

**IMPACT OF RETIREMENT ON STRESS LEVELS OF RETIRED PRIMARY
SCHOOL TEACHERS BETWEEN 1995-2004: A CASE OF RACHUONYO
DISTRICT, KENYA**

SHETH ODIWUOR OSANO

**A Project Report Submitted to the Graduate School in Partial Fulfilment of the
Requirement for the Award of Master of Education Degree in
Guidance and Counselling of Egerton University.**

EGERTON UNIVERSITY

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DECLARATION AND RECOMMENDATION

Declaration

I declare that this project report is my original work and has not been previously published or presented for the award of a degree in any other university.

Signature.....

Sheth Odiwuor Osano.

EM16/0983/03

.....
Date

Recommendation

This project report has been submitted for examination with my approval as the University supervisor.

Signature.....

Dr. B.E.E Omulema, PhD.

Department:

Psychology Counselling and Educational Foundation

Egerton University.

.....
Date

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DEDICATION

This project report is dedicated to my family; Nancy, Marvelyn, Joy, Marvin and Oprah for the joy they have brought me and also to all current and future teacher counsellor trainees and trainers in guidance and counselling.

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ABSTRACT

An assessment of the stress levels of retirees is crucial for the success of retirement counselling. In Kenya, primary school teachers constitute majority of the country's public service, yet no studies have been conducted to investigate the impact of retirement on stress levels of retired primary school teachers. The purpose of this study was, therefore, to investigate the impact of retirement on stress levels of retired primary school teachers in Rachuonyo district, Kenya. Guided by specific research objectives, the study targeted the impact of counselling, individual attributes, perception and preparation for retirement of retired primary school teachers in Rachuonyo district, Kenya. To realise these objectives, the study adopted a descriptive survey in carrying out the research since no treatment was given to the study subjects before the research. The target population was 449 retired primary school teachers who retired between 1995 and 2004. To ensure representation proportionate sampling was done and 95 retired primary school teachers were sampled. A set of questionnaires was administered to the retired teachers available in the researcher's contact location as well as to the retired teachers at the time they visited the D.E.O's office, Rachuonyo within the research period. Descriptive statistics were used to analyse the data. The inferential statistics used was the Pearson's correlation and the Statistical Package for Social Sciences (SPSS) version 12.1 was used in the data analysis. The study revealed that the impact of retirement on stress levels of retired primary school teachers in Rachuonyo is high, however, a good number of the respondents seemed not to be aware of the need to be counselled and where to get the counselling service to prepare them for retirement. The study also revealed that stress manifests itself differently in the respondents with signs such as feeling trouble to sleep, headache, making constant movements and the like. Lastly, the study revealed that majority of the respondents were between 57 and 59 years of age. This study, therefore, concluded that majority of primary school teachers in the district retire without receiving retirement counselling. The researcher recommended that the Teachers' Service Commission should set up counselling units in every district to provide effective counselling services to the teachers to prepare them for retirement and that further research should be conducted to evaluate factors that cause stress of retired primary school teachers in the district and possibly in the country.

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LIST OF ABBREVIATION AND ACRONYMS

GAS	-	General Adaptation Syndrome
D.E.O	-	District Education Officer
TSC	-	Teachers Service Commission

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Reports have indicated that serving as well as retired teachers experience stress. Retired teachers have particularly been singled out as experiencing frustration and stress especially in their attempt to claim their pensions (Mumero 2005; Wachira, 2005). Much of the literature that is available has explored stress among the serving teachers leaving a gap on retirement stress and adjustment.

Retirement has become the major normative event of the second half of life (Ekerdt, Vinick, & Bosse, 1989). The variable consequences and the strategies individuals use to negotiate this event are the concern of health professionals. Retirement is no longer just few years of rest from rigorous work. It is a developmental stage that may occupy 30 years of one's life (Ebersole & Hess 1990). A great number of older people leave the workforce either willingly or unwillingly because of ill health. Those who retire in ill health fare poorly in retirement, regardless of their willingness to retire. This may be because retirement is frequently more sudden for those in ill health. They may, therefore, be less prepared financially or psychologically than those who retire as planned. Other factors influencing retirement adjustment include physical health, economic status, attitude of others and work related fulfilment Craig (1996). Quinn and Burkhauser (1990) as cited by Craig (1999) argue that adjustment to retirement will highly depend on work related fulfilment. If one is not comfortable with his job, disengagement will be a strain and such a person may never find satisfaction outside his job. This problem is worse for the less educated, the financially strained and those with few social or political involvements. Primary school retirees fit this description. Despite the fact that the aforementioned description fits Kenya's retired primary school teachers, no attempt has been made to present strategies for stress adjustment counselling. Personality is an important determinant of individuals' stress levels. Personality is deeply ingrained and relatively enduring patterns of thought, feeling, and behaviour. Personality usually refers to that which is unique about individuals—the characteristics that distinguish each person from other people. Thought, emotion, and behaviour as such do not constitute a personality; it does, however, underlie these elements. Personality implies predictability about how a person will act or react under different circumstances (Microsoft, 2005).

Retirement counselling can help individuals to define this view by assisting them in telling their vocational stories and defining the essential, adaptive, and dramatic features of the self at work. These features will include how the self has responded to (and defended against) work activities and routines, how it has adapted to varying levels of status, role complexity and compensation and how it has functioned interpersonally in work relationships. Such counselling for vocational script development assists people in the character development which is critical in the satisfaction of individuals. Personal career counselling can assist people who are about to enter retirement, or in retirement in becoming aware of their perceptions of their vocational roles. It can do so through encouraged reflection on, reminiscence about, and definition of the various aspects of their work roles, how those roles become formed, and how those roles played out in the context of their family and social relationships. This encouraged reflection can result in the development of vocational scripts adaptive views of the self at work. These views then provide the role definition necessary for people to feel productive and responsible and therefore satisfied with retirement.

Retirement counselling can become more effective by admitting the existence of an enduring 'vocational script'. This critical concept however has not been articulated as a psychological, social and emotional reality that has implications for the planning design and enjoyment of one's retirement. Retirement planning and counselling typically focus on assisting people in effective financial security and responding to concerns about housing, social support network, health care and aging. Too often, even when these needs are addressed satisfactorily, and even when retirees engage in leisure and volunteer or part time work activity, retired people continue to feel bereft of role, status and usefulness (Simon, 1995). The present study is an attempt to illuminate the stress levels among retired primary school teachers with an aim of presenting a description. It is hoped that retirement counsellors will use the findings to identify counselling areas.

1.2 Statement of the Problem.

Life is a progression of stressful experiences, which result from variables in the environment. The transition from full time employment to complete retirement is an important step in a worker's life. Retirement of primary school teachers has been identified as a significantly stressful event that does not mean a cessation of a job, but can also lead to loss or reduction of income, influence authority, status, relationship, activity, professional skill and an increase

in unstructured time. Despite this fact, no researcher has assessed the impact of retirement on the stress levels of retired primary school teachers. Notably primary school teachers form a large population of the country's public service in Kenya.

1.3 Purpose of the Study.

The purpose of this study was to assess the impact of retirement on stress levels of retired primary school teachers in Rachuonyo district, Kenya.

1.4 Objectives of the Study.

The objectives of the study were: -

- i. To determine the impact of counselling on stress levels of retired primary school teachers.
- ii. To determine the impact of individual attributes of retired primary school teachers on their stress levels.
- iii. To determine whether the retired primary school teachers' perception of retirement has an impact on their stress levels.
- iv. To determine whether lifestyle and environmental factors have any impact on stress levels of retired primary school teachers.

1.5 Research Questions

The study sought to provide answers to the following specific research questions: -

- i. What is the impact of counselling on stress levels of retired primary school teachers?
- ii. Do individual attributes of retired primary school teachers' impact on their stress levels?
- iii. Does the retired primary school teachers' perception of retirement impact on their stress levels?
- iv. Does lifestyle and environmental factors have any impact on stress levels of retired primary school teachers?

1.6 Significance of the Study

It is expected that the findings of this study may prepare serving teachers for retirement adjustment. Furthermore, retirement counsellors could use the results of the study to develop counselling strategies. The Teachers' Service Commission may also use the findings of the study to improve the conditions of serving teachers in a bid to prepare them to face retirement more effectively. The Ministry of Education may also use the findings to improve conditions of service as well as help in the development of the retirement adjustment mechanisms. Other government ministries may use the findings of the study selectively to help the employees in the various ministries adjust or cope with potential stress in retirement.

1.7 Scope of the Study

The study was limited to studying the impact of retirement on stress levels of retired primary school teachers in Rachuonyo District, Nyanza Province-Kenya. Although the target population was retired primary school teachers, the findings may be applied to all retired primary school teachers across the country with caution since school teachers live in different environmental set ups. Nonetheless, the findings of the study are still hoped to serve as crucial pointer to the related problems among retired primary school teachers.

1.8 Limitations of the Study.

The area of study was vast and finding the required number of retired primary school teachers was not easy. The researcher was not in a position to give the respondents incentives inform of money or otherwise hence some respondents were reluctant to fill in the questionnaires within the required time. This study was limited to the retired primary school teachers in Rachuonyo district hence the findings may be applied to all retired primary school teachers across the country with caution since school teachers live in different environmental set-ups.

1.9 Assumptions of the Study

The basic assumptions for the study included the following:-

- i. It was assumed that the researcher would be able to reach the retired primary school teachers and that they would provide genuine information.
- ii. Retirement has an impact on the stress levels of retired primary school teachers.

1.10 Definition of Terms

The following terms were operationally used in the study.

Code	- The revised Teachers' Service Commission code of Regulations for
Coping with stress	-The process of managing external and internal pressures in a way that diminishes stress.
Counselling	- Is a process by which a client is helped by a trusted professional to identify and examine alternative courses of action, resolve specific problems, make decision, cope with crises and work through conflicts and their possible consequences. It gives the client an opportunity to explore and discover ways, of living more resourcefully.
Individual Attributes	- These qualities that describe an individual such as age and sex.
P1 Teacher	- One of the levels of qualification of a primary school teacher
Perception	- A cognitive process of gathering information and assigning meaning to it which is then reflected in the way the person behaves.
Personality type	- A set of categories based on attitudes or behavioral tendencies into which people are grouped, for example type A and type B
Primary school	- Is a formal educational institution in Kenya that offers education from class one and ends at class eight.
Public school	- A school maintained or assisted out of public funds.
Qualified teacher	- A person who has fulfilled the requirements as to qualifications for the purpose of the Teachers Service Commission Act, Legal Notice No.90 of 1967.
Retired teacher	-A teacher who has left formal teaching after having attained the age of 55 years or has retired on health grounds.
Retirement	- The legal date when an individual ceases to work for full time financial gain and it is 55 years of age in the case of Kenya.
Stressors	- Are aversive elements in the work environment both physical and
Teacher	- A person registered by the commission in accordance with section 7 of the Teachers' Service Commission Act (1976).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This study sought to assess the impact of retirement on stress levels of retired primary school teachers. This chapter presents a review of the relevant literature. It sheds light on retirement, stress and retirement, general signs of stress, causal factors in teachers' stress, factors intrinsic to teaching, cognitive vulnerability to stress, systemic factors, family and domestic sources of stress, internal sources of stress, stress response, coping strategies and style, counselling interventions and stress management, theories on stress intervention as well as the conceptual framework.

2.2 The Concept of Retirement

Retirement is the point in life at which employees cease to engage in paid work and qualify for a pension (Ekerdt, Vinick, & Bosse, 1989). Nowadays, social workers and care agencies draw attention to problems concerning financial hardship, unused skills, and dented self-image concomitant with statutory termination of work. Most analysts do not follow popular opinion by attributing retirement legislation to social philanthropy alone, or successful campaigns that relieve people from the need to work in their old age. Retirement is a term with multiple meanings. It indicates withdrawal from certain service and carries innuendoes of passivity and detachment.

Brown (1994) argued that retirement ages are socially defined, with retirement ages varying tremendously from country to county. Retirement is judged by some to be a well-earned right to rest, a deserved period of peace, but others perceive mandatory retirement as enforced unemployment in an economy dominated by short-term planning, job insecurity, overemphasis on youth, particularly in the commercialization of youthful appearance, and engagement of low-cost employees (Microsoft, 2005)

Retirement involves not only the loss of the most significant activity in which people have engaged but also a drop in income; increased leisure time with possibly declining health; shrinking networks of contact; and possible loss of self-esteem. Many writers ask whether welfare institutions are capable of helping retired people face complex adaptations and

changed roles. Retired people face the challenge of establishing a structure and purpose to time that must now be occupied without substantial expenditure (even with additional pension schemes). They also have to face ageism—prejudice against older people—in many situations. Citizens who through retirement have lost their main function for others tend to lose their sense of personal worth and sometimes their physical and mental health (Microsoft, 2005).

2.3 Preparation for Retirement

Emotional insecurity can plague your retirement as well as financial insecurity. Retirement preparation should include developing your strategies for emotional management throughout the challenges of retirement or seeking the help of a Counsellor. Retirement planning should not only include financial preparation but also emotional preparation. Retirement preparation of retired life becomes crucial for anyone without sufficient retirement funds. Besides careful and creative financial planning, time should be invested carefully and thoughtfully in the emotional aspects of retirement (Edworthy, 2000). According to Powell (2000), emotional preparation for retirement is now part of retirement services offered by many professionals. Without a sound and a well-cushioned financial base for retirement the emotional security of a retiree can be severely challenged. If emotional upsets follow one upon the other, the necessary calm to evaluate new means of income after retirement can be missing.

According to Travers & Cooper (1997), people's asset accumulation for retirement needs to be considered within a life-cycle context. Circumstances, such as income levels and family commitments, change over people's lives, and attitudes towards saving for retirement and expectations about retirement may change as people get older and retirement age gets closer. The pattern of asset accumulation over the life cycle will vary between people. Generally, it is expected that people will have lumpy asset accumulation, with events such as personal partnerships and separations, children, inheritances, redundancies, business and economic upturns and downturns, and ill health, among other factors, producing fluctuations in asset accumulation over the working life.

A longitudinal approach is needed to achieve an authoritative understanding of people's saving behaviour over the life cycle and their preparation for retirement. This would help to provide information about levels of asset accumulation at different life stages and to assess whether these were considered sufficient for trajectories that resulted in at least adequate

living standards in retirement. People's asset accumulation for retirement needs to be considered within a life-cycle context.

Circumstances, such as income levels and family commitments, change over people's lives, and attitudes towards saving for retirement and expectations about retirement may change as people get older and retirement age gets closer. The pattern of asset accumulation over the life cycle will vary between people. Generally, it is expected that people will have lumpy asset accumulation, with events such as personal partnerships and separations, children, inheritances, redundancies, business and economic upturns and downturns, and ill health, among other factors, producing fluctuations in asset accumulation over the working life.

2.4 Retirement as A source of Stress

Brown (1994) stated that retirement has been identified as a significantly stressful event, rating tenth on the Social Readjustment Rating Scale. Stress is an unpleasant state of emotional and physiological arousal that people experience in situations that they perceive as dangerous or threatening to their well-being. Stress is a common experience. Some people may be particularly vulnerable to stress in situations involving the threat of failure or personal humiliation. Stress is a word we use all the time, it is also something we feel all the time. Even change that is just thought about, causes stress as far as your body is concerned. Stress is not all bad, a certain level of stress is good for us as it keeps life interesting and is useful to us. For example, research have shown that individuals who are either under too little stress or under a lot of stress do as badly as each other, and perform best when at a medium level of stress. However, being constantly under stress over a long period of time can be detrimental to our health, work performance and relationships (Microsoft 2005).

Many psychologists and physicians have been struck by the fact that people in stressful life situations seem to be ill more frequently than those in less stressful situations. Corsini (1984) argues that there is no single definition of stress, we all have experienced it at one time or another and because of its potential harm, it is essential that we try to understand it in order to prevent it. On the other hand, Feldman (1987) gives a formal definition of stress as the response to events that threaten or challenge a person. He adds that even pleasant events can produce stress, although negative events result in greater detrimental consequences than positive ones Melgosa (2001) defined stress as the response of individual to the circumstances and events that threatens them and tax their coping activities. According to

Webster's analysis, stress simply means being subjected to external forces or pressures, and can be either positive or negative depending upon the effect of the external force. However, often the underlying negative meaning associated with "distress" is attached to the word, tying stress to the idea of a constraining force which causes distress or suffering seems much more common.

Cockerhan (1986) theorizes that each life change introduce some stress into your life. That is you have to cope with change and adapt your behaviour to new conditions. The greater the number and severity of these life changes the greater is the amount of stress which is in varying degrees, partly psychological, partly physical and partly psychological. Furthermore he argues that the real measure of health is not the absence of disease but the ability of the human body to undergo continues adaptation to its environment in response to weather, micro organisms, chemical irritants and pollutants in the psychological pressures of daily life. Craig (1996) suggests that the way people live has a great effect on their health and stress seems to play a part in many of the diseases of middle age.

In many ways, teachers stress is no different to stress for anyone else. Most primary school teachers look, perhaps with longing, on the prospect of retirement. However retirement brings substantial changes to our lives which may lead to stress. Retirement stress is not inevitable. Planning and thinking can play major roles in reducing the sense of stress that often accompanies significant life changes. Brown (1994) argued that retirement can result in loss or reduced income, influences, authority, status, social relationships activity and an increase in unstructured time which are precursors to stress.

2.5 General Signs of Stress

Powell (2000) states that when perceived demands overweigh perceived capabilities, there is an imbalance and a person begins to suffer physical and emotional symptoms. The symptoms manifested particularly, in the body are determined by the family background and genetic temperament. It is important to remember that any stress you experiences is a result of his demands and his capabilities to cope, not with the demands and capabilities themselves. According to Melgosa (2000) a number of signs have been identified to be associated with stress. These include panic attack, hyperventilation, obsessive behaviour fears and phobia, irritability and anger, eating digestion disorder, excessive drinking, tranquilizer addiction, sleep problems, chronic fatigue among others. Panic

attack is triggered by overload stresses, worries and life events reverberate between your conscious and unconscious mind. This makes one to experience frightening symptoms, which cause the body to react to 'fight/flight.' Hyperventilation is an irregular breathing in which one breathes more quickly than usual and can result to too much oxygen and too little carbon dioxide. This can alter the acidity in the blood stream, which could cause dizziness, shaking, sweating and tension. An obsessive behaviour makes one prone to worries, repetitive and often nonsensical thoughts.

In an attempt to neutralize or put right such thoughts one may develop ritualistic behaviour or compulsions such as repeatedly washing of hands, checking, counting or hoarding (Melgosa 2001). People often turn to excessive drinking when they are under stress or suffering from emotional upset. Powell (2000) states that alcohol can give great pleasure and make a person feel more relaxed. Drink in moderation helps to oil the wheels of communication and often enhance social gatherings. However, in excess, alcohol is addictive and potentially dangerous. Chronic fatigues can be caused by both mental and physical factors such as accumulation of stress, busy lifestyle with so much to do with little or no rest. Other signs of stress are headache, low self-esteem, high blood pressure, irritable bowel syndrome, nervousness, social withdrawal, lack of coherent thought process and inhibited sexual desire.

2.5.1 Causal Factors in Teacher Stress

There are unquestionably a number of casual factors in teacher stress. Although stress always involve a transaction between the individual and their environment (Cox, 1978), for heuristic purposes divided casual factors in teachers stress into three broad areas; factors intrinsic to teaching, cognitive factors affecting the individual vulnerability of teachers and systemic factors operating at the institutional and political level. Travers and Cooper (1997) surveyed 800 teachers in England and France about stress and found substantially different responses. 22% of sick leave in England as opposed to 1% in France was attributed to stress. 55% of the English teachers as opposed as opposed to 20% of the French sample reported recently considering leaving teaching. Both English and France teachers are in agreement as to the sources of pressure, citing classroom discipline, low social status and lack of parental support. However, English teachers reported more problems with long hours, overwork and political interference.

2.5.2 Cognitive Vulnerability to Stress

A substantial body of contemporary research has examined the cognitive factors affecting individual susceptibility to stress amongst teachers. Chorney (1989) investigated self-defeating beliefs asking 41 teachers to identify what they must do to be a good teacher. 92% of responses were converted in absolute terms, such as “must”, “need” etc. Endorsement of these beliefs was widespread in the sample and significantly associated with high levels of stress. In another study by Bibounakou et al. (1999) the role of attribution was examined. 200 primary school teachers were presented with four hypothetical class management situations and they were questioned as to their attributions in each case. There was a significant association between internal attributions and symptoms of burnout suggesting that teachers who blame themselves for difficulties are more vulnerable to stress.

Self-efficacy has also been researched as a cognitive vulnerability factor. Friedman (2000) examined the self-reports of newly qualified teachers and described his findings as “shattered dreams of idealistic performance.” In another study, Brouwers & Tomic (2000) used structural equation in modelling to analyse the relationships between self-efficacy and burnout in 243 secondary school teachers. It emerged that self efficacy had a synonymous effect on personal accomplishment and a longitudinal effect on emotional exhaustion. In assessing the relationship between coping strategies and teacher stress, Admiraal et al. (2000), concerned with active versus passive response to disruptive behaviour in the classroom indicated that there is a strong relationship between a coping style involving active behavioural intervention and teacher satisfaction.

2.5.3 Systemic Factors

In this context the term ‘systemic’ is used to denote a broad cluster of organizational factors that are not intrinsic to the nature of teaching, but rather dependent on the climate of the educational institution. Traverse & Cooper (1997) found that teachers named lack of government support, lack of information about changes, constant change and demands of the national curriculum as among their greatest sources of stress. At the level of the institution factors such as social support amongst colleagues and leadership style have been found to be important in affecting levels of stress. Dessault et al. (1999) assessed isolation and stress in 1110 Canadian teachers and as hypothesized, found a strong positive correlation. In another study, Van Dick et al. (1999) questioned 424 teachers from across all German sectors about their work stress, social support and physical illness. It was found that social support had both a direct

positive effect on health and a buffering effect in respect of work stress.

2.5.4 Family and Domestic

Powell (2000) points out that when you have children you move from being a couple to being a family and relationships inevitably change. As children grow up each stage sets new changes and stress. Parents are faced with the challenges of working towards providing basic necessities for their children which at times can lead to worries and fears for not doing the best due to limitations in economic, social and environmental factors. Other factors include premenstrual period, adolescence, living with pain, separation and divorce, extramarital affairs, bereavement and loss, financial difficulties (Powell, 2000).

2.5.5 Internal Sources of Stress

According to Melgosa (2001) studies carried out by Meyer and Rosenman classified personalities into two types namely; type A and Type B. Many type A patients suffer more heart attacks than type B patients. Everyone is subject to stress but some people are more aware of it than others or are better able to handle it. Melgosa (2001) indicates that studies carried by Meyer and Rosenman classified personality types into two; type A and type B. Type A personalities includes those with intensive drive and ambition, aggressiveness, competitiveness, a need to get things done and meet deadlines, visible restlessness and impatience.

The extreme type A person has been described as a very hard worker, a perfectionist filled with apparent confidence and resolution. He is more likely to develop heart disease in middle age than his type B counterpart. Type B personalities as described by Friedman and Rosenman, have an easygoing manner, are patient, are able to take time to appreciate leisure and beauty and are not pre-occupied with social achievement. They do not feel driven by the clock and are less competitive than type A's. According to Gherman (1981), personality is not the only factor affecting reaction to stress. Living habits and attitudes can help you identify where your particular stress problems lie. Table 1 portrays both personality types and can help us to understand the rate of stress of these personalities.

Table 1: Personality Types

Type A	Type B
General behaviour	General behaviour
Constant movement	Tranquil movement
Impatient	Calm
Tense facial expression	Relaxed facial expression
Roars of laughter	Soft smile
Dissatisfied with position	Satisfied with position
Competitive at work, games and complains frequently	Avoids competitive situations
Speech	Speech
Quick and loud	Uniform tone
With fluctuation and emphasis	Calm with gestures
Expressive and gesticulating	Responds after pausing
Immediate response	Gives extensive answers
Gives direct and brief response	Listens attentively
Hurries the speech of others	Waits and responds.

Source: Melgosa 2001

2.5.6 Counselling Theories, Techniques, Procedures and Skills

Theories provide the basis of a counsellor's work. Muro and Kottan (1995) point out that in order to counsell, one must have some understanding on how human beings grow and develop because counselling theories should flow from some conception of human behaviour. Counsellors should master and apply counselling theories like transactional analysis by Eric Bern, psychoanalytic theory by Sigmund Freud, behavioral theories by Skinner, Watson and Bandura, Gestalt theory by Kohler, Koffkar and Weitheimer, rational emotive theory by Ellis Albert, reality by Glacer William, client centred theory by Carl Rodgers, Alderian and existential theory (Omulema, 2000). However Cloninger (1993) asserts that one theory may be useful in understanding people's subjective experience of life and another how people will behave in a given situation. In guidance and counselling like in other fields, new skills have to be mastered and old ones perfected. Holding (1965) points out that in counselling, the counsellor needs three kinds of information namely: the information about what is to be achieved, information from the task itself such as changes in the environment and lastly the needs information about the results of his own action.

Although specialization allows efficiency, less wastage and quality services, the general approach to a counselling services allows for the essential flexibility of doctrine.

2.6 Stress Response

When a stressor appears, people typically experience a pattern of emotional and physiological reactions, such as if someone were to startle you by honking an automobile horn as you walked in front of the car. You experience some startle, your heart beats faster and your blood pressure goes up and your palms and soles of your feet begin to sweat. This pattern of reaction has commonly been called the fight or flight response (Harsen & Buss 2002). The increase in heart rate and blood pressure prepares one for action such as fighting or running away.

The sweaty palm and feet are perhaps a preparation for holding a weapon or running away. This physiological response is usually very brief and if the stress is as minor as someone honking a car horn to see you jump then perhaps you return to your normal state in a minute or less. Larsen et al (2002) argues that if a person is exposed to a particular stressor day in day out, then this physiological fight or flight response is just the first step in a chain of events termed the general adaptation syndrome (GAS) by Selye (1976).

Selye (1976) proposed that the GAS followed a stage model. The first stage, called the alarm stage, consists of the fight or flight response of the sympathetic nervous system and the associated peripheral nervous system reactions. These include the release of hormones, which prepares the body for challenge. If the stressor continues then the next stage begins, the resistance stage. The body is using its resources at an above average rate, even though the immediate fight or flight response has subsided. At this point stress is being resisted but it is taking a lot of efforts and energy. If the stressor remains constant the person eventually enforces the third stage, the exhaustion stage. Selye (1976) felt that this was the stage in which a person is most susceptible to illness and disease as his or her physiological resources are depleted. Figure 1 illustrates the three stages of general adaptation syndromes proposed by Selye.

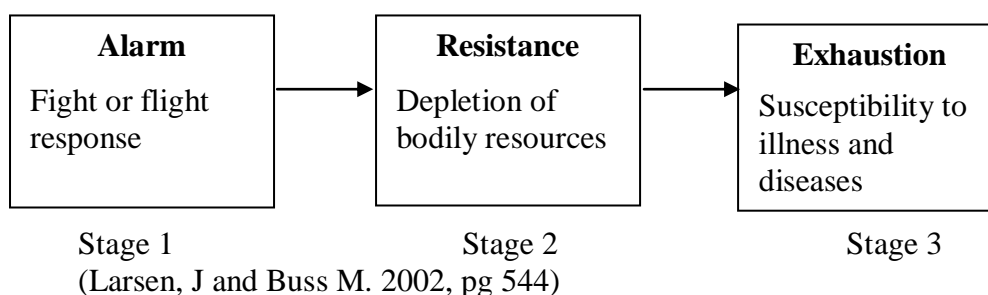


Figure 1: The three stages of the general adaptation syndrome proposed by Selye

2.7 Coping Strategies and Styles

Everyone has unpleasant events happen in their lives. We all have temporary setbacks, losses and frustration in our day-to-day lives. However, some people seem better able to cope, to get over stressful events, or to somehow see such events as challenges rather than sources of stress (Larsen & Buss 2002).

According to Fisher (1984), the concept of stress, however, involves not just a simple automatic stimulus response relationship but contains a number of important cognitive components as well. Not all stressful stimuli are aversive enough in themselves to evoke the automatic alarm and resistance response. In order for the stress process to begin, there must be cognitive appraisal of a stimulus as threatening. In other words, the same stimulus that may not be threatening in one situation may be stressful in another-the stimulus has not changed, but the individual's appraisal of it as threatening or non-threatening has changed.

Lazarus (1966) as reported by Fisher (1984) suggested that this cognitive appraisal is a function of individual psychological factors (intellectual resources, knowledge or past experience and motivation) and cognitive aspects of the specific stimulus situation (control over the stimulus, predictability of the stimulus and immediacy of the stimulus) the more knowledge one has about the beneficial aspects of a source of noise or the more control one has over the noise, the less one is likely to evaluate that stimulus as threatening and the less stressful the situation is likely to be (Fisher 1984).

Coping strategies may be classified as: direct action such as information seeking, flight or attempts to remove or stop the stressor; the second classification is palliative, such as employing psychological defence mechanism using drugs, mediating or reassessing the situation as non-threatening. Lazarus (1991) identified three main strategies for reducing work related stress. The strategies are altering the working conditions so that they are less stressful or more conducive to effecting coping. This strategy is most appropriate for large numbers of workers working under severe conditions. Examples include altering physical annoyances such as noise levels, or changing organizational decision-making processes to include employees. Helping individuals adapt by teaching them better coping strategies for conditions that are impossible or difficult to change. However, this strategy is costly to deal with each individual's unique transaction with the environment.

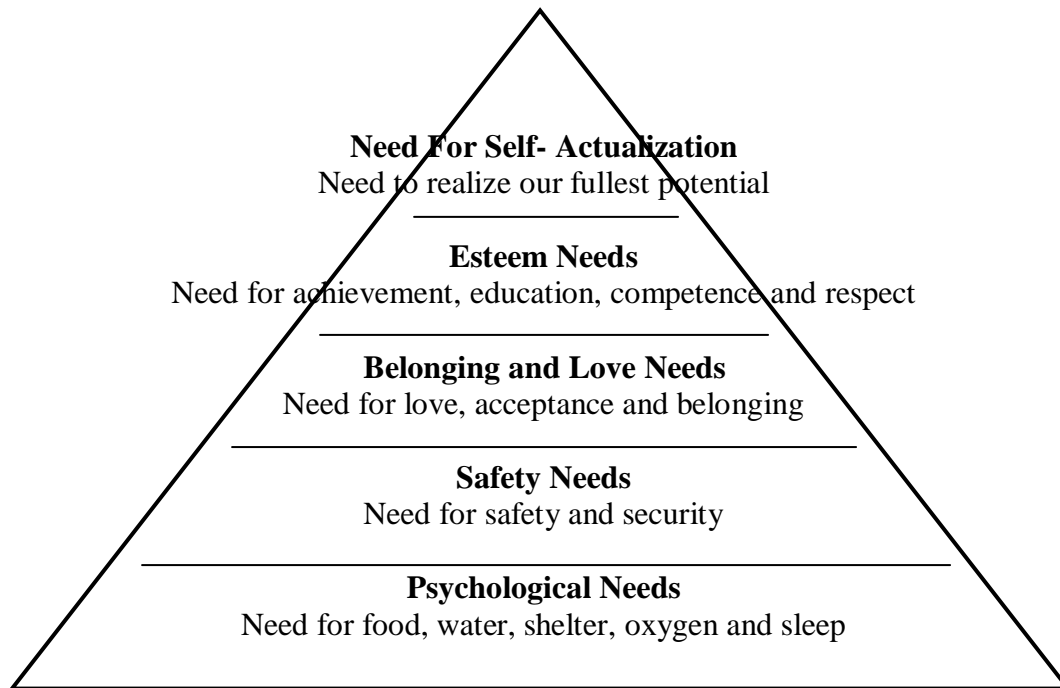
The third strategy is to identify stressful relationship between the individual or group and the work setting. Intervention strategies might include changes in work assignment to produce a better person- environment fit or it could involve teaching coping strategies for individuals who share common deficits for example training in relaxation skills.

Craig (1996) points out that the best way to help an individual cope with anxiety and stress is to reduce the amount of necessary stress with which they must deal. When an individual shows unusually high levels of tension or frequency temper tantrums, it is often useful to simplify their lives for a few days by sticking to a routine specifying clearly, what is expected and helping them anticipate coming events. Other helpful strategies include reducing exposure to parental fighting or violent television shows and protecting children from the teasing and tormenting of neighbourhood bullies or gangs.

2.8 Theoretical Framework

This study was based on humanistic theory. The therapy tries to help people get in touch with their inner selves, with their true feelings without undue concern for what others think. The stressful person is regarded as a client rather than a patient and becomes responsible for much of his or her own treatment (Lutomia & Sikolia, 2002). Consistent with the view that a mature and well-adjusted person chooses what is innately satisfying and actualising, the therapist does not impose goals on his client. Rather they create conditions during the therapy hour; conditions that enable the clients to discover their own judgment about what they need, what they want and how they might maintain and enhance themselves. This client-centred approach is very well suited to helping someone get his confidence back. The counsellor needs to help the client feel more in control of his life again.

According to Richard, (2001) the humanistic approach aims at a greater degree of independence and integration of individual. It focuses on the person. The theory aims at assisting the clients in their growth process so that they can cope with problems they are facing now and in the future. The theory lays emphasis on the fact that the lower needs have to be met before one progress on to the next level of needs. The hierarchy of needs is presented in figure 2.



Maslow's Hierarchy of Needs

Figure 2: Maslow's hierarchy of needs.

Source: Larsen R.J. (2002), personality Psychology pg. 246.

Maslow's most well known contribution is the Hierarchy of Needs and this is often used to summarize the belief system of humanistic psychology. The basic premise behind this hierarchy is that we are born with certain needs. Without meeting these initial needs, we will not be able to continue our life and move upward on hierarchy. The basic needs are referred to as physiological needs. These are the most basic for survival, powerful and urges of all human needs. Included in this group are the needs for food, drink and maintenance of internal body balance. These needs must be gratified at some minimal level before the next higher order needs attains importance. Without food, water, sleep, and oxygen, nothing else in life matters.

Once the psychological needs are fairly well satisfied the person becomes concerned with a new set often called the safety and security needs. Included there is the need for structure, law and order, predictability and freedom from such threatening forces as illness, fear and chaos. Thus these needs reflect concern about long-term survival. Without these goals being met, it is extremely difficult to think about higher level needs and therefore we cannot continue to grow. Maslow suggested that the safety and security needs are the most readily observed in

infant and young children because of their relative helplessness and dependence on adults. However safety and security needs exert active influence beyond childhood.

The prevalence for a job with tenure and financial protection, the establishment of savings accounts and the acquisition of insurance. These needs are prominent when the psychological and safety needs have been met. One longs for affectionate relationships with others for a place in his or her family. Maslow divided these into two basic types; self respect and respect from others; the former includes such concerns as desire for competence, achievement, confidence, independence and freedom. A person needs to know that he/she is worthwhile capable of mastering tasks and challenges in life. Respect from others entails such concerns as desire for prestige, recognition, reputation, status appreciation and acceptance. In this case a person needs to know what he/she can do i.e. be recognized and valued by significant others.

Finally, if all the foregoing needs are met, the need for self-actualization comes to the fore. It is the person’s desire to become everything that he/she is capable of becoming – to reach the peak of one’s potential according to Maslow. According to Maslow, many people may be in this level but very few if anybody ever masters it. Self-actualization refers to a complete understanding of the self. To be self-actualized means to truly know who you are, where you belong in the greater society, and to feel like you have accomplished all that you have set out to accomplish. It means to no longer feel shame or guilt, or even hate, but to accept the world and see human nature as inherently good Larsen (2002). This theory has been conceptualised in figure 3.

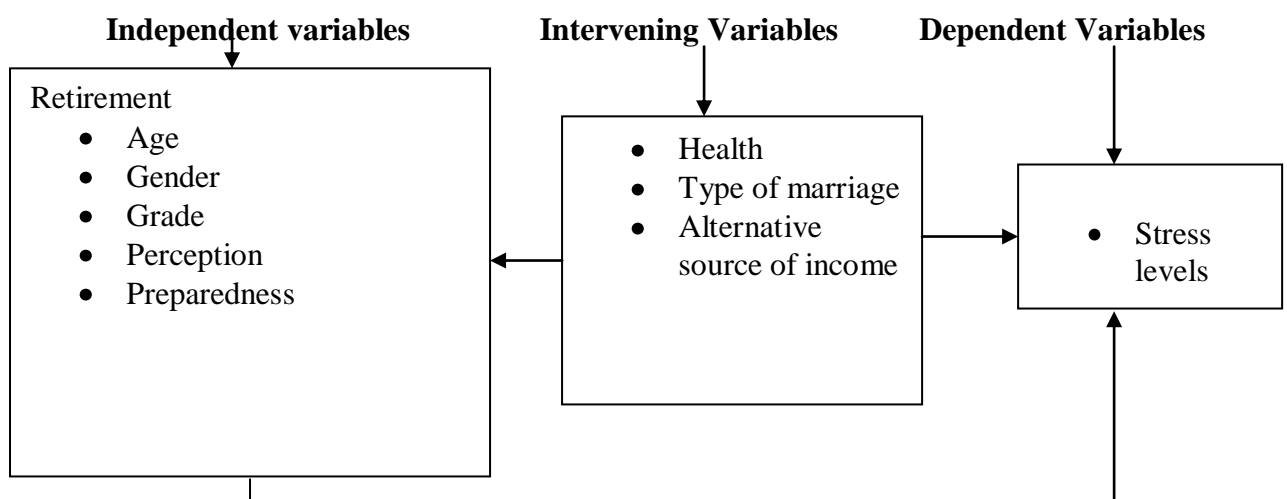


Figure 3: Retirement and stress levels

According to figure 3, the dependent variable depends on the independent variables in determining the level of stress of retired primary school teachers. The age, gender, grade, perception and preparedness are also presupposed to be having impact on the levels of stress of retired primary school teachers. The independent variables are negatively influenced by the intervening variables and therefore for the independent variable to achieve its goal of influencing stress levels, the intervening variables should be controlled by ensuring that the health, type of marriage and alternative source of income of the retired teacher are controlled. With all the above effectively in place, retirement will undoubtedly influence stress levels of the retired primary school teachers in the district. This conceptual framework is guided by humanistic theory which argues that human beings are always in a continuous process of self actualization and that the lower needs must be met before the next level of needs can be attained. The retired primary school teachers have some physiological needs like clean water, a decent shelter and the like that they cannot easily afford due to their limited income.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This study assessed the impact of retirement on stress levels of retired primary school teachers in Rachuonyo district between 1995-2004. This chapter presents the methodology used to answer the research questions of the study. It illuminates on the research design, location of the study, population, the sample size, instrumentation, data collection as well as data analysis.

3.2 Research Design

The researcher used a descriptive survey design. This was because no treatment was given to the respondents during the study. Kathuri & Pals (1993) assert that a survey study explores and describes a phenomenon, looks for information that describes existing occurrences by questioning and interviewing individuals. Furthermore, a descriptive survey design collects data from respondents to determine the status of the independent variables on the dependent variables (Mugenda & Mugenda, 1999). This design was appropriate because the study attempted to study the situation as it was without any alteration with the aim of presenting a description. According to Kothari (2003), a descriptive research studies would allow for assessment of the relationship between research variables.

3.3 Location of the Study

The study was carried out in Rachuonyo district, Nyanza province of Kenya. The district was selected because of its accessibility and familiarity to the researcher on the one hand and limitation of time and funds on the other hand. The area also has a metropolitan outlook as it inhabits different ethnic groups.

3.4 Population of the Study

The study targeted 449 retired primary school teachers out of 697 who retired between 1995 and 2004. However 248 retired primary school teachers have since died. The situation is presented in table 2.

Table 2: Population of the study

Gender	Retired 1995-2004	Died	Current population
Male	585	210	375
Female	112	38	74
Total	697	248	449

Source: Ministry of education, D.E.Os office, Rachuonyo, File for Retired Teachers. (1995 - 2004)

3.5 Sampling Procedure and Sample size

The sample of the study was arrived at using the coefficient of variation given by Nassiuma (2000). He argues that in most surveys or experiments, coefficients of variations of 30% are usually acceptable. The study therefore took a coefficient of variation of 30% and a standard error of 0.05. The population of the study was 449. The formula and calculation is presented below.

$$n = \frac{Nc^2}{C^2 + (N-1)e^2}$$

Where n = sample

N= population

C = covariance

e = standard error

$$n = \frac{449 (30\%)^2}{(30\%)^2 + (449-1) 0.05^2}$$

$$n = 95$$

In order to come up with a representative sample, proportionate sampling was done. Representative proportions were drawn based on gender of the respondents as shown in Table 3

Table 3: Proportionate sample

Strata	Sample	Percentage
Male	79	83
Female	16	17
Total	95	100

3.6 Instrumentation

The required data was collected through the use of a questionnaire which was divided into five sections. The first section contained retired teachers' personal data that was used to obtain the age at which the retired, the grid, gender, marital status among other concerns. The second section contained stress perception survey that sought to obtain data on the retired teachers' perception of retirement and their stress levels. The third, fourth and fifth sections were to obtain data on stress levels and a stress inventory was adopted from Melgosa (2001) that helped to assess the level of stress the respondents manifested. This inventory measured individual stress set in the context of a normal and habitual lifestyle comprising of environment, symptoms, personality among others. The respondents were required to respond to the questions by selecting a word that best explained how they felt. The scores were used to find an individual's stress zone as is presented in table 8.

3.6.1 Validation of the Instruments

The questionnaires used in the study were developed by the researcher in line with the research objectives. The questionnaire items were examined and moderated by the supervisors and other research experts in the department of Educational Psychology and Counselling of Egerton University. This helped in ensuring the content validity and the construct validity of the items. The validity of the instruments were further improved during piloting as the pilot respondents were asked to respond to the questions in the questionnaire that helped to reframe the questionnaire items, making them more appropriate and understandable to the level of the respondents (Kathuri & Pals, 1993)

3.6.2 Reliability of the Instruments

The researcher carried out a piloting to determine the reliability of the questionnaires. A pilot study was carried out in Homa-Bay district which had similar characteristics as the study

district-Rachuonyo. Randomly sampled teachers were selected from the pilot district and given questionnaires which they responded to and their comments used to modify the questionnaire items. The Cronbach alpha was used to test the reliability of the instruments and realised a reliability coefficient of 0.71. This was found to be significant when viewed against the set α of 0.70 (Selltiz et., al. 1976) and was therefore acceptable.

3.7 Data Collection Procedure

In order to carry out the research, the researcher sought permission from the DEO's office, Rachuonyo. Once permission was obtained, the researcher administered questionnaires to those retired primary school teachers available in the researcher's contact location as well as to the retired primary school teachers at the time they visited the DEO's office, Rachuonyo within the research period. Relevant data was also obtained from the DEO's office on matters related to the number of retired primary school teachers between 1995-2004 based on gender.

3.8 Data Analysis

The data was analyzed using both inferential and descriptive statistics. The inferential statistics used was the Pearson's correlation, which was also used to assess the relationship between the researcher's variables. The descriptive statistics used were percentages and frequencies. The descriptive statistics was used to describe and summarize data while the inferential statistics was used to make inferences and drew conclusions. All tests of significance was computed at $\alpha = 0.05$. The Statistical Package for Social Sciences (SPSS) version 12.01 was used to compute the data.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the results of the study carried out in Rachuonyo district. The purpose of the study was to assess the impact of retirement on stress levels of retired primary school teachers between 1995-2004 in Rachuonyo district. The research objectives of the study were as follows:

- i. To determine the impact of counselling on stress levels of retired primary school teachers.
- ii. To determine the impact of individual attributes of retired primary school teachers on their stress levels.
- iii. To determine whether the retired primary school teachers' perception of retirement has an impact on their stress levels.
- iv. To determine whether lifestyle and environmental factors have any impact on stress levels of retired primary school teachers.

4.2 Impact of Counseling on Stress Levels

This objective sought to find out if the retired primary school teachers received any counselling before they retired and whether this service had any impact on their stress levels. A total of 95 retired primary school teachers were asked the aforesaid questions and the responses revealed that only 24.2% received counselling on retirement while the majority 75.8% did not. On whether counselling had helped them to adjust 66.3% did not appreciate the service, 23.2% admitted that this counseling had helped them. However, 82.1% of the retired teachers admitted they needed and were seeking counselling on how to adjust to retirement while 16.8% of them had not sought counselling on how to adjust. A mere 1.1% were not concerned. The responses are represented in table 4.

Table 4: Impact of Counselling on Stress Levels.

Responses	Yes		No		Partially		Total	
	n	%	n	%	n	%	n	%
Were you offered retirement counseling before retirement?	23	24.2	72	75.8			95	100
Do you think it has helped you adjust?	10	10.5	63	66.3	22	23.2	95	100
Do you seek counseling on how to adjust to retirement.	78	82.1	16	16.8	1.	1.1	95	100
Is establishment of EAP a good idea?	94	98.9	1	1.1	-	-	95	100
n-Number, % percentage								

From these responses, majority of teachers sought counseling services on retirement but were unable to get the service perhaps because they were unaware of where to get this service or the service was not available to them. The retired teachers also seemed not to appreciate the service because they had not embraced it or were quite impatient to let counseling undergo the normal process as counseling is a process and not an event (Melgosa 2001). These findings also indicate that there may be an inadequate number of professional counselors in the district to provide an effective service.

4.3 Impact of Individual Attributes on Stress Levels

This objective sought to determine the impact of individual attributes of retired primary school teachers on their stress levels. There are several individual attributes like age at which the teachers retired, the grade, marital status and the like. The findings of the research reveal that most respondents (38.9%) were between 57 and 59 years of age while 18.9% of the respondents were within the ages of 60 and 61 years. Those between 62 and 64 years of age were 21.1% and the same percentage applies to those between 65 and 67 years of age. Majority of the respondents (41%) retired at the grade of P1 while 24% retired at S1. Whereas 18% retired at P2 grade, 11% of the respondents retired at ATS1 and only 3% retired at P3 and ATS II grades respectively

The information is presented in table 5.

Table 5: Grades and Age of respondents

Grade	n	%	Age	N	%
S1	23	24	57-59	37	38.9
P1	39	41	60-61	18	18.9
P2	17	18	62-64	20	21.1
P3	3	3	65-67	20	21.1
ATSII	3	3	–	–	–
ATSI	10	11	–	–	–
Total	95	100	Total	95	100

n-Number %-Percentage

Majority of the respondents 61.1 % were married, 33.7% single while 5.2% were widowed. Thus respondents having children were 97.9% with only 2.1% of the respondents having no children. Most respondents 75.8% experienced stress while 24.2% said they don't. The frequency of stress experienced by the respondents differed across gender and age thus 48.4% experience stress occasionally, 22.1% often, 7.4% always while 22.1% said they never found themselves stressed. On life demands, 33.7% of the respondents feel occasionally drained by life's demands while 25.3% often feel emotionally drained by life's demands. Whereas 25.3% often feel emotionally drained by life's demands, only 15.8% always feel emotionally drained by life's demands.

These findings are in agreement with Cockerhan's (1986) assertion that each life change introduces some stress in one's life prompts man to cope with the change and adapt his behaviour to new conditions. The findings also found out that a larger fraction 38.9% of the respondents were between the ages of 57 and 59, an indication that this age bracket frequently visits the DEO's office as opposed to other age brackets of retired primary school teachers. This trend may also be attributed to the fact that ages of 57 – 59 could still be following up their terminal benefits through the DEO's office. Most respondents 80% agreed to be making constant movements, 12.6% disagreed with this, while 7.4% were uncertain on importance, 44.2% of the respondents admitted to be impatient while 34.7% of them said they are not.

However, 21.1% were uncertain. Most respondents 79.0% due to impatience easily tensed up, while only 18.9% don't easily tense up. Roars of loud laughters were reported in 43.0% of the respondents while majority 55.8% reported soft laughters. Only 1.1% was uncertain. 42.1% respondents feel dissatisfied with their positions, 53.0% respondents are satisfied with their positions while 4.2% respondents are uncertain. Majority of the respondents 54.8% were competitive and complained at work while 36.9% were not. On speech vocality majority of the respondents' 64.2% speech is loud while 29.5% of them is not. Only 6.3% of them are uncertain of this fact. The speech of 60% respondents fluctuates and its with emphasis while 33.7% had steady speeches with only 6.3% uncertain cases. Almost all respondents 93.7% respondents are expressive and gesticulating, 5.3% are not while 1.1% are uncertain. A large number 78.9% respondent admitted to making immediate responses while 15.8% denied. 6.3% respondents are uncertain of this fact. 91.7% respondents give brief and direct responses while 6.3% don't. 12.6% respondents admitted to be hurrying speech of others while 87.4% denied.

The stress conditions of various respondents seem to be manifesting themselves in different ways; 48.8% respondents said to be experiencing headaches while 45.2% don't experience headaches. 59.0% respondents experience digestive problems while 41.1% don't experience the same. 84.2% of the respondents do not experience back ache but most 67.3% of respondents have their muscles tensing up while 32.6% don't have the experience. 86.3% respondents have normal memory while 13.7% don't. 43.1% have little appetite while 56.8% don't. 48.4% respondents sweat excessively even without exercising while 51.6% don't have this experience. These findings are in agreement with the assertion of Melgosa 2000 that signs of stress may include panic attack, obsessive behaviour, fears and phobia, irritability and anger, digestion disorders among others.

4.4 Perception and Stress Levels

This objective sought to determine whether retired primary school teachers' perception of retirement has an impact on their stress levels. According to Melgosa (2001), stress simply means being subjected to external forces or pressures that can either be positive or negative depending upon the effects of external force. The questions that sought to achieve this research objective and the responses are presented in table 6

Table 6: Stress perception survey

Response	Almost never		Occasional ly		Frequentl y		Almost ever		Total	
	n	%	N	%	n	%	n	%	n	%
Things must be perfect.	10	10.5	23	24.2	25	26.3	7	38.9	95	100
I feel more isolated from family or close friends.	14	14.7	54	56.8	17	17.9	10	10.5	95	100
My life is running me.	13	13.7	36	37.9	39	41.1	7	7.4	95	100
I need to generate excitement again and avoid boredom.	00	0	24	25.3	54	56.8	17	17.9	95	100
I feel a lack of intimacy with people around me.	26	27.4	33	34.7	21	22.1	15	15.8	95	100
I am unable to relax.	11	11.6	26	27.4	50	52.6	8	8.4	95	100
I seem further behind at the end of the day than when I started.	39	41.1	36	37.9	7	7.4	13	13.7	95	100
I consider myself exploited.	25	26.3	24	25.3	25	26.3	21	22.1	95	100
I have trouble getting to sleep.	19	20.0	56	58.9	14	14.7	6	6.3	95	100
I have trouble waking up.	16	16.8	30	31.6	15	15.8	34	35.8	95	100
I cant seem to get out of bed.	37	38.9	9	9.5	25	26.3	24	25.3	95	100
n-Number	% -Percentage									

From the research findings, 38.9% respondents perceive to be almost ever characterized by the feeling that things must be perfect, 26.3% of the respondents frequently perceives the same while 24.2% feel occasionally the same. The remaining percentage, 10.5% expressed that they never had such perception. Majority of respondents 56.8% feel more isolated from family occasionally, 17.9% of them have this perception frequently, 10.5% have the same perception almost ever while only 14.7% of the respondents don't perceive the same. On

whether they felt that their life was running them out, the following percentages were obtained; 41.1% frequently felt that life is running them; 7.4% have the feeling of almost ever, 37.9% occasionally while 13.7% don't have the same perception at all. 56.8% of the respondents generate excitement to curb boredom while 17.9% of the respondents occasionally generate excitement.

Most respondents 34.7% feel lack of intimacy with people around them, 27.4% don't have this feeling while the rest occasionally have it. On being able to relax 52.6% of the respondents feel unable to relax with only 11.6% being able to relax, 27.4% occasionally and 8.4% almost never. From these results it is clear that each of the respondents should examine each area of his or her life carefully so as to decide on problems that need urgent solutions. it needs one to adopt a way of life that includes correct diet, physical exercise and positive attitude towards life (Edworthy, 2000).it calls for change in life style to help avoid such complications for example being friendly with others (Melgosa, 2001)retired primary school teachers in Rachuonyo district were experiencing high levels of stress and this could be attributed to their perception of retirement and also what other people perceive of the retired teachers in the district.

4.5 Lifestyle and Environmental Factors on Stress Levels

This objective sought to establish whether lifestyle and environmental factors have any impact on the stress levels of retired primary school teachers in Rachuonyo district. The responses are presented in table 7.

Table 7: Lifestyle and Environmental Factors on Stress Levels

Response	Never		Almost never		Frequently		Almost always		Total	
	n	%	n	%	n	%	n	%	n	%
I sleep an adequate number of hours	3	3.2	21	22.1	19	20.0	52	54.7	95	100
I feed at regular times	10	10.5	11	11.6	26	27.4	48	50.5	95	100
I relax watching TV	6	6.3	1	1.1	40	42.1	48	50.5	95	100
I exercise regularly	12	12.6	20	21.1	31	32.6	32	33.7	95	100
I smoke	88	92.6	-	-	-	-	7	7.4	95	100
I drink alcohol	46	48.4	8	8.4	28	29.5	13	13.7	95	100
I go out to enjoy nature and pure air	14	14.7	14	14.7	60	63.2	7	7.4	95	100
I have a hobby which relaxes me	10	10.5	17	17.9	33	34.7	35	36.8	95	100
My family is noisy	25	26.3	46	48.4	5	5.3	19	20.0	95	100
I enjoy a homey atmosphere	8	8.4	12	12.6	16	16.8	59	62.1	95	100

n = Number

% - Percentage

According to table 7, most respondents 74.7% respondents sleep adequate number of hours, however only 25.3% don't. The findings show that 77.9% of the respondents feed regularly while 22.1% don't. Majority of the respondents 92.6% relax watching videos and T.V's while 7.4% never. A high number of respondents 66.3% exercise regularly while 33.7% don't. The least number of respondents 7.4% smoke always while 92.6% of the respondents don't. On alcohol, 43.2% drink alcoholic beverages while 56.8% don't. These findings are not in line

with Powell's (2000) assertion that people often turn to excessive drinking when they are under stress or suffering from emotional upset. The study also revealed that 70.6% respondents enjoy free air and nature at their free times while 29.4% don't. Most 71.5% respondents have a hobby which relaxes them up while 28.5% don't.

Majority of the respondents 93.7% were not stressed from the surrounding such as family noise. However 6.3% reported experiencing such problems like family noise.

Home atmosphere is enjoyed by majority of the respondents at 78.9%. According to these findings, most respondents over 70% seemed to have made arrangements to enable them make their lives less stressful upon retirement. Close to an average of 80% of the respondents frequently and almost always relax peacefully at home, live in houses they feel are big enough for their shelter needs and are able to engage in other hobbies that interest them and generally enjoy a homey atmosphere. According to (Melgosa2001) stress means being subjected to external forces or pressures and can either be positive or negative depending on the effects of the external force. The author came up with stress inventory with various stress levels being placed in various zones depending on the scores in the inventory. This inventory was adopted for this research. The stress level experienced by the teachers is presented in table 8.

Table 8: Scores on Stress Inventory.

Zones	Scores	Frequency	Percentage
1	0-48	3	3.2
2	49-72	14	14.7
3	73-120	51	53.6
4	121-144	18	18.9
5	144+	9	9.5
Total	–	95	100

According table 8 stress levels were obtained in percentages as; 3.2 in zone 1, 14.7 in zone 2 53.6 in zones 3, 18.9 in zones 4 and 9.5 in zone 5. This indicates that a large number of teachers, 53.6% were experiencing high levels of stress. Zone holds very low levels of stress

which is dangerously low. In this zone one may find that he or she is living to their capabilities thus they need to add spark to their lives in order to live more meaningfully.

In zone 2 the retired teachers enjoy low levels of stress as a result of peaceful environment and a homey atmosphere. This is a healthy situation and the teachers in this zone are not in danger of suffering from disease associated with stress. Most retired teachers are in zone 3 where one may sometimes experience stress and sometimes relaxation. In zone four which is considered as a high level stress zone, one need to examine each area of his or her life carefully so as to decide on the problems that need urgent solutions. It needs one to adopt a way of life that includes correct diet, physical exercise and positive attitude towards life(Edworthy,2000). Zone 5 is a dangerous area and those in this zone are experiencing abnormally high levels of stress and multiple problems which need immediate attention.

They need to find help and support from family members, friends and even professional help of a psychologist and psychiatrist(Melgosa,2001).From this research findings a proximately 78% of the retired teachers in the district experienced high levels of stress(those in zones 3,4,and 5) while a proximately 22% experienced low levels of stress(zones 1 and 2).

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

.This chapter present a summary of the findings, conclusions drawn and recommendations necessary for policy formulation and further research.

5.2 Summary of the Research Findings

The main findings of the study are summarised as follows:

- i. The age range of retired primary school teachers in Rachuonyo district was between 57 and 67.
- ii. A few retired primary school teachers in the district received counselling before they retired.
- iii. A high number of retired primary school teachers in the district needed effective counselling on retirement.
- iv. Majority of teachers retired at P1 grade.
- v. There were more male teachers than female teachers who retired between 1995 to 2004 in the district.
- vi. Majority (78%) of the retired teachers were experiencing high levels of stress as shown in table 8.
- vii. There seemed to be a correlation between high life demands and stress levels as more than three quarters of the respondent attributed their stress to high life demands.
- viii. Most respondents seems to have made arrangements to enabled them make their lives less stressful upon retirement
- ix. Majority of the retired teachers in the district did not appreciate the counselling they received before retirement.
- x. There was inadequate number of professionally trained counsellors in the district.

5.3 Conclusions

The findings of the study revealed that majority of the retired primary school teachers in the district did not receive counselling before they retired. For those who received counselling, very little impact was noted as a higher percentage of them did not appreciate the service. The study also revealed that most respondents were between 57 and 59 years of age and that there were more male than female retired primary school teachers in the district within the

research period. Stress manifested itself differently in the respondents with signs such as headache, making constant movements, feeling trouble to sleep and the like. The respondent's perception of retirement was closely related with high life demands in the face of reduced income after retirement hence made them more stressed. Lifestyle and environmental factors, however, did not have a major impact on the stress levels of the retired teachers. Despite all these stress levels of retired primary school teachers in the district was high as earlier expressed in table 8.

5.4 Recommendations

- i. There is need for the Government of Kenya through the Ministry of Education to set up counselling units in every district to provide effective counselling services to teachers so as to prepare them for retirement.
- ii. The Teachers Service Commission should create awareness among teachers of the need to seek counselling services especially on retirement as it was revealed from the study that most retired primary school teachers were not aware of the importance of being counselled as well as the existence the service in some areas.
- iii. The TSC should speed up the processing of retired teachers' benefits to enable them continue with their lives normally.
- iv. More ladies should be encouraged to take up teaching profession to minimize the gender disparity in the profession in the district.
- v. Teachers' perception of retirement needs to be changed positively by encouraging them to save and have alternative source of income to cushion them from the pressures of life demands.

5.5 Suggestions for further Research

- i. There is need for further research to determine factors influencing the choice of careers in females.
- ii. There is need for further research on factors that cause stress in retired primary school teachers.
- iii. Research should be conducted on stress levels of retired private primary school teachers to compare their stress levels with counterparts in public primary schools.
- iv. Since the study was limited to a district, it could be replicated through research in the whole province or nation using a larger population and sample to see if the findings will be similar.

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APPENDICES

APPENDIX A: QUESTIONNAIRE FOR RETIRED PRIMARY SCHOOL TEACHERS

INSTRUCTIONS.

Please provide me with the following information. The information you give will be treated confidentially, and shall not be used for any other purpose save for this study. Thank you for your cooperation.

Section I: Personal Data

1. What is your age?

- 55-57
- 58-60
- 61-63
- 64-66

2. At what grade did you retire?

- ATSI
- ATSII
- S1
- P1
- P2
- P3

3. What is your gender?

- Male
- Female

4. What is your marital Status?

- Married
- Single
- Widowed

5. Do you have children?

- Yes
- No

6. Do you find yourself stressed?

Always

Often

Occasionally

Never

7. How often are you stressed?

Always

Often

Occasionally

Never

8. I feel emotionally drained by life demands

Yes

No

9. How often do you feel drained?

Always

Often

Occasionally

Never

10. Were you offered retirement counselling before retirement?

Yes

No

11. If yes do you think it has helped you adjust?

Yes

Partially

No

12. Do you seek counselling on how to adjust to retirement?

Yes

No

13. Do you think the establishment of an Employee Assistance Programme by the Ministry of Education is a good idea?

Yes

No.

APPENDIX B: STRESS PERCEPTION SURVEY

INSTRUCTIONS

Respond to the statement by indicating whether it 1-Almost Never, 2-Occasionally, 3 Frequently, or 4-Almost Ever characterizes you.

1. Things must be perfect.

1 2 3 4

2. I feel more isolated from my family or close friends.

1 2 3 4

3. My life is running me.

1 2 3 4

4. I need to generate excitement again and again to avoid boredom.

1 2 3 4

5. I feel a lack of intimacy with people around me.

1 2 3 4

6. I am unable to relax

1 2 3 4

7. I seem further behind at the end of the day than when I started.

1 2 3 4

8. I consider myself exploited.

1 2 3 4

8. I have trouble getting to sleep.

1 2 3 4

9. I have trouble waking up.

1 2 3 4

10. I can't seem to get out of bed.

1 2 3 4

APPENDIX C: PERSONALITY MEASURES

SECTION I

INSTRUCTION

General Behaviour

Please respond to the following statements by ticking the correct column that which best represents your opinion about your general behaviour. **Choose between; S.A-strongly agree, A-agree, U-uncertain, D-disagree, S.D-strongly disagree**

1. I like making constant movements

SA A U D SD

2. I am impatient

SA A U D SD

3. I easily become tense

SA A U D SD

4. I make roars of laughter

SA A U D SD

5. I am often dissatisfied with positions

SA A U D SD

6. I am competitive at work, games and complains frequently

SA A U D SD

SECTION II

Speech

Please respond to the following statements by ticking the correct column that which best represents your opinion about your speech. **Choose between; S.A-strongly agree, A-agree, U-uncertain, D-disagree, S.D-strongly disagree**

1. My speech is quick and loud

SA A U D SD

2. I talk with fluctuation and emphasis

SA A U D SD

3. I am expressive and gesticulating

SA A U D SD

4. I make immediate response

SA A U D SD

5. I give direct and brief response

SA A U D SD

6. I hurry the speech of others

SA A U D SD

APPENDIX D: STRESS INVENTORY

INSTRUCTIONS

Respond to the statement by using never, almost never, frequently or almost always)

Symptoms

1. I have headaches

Never

Almost never

Frequently

Almost always

2. I suffer from digestive problems

Never

Almost never

Frequently

Almost always

3. My back aches

Never

Almost never

Frequently

Almost always

4. I have tachycardia (excessively rapid heartbeat)

Never

Almost never

Frequently

Almost always

5. My neck and back muscles tense up

Never

Almost never

Frequently

Almost always

6. I have normal memory

Never

Almost never

Frequently

Almost always

7. I have little appetite

Never

Almost never

Frequently

Almost always

8. I sweat a lot (even without exercising).

Never

Almost never

Frequently

Almost always

9. I suffer from insomnia
- Never
 - Almost never
 - Frequently
 - Almost always

10. I cry easily and suffer from frequent anxiety
- Never
 - Almost never
 - Frequently
 - Almost always

11. I feel tired and lack energy
- Never
 - Almost never
 - Frequently
 - Almost always

12. My blood pressure is average and constant
- Never
 - Almost never
 - Frequently
 - Almost always

13. I suffer from allergies
- Never
 - Almost never
 - Frequently
 - Almost always

14. I feel as if am choking
- Never
 - Almost never
 - Frequently
 - Almost always

15. I drink water throughout the day between meals

Never

Almost never

Frequently

Almost always

APPENDIX E: LIFESTYLE AND ENVIRONMENTAL SOURCES OF STRESS

1. I sleep an adequate number of hours for my personal needs

Never

Almost never

Frequently

Almost always

2. I eat at regular times

Never

Almost never

Frequently

Almost always

3. During my free time I watch television or videos

Never

Almost never

Frequently

Almost always

4. I exercise regularly

Never

Almost never

Frequently

Almost always

5. I smoke

Never

Almost never

Frequently

Almost always

6. Drink alcohol beverages

Never

Almost never

Frequently

Almost always

7. In my free time I go out to enjoy nature and pure air

Never

Almost never

Frequently

Almost always

8. I have a hobby with relaxes me.

Never

Almost never

Frequently

Almost always

9. My family is noisy

Never

Almost never

Frequently

Almost always

10. I enjoy a "homey" atmosphere

Never

Almost never

Frequently

Almost always

11. My neighbors are noisy

Never

Almost never

Frequently

Almost always

12. There are a lot of people in the area where I live

Never

Almost never

Frequently

Almost always

13. When at home, I can relax peacefully

Never

Almost never

Frequently

Almost always

14. I think my house is big enough for our needs

Never

Almost never

Frequently

Almost always

15. The area where I live is noisy

Never

Almost never

Frequently

Almost always

APPENDIX F: RESEARCH AUTHORIZATION LETTER

MINISTRY OF EDUCATION

Telephone: Kosele (059) 31267
When replying please quote



DISTRICT EDUCATION OFFICE,
RACHUONYO DISTRICT,
P. O. BOX 70, KOSELE OR
178, OYUGIS.

Our Ref: RACH/ED.ADM/29/VOL.II/17

Your Ref:.....

12TH OCTOBER, 2006
DATE:.....

TO WHOM IT MAY CONCERN.

RE : ODIWUOR S. OSANO.

The above person is a student of Guidance and Counseling of Egerton University. He intends to carry out research on retired Primary School Teachers in Rachuonyo District.

The purpose of this letter is to ask you to give him any assistance that he may require from you.

For DISTRICT EDUCATION OFFICE,
RACHUONYO

J. M. Onyiego,

For District Education Officer

RACHUONYO DISTRICT.