

Post-Retirement Economic Empowerment Status for Rural Women in Murang'a County, Kenya

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Abstract

Aware that the transition from being an employee to being a retiree is inevitable and can result in psychological, social and economic impact on retirees, the study investigated the post-retirement economic empowerment status for rural women in Murang'a County, Kenya. The objectives were to investigate the perception of rural women retirees on retirement; prior preparedness of the rural women for their retirement, challenges encountered during retirement and recommendations for improved economic empowerment for rural women retirees. The study adopted mixed method design which yields qualitative and quantitative data. The investigation targeted women retirees from education and health sectors in Murang'a County. The study utilized stratified random sampling to sample 30 women from each sector to a total of 60 women out of 600 retired women in education and health sectors. The data was collected using the interview guide for the 60 women retirees and one focus group discussion with the gate keepers.

The study was further informed by the fact that when an individual retires, he/she experiences significant change in the routine activity and earnings. Further, the transition is often accompanied by other changes including reduction in income, increased free time and change of social settings, among others. While the changes may culminate in stress and depression among men and women retirees, the extra burden that comes with socially assigned roles and responsibilities for the women, especially in care work and high societal expectations, can affect their economic status. The findings indicated that only 27 (45%) of the retired women who participated in the study were looking forward to the retirement, while 31(51.7%) indicated that they were not prepared. Those who were not prepared cited lack of resources and appropriate information on how to prepare as the major causes of unpreparedness. To improve the economic status for retired rural women, the study recommends the Retirement Benefit Authority, in conjunction with the Retirement Benefit Schemes and employers, to embrace regular programmes for pre-retirement training and provision of relevant information prior to retirement.

Key words: *County, Economic, Empowerment, Murang'a, Post-retirement, Retirees, Women*

1.0 Introduction

Rural areas in developing countries are widely considered to lack adequate infrastructure and essential services necessary for improved livelihoods for the rural people. Yet, these areas are home to approximately 3.3 billion people, or almost half (47.9%) of the world's total population (UN DESA Population Division, 2013). Demographic projections further indicate that, for the first time in history, the number of people aged 60 years and above will surpass that of children under 15 by the year 2050 (UNFPA & HelpAge International, 2012). This shift implies a rapidly growing population of retirees living in rural areas, including Kenya.

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1.1 Retirement as a Transition and Its Effects

Studies consistently show that retirement is an inevitable life transition that significantly affects individual wellbeing (Wong & Earl, 2009). Retirees face major challenges as they try to adjust to life outside formal employment (Sharon, 2014; Gladys, 2016), largely because retirement disrupts daily routines and alters major life domains. The transition is commonly associated with reduced income, increased free time, weakened social networks, and loss of occupational identity (Lubega, 2012). These changes may trigger stress and depression among retirees.

Although both men and women experience adjustment challenges, women retirees are disproportionately affected due to additional social burdens such as caregiving for grandchildren, their elderly husbands and other relatives. These responsibilities are intensified by high societal expectations that place care work primarily on women.

1.2 Gendered Dimensions of Retirement

Retirement is an important stage in women's aging, marked by physiological, psychological, and social changes (Lips & Hastings, 2012). Retirement ages vary globally, for example, women retire at an average age of 62 years in the United States, (Munnell, 2015), and 60 years (Maina and Kimani, 2020). Women's retirement experiences differ from men's due to gendered social roles, including childbearing and caregiving responsibilities which influence retirement decisions (Lips & Hastings, 2012).

1.3 Retirement Preparation and Quality of Life

Additionally, studies have shown that men and women receive different benefits from the Social Security Fund. For instance, AARP (2017) reported that in the United States, the average annual Social Security retirement benefit for men in 2015 was \$18,000 compared to \$14,184 for women (AARP, 2017). This difference in Social Security benefits likely reflects women's overall lower earned wages and greater discontinuity of work compared to men due to gender-traditional social obligations and other responsibilities.

Retirement satisfaction is closely linked to financial independence, physical health, good social networks and support systems as well as mental wellbeing (Atchley, 2000). However, scholars disagree on whether retirement improves or worsens quality of the retirees' life (Calvo & Sarkisian, 2011). Some scholars argue that retirement has a positive effect on the retiree's life (Mein et. al. 2003), while others believe that retirement adversely affects the life of the retirees (Kithinji, 2012).

A strong consensus exists that retirement preparation is a major determinant of post-retirement wellbeing (Coe & Lindeboom, 2008; Neuman, 2008). Additionally, scholars have found a significant positive relationship between retirement preparation and enjoyment of retirement life (Muratore & Earl, 2010; Wang & Hesketh, 2012). Wang, & Hesketh (2012) found that retirees in Australia who had prepared extensively for retirement were more likely to have stable sustenance and enjoyment of the retirement life.

Yet evidence shows that many employees do not prepare adequately. A study of retirees in South Africa reveals that only 45 percent of the respondents had adequately prepared prior to retirement (Prinsloo, 2009), while in Uganda, most employees were unsure of their individual roles in achieving quality retirement (Lubega S., 2012).

International studies reveal similar trends. In Brazil, Alvarenga et al., [2009] reported a positive relationship between retirement preparation and retirement satisfaction. A study conducted in Ohio (United States) found that those who were prepared adjusted better to the retirement transition than those who were unprepared. However, despite the consensus highlighting a positive relationship between retirement preparation and quality life during retirement, inadequate preparation was reported among most employees worldwide.

A study by Jagannathan (2008) found that over 80 percent of Indian employees, 81 percent of Mexican workers, 34 percent of those from the United Kingdom and 58 percent of Australians had not done any independent retirement preparation.

On the other hand, studies have shown that older people in general, and women in particular, often face high levels of poverty (UNFPA and HelpAge International, 2012) and many older people

living in low-income countries have little or no regular income (Age International, 2015). The financial instability adds to the lack of social support system and network, especially for those living alone, or with disabilities (UNFPA and HelpAge International, 2012).

1.4 Economic Empowerment and Poverty Among Women Retirees

Economic empowerment for women retirees, means the ability to meet daily needs with ease, maintain economic productivity, and achieve social stability. However, studies have revealed that retirees living on less than 16% of their pre-retirement income are the most adversely affected, even when state pensions are available (Sharon & Edward, 2014).

Globally, retirees—especially women—are increasingly at risk of poverty (Richard, 1999). Women's vulnerability stems from: Lower lifetime earnings; Concentration in low-paid jobs; Unequal labour market opportunities; and Interrupted employment due to caregiving (Marlene, 2000).

In Africa, many women experience greater retirement challenges than men due to lower lifetime earnings, interrupted employment, and limited access to contributory pension schemes, making them more vulnerable to financial insecurity in old age (Aboderin, 2006; United Nations, 2023).

1.5 Retirement Challenges for Women in Kenya and Murang'a County

In Kenya, studies similarly indicate that women retirees often face inadequate retirement preparedness, declining income, and increased dependence on family support after retirement (Kimani & Maina, 2018). At the local level, evidence from Murang'a County suggests that retirees experience financial, social, and health-related adjustment challenges, underscoring the need for focused examination of the specific experiences of women retirees within the county (Mwangi, 2020).

2.0 Purpose and Objectives of the Study

The purpose of the study was to examine the post-retirement economic empowerment status for rural women in Murang'a County, Kenya. To achieve this, the study was guided by the following objectives:

- i. Establish the perception of rural women retirees on retirement
- ii. Investigate the prior preparedness of the rural women for their retirement
- iii. Identify the challenges that the rural women encounter during retirement
- iv. Propose recommendations for improving the economic empowerment of rural women retirees.

3.0 Women Retirees: Experiences and Status

3.1 Global Context of Women's Retirement

Globally, women experience retirement differently from men due to persistent gender inequalities in labour market participation, lower lifetime earnings, career interruptions arising from caregiving responsibilities, and longer life expectancy. These factors contribute to lower pension benefits and greater financial insecurity in old age (Price et al., 2016; United Nations, 2023). Even in countries with established social protection systems, research shows that retired women remain more susceptible to poverty, social isolation, and health-related challenges than their male counterparts because of cumulative socioeconomic disadvantages experienced throughout their working lives (Price et al., 2016; United Nations, 2023).

3.2 African and Kenyan Context

Across Africa, women retirees face even greater challenges because many work in the informal sector, where access to contributory pension schemes is limited. Consequently, most rely on family support and informal social protection systems during retirement (International Labour Organization [ILO], 2021; United Nations, 2023). In Kenya, studies have similarly found that retirees experience financial insecurity, inadequate retirement preparedness, declining income, and psychosocial adjustment challenges (Thuku, 2019). These challenges are often more pronounced among women due to interrupted employment histories, lower lifetime earnings, and greater family caregiving responsibilities. This reality underscores the need to examine the experiences of women retirees in Kenya, and specifically in Murang'a County.

3.3 Retirement as a Socio-Economic Transition

Retirement entails withdrawal from one's career or occupation because of age. This transition often brings significant social-economic challenges. Retirees must adjust to reduced income, increased free time, changed social networks, and loss of occupational identity. These changes can trigger anxiety, stress and depression among both men and women retirees. As studies reveal, women retirees are distinct because the transition is accompanied by the introduction of new roles and burdens of care work for the grandchildren, for sick relatives, and attending to elderly husbands. and thus, does not necessarily follow a similar path to that of men retirees.

These gendered burdens make women's retirement trajectories more complex and justify focused investigation in rural settings where limited infrastructure further complicates daily life.

4.0 Theoretical Framework: Continuity Theory of Aging

The study was guided by the Continuity Theory of Aging, developed by R. C. Atchley in 1989, which posits that middle-aged and older adults adapt to new situations by maintaining the existing internal and external structures. Internal continuity refers to the preservation of psychological characteristics, self-concept, and personal history, while external continuity involves maintaining social roles, relationships, and environmental patterns.

According to the theory, the change may occur because of the person's perceived past, producing continuity in inner psychological characteristics as well as in social behaviour and circumstances. In the context of this study, mandatory retirement represents a major life change that affects the socio-economic domain of retirees. According to the theory of continuity, retirees attempt to maintain continuity by making adaptive choices, shaped by their past experiences, psychological preparedness, and prevailing socio-economic circumstances.

Thus, post-retirement economic empowerment is influenced by how retirees draw on their perceived past to sustain inner stability and social behaviour in the new situation, culminating with the adaptive strategy, which in the context of this study is promoted by the retirees' preference and social-economic circumstances. Thus, the change in the social-economic empowerment status for retirees is linked to the person's perceived past, anticipated to produce continuity in inner psychological characteristics and social behaviour. Continuity becomes a grand adaptive strategy shaped by both individual preference and social approval, within the current social-economic circumstances of rural life.

5.0 Methodology

5.1 Research Design

The study adopted a mixed method design, which combined surveys and interviews to generate both quantitative and qualitative data. The advantage of the design is that not only does it allow the use of a variety of data collection tools, but it also enables triangulation of data in response to the study objectives. The study was done in Kandara Sub-county of Murang'a County, which is a typical rural setting in Kenya. The target population comprised approximately 600 female retirees from the education and health sectors, who had been retired for at least five years as of March 2024. Community gatekeepers were also included to corroborate information provided by the retirees.

5.2 Sampling Procedures

Stratified random sampling and purposive sampling were used to select Murang'a County and the Kandara Sub-County, respectively. A sample size of 10% of the total population was considered adequate for the study due to the homogeneity of the population. Thus, sixty women retirees were sampled for the study. Community gatekeepers comprised male and female religious leaders, male and female community elders, and two female retirees from other sectors (agriculture and security). Lists of known retirees who have been in retirement for the last five years in the identified areas was obtained from the Assistant Chiefs in the Sub-County and complemented with the snow-balling sampling where necessary, as shown in Table 1.

Table 1: Categories and number of female retirees selected

Sector	Category	No of Participants
Education	Primary school teachers	10
	Secondary school teachers	10
	Tertiary level tutors/lecturers	10
Health	Nurses	10
	Community Health Workers	10
	Doctors	10
Total		60

5.3 Data Collection and Analysis

Primary data was generated using interview guides for the retirees and a focus group discussion guide with selected community gate keepers. Secondary data was obtained from desk study of books, published and unpublished reports and articles in refereed journals on related studies. Qualitative data from interviews and FGDs were analysed thematically in line with the study objectives, while quantitative data was presented using tables showing frequencies and percentages

6.0 Findings

This section presents the study findings of the perception of women retirees on retirement, organised according to the four objectives.

6.1 Perception of Rural Women Retirees on Retirement

To measure the perception of women retirees on retirement, the selected respondents were asked to describe the following aspects of perceptions.

6.1.1 Emotional status of women retirees on retirement

Participants were asked about their emotional experience after being in retirement for at least three years. As shown in Table 2, the majority 45 (75%) indicated that they were very happy, 11(18.3%) were happy while 4(6.7) felt devastated.

Table 2: Emotional status of retired rural women

Category	Very happy		Happy		Devastated	
	Freq	%	Freq	%	Freq	%
Primary School teachers	5	8.3	3	5.0	2	3.3
Secondary school teachers	7	11.6	3	5.0	-	-
Tertiary level teachers	7	11.6	3	5.0	-	-
Nurses	8	13.8	1	1.7	1	1.7
Community Health Workers	8	13.8	1	1.7	1	1.7
Doctors	10	16.7	-	-	-	-
Total	45	75.0	11	18.3	4	6.7

As shown in Table 2, majority of women retirees (75%) indicated that they were happy with their retirement. These findings are in line with Francine (2019) who found that over half of the retirees reported positive feelings such as: “Love it/Happy (56.3%); Unhappy/Regrets (23.4%); So Much Time, So Little (money, resources, etc.) (6.3%); Searching (6.3%); Busy (4.4%); and Relief/Freedom (3.3%)”. In this study, those who were happy and very happy were largely among the 27 retirees who had indicated that they looked forward to retirement.

The few who felt devastated attributed their distress to loss of income, which had not been replaced by any alternative earnings. These findings concur with Bennet (2014), who found that lack of regular income can result into depression, reduced wellness, increased health risks, among retirees and may sometimes lead to death.

6.1.2 Knowledge of women retirees on existing Retirement Regulatory Framework

To further assess the perception of women retirees prior to their retirement, participants were asked whether they were aware of the existing regulatory framework governing the retirement benefits by the Retirement Benefits Authority (RBA). The findings are as shown in Figure 1

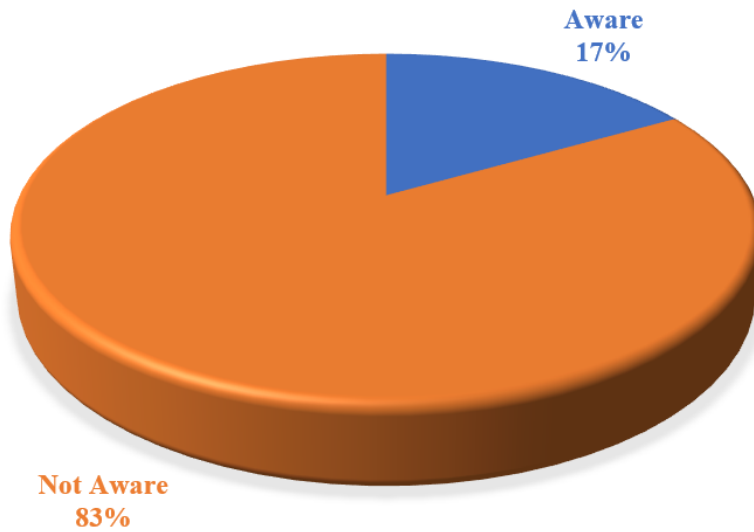


Figure 1: Women Retirees Knowledge on Existing regulatory framework

As illustrated in Figure 1, only 10 (17%) were aware of Retirement Benefit Authority goals, objectives, and regulations while the majority (83%) had no knowledge of the framework.

6.1.3 Anticipation of retirement

Participants were asked whether they had looked forward to retirement. As shown in Table 3, 27 (45%) looked forward to retirement, 30 (50%) did not, and 3 (5%) could not remember.

Among the 27 study participants who looked forward to retirement; 18 (66.7%) indicated that they mainly looked forward to the retirement package; 20% looked forward to engaging in their own activities, while 13% wanted a rest from formal employment.

Table 3: Whether participants looked forward to retirement

Category	Looked forward to retirement	Did not look forward to retirement	Couldn't remember
Primary School teachers	3	6	1
Secondary school teachers	2	8	-
Tertiary level teachers	6	4	-
Nurses	5	4	1
Community Health Workers	3	6	1
Doctors	8	2	-
Total	27	30	3

These findings show mixed anticipation, with half of the respondents expressing reluctance, largely due to fear of income loss and uncertainty about post-retirement life.

6.1.4 Likes and Dislikes about Retirement

Participants were asked what they liked or disliked most about their retirement. Their responses are tabulated in Table 4. The concerns were about the inadequate pension package, irregular income and often unmet financial expectations from family members and the community. At the same time 56 (93%) retired women appreciated the freedom to engage in personal activities at their own pace.

Table 4: Likes and dislikes about retirement

Category		Primary teachers	Secondary Teachers	Tertiary Teachers	Nurses	Community H Workers	Doctors
Likes	Pension package	0	5	6	2	3	8
	Time to do own activities	10	10	10	10	7	8
Dislikes	Pension package	10	5	4	8	7	7
	Community expectations	10	10	9	8	9	10

6.2 Prior Preparedness of Rural Women for Retirement

Participants were asked whether they had prepared for retirement. As shown in Table 5, 31 (51.7%) were prepared for the retirement, 27 (45%) were not, and 2 (3.3%) were unsure.

Table 5: Preparedness prior to retirement

Category	Yes	No	Don't know
Primary School teachers	2	8	-
Secondary school teachers	3	7	-
Tertiary level teachers	3	6	1
Nurses	5	5	-
Community Health Workers	8	1	1
Doctors	10	-	-
Total	31	27	2

Although all respondents knew their retirement dates prior to the retirement, those who had not prepared cited lack of resources and lack of knowledge on how to prepare. This concurs with Musila at. al., (2019) who found that many retirees had not thought of what to do after retirement.

6.2.1 Forms of Preparedness

Among the 31 prepared retirees all had made some financial savings, only 12 (38%), mainly from the health sector, had a formal retirement plan, and other forms of preparedness varied across categories (see Table 6).

These findings are in line with Musila at. al., (2019) who indicated that the teachers who retired before 2009 lacked pre-retirement training as their employer Teacher Service Commission (TSC) had not put up such a program in place. Indeed, the study showed that only 12% had gone through any form of life-skills or socialisation training. Participants who indicated that they had prepared for retirement described various strategies they had put in place. These preparations varied across professional categories, as shown in Table 6.

Table 6: Preparations put in place for retirement

Category	Preparation put in place	
Primary School teachers	i. Financial savings	iii. Bought land for agriculture
	ii. Small Business	iv. Started poultry keeping
Secondary school teachers	i. Financial savings	iv. Rental houses
	ii. Small Businesses	v. Started chicken farming
	iii. Bought land for agriculture	
Tertiary level teachers	i. Financial savings	iii. Rental houses
	ii. Small Business	
Nurses	i. Prepared a retirement plan	iii. Looked for jobs in private hospitals
	ii. Financial saving	

Community Health Workers	i. Prepared a retirement plan ii. Financial savings iii. Small Business	iv. Bought land for agriculture v. Started poultry keeping vi. Looked for jobs in private hospitals
Doctors	i. Prepared a retirement plan ii. Financial savings iii. Started private health facilities	iv. Looked for jobs in private hospitals v. Rental houses

6.3 Challenges Faced by Rural Women Retirees

Participants identified several challenges affecting their post-retirement wellbeing. As shown in Table 7, the most prevalent challenges were inadequate and irregular income, inability to finance health needs, and inability to meet financial expectations for family members and community.

Table 7: Challenges faced by rural women retirees

Challenges	No of participants	%
Inadequate and irregular income	50	83.3
Inability to finance health needs	49	81.7
Inability to meet family and community expectations	44	73.3

The majority of retirees struggled with financial instability, particularly those who had relied on regular salaries during employment. Many expressed frustrations at being unable to meet the financial expectations of family and community members.

On the other hand, health-related challenges were also significant, especially for retirees with chronic illnesses requiring continuous supply of medication and checkups. These findings are in line with Musila et al., (2019) who found that financial difficulties as a major challenge facing retirees. One participant lamented that she had “*nothing to show for the years that she had worked*”, highlighting the emotional toll of financial insecurity.

7.0 Synthesis of Findings and Emerging Conclusion

The transition from formal employment to retirement represents a critical life stage that profoundly impacts the socio-economic wellbeing of rural women in Kenya, although 93.3% of rural women in Murang'a County reported being *happy or very happy* with retirement, this emotional satisfaction coexists with significant structural and financial vulnerabilities.

7.1 Emotional Satisfaction vs. Economic Precarity

The findings suggest that many women valued the freedom of retirement to manage their own time and engage in personal activities at their own pace.

However, this freedom is overshadowed by irregular and inadequate income; limited retirement planning; high healthcare costs; and persistent family and community financial demands

7.2 Knowledge Gaps and Limited Preparedness

A primary area of concern is the knowledge gap regarding the institutional frameworks intended to support retirees. A staggering 83% of participants were unaware of the Retirement Benefits Authority (RBA) regulatory framework. This lack of institutional knowledge means that many retirees enter retirement without understanding the available benefits, investment options and pension processes,

Although 51.7% believed they were prepared, only a minority (38%) had developed a formal retirement plan, indicating that perceived preparedness often lacked substantive planning

7.3 Continuity Theory of Aging: A Constrained Adaptation

In the context of the Continuity Theory of Aging, the study reveals that while retirees strive to maintain internal and external structures by drawing on past experiences, the ability of rural women to make adaptive choices is constrained by their socioeconomic realities, gendered caregiving roles, and limited financial resources.

Thus, while emotional continuity is maintained, economic continuity is disrupted. The challenges of inadequate and irregular income (83.3%), healthcare financing (81.7%), and the burden of societal expectations (73.3%) create a paradox: these women are emotionally satisfied but economically precarious.

7.4 Gendered Burdens

Women retirees continue to shoulder socially assigned care responsibilities: grandchildren, and elderly spouses, sick relatives, further straining their limited resources, and complicating their path to true economic empowerment.

7.5 Need for Systemic Intervention

Ultimately, the study concludes that post-retirement economic empowerment for rural women cannot rely solely on individual effort. Structural interventions are necessary to ensure that rural women retirees can enjoy both emotional satisfaction and economic stability.

8.0 Conclusion

This study set out to examine the post-retirement economic empowerment status of rural women in Murang'a County, Kenya, focusing on their perceptions of retirement, preparedness prior to retirement, challenges encountered, and strategies for improving their economic wellbeing. The findings reveal a complex and often paradoxical retirement experience: while most women expressed emotional satisfaction with retirement, their economic realities remain precarious and deeply constrained by structural factors.

The study established that although 75% of the respondents reported being happy or very happy in retirement, this emotional wellbeing coexists with significant vulnerabilities. Many women valued the freedom to manage their own time and engage in personal activities, yet this freedom is overshadowed by inadequate and irregular income, limited access to health services, and persistent financial expectations from family and community members. These pressures are intensified by gendered caregiving responsibilities that continue into old age, often without corresponding financial support.

Preparedness for retirement emerged as a critical gap. Despite knowing their retirement dates, nearly half of the respondents had not prepared adequately, citing lack of resources and insufficient information on how to prepare. Only a minority had formal retirement plans, and awareness of the Retirement Benefits Authority (RBA) regulatory framework was strikingly low at 17%. This lack of institutional knowledge limits retirees' ability to make informed decisions and undermines their capacity to maintain continuity in their socioeconomic lives, as posited by the Continuity Theory of Aging.

The challenges identified including financial instability, health-related expenses, and unmet social expectations underscore the need for systemic interventions. Individual effort alone cannot secure economic empowerment for rural women retirees. Instead, coordinated action from the RBA, retirement schemes, employers, and community structures is essential. Pre-retirement training, accessible financial literacy programs, and improved dissemination of retirement-related information are critical steps toward strengthening women's resilience in retirement.

Ultimately, the study concludes that enhancing post-retirement economic empowerment for rural women requires a holistic approach that addresses both structural inequalities and gendered social roles. Without such interventions, the emotional satisfaction reported by many retirees risks being overshadowed by persistent economic insecurity. Strengthening retirement preparedness and institutional support systems will not only improve the quality of life for rural women retirees but also contribute to broader social and economic wellbeing in Kenya.

9.0 Recommendations

Based on the findings and the conclusion, two key recommendations were identified to strengthen the economic empowerment for rural women retirees.

9.1 Pre-retirement Training

The Retirement Benefit Authority (RBA), in conjunction with employers and industry stakeholders should regularly plan and organise pre-retirement training. A total of 49 retirees (81.7%) believed such training would have enabled them to plan and make better decisions for sustainable livelihoods after retirement. The training programme should mainly include training packages focusing on the expectations during retirement; importance of saving early and consistently for retirement; popular investment vehicles and factors to consider for selection criteria; basic financial literacy to help in understanding how retirement plan works; and understandings retirement packages and payment modalities.

9.2 Provision of Relevant Information Prior to Retirement

Retirement Benefit schemes should hold Annual General Meetings (AGMs) and other forums to provide members essential information on the need for retirement plans and other relevant information; and encourage members to access products such as health insurance, bank loans, and Sacco loans to enhance health and financial security during retirement.

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