ABSTRACT

PERCEPTIONS OF ECONOMIC SECURITY IN OLD AGE: THE CASE OF RURAL ELDERS OF MARAIGUSHU, KENYA

by James R. Muruthi

This study was conducted to highlight experiences and perceptions of economic security and retirement as relayed by older Kenyans in rural Maraigushu. Older people are most likely to be poor as compared to other adult age groups. With the current longevity trends, higher life standards, out-migration of children, and the rise of chronic illnesses, older Kenyans in rural settings are faced with economic hardships. Ten participants between the ages of 45 – 65 years were recruited in Maraigushu village in Naivasha, Kenya to participate in a phenomenological study to explore their perceptions and plans for economic security in retirement. Spirituality, intergenerational exchanges and relationships, life-changing events and a fantasized economic stability are the constant themes throughout the data. These findings show that the participants are content with their lives despite their poor economic statuses as a result of changing cultural and social trends. They also show how older people have adapted to the transitioning trends while highlighting gaps in existing welfare policies.
PERCEPTIONS OF ECONOMIC SECURITY IN OLD AGE:

THE CASE OF RURAL ELDERS OF MARAIGUSHU, KENYA

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Chapter 1: Introduction

There are studies that highlight the current changes and trends in social security and pensions from around the world (Dau 2003; Guillemard & Rein 1994; Manuel 2009; Muller 2002) but little has been done to highlight the voices of older individuals in the developing nations on issues pertaining to their social security. The current study provides a way of understanding how older people of Maraigushu, Kenya perceive and plan for life after active job participation by highlighting some beliefs, expectations, adaptive behaviors and concerns of individuals in response to changing socioeconomic and cultural practices. This research focuses on 10 older adults between 45 and 65 of age divided equally between men and women. A majority of participants are self-employed peasant farmers and caregivers living in multiple-generation households.

Older adults in Maraigushu are in financial hardship given the increased out-migration of income-earning adults, higher costs of living, and the death of young parents. At the same time Kenya’s transitioning social, economic, and public policies affect families’ access to income. This study proposes that, because many of these peasant farmers reach old age with sparse economic resources, it is important to understand their economic situation after active participation in income generating activities. Economic scarcity could be because, across the life-course, many rural adults of Kenya have not had stable wages throughout their lives. Their economic hardship is a result of cumulative disadvantage reinforced by sparse governmental or corporate supports (Nyambedha et al., 2003).

Most of the research on income security in Kenya and other developing nations is based on quantitative surveys and census data typically collected for governments (Barrientos & Heslop, 2003; Lee & Lee, 2009; Lokshin & Paternostro, 2004; Schulz & Carrin, 1972). Objective numbers are often appropriate in the study of economic security in old age, but there is need for more subjective explorations of income security from older peoples’ perspectives. This idea is ever more important given the current situation across the world where pension systems are crumbling and employers are shifting economic burdens to individual employees (Juttin, 1999; Deaton & Zaidi, 2002; Pradhan & Ravallion, 2000).

An advantage of including older people is that they are the subjects of discussion and the aged population may just be the right one to provide the answer to the looming problems with pension systems (Jenkins, 1993; Singh, 1994). Two things should be emphasized regardless of the factors mentioned above: countries are adjusting their social welfare policies to accommodate the increasing numbers of older citizens (Dau, 2003), and many advocacy groups and a few researchers (Najjumba-Mulindwa, 2003; Juttin, 2000) have taken the initiative of presenting the voices of older people on income security debates. Therefore, the result of the suggested project and subsequent extensions are not only meant to address this missing gap in research and to enhance the
phenomenon of income security among older Kenyans, but also to enrich existing data for use by policy makers to construct more effective social welfare policies.

This study acknowledges the changing trends and the macro governmental effort related to social protection issues but argues that little is known about the perceptions of those who retire – the older people themselves. This project underscores the perceptions, hopes, aspirations, expectations, rewards and frustrations of income security in old age in Kenya. The current study seeks to bridge the suggested gap by documenting older Kenyans’ perceptions of income security by conducting in-depth interviews. Maraigushu village, Rift Valley Province of Kenya, is a rural village, and studying a sample of its older inhabitants provides essential insights on social welfare policy implications in a Kenyan society that is characterized by unequal distribution of wealth across ethnic and age lines.

Background

Other qualitative studies have examined the financial situations of different groups of older people in Africa. For example, Moller (1988) investigated the quality of life for retired Zulu contract workers in an attempt to capture their overall life satisfaction by conducting panel discussions. Her intention was for the retirees to paint their own aspirations and expectations about retirement, alongside the issues of growing old in a rapidly changing society. Closer to the site studied in the current research and most recently, Nyambedha et al. (2003) interviewed care-giving grandparents in rural parts of western Kenya with the aim of defining their descriptions of lost retirement. Nyambedha and colleagues had similar findings to Moller’s (1988) earlier study; quality of life in later life is directly related to economic wellbeing after retirement. Other studies have shown that rural older adults are more vulnerable to poverty than other adult age groups (Deaton & Zaidi, 2002; Schmidt-Hebbel et. al., 1994).

How do older people in Maraigushu perceive economic security in retirement?

This question necessitated partly by the following factors: limited data on the perceptions and expectations of retirement and supporting policies, changing trends in employee benefit schemes, increased longevity, changing family structures, and changes in socio-economic trends (Nyambedha et. al. 2003; Moller, 1988; Darnley, 1975). These issues can also be classified into three main challenges as outlined by Lloyd-Sherlock (2002); challenges in: income security policy paradigm shift; changing social, economic, and cultural contexts; and demographic shifts.

First, the social welfare paradigm across the twentieth century has shifted from private social welfare to adoption of public social welfare programs and back to more emphasis on privatization. More governments are subscribing to institutional welfare systems, which acknowledge that economic support for needy people (such as older individuals) is a normal part of day-to-day society (Segal, 2010). Some developing nations have tried to copy welfare policies from their developed counterparts, a move that
has been criticized by some scholars (Lloyd-Sherlock, 2002; Apt, 2002). Developing countries have a unique set of issues, such as top-down implementation of public policies and corruption, which hinder the effectiveness of social welfare programs and consequently the economic status of target populations (Makinde, 2005).

Second, there have been changes in the status and roles of women in developing countries, unstable labor markets, and changing patterns of living. Women, for example, are the chief care providers within rural families in developing nations, and recent increases in female employment and education upsets these traditional systems of care (Butler et al., 2000). This development could result in fewer caregivers for aged individuals or reduced quality of care in cases where women juggle care-giving and work (Pavalko & Artis, 1997; Kasper et al., 1990).

Third, the subpopulation with the fastest rate of increase is persons surviving to 100 years of age (Solomons & Bermudez, 2008). By 2020 there will be over 1 billion persons over the age of 60 years on earth, 750 million of who will be living in developing countries (Solomons & Bermudez, 2008), which makes this a challenge for policy makers (Bloom et al., 2011). The aging cohorts around the world are projected to have the following effects on older individuals’ economic security: (1) The projected increase will put a strain on existing welfare programs especially pensions and social security programs (Catalan et al., 2010). The resources set aside for aging services will not be able to sustain eligible individuals which means smaller economic support for older individuals (Riley et al., 1994). (2) There will be an acute demand for healthcare due to increased frailty within the aging population. Older people will spend more money on health care as they live longer and morbidity increases (Seshamani, 2006). Dominant illnesses at this stage of life are often terminal and typically require advanced and expensive medical procedures. (3) A larger number of older individuals will require long-term care especially dealing with care-intensive illnesses such as dementia and high blood pressure (Seshamani, 2006). Paid caregivers will execute some level of care even though spouses and adult children are the main carergivers for older adults (Johnson et al., 2007). (4) Increased dependency by older people could lead to ageist practices that deny older individuals access to economic resources and opportunities (Angus & Reeve, 2006).

By 2050 there will be more people over age 65 than under age 15 as a result of lower birth rates and increased life expectancy at birth, (Lunenfeld, 2008). In the US alone, older adults will constitute 19% of the total population (Kinsella & Velkoff, 2001). Kinsella and Velkoff (2001) also note that regional aging trends will differ; Europe will maintain its aged status and Africa, its young age. A study of 50 nations underscores that the population of aged people will quadruple, with the greatest influence felt by developing nations (Kinsella & Velkoff, 2001). By 2050 the total dependency ratio for developing nations is projected to be approximately 58, with older persons accounting for 42% of the total dependency burden (Vos et al., 2009). In other words, the young
dependency ratio burden will reduce by 57% while the old age dependency ratio increases by 93% in Africa (HelpAge, 2010). Kalache (1991) highlighted that the impact of aging on developing nations is worth reckoning because of the increased number of older people and relatively underdeveloped public systems. Kalache also stressed the importance of doing proper documentation of the extent of and relevance of aging as an impending problem in third world nations.

Sub-Saharan Africa (SSA) has been cited as a region that is about to face many issues related to aging (Aboderin, 2007, Makoni, 2008). Aboderin (2007) asserted that since the absolute number of older people is increasing in Africa, concrete and comprehensive policies should be in place to cater to the issues that will arise due to this increase. Researchers in the Congressional Budget Office (2005) noted that world populations are moving to lower birth rates, low mortality, and increasing longevity; as such no country is immune to the effects of this demographic shift. Importantly, in Africa different but related issues, such as eroded family support (Darkwa & Mazibuko, 2002), low life satisfactions for African elders (Follentine, 2006), and economic issues (WHO, 2002) have been noted to accompany these recent demographic trends.

Darkwa and Mazibuko (2002) suggest that demographic forces have substantial impact on the welfare of older people. They highlight the shortcomings of existing social insurance plans and retirement programs that rely on family support for older people’s well-being. Since welfare is directly related to older adults’ welfare, policy changes and policy development could greatly influence the effects of current demographic shifts (Office of Congressional Budget, 2005). As is the case in other African nations, research done on older Kenyans is concerned with health issues and orphan guardianship issues.

Most researchers like Holzmann and Hinz (2005), Oyugi (2005), and Menya (1985) have done work related to the general structure of Kenya’s pension and welfare systems as they relate to age and age related issues. Their findings underscore the need for Kenyan policy makers to craft better policies to cater to the aging population. Menya (1985) states that like many developing countries, Kenya requires comprehensive social security and health care policies to take care of its older citizens. She recommends a “bottom up” approach to health and social policy related issues. In the same light, other researchers have suggested the inclusion of advocacy (Aboderin, 2007) and well-informed policies (Darkwa & Mizubuko, 2002) in discussions about older Kenyans’ welfare situations. Advocacy and revision of social welfare policies are important given that older people in rural settings are vulnerable to adverse poverty as depicted in work by Najjumba-Mulindwa (2003), Nyambedha et al. (2003), and Carrin and Schultz (1972). The current project responds to a missing gap in this literature regarding older people’s thoughts and plans about income security in old age.

Nations are reacting in different ways to population aging and related issues. This is evident in the way that governments are reforming their policies on pensions and retirement procedures (Hokenstad & Johansson, 2001; Braham, 2009). In essence, labor
reforms and increased life span have challenged how we conceptualize and practice retirement across the world (Hokenstad & Johansson, 2001). Kaseke (2009) hinted that there is less demarcation between work and retirement, but the current study seeks to expand the debate to cover the unemployed older adults of rural Kenya. There is a looming crisis in Kenya given that social protection in rural regions continues to be the responsibility informal of caregivers like churches and the family.

Barrientos (2009) observes that 20% of the poor people in Kenya lived with a person aged 60 and older in the late 1990s and early 2000s. Other studies show that older people, 60 years and up, are approximately 10% of the total Kenyan population - 44 million (HelpAge, 2010). The 10% translates to 1 older person in every 4 households in Kenya. The issue of low income coupled with what some scholars have called the “pension crisis” poses major policy challenges for Kenyan and similar economies. Hokenstad & Johansson (2001) and Apt (2002) highlighted that more people are living to pension-eligible ages and that there is an increased survival rate among individuals already receiving pensions. Kenya is in a similar situation where more people are either eligible or are receiving pensions for a longer period of time. It comes as no surprise that this imbalance creates pressure on developing nations’ budgets given rising dependency ratios. Different ideas have been proposed in an effort to close the coverage gap for older adults. One alternative includes policy reforms to increase older people’s participation in national economies, hence having a positive impact on the society as well as the individual (Hokenstad & Johansson, 2001).

Pension and social protection reforms vary from calls to reduce generosity of existing programs to attempts to create new schemes. Pension systems in Morocco, Tunisia, and Algeria in North Africa are faced with the problem of over-generosity in the sense that the benefits for retirees accompanied by the increased number of beneficiaries will soon create crises in these nation’s budgets (Braham, 2009). Along with unrealistic pension packages, these nations are faced with the challenges of increased longevity, high unemployment rates, and large informal economies. As a result, policy reforms are necessary to reduce pension in order to maintain benefits for the majority of older persons (Braham, 2009). Kay and Sinha (2008) note a number of systems across Latin America and the Americas including: pay-as-you-go (Costa Rica), individual accounts (Mexico), defined contribution plans (Brazil), state-sponsored PAYGO (Canada), private saving accounts (Peru), and universal coverage (Chile). These are some of the schemes that have been adopted by nations, which range between state and individual responsibility. Apt (2002) warns that developing nations should customize pension schemes to fit their situations which are unique and different from those of the developed nations.

Barrientos (2009) highlights the pension issues further by suggesting that social protection is a priority under three scenarios. First, intervention is necessary where social assistance programs exclude older people to concentrate on infrastructure development, and emphasize human development programs that focus on the youth. Second, increased
incidence of poverty and high inequality in is a clear indication that social protection policies are required to target specific groups. Third, social policy should be effective in tackling new forms of poverty caused by factors like labor-force migration and HIV/AIDS.

This year a new bill was written to introduce a universal pension for Kenyans over age 60 (HAI, 2011). Despite this development, this study is based on Apt’s (2002) concerns that little is known about the nature of old people’s poverty, how they support themselves and others, and how families adapt to support seniors. Therefore, the current study seeks to unearth the perceptions of older people about their own income security in the middle of changing economies and family dynamics. Modernization, segregation of older generations, insufficient infrastructure in the rural regions, fraying family ties, and inadequate resources are some of the factors that have been associated with poverty among older adults in developing nations (Apt, 2002; Bloom et al., 2010; Kakwani, 2008). Modernization theory (Cowgill, 1974) provides an appropriate lens to look at the case of shifting family support as a result of urbanization of communities and socio-cultural changes. Aboderin (2004) uses this theoretical framework to point that older people in rural Africa are facing younger economic situations because of eroding interactions between family members.

Kakwani (2008) argued that some Kenyan seniors are faced with problems of care-giving due to death of children as a result of HIV/AIDS and vulnerability to health conditions in addition to their lack of economic insurance in old age. Elsewhere, Bloom and colleagues (2010) observed some parallels to the situation in rural Kenya in their study of economic security in India including delayed and reduced fertility, inadequate land resources, more participation in the informal economic sectors, female participation in formal employment, and fraying family arrangements. It is the goal of the current research to highlight the experiences of older people in Maraigushu as they pertain to socio-environmental changes and related factors such as changing roles, intergenerational reciprocity, emotional ties, and social exclusion in public programs.

The core purpose of this project is to investigate the issue of financial security for older individuals in Maraigushu with an interest in older individuals’ plans for economic stability in retirement, conceptualization of retirement in rural Kenya, and perceived and existing economic support systems. In other words, the current study seeks to explore the question, “how do older people in Maraigushu perceive their economic security in old age”? This study explores the important micro-level concerns about income security among older people in Maraigushu. The ultimate goal of this project is to increase understanding about older people’s (of rural Kenya) perceptions of income security as well as to identify existing resources for survival. At the same time this study is a pilot for possible future projects. The researcher also hopes to introduce, to readers and experts, new and dynamic concepts for discussion on the issues of rural elders’ social security.
Significance

An exploratory qualitative study among older people in Maraigushu is essential to provide the background necessary to conduct more comprehensive research in Kenya that would not only supplement existing data but also inform social welfare policies on income security. The findings of this project and subsequent ones will potentially support the formulation of fresh economic policies to cater to aged individuals in rural Kenya. Ultimately, this research seeks to answer two fundamental questions: (1) how do older individuals provide and plan for a retirement period of uncertainty and inevitable life expenses? And (2) what kinds of resilience or adaptive activities do different older Kenyans practice in order to maintain comfortable economic conditions. Literature has shown that changing demographic trends and transitioning socio-cultural practices have affected older Kenya’s access to economic resources. Thus, the specific aims of this project are as follows:

1) To investigate the meaning of retirement for the rural adults in Maraigushu.
2) To gain a better understanding of economic security in a group of older adults in rural Kenya.
3) To explore older people’s expectations of social welfare with the intent of capturing preferred options or existing alternatives.
4) To identify the alternatives that exist for older people’s economic anchoring.

Phenomenology and analytic frameworks

Methods used in the current study align themselves with Husserl’s phenomenological thinking. This kind of phenomenology emphasizes complete subjectivity along with the central intention to highlight the meanings of respondents’ experiences (Moustakas, 1994). Attributes of this method suggest that painting a picture of the reality and the factors surrounding the phenomena unearths the meanings without assumptions or presupposed notions. Constant reflection and capturing meanings, as they would exist naturally, is a key element of phenomenology. Husserl (cited by Moustakas, 1994) recommends that phenomenological researchers need to tap into the transcendental characteristic of the method, which allows for adherence to outcomes through constant reflection on subjective actions and their objective images. The researcher is an important piece in the transcendental analysis since he/she employs their intuition in the process of explaining emerging meanings. Therefore, the current study is not a fact-finding endeavor but rather an initiative to understand patterns that exist among older people in Maraigushu perceive retirement as well as their plans for their economic security. This study is therefore phenomenological because of the following attributes: (a) it explores and investigates the essence of how Maraigushu elders perceive retirement and their expectations for economic security. (b) Pure subjectivity is employed to allow for unbiased outcomes while retaining values of conceptualizing and reflecting. (c) The
analysis aims to reach an understanding of the meanings of the phenomena just as presented in the stories of the older adults.

*Modernization theory* is one of the two frameworks that inform this study. The theory suggests that the status of older people declines as societies advance from agrarian to industrial economies (Cowgil, 1986). In other words, the power, statuses and roles of older people are inversely proportional to societies’ technological progress. It has been documented that older people enjoyed prestigious statuses since they controlled lands and other resources in agrarian systems (Aboderein, 2004). However, urbanization and social mobility trends have dispersed families thus reducing the levels of family interactions and intergenerational exchanges. At the same time, technological growth devalues the life experiences and experiences of elders in the society (Cowgil, 1986). This theory lends a crucial framework for understanding the experience of the older adults in the context of socio-cultural trends in Kenya such as changing family structures. Current transitions that influence the economic well-being of older people include: the plight of younger generations from rural to urban regions of Kenya in search for higher paying jobs, limited resources under elders’ control because of inheritance practices, and an increasing reliance on modern problem solving methods that do not include elders.

The life-course perspective is the other framework that aids in the analysis of data in the current study. Gerontologists use this perspective to understand the aging experience as an aggregate of human life-course from conception to death (Markson & Hollis-Sawyer, 2000). The life-course perspective is important in understanding the effects of experiences that came earlier in life. The use of this perspective also allows the researcher to consider the intersection of age, social status, cohort effects, and historic effects (Riley and Riley, 1994). Furthermore, the use of this perspective allows the researcher to explore important experiences (such as education, first jobs, marriage, retirement, and divorce), which cause significant life transitions.
Chapter 2: Data collection and Methodology

Data collection was completed during summer of 2011. As noted above, the study site is in rural parts of Naivasha, Kenya. In Maraigushu village, the majority of the population is self-employed. This site represents a typical rural setting in Kenya where such settings in developing nations often lack social welfare policies for older individuals (Juttin, 1999; Jenkins, 1993; Kaseke, 2005; Singh, 1994; Mesa-Lago, 1991). The population is also characterized by low-income especially in this time of climate and environmental degradation; there is a significant decrease in farm production and consequently, farm revenue. The study employed typical case sampling (Miles & Huberman, 1994) to obtain respondents whose characteristics and experiences are representative of many others.

A convenience sample of 5 men and 5 women between age 45 and age 65 were recruited using advertisements in shopping centers and churches. Equal numbers of men and women were used in this research in order to capture both sides of the story and to begin to explore what is shared between the genders and what might be different in their experiences and perspectives. Economic situations for men are usually better than those for women in both traditional societies (Bonita & Howe, 1996; Kalavar & Jamuna, 2011) and industrialized cultures (Calasanti, 2010); capturing any difference in perspectives is essential for a study such as the current one. Fifty-five is the official retirement age for employees in Kenya (Robinson, 1990); beginning with 45 year-olds, the current study includes individuals who had up to 10 official years remaining in the work force and others up to a decade beyond the set age for retirement. Older individuals within this bracket are faced with expenses for children’s educations and their own health (World Bank, 2000).

Given the scale of this project, 10 respondents are enough for comprehensive data on older people’s perceptions of income security in later life in rural Kenya. For example, phenomenological studies by George and Thomas (2005) and Moore (1994) explored the situation of 10 and 11 older participants to explore their perceptions of suicide and diabetes, respectively. The data in the current study reached theoretical saturation (Strauss 1987) by the tenth interview session. The next section includes tables that provide further description of the participants.
Descriptive statistics

Table 1

Descriptive data for selected variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>N</th>
<th>Range</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age of participants</td>
<td>10</td>
<td>17</td>
<td>48</td>
<td>65</td>
<td>56.10</td>
<td>7.187</td>
</tr>
<tr>
<td>Expected lifespan</td>
<td>8</td>
<td>30</td>
<td>70</td>
<td>100</td>
<td>78.75</td>
<td>11.260</td>
</tr>
<tr>
<td>Age of oldest child</td>
<td>10</td>
<td>34</td>
<td>14</td>
<td>48</td>
<td>31.50</td>
<td>10.544</td>
</tr>
<tr>
<td>Grandchildren under care</td>
<td>10</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>1.20</td>
<td>1.476</td>
</tr>
<tr>
<td>Families earnings (KSh.)</td>
<td>10</td>
<td>288000</td>
<td>12000</td>
<td>300000</td>
<td>72200.00</td>
<td>85682.294</td>
</tr>
</tbody>
</table>

Table 1 shows measures of central tendencies for numerical variables. We learn that the mean age for the participants is 56 years. 56 years is considered old by the standards of Kenya’s public employment sector (HAI, 2010). Employees in the public sectors retire at 55 years. The oldest participant was 17 years older than the youngest one. Participants expect to live to an average of 79 years; this indicates that individuals expect to live for an average of 24 years after retirement going by the assumption that people retire at 55. The average annual income is at KSh. 72,200 ($ 900), a value that has been skewed by an outlier, KSh. 300,000. The average annual of income the participants without the outlier is KSh. 27,000 ($ 340).

1 Two respondents refused to give a number for expected lifespan; “it is up to God".
### Table 2

**Crosstabulation of gender and employment**

<table>
<thead>
<tr>
<th>Gender</th>
<th>type of job</th>
<th>Farmer</th>
<th>other</th>
<th>retired</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Farmer</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>sex</strong></td>
<td>male</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>female</td>
<td>3</td>
<td>0</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>6</td>
<td>1</td>
<td>3</td>
<td>10</td>
</tr>
</tbody>
</table>

Six out of the participants are farmers, 3 retired from wage-labors while one participant is self-employed in a sector other than farming. These numbers depict that agriculture is the most common form of income-generating activity among the participants in the current study. There was no difference in the type of labor between the two genders. Of the retired people there was one more woman than men.
Table 3  
*Crosstabulation of gender and marital status*

<table>
<thead>
<tr>
<th>gender</th>
<th>married</th>
<th>divorced</th>
<th>widowed</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>male</td>
<td>2</td>
<td>0</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>female</td>
<td>4</td>
<td>1</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>6</td>
<td>1</td>
<td>3</td>
<td>10</td>
</tr>
</tbody>
</table>

A total of 6 participants are married while 3 others are widowed and an individual is divorced. Of the 6 married people, 4 are women, and the three widowed individuals are men. The divorced individual is a woman.
Most men and women participate in similar activities to generate income. Agriculture is the major form of economic security for both men and women. The differences that exist are mainly cultural; women’s activities gravitate towards caring for the family while men tend to work to protect property or make decisions for the community and family.

### Table 4

*A list of income-earning activities and social roles*

<table>
<thead>
<tr>
<th>Descriptions</th>
<th><strong>Men</strong></th>
<th><strong>Women</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>• Growing crops</td>
<td>• Tilling land</td>
</tr>
<tr>
<td></td>
<td>• Grazing animals</td>
<td>• Tending to livestock and farm</td>
</tr>
<tr>
<td>Casual labor</td>
<td>• Construction work</td>
<td>• Working in neighbors’ farms for money/food</td>
</tr>
<tr>
<td></td>
<td>• Working in neighbors’ farms</td>
<td></td>
</tr>
<tr>
<td>Income generating activities</td>
<td>• Crop farming</td>
<td>• Selling vegetables</td>
</tr>
<tr>
<td></td>
<td>• Sale of animal and farm products</td>
<td>• Small handicrafts</td>
</tr>
<tr>
<td></td>
<td>• Large handicrafts</td>
<td>• Laundering other people’s clothes for food or money</td>
</tr>
<tr>
<td>Social roles</td>
<td>• Family leadership</td>
<td>• Mutual support in women groups</td>
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<td></td>
<td>• Mutual support in men groups</td>
<td>• Participation in church and school committees</td>
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<td></td>
<td>• School/church boards</td>
<td>• Feeding and caring for the family</td>
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<td></td>
<td>• Crisis management</td>
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<td></td>
<td>• Property security</td>
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</table>

Most men and women participate in similar activities to generate income. Agriculture is the major form of economic security for both men and women. The differences that exist are mainly cultural; women’s activities gravitate towards caring for the family while men tend to work to protect property or make decisions for the community and family.
Placing the researcher

The investigator is undergoing training is social gerontology and has been trained as a qualitative researcher. The data collection process and analysis bear the influence of his training. The interpretation of themes was also subject to the author’s ideas as related to the field of gerontology. The author’s interest in economic security for older people is strongly influenced by his interests in social justice issues. Social, cultural, and economic differences between the author and the participants could have also influenced interactions and responses during the study. However, the author bracketed his training by treating the data as stand-alone artifacts that describe who the participants were and their perceptions of economic security. The interviews and informal conversations were done in ways that did not breach the gender, age, or economic gaps differences that existed between the researcher and the respondents. Cultural trends were upheld in these conversations because the researcher hails from Maraigushu. The researcher was born and lived in Maraigushu all his life until he entered college in America in 2006. Some participants in the study are familiar with the researcher and his family through interactions in churches and other public locations. Such respondents are aware that the researcher is considered privileged as compared to the rest of the inhabitants of Maraigushu. Therefore, the investigator’s role as an instrument of interpretation was informed by all of the traits mentioned above.

Bracketing researcher’s experiences

Creswell (1994) observes that bracketing is a chief element of any phenomenological study because the interpretations of the researcher are pivotal in understanding the questions at hand. The aim of these kinds of studies is to amplify the subjective voices of respondents as they emerge from the stories expressed in interviews (Bednall, 2006). The act of bracketing in qualitative research is meant to discourage prior assumptions to improve the quality of data analysis as the investigator delves into the research endeavor. The investigator in the current study bracketed his previous knowledge so that it will not interfere with the outcomes of the interviews and the phenomenon of planning for retirement. In this case, bracketing not only helped to prevent assumptions from affecting the research outcomes, but also confined the process to the research questions and to the experiences of participants.

The researcher listed all previous knowledge and assumptions about the respondents and their atmosphere on a paper that he carried to all interview sessions. The list was a reminder of concepts regarding people, cultures, causes and effects that should not be featured in questions or probes to avoid harmful assumptions. The researcher also kept a daily journal in which personal feelings and reflections about the study were recorded. It was especially important for the researcher to separate past knowledge of the respondents because, like the respondents, he hails from Maraigushu. However, it should be pointed out that the researcher’s experience is vital in the analysis and interpretation of
the data collected despite the importance of bracketing past knowledge of the phenomenon in question. The investigator employed theories, concepts, as well as perspectives of gerontology as lenses to explore and make meaning of the stories narrated by older people in Maraigushu.

**Interviewing**

Unstructured interviews starting with open-ended questions were conducted. An interview guide with 6 to 7 questions was used to inquire about respondents’ perceptions of retirement by exploring their interactions with their immediate family, work life, state involvement in the social protection debate, and local and personal initiatives for a good economic life in retirement. Following the participants’ consent, it was made clear that withdrawal from the study could not be penalized and could happen at the respondents’ will. The interviewees also received compensation of KSh. 500 (about $7 US) for their time whether or not they completed the full interview. All participants consented to the recording of the interview sessions using an audio recorder supplemented with field notes taken by the investigator. The recordings were destroyed once identifying markers such as people’s names had been changed as the data was entered into computer files.

The interviews took place in the residences of the participants or other preferred venues such as their churches. The interviews were conducted in Swahili or Kikuyu; the majority of people 45 to 65 are competent in speaking Swahili, but Kikuyu (researcher’s native language) was the alternative mode of interviewing. As indicated above, these one-time interviews lasted between 1 to 2 hours. The nature of the interviews allowed for the inclusion of event narratives, life stories, tangential issues, and “by-the-ways”, since they are believed to aid in the in-depth understanding of the perceptions of economic security (Moller, 1988). At the same time, the in-depth interviews allowed the interviewer to note the inevitably important and relevant events, individuals and practices from the respondents’ perspectives. The researcher also noted down issues that needed further clarification, potential conflicts, emerging patterns, temporal ordering and causality throughout the story. Note taking had two advantages. First, the issues noted created a platform for further probing to create a better-woven experience by filling in gaps and clarifying doubts during data analysis. Second, follow up on uncertainties throughout the story enhanced understanding of the concepts in question (Najjumba-Mulindwa, 2003).

**Data Analysis**

It is important to underscore that strength of the current study is the in-depth look at the lives and experiences older of people as depicted in their own responses. The researcher and subsequent consumers of this work are invited into the personal lives of interviewees as they share pieces of their stories, emic insight, (Guba & Lincoln, 1994) on economic security in old age. Therefore, collected interviews were treated individually first, then compared to the rest of the stories from the Maraigushu sample. The individual
was the unit of analysis because this study emphasizes that each person’s experiences are not only unique, but are also pivotal in the understanding of economic security in Maraigushu. Individual-level interpretations of the work and retirement experiences were compared for recurrent themes as well as different trends. This project did not seek to make generalizable statements about the population in question, but to identify shared links between Maraigushu and other places like it (Mays & Pope, 1995).

Perceptions are parts of people’s consciousness, and the interviewing process is meant to understand the concept of economic security by allowing the respondents to verbalize their thoughts and understandings. Husserl (in Hardy’s 1999 translation) insisted that phenomenology is the objective study of individuals’ consciousness by evaluating lived experiences, judgments, emotions, and perceptions regarding a phenomenon. Therefore, phenomenological interviews provide an avenue for a reflection and reiteration of consciousness. Individual definitions and contextualizing are important to the case of phenomenological analysis, especially in the study of older people’s lived experiences (Davis, 2009).

Themes that connect the respondents’ ideas and different event categories were highlighted during the coding process. Further analysis was done within the different topics under the governing concept, economic security. Retirement/end of active work, pensions and other benefits, government involvement, family dynamics and adaptive strategies were treated as different categories within which meaning was analyzed. An interpretative phenomenological analysis was used to capture the experiences of the respondents and also to give room for the investigator to ask the question, “Do I have a sense of something going on here that maybe the participants themselves are less aware of?”

Data were analyzed in accordance to with procedures discussed by Osborn & Smith (2003) in their work on interpretative phenomenological analysis. First, one of the transcripts was read and reread for better understanding and familiarization while noting any observations in the left margin of the transcript. Second, emerging themes were listed in the right margin of the printed transcript. Third, the emergent themes were woven in chronological and/or thematic order. During this process, the researcher allowed for central themes to emerge as well as supporting concepts. Themes were compared to the original transcript to ensure consistency and trustworthiness of conclusions. A table of themes that ties the emergent concepts to best quotes from the transcripts was also developed. The final stage was the write up translating the thematic analysis into narratives. Memos and field notes were analyzed to enhance validity of the data. Birks and colleagues (2008) observed that memoing is an important analytical and conceptual tool in any kind of qualitative research. In this work, memos provided a critical means for the researcher to communicate with the self as well as to conceptualize abstract concepts during the interviews. The memos supplement recorded data by providing the thought processes and contemplations of the researcher during the interviewing process.
The descriptive data (for example age of respondents, number of children, and number of dependents) was analyzed for basic descriptive characteristics of the study group using SPSS. These results painted a better understanding of the interviewees’ characteristics in relation to the Kenyan population.
Chapter 3: Outcomes

The current study reveals that the older people interviewed subscribe to similar perceptions and expectations in regards to economic security. The older people are complaisant to the will of God because they believe that they exhausted all opportunities over the course of their lives and they could not have done any better. Four themes are dominant in the data and are pivotal in understanding how do older people in Maraigushu perceive economic security in retirement. Spirituality and the belief in God is a central idea that shapes the life choices of older people. The respondents hope for better days in the future as their fate would dictate; God controls their destiny. The individuals in this study emphasized the need to have close family ties and the traditional intergenerational exchanges that exist between relatives. Family members are fundamental in the financial plans of older individuals because generations share instrumental and emotional kinds of support.

However, the flow of resources through intergenerational exchanges are disrupted by life-changing events, such as illnesses, divorce, death of key bread-winners, and outmigration of the middle generation into cities, that create barriers in the flow of resources. Older individuals do not expect a lot of help from their children because the younger generation is also faced with similar economic hardships. Therefore, the individuals narrated stories show that they accept their situation especially because God scripts their life and that humans can do little to change their life course. They place their trust in God and fantasize (expressed by the use of the “If I had” phrase) about stable forms of income-generating investments such as livestock and real estate. Older individuals in the current study also wished that their children lived the fantasized life.

In short, the participants in the current study maintain that they have to accept their economic situation and leave the future in God’s hands. Figure 1 below shows the participants’ belief that God in the author of their life and he decides the course of all events in the lives of older people. At the top figure are spirituality and the influence of God in the lives of the people. The village has a strong Christian influence and beliefs that preach the influence of God in all areas of human life, including the events that people face in life. From the respondents’ perspective, God dictates people’s health, marriages, illnesses, prosperity, success in education, and other life-changing events. Children and healthy family relationships are blessings from God. Intergenerational relationships and exchanges are beneficial to the older individuals, but only if God blesses families. Good family relationships and exchanges result in better economic well-being for the older people. The respondents in this study have ideas about good economic status despite the relationships in their families. The data suggest that people rarely bothered with thought of the fantasized economic prosperity but rather sacrificed their resources to make sure their children had better socioeconomic status. This is to say that even though older people knew that they did not have the best economic status, they
wished it for their children by advising younger generations and by providing the necessary resources to catapult the children to better economic situations.

![Diagram showing themes regarding economic security](image)

**Figure 1: Diagram showing themes regarding economic security**

*Spirituality*

The villagers described in this study have strong connections to religious teachings and the trust in God. Spirituality is one of the major characteristics of older people in Maraigushu, and the religious teachings inspire their actions in life (Moberg, 1995). The older people have indisputable belief that God is almighty and provides for their needs; his decisions do not only influence people’s actions but are also final. The participants applied religious beliefs to all areas of their lives including retirement plans, economic survival, and their perceived lifespan.

*Ruth*³: *But through God’s strength, I was able to do maneuver things around and now most of my sister’s children are employed and I can only say that it was just God who helped me.*

Ruth had the following to say in response to a question about how long she expects to live:

*It all depends on the will of God. You know if your spoke about the future, you can either be accurate or miss it all together.*

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² Arrows indicate interaction rather than causal relationship between elements.
³ All names used are pseudonyms to protect the identity of participants.
Older people hold the belief that their future belongs to God, the provider, and he always shows up to assist individuals in turmoil. These older adults have to live in accordance to religious teachings and worldly wisdom (Bianchi, 2005). Therefore, according to the participants, economic success for the older people and their families depends on fate as decided by God. Even though these older people hold such beliefs, they believe that humans must work hard to qualify for God’s provisions. Joseph, a 65 year-old married man shared his concerns about people’s own responsibility in attaining financial security.

*It can be problematic if you put it like that. And to add onto your concern, the Bible says that God helps only those who help themselves; thus God likes people who work and then he comes and blesses their work. Therefore God also likes people who are hard workers and are willing to go out of their way to obtain riches.*

**Life Events**

The elders in this study reported that some of their economic issues are direct effects of things that happened throughout their lifespans. Aging scholars have subscribed to the idea that researchers who study older people’s lives across the life-course have a better chance to understand the older individuals’ experiences (Elder et al., 2003). Most of the older adults in Maraigushu have experienced a life-changing event, such as divorce, death of a spouse, or death of a bread-winning child, in the course of their lives. Such life events change the economic power of older people’s families since their access to income is substantially reduced when they lose such financial supports. John, a 63-year-old widower responding to his single status:

*He/she has two roles; they take the part of husband and wife in the household. They have the responsibility of looking after the children they have. Normally, women are at home cooking while their husbands seek for daily bread. So a widower has to divide up his time so that he has these to do in the morning and those other activities in the later parts of the day. So the time allocated for income-generating activities are more squished in comparison to someone with a wife in the home.*

The life course of women is different from that of men due to challenges created by cultural beliefs that infringe on women’s rights to property ownership. Women’s economic prosperity is lower relative to that of the older men participants in this study. Female respondents observed that their work was centered on caring for the family; responsibilities that have no monetary reward. Therefore, female participants depended on their husbands or adult children for money. It is rare for older women to have properties of their own. Agnes had the following to say about women’s employment:

*Married women stay at home and sometimes their husbands get lucky, buy cows and that way they have some income from selling the products of the cow. But if she doesn’t have one she simply stays at home, she washes the dishes, cooks for*
children, and in the garden she grows crops for consumption by the children. So she has to wait for help because she does not have a job that she can do.

Some participants suggested that that their economic situations have never flourished from their childhood on. This group of respondents claimed that they inherited poverty from their parents. They do not have any hope for higher socioeconomic status in the future because unlike other counterparts they did not attend schools, a situation that forces them to work in low paying manual jobs. The older people in this study are diverse and have been exposed to different life opportunities and factors that influence their economic security in old age. Self employed Peter (59); a father of 9 children expressed his life-long struggle with poverty:

I started in a lot of hardship and poverty. My parents were poor by all standards; I did not go to school in order to gain access to well-paying jobs. I did not attain any kind of training to warrant better pay to account for my daily needs. Yea so I started in problems and that is the reason why my sons are better than I am financially.

He continues to state that:

I think most people have gone to school but not to a level that can help them in life. You know most of them probably got to form 4. But I think university level training is best; I mean in this level you learn skills enough to be an entrepreneur or even get an employment. Form 4 graduates cannot find jobs in Kenya.

The elder in the current study also mention that changes in the environment have made life more manageable even though better implementation is necessary. One notable example is the recent growth of infrastructure and services in rural regions of Kenya. The participants seem to like a small medical clinic has been built in the village. They are pleased that small medical cases can be handled at the center. However, some wished that medical fees and the cost of medicine could be subsidized by public funds. John observed the following:

There aren’t many positive changes around here. I like that a health clinic in less than 2 kilometers away. This is a good thing because we used to travel for long distances to get medical attention and the travelling costs alone were very expensive. The proximity of the health center to this village has saved many people the transport expenses. The money saved on transport can be channelled by individuals to other uses such as buying food and clothes to improve their well-being. People who have serious medical conditions spend much more money on medical and drug costs. I think that the government should take the next step to ensure that patients can afford medical costs and that people are getting the quality of care that they pay for. Otherwise it is nice that we have our own hospital.

Intergenerational exchanges
Intergenerational exchanges go hand in hand with work in the culture of the adults described in this study. Members of nuclear families have closely knit relationships that come with the expectations for parents to cater for their children until the children are capable to economically support themselves. Older parents expect their children to support them in times of economic or physical need; this is especially true for low-income older adults. Intergenerational exchanges are done in different ways and entail similarly varied items. Lewis (2008) found similar dynamics among Cambodian refugee families in her classification of intergenerational exchanges in the following categories: instrumental exchanges (ex. Money, food, and clothes), emotional exchanges (ex. Hugs, kisses, and emotional support in times of distress), and symbolic exchanges (ex. Special cultural foods and expensive gifts). For example, the following is a quote by Joseph about instrumental exchanges:

_I also have a daughter who always calls for help; she lives in Nairobi and there is this one time that she told me that her boy could not be accepted into class six for lack of 300 shillings. I sent it to her. The other time she asked for 600 shillings for her contribution at a local women’s group she attends; I asked my boys if they had the money but none of them could contribute so I had to send her the money. And there is a sister of mine in Nakuru who calls me for help with her children’s expenses. They also turn around to help me when I am in need of support._

However it is evident that factors such as economic hardships among younger generations, death of key income earners, or individuals with selfish personalities disrupt the traditional intergenerational exchanges. In some cases older parents feel neglected by defiant children while other parents understand that their children are struggling to finance the needs of their own nuclear families. Older parents preferred total economic independence as evident in this quote by Anne, a 60-year-old woman.

_When I turn to my father’s side of the family, I have my brothers and since they have their own families and their children are coming up nicely, they do not care about my life, they are concerned with their own lives. So you see, I cannot depend on them; moreover, if I keep asking for help I shall become a very heavy burden as well as a source for hatred._

Members of a nuclear family can contribute also to the economic well-being of their families by participating in several chores. Members provide the necessary manpower to produce surplus farm produce for sale and to take care of domestic chores.

_I have told you about a young person, someone with two or three children in the house depending on how people call them for work even though they themselves do not have anything to do, they will be called for casual labor here and there and with the wife at home, she can work on their family farm as children serve in other duties of the household, life is not too cumbersome for them. Because this is_
a composed community in one place and they are united at that but a single individual!! Life is very difficult.

“If I had”

The individuals in this study used the “If I had” phrase in reference to a better life given the ownership of livestock and real estate. The current study reveals that the participants believe that they could not have done anything differently to remedy their current economic situations. The if phrase is used to refer to a better life that the older people fantasized about. Most of the participants still hold the hope that their children might finance their old age investments through the grace of God.

The if phrase highlights the need for investment that would provide the older individuals with steady flow of income. A large number of the people interviewed in this study worked in small farms that provided little revenue; enough for subsistence purposes alone. Therefore, they lacked the opportunity to save extra income for later days or for investments. The data depict that the individual in this study had perceptions that dairy and poultry farming are examples of revenue-generating activities with the potential of enhancing older people’s economic security. John suggested that projects such as dairy farming are good for older people because the sale of milk and other dairy products is reliable.

*If someone has a cow, he/she can see flowing current because they will be milking and selling the milk. So an individual without cattle or pyrethrum*⁴ have difficulty getting income.

The elders also suggested that having dependable projects would mean less stress in life. It was implied that not only would animal husbandry (and related projects) require minimal effort but would also need less maintenance by older adults of declining physical strength.

John: *Now since this age (referring to 55 and over) does not go to school; what else is left? You know I could ask that the government should give each older individual a cow because I think these people can stay at home and look after a cow without any problems. The cow can easily sustain a family.*

Some interviewees suggested that the availability of investments meant less economic stress. They maintained that the sale of animal products and rent would provide sufficient income to support their families. The individuals preferred independence despite the expectation that financially capable children will provide monetary assistance to their parents. Sophie (48) said:

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⁴ A cash-crop grown for its flowers and natural insecticide extract
You know that normally, I would still be working and when I finished paying for my children’s school, I would have started fending for my own life and that of later days. And if I had some money saved up, I could have added some more by now to have investments on which my life can depend on once I left the job and went back home. This way I would have my own resources and would not have to depend on other people.

The projects presented by the if phrase were also preferred over cash handouts in case of public support. A 60 year-old casual laborer, Sam, had the following to say about investments and cash handouts:

_**I am against cash handouts; I believe that people should have their potions in the form of land or livestock. People could also benefit from a collective farming society; the money would be invested in a piece of land and all eligible older people would work as a cooperative to till the land for produce. They should put programs in place that are structured like the community development initiatives I see around; the youth has been encouraged to form small groups of individuals to bring up viable business ideas funded by loans from the government.**_

**Summary of themes**

The responses of the older people are overwhelmingly rooted in their belief in God. All the wealth, longevity, and wellbeing of people are controlled by a supernatural power. The participants believe that, even though humans plan for the future, God makes the ultimate decision for them. It follows that older people’s retirement and income security is up to fate since God controls all aspects of human life. Factors that influence economic security, such as family size, size of land, and level of education, are beyond human power according to the stories by participants. In addition, supernatural controls life-changing events also; powers; God and Satan plan good and bad events consecutively. Humans can alter the course of events if they abide by the laws of God. Their obedience in God and allegiance to Christian teachings paves the way for blessings from God. The elders believe that economic prosperity increases when they are blessed. Some life events call for communal efforts to support older individuals both emotionally and financially. Death in families and serious illnesses require financial as well as emotional support from extended members of older people’s families. Families are instrumental in the overall well-being of the adults because members share instrumental and emotional support. Younger generations tend to look after low-earning older people in their families, but recent increases in the cost of living for urban dwellers has reduced the amount and frequency of remittances sent to Maraigushu village. It is evident also from the stories that older people know or fantasize about a good economic status that is expressed by their use of the “if I had” clause. Older people in the village typically wish the fantasized life for their children; they ensure that their children have better education to increase their chances of attaining the fantasized lifestyle.


**Study challenges**

Two particular issues should be noted regarding the current study. First, participation is restricted by the age limit of 65 years with a fair reasoning that it includes people who have been out of work places for 10 years. However, this move can be limiting, especially if one of the goals of the research is to capture the definitions of retirement and the life afterward. There is a chance that the investigator missed perspectives, different from those in the data, from people older than 65 years. This begs the question what could have been missed because of using the 45 – 65 age bracket. Second, it is considered unusual for a younger individual to question and probe the response of older people in Maraigushu culture. Furthermore, the process of interviewing is a foreign concept to most of the elders in this study. Most of the participants observed that this study was the first time a researcher interrogated them for information about their lives. Their unfamiliarity with the process was evident when they asked if they answered the questions right or even how they had performed in relation to other respondents. This novice characteristic could have influenced the types and contents of participants’ responses. Therefore, the phenomenon in question is understood and analyzed by someone (researcher) from a different age cohort and socio-economic and cultural status.
Chapter 4: Conclusion and Discussion

The story of the older people in this study is one of contentment with the current economic situations. The older people accept their fate because they believe that they exploited all opportunities in the course of their lives and they could not have done any better. The respondents highlighted that saving for retirement is vital and that they had hoped to save for old age, but factors such as children’s education, family’s health and other basic needs prevented the practice. The older individuals believe that their life course is mapped out and dictated by God and that life events happen for reasons beyond human control. The people understand that their children are not obliged to provide economic support unless God blesses them with wealth. Extended family members are expected to only step in during times of life crisis because they have the same economic issues to deal with. The interviewees mentioned that the Kenyan government has taken positive steps to provide public pensions to older people, but the effects of this program are yet to be realized by elders in rural settings.

As noted before, modernization theory provides a good framework to discuss the findings of the current study. According this theory, older people in transitioning nations such as Kenya lose their respect, prestige, and honor as economies become more modernized (Cowgill, 1974). The underpinnings of this theory suggest that the inverse proportionality between elders’ status and technological advancement is created by driving forces such as the aging world population, education, changing nature of work for younger cohorts, advanced medical services and economic factors. Modernization theory can provide a useful framework for understanding the economic situation of the Maraigushu elders. According to the proponents of the theory, urbanization and mobility of adult children tends to disrupt traditional living arrangements in Maraigushu leading to a decline of elder respect, status and power (Aboderin, 2004; Martin & Kinsella, 1994). It is assumed that, as adult children move away in search of better-paying jobs (as a result of better education and growing socio-economic developments), they cease their respect for older people decreases as does the economic support they would normally give to older family members. Lewis (2008) suggests that societal changes such as social mobility have direct effects on intergenerational exchanges between family members. Modernization has reshaped how younger generations interact with older individuals, but results from this study show that there are strong ties and where possible, economic support for elders. In fact, some elders insisted that it is not their children’s responsibility to care for them in the first place, challenging the assumption held by modernization theory that older people are revered in traditional societies.

Researchers such as Aboderin (2007) and Apt (2002) warn African policy makers about the possible policy crisis as a result of structural and cultural lags. Matilda and colleagues (1994) documented that societal structures and policies might not have the capacity to cater to the aged as the world population continues to age. The lag is manifested also in people’s culture when they have ageist practices based on negative
assumptions, which are far from older individuals’ realities (Matilda et al., 1994). The absence of public assistance is evident from the interviews collected in this study despite the recent move by the government to provide universal pensions to all adults over the age of 60. Welfare programs still target younger populations in Kenya, and institutional foundations might be slow to respond to an increased number of older individuals.

As noted above, able-bodied children tend to leave for urban centers to look for better paying jobs in factories and service industries. This trend has obvious economic ramifications for rural settings because agricultural revenue has been reduced due to decreased production in farms (Apt, 2002). The distinct concentration of older individuals in low-skilled jobs such as farming explains the hard economic status of most older people in rural areas of Africa (Aboderin, 2009) such as Maraigushu. Furthermore, it has been documented that older people who live alone are most likely to have poor economic status especially in agricultural societies (Uhlenberg, 2009). People also live in skipped-generation households due to death of adult children for several reasons such as the HIV and AIDS epidemic (Zimmer, 2007). Changing family arrangements have direct impact on the economic status of older people in Maraigushu since their children have migrated into cities with their young families. The interviewees said that they understand that their children have to take care of their own nuclear families before they can extend support to the older individuals. Some older people have increased economic burden because of grandchildren fostering in situations where the adult children leave for work or die.

This study found that older individuals tend to look for alternative sources of income to supplement the revenues from their lands and occasional support from economically stable children. The rural people have organized themselves in small groups of neighbors who know and trust each other to provide alternative economic resource for participants. Researchers and advocates have sometimes called these groups self-help organizations (merry-go-round) because of the emotional and financial support shared among members. Members of such organizations contribute monthly funds to a pool of money that benefits different individuals each time. More established self-help groups have structures in place to allow members to borrow low-interest micro-loans. Church groups and non-profit organizations also provide an alternative source of financial support for the rural elders interviewed in this study. Interventions by churches and non-profit entities are in the form of agricultural projects, such as beekeeping and poultry farming, or financial training.

**Other issues worth noting**

This study unearthed several issues that require further elaborating. These issues demystify why the economic situations of older people vary according to physical capabilities, gender, age, and marital status among other factors. First, in an agrarian society such as Maraigushu, farmers’ revenue is directly related to the capacity to work
for long hours on the farm. Older farmers produce fewer products that fetch meager revenue due to failing physical strength resulting in lesser income return (HAI, 2010). Older farmers in this study mentioned that retirement begins at 40 years due to a decline in physical strength. Studies in rural settings of developing nations depict that older farmers tend to have lower revenue (hence higher vulnerability to poverty) because they tend to: switch to unprofitable crops that require less labor; stop farming at any time; sell land to use the money for daily use; or take farms out of production (HAI, 2010).

Second, spouses are important contributors to the economic well-being of aged individuals. Krause (2001) mentions that spouses are important instrumental, informal and emotional support for older individuals. Instrumental support is important to highlight in this discussion because it entails tangible support such as financial assistance. Divorced individuals and widowed elders in this study pointed out that their economic statuses were better in the past when they teamed together with their spouses to generate family income on farms. They teamed together by dividing chores up. For example, women were responsible for the household while men acquired and took care of property.

Third, female respondents noted that it is difficult for women to gain employment in a patriarchal society. In many developing societies such as Maraigushu women face the results of cumulative life-span of disadvantages (Calasanti, 2010). It has also been noted that older women are more likely, than male counterparts, to be poor because of their higher longevity (Calasanti, 2010) and the practice of men marrying young (Heslop et al., 2002). The female participants said that women look after the family and stay in rural areas to run farm operations since employers give men priority. They insisted that women worked for longer hours than men and that their work detail included more varied responsibilities with crucial economic setbacks. At the same time, traditional practices of property ownership favor men over women in regards to things such as land and family businesses. It therefore is a true statement that widows and childless women are more prone to chronic poverty in places such as Maraigushu where they lack rights to property ownership (Heslop et al., 2002). Such examples of gender-based discrimination have limited economic growth in rural Maraigushu.

Fourth, it is surprising that the church was not prominent in the data despite the substantial reference to God and religiosity. The church, as an institution, was mentioned in selected situations regarding its participation in funerals and in the governance of programs for impoverished members. The Catholic and old Baptist churches had some prominence in the data pertaining to poverty alienation programs. One example of such programs is one that gives goats to elders infected with HIV; the kids of the goats are then given to other deserving elders to continue the support program. Other respondents mentioned that some church officials make efforts to provide material assistance to poor people in the congregation. It is safe to say that the local churches, especially those indigenous to Kenya or even the village itself, do not have enough financial capacity to run effective social welfare programs for their congregations. This is evident especially if
we consider that the very impoverished older people and their families for the congregation. Therefore, it is safe to assume that churches in Maraigushu are not involved in intentional welfare programming for older people because they run on small budgets.

Finally some older individuals might have worse economic situations because of the intersection of more than one factor. For example, a childless widow, at the age of 70, who is self-employed, might be at the lowest end of the economic ladder as compared to other older individuals of a similar age. Calasanti (2010) records that the combination of being female and aged is a recipe for economic strain because of previous male hegemonic practices. Similar arguments can be made for older individuals who have intersecting characteristics (Dowd & Bengtson, 1978) such as cognitive health problems and aging (Depp et al., 2007). The participants included caregivers, stroke patients, widows, widowers and illiterate individuals. These characteristics intersect with issues of aging to create economic hardships. Alternative sources of financial support might be inaccessible to some older adults as well as exclusive to specific individuals.

**Way forward**

The participants’ perceptions of their economic security and the assessment of public support open avenues for further discussions and research. Spirituality and the hope it provides to the older participants in the current study is a concept that should be explored further. Further inquiry should be done to explore: the exact force responsible for the hope that motivates elders; spirituality and the economic well-being of self-employed adults; old age spirituality as an emotion-control for elders of low status; and the effect of adult children migration on the economic well-being of rural adults in Kenya.

The following are some implications for welfare policies meant for the aged population in Kenya. First, ensuring that the older population has the minimum income necessary for proper economic security especially at a time when traditional family support systems are diminishing as children move to cities and only send sporadic remittances is crucial (HAI, 2011). Previous studies and reports have also shown that pensions have the potential to reduce both old age and intergenerational poverty (Aboderin, 2007). The government of Kenya implemented a new policy in the summer of 2011 to provide tax-funded universal pensions to all individuals over 60 years old (HAI, 2011). The participants of the current study said that a stable economic security has a direct effect on their own health and wellbeing as well as those of their families.

Developing age-friendly policies and environments to optimize older individuals’ access to healthcare, community resources, security, and equal employment is the second initiative. Economically empowered older adults are independent and do not put stress either on their families or social welfare (HAI, 2011). Heumann and colleagues (2001) suggest that the society can benefit from the potential economic contribution of elders by
eliminating discriminatory practices against older people. The economic production of rural elders could be improved by work retraining to adapt practices suited to their capacities and by introducing age-friendly agricultural implements (HAI, 2011). Families and their communities should be educated on social justice issues regarding older people to reduce practices that infringe on aged individuals’ rights to social participation and citizenship. This action will be pivotal for two reasons to: reduce ageist actions and ageist practices such as limiting older people’s access to well-paying jobs or to loans from financial institutions; and provide the necessary support for effective old age policies in rural Kenya.

Third, introducing better health care plans especially early diagnosis of health conditions such as high blood pressure, AIDS and diabetes will improve the health status of older individuals (hence higher economic productivity) as well as cut the cost of health care (Emlet & Nokes, 2006). Early detection allows affected older individuals to control their conditions, thus, cutting medical bills and reducing the probability of depending on others for care. The participants in this study proposed that the Kenyan government should improve health care in rural Maraigushu by increasing the affordability, accessibility, and dependability of medical services to seniors and their families. Health care can be expensive for older Kenyans, but Kimokoti and Hamer (2008) suggest that a social pension is the most inexpensive option for improving health and nutritional status of seniors.

Fourth, gaining control of factors (such as the spread and effects of the AIDS epidemic, potentially harmful myths about older people and the cost of basic human necessities) that affect the economic well-being of older adults will improve the economic well-being of the participants. The AIDS/HIV epidemic has increased the number of dependents, and thus, the economic burden for older people in sub-Saharan Africa (Aboderin, 2006); yet, they live in marginalized communities that have inadequate human services such as health care. Health care is only one of the many services that lack in rural Kenya. The government should take intentional measures to improve the services catered to the older generations in rural Kenya. Older people need more attention especially due to social migration effects on traditional family economics. In this case, public assistance is necessary to rural elders because of a considerable reduction in the traditional family benefits. Public assistance for rural elder can also be in the form of advocacy campaigns to produce policies that outlaw myths that hinder the economic well-being of older individuals (Aboderin, 2007). These myths could be (a) rooted in traditional patriarchal beliefs (women deserve lower socioeconomic status than men); (b) result from social norms that celebrate youth and beauty over aging and the physical changes that come with it (old people are witches); or (c) be informed by false assumptions about old people that are far from reality (older people do not need to save for the future and that they need less income to live on than in earlier years).
This study has highlighted the overwhelming presence of spirituality in how the Maraigushu elders understand their economic situations currently and in the future. Someone might suggest that the level of reliance on spiritual interventions can work against the elders if policy makers tapped into this belief to cut social welfare and programming for older Kenyans. African scholars have argued that exploitation on the basis of some religious (especially Christian) teachings has been used to stifle economic growth for indigenous people, and thus, increasing their dependence on their colonial masters (Mugambi, 1992). However, readers should note that the current study does not suggest that the older people are vulnerable to exploitation by the government because of their spirituality but rather argues that it is a central theme in understanding how older people in Maraigushu see their economic security. This paper suggests that policy makers can tap into the natural tendency of older adults to adhere to spiritual teachings to create tax-funded programs to support deserving older individuals and their families in churches and other religious institutions. This also is a perfect opportunity for studies to further explore the theme of spirituality as a stand-alone factor in the elders’ perceptions of economic security.

Where do the older person and family come into all of this? Data suggests that the older individuals in this study have grouped together in local organizations, such as farmers’ societies, to increase their economic power. There is need to have better and effective business policies at the local level to improve the operation of such groups. The older people can tap into the current push by the Kenyan government to fund rural-based organizations that promote entrepreneurship among their members. Proper governance and structure are inevitable prerequisites, which have to be met by the rural organizations before public funding is released. The data also suggests that family members exchange material, symbolic, as well as emotional support. It is evident that older people are well supported by family if younger generations have well-paying jobs. A major challenge is that young parents are forced to put their own families first before they think of providing any kind of assistance to older generations during times of economic constraints. A trend that seems to be working for most families is one that allows for both generations to step in to provide financial assistance in times of need. Other families have taken it a step further by introducing the practice of money-lending among their members in times of need. Otherwise according to the data presented, families should make conscious efforts to save up money to start livestock projects such as dairy farming or bee and poultry keeping for the older adults because older people believe that such projects are profitable and are easy to maintain.

This study increases our understanding of the expectations of older people in Maraigushu village at a time that social policies and values are transitioning. It shows that participants believe that their economic situation has deteriorated because of factors beyond their control such as inherited poverty and other accumulated disadvantages across their life course, but they hold on to the hope of a better future. The data presented
here also suggests that older people in this village would rather have income-generating projects than monetary handouts. Thus, further studies to explore the feasibility of public projects for older people in rural Kenya are warranted.
References


Appendix A

Consent form

Topic- Perceptions of income security in old age: older Kenyan’s plans and adaptation to transitioning social welfare policies

Why me and what is the study?
You have been chosen to participate in this interview that is to be conducted by James R. Muruthi, a graduate student in gerontology at Miami University in Oxford, OH under the close supervision of Dr. Kathryn McGrew and Dr. Scott Brown. James is conducting research that seeks to explore the ideas and plans that older adults in Maraigushu have for their old age amidst changing social policies and socio-cultural practices. In order that you participate in this study, you should understand your rights and have a thorough idea about the study. You should ultimately be informed to an extent that you can give a formal consent to take part in this interview. This interview will enable James to collect necessary information and ideas for the writing of a research paper and a master’s thesis for his graduate studies. Data from interviews may also be used for publication of academic research papers and/ or for advisory documents for governmental organizations.

Procedure
James will ask you to respond and reflect on a set of seven questions about your plans for old age and how you will manage financial needs. The interviewer will use a tape recorder (show my tape recorder) to help him record the interview for future reference. It is your right to stop, interrupt or postpone the interview process as you wish. You are free to provide only the information that you wish to share as long as it is a true depiction of your life events. James will then use your information, and that of 12 other individuals, to inform his research paper and thesis. The interviewer appreciates you efforts and time and hence will reimburse in the form of a $7 (KSh. 500)-Uchumi (grocery store) gift card upon completion of the interview.

Can I withdraw or be removed from the interview?
Participation in this study is completely voluntary- you may choose to answer all, some or none of the questions. You may also withdraw from the study at any time without penalty; such action will not affect the relationship between you and James. The interviewer also withholds the right to remove any participant from the study who presents contradictory or untruthful information.

Privacy and Confidentiality
All information obtained from this interview will be treated with confidentiality; this is to say that your name will not be matched with the information that you give. Your name, or anyone else’s, will not be used in the actual report and will be removed from the data
during analysis. Nothing in ant research or advisory reports will identify you as a participant.

**Potential Risks or Discomforts**
This interview will not employ any procedures that are detrimental to the health of people, animals or plants. On the other hand, the interview explores personal issue of gender, family relationships, income, and interactions that some participants might not feel free to share with a younger interviewer. The interviewer understands these kinds of situations and is willing to work with the concerned participants to strike comfortable level of communication.

By signing below, you are agreeing to participate in this interview to be conducted by James Muruthi. By signing, you are indicating that any of your questions and concerns have been answered to your satisfaction above and that you have a reasonable understanding of the study being conducted.

Participant Signature______________________________________
Participant’s Name  ______________________________________  Date____________________________

Interviewer’s name ______________________________________  Date____________________________
Appendix B

Interview Guide

“Perceptions of income security in old age: older Kenyan’s plans and adaptation to transitioning social welfare policies”

- How old are you?
- Who is living in your household? Ages?
- Do you work for pay? What do you do?
- How many children do you have?
- What is your family’s net annual income?
- Are you married? – is the spouse dead or alive?

- What sorts of financial arrangements or options exist for someone your age in Maraigushu?
- What is your perception of life after active work?
- Describe your ties with your extended family? Are there any financial benefits in these ties?
- How have social welfare policies affected your life and that of your family members? Are there such policies you would like to see changed in the future? (Give examples of policies if respondent is unclear).
- What is the financial situation like for a (insert age) year old woman/man in Maraigushu, Kenya? How do you think that compares to other generations of older people and why?
- Could you name and describe existing forms of financial support available for older people in Maraigushu? What would you like to see changed/included/replaced? Or if you were the MP for Naivasha, what policies would you implement for older people?
- What influence does the immediate society, Maraigushu Village, have on you and your family’s income?
Explanation of themes

**Spirituality** – this theme refers to the participants’ belief and adherence to religious teachings that inform personal behavior and life choices. This theme reflects the fact that the respondents talked of how they applied religious teaching to their daily lives. Data had aspects of self-awareness and strife for perfection in life. Participants spoke of emotions, thoughts and reasons behind the choices they made in their families; some of their decisions had direct financial ramifications.

*Identifiers: God, biblical teachings, blessings, the good book, good teachings, devil, church, and direct references to the bible such as book chapters and famous excerpts, for example God only help those who help themselves.*

**Intergenerational relationship** – this theme denotes all interactions between different members of nuclear and extended families. Participants’ families interact with one another to share wisdom, resources and different kinds of support. The interactions, especially those that involved exchange of goods and services, could be divided into three broad groups of exchanges: instrumental (monetary and physical support would fall in this category) emotional (these include love, kissing, hugging, prayers, and other personal kinds of attachments) or symbolic (exchanges that involved precious or highly valued gestures).

*Identifiers: mention of son, daughter, father, cousin, unties, uncle, grandfather, grandmother; reference to the kinds of support exchanged between members; and reference to either the generation or younger ones.*

**Life-changing events** – these are the events that have influenced the life trajectories of the older people in the current study. There was a significant difference between people who faced such events and their counterparts. It is also used to reference different opportunities along the life course, which sparked a series of advantages or disadvantages depending on whether individuals were exposed to such opportunities.

*Identifiers: debilitating illnesses such as serious stroke, and permanent disability; education history; unplanned retirement/retrenchment; divorce; and death of spouse or bread-winning adult child.*

**If clause** – this theme encompasses all instances when participants refer to a fantasized idea of a better economic security.
Identifiers: If; if I had; I wish I had; or reference to examples of people who have better socio-economic statuses.

Sample coding

- It depends with the kind of work that you do.
- People who do casual work are source of income security for older people.
- Like myself have low income and someone like myself believe that it depends on God’s blessings. God blesses people with riches. My income is always low.
- Poverty among older people even my own farm does not yield enough returns for sale. As such, I always depend on casual labor from neighbors not from my farm.
- So if an individual does not have adequate income they always have problems because he/she do not have sufficient money to cover his/her daily needs. Therefore you are forced to choose which needs to attend to at the expense of equally important issues; you are constantly in problems.

Notes (such as this) were used to analyze each interview. The noted were observational, methodological or theoretical in nature. The researcher used these notes to understand the stories of the older people while noting important parallels to theories. The notes also helped in the clustering process.

Clustering and themes – this process followed the note-taking. Notes from each interview were clustered together first then compared and added to different ones from remaining interviews. Therefore all notes with similar meaning were put on the document. Themes emerged from the clusters, which carried similar stories from all interviews. Finally excerpts were added to the themes to show the words of the depiction of the themes within the interviews.

Example of a complete themes with excerpts:

Religiosity

The belief in a higher being, God, and the faith that he shall make things better is one of the major draws of the older people described in this paper. Hundred percent of the interviewees mentioned God or referred to his control for destiny in response to questions about their longevity, perceived source of support, or plans for the future. The belief in God has had direct influence on older people’s practices such as spending and saving behavior. The following quotes reflect some of the practices and beliefs by selected respondents:
I: Oh I understand. A time is coming when you will not work anymore. Have you thought about this?

R6: We Christians believe that that is the will of God. I cannot say anything really about that time, God can change things and my life could be way better in the future. But I had a say in it, I would ask for my own job on the side, one that does not need a lot of physical strain. This job would give me more than just food for the table.

I: And where do you expect the support to come from?

R9: Only God can rescue older people...because if you said the government you would be wrong. There is no guarantee that the government can help us here because it cannot rescue people in emergency situations. At the same time local government officials are corrupt; they squander all aid that comes from sponsors and well-wishers like NGOs. NGOs come in good faith but the coordinators on the ground cannot be trusted. You have heard of corruption issues amongst the officials in charge of refugee camps. Some of them take the relief food to sell in their own stores. So when NGOs bring aid, people put it in their stomachs. We need better roads; farmers are forced to spend a lot of money on transportation expenses. As such the profit margin is very small.