with family	0.00	0.50	17.75	81.75	0.00	100.00
Spending free time with friends	0.00	0.00	51.50	48.50	0.00	100.00
Spending time with religious associates	0.00	54.00	21.50	15.50	9.00	100.00
Spending free time on official work	19.50	20.25	40.50	19.75	0.00	100.00
Spending free time on leisure	0.00	45.00	36.00	14.00	5.00	100.00
Spending free time on family activities	0.00	0.00	20.50	70.25	9.25	100.00
Spending free time generating extra income	0.00	10.00	25.50	54.50	10.00	100.00
Spending free time on religious activities	0.00	54.25	20.75	25.00	0.00	100.00

As Table 4.1 shows, retirement preparation in most of the indicators was mainly done to a 'very low' or a 'low' extent. It is only in 3 indicators that more than half of the respondents indicated being psycho-socially prepared to a high extent.

4.2 Establishing Quality of Life of Respondents

QoL is a function of the degree to which each identified human need is met in relation to its relative contribution to one's subjective well being [3]. Among the QoL indicators consistently emphasized by older persons were; independence, health, social networks, neighbourhood social capital and financial security among others [31]. A quality retirement life is characterized by; financial independence, good health that enables performance of self-care and other important tasks, quality social support from family and significant others, and a perception of security in the neighbourhood (29). This study therefore assessed the respondents' satisfaction/dissatisfaction with their QoL using the 17 variables shown in Table 4.2.

Table 4.2: Respondents' Responses based on their QoL

Variable Indicators	Unsatisfactory	Satisfactory	Total
	%	%	%
Quality of support from spouse	38.25	61.75	100.00
Quality of support from children	24.00	76.00	100.00
Quality of support from siblings	7.25	91.75	100.00
Extent of inclusion in family matters	4.50	95.50	100.00
Support from neighbours	4.50	95.50	100.00
Support from religious associates	3.25	96.75	100.00
Reliability of friends	0.25	99.75	100.00
Security in neighbourhood	5.20	94.80	100.00
Satisfaction with retirement life	25.00	75.00	100.00
Satisfaction with social inclusion	25.00	75.00	100.00
Ability to meet basic needs	40.25	59.75	100.00
Ability to meet emergency needs	66.75	33.25	100.00
Ability to finance leisure activities	94.75	5.25	100.00
General financial security	86.75	13.25	100.00
Access to medical care	55.00	45.00	100.00
Satisfaction with one's health status	15.25	84.75	100.00
Quality of medical attention received	75.25	24.75	100.00

Table 4.2 shows a summary of the percentage of respondents who had indicated being satisfied or dissatisfied in the various measures of QoL. The qualitative responses in Table 4.2 were then quantified by awarding scores such that the response 'satisfactory' was awarded a score of one (1) and 'unsatisfactory' a score of zero (0). Using this Scale, frequencies were run to show the distribution of respondents based on their overall QoL. Since the 'overall QoL' (Table 4.3) had a total of 17 indicators, each with a maximum score of '1' and a minimum of '0', the maximum expected score was 17 (1*17) and the minimum was 0. For purposes of interpretation, each score represents satisfaction in one variable of study, implying that a respondent who was satisfied in all areas measured in this study would score 17. In this regard, a score of less than half (8.5) of the maximum expected points implied that the respondent was dissatisfied in more than half of the measures of QoL and was therefore regarded as having a low QoL. Those who scored between 8.5 (half of the maximum expected score) and 12 (three-quarters of the maximum score) were considered to be fairly satisfied with their QoL. Those who scored above 12 were regarded as experiencing a high QoL since they attained more than three-quarters of the maximum score. Table 4.3 presents the distribution of respondents based on their satisfaction with QoL.

Table 4.3: Respondents' Extent of Satisfaction with Overall QoL

Satisfaction with QoL	Scores on overall QoL	Frequency	Percent	Cumulative Percent
Low QoL	4	18	4.50	4.50
	5	2	0.50	5.00
	8	40	10.00	15.00
Fairly Satisfactory QoL	10	41	10.25	25.25
	11	61	15.25	40.50
	12	72	18.00	58.50
Satisfactory QoL (High QoL)	13	71	17.75	76.25
	14	60	15.00	91.25
	15	24	6.00	97.25
	16	11	2.75	100.00
Total		400	100.00	

Table 4.3 shows that only 15 percent of the respondents scored below half of the maximum expected score ($17/2=8.5$), and were regarded as having a low QoL. Out of the remaining respondents, 43.5 percent were considered to be fairly satisfied with their QoL while 41.5 percent were regarded as experiencing a high QoL. The findings underscore the importance of a multi-dimensional approach in assessing QoL since dissatisfaction in one domain does not necessarily imply a low QoL overall.

4.3 Testing of Hypotheses:

This study tested the three research hypotheses to establish the relationship between psychosocial preparation for retirement and the QoL of retirees in Kenya. The independent variables were computed by combining selected variable indicators as follows;

- 1. Access to retirement information** = Respondents' responses on extent of reading retirement articles, listening to retirement programs and attending retirement forums
- 2. Social support** = quality of support from family, friends and religious associates
- 3. Diversity of activities** = time spent on leisure activities, family activities, income generating and religious activities

Since the variables were measured at ordinal scale (Table 4.1), the chi-square test (at 5% significance level) was used to test the hypotheses. In order to meet the chi-square requirement, the 5-point Likert Scale on psychosocial preparation for retirement was collapsed into three categories. The recoding was done as follows; the responses 'not at all' and 'very low extent' were combined and transformed into the variable 'unprepared', 'low extent' was re-coded to 'slightly prepared' and 'high extent' plus 'very high extent' were re-coded to 'adequately prepared'. The summary is presented in Table 4.4.

Table 4.4: Respondents' extent of Psychosocial Preparation for Retirement

Psychosocial Preparation for Retirement	Frequency	Percent	Cumulative Percent	
Access to retirement information	Unprepared	338	84.5	84.5
	Slightly Prepared	42	10.5	95.0
	Adequately Prepared	20	5.0	100.0
	Total	400	100.0	
Social support	Unprepared	46	11.5	11.5
	Slightly Prepared	198	49.5	61.0
	Adequately Prepared	156	39.0	100.0
	Total	400	100.0	

Diversity of pre-retirement activities	Unprepared	23	5.75	5.75
	Slightly Prepared	297	74.25	80.0
	Adequately Prepared	80	20.0	100.0
	Total	400	100.0	

Chi square tests were conducted between the independent variables (Table 4.4) and the QoL of respondents as determined in Table 4.3. On the relationship between access to retirement information and QoL, Pearson chi-square was significant ($p < 0.001$), thus the null hypothesis was rejected. However, the Spearman Correlation coefficient was negative (-0.06) implying a very weak inverse relationship between access to retirement information and QoL. This was probably because majority of the respondents had not accessed any professional retirement information implying that retirement preparation may have been done casually with very little professional guidance.

Chi-square test on the relationship between social support and QoL showed that Pearson chi-square was significant ($p < 0.001$) hence the null hypothesis was rejected as well. The Spearman Correlation coefficient was also a bit weak (0.17) but implied a positive relationship between social support and QoL. This corresponds to earlier studies that emphasized the importance of social support in enhancing QoL [4, 8, 20, 26].

The next chi-square test was conducted on the relationship between Diversity of Activities and QoL. Pearson chi-square was significant ($p < 0.001$), and the Spearman Correlation coefficient was 0.26 implying a significant positive relationship between diversity of pre-retirement activities and QoL. This confirmed the importance of continuity in activities for quality retirement [9]. In this case, individuals who engaged in diversified activities prior to retirement were more likely to have a smooth retirement transition. Pre-retirement activities that continue during retirement reduce the void that would be created by cessation of employment.

Having established the relationship between psychosocial preparation for retirement and QoL, the study delineated the significant psychosocial predictors of QoL. A binary logistic regression model was developed by entering the psychosocial indicators of QoL and applying the backward conditional method to exclude the least significant predictors. Results of the regression analysis are presented in Table 4.5.

Table 4.5: Logistic Regression: Psychosocial Predictors of QoL

Variable Name	Parameter Estimates	Std. Error	Wald X^2	df	Sig. (p-value)	Exp(B) (Odds Ratio)
Quality time with religious associates	-0.701	0.633	1.227	1	0.268	0.496
Quality time with friends	2.435	0.377	41.730	1	0.000*	11.417
Quality time on extra income-generating activities	3.187	0.501	40.401	1	0.000*	24.220
Quality time on family activities	3.265	0.586	31.011	1	0.000*	26.190
Spending free time on leisure activities	-5.558	0.703	62.463	1	0.000*	0.004
Spending free time on office (job) work	-2.666	0.600	19.728	1	0.000*	0.070
Constant	-0.446	0.373	1.433	1	0.231	0.640
-2 Log Likelihood= 351.23						
Chi square=24.23, degrees of freedom=6, $p < 0.001$						

* $P < 0.05$

As shown in Table 4.5, only 5 psychosocial variables were significant predictors of overall QoL. Spending quality time on family activities prior to retirement had the highest odds ratio of a quality retirement at 26.19. This implies that a unit increase in the free time spent on family activities increased the odds of experiencing a quality retirement 26.19 times. Consequently, those who spent a lot of available time executing family responsibilities were much more likely to be satisfied with retirement than those who spent less time. This is probably because family activities continue despite retirement thus the individuals remained actively engaged despite cessation of employment. Engaging in family activities prior to retirement allows individuals to spend more time with non-colleague acquaintances who eventually become vital

social support systems in retirement. It also strengthens the family bond thus easing the retirement transition. This ensures continuity in activities and social life as recommended [9].

Engaging in extra income generating activities prior to retirement had an odds ratio of 24.22 indicating that any additional time spent on income generation besides employment increased the chances of a quality retirement 24.22 times. Besides providing the needed income, the extra income generating activities increased the opportunities for social interaction with customers and suppliers. Hence, those who spent quality time engaging in extra income generating activities were likely to be more satisfied with retirement than those who spent less time. This is because, upon retirement, such pre-retirement engagements enhanced continuity as the retiree continued performing the same activities with familiar people and environment [9].

Any extra time spent with friends prior to retirement increased the odds of satisfaction with retirement about 11.42 times (odds ratio=11.417). This is probably because spending more time with friends strengthened their social bond thus reducing the emotional effects of reduced interaction with former colleagues upon retirement. Social relationships outside the work place provide social support in retirement especially when interaction with former colleagues decreases. As established by research, although retirees may make new friends, they will not have a shared history like the network of family and friends established over the years [26].

Spending a lot of time on leisure activities prior to retirement was significant but inversely related to QoL (odds ratio=0.004). This implied that those who excessively engaged in leisure activities prior to retirement had lower chances of a quality retirement. Although the scope of this study was limited and did not analyze the reasons, it was probable that some respondents may have engaged in unconstructive and unhealthy leisure activities such as alcohol consumption and smoking. In addition to adverse health, such activities may be unaffordable during retirement leading to financial constraints, family problems and a low QoL. Furthermore, retirement increases available free time which may lead to boredom for those retirees without diversified and meaningful engagements [8].

Similarly, spending a lot of free time on 'job' activities was negatively associated with QoL (odds ratio=0.070). This means that any extra free time spent performing official duties reduced the odds of a quality retirement by 93 percent. This was probably because employees who were too attached to their job role and performed pending office work whenever they were free may have found it harder to adjust to the retirement role than those who were less attached. In this case, performing 'job' activities during free time implies that the job may have been so central to the retiree that he/she did not develop any other meaningful activities outside the work-place. It could also be a sign of inefficiency, where some employees may have failed to complete their work in time hence continued during free time. Consequently, retirement may have left a very big void leading to a low QoL. This finding corresponds to prior studies which established that prospective retirees whose job was very central to their lives were unlikely to transit smoothly to retirement [26, 31].

5. CONCLUSION

In concurrence with earlier studies, this study found that psychosocial preparation for retirement is positively related to quality of life. In particular, spending quality time with family, friends and on extra-income generating activities prior to retirement provided the continuity needed in retirement thus enhancing quality of life. Family and friends provide the psychosocial support needed for a smooth retirement transition and reduce the emotional void previously filled by former colleagues. Extra income-generating activities not only provide the much needed income but also social support and reduction of boredom. In view of the findings, this study recommends that psychosocial preparation be emphasized as a critical component of the retirement preparation process. In view of the weak inverse relationship established between access to retirement information and QoL, this study recommends that further studies be done to analyze the retirement information available and its effectiveness in enhancing psychosocial preparation for retirement and subsequent QoL.

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