

UNIVERSITY OF GHANA, LEGON

DEPARTMENT OF SOCIOLOGY



TOPIC

RETIREMENT EXPERIENCES OF FEMALE RETIREES IN

ACCRA.

A CASE STUDY OF FIFTEEN WOMEN.

BY

FREDERICKA OTOO – ADDO.

**A THESIS PRESENTED TO THE DEPARTMENT OF SOCIOLOGY,
UNIVERSITY OF GHANA, LEGON, IN PARTIAL FULFILMENT
OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF
PHILOSOPHY DEGREE IN SOCIOLOGY.**

MAY 2001

DECLARATION

I declare that this thesis is the outcome of my own research work carried out in the Department of Sociology under the supervision of Dr. K. Yeboah and Dr. D. B. Dzorgbo. References cited in this work have been fully acknowledged.



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DEDICATION

This work is dedicated to the Glory of the Lord God Almighty by whose grace, mercies and love, this work was made possible.

ACKNOWLEDGEMENT

I wish to acknowledge with thanks the help I received from the many people who in diverse ways made it possible for me to write this thesis successfully

My deepest appreciation and thanks particularly goes to my supervisors Dr K. Yeboah and Dr D. Bright Dzorgbo for their constructive suggestions, criticisms and occasional warnings that have gradually and finally produced this thesis as it appears now.

My sincere thanks is also extended to Dr Senah, Mr Mends and other members of the faculty who put me on my toes by ensuring that I was working within time and also offering consolation and encouragement when petty frustrations set in. They have served as remarkable role models, contributing to my professional growth.

I am also grateful to my entire family especially Mr and Mrs Otoo-Addo for their constant prayers and encouragement. My sister Fanny Otoo-Addo cannot be left out. I extend my hearty thanks to her for typing my work. My heartfelt gratitude is also extended to all my respondents who particularly bore the displeasure of being called upon at odd hours and subsequently producing the needed data.

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The acknowledgements will be incomplete if I fail to recognize the unfailing support of my dear friends Henrietta Wiredu, Felicia Wiredu and Martin Ocloo. Their constant encouragement and applause for my achievements is very much appreciated.

FREDERICKA OTOO-ADDO



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CHAPTER ONE

THE RESEARCH PROBLEM

1:0 GENERAL INTRODUCTION :

Social gerontological research is replete with studies on retirement and its many social and psychological implications. Most studies have addressed the relationships between retirement and life satisfaction (Bell, 1979). Majority of these studies have been concerned with male adjustment to retirement since traditionally speaking, retirement has been largely a male phenomenon (Erdner and Guy, 1990). The notion of retirement as a male phenomenon rests on the premise that a man's status and identity is obtained through work while a woman's social position is derived primarily through her family roles, (Erdner and Guy, 1990). With the changing status of women over the past two decades, the issue of retirement has become an increasingly important concern for working women. This concern is somehow exacerbated by the fact that female retirement experiences have not been extensively researched or documented and this is more the case in developing countries and for that matter, Ghana. This accounts for the high reliance on foreign literature for this study.

Until recent years, there has been very little inquiry into the empirical nature of the consequences of retirement for women. This issue was virtually ignored for many years because of the common assumption that women's primary orientations were to the home and family, rather than work (Secombe and Lee, 1986). Research investigating retirement issues, however, has traditionally been conducted on white, middle class male

amples (Szinovacz, 1982). Originally, researchers only included women in retirement studies in order to examine the effect of retirement on marital satisfaction. According to Szinovacz (1982), one of the first researchers to examine women's retirement data in this area was non-existent prior to 1975.

In addressing retirement experiences of women, certain important issues cannot be overlooked particularly issues concerning measurement and sampling. It is worth noting that, many of the "objective" measures of retirement used in research studies are poor or biased reflections of retirement for women. For instance measuring retirement as the complete withdrawal from labor force activities affects women's rates more than men's rates because women are more likely to work on part time basis (Schulz, 1995). Following this, researchers have found that retirement has different meanings and connotations across gender, racial and ethnic groups, calling for the questioning of the validity of "subjective retirement" or self-identification of retirement status. While Hatch (1992) found in his study that a substantial proportion of older women reported themselves as workers, and did not subsequently view themselves as retired, Connidis (1986), suggests that women's employment histories are important determinants of their self-defined status in older age. Connidis (1986), found that women are more likely to consider themselves as retirees rather than homemakers when they have been employed for longer periods of time, when they have been employed later in life and when they have worked in full-time rather than part-time jobs.

Again, most studies cited used samples that were predominantly from Western communities. Studies of older African-Americans and Mexicans illustrate several important points about measures of retirement. Persons of color are more likely to be excluded from research when traditional measures of retirement are used, a feature shared with white women (Hatch, 1992). One study on the retirement experiences of working class women found no significant differences based on race (Perkins, 1993). The most important findings were that gender and class were significant predictors of financial insecurity. In other words, both black and white working class women often returned to work following retirement for economic reasons (Perkins, 1993).

When considering the relationship between retirement and race, it is important to note that historically, minority women have consistently worked outside the home (Harley, 1994). Although minority women have been continuous wage earners, few scholars have investigated the retirement experiences of black women (Price, 1998). This is no exception for women in developing countries, especially those of Africa. One researcher who examined a black and white working class sample found that both black and white women do not always experience retirement. Due to financial instability, many working class women, irrespective of their race remain in the work force until physical disability or death ends their employment (Perkin, 1993).

Again, different pathways to retirement can be identified for men and women. While traditional patterns of leaving the work force at or near the age of 65 with the benefits from Social Security and employer-sponsored pensions can be seen as one avenue, family

circumstances or events are potential routes to retirement as well (Hatch, 1992) according to O'Rand, Henretta and Krecker (1992), women are more likely than men to leave the workforce when a family member requires care than men.

Moreover, retirement decisions of married women rely heavily upon their spouse's labor-force status than do the retirement decisions of men (Szinovacz 1989, O'Rand et al, 1992). Retirement decisions of women are also influenced by the timing of events such as widowhood or divorce and sources of retirement income for women may be reduced or eliminated when marriages end, including income from pension (Baldwin, 1978). The decision of withdrawing from the labor force following marriage or childbearing has been found to be more prominent among white middle-class women than among poor women or women of color who participate less in paid labor when their children are younger (Hatch, 1992)

Having mentioned the above, it can be said that, retirement is a critical transition point for women. The structures required by work, family, friends, and leisure are all affected as a different set of preoccupation become prominent. There is variation in how the process of moving into relatively undefined - and in many cases - the undervalued social role of being retired is perceived and there are differences in retirement experiences. These differences do not only pertain to sex but also to socio-economic status. There is therefore the ardent need to investigate and render a report that pertains to these experiences and the factors that account for them as told by female retirees with diverse occupational status.



PROBLEM STATEMENT:

The issue of retirement is of central importance in the aging process. Often times, the view is held that of all the stages in one's life, none but retirement has the greatest impact. Maddox (1968), departure from the world of work with the implication that the separation is intended to be permanent is an event of considerable social and personal significance.

Generally, retirement creates social, economic and psychological problems for individuals and quite often for households; it signals a major transition even for those who are able to treat their newfound free time as an opportunity (Parnes, 1985). As Bonding and Glick (1992) have pointed out, retirement most often results in the loss of occupational identity that may provide the social substance by which other identities are maintained and various social roles are coordinated.

Furthermore, for others, anticipating such a period in their lives, retirement becomes such a difficult time to deal with, because, it virtually always involves loss of income. For this reason, most retirees are concerned about whether the combination of social security benefits, pensions and savings will produce adequate retirement income (Giddens, 1993).

The social and psychological consequences of retirement differ according to previous job experiences and most importantly by sex. It has been noted that retirement for women as compared to men is less problematic, because, work is seen as less important to women and that women have usually experienced the role of homemaker (Cumming and Henry,

) Consequently, women are expected to be more positive towards retirement and would have fewer problems adjusting to it. Available evidence however illustrates that subjective experiences and objective conditions of retirement differ for men and women. Women have more negative attitudes towards retirement than men and also take longer to adapt (Atchley, 1976).

In Ghana, the issue of retirement for women cannot be overlooked since it has serious consequences for them and for the society at large. To clarify this problem, a number of factors are discussed below.

Increasing proportion of women who retire in Ghana - Statistical data reveals the trend of retiring women from the years December 1993 to June 1998, as obtained from the offices of Social Security and National Insurance Trust (SSNIT). This is illustrated in the table below.

TABLE 1 RETIREMENT TREND FOR FEMALES.

Year	TOTAL NUMBER RETIRED	TOTAL NUMBER OF FEMALE RETIRED	PERCENTAGE OF FEMALE RETIRED	PERCENTAGE CHANGE
1993	6434	407	6.33	-
1994	10,534	657	6.24	-0.09
1995	16,214	1,049	6.47	0.23
1996	21,775	1,522	6.99	0.52
1997	26,665	2,000	7.50	0.57
1998	28,680	2,202	7.68	0.18

As indicated in the table above, the figure pertaining to retired women is very low as

pared to men. For retired women, the numbers range from as low as 407 in 1993 to high as 2,202 in 1998. These figures indicate that in Ghana as in other African countries, women's high illiteracy rates have had tremendous negative effect on their labor sector participation. However, there is every reason to believe that, the rate of labor force participation among women is likely to increase for subsequent years, thus, very crucial to attract researchers attention.

Life expectancy - Women do on the average outlive men. Women not only have longer life expectancies at birth, they also have lower death rates throughout the life span. Between 1965 and 1987, the life expectancy for females increased from 49 to 56 years and 46 to 52 for males. Again, recent national data on maternal mortality put the rate at 390 per 100,000 live births for 1990 and 250 per 100,000 live births for 1991 (Ghana Statistical Service, 1995). As a result, as the population ages, the percentage of women within each age category increases. Differences in mortality rate and life expectancies help to explain why aging is primarily a social issue affecting women.

The changing status of women in Ghana - The dramatic change in women's role in Ghana over the past decade is clearly apparent when we look at the increase of women in the labor force. The 1984, population census found women making up 38.6% of the economically active population in Ghana. This figure which is considered to be an increase compared to previous years, is also considered as an under-estimate, that, it does not take cognizance of a lot of home-based income generating activities (UNICEF 1990). The fact that women are entering the labor force in increasing numbers is significant and

its to their dramatically changing status. Some conditions that have accounted for the changes are i) Financial needs are a primary motivation for working women. Like most women are employed out of economic necessity (Offei - Aboagye 1996), ii) despite the fact that females are lagging behind in all aspects of formal education (WD, 1995), enrollment of girls in formal education have increased considerably as compared to previous years.

Contributions of women - Generally, women have in every sense played significant roles in the development of their families and the society at large. They make important financial contributions for the upkeep of their homes, the upbringing and support of their dependents as well as the provision of their personal needs. Despite the fact that most women fall within the lower echelons of management (Offei-Aboagye 1999), making for low salaries, some if not many have directly or indirectly become heads of households according to Ardayio Schandorf (1987), women are important economic actors, they produce income and other resources for themselves, their husbands and children. In short of this, Abodakpi (1987), states that 'the contribution of women as mothers, nurses, cooks and providers of food and clothing cannot be over emphasized, indeed, they are the bedrock of their families.

Considering the above factors the well being of women in later life becomes very important. In Ghana, women's increased participation in the labour force has been substantiated but women's reactions to retirement are still poorly understood. Since older women who have been employed occupy a unique status in society, one might consider

how well these individuals have adjusted to retirement and how they evaluate their general well being. The present study explores the unique experiences of retired women in Ghana within the context of their health, income, participation in social activities, family responsibilities, housing and transportation. The study is based on the assumption that sex differences in the retirement transition render retirement adjustment processes different for women and men. It aims at identifying retirement conditions that are of relevance to retired women in Ghana.

1:2 OBJECTIVES:

Generally, the study aims at obtaining information on the factors affecting life satisfaction of female retirees with diverse occupational background. Specifically, the following are sought

To find out how the female retiree evaluates her retirement experiences with regards to her set goals, expectations and achievements after retiring from the labor force

1. To determine how employment backgrounds influence the life satisfaction of the retired women
2. To identify similarities and differences in the retirement experiences of female retirees and the factors that account for them

1:3 LIFE SATISFACTION:- A RELEVANT CONCEPT:

In discussing the retirement experiences of retirees, such concepts as Life Satisfaction and Successful Aging have been found to be very useful. According to Campbell et al (1976), a rating of the degree of satisfaction with life is essentially a reflection of a

rational evaluation of life circumstances. Paying particular attention to these concepts and making use of certain essential variables that arise serve as a guiding tool in extracting and presenting well-organized information about the retirement experiences encountered by retirees. In this work therefore, the need has been found to devote some space for the discussion of such a vital concept as Life Satisfaction and some indicators that will actually guide this research at all levels; literature review, data collection and data analysis.

In the literature, there have been various attempts made at defining and measuring life satisfaction of older people with the goal of using such a measure as an operational definition of 'successful' aging (Neugarten and Havighurst, 1961). In an attempt to finding the difference between Life Satisfaction and Successful aging, responses in Fisher's study of forty retired persons, suggest that Life Satisfaction is perceived as a foundation for successful aging. Fisher's description of Life Satisfaction emphasized the fulfillment of basic needs and therefore viewed as a precursor of Successful Aging. Different researchers have resorted to the use of different terms to refer to the same concept. Terms such as adjustment, morale, well-being, happiness have been used to denote life satisfaction (Schnore, 1985; Beck, 1978; Jaslow, 1976; Fox, 1977; Edward and Klenmack, 1973).

As Neugarten and Havighurst (1961) have pointed out, two general points of view have been identified in the earlier approaches to measuring life satisfaction. One focuses on overt behavior of the individual, by utilizing social criteria to measure

success. They report that studies that fall within this category tend to be ones in which the level and range of activities and extent of social participation are the variables to be measured. Thus the greater the extent of social participation and the less the individual varies from the pattern of activity that characterized her or him in the middle age, the greater his well being.

The second point of view focuses on the individual's internal frame of reference with only secondary attention given to his level of social participation. Here the variables to be measured have been the individual's own evaluation of his present life, his satisfaction and happiness. Neugarten and Harvighurst, report the evidence of a combination of both approaches in earlier research. For example, in the Chicago Attitude Inventory used by Cavan et al, 1949, a person is asked about her income situation, work, family, friends, health and so on and about his happiness and feelings of usefulness. While the emphasis is upon feelings of satisfaction, a high score indirectly depends upon a high level of activity (Neugarten and Havighurst, 1961)

A second measure, which was identified, is the Cavan Adjustment Rating Scale. This is based on interview data that takes into account not only the person's association with family, friends and formal as well as informal groups, but also his feelings of importance and satisfaction as well as his emotional stability (Neugarten and Havighurst, 1961).



For their Kansas City Study, Neugarten and Havighurst (1961) again developed a life satisfaction scale. In brief, an individual was regarded as being at the positive end of the continuum of psychological well-being to the extent that

- a) One takes pleasure from the round of activities that constitutes one's everyday life,
- b) Regards one's life as meaningful and accepts resolutely that which life has been,
- c) Feels one has succeeded in achieving one's major goals,
- d) Holds a positive image of self and
- e) Maintains happy and optimistic attitudes and mood

In addition to the above, Riddick (1982) has reported that one approach for selecting variables that could contribute to the understanding and explanation of life satisfaction is to concentrate on variables which are 'mutable'. According to her, mutability, which provides a criterion for identifying policy relevant variables refers to the extent to which a factor has the potential of being altered to influence the key dependent variable under study. Thus a mutable factor should be changeable. Using the mutability criterion, the correlates chosen for inclusion are employment status, perceived health problems, income, transportation barriers and the leisure roles of friendship interactions, voluntary association affiliations and solitary recreational activities.

Several other predictors have been identified in measuring life satisfaction such as age at retirement, number of years since retirement, sex, marital status, whether the respondent has moved from one residence to another, to mention a few (Barfield and Morgan, 1978). However, research that focus on elderly females have identified health and income to be

the predominant predictors of life satisfaction (Fox, 1977) Since most of these predictors have been tested and justified most often through quantitative research endeavors, the present study intends to adopt qualitative techniques to find out conditions that account for the unique retirement experiences among female retirees. In this case, the retirement experience is regarded as the positive and negative encounters faced by female retirees, related to past or present social, health, economic and physical factors

1:4 JUSTIFICATION:

This study is justified based on three main factors.

1 Gerontological literature in Ghana is very limited and issues pertaining to retired women's experiences have in the least been researched

- 11 2. Previous research on retirement relied heavily on male samples as men have traditionally dominated in the labour force. The problem of retirement of women has so far been neglected by empirical research, partly because (i) there are relatively small numbers of working women at the retirement age and many of them do not fall into definite occupational groups for comparative studies and (ii) because of the popularly held view that women's labour force participation is secondary to their roles as wives and mothers (Johnson and Williamson, 1980; Lehr and Dreher, 1962). Some researches have omitted females altogether (Riddick, 1982) The emphasis on men in past research would be of little consequence if men and women experienced retirement in similar ways and if major predictors of retirement satisfaction did not vary by sex. Some recent studies

have indicated that retirement signifies a major life event for women and thus must be explored.

3 The feminist assumption concerning the need for investigating and documenting the unique voices and experiences of all women (Osmund and Thorne, 1993) has been identified as crucial and is being used to influence this study. By listening to the voices of women, voids in existing knowledge of women's diversity of women can be filled. As a result, the reason for the present study is to use qualitative methods in order to describe and analyse the variation that exist in retirement experiences as reported by occupationally diverse sample of retired women.

Based on the above reasons, it is envisaged that -

- a. The findings of this study will have implications for theory development and future research in social gerontology.
- b. It will support and promote Feminist assertions about the essential need for the use of qualitative techniques in addressing female related issues
- c. It will serve as an additional literature on female retirement in Ghana, which is very limited
- d. The findings of this research endeavour will stimulate further research in the area of female retirement.
- e. It will heighten understanding about the Retirement process as experienced by women and this is intended to guide policy formation and execution.

CHAPTER TWO
THEORETICAL PERSPECTIVES AND LITERATURE
REVIEW.

2:0 INTRODUCTION:

Within the confines of social gerontology, there are a number of theories that attempt to explain the aging phenomenon. In this second chapter, some theories that are of relevance to retirement adjustment and satisfaction are discussed. This is followed by carefully reviewed literature in the present area of study. The entire review touches on *Women and Retirement*, which is of relevance to retirement experiences. It is important to note, however, that this section relies heavily on foreign literature for lack of local materials pertaining to this study area.

In the developing and under developed world however, a considerable amount of information has been gathered about the place of aging women. Some of such information is of peculiar relevance to this study because the retirement stage falls within the life cycle, at a point where one may be considered as approaching the elderly age category. For women it is particularly important because they live longer, they have fewer resources, and they are expected to care for the younger children as well (Women Watch, 1999). Mention is therefore made of such information in the literature review section of this chapter.

2:1 THEORIES OF ADJUSTMENT TO RETIREMENT:

Activity Theory

One of the earliest theories of adjustment to retirement was formulated by R.J Havighurst, E Freidmann and their associates (Schnore 1985). Shanas (1972), has referred to this theoretical view as the Substitution theory and Hart (1988) has also referred to the Activity theory as the Implicit Theory of aging. The significant characteristics of this theory are that

- 1 Giving up work will involve a sense of loss on the part of the individual.
- 2 The focus of this sense of loss will differ from person to person.
- 3 For a satisfactory adjustment in retirement it is necessary that the individual make some substitution for what has been lost in work
4. This substitution involves replacing one set of activities by another.

The proponents of this theory argue that there is a positive relationship between physical and social activity and life satisfaction. For that matter, a good adjustment to retirement would involve finding a set of leisure activities that would bring similar satisfactions to those that the person gained from work. The reason behind this argument was the assumption that even though work has different meanings for different people, it was posited that giving up work will " create a void in a person's life" (Freidmann and Havighurst 1954 p.6 cited in Schnore 1971). According to Havighurst (1968), even though the social world may attempt to withdraw from the aging persons, the older one, who is most able to stay active, thereby resisting the pressure to withdraw, is the one who will have the highest life satisfaction.

Several studies on past retirement period have concluded that there is a positive relationship between levels of activities and adjustment (Havighurst, Neugarten, and Tobin 1968). The primary criticism of this theory is that it assumes that individuals have some element of control over their social world. It ignores the issue of gender and poverty. Activity alone will not replace certain losses in one's life.

Accommodation Theory

Proposed by Shanas (1972), the Accommodation theory is based on the assumption that in the retirement period, an individual's needs change as a result of aging, retirement, and social circumstances. Consequently, adjustment during this stage of life involves a new distribution of energies "(1972 p.243)." It is predicted that some people will seek new roles while others will accept reduced involvement.

In general, adjustment to retirement is viewed as an ongoing process that is related to the social-structural (e.g. income) and socio-psychological (e.g. perceived health) constraints acting upon the individual at a particular point in time and, therefore, will vary according to the individual's circumstances. The accommodation theory suggest that changes in behaviour may occur as a result of changes in personality structure e.g. changes in needs. At this time, there is no research directly related to this theory of adjustment to retirement (Schnore 1985).

Lenzer's Conceptual Overview of Retirement

Presenting a conceptual overview of retirement orientations, Lenzer (1998)

points that certain orientations help in determining whether one's outlook is positive or negative and it gives direction to the pattern of activity which emerge during retirement years. According to him, these orientations have both external (behavioral) and internal (psychological) aspects. He reported seven such orientations as

- a) Escape - those whose retirement as a way out of intolerable situations at work,
- b) Reward - those who see retirement as compensation for hard work, productivity and sacrifice in earlier life. Here retirement is an opportunity to reap rewards such as pensions and leisure time,
- c) Continuity - here there is an effort to achieve consistency in the post by attempting to maintain the same lifestyle activity patterns and sense of identity before retirement'
- d) Payback - it defines retirement as a time to give to others what one was not able to give earlier in life,
- e) Adventure - the adventure oriented retiree tries to separate himself or herself from the past and start over. For example finding a new job in a totally new field,
- f) Re-evaluation - re-evaluation perceives retirement as a time to rethink one's life, to reorder one's priorities and to come to terms with the past,
- g) End of the line - for the 'workaholics', retirement may be devastating, whether it is voluntary or involuntary. As a result they delay retiring as long as possible and leave labor force well beyond normal age. People who react this way see retirement as an empty period. The avenues which earlier offered satisfaction are now closed, and meaningful substitute satisfaction cannot be found (Lenzer,1998)





Continuity Theory

Although Rosow's continuity theory was formulated as a general theory of adjustment to old age, it has implications for adjustment to retirement (Schnore 1985). The tradition emphasises the importance of a relatively stable patterns of previously established role behaviour in terms of maintaining life satisfaction (Bell 1979). After a thorough review of a variety of measures of adjustment, Rosow argued that adjustment in old age may be evaluated with reference to the individual's adjustment in the early or middle fifties. He concluded that these were the peak years in terms of occupational advancement and because one's responsibilities to one's children had been discharged. A "good adjustment in old age, then is seen as maximum continuity of life patterns that existed before retirement" (Rosow 1963 p.216). Here, the individual's adjustment in retirement is evaluated with reference to his own behaviour before retirement. In addition to the above, one importance of this theory is that it deemphasises the negative character of retirement (Schnore 1979). For instance, Strieb and Schneider (1971), argued that much of the literature of gerontology speaks of the shock of retirement, especially among those retirees who were very much involved with the work role. A closer look shows that the evidence is mainly impressionistic and does not come from a consideration of objective circumstances.

This theory has however been criticised in the sense that, it seems to suggest that any change in behaviour is seen as maladaptation or regressive. Carp and Shanas (1972) argued that elimination of some negative aspects of life or the addition of new and positive features, in terms of this theory, constitutes poor adjustment. Concerning this, Rosow

stated that "changes which eliminates previous negative aspects of life (frustrations, umerous burdens, and the like) or add new positive features (satisfactions, sought pportunities, etc.) shall be regarded as contributing to "good" adjustment. For our urposes, these changes represent net gains to the person. Conversely, stable patterns hich intensify persistent frustrations, or introduce new dissatisfactions contribute to oor adjustment (Rosow 1963 p.257 cited in Schnore 1971) This statement not withstanding, the difficulty of specifying exactly when and what kind of stable behaviour onstitute "poor" adjustment and what changes in behaviour contribute to "good" djustment

Apparently, this is the theory that has been selected and adapted as a guide for the present study.

One central premise of the continuity theory is that, in making adaptive choices, older adults attempt to preserve and maintain existing structures and that they prefer to accomplish this objective by using continuity (that is, applying familiar strategies in familiar areas of life). In later life, adults are drawn by the weight of past experience to use continuity as an adaptive strategy for dealing with changes associated with normal aging. To the extent that change builds upon, and has links to the person's past, change is a part of continuity (Atcheley, 1989). In this sence, change is linked to the person's percieved past, producing continuity in social behaviour as well as in social circumstances

Continuity theory assumes that situations in which retirees found themselves before the retirement transition continue, with certain changes emerging in the process. In other

words retirees' life circumstances do not alter entirely, but then, they try to maintain the same general set of goals in the bid to ensure that the basic necessities of life are put in place.

This theory is essential for this study particularly within the Ghanaian context.

The very few gerontological studies focusing on retirement in Ghana show that retirees' life situations do not change completely. However, they have adjusted to different ways and means of maintaining certain essential structures. The intensity of change and strategies adopted to ensure the preservation of such important structures, however, depend to a very large extent on the retirement transition. Literature on old age in Ghana has indicated that the average retiree often face problems related to basic conditions such as ensuring good health, accomodation, adequate income as well as access to transportation (Akuamoah-Boateng 1997; Apt1996, Nimfah Appiah 1992)

With this theory serving as a backbone to the present research, it is hoped that the various continuities and discontinuities in women's retirement experiences in Ghana will be unraveled

2:2 LITERATURE REVIEW:

Research on women's retirement

Most of the research on women's retirement, although few, has been done in the developed world especially the United States if America. This explains the extensive reliance on foreign data throughout the study In Africa and in Ghana for that matter, gerontological researches have barely concentrated on women's retirement experiences.

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But it is important to note that, information on the aging world and its effects on women in least developed countries are available in the form of reports from conferences, committees, as well as women's organizations.

Several reasons have been given as explanation for the existence of limited research on female retirement in the past. While some researchers emphasize on the higher incidence of male retirement as compared to female retirement, others stress on the greater significance of this transition to men than to women (Szinovacz 1986). Neither of these postulations is applicable to the current situation of women retirees. The labor force participation of women has increased, and the majority of middle-aged women are gainfully employed, unemployed or retired and this clearly shows that women's retirement has become a significant societal phenomenon.

Some researches have concentrated on men's retirement because they conceive of women's retirement as a non-problematic and relatively insignificant life transition. Obviously, women's work patterns and employment histories differ from that of men. Compared to men, women spend less time in the labor force, and they are also less likely to have continuous work histories (O'Rand and Henretta 1982). Nevertheless, many women now spend an extended part of their lives in gainful employment during their middle and latter years when family responsibilities decline. This constitutes an important source of self-development and identity formation (Rubin, 1979).

Such attitudes toward employment are not confined to the special group of career women but apply to women in lower level jobs as well (Szinovacz 1986). It has been suggested,

women re-orient their life goals from family responsibilities toward their jobs (especially in their middle age), they are likely to experience retirement as an important socially problematic life event

Factors of Adjustment to Retirement

Health

Second World Assembly on Aging conference, Ssekabira, 2002 mentions that, "Old age is reported to be associated with a number of health problems and health policies in developing countries are insensitive of the health needs of older persons. The concept of cost sharing in service provision as it is in most developing economies disadvantages older persons." In the Nigerian situation, Bello-Fadaka, (2002), has indicated that formal support systems, such as pensions and health programs for aged women are nothing to write home about. That health programs are practically non-existent. An United Nations report on World Conference on Women (1999), suggest that more time spent in retirement as opposed to men, diminishing health combined with high health care cost is a particularly salient issue for women whose pensions are generally low.

The research literature, perceived health status has been positively linked to adjustment to old age (Cutler, 1975; Fox, 1977 and Palmore and Kivett, 1977). Several analyses have been designed to control for the influence of socioeconomic status and found that a positive relationship emerged between reported health and adjustment. Corresponding to other research, a measure of health was the most important correlate of reevaluation of life - being for most retired women. Comparing the social and personal resources of

very old retired women and homemakers and its relation to well-being, Keith (1982) found that retired women who believed that their health had changed for the better during the preceding seven years appraised their lives more positively. In contrast, others have reported that self-defined poor health had a greater negative impact on well-being of older persons of lower socioeconomic status than those of higher socioeconomic status. Fox, in 1977 indicated that female retirees see their health as significantly worse than do workers and slightly worse than homemakers.

Income

There is a substantial body of research today, which suggests that financial need is one of the extrinsic motivations for women. A number of studies have found that income of retired women and men, positively affect subjective well-being. This association has been maintained when the relationship was evaluated side by side with control variables like social contacts, gender, health status and age (Edwards and Klenmack, 1973, Fox, 1977; Chatfield, 1975). Besides experiencing low life satisfaction, Riddick (1982), reports that retirees when compared to employed women tend to have lower income. The same is true of the findings of Atchley (1976), that women are more likely to report inadequate income than men.

Jaslow (1976), has pointed out that, for women with relatively high annual incomes (\$5000), retirement rather than employment was associated with better morale. This annual income is required to offset this advantage. He added that excluding the high income group then, the fact that all other employed women in the sample had better

than the retirees apparently stems from being younger, financially better off, less likely incapacitated and most importantly more positive about their general health

Thus, the family as a nucleus of society has the fundamental responsibility of providing necessary social and moral support to all individuals that belong to it, however radical economic changes that have taken place have weakened the ability of the family to undertake its due responsibility to the disadvantage of older persons in society. In certain instances too, children feel obliged to provide for their parents, financially and accommodation wise in return for the resources expended on them. (Mishra, 2002). As reported by the United Nations, in most developing countries, most older persons depend on traditional support systems, namely their children and other members of extended families.

Employment Status

Research findings reveal that employment status exerts a significant influence in the life satisfaction of older women (Riddick 1985). Findings from studies examining the effects of retirement suggest that separation from work is not a smooth trouble free transition (Fox 1977), reported that the lower psychological well-being of female retirees relative to employed workers was attributable to lower satisfaction. Additionally, employment status mediated other influences on life satisfaction by its correlation with income (retirees' income was lower than the employed) and its joint association effect. Fox (1977), supported the hypothesis that women who have been in the labor force for much of their



may be more dependent on non-home centered contact with the larger society and it limit or preclude establishing extra family ties.

Walters (1976), controlling for the significant differences existing between employed and retired females in respect to age, income and health, found that employed women still had significantly higher morale than female retirees. Similarly, Hoyt et al (1980) found that for men, controlling for the independent effect of health and socio-economic status, retirement was an insignificant factor on life satisfaction of Midwesterners.

Friendship Networks and Social Activities

There is an ongoing debate among scholars in the field about the effect of retirement on the social activities and the social support systems of retirees (Szinovacz, 1992). When the social activities of male and female retirees were compared, researchers found that retired women engaged in more social activities outside their marriages, whereas retired men rely on the marital relationship for societal fulfillment (Szinovacz 1992)

Jepner and Ingersoll (1982), found that compared to retired men, retired women have a large social support network with large inner circle of very close relationships. In their study, the retired woman is far less likely to be married but has more friends in her network and this affects her happiness in a positive direction and this is of particular importance to retired women without spouse

led out by Keith (1982), involvement in formal organizations, increased church
 ment, as well as a great amount of informal visiting contributed to life satisfaction
 women compared to homemakers.

specific researchers that have examined women's retirement have found that
 women do view the loss of social contacts negatively. Larry (1980) concluded that
 illingness of women to retire is often associated with the network. In addition to
 that women feel more vulnerable to social loss following retirement, researchers
 so found that retired women are more likely than men to report an increase in
 ctivities after retirement. In relation to this, Szinovacz (1992) found that retired
 J women were highly participating in both formal and informal organizations and
 social activities were positively related to their retirement adjustment and
 ction

te the extremely limited research regarding the importance of friendship in
 n's retirement, researchers have examined the role of friendship in the life of older
 en in general. In this area, continuity theory (Atchley, 1989) has been used
 stently to describe the stability of female friendships and friendship patterns over the
 span (Armstrong and Goldstern, 1990 cited in Price 1998). Despite the disruptive
 ts of later life transitions such as retirement, female friendships have been shown to
 ide continuity with the form of emotional support, coping resources, and
 umental and with later life

existence of the persuasive influence of disengagement theory that depicts later time of isolation, friendships do not decline with age. Fox (1977), also found differences in social interactions of housewives and retired women. Retired women say that they talk with more people on the average day compared to housewives. The couples however do not differ in the frequency with which they contact relatives, and neighbors in their vicinity.

In addition to the above, Bello-Fadaka(2002), has indicated that social support in form of belonging to different societies is the best form of support and basis for association for women in Nigerian society. Thus for a Nigerian woman, belonging to informal groups provide recreational opportunities for them. With this, they have something to keep them busy and happy and they also feel a sense of belonging having to interact with women of their age group. This also helps them to exercise themselves both physically and mentally.

In contrast to the above, different investigators (Edwards and Klenmack, 1973) have found no significant relationship between friendship interactions and morale. Riddick (1972) has indicated that retirees appear to be less active in leisure role pursuits though there appears to be, in general, a positive relationship existing between leisure roles and life satisfaction.

As shown above in the literature retirement has consequences for women in terms of reduction of income, perceived health, general level of social contacts and possibly



ent status. According to fox (1976), it appears that dissatisfaction experienced
it of retirement has to do with what work has provided, that is social contacts and
as much as with intrinsic aspects of work itself. Even though there exist little
: on life experiences of female retirees, a number of researchers have recognized
orporated the life satisfaction and adjustment of retired women in comparative
However, there are several other factors that could account for adjustment
ave not been touched in the area of female retirement. Among others are the
of factors such as transportation, marital status and housing or accommodation
n adaptation and satisfaction after retirement

CHAPTER THREE

RESEARCH METHOD

INTRODUCTION:

The purpose of this study was to employ the use of qualitative research strategy to examine subjective retirement experiences of an occupationally diverse sample of female retirees. The fieldwork procedures emerged within the parameters of what has been identified as the "naturalist paradigm." According to Lincoln and Guba (1985), the "naturalist paradigm" is often used as an explanatory alternative to the traditional positivist paradigm. Some of the basic assumptions are that, (i) the researcher and participants interact and influence one another, (ii) structural flexibility in time and place are necessary and (iii) complete objectivity of the researcher is impossible and not necessarily desired.

Defining vividly research methods used within the naturalist paradigm, Lincoln and Guba (1985) have outlined characteristics of the "naturalistic inquiry." They include (i) data collection in a natural setting, (ii) researcher as instrument, (iii) qualitative methods of data collection, (such as interviews, and observation), (iv) purposive sampling, and (v) emergent design rather than a priori design. Contrary to the positivist method, naturalistic inquiry is unique because the methodology helps the researcher to recognize and address the influence of contextual factors on individual experiences (Price, 1999). In this study, retirement experiences of retired women were evaluated within the context of their lives in the face of limited research material in the area of female retirement in general, a qualitative research approach was used. Moreover, in order to enable respondents to

and represent themselves, this investigation was carried within the naturalistic
m.

SAMPLE SIZE AND SELECTION PROCEDURE:

: purpose of this study, it was important to define retirement and to clarify the
nt types of retired women who were granted eligibility. It must be indicated that
i definitions have been presented in the retirement literature. Some definitions
on the complete cessation from the labor force, depending on a pension or social
y for income while others define retirement in terms of reaching a chronological
d still others define retirement based on self-identification as a retiree (Atcheley
Belgrave 1989; McGoldrick 1994) In the present study, retirement was not
ated with age, income, or the number of hours worked in the past years. Rather,
:ment' was defined as the termination of one's employment in a carrier or
ation in which one had engaged for ten years of continuous service.

regards to the selection of the sample, both voluntary retired women and mandatory
sd women were recruited and interviewed as long as they had worked in their former
patrons or careers for ten years. The female retirees were also selected in a way that
red the participation of those who had worked in both private and public sectors,
y included former bankers, civil servants, and public servants. The sample also
red respondents who held different positions at different levels. Demographic
rmation about participants is provided in the next chapter and in table two.

Participants in the present study were selected using purposeful sampling in addition to snowball sampling and criterion sampling. As Price (1998) has indicated, instead of relying on the use of quantitative probability sampling which is used to generalize results from an entire population, qualitative inquiry utilizes purposeful sampling which involves the selection of information-rich cases for detailed examination. "Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of research, thus the term 'purposeful research'" (Patton, 1990).

In all, fifteen female retirees were selected for the study. With regards to the sample size, in qualitative research, Patton (1990) makes it clear that there are no specific rules and that the size is completely dependent on "what the researcher wants to know, why the researcher is asking, and what will be done with the results of the study". An estimation of the exact number of participants required for qualitative studies is therefore not provided in qualitative research literature (Price 1998). For this reason, the sample size was found to be adequate since there was the need to devote a considerable amount of time to each respondent. Then again, it is envisaged that constant clarifications and checks would have to be made as a result of misunderstandings that may occur especially in the tape recording. This calls for revisiting of respondents and therefore more time needed. The size of the sample was also appropriate, in that, it was expected to render a rather cumbersome analysis very simple.

With regards to the sampling procedure, non-random sampling techniques namely purposeful sampling, Snowball and Criterion sampling were used to select participants



this study. In order to increase the likelihood of reaching an adequate number of participants in a short amount of time, the snowball technique was adopted.

Criterion sampling was also utilized by selecting cases that suit pre-determined criteria lined prior to recruitment of respondents. The defined criteria are as follows: the subject should be (i) a female retiree, (ii) have ten years of continuous work history (iii) have worked in the formal sector.

The selection of respondents was done in three batches. First and foremost, the researcher recruited nine potential participants from a list of female retirees that was initially obtained from the Accra office of the Social Security and National Insurance Trust (SSNIT). Since these names seemed to fit the criterion being used, they were contacted by the researcher, who verified their eligibility and then determined their interest in participating. Out of the nine, three who had been affected by retrenchment were disqualified. Five out of the six eligible respondents agreed to participate.

The next set of six women were selected after their names were provided by the first set of women following a personal request made by the researcher. The last group, made up of four retired women were selected from two separate retirement groups. These were a segment of the Association of retired nurses and the Association of retired education officers. Both groups meet on the first Tuesday and first Saturday of each month respectively.

DATA COLLECTION:

study sought to identify the retirement experiences of female retirees with different occupational backgrounds. Qualitative data was gathered through in-depth interviews with fifteen respondents selected on non-random basis. The interviews that were conducted in the privacy of the respondents' houses lasted approximately ninety minutes.

It has been pointed out in the literature, concerning studies that focus on the life course, it is essential that the researcher identify the life domains and state spaces to be assessed. Proposing a natural and convenient way of doing this, it is emphasized that data collection should be structured on activities in the domains of family (eg. Parents, siblings, spouse and children), education and training (eg. Schools and training places), employment (eg. Occupational activities), as well as residence and household (places of residence, household composition) (Setterson and Meyer, 1997).

For this study, the questions in the interview guide were based on what the literature suggests are the concerns and experiences of persons in retirement. The interview guide was divided into two main sections. The first part consisted of socio-demographic questions as well as some work related issues. The pre-coded sociodemographic variables included age, marital status, level of education, year of retirement, former occupation, ethnicity, religion, number of children and area of residence. In all, there were eleven demographic items. Again, in this section, the researcher obtained the occupational history of respondents. This entailed a summary of respondent's work histories.

3.2 DATA COLLECTION:

The study sought to identify the retirement experiences of female retirees with different occupational backgrounds. Qualitative data was gathered through in-depth interviews with fifteen respondents selected on non-random basis. The interviews that were conducted in the privacy of the respondents' houses lasted approximately ninety minutes each

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Following this information, the researcher asked the retirees to describe their perceptions about retirement.

The second section of the guide included an outline of specific issues to be covered with each respondent. The questions were structured in a manner that established a more naturalistic and conversational atmosphere. This section focused on specific issues relating to retirement experiences. The areas included time use, income, health, family relationships and responsibilities, friendships and social ties, housing and transportation.

The strengths of the interview format included using probe questions to increase the comprehensiveness of the data and using a systematic guide to ensure that all topics were covered with every respondent. Again adopting the conversational interview style increased the likelihood of reaching truthful data. This atmosphere was created, by asking questions in similar ways without necessarily reading them verbatim.

The primary weakness with this interview format was associated with the risk that might be generated as a result of the flexibility in question sequence, knowing that it might result in non-comparable responses (Patton 1990). In order to curb this problem, the researcher tried as much as possible to not to entertain entirely new topics that deviated from the main focus while also ensuring that the most detailed information was obtained. All the interviews were tape-recorded, transcribed and subsequently categorized.


It is important to mention that before interviewing began, the researcher discussed retirement with some retirees and before finalizing the interview guide a form of pretest was undertaken with four female retirees who also examined the questions. Their agreement to the relevance of the questions to retirement experiences was high, and therefore gave the guide judgment validity

The primary data was also supported with secondary data that consisted of a thorough review on the subject matter and the presentation of the most relevant ones. During the process of reviewing the literature, the problem of study became more specific and relevant theoretical orientations were then identified

3:3 VALIDITY AND RELIABILITY ISSUES:

According to Emerson (1983), conventional techniques for assessing validity and reliability cannot be applied to qualitative research " since they presuppose preset research designs that are at odds with the flexibility so intrinsic to field methods". This is contrary to quantitative research designs in which specific procedures are adopted to determine the extent of validity and reliability. This notwithstanding, some strategies have been outlined to address the issues of credibility and dependability regarding investigations that occur within the natural setting.

In deductive research, validity dwells on the assumption that the latent variable or the reality desired to be measured exists. On the other hand, inductive researchers propose that there are multiple realities (Krefting, 1991). As highlighted by Lincoln and Guba (



1985). qualitative researchers have explained "credibility to mean assessing the extent to which multiple realities of their informants are accurately represented. It relates to measures that are used to ensure neutrality on the part of the researcher and the informant throughout the study

In order to achieve a considerable amount of credibility in the present study, the method of " prolonged engagement" as proposed by Lincoln and Guba (1985), was adopted. Here, two issues cannot be overemphasized. First, ample time of approximately ninety minutes was spent on each interview. This enhanced detail deliberations on each section of the interview guide. Secondly, respondents were consulted a second and on rare cases a third time to ensure that certain data that had been recorded actually came from them. This promoted clarification of information and further probe into specific issues. A typical example is the situation where some informants were asked to explain vague expressions such as "my retirement days are so far alright or I'm o.k." and the like.

In terms of reliability, the issue of consistency of findings depends on the assumption that a single unchanging reality exists to be repeatedly measured whiles qualitative researchers emphasize the uniqueness of the human situation so that variations in experience rather than identical repetition is sought

3:4 DATA ANALYSIS:

Data analysis in qualitative research has been identified as a rather difficult issue and discussions pertaining to this issue often center on the question of whether " routines" for analysis comparable to those used in quantitative research may be found or should be



►
light. The two most important approaches aimed at achieving some degree of
rationalization have been put across in the literature. First of all, in narrative interviewing
analysis begins with a detailed formal analysis of the text structure and in the second
place there is a step by step process of identifying typical cases and relevant theoretical
categories (Bertraux and Kholi, 1984)

In this study, the analysis is based on what has been identified as the Constant
Comparative Analysis, which dwells on the assumption that a richer and more complete
understanding of women's experience can be derived by determining similarities and
differences regarding the same phenomenon as it is viewed by various respondents.

5 LIMITATIONS AND CONTRIBUTIONS:

The first limitation of this study involves the issue of trustworthiness. This is in support
of what Lincoln and Guba (1985) have highlighted, that, threats to the internal validity or
credibility of a qualitative study primarily stems from problems of trustworthiness of both
participants and researchers. Delving into the problem of trustworthiness includes paying
particular attention to the reason or reasons that motivates respondents into participating
in research and perhaps intentionally rendering false information to the researcher. Ann
Lincoln (1999), in her own terms has indicated that in such situations, the 'Ulterior motives'
of the respondents must be considered.

Unfortunately, researchers can hardly control for the personal motives or intentions of
subjects in such studies. In this research, however, trustworthiness on the field⁸ was

gely achieved based on the level of maturity of the female retirees who were interviewed. Trustworthiness was also derived from the nature of indifference exhibited by subjects concerning the use of original names or pseudonyms as suggested by the researcher.

second but very important limitation of the study from a quantitative perspective is the lack of generalizable findings based on a non-representative sample. This is however not viewed as a limitation in the qualitative paradigm. Inductive researches such as this are very essential and as such needed in order to offer female retirees the opportunity to apply their own meanings to their retirement experiences and again contribute directly to knowledge of women's retirement even though it may not represent the retirement experiences of all retired women.

specific to this fieldwork was also the problem of scheduling interview time with respondents. This especially had to do with situations where the researcher needed further clarification concerning some items referred from the interview guide. In one such instance, the researcher had to wait for a respondent who had traveled for two weeks in order to set some vital information straight. The problem of listening carefully and transcribing rightly the tape-recorded information attained from the interviews cannot be overlooked. The transcription exercise proved to be the most difficult of all as it was envisaged to be the case. The process was made easier by transcribing each interview just after it was conducted.

pite of these setbacks, this study will significantly contribute to our knowledge about subjective meaning of retirement to women in Accra. It may serve as a foundation for re research in this understudied yet very important area.

in, by recruiting a sample diverse in occupational backgrounds, the study may ide valuable information on the unique influence of such factors or variables on the erement of women. For other purposes such as social service personnel and program clopment, information pertaining to women's retirement is exceedingly valuable. ing into consideration the lack of informational resources available to those working r or providing services to retired women, data based on the experiences of female rees will enable social service organizations to better meet the needs of this ulation.

THE NEED FOR QUALITATIVE RESEARCH:

re is very limited research on the individual's retirement transition. This is especially ected in the area of retired women's transitions (Karp 1989). According to Hatch 92) "An important topic for research is the meaning of retirement for women" (p. 80). ereas researchers have examined women's roles (Christine Oppong, 1985) and the ncial instability of women to retirees (Longue, 1991), few studies have asked women describe their subjective experiences of retirement within the context of evaluating ors that account for their life satisfaction or dissatisfaction. This contextual approach retirement is essential for understanding the unique nature of women's retirement sfaction.

spite of these setbacks, this study will significantly contribute to our knowledge about the subjective meaning of retirement to women in Accra. It may serve as a foundation for future research in this understudied yet very important area.

Again, by recruiting a sample diverse in occupational backgrounds, the study may provide valuable information on the unique influence of such factors or variables on the retirement of women. For other purposes such as social service personnel and program development, information pertaining to women's retirement is exceedingly valuable. Taking into consideration the lack of informational resources available to those working with or providing services to retired women, data based on the experiences of female retirees will enable social service organizations to better meet the needs of this population.

5 THE NEED FOR QUALITATIVE RESEARCH:

There is very limited research on the individual's retirement transition. This is especially reflected in the area of retired women's transitions (Karp 1989). According to Hatch (1992) "An important topic for research is the meaning of retirement for women" (p. 80). Whereas researchers have examined women's roles (Christine Oppong, 1985) and the financial instability of women to retirees (Longue, 1991), few studies have asked women to describe their subjective experiences of retirement within the context of evaluating factors that account for their life satisfaction or dissatisfaction. This contextual approach to retirement is essential for understanding the unique nature of women's retirement satisfaction.

CHAPTER FOUR

DATA PRESENTATION

4:0 INTRODUCTION:

This chapter marks the beginning of the presentation of data collected from the 15 retired women. Firstly, the socio-demographic profiles of the women are presented and this is followed by the life history accounts of each of the 15 retirees. This serves the purpose of introducing each participant and to ensure a comprehensive overview of his or her retirement experiences.

4:1 SOCIODEMOGRAPHIC PROFILE OF THE RETIRED WOMEN:

For this study, information was attained from a random sample of 15 retired women whose ages ranged between 52 years and 71 years. 3 of them were identified as Kwahus, 3 were Ashantis and 4 were Fantis. Additionally, there were 2 Ewes, 1 Akwapem, 1 Nzema and 1 Ga. With regards to their marital status, 4 of the retirees were divorced and 3 were widowed. Out of the remaining 8 who were married, 2 had re-married after the death of their first husbands. Of all the 15 women, 1 had no child while the other fourteen had average children of 3. Demographic characteristics are presented in Table 2 below.

The sample also varied widely in the educational and occupational domains. As indicated in table 3, of all the 15 women, only one person identified herself as a University graduate. Regarding the others, 2 held Teacher Training College Certificates, 1 was an

▶
'A' level certificate holder, 2 were Commercial Institute graduates, 3 held 'O' level certificates and 6 of them were Middle School leavers

With respect to occupation, 4 out of 6 female retirees who had received nursing training practiced in hospitals, 1 was a Hospital Matron and the other was a Manager of the Chemist Division of the United African Company (UAC). There was also one headmistress and 2 teachers. Again, 1 respondent worked at the Ghana Examination Council, while, another was a staff of the Bank of Ghana. Another respondent worked at the State Insurance Company while the last two worked at the Accountant General's Office and the Ghana Education Service respectively.

Currently, 7 of the women interviewed engage in one kind of trading activity or the other. This ranges between selling Ice water and Fan milk to selling of cookware and materials. 5 women were also engaged in secondary occupations while working.

Of all the 15 interviewees, 3 retired at the Normal retiring age of 60 years. All others retired voluntarily but for diverse reasons. The retirement age of the respondents range between 46 years and 60 years. The number of years retired also range between as low as 2 to as high as 19 years. The retirement history of the 15 female retirees, are represented in table 4 below.

TABLE 2: DEMOGRAPHIC INFORMATION

NAME	AGE	ETHNICITY	MARITAL STATUS	NUMBER OF CHILDREN	NUMBER OF DEPENDANTS
Regina	64	Fante	Divorced	3	5
Mary	59	Ahsnati	Married	4	5
Comfort	62	Kwahu	Married	3	-
Mercy	55	Ashanti	Married	3	2
Elizabeth	68	Fante	Widow	5	1
Victoria	63	Nzema	Divorced	1	-
Patience	65	Ewe	Married	5	3
Deborah	64	Kwahu	Married	5	-
Cecilia	62	Kwahu	Divorced	-	2
Gladys	69	Akuapem	Divorced	4	2
Grace	61	Ahanti	Married	5	3
Vida	62	Ga	Widow	4	1
Monica	71	Fante	Married	5	-
Emelia	64	Fante	Widow	3	1
Paula	52	Ewe	Married	3	6

TABLE 3: EDUCATIONAL AND OCCUPATIONAL INFORMATION

RESPONDENT	EDUCATIONAL LEVEL	MAIN OCCUPATION	SECONDARY OCCUPATION	CURRENT OCCUPATION
Regina	Commercial	Principal Administration Officer (Ghana Education Service)	-	Petty Trading
Mary	University	Headmistress	Consultant	Trader
Comfort	Middle School	Nurse	-	Nurse (Contract)
Mercy	Teacher Training	Teacher	-	Trader
Elizabeth	Middle School	Nurse	-	Domestic Midwife
Victoria	Commercial	Executive Officer (State Insurance Company)	-	-
Patience	Teacher Training	Teacher	Petty Trading	Petty Trader
Deborah	Middle School	Hospital Cook	-	-
Cecilia	'O' level	Chief Data Entry Officer (Account General Office)	-	-
Gladys	Middle School	(Issue Department) Bank of Ghana	Trader	Trader
Grace	Middle School	(Scanning Operator) Exams Council	Petty Trader	Petty Trader
Vida	Middle School	Nurse	-	Nurse (Part time)
Monica	'A' level	Hospital Matron	-	-
Emelia	'O' level	Surgeon Manageress (UAC Chemist Division)	-	Trader
Paula	'O' level	Nurse	Petty Trader	Nursery School Proprietress

TABLE 4 RETIREMENT HISTORY

RESPONDENT	AGE AT RETIREMENT	NO. OF YEARS RETIRED	MODE OF RETIREMENT	REASON
Regina	58	6	Voluntary	Family
Mary	47	12	Voluntary	Personal
Comfort	60	3	Compulsory	Normal R. Age
Mercy	53	2	Voluntary	Personal
Elizabeth	60	8	Compulsory	Normal R. Age
Victoria	56	7	Voluntary	Personal
Patience	55	10	Voluntary	Health
Deborah	60	4	Compulsory	Normal R. Age
Cecilia	60	3	Compulsory	Normal R. Age
Gladys	55	14	Voluntary	Health
Grace	58	4	Voluntary	Health
Vida	46	15	Voluntary	Family / Finance
Monica	51	19	Voluntary	Family
Emilia	52	12	Voluntary	Personal
Paula	48	4	Voluntary	Family / Finance



Regina

Regina is a 64 years old woman who was born and raised at Winneba in the Central region of Ghana. Regina is about 5.7 inches in height and has long black her. She wears a pair of reading glasses. She lives at New Achimota, has a deep voice and talks very slowly. Auntie Regina, as she prefers to be called describes her self as an isolated person yet has a very good sense of humor.

With reference to marriage, Auntie Regina has been a divorcee for 25 years. She has made no attempt at trying to get married again after a previous shot at it failed about twelve years ago. She and her former husband had three children from their marriage. In spite of their divorce, both Regina and her husband played their part in the upbringing of the children. However, for the most part, the children have lived with their mother. Regina's daughter who is the oldest amongst the three resides in Britain, while the two boys 32 and 29 years of age reside with her. At the moment, she has two grandchildren.

Auntie Regina has six siblings, four of whom are from her father's side. Some few years ago, she lost a brother with whom she shares the same mother. Consequently, she is taking care of his three children. Ever since she got divorced, Auntie Regina has automatically assumed the position of head of her household that comprises her sister, two nieces, one nephew, one grandchild, and two sons.

Immediately after completing Akim Oda Girl's school in the Central Region, Auntie Regina proceeded to the Ashley Secretarial School, a commercial institute situated at

in Accra at the time. Following completion of her commercial training in 1956, she obtained a job as typist with the Ministry of Defense at Burma Camp. She stayed in this position for a span of about four years and achieved her first promotion as executive officer in the later part of 1960. In 1974, she switched over to the Ministry of Education and worked there until her retirement.

Throughout her Civil Service career at the Ministry of Education, Regina rose through the ranks in passing years. In 1976, she was promoted to the level of higher Executive officer. About four years later, she was further promoted to the position of senior Executive officer which is equivalent to the personnel officer. Following a couple of interviews in subsequent years, she further obtained the position of assistant administration officer and finally assumed the office of principal administration officer. She spent six years in her last position and retired voluntarily at the age of fifty-eight years in 1994. Her retirement occurred through her own request and at a time when she was due for a promotional interview. She retired two years before the mandatory retiring age for reasons of fatigue and the desire for more time to care for her grandchild. Regina has been retired for six years and worked for twenty-six years as civil servant.

Currently, Regina lives in a three-bedroom house that she rents in a middle class area at new Achimota. With regards to her retirement plans, she admitted that she did not make any serious plans but now she is engaged in petty trading. She took to the sale of ice water and fun ice cream just to keep her busy though she claimed that she was not the type who really liked to trade.

prevent her from idling all day at home, she has obtained membership in the women's fellowship and the Christ little band of her church. She has also been in the choir for twelve years and is still a member. This adds up to participation in three groups, which keeps her active most part of week. She is a very active member in all three groups and wishes that she had more energy to join others. Talking about her retirement experience, she is delighted to be at home at last. She has time for herself and not constrained by work conditions any longer. She describes her retirement years to be the best time of her life but for financial reasons.

Mary

Mary was born on fifteenth of November, 1941 and is a native of Fomena Adansi in the Ashanti region. She is dark in complexion and of medium height. She relies on the use of a pair of medicated glasses due to her serious vision problem. She resides in Achimota, Mile Seven. She has been married since 1976.

After completing her primary education at Kumasi, Mary proceeded to Wesley Girls High school for seven years secondary education. Following this, she gained admission at the University of Ghana, Legon in 1962 to pursue a three- year degree program. In 1965, she completed successfully with a Bachelor's degree in Geography. Immediately after her graduation, Mary was employed as a graduate teacher at Achimota Secondary School in September of 1965. She taught mainly in Geography and once a while English.

During her carrier as a teacher, she was appointed as housemistress and the patron of the Scripture Union of the school. After teaching for seven years at Achimota School, she

interviewed to the University of Cape Coast to undertake a one year program in Education.

In 1973, Mary was subsequently appointed as the headmistress of Kumasi Girls' Secondary School after going through what she termed as " a hot interview" After serving for eight years in Kumasi, she was transferred to Saltpond to become headmistress of Mfantseman Girl's Secondary School

Having served in Saltpond for five years, Mary was promoted to work in the Director General's office at the headquarters of the Ghana Education Service in Accra. This occurred in 1987. She worked in this department for two years and at the age of 47 years. Mary made a voluntary decision to retire after realizing that her carrier was no more challenging. She describes her retirement days as one that was anticipated. That even though she was retiring, that was not the end of her working life. She knew where she was going next and does not have any regrets for retiring at the time she did

At the moment, Mary lives with her husband in their own house at Mile Seven. She has four children, three boys and one girl. They range between the ages of 24 years and 18years. Three of them are in the university whiles the youngest has just completed Senior Secondary School. As at now, Mary runs a retail shop in her house. She describes her retirement years as a "big break". She has more time to rest and manages her life at her own pace without any external pressures. She also sees it as a time for exploring new ventures.

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Comfort, affectionately known as "maame doctor" turned 68 years in September 2000. She is a nurse by profession and dark in complexion. She is a very serious looking person and does not hesitate in speaking her mind. In other words, she is very candid in discussing issues. Comfort has been married to a pharmacist for thirty- seven years.

Their marriage has been blessed with five children, four males and a female ranging from the ages of thirty-four to forty-two years. Currently, two of the children are living abroad and the remaining three live outside of their parent's house with their individual families. Comfort and her husband live at Tesano.

Comfort was born at Kwahu Aduamoah. It is in this town that she commenced and completed her primary and middle school education. In 1954, she obtained a job as a pupil teacher at Nsawam Presbyterian School, which lasted a short period of time. Following this, she made a decision to pursue a course in nursing. In order to achieve this aim, Comfort enrolled at the Nursing Training College in Accra and successfully completed a four- year nursing program in 1960.

In the same year of completion, Comfort started serving as a full time nurse at the Ridge hospital in Accra. She was later transferred to Bolgatanga in the Northern region then to Cape-Coast and later to Koforidua in the Eastern region. She also served in several other areas including Kade, and Akuapim Adukrom where she basically undertook relieving duties. After spending at least one year in all these areas, Comfort was finally transferred to Nkwatia Kwahu where she practiced for fifteen years and retired at sixty years.

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During her career as a nurse, she achieved two major promotions. The first one took place after completing her midwifery course in 1966 and the second one occurred when she undertook training as medical assistant in 1977. She served in this capacity for twenty years before retiring.

Currently, Comfort is working with the Salvation Army clinic in Accra on part-time basis. She has employed the services of a house-help who assists with the daily house chores. Apart from her part time job, Comfort belongs to the Aduamoahman Kuo which keeps her in touch with old friends.

With respect to her perceptions about retirement, Comfort mentioned that she had obtained the age for compulsory retirement and that there was nothing she could do about it. She did not seem very bothered since she realized the need to relax and take a break. She said she enjoys having more time to spend at home than she used to have.

Mercy

Mercy, is a 56 year old fair colored woman who was born and raised in Agogo in the Ashanti region. She is short in height and wears a short artificial hair. She also has a high pitched yet soft spoken voice that is sometimes very difficult to hear. She is a cute woman and appears very reserved but extremely smart. She happens to be the last child among six siblings, all from the same parents. She relates cordially with her siblings who are all residing in different parts of the country.

Mercy got married to her first husband in 1965 and they lived together until 1989 when he died in a fatal accident. She bore three children, two boys and a girl. The eldest boy is

*
i pharmacist, the girl is a trader and the younger boy is a technician. Mercy remained a widow until 1993 when she met and married her second husband who is a hotelier. Currently they live together in her husband's house at Abeka Lapaz with her two step-children, both of whom are of school going age.

Regarding her education, Mercy started school at Bonwire Methodist Primary and Middle school in 1953 and completed in 1960. She explained that in the process she was made to skip over two classes on different occasions. Immediately after completion, she served as a pupil teacher for two years and proceeded to Offinso Teacher Training College between 1962 and 1966. She completed with a Certificate "A". This qualified her to be a professional teacher.

Her teaching carrier begun at Ejuso Beseade L. A Primary School in 1966. In the heat of her teaching carrier, she had the opportunity of touring some major cities in the country through transfers. In 1971, she taught at Sekondi Takoradi and in 1977 she served at Tarkwa for four years. Then she was later transferred to Dormaa Ahinkro and then to Sunyani in 1981 where she served the longest term of ten years. Mercy was finally transferred to Accra in 1992. After teaching for six years in Accra, she retired voluntarily at the age of fifty-three years.

During her teaching carrier, Mercy also managed a bakery. This enterprise however did not last long because of the numerous transfers that she encountered. According to her, the consistent rise in flour prices was also a major factor that impeded the business from thriving. As at now, she is managing a provisions store at Nii Boye town.

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Describing her perception about retirement, Mercy insisted that retirement in her view was a time that one should be able to realize some amount of happiness as a result of the ardent contribution that one had to his or her country. For her, she had contributed her quota and needed to do something for herself at her own discretion.

Elizabeth

The fifth respondent, Elizabeth, retired in 1992 at the age of 60. She is 68 years old and was born at Shamaa Ahanta, where her parents lived. She is a dark slim woman, with spots of gray hair on her head and eyebrows. She is the chatty type of person and also a humorist. At her age, she likes to make friends from all age groups. She lives at Comcan residential area at Kokomlemle.

Elizabeth got married on the 6th of April, 1957 to her husband who was then working at the Ministry of Foreign Affairs. They had five children, three boys and two girls who are all married and living with their spouses in their matrimonial homes. Their ages range between 43 and 34 years. Due to her husband's Foreign Service, she and her children had the opportunity to travel on many occasions. On one hand, it affected the children such that most of their education took place abroad. On the other hand, it affected Elizabeth herself, since her career as a nurse was interrupted time and time again. She has been a widow since 1991 after her husband's untimely death.

Following her primary and middle school education which took place at Shamaa in 1949, she served as a pupil teacher for a short period of time. She then proceeded to work at Cape Coast hospital in 1952 on temporary basis. Having developed interest in attending


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to the sick and especially, taking care of babies, Elizabeth enrolled at the nursing training college at Korle-bu Teaching Hospital between the years of 1955 and 1958. After her training, she moved a step ahead to pursue a course in midwifery that lasted another one year and half

By mid- August 1959, she secured a job as a Qualified Registered Nurse (QRN) at the Korle- Bu Teaching Hospital. After working a little over six months, Elizabeth was transferred to the Ridge Hospital. Her service at Ridge Hospital was consistently interrupted by her husband's foreign appointments. This occurred to the extent that she had to vacate her job in 1968 in order to spend two years with her family abroad. She left with a gratuity of 80 pounds.

On her return in 1971, she obtained a job again at the 37 Military Hospital as a civilian nurse. This was an entire shift from the Ministry of Health to the Ministry of Defense. Due to the shift between Ministries, Elizabeth had to start afresh in terms of rank. Ten years later, she gradually rose to the rank of Senior Nursing Officer and Midwife. This was the position she held until her retirement in 1992. During her years of service, she also worked on part - time basis at the Kokomlemle clinic.

Elizabeth's dream at retirement was to continue with her midwifery carrier at home. In 1993, she managed to establish a health center in her house, which she named Sarah Memorial Clinic. It all began on a good note until the latter part of 1957 when a new clinic was established very close to her house. As a result of cheaper services that were delivered at the new clinic, she lost most of her regular patients to them. This further

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resulted in low patients' attendance over the months. Since 1998 to date, the situation has been worse "patients pop in once a while" she said. She however does not regret with the fulfillment of her highest dream.

Elizabeth is a staunch Methodist. She belongs to 3 groups in her church. (Women's Fellowship, Christ Little Band and the Guild) She is also a local preacher with the Accra Circuit of the Methodist church. She has a very busy schedule with church activities and spends very little time at home.

Generally, she perceives retirement to be a time for rest and a time for realization of long awaited dreams. For Elizabeth retirement is also a time for one to be proud of herself and a time of relief.

Victoria

Victoria, the 6th respondent retired from the State Insurance Company (SIC) at the age of 56 in 1993. She is a smart, carefree and energetic woman who insisted that the interview should be conducted in vernacular claiming that her "English was dead". Victoria got divorced in 1971 after marrying for four years. Since then she has lived with her only son who left for the United States of America about two and half years ago.

Victoria is a Westerner and traces her hometown to Nzema Benyin. She was however born in Kumasi where she commenced and completed both her primary and middle school education. Thereafter, she proceeded to St Louis Secondary School where she covered only one year of her secondary education. About two years after staying at home,

amidst engaging in a couple of temporary employment's, she acquired clerical, secretarial and administrative skills at the Adebí Commercial Institute in Kumasi. Following this training that lasted for two years, Victoria begun working at the Labor Department in 1957. She later moved on to the Department of Social Welfare and then in 1970, changed over to the State Insurance Company. At the State Insurance Company, she started off as a secretary and retired as a principal executive officer. She spent 5 years in her last position before retiring.

Victoria has been residing in a rented apartment at Kaneshie Complex for the past 29 years. As at now she lives alone and spends most of her time on church activities and visiting friends. She is a staunch Methodist and belongs to 4 groups in her church.

For her, the most cardinal issue concerning retirement is that, it is a transition, that cannot be avoided. For that matter, it is crucial that the necessary preparations should be made to ensure that retirement will be an enjoyable one after so many years of hard work. With regards to her personal experience, Victoria indicated that her situation has not really changed except that she isn't working any longer.

Patience

Patience retired voluntarily at the age of 55 years after she had served as a teacher for a period of more than 30 years. She is a very cheerful looking woman who seems to have very little time to spare. The interview which finally took place at her residence was slated for three different occasions for lack of time. Patience is 65 years and hails from Keta in the Volta Region. She was born in Sekondi Takoradi where her parents resided at



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the time but was brought up by her mother's sister back in her hometown. She is the only girl among 5 brothers.

Patience' primary and middle school education began at EP Elementary School in Keta. This she completed at the age of 16 years in 1954. Following this aspect of her education, she taught as a pupil's teacher in the year 1954 to 1957. Then in 1957, she undertook a teacher training program at Jasikan Training College. After two years, Patience completed with a Certificate 'B'. Her profession, as a qualified teacher begun in 1959. With the Cert. 'B', she taught at (Kporkwe) in the Volta Region for 4 years. In 1963, Patience was transferred to Accra and taught at Accra Experimental School. In 1964, she got married to her husband.

While in this school, she was compelled to return to the Training College in order to obtain a Teacher's Certificate 'A' which was now the ultimate grade in the teaching field. Between 1967 and 1970, Patience studied hard to achieve her new certificate. She was again transferred to Eddie Laryea Primary and JSS. Later, in 1955, Patience was finally transferred to Mataheke 1 Girls JSS at Apenkwa. Throughout her teaching career, she rose through the ranks beginning from the level of teacher to Assistant Superintendent and then to Superintendent. The last position she held before retiring was that of a Senior Superintendent. Adzo stayed at this level for 5 years and retired in 1990.

Married for 39 years, Patience has lived with her husband all through. They have been blessed with 5 children. The first child, a male, is a driver by profession, the second a female, has just completed her Masters degree at the University of Cape Coast, while the third born a boy is also pursuing a degree program at the University of Cape Coast. The

fourth born, a girl, is also a student at Takoradi Polytechnic. During her teaching career, she traded in charcoal and fresh fish; she also sells kenkey and this business has thrived even in her retirement days.

Concerning her perceptions about retirement, Patience reiterated that it was a time for relaxing. She again added that, "it is a time that should not be taken for granted since it signifies the final point of livelihood. One has to do serious preparation."

Deborah

The 8th respondent, Deborah is slender in shape and dark in complexion. She turned 64 in the year 2000 and has been retired for 4 years. Deborah is a native of Kwahu Obo and currently lives with her husband in a 2-bedroom apartment at Taifa. Her first husband however died in 1986 after being married for 25½ years. She later got married to her second husband in 1991.

Deborah was born in Kwahu Asiase where she received her primary education. From there, she attended Obo Anglican School where she attained her middle school certificate. After completion, Deborah took to trading in all kinds of goods. Most predominant was her trade in silver ware and provisions. During her trading activities, she also took interest in dress-making. Due to this, she spent about 18 months training as a seamstress.

Subsequently, dressmaking gained priority over her trading activities. In 1965, Deborah started a bakery business. This was a trade that was taken over from her mother since adolescence. However, it had not been part of her adult life because she did not have

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adequate space needed for that kind of business. The bakery thus began when her late husband was transferred to Wa and had a bungalow assigned to them. After 1971, when they moved back to Obo, the business collapsed.

In 1972, Deborah decided to move down to Accra to find something else to do after realizing that her trading activities had dwindled. At the latter part of the year, she was employed as a hospital cook at the Achimota hospital. She worked in this hospital for 24½ years. She retired in 1996 after serving as a Headcook for 9 years.

Deborah has 5 children all from her previous marriage. The first child is a teacher followed by a seamstress. The third child has been enrolled as a national service personnel at Kumasi. He has just graduated from the University of Cape Coast. The fourth is a technician. The last child has just entered Senior Secondary School, (SSS).

Deborah is a staunch Presbyterian and holds a leadership position in her church. She is also the President of the Women's Fellowship. With reference to her retirement experience, Deborah remained strong on the fact that the beginning was not easy. For her she fell sick especially when she was informed how much she was going to receive as gratuity. With time, the stress reduced especially when she assured herself that she had to live within her means and bearing in mind that she would not be able to afford most of the things she might need at this point in her life.

Cecilia

62 years old Cecilia was born in Tarkwa. She hails from the Obo Kwahu area where her mother resides at the moment. Cecilia is short and stout and has grey hair. She is also the

3rd child amongst 6 children. For two years now, she has been sharing a rented apartment with her sister and another tenant, at Anyaa. She got married in 1968 and later got divorced in 1985. Since then, she has chosen to be alone without a spouse. Cecilia has no child of her own. Instead, she has adopted one of her younger sister's daughters and as such has taken full responsibility for her upkeep.

Cecilia began her primary education in 1946 at Bogoso and completed her middle school in 1955 at Nkawkaw Roman girls school. Between 1956 and 1960 in Accra, soon after that, she gained employment with the Civil Service beginning at the Census Office. Consequently, in July 1961, she switched over to the Meteorological Department. In June 1967, Cecilia again changed her place of employment and worked at the Controller and Accountant General's Office.

Throughout her working life at the Controller and Accountant General Department, Cecilia rose through the ranks by the passing years. She started as a machine assistant operator grade 3 and then to grade 2 for a one year period each. Following this, she moved on to grade 1 which lasted for 4 years. She was then promoted to Assistant processing officer for 9 years. In 1992, Cecilia became a Principal Data Entry Operator and retired in 1997 as a Chief Data Entry Officer. She stayed in her last position for 3 years. Cecilia retired on a government pension.

Currently, Cecilia does not involve in any income generating activity. She is however an active member of her church and belongs to 3 groups, one of which she joined after retiring from work. In her opinion, retirement is a very interesting period such that one

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can decide to relax all the while on one hand, or get something doing on the other hand. Most importantly, she views it as a time for rest. For two years in retirement, she still hasn't had enough of rest and hopes to do that till death.

Gladys

Gladys is a tall, dark, and slender woman. She was born in Akropong Akuapem and turned 69 on 1st November 2000. She resides at Haatso in a four-bedroom house which belongs to her. She also lives with three house helps, two of whom are distant family relatives. The eldest of the three who is not a relative has been living with Gladys for the past eleven years.

With reference to her marital status, Gladys was engaged to her first husband in 1950. After seven years of living together, her husband suffered a terrible ailment that resulted in his premature death. This incident occurred when their first child had just turned 6 years. Due to the shock that Gladys encountered she gave herself a break until 1965 when she got married to her second husband. Following some misunderstanding in her second marriage, Gladys and her second husband separated in 1988. After their separation, she lived alone with her four children, one from her previous marriage, and three from the latter. Her eldest daughter is domiciled in the United States of America with her husband and children. Gladys' second child who is a male works at the ministry of roads and Transport, while the third is a business woman. The last child who is a girl has just completed her doctoral degree in languages at the University of Arbedeen. All the four of them are married, and live with their spouses.

Gladys who is a staunch Presbyterian commenced her education at the St Mary's primary middle school in Accra. After completing standard seven, she attended the School of Social Welfare at Osu. After undergoing intensive training, she developed skills in taking care of kids. She then proceeded to Akropong, and set up a Nursery School. This was in conjunction with the efforts of the NCWD's programmes on welfare. This job was entirely voluntary.

After working at the Nursery for a number of years that Gladys could not remember, she moved back to Accra where she worked with Unilever then United African Company. This was in 1963 when the company had just started operating. She was employed as a marketing assistant. Her position involved touring the city, moving from house to house and to commercial centers to demonstrate the use of UAC products. She worked with the Marketing and Advertising team of the company for 6 years and later quit the job.

In 1974, Gladys gained employment with the Bank of Ghana after staying at home for about 3 years. For twelve years, she worked at the Issue Department of the bank and finally retired at the age of 55 due to certain health problems.

Having been retired for about 14 years now, Gladys insists that though retirement signifies a time of leisure, it is not really the case. She thinks that women especially should make ample preparation towards retirement.

During her working days, Gladys also involved herself in certain trading activities. For some of the goods she traded in like ice cream, delivery was made right at her door step. For other items like rice and charcoal, she had to do some traveling to get them.

Currently, Gladys is managing a shop at the Madina market, where she sells assorted materials.

Grace

The 11th respondent, Grace, is a smallish frail looking woman who has been on retirement for 3 years. She has a very husky voice and tries to clear her throat as often as possible while the interview was in progress. She is 61 years and got married to her husband in 1962. Ever since, they have been together till present. For a period of about fifteen years however, Grace has been living alone with their children since her husband had to leave for Nigeria.

Born in 1939 at Kwahu Abetifi where Grace hails from, she commenced school in 1945 at the Accra United School. Here, she obtained seven years of primary education. Following this, she attended the Anomle Middle School at Achimota. The completion of her Middle School marked the end of her entire formal education. In 1957, Grace worked with PZ as a telephonist. This lasted for a period of one year and six months. Then in the early part of 1959, she gained employment at the Ghana Examination Council. She started as a clerical assistant and was later promoted to the office of a Scanning Operator, Grade 2. Not so long after this promotion, she again became Scanning Operator Grade 1. The last position that Grace held was that of a Senior Scanning Operator. She held this position for six years, after which she retired voluntarily.

While working, Grace also managed a shop at Sukura in Accra which was close to where she lived at the time. Currently, she lives at Taifa, in a house, which belongs to her and her husband. They have lived there for two years. She is now managing a new provision shop located in front of her house.

Grace has three daughters who are all married. The first and second children are traders, while the third, a teacher, is also pursuing a course in Social Science at the University of Ghana. Grace lives with her husband, 4 grandchildren and a househelp who has lived with her for 6 years. Even though Grace is a staunch Christian, she has terminated her participation in numerous activities due to her poor health.

Vida

Vida is 62 years old and a native of Aseri in the Greater Accra Region. She is about 5'8 inches tall and highly receptive. She lives at Accra Newtown in an apartment allotted to her by her elder sister in 1986. In 1963, Vida got married to her husband who was then a postmaster in Kumasi. She has however been widowed for the last 14 years. She was left behind with 4 children under her care.

Vida was born in 1938 at Okaishie. According to her, since she was not matured to begin school at the time she did, she spent a whole year sitting under the head teacher's table. To her, in the absence of nursery schools back then, spending time with the head teacher prepared her for class one. Between 1945 and 1955, Vida had completed both primary and middle education at the Ernest Bruce Primary and Middle School. She then stayed home for one year after which she proceeded to Nursing Training College at Korle-bu.

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Vida has six siblings all of whom are alive. According to her, their elder sister has been a mother to all of them following the death of their parents. Her children range between the ages of 28 and 35. The eldest son is a manager at Tractor and Equipment, followed by a daughter who is a cashier at the Standard Chartered Bank. Then another daughter is a designer while the last daughter is pursuing Institute of Chartered Secretaries (ICSA) course at the Institute of Professional Studies.

From 1990 until present, Vida has worked on contract basis with the Salvation Army Clinic at Mambrobi. She also trades in medicated powder, which is mostly used for curing rashes on babies. She is a regular church attendee and participates efficiently in church activities. She is an executive member of the Women's Fellowship.

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Monica

The 13th respondent, Monica, retired voluntarily in 1982 at the age of 51. She hails from Cape-coast and Anomaboe. Born in Cape-coast, her education started off at the Wesley primary and middle school. After completing, she stayed for 3 years helping her mother to trade. Consequently, she moved to live with her aunt in Kumasi. It was here that she decided to become a nurse and for that matter, enrolled at the Nursing Training College at the Komfo Anokye hospital. This was in 1945. After studying for 3 years, she proceeded to pursue a course in midwifery.

After her course, she was employed at the Komfo Anokye Teaching hospital as a staff nurse. Five years later, she became Senior Nurse midwife and this lasted for 8 years. In 1972, she was transferred to the Korle-bu Teaching hospital in Accra. This meant resettling with her children and husband. In mid 1974, Monica was promoted to the position of Hospital Matron in charge of Administration. She remained in this position until 1982 when she opted for voluntary retirement. This occurred at a time that she was being transferred to the Northern Region.

Currently, Monica lives with her husband alone in their own house at Laterbiokoshie. Her five children all live abroad with their families. She is a staunch Methodist and a church leader. She holds executive positions in two other groups in her church. Monica finds her retirement days to be very interesting and full of surprises from her children particularly in the later years. In the early years of her retirement however, numerous sacrifices were made as far as her children's upbringing was concerned.

Emelia

Emelia a Fante and was born in 1936 to her parents who lived in Accra. She hails from Achimfo in the Central region. She is short and stout with short neatly cut and well kept gray hair. She also wears a pair of glasses and looks hale and beautiful. Emelia got married to her husband in 1960 and they bore three children. Unfortunately for her, she lost her husband in 1997 as a result of a "strange ailment" as she termed it. She has since been living alone with her youngest child, who is a boy. Her eldest son who is a doctor lives in Britain while her second child, a girl, has just completed her Masters degree in the United States of America.

Emelia commenced her primary school education in 1942 at Kumasi Methodist Girl's primary school and completed in 1957. She then proceeded to the Middle school where she wrote and passed her common entrance exams. Following her success, she was enrolled at the Wesley Girl's High School. Considering the state of her grandmother at that time, she developed interest in any carrier that was related to medicine. For this reason, after completing secondary school in 1956, she opted to attend Nursing Training School.

Immediately after her training, Emelia was awarded a government scholarship to pursue a programme in theatre. This took place in London and lasted one year. On her return, she was offered employment at the Korle-bu teaching hospital where she worked for two years. In 1968, she then switched over from practice to an administrative arena. Emelia left Korle-bu in 1968 and worked with United Africa Company (UAC). Here, she began as a sales supervisor for a year and then was promoted to Assistant manager. After



spending approximately 8 years in the last position, she was further promoted to the office of manager. It was in this office that she made her retirement decision. She served as Surgical Manageress in charge of Sale and hospital equipment for 4 years and retired in 1988.

As at now, Emelia lives at Dansoman in a house that she and her husband acquired in 1975. She lives with her younger son and two house-helps one of which has been with her for twenty years. She manages a provision store located just in front of her house. She is a Presbyterian and belongs to the Women's Fellowship. Concerning retirement, she described it to be just what she expected it to be – a time for relaxation. Once a while, she is called upon to make presentations at church seminars.

Paula

Fifty two year old Paula is a thick, tall and fair woman with a very good sense of humor. She was born at Ada Fianu near Deyi in the Volta Region. She is the third child amongst five children of her parents. She also has some stepsiblings from her father side.

Paula had most of her education outside the Volta region. At age six, Paula begun school at the Adum Presbyterian school in Kumasi and attended middle school at Jasikan. This she completed in 1961. Following her middle school education, Paula gained admission at Breman Secondary School. After completing 'O' levels, she proceeded to Nursing Training College at Ho. Later in 1970, she started working at the Koforidua Central Hospital as a State registered nurse.

After spending two years at Koforidua, Paula was transferred again to Accra. Here, she worked at four different medical centers. The first was Usher town clinic, followed by Princess Marie Louis Hospital which is also known as the children's hospital. She also worked at the Osu maternity home and then finally, at the Jamestown maternity home. As a nurse, Paula rose through the ranks of midwife, state nurse midwife and senior state nurse midwife. She served in the capacity of senior state nurse for approximately two years after which she returned. She worked as a nurse for 24 years.

Presently, Paula lives at Achimota with her husband who is also retired. They own a beautiful building where they have been residing since 1985. She has two boys and a girl. She has been able to realize her retirement dream, which had to do with establishing a nursery school. In 1997, this project was established after attending a training program to that effect. The school, which she manages at her residence, has an enrollment list of 234 children between the ages of 2 and 5 years. Her interest in training and caring for children was deeply motivated by her work experience and encounter with children at the Princes Marie Louis Hospital.

Her retirement expectations have been met as far as realizing her ultimate goals are concerned. However, it has not been "that time of rest" that others envisage she mentioned. She is a very busy person considering her work and other activities that she carries outside the house. She is a staunch Christian of the Catholic Church. Paula happens to be a member of the Night of St. John, which she was president, for four years. She is also a member of the Christian Mothers Association of the Catholic Church. This group concentrates mainly on helping deprived people of all age groups.

CHAPTER FIVE

RETIREMENT EXPERIENCES OF THE RESPONDENTS

In the early stages of the study, possible difficulties in the analysis of findings was envisaged and expressed especially considering the varied issues one has to explore in relation to retirement experiences. As a result, in order to ensure a less cumbersome analysis of the results, pre-selected indices were adopted and used to generate the necessary information needed. These indices were then compared across respondents in order to fulfill the aim of what constitutes the retirement life of different respondents.

Two broad categories are presented in this chapter. The first section involves what has been termed as The Retiring Process, while the second has been identified as issues to do with the Retirement Stage. These have been indicated on Tables 5 and 6 below.

5:0 THE RETIRING PROCESS

The retiring process includes the perceptions held by respondents about retirement, the goals and plans that they envisaged as well as the mode of retiring. Basically, it brings to bear what preceded the actual retirement stage and for that matter, marked the commencement of the retirement transition.

(1) Perceptions about Retirement:

The retirees' earlier perceptions, about how retirement will be for them, and what their expectations were was considered as the first property related to the retiring process. Respondents' perceptions varied in three main ways namely, Avenue for new opportunities, Time for rest, and Crises Period.

TABLE 5 THE RETIREMENT PROCESS

PERCEPTIONS ABOUT RETIREMENT	REASONS FOR RETIRING	GOALS ENVISAGED
• Avenue for New opportunities	• Right Time	• Economic
• Time for Rest	• Family	• Social
• Crisis Period	• Health	• Religious
	• Personal	

Avenue for New Opportunities:

For three of the women, it was an opportune time to try their hands on different things. One headmistress who had also worked with a private company commented

"you see I wanted to do something new and do it very well I enjoyed working with Unilever and I had the chance to travel outside on 2 occasions. I learnt a lot and I'm very eager to do something on my own. I think this is the time".

Paula, a nurse, who retired very early at the age of 46, also perceived of her retirement as a "fresh page" in life that could be used for something else. She said

"I knew I was coming home. I had made the decision already I just thought of it and realized that I had something in mind. If you retire and you are healthy, it is better because you can do something else"

Another teacher combined the issue of good health at retirement with finding something new. Her retirement was going to be an active one.

"I knew it was going to be a good time for me. Since I retired healthy and strong, I could do so many new things at different times"

In cases where new opportunities were being envisaged it was more especially in the economic sense. There was no case where one thought it will be a time for travelling abroad or partying for instance even though some of them would have loved it if the necessary conditions prevailed

Time for Rest:

Six of the women thought of retirement as a period of rest after working for a long period of time. Two women, Deborah and Comfort expressed the idea that the rest that they were going to have was more obligatory than not. Deborah explained as follows:

" You know retirement is like a journey eh you should have it behind your mind that you will definitely leave after working all these years. So when the time comes you need to leave and have your rest"

Comfort reiterated a similar view:

" I see retirement to be a time for resting. Once you get to the retiring age, you have no choice. You have to come home and relax. Use the time to rest"

Other elements of rest included a sense of freedom and lots of time for other activities as well as not having to get up early in the morning and reduced pressure. Regina who had worked for almost 30 years saw her retirement as a time of relief. She went on and explained:

" Tiredness. I was so tired and I thought it was going to be relieving. Considering the traffic from Achimota to the Ministries too. I was happy when I finally made the decision to retire even though I had two more years to go. I really needed to rest"

Monica the 71 year old woman who retired at the age of 51 talked about having enough time for rest and also for her children. In the case of rest, the importance of increase in leisure time could not be overemphasized.

Crisis period:

The crisis period was the situation where retirees understood their retirement days to be a period characterized by frustrations and confusion. Two of the respondents, Vida and Emelia expressed views that fall within this category:

In Vida's case, life became rather onerous at a point in time and she needed money since what she was getting at the time could not suffice for her family. She actually wandered how things were going to be like. She found herself in a state of dilemma. She retorted

I was really confused. I had to retire but what was going to become of me. The pressures were coming from all angles. my husband and my children "

Emelia, whose job was undergoing reconstruction at the time of her retirement was also solituous and expressed this views -

"I was actually wondering if I would be able to survive. I thought I was going to idle about I thought I was getting old and I needed help "

The perception that the respondents held about their retirement seemed as though it was a consequence of the different patterns by which their retirement took.

(2) Reasons for retiring

When the retired women were asked why they retired at the time they did, their responses can be classified into voluntary reasons (Health, Family, dissatisfied with jobs), and compulsory retirement. Mode of retirement centers mainly on reasons that accounted for respondents urge to retire

Compulsory Retirement:

Four of the respondents had no choice but to leave their work place because they had attained the mandatory retirement age, which is in accordance with the constitution. According to the 1992 constitution of the Republic of Ghana, "a public officer shall

except otherwise provided in the constitution retire from public office on attaining the age of 60." For this reason, the law makes the decision for retirement on reaching age 60

Deborah did not make her own retirement decision. As indicated in her profile, she had to retire by mandatory retirement policy, which required all female employees to retire at the age of 60. The thought of coming home based on this policy though acceptable was unpleasant. Deborah still exhibits some resentment about the situation.

"My husband is on retirement now and life is getting quite difficult to manage. I'm still strong you see. I think I could have worked some more but it is just not possible. I'm sure some retirees I mean ... the healthy ones who could not do anything after retirement would still want to work just to make ends meet. But they say it's time to go so ..."

On the contrary, Comfort a retired nurse, did not express any anger with the law. She was very comfortable with coming home at the mandatory retirement age

"I knew that at age 60, I would have to retire. So I had it in my mind all the time that if I stayed on till I'm 60 years, I will have to leave for younger blood to take my place - so I'm home now"

Family:

Of the 15 women interviewed, three nurses and a civil servant had to retire before the normal retiring age for various reasons that were especially related to the family. Paula and Monica both complained about rampant occurrence of transfers and were concerned about the adverse effects that it had on their families apart from the very busy schedules

that characterized the nature of their nursing careers. In Monica's case, she felt withdrawn from her children and felt she had to be there for them

"I didn't like going on transfer. There were too many of them and I thought my children and family were very important at that time. My kids were so young. You see you can have helpers to take care of them but it is not the same. I had to be there for them."

With reference to Paula's case, a third dimension was critical. Apart from the fact that she was putting in so much time and energy as a nurse, she also complained of financial difficulties as a result of highly abysmal salary. She had to retire because she needed more money to give her children the best education and to get closer to them.

"At a point in time, I realized that my salary was just not enough for both me and my family. My husband was working but the children's fees were going higher and higher. I was putting in all my time but I couldn't do much with my salary."

Regina's retirement was also based on family reasons. When she was 57 years, her eldest daughter left for the U.K. and left behind her child under her (Regina's) care. She said she did her best to care for the child in the first year but after that, she realized how tired she was after combining work and caring for her grandchild. Vida's husband had lost his job and her salary was insufficient to cater for the house. Her children's education was



more important to her. So she had to retire and begin private practice since it was fetching more salary than government service.

Health :

The data collection process brought to bear the adverse repercussions of health on the working lives of some respondents. Though a number of women mentioned health as an additional reason, it was in a sense very trivial in most cases. The issue of health was the main deciding factor for Grace, Patience and Gladys

Grace developed serious health complications in her mid-40s, which became even worse in later years. Considering the situation in which she found herself, she had no objection but to retire

"I felt very sick, I felt pain in my bones. At a time, I couldn't walk properly. They (doctors) said it was some severe form of rheumatism. I was in real pain. There was nothing to think about than to stop working and come home "

Patience also described her situation as unbearable until her doctor advised her to retire and take a rest. Though she could have worked she thought it was in her best interest to relax.

"Initially, I didn't know what was wrong with me but I discovered that I was going through spontaneous chest pains. It was when my husband asked to see the doctor that I was told that I had Pneumonia. The doctor said it was good I came but I should have seen him earlier. He put me on medication and told

me to take a break and relax. I thought it would be best to retire and stay at home so I did."

The health problem that influenced Gladys' retirement decision was menopause. At this stage in her life, she had not even realized she was experiencing her menopause until the doctor declared it. He told her it could take as long as 5 to 7 years before her situation could return to normal.

"I had heard about the effects of menopause on women but I didn't know I was experiencing mine. I had burns in my feet and the back of my neck. I was perspiring all the time and I got irritated so quickly. This was very much unlike me you know." I felt very uncomfortable. Then the worst part came, I was forgetting everything anyone said to me. My daughter took me to the hospital and that was when I got to know what was wrong. Since I was working with money and all that, the doctor thought it would be wise to stay at home and take life easy, so I retired."

The issue of health especially for the above cases had implications for deciding one's retirement. Most of the women interviewed didn't see their health as very serious to attract so much attention but regarding respondents, the 3 already mentioned health was the main compelling factor that accounted for their decisions.

Personal:

A section of the female retirees interviewed also opted for retirement due to personal reasons. In this arena, issues of loss of interest in one's job as well as dissatisfaction with jobs were expressed. Mary who served as Headmistress for most part of her life became gradually dissatisfied with her work after she was transferred to the Head Office of the Education Service

"I sensed trouble the moment I was sent there I later had a problem with a top official there. I couldn't stand it any longer: I thought I had to quit. The job was no more challenging too. A lot of unnecessary strain was put on me."

Keeping fit at retirement was another issue that came up. For this reason, Mary decided to retire from the teaching field. After surviving all the transfers and hectic time relating to children, Mary realized the need to stay strong and healthy.

"I had always imagined myself doing so many things at retirement For this reason I wanted to be strong at retirement. Eh ... I didn't want to age before or get sick before retirement I wanted to be young and active, not feel weak or else I wouldn't be able to achieve anything."

Emelia also made a decision to retire when her department was being restructured. The re-shuffling was being done in a manner that was going to put a lot of strain on her. Most of her subordinate workers were being laid off, leaving most part of the work on her. She realized that she could not cope with the ongoing arrangements. The only option for her was to retire

For the 15 female retirees, different reasons have accounted for different modes of retirement. Whiles 4 of them were compelled by law after reaching the mandatory retirement age, 3 were compelled to retire due to problems with their health. The remaining 8 women retired for either family reasons, financial or personal reasons.

(3) Percieved retirement goals:

The third component regarding the retirement process that the female retirees encountered was the goals that they had in mind to pursue after retiring. It included the realization of fresh objectives, and the continuation of old ones with a new attitude of intensifying progress. After the interviews, it was identified that, majority of the women had some idea as to what they would want to engage themselves in. The goals that the female retirees had anticipated were categorized into three main areas, (a) Economic (b) Social and (c) Religious goals.

Economic:

The economic goals encompassed all activities that the retirees engaged in for the basic aim of accruing some income of a sort. Some of these activities were already in motion whiles other activities and establishments were based on novel ideas. In this area, petty trading, retailing businesses as well as institutions and establishments were either set up or expanded.

Considering Paula's case, her main reason for retiring was that she lacked adequate finances to support her husband in caring for the children. Her husband's retirement made the situation unbearable. She then decided to retire after putting in place the basic arrangements that enabled her to set up her Nursery school.

"I had thought about retiring, so I enrolled in a course for nursery school proprietorship. Like I said, as a nurse, I worked

with sick children so I decided to open a nursery school. I love children so much. At retirement, I had the basic training so I put the necessary things together and of course the little money I had. Yes I think I knew what I wanted to do "

Elizabeth also made some projections towards retirement. One of her dreams was to establish a midwifery clinic in her house.

"I had it in mind that I would finally have the chance to operate my own midwifery clinic. I had some few equipments and my in-laws had promised to get me the rest. I knew it wouldn't be difficult to run so long as everything was put in place. I had two vacant rooms that I could use and I was going to name it 'Sarah Memorial' after my mother. This was one of the things I wanted to achieve."

Of all the women who expressed interest in achieving certain goals after retirement, trade happened to be the most predominant area of concentration. For two of them, Grace and Patience both of whom retired on health grounds, it was a matter of continuing what they had already commenced prior to their retirement. While Grace engaged in the selling of drinkables and provisions, Patience sold kenkey and fish (fresh, fried and smoked). In their case, it was a matter of just putting in more time and effort to expand what was already in place.

For Vida and Comfort, though they did not intend to do any serious trading, they were positive about the fact that they would enroll on part-time nursing after retiring.

Social:

Social goals signified those activities that were mainly geared towards recreation and community service. In this regard, majority of the female retirees in this sample, expressed an earlier desire to join such community related groups after retiring. In all, 6 women were able to achieve this goal. 4 of them were engaged in benevolent association activities. Though these were church related activities, the women identified themselves with the core organizers of such activities, which were purposely concerned with meeting the needs of the deprived in society. Specifically, the activities included visiting the prisons, school of the blind, hospitals and orphanage.

Interacting with such groups and helping to promote the well-being of the deprived made the retirees feel a sense of usefulness and importance. Again, Deborah mentioned her membership in her home town group (Kwahu Ndoboa Kuo). According to her, this group had been in existence for so long and she wanted to be an active member. She thought the best time was at retirement. The group seeks the welfare of their hometown. They help in organizing fund raising activities which are mostly used in maintaining existing social amenities and providing new ones, if possible.

Religious:

More than nine female retirees expressed interest in intensifying their participation in religious activities. This was with particular reference to their respective churches. Most of them were eager to join more groups in their church. In all, only 1 woman was able to achieve this end. Cecilia's reason for joining a third group at church was explained as follows

"In the absence of a husband I thought I would not be committed to any marriage duties. Thus, I will have much more time compared to my other married counterparts. I thought I would be nice to occupy my self with new church activities where I can meet people and learn more as well as seek advice "

A number of the women had however intensified their participation in old activities in terms of punctuality and regular attendance. The respondents in this category complained that before retirement, they did not attend meetings regularly and even incases where they were regular, they were never on time because of their formal routine employment. Now there was more time and they were not under rigorous time schedules. Most religious goals were fulfilled except in the case of Grace whose health did not allow her to participate in such activities. She commented

"I really wish I could go to church like I used to. It was my main aim . . . to use my spare time in church activities. I really miss my friends. If not for my husband, I would be very lonely there are some things that the church can also give in one's life "

The sample was religiously inclined. Most of the women sought advice and companionship at church and at least each respondent was a member of a particular group at church

THE RETIREMENT STAGE:

The second distinguishing component of the life experiences of the respondents has been identified as the life at retirement. This stage follows the retirement process stage and its

features are likely to be perceived as a consequence of the retirement process. The 15 female retirees described their retirement lives in the areas of (a) Time Usage (b) Financial Status (c) Health Status (d) Family Relationships (e) Friendships Networks and Participation in social activities (f) Access to Accommodation and (g) Access to Transport (refer to table 6).

TABLE 6: RETIREMENT STAGE

ROLE ORIENTED AREAS	LIVING CONDITIONS
● Time Use	● Health
● Family Relationships	● Income
● Friendships and Social Ties	● Accomodation
	● Transportation

Time Usage:

At retirement, most of the women were indicative of the fact pertaining to increase in time for relaxation and participation in other activities and events as opposed to when they were working. The free time that they experienced was apportioned to a variety of activities and the women went further to prioritize how much time went into which activity. Out of the numerous activities lined up by the respondents, church activities took precedence.

Table 5, bears the details. Elizabeth and Gladys were amongst those who devoted most of their time to church activities. According to Elizabeth, she has had busy time schedules

both before and after retirement. But the difference between the two periods is that at retirement, she plans her own activities without anyone's authority thus her failure to perform does not attract any punitive measure.

"I think I even need more time now", she laughed. "I don't sit at one place. I attend church leaders meeting, executive meetings for Christ Little Band and Women's fellowship, local preachers meeting. I have no time. I leave the house everyday for one meeting or the other. But I try to rest in between activities. If I feel tired, I won't go to meetings. I also try to find time for cooking, which I do in bulk and I have a small girl who helps me."

Similarly, Gladys had a busy week full of church activities

"I go to my store only on Wednesdays and Saturdays. I'm a lay preacher and it takes a lot of my time. On Tuesdays too, I attend women's fellowship. Wednesdays are for bible studies, Thursdays, leaders meeting and then Friday nights, prayer meetings. Formerly, I used to attend the afternoon sessions too but I feel weak now. So most of my outings are church based and it takes so much of my time."

Most of those who engaged in some income generating activity either formal or informal spent more time on their work than any other activity. Mercy, a professional trader whose aim was to retire at a younger age in order to be healthy at retirement mentioned that she had times for cooking but most of her time was consumed by her trading activities.

" My store is at Newtown so I wake up very early and leave the house to avoid traffic. By six o'clock am, I'm off and I return around eight o'clock pm each day except Sundays. The store takes all my time. It is almost my second home. But I relax when there are no customers. "



Comfort and Vida also shared similar sentiments. The two retired nurses who had all acquired part - time jobs at private clinics pointed out that eventhough the nursing career was a very demanding one, at retirement, their schedules were not and as cumbersome and as rigid as they used to be whiles they were in sense previously. They experienced more relaxed working hours. However, their jobs took a major part of their time since they all worked 5 days in a week. Like Vida explained,

" I go to weddings and funerals a lot and I'm active with my church activities. But in all I'll say that my work still takes most of my time because it is an everyday thing apart from week ends. I'm not on a 24 hour call like it used to be before retirement. This time I work about 6 to 7 hours a day. I don't work at night.

For some respondents, rest and relaxation was what engaged them most. Grace who retired very sick, spent most of her time doing nothing, but resting all day. Her doctor does not encourage her to go out as well as strain herself too much. The longest distance she moves in a day is from the main house to her shop, which is located at the main entrance of her house. She however believes that this period of respite will not last long.

Respondents like Emelia, and Monica, also used most of their time relaxing at home. They had adopted routine activities like knitting, conversing on telephones, reading (bible, magazines and dailies), as well as sleeping. Apart from reading, Cecilia and Victoria engaged in a lot of visiting. Both of them took pleasure in visiting intimate friends and relatives within Accra.

Of all the 15 respondents, only one of them inherited more time in daily house chores. Eventhough she had a househelp, Patience did all the cooking and washing of clothes and of plates, except for sweeping the compound. She also went to the market 2 times in a week. This is exceptional because in all other cases the retirees assumed more of a supervisory role in ensuring that the house was well kept. 11 out of the 15 respondents, had househelps, who took care of the house routing chores, like sweeping, cleaning, washing and shopping.

Financial Status:

Critical to the discussion of the retirement experiences of female retirees is the issue of financial resources. In assessing respondents financial status, three elements were considered. They are (a) Initial Preparation towards retirement, (b) Current Sources of income, and (c) Financial Responsibilities of respondents.

Preparations towards retirement:

Enquiries were made into the depth of financial readiness of the 15 respondents. In all, only six women made some conscious effort to put some financial arrangements in place to ensure a smooth transition into retirement.

The preparation was done by way of savings in the Bank or the acquisition of treasury bills. For Mary who retired for personal reasons, financial preparations was a joint agreement initiated by her and her husband, 3 years before her husband's retirement.

"This plan to do some joint saving was decided about 5 years before my husband's retirement but it didn't work. Then later, about 2 years later, we both opened an account to do some savings together. Before that, I had bought some treasury bills too. For retirement, I knew I had some money to begin with."

Paula's savings also began long ago when she conceived a new idea of building a Nursery school. According to her, though it was meager from the onset, she tried hard to increase her savings so as to enable her commence her project comfortably. She also mentioned that her financial preparedness even motivated her to retire at the time she did. This was because, she realized that what she had in the bank could get her project started. Patience, Grace and Gladys who retired for health reasons also made some savings. For Grace and Patience, their engagements in Sunday employment helped a lot. Though they claimed that they did not have much - about 3 million and 4 million respectively in the bank, they had made an effort. These savings helped them a great deal since they came home sick and needed money to provide the necessary medication for themselves.

On the other hand, 9 women did freely talk about their financial in-preparedness towards their retirement. For some of them, money was not the issue. They just wanted to be at home. Such was the case of Monica and Regina who expressed the ardent need to be at home with their children and grand-child respectively. For Regina, however, later years in retirement came along with regrets for making any such efforts.

" You see, I had to come home to be with my grandchild. She was not used to anyone else. I didn't give much thought about my finances but I now have regrets that I didn't make any preparations. I did even buy treasury bills. The pay was not enough for that. My quality has also gone down the drain. I don't really have any money now. no I can't boast of anything."

With reference to other retired nurses, Emelia and Vida, being prepared financially was out of the question. Both women had pressures from the work place and family respectively. Their retirement was in a push. They had to pull out, and with frustration and disappointments. Vida explained her situation as follows.

" at the time I needed money, my husband was very sick and was not working. My children were all in school and my salary was very little. All my money went into drugs and books and fees and food. It was so tough for me. I had no money."

Four other women, all of whom retired at the mandatory age of 60, did not make any preparations however they were not assured of the fact that their gratuities were going to be enough to be in either treasury bills or business. Comfort and Cecilia who attained

about 18 million and 24 million respectively, only invested their monies in treasury bills after they had retired, while those two women expressed level of satisfaction with what they had achieved, the story was different for Deborah who also went on compulsory retirement.

" I had no savings, ... no treasury bills, nothing. All I had was my gratuity. I was expecting something quite bulky only to be told that I only had £2 million. It was shocking to me. After working hard for over 22 years. I almost collapsed."

Whilst gratuity meant a great deal to some of the women, others who knew what exactly they wanted to do, made some financial provisions towards their retirement

Income Source:

Another important aspect of the financial status of the female retirees was how they manage to make ends meet. Where were they getting the monies to feed, clothe and accommodate themselves as well as their dependents? For this study, three main areas were discovered as sources of income for the respondents.

Pension:

All to the 15 women were entitled to monthly pensions that ranged between £40,000 and £250,000 based on what the immediate past salaries were (Refer to table 7 for details on income sources). They all expressed constant inflow of their monthly pensions except that most of them were apprehensive about the inconsistencies that prevailed regarding effecting and payment of increases in their pensions.

Family:

With regards to the monetary assistance that came from family members, 7 women pointed out the important role of their children in their survival at retirement. 6 of the women had at least one or more of their children learning abroad, who remitted them periodically. Again most of their children were married and lived with their spouses. For three of the women, Monica, Elizabeth and Gladys, the contributions of their wards could not be overemphasized. Gladys, put it this way

"they do virtually everything for me. They got the phone fixed so we could communicate as often as possible My eldest daughter got a doctor for me and she pays all the bills. The children got me the shop as well as my capital too They send me food stuff and pocket money every 2 to 3 weeks Initially when I came here it wasn't very easy but as they got well established with their educational attainments, everything is working fine for all 4 of them."

Elizabeth on the other hand, was very excited about her children's achievements and extent to which they were supporting her from all angles. All her children have at least a first degree and 3 of them had professions. One Doctor, One Engineer and an Architect They all contribute massively to the upkeep of their mother Elizabeth confirmed that her pension could only suffice for her utilities Her children took care of every other thing

Monica also shared similar views,

" I thank God that I didn't retire for nothing Because I knew that if the children grew and became well off, then I will

also enjoy. I retired at the time they needed me and now they are all outside and send me everything I need."

Retired women who were being assisted by their children were overwhelmed with the degree at which their children took over aspects of their responsibilities e.g. taking care of their younger siblings like the case of Emelia. Her eldest son who is a doctor takes care of his younger brothers school fees at the University. Without his help she would not have been able to handle the debt all by herself especially with the absence of her supportive husband who died 9 years ago. Majority of the women in this group were quite optimistic.

Income Generating Activities:

Income generation activities also formed a crucial part of the life of some of the women. Whilst some operated well-established retail shops others were practicing various forms of petty trading most of which involved the sale of ice water, minerals and provision in very small quantities. Yet still, others managed to establish institution like nursery schools and clinics. While two nurses were still working on contract basis with private hospitals.

In all, 10 women engaged in one kind of activity or the other with the basic aim of generating some profit. In the case of three respondents, Patience, Grace and Gladys, their trade was a long time venture in that these businesses were in operation everyday before retirement. They described these activities of selling kenkey and petty trading and

selling materials respectively as very profitable in supplementing their previous monthly salaries and subsequent monthly pensions

Mary, Paula and Vida whose children were still of school going age found it very vital to pursue some form of activity to earn more money to cater for their wards. For these women, taking up these ventures was the best decision they ever made as Paula indicated,

" I had to do something. All the children were still schooling. I couldn't have survived with only £150,000 or so a month. So I added the savings I did to the little nursery. At least I earned about £1.5million a month and this is what I used to take care of all my responsibilities. It's still not enough but at least it's 10 times better than my pension."

TABLE: 7 FINANCIAL STATUS OF RESPONDENTS

	NAME	PREPARATION		MONTHLY PENSION AS AT 2000	SOURCES		FINANCIAL RESPONSIBILITIES			
		SAVINGS	INVESTMENTS		FAMILY	INCOME ACTIVITY	HELPERS	PARENTS	CHILDREN	OTHERS
1.	REGINA	-	-	£130,000	-	PETTY TRADING	1	-	NONE	5
2.	MARY	YES	TREASURY BILLS	£280,000	-	TRADER	1	-	4	-
3.	COMFORT	-	TREASURY BILLS	£195,000	CHILDREN / HUSBAND	PART-TIME WORK	1	-	-	-
4.	MERCY	YES	-	£200,000	-	TRADER	1	YES	1	-
5.	ELIZABETH	-	-	£40,000	CHILDREN	-	1	-	-	-
6.	VICTORIA	YES	-	£140,000	SON	-	-	MOTHER	-	-
7.	PATIENCE	YES	-	£194,000	-	PETTY TRADING	1	-	3	HUSBAND
8.	DEBORAH	-	-	£70,000	-	-	-	MOTHER	1	-
9.	CECILIA	YES	-	£190,000	-	-	-	MOTHER	1	-
10.	GLADYS	-	TREASURY BILLS	£93,000	CHILDREN	TRADER	3	-	-	-
11.	GRACE	YES	-	£120,000	-	TRADER	1	-	-	-
12.	VIDA	-	-	£160,000	CHILDREN	-	-	MOTHER	1	-
13.	MONICA	-	-	£125,000	CHILDREN	-	1	-	-	-
14.	EMELIA	-	-	£72,000	SON	TRADER	1	-	1	-
15.	PAULA	YES	-	£150,000	-	NURSERY PROPRIETOR	1	MOTHER	3	HUSBAND

In addition to the fundamental goal of attaining extra money to settle one's responsibilities, the joy of operating an activity and trying to earn some income for oneself cannot be overemphasized. Most of the women especially, those whose children had achieved good social standing appreciated the fun in engaging in an activity of that sort. The whole idea of staying active was also considered a plus for their health. One such person who appreciated her income activity as beneficial within this context was Emelia. She commented,

"the shop does not yield much in profit, but it keeps me on my feet I just recovered from a stroke and it helps me because I walk to and fro as many times as possible . . . at my own pace anyway. Just to see yourself involved in something makes you feel fine "

Financial Responsibilities:

Househelps:

One cannot discuss the financial responsibilities of retirees without giving ample recognition to the responsibilities that are borne by their househelps. With reference to table 7, 11 out of the 15 female retirees interviewed lived with househelps who, basically assist with house chores (most often those that involve the exertion of more energy e.g. sweeping, washing and cleaning.)

In most of the cases presented in this study, these househelps are not blood relations of the respondents and the retirees are responsible for their comfort and upbringing. They clothe, feed and house them. In some cases, they learn a trade or attend school whilst in

others, househelps are remunerated on monthly basis (ranging between £70,000 and £120,000 per month) The idea of living with househelps for most of the respondents was a usual phenomenon that existed before their retirement. Some of the respondents have lived with the househelps for more than 18 years like the case of Emelia and Gladys.

For Grace and Regina, additional help was needed following the rampant vacation of her grandchildren and long term presence of her grandchildren in their houses. Grace who retired for health reasons said she was so weak that she could not make herself accessible to the needs of her grandchildren who visited her very often. There was therefore the need to get a househelp. The importance of househelps to these retirees cannot be overruled. Eventhough exact figures as to how much monies are spent on these househelps cannot be attained, they also tend to be their responsibilities.

Parents:

All the respondents reported that their fathers were dead. For the five retirees whose mothers were still alive, only one of them, Mercy joined efforts with her older siblings to care for their mothers. She reported that her sisters were living close to their mother and therefore they did most of the traveling. She needed to see her mum once a while especially when she was sick.

The others experienced a different situation. For Paula whose mother lived in Togo, she had to remit her every month and it was a very difficult encounter, but she had no alternative. She explained,

"My mother is my responsibility too, including my 3 children. She lives in Togo and is not very well at the moment. My two sisters are there but they don't have enough to take care of her so I bear the expenses, and they live with and take care of her. I buy medicine, provision and foodstuff and so on. The monetary aspect is my responsibility."



Since their retirement, Deborah and Victoria remitted their mothers once a while they both explained that they are trying hard to live within their means and as such were not remitting their mothers like they used to. However, they acknowledge the fact that they were responsible for their mothers such that in case of sickness they had to be with them even if it meant borrowing money. The point here is that they are not able to remit their mothers as they would want to, because their income sources had dwindled now

Children.

The monetary expenses that the female retirees incurred in relation to the upbringing of their children also had implications for their financial status. The woman discussed the contribution they made in their children's education, clothing and feeding as very essential. Mary, the only graduate among the sample mentioned the difficulties she was encountering in this area

"All four of my children are in school. The three older ones are in the University and the last is in Senior Secondary School. Considering the economy today, it is very difficult. My husband is also on retirement some saving were done but it is still difficult. You see, my eldest son is reading architecture and that

program is very expensive I'm in the shop now and their father does not do any form of work. I feed and clothe them, as well as give them chop money. The school fees is another thing. So it's really difficult."

Paula also talked about caring for her 3 children in school and in addition taking care of her husband who is also on retirement.

"Virtually, I'm the only one that everyone looks up to. I care for my husband and my children. He doesn't do anything but tries to help me with my work. He is in fact my responsibility. No more chop money. At least not for the past 3 years or so. I feed him and I pay the children's fees too."

For Regina, her family's responsibility centered more on the extended family. She feeds and clothes her deceased brothers children as well as her sister. She however mentioned that their school fees were not part of her responsibilities. She also takes care of their hospital expenses. In another exceptional case, Paula, apart from taking care of her 3 children was also responsible for her retired husband's livelihood. She commented

"My husband is retired too and he doesn't work at all so I care for him too ... Yes, I feed him and this alone is not easy. I'm in charge of a whole house of 7 people, ... I cater for virtually everything."

As the latter confirms, although not all the women made any preparations towards their retirement, some of them may be expecting some level of comfort as far as finances and expenses are concerned while others on the other hand may be facing difficulties despite their current financial standing.

Health:

The issue of health is also considered as indispensable as far as women's retirement is concerned. For this study, it appeared that majority of the retirees did not have any serious health problems. However, in this arena, the respondents were branded into 3 main categories. The first are those who did not experience any serious ailments at all but then experienced what they termed very 'basic' problems such as menopause, pains in the back, and joints and few headaches. About 10 women fell in this category and they rated their health as normal.

The second group involves those who retired for serious health reasons. The respondents in this category described the level of improvement in the health. All the three women, Grace Gladys and Patience, indicated that their health had improved overwhelmingly as a result of the respite that they had enjoyed after retiring from their formal working lives. For instance, Graced who retired suddenly because of her health commented on her improvement

"Initially when I came home, I couldn't walk at all. I was carried in a wheel chair to the hospital. But now I can walk even though I don't go out of the house. You know . . . I feel much stronger than I was. The 'rest' has been very beneficial to me."

The remaining two women also gave an account of their ability to go about their routine house duties and their increased participation in other leisure activities. The third category includes those female retirees who on the contrary have encountered very serious health problems after retiring. The two women in this category explained that their ailments had come about as a result of stress and fatigue emanating from their engagement in routine formal work. For Emelia, inconsistencies in her health began about months after she had retired.

"It began gradually. first it was headaches, then fevers and later dizziness set in. The doctor kept telling me that I was stressed out and I had to rest. Then one day I woke up in the morning with a stroke. I couldn't walk and my face had deformed slightly."

One other issue that arose with respect to this area was how the respondents maintained and regulated their health. This issue was regarded as very essential even to those who described their health as normal. Each respondent was taking some medication, which cost them not less than 20,000 cedis, a month. The medicines included very common ones like paracetamol and uncommon yet expensive ones like Augmentin and Zantac. Respondents also reported that, they were responsible for their hospital bills.

Family Relationships:

From an operational point of view, family relationships involved all interactions between the respondent and all persons related to her through marital ties or blood. It took into cognizance, visits, telephone calls, letters or any other medium of communication between the respondent and her kin.

In this regard, respondent's relationships with their husbands, children, and other kin

members were assessed

Spouse:

Overall, family life was valued in this sample. For the married women who participated in this research, marital satisfaction turned out to be high. The women reported good marital relations with their husbands. They also talked about the essence of making up for lost time. Mary describes her relationship with her husband as very good but even wonderful after retirement.

"Since my retirement, our relationship has been wonderful. We spend lots of time together. We have just a few outings in a month but we play lots of games—ludo, chess and all that together. We see each other more often now."

Comfort also mentioned the plummeting transparency that had emerged between her and her husband as a result of her retirement. She described her husband as an absentee at home especially on her night shifts. Her presence at home has also attracted his presence and they are more familiar with each other's artistry. They also go out approximately once a month.

In the case of Patience and Paula, their husbands have been very supportive during their retirement. Their equally retired husbands who are at home almost all day, assist them with their income generation activities, sometimes acting as "errand boys", as Patience put it. Of all those who were living with their spouse, Mercy had a different story to tell,

"Eh... well, my husband does not want me to work but that is impossible. I wanted to work after retirement that's why I came

home early. . . He doesn't approve of my working, because I come home very late. . . . But I do my cooking and all that at the right time and his daughter serves him but it's not working. . . . there is a slight conflict there but I'm still working and we see more of each other only on Sundays. "

Children:

Except for Cecelia who had adopted a child from her sister, all the 14 respondents had children of their own. All the women were in close contact with their children. For those whose children were presently out of the country, telephone calls served as the main medium of communication especially on the part of the children. The women supported their children by taking care of their grandchildren and giving advice to them. The children on the other hand supported their mothers financially and gave emotional support especially in the case of widows and single women. For Victoria, her son was her "everything"

"My son is all I have. He's my brother, my husband and everything. Even in his absence, we reason together and I take no decisions without him"

Most of the women described their children as their siblings. In most cases, the children made life worth meaningful to {for} their mothers. For Monica, their relationship was exceptional

"Sometimes they all get together and call me. We do talk a lot. When they come down, we crack jokes and make fun of each other. We share our problems together and all that."

In instances when children are married, the relationship between the retirees and their children extends to their in-laws. There were only about two cases in which daughters-in-law were not cooperating. The unique relationship between female retirees and the daughters cannot be overemphasized. Women in this sample talked more about their daughters. They described them as their 'confidants'. They plan family programs together and maintain a very solid relationship. Gladys described her situation,

"My daughters are very fond of me. We are so close. They select my clothes for special occasions and recommend items for me. My eldest daughter spends time with me about 3 days when her husband travels. We tease, gossip and have fun"

For those whose children are still of school going age, the retirees find retirement as the best time to make up with their wards. For instance, Mary realized the importance of her retirement days as a period when she could get close to her children and know them better

"Due to the nature of my job, I had very little time for my kids and I feel very bad about that. I'm trying to make it up to them now. I visit them in school a lot and for the youngest child and only girl we spend more time together now. Open up to them and share their sentiments and also try hard to know and help solve their problems. I try my best to be there for them."

Other Kin Relations:

With regards to this sample, relationship with other kin makers have not been as striking after retirement. Exception however is given to parents. Female retirees have more time for their mothers now and in some cases have them come over for visits. In most cases, it was those who rented smaller apartments that complained of lack of vacant rooms to accommodate their mothers and for that matter other family members.

Siblings were visited once a while. Most of the retirees sent messages through friends to their sibling and cousins. The relationship between the female retirees and other kin relations had rather dwindled pending retirement. Retirees only saw their relatives during funerals and important family gatherings. However, most respondents described the relationship as cordial and the necessary support (often emotional) was exchanged in both ways. The existence of telephones made communication easier. Again, it was in rear cases that retirees had to finance both members of the family as has been indicated already (refer to section on financial responsibilities)

Friendship Networks and Social Ties:

The friendship networks and social ties component encompassed the individual's interaction with friends and her involvement with formal organizational settings as civic clubs, the church and professional societies. The respondents were probed on the intensity of involvement and the importance of these engagements to them

The study showed that the work place had been an important source of social contacts and friendships for those in the sample. Cecelia, missed the kind of relations that she had with her friends at work especially male friends.

"Now I have less contact with my male workmates Retirement for a single woman means that she runs around with women's groups"

Retirement for most of them meant breaking up contact with so many friends. For Deborah, it was amazing how by virtue of entering into a new period in life, one could lose very close friends.

"I had one friend that I really miss We have not met in along time. She took me as her mother and shared her problems with me. It's been about a year since I saw her."

With the issue of intimate friends, only two women referred to their involvement with very close friends. For all of them, their close friends could be traced as far back as 30 or more years. For Mary, they attended primary school through University together and even now they communicate on the phone at least once every week.

Monica who met her close friend approximately 30 years ago at a family gathering and described her as a 'sister',

"We do almost everything together. She is a year older than I am and she is Moraca too. She visits me quite often We are so close We attend the same church and even most of our clothes are the same. It's a friendship that cannot be broken, not even by our"

husbands ... my children refer to her as 'mum' and her children so the same

Most of the respondents had contracted new friendships after retirement. This comes about mostly as a result of intensifying their involvement in social activities. Predominant among these was church activities. About 13 women were leaders in the church. Others were choristers, while some belonged to other groups like Women's fellowship and Women's desk. Others were local preachers and executives of very essential benevolent bodies in the church. Church activities took a substantial amount of their leisure time. Only 2 women associated themselves with other societies like year groups of their former schools and the Lodge respectively. About 14 respondents attended church, at least once a week. For others like Elizabeth and Monica, it was an everyday affair.

Belonging to such groups was of very much importance to the retirees. It was during meetings that they could meet friends. Here, they share weekly experiences, sought companionship and advice. Most of the women described such meetings as 'talking away their loneliness' as well as a time for socializing. Regina described the benefits of her active participation as follows,

"I find extreme happiness as a member of the choir and Women's fellowship. I learn a lot, it keeps me o my feet and again it takes the boredom and loneliness away. It make me healthier because it keeps my mind active."

Elizabeth and Gladys who were both local preachers pointed out that this engagement allowed them to contribute a moral awareness and upliftment into society. Paula was also an active member of a benevolent society in her church and being a leading member, she was glad to save her community by assisting the needy.

"We assemble clothes and food and give it to the deprived people. I find a lot of blessing I that and I feel very important and responsible, knowing that some people I don't know depend on me for their livelihood."

The respondents also found themselves in advisory capacities for younger women both at church and in their neighborhoods. Most of the retirees were consulted to share opinions on vital issues in the life of other individuals. These mainly centered on marriage. With regards to the sample, only one woman mentioned the membership in the retired workers association. Most of the retirees considered the meetings as boring and time consuming. The absence of interesting social programs that was inevitable made the association's agenda highly predictable and this encouraged absenteeism.

Accommodation:

The issue of accommodation for female retirees was also regarded as a critical focal point in addressing their retirement experiences. How were the respondents housed and how comfortable were they? For this sample, 4 women rented chamber and hall whilst 2 lived in self contained apartments that they did not pay for and 9 were living either in their own houses or their husband's.

Previously, professional workers among the sample experienced different kinds of settlements due to the nature of their jobs. Mary, who had taught for some years and later became headmistress for a major part of her life before, described her accommodation experiences as very interesting.

"We have moved to so many places. In all cases, we were given very beautiful and spacious houses. I was entitled to a bungalow in all the schools that I headed and taught. I did not pay rent until 3 years to my husband's retirement when we realized we had to build our own house. Initially when we moved here, it was uncompleted but now all the finishing touches have been done."

Three other women, Elizabeth, Monica and Vida had never rented a house or apartment. For Elizabeth, her husband's appointment in Foreign Service came along with a variety of benefits, one of which was free accommodation. By the time her husband retired, they had acquired their own house.

In Monica's case, her husband had already started a building project when they met. Their marriage life, begun in an uncompleted building, until it was finally completed. After Vida married, her elder sister gave her an apartment which did not attract any rent. For these women, the issue of renting a place and its repercussions was not part of their lives. Again, 7 respondents agreed that before they acquired their own houses, renting of accommodation was the norm for them. Even though some of them, like Emelia and Gladys acquired their own houses about 6 to 10 years after they had started working, the remaining 5 retirees completed and moved to their houses either after their retirement or about 2 years before their retirement.

Regina, Cecelia, Deborah and Victoria had rented apartments all through their working lives and on retirement. As at the time data was being collected, they paid rents ranging between £150,000 and £70,000 per month. They expressed the expensive nature of renting and hoped that in the near future they would be able to acquire theirs.

The issue of maintenance was also raised. Interviewees were not sure how much went into occasional painting and other repairs but they talked about payment of utilities which in most cases the sum total was more than their monthly pensions. The average amount paid for telephone, electricity and water was £90,000 (for those who had telephones), £55,000 and £35,000 respectively.

In relation to the living arrangements of the respondents, only one out of the fifteen retirees lived alone. 6 women lived with their husbands, children and househelps. Four lived with their children and househelps, 3 lived with the husbands and househelps and 1 lived with her househelp.

Access to Transport:

Transportation was also considered as an important factor since it is believed to have serious implications for life experience in general. The lack of private transport for most of the female retirees was a disadvantage, since it disrupted many aspects of their lives. Of all the 15 respondents, only three had access to private transport. Twelve respondents relied mostly on public transport, which was sometimes perceived as inconvenient and very expensive. 4 out of the 12 women, however, depended on their husbands once a

while, which they described as inconvenient. Paula has never owned a car but relied on her husband on a few occasions.

"I wish I could get my own I'll try because when you ask for a favour you may be refused. In instances when the favour is granted it will be for a very short period and the time might not be enough for what you intend to do"

For some, they had to depend on their children for transport in very crucial moments like attending funerals and weddings Gladys commented on the help that came from her children,

"I do most of my rounds on my own yes it's very expensive but I'm very lucky my children pick me up to very important places like when I have an appointment with the doctor or when I have to go to my hometown to visit my brother. They help me when its urgent and important. I just have to call them"



A number of problems and difficulties were also expressed to emanate from the lack of personal or private transport. The absence of private transport discouraged most of the women from involving in certain activities like visiting friends who live afar Others mentioned that it even prevented them from going out of the house especially at a time that they did not have enough to spend on their welfare

There were other instances where retirees had no choice but to use public transport. In such cases like going such as going for shopping and visiting sick friends and relatives as

well as attending church activities, they complained of very expensive fares. The weekly spending on transportation ranged between ₵8,000 and ₵25,000.

Respondents believed that their limited involvement in other social activities would have increased with access to private transportation. Lack of transportation contributed to a dull and boring life for most of the women.

CONCLUSION

This chapter presented the findings of a study, which focused on the retirement experiences of 15 female retirees in Accra. It has been proved that the respondents encounter 2 stages which are (1) the retirement process stage and (2) life after retirement.

The retirement process involves what has been termed "deciding and thinking through retirement." The retirement stage or life at retirement dwells on both the living conditions in which female retirees find themselves as well as the roles they play in retirement.

The next and final chapter presents a discussion of the findings that has been outlined in this chapter and their implications. This will be done with reference to current research on experiences of female retirees.

CHAPTER SIX

DISCUSSION AND IMPLICATION OF FINDINGS

6:0 INTRODUCTION

The final chapter focuses on a discussion of the data that has been presented in chapter five. It also envisaged that the implication of the findings will be revealed in the final analysis. In the concluding chapter, four main issues are looked at. First of all, there is a general discussion of the data with respect to the indicators that were considered as vital to the retirement experiences of the 15 female. This discussion is presented vis a vis the use of relevant literature.

Secondly, similarities and differences of retirement experiences are also outlined. This is made possible by selecting some vital demographic factors and projecting their effect on retirement experiences of the sample in question. The third issue relates to the place of continuity theory in the retirement experiences of female retirees. Finally, the chapter concludes, by focussing on certain policy implication of the study and outlines some recommendations.

6:1 DISCUSSION OF FINDINGS

Income:

There can be little doubt that income constitutes an important predictor of retirement adjustment. As noted by Szinovacz (1987) "Insufficient income leads not only to perceptions of too early retirement, but also prevents retirement satisfaction in the long run. For this sample, financial conditions are not lavished and for some, extremely limited.

In her study of 62 retirees, Jewson (1982), noted that there was evidence that persons who plan ahead for retirement made a more satisfactory transition than those who didn't. Very few women in the present study had any pre-retirement preparation. These were in the form of personal savings and the acquisition of treasury bills. Those who made preparations felt it was valuable, and the majority who did not, regretted the lack of it.

For retirees in this sample, three main sources of incomes were identified. They were monthly pensions, remittances from children and income generating activities including part-time or contract jobs. Monthly pension received by female retirees were very low and woefully inadequate. This can be attributed to the generally low occupational levels of the women. Out of the 15 respondents, 8 women received remittances from their children. Of the 8 retirees, 7 had at least one child living and working abroad and remittances were made in foreign currency. The remittances came either on monthly basis or whenever there was need for money.

Income generation was very vital to the retirees especially in the absence of inflow of remittances. 10 of the women invested some part of their gratuities into one form of income activity or the other, (mainly trading). The main reason given for engaging in income generation was to supplement their monthly pensions. The respondents complained of high cost of utilities and feeding which their monthly pensions alone could not suffice. This was more often expressed by those who were still taking care of their children and other members of the family.

Health:

Respondents for this study showed positive signs as for as health was concerned. Three women who retired for health reasons reported gradual improvements compared to the initial stages of their retirement. This can be attributed to the high level of respite as a result of the availability of more time. For all the others, health was not much of a problem except for menopausal symptoms that were manifested in diverse kind of bodily pains and stress. Eventhough majority of the sample were healthy, regular medication recommended by health practitioners were considered as very expensive. In some cases self medication was adapted in order to reduce the cost of visiting a doctor particularly with regular scheduled appointments.

Family Relationships:

Few researcher that have centered on the effects of retirement on family relationships have indicated that especially for women, the family attracts a major form of attention (Kelly and Westcott 1991, Ruth H. Jewson 1982). This is mostly the case for married women. In the present study, for those who were married, the family was more or less the center of their social world. Family and home in some combination were first in importance as it reflected in their value priorities. Married women in the sample reported increase in the time shared with their husbands. There was only one case where the respondent hardly spent time with her husband after retiring from her teaching career. Mercy indicated that before retirement she had more time for her husband than after, due to the nature of her new occupation. Some of the married women reported sharing quality time with their husbands by way of engaging in long conversations (mostly the case) and playing home friendly games e.g. ludu and cards.

In this study, relationship with extended family members was not as close as that with the nuclear family. The women had coiled into their shells and concentrated more on their immediate family (husband, children and parents). Occasional calls and visits to extended family members was more the case. They saw each other during funerals and other important family gatherings. Most of the respondents however mentioned that this rather 'casual' relationship did not rule out the existences of indirect economic and social exchanges such as rendering of gifts, services, advice as well as occasional financial assistance

Again most retirees in this sample who had children were in close contact with them and were enjoying them as adults. Especially for those whose children were married and working, frequent communication existed mostly through phone calls. Johnson and Bursk (1977) suggest that affects bonds with their children are very important for the aged. Hence, it is in this sphere of emotional and social gratification that the elderly parents derive much of their family relationship

Retired women in this study perceived of their children as their siblings. Most children provided their mothers with emotional and or financial support, which was of great importance to the respondents. Children were also perceived as life investments from whom a lot of benefits were being derived. In most cases, adult children who were well off made life much comfortable for their mothers. The female retirees on the other hand played beneficial roles especially in the area of grand mothering. A number of the respondents described this assistance as the least they could offer in appreciation for the kind gestures of their wards.

Friendships and Social ties:

The role of social club involvement and friends in the lives of older persons appears controversial. Depending upon a particular school of thought, research evidence can be cited to indicate either that as people get older, social club participation becomes less important and friendship networks decline (Cumming and Henry, 1961; Troll, 1971), on the other hand involvement in social group activities increase. Voluntary associations are generally considered to be an important mechanism for the personal and social integration of the aged.

In the present study, the female retirees mostly maintained long term friendships. Intimate or close friendship was however not popular with about two-thirds of the respondents. Most of them also expressed that they still had friends who were working giving them a bridge to their former work world. Visiting friends was however not an enviable activity. Most of them only got in touch with friends when necessary. Others made use of phone calls as a medium of communicating.

With regards to social club activities, involvement in church activities was most predominant. Church activities were also a common source of new friendships (mostly casual). Twelve retirees took church activities seriously and spent a considerable amount of their time on it. In her study of professional and non-professional retirees, Ruth Jewson (1982) also found that participation in church activities was very common among her respondents and it was a one way of overcoming loneliness and boredom.

Retirees in this sample did not patronise retirement or elderly association meetings. Again, only 2 or 3 of them were involved in voluntary activities, the Lodge and other ethnic based associations. It must be mentioned also that participation in most of these activities were intensified after retirement even though only two people joined new groups after retiring.

Some cardinal benefits that were attached to friendships and social club participation was the frequent contact with friends, as well as gaining self-respect or status since most of the retirees served in advisory capacities and were role models for younger generations of their groups and associations. A means of whiling away the time cannot go unmentioned. In her study of female professional retirees, Christine Ann Prince (1998), indicated that, all respondents reported being active in a variety of community and social related positions in their retirement. They emphasized their involvement as one way of dealing with the increased time they have after retirement, as well as a way of responding to the need to feel productive and useful in retirement.

Accommodation:

Accommodation related issues in the lives of retirees is the least researched both internationally and locally. In his presentation on preparation towards retirement, E.N. Appiah (1992), noted that difficulties related to housing emerged as the second most important problem that respondents envisaged. In his study of the Ghana Police Service, Dogbey (1993), indicated that only 24% of the respondents owned their own accommodation. 16% were going to put up in family houses whilst 60% were renting accommodation.



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In the current study, 4 respondents were renting accommodation and this had always been the situation even before retirement. One of them, Regina, expressed the desire to put up her own small apartment in the near future. For the others, putting up a building meant nothing but mere speculation. Apart from Monica, all the other women who were not renting accommodation did so for some time (about 10 years at least), before attaining their own houses. The issue of renting was a problem as their respective rents kept accelerating by the years. For those renting accommodation currently, it has been very expensive, taking into cognizance the salaries they even received before retiring. For now, it was even worse especially for those who did not have any other sources of income than their pensions. One peculiar characteristic of this cohort of women was that, they were all living on their own. That is to say, none of them under no circumstance had to live or lived in their children's houses especially in cases where the retirees had adult children who were living with their own nuclear families. Again, none of them was living in a family house or had any intention of living in her family house.

Transportation:

An accumulating body of evidence shows that absence to personal transportation can have far reaching implications for the quality of life of retired persons and the elderly in general. In one set of studies, Cutler (1972), reported that availability of personal transportation was associated with higher life satisfaction among older residents of a rural community.

The data discussed in this paper provide additional empirical confirmation for the general proposition that the quality of an older person's life is dependent at least in part, upon the

availability of means of personal transportation. As indicated already, 13 women retirees out of 15, depended on public transport which for them was expensive, inconvenient and insecure. What the study showed was that mobility restriction narrows the social world of these women and tends to affect them negatively by creating boredom, loneliness and inability to visit and frequently participate in social activities.

6:2 FACTORS ACCOUNTING FOR SIMILARITIES AND DIFFERENCES IN RETIREMENT EXPERIENCES

Education:

Since the educational background of a person determines her socio-economic position or her receptivity to realistic ideas, it is considered as a vital ingredient as far as one's comfort at retirement is concerned. For this sample, only 1 woman had obtained a degree and this had positive repercussions for her retirement. Mary, who graduated from the University of Ghana, Legon, with a degree in Geography, gradually rose through the teaching ranks and finally became a headmistress for most of her working life.

Her education affected her way of thinking such that she was very realistic about the fact that retiring was inevitable. She was one of the few female retirees in the study who made adequate preparations for her retirement though it was a joint endeavor with her husband. Comparatively, her occupational level had a positive effect on her salary, which in turn had ripple effect on her pension. Among the 15 respondents, Mary received the highest pension to the tune of ₵250,000 per month. Even though Mary has children who are all in

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school, she is quite comfortable in the sense that, she and her husband live in a house of their own and are able to cater for their household.

On the other hand, Deborah, who had only up to Middle School training without pursuing any other professional or commercial program was the least happiest in her retirement. With a meager amount of ₦70,000 per month, as pension, living in a rented 2 room apartment with her retired husband and children found her present state of life as very uncomfortable and disheartening. Her gratuity of 2 million cedis for serving as hospital cook for over 25 years was not enough to invest in any substantial business.

It is thus not surprising that as an advice to all workers, most of the respondents advocated for the acquisition of higher educational skills.

They noted that those with higher levels of education were better off and that if they had a second chance in life, attaining a high education would be their primary ideal focus.

Occupational Background:

The importance of an individual's occupation in the study of retired persons lies in the fact that it determines not only her skills but also her retirement income. In the present study, the former occupations of the female retirees have been branded into two main categories for the purpose of easy comparison. They are professionals and non-professionals. In talking about professionals, reference is made to the "learned professions". Thus in the sample, the 8 female retirees who served in capacities of nurses or teachers, were classified as professionals whilst all others were classified as non-professionals.

In the study, it was realized that of all the 8 respondents, who reported that they made some financial preparations toward retirement, 5 were professionals. Again, of all the 8 professionals, 7 received monthly pensions not below ₦125,000. Comparatively, this was better than pensions received by non-professionals. Moreover, all professional retirees engaged in an activity that fetched an additional income to their pensions. Of all those who resorted to trading at retirement, teachers managed bigger businesses that involved higher capital than those who were not professionals.

Unlike teachers, the nurses in the sample clinged to their career even after retirement and this is where they sort additional income. While Comfort and Vida were still working as nurses on part-time basis, Paula had set up a nursery which was motivated solely by her contact and experience with the children's hospital and further, Elizabeth set up a clinic, which though does not fetch so much like it used to, is still in operation. Again, no professional retiree rented a house or an apartment. In essence, professional retirees seemed more focused and showed better signs of comfort than non-professional retirees. Nurses as has been indicated, had their skills to rely on after retirement. This could be due to the fact that they received comparatively high incomes and for that matter, were likely to have accumulated enough savings to provide an appreciable supplement to their pensions.

Marital Status:

Marital status of female retirees also goes a long way to determine their life experiences. For this sample, there were 8 married women, 4 women were divorced and 3 widowed. 7 out of the 8 married women teamed up with their husbands to provide their personal

accommodation. In other words, out of 10 women who had their own accommodation, 7 of them were married. With respect to accommodation, 3 of the 4 divorcees were renting and 2 of them did not believe they would be able to build their own houses. Two of the widows were comfortable when it came to housing, since their husbands helped them to acquire their own houses before their death.

Again, all the married women, except Deborah and Monica, were engaged in one kind of income generating activity or the other and married women spent less time outside than widows and divorced women, who had devoted most of their time to many church activities. Married women also engaged in other social activities but this was done in moderation.

Married women enjoyed the support and company of their husbands. Those who reported of loneliness and boredom, were mostly single women (widows and divorcees). For this reason, single women were more concerned about making casual friendships and spent more time calling friends on phones.

Children:

Though family events, specifically child bearing, interrupts the working lives of women and sometimes even prevent them from working for longer periods of time. The contribution of children to their mothers at retirement cannot be overemphasized. In this study, children were described as an investment and assets than liabilities. As Elizabeth pointed out "all you have to do is make sure you give them the best of moral training and

formal education and you have done your part . . . at the right time, you will reap the benefits”

For those whose children were adults and employed, life was more comfortable. The case of Elizabeth is an example. Elizabeth had 5 children, 2 girls and 3 boys. All of them were graduates and received most of their education abroad due to her late husband’s foreign service. All five of them were in reputable professions namely, Architect, Lecturer, Medical Doctor and 2 Fine Artist / interior designers. Her children and in-laws remitted her on monthly basis. Though Elizabeth didn’t have a car of her own, her children made their drivers available whenever the need was urgent. They supported her emotionally and kept her company on weekends. With the help of her children, she is able to pay her monthly utilities which her £40,000 monthly pension is woefully inadequate.

This was also the case for Monica whose children were all living and working abroad, as well as Gladys whose children were in very good businesses. Through out the interview, Gladys pointed out the importance of her children in her retirement. She commented, “but for the children, life would be unbearable. After I put in all I had into this building (referring to her house) I was left with nothing . . . the capital I used for my shop came from the children as well as the furniture.”

Retirement Timing:

The time at which people decide to retire also plays a role in the sort of experiences that they are likely to encounter. In the sample, early retirees (those who retired at least at age

55 and below), seemed to have adjusted better at the time of the interview than late retirees especially those who retired at the age of 60.

It has been found that, those who retired early lived in unrented accomodation and seemed to be getting on with their lives without any difficulty. For those who retired at 60, they seemed to be a 'lagging behind', especially in terms of deciding on which income generating activity to embark upon. Whereas late retirees had ample time to think through, prepare and "taken-off" at the next stage of their "working lifes", early retirees by virtue of whatever reason (except health), approached retirement with more enthusiasm.

Whilst late retirees took consolation in the fact of receiving full pension gratuities, early retirees reiterated the fact that the reason for their retirement had been fulfilled to a large extent. Consequently, those who retired for health reasons were experiencing improvements and those who retired for reasons of boredom with work and inadequate income for survival had gained the joy of redirecting their interest to achieve their various aims.

6:3 CONTINUITY IN RETIREMENT

With regards to this study, continuity is described or explained to mean what Atchley 1989 has termed as "External Continuity" It is defined in terms of a remembered structure of physical and social events, role relationships, and activities. Perceptions of external continuity result from being and doing in familiar environments, practicing familiar skills, and interacting with familiar people. Continuity is thus the persistence of a

structure of relationships and overt behaviors. Moreover, unlike taking continuity to mean sameness, homogeneity, or lack of change, it is used to mean coherence or consistency of patterns over time.

Within this context, the value of continuing patterns throughout stages of adulthood is supported. Researchers investigating women's retirement have disclosed patterns of continuity in women's adjustment to retirement as well as women's transition to and retirement (Christine Ann Prince 1998). In her study of 14 retired women, nine reported experiencing retirement as a continuation. Continuation was experienced mostly in the area of lifestyles and long standing friendships. In the present study, three dominant areas in which continuity has been manifested are (i) involvement in social activities, (ii) Relationship with family, and (iii) Involvement in income generating activities.

12 female retirees were actively involved in church activities. The women engage in this activity far before retirement and were still involved after retirement. 7 of these women had intensified their commitment after retirement as a result of availability of time. Of all the 15 respondents interviewed, only one person had joined a new organisation at church after retirement, in addition to her two other activities.

Secondly, regular involvement with the family was prevalent even before retirement. eventhough intimate relationships with the family has narrowed down to the nuclear family. Interactions with extended family members takes place mostly on phones and through messages. Physical presence communication, is now limited to special and important family gatherings. Interactions with children and husbands (in the case of the

married women), have rather intensified after retirement. This is again due to the availability of time.

The third arena of continuity was the involvement in an income generating activity. One main aim for which women worked at all was to acquire salaries to earn a living. Though these women were working in formal organizations in institutions, some of them took to engaging in other activities that fetched them additional income. In the sample, the number of women engaged in other income activities apart from their formal work were four. After retirement whiles these four women continued with their secondary jobs, 7 out of the remaining 11 retirees, found themselves busy with new trades or other avenues of generating additional income to supplement their monthly pensions.

In effect, 10 out of 15 female retirees engaged in some kind of work pattern or the other. 5 of them further mentioned that this activity of income generation, took more of their time at retirement than any other activity. The only difference between work before and after retirement was that, working after retirement was more flexible.

For the three areas mentioned above, the female retirees have experienced a level of consistency with certain interactions and relationships intensifying due to the availability of the "magic" ingredient, time. Having mentioned this, further attention is also paid to certain inconsistencies or appropriately put, certain discontinuities that were perceived to have occurred or experienced by the respondents as it unfolded in the speeches.

The women in this study, like women generally, experienced a couple of relocating of their families and multiple job positions in various areas of the country. This was more the case with nurses and teachers who had to go on transfers, which were rather rampant for some of them. The issue of marital disruptions in the lives of some of these women cannot go unmentioned. In addition to this, is the occurrence of the painful death of a spouse, sibling or parent. As has been discussed already, marital status of a woman has repercussions for her retirement experience. For divorcees and widows the impact is great. None of the respondent mentioned the death of a child. Mary Beatson (1989), indicated that experiences of discontinuity is likely to assist women in overcoming challenges encountered in later life, such as retirement transition. For this sample, the same is anticipated.

6:4 SUMMARY AND POLICY IMPLICATIONS

In spite of the increased emphasis on the aging in our society, the issue of women and retirement has been neglected. Therefore, it was the purpose of this analysis to explore the life experiences of female retirees in Accra. In general, the findings indicate that selected factors are significantly related to retirement experiences.

Among the respondents, the majority of female retirees found life pleasant in retirement than it had been in their working days. Irrespective of the financial inadequacies that faced most of the women, the idea of relaxing and not being subject to any rigid routines and stress from the workplace was better appreciated. The satisfaction found in retirement by those in this sample were related to their ability to identify and use a wide

variety of options, their ability to enter new "careers", their linkages system to family members, their social club networks and fairly good health

Significantly, marital status has been found to be of very much importance to women's retirement. Women who were married were at an advantage over non-married women. This was with respect to the support that was derived from their husbands. This was further manifested in the level of companionship and the sharing of ideas as well as the pulling together of resources to manage life. Non-married women tended to complain more about feelings of loneliness and boredom. Again, the role of children in ensuring a comfortable life for their mothers at retirement cannot be overemphasized. Women who had children described their children as 'siblings' and confidants who helped them emotionally. This was especially in the case of non-married women. Women whose children were adults and were working, as well as those who had children living abroad, were remitted and this went a long way to support them financially.

Though most of the women did not complain of severe health problems, that had rendered them incapable, the data indicated that majority of them, if not all, sought regular medical attention and most of them were put on regular medication which they described as very expensive. Also, of all the social activities that the retirees engaged in, church activities took precedence. Women belonged to not less than two groups of organizations in their respective churches. The respondents hardly mentioned their involvement in retirement programs and meetings because of the unavailability of well-organized and interesting line of activities. In all only 3 women were involved in



benevolent organizations and only 1 woman was actively involved in her school year-group association.

Moreover, the study showed that women's monthly pensions were very meagre and for this reason, majority of them took up new economic ventures after retiring to supplement their pensions. Single women were heads of their household and were financially responsible for the upkeep of members of their households.

Evidence emerging from the study illustrates that the joint effect of high educational attainment, marital status and bearing of children at an early age on the living conditions and relationships of female retirees at retirement is overwhelming. This, at least, holds true for the sample that has been studied.

With reference to the above indications, the following suggestions are projected for policy consideration

- 1 Education for retirement should begin early in one's working career. Counseling and planning programs can be offered in the workplace, schools, churches and other recognized social organizations, within the country before one reaches that stage in life. Educational programs in the forms of debates, seminars, and dramas should center on very vital issues such as relationship with grown children, use of available time and how to manage grief, bereavements and remarriages, as well as disruptions in marriages
- 2 In order to reduce the financial pressure on female retirees, a substantial increase in pension including future regular reviews and adjustments to cost of living, must be ensured. Since available sources of income do not offer enough guarantee to solutions

of problems while in retirement, flexible part-time jobs and positions should be created and made available to those in their retirement years who need or want to work.

3. Since health is an important factor related to retirement, a policy implication for reducing voluntary retirement (for reasons of health) would be the improvement and extension of the present health care system and rehabilitations services for the aged and for those approaching their later years. To begin with, programs should be put in place to promote subsidies in Medicare for retirees and in later years should be made free.
4. Accommodation has been one of the biggest problems that retired women face in Accra. A housing program should be put in place either to help workers to build their own houses before retiring or to house retirees comfortably and at affordable rates or prices.
5. Well-organized program for retired women could decrease the degree of isolation experienced by women. Because of the preponderance of single (widowed and divorced) when in the retirement years, such involvement in such groups could foster social contact and enhance activeness.

Furthermore, the supportive networks of church organizations especially, should be motivated to reinforce the individual at retirement. For successful retirement, one needs to continue to interact with others and have needs met for love, emotional support, affections and physical contact. Churches should organize substantive programs to meet such needs.

6. The information media should also be motivated to give special attentions on coverage to promote awareness on the consequences of retirement on women.

especially and educate workers (especially those reaching their retirement) as to what to expect and how to deal with or manage stressful situations after retirement.

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APPENDIX

DEPARTMENT OF SOCIOLOGY UNIVERSITY OF GHANA LEGON

INTERVIEW GUIDE

This interview guide is about a Research I am conducting on the subject "Experiences of Female Retirees in Accra" as part of my M.Phil Programme at the Sociology Department of the University of Ghana, Legon

I would be pleased if you could spend some time to answer questions in this interview guide as part of your contribution towards my effort

I can assure you that, all information will be kept confidential and used only for academic purposes.

Thank you.

Demographic Information

- 1 Age
- 2 Marital Status
 - 1 Married
 - 2 Divorced
 - 3 Separated
 - 4 Widowed
 - 5 Never Married
- 3 Year of retirement
- 4 Age at retirement
- 5 Former Main Occupation
- 6 Secondary Occupation if any
- 7 Level of Education
 - 1 Middle School
 - 2 Vocational / Commercial Institute
 - 3 G C E 'O' Level
 - 4 G C E 'A' Level
 - 5 Training College
 - 6 Polytechnic
 - 7 University

- 8 Ethnicity
- 9 Religion
- 10 Number of Children
- 11 Area of Residence

Occupational History

- 12 How many positions did you hold?
- 13 Number of years spent in last position?
- 14 Did you work consistently or leave and re-enter the work force?
- 15 If your work was interrupted what were the reason or reasons?
 - 1 Birth of child
 - 2 Relocation due to husband's job
 - 3 Lack of interest in job
 - 4 Other

Perception about retirement

- 16 What was your main reason for retiring?
- 17 How did you perceive retirement?
- 18 Is your retirement experience what you expected to be? Why do you say so?
- 19 Did you have any set goals for retirement?
- 20 What are they?
- 21 Have you been able to achieve any of these goals? If no, why?
- 22 If given the opportunity to work and retire again, what would you do and what would you not do?

Work Experience

- 23 Which institution did you work with (exact location)
- 24 How would you describe your years of work
- 25 What do you miss most about work?
- 26 What are the difficulties you faced while working
- 27 What would you say was your main reason for working?

Retirement experience pertaining to

(a) Time use

- 28 Would you say that you have more free time now compared to before retirement?
- 29 If yes, to which activity do you devote most of your time and to which do you devote less of time?

30. If no, why is it so?

(b) Income

- 31 Did you make any financial preparations towards retirement?
- 32 Can you tell me what your income source of sources are (pension, family, other)?
- 33 How much do you accrue in a month?
- 34 Is your present income enough to meet your living expenses?
- 35 Do you have any financial responsibilities? What are they?

(c) Health

- 36 How would you rate your health before retirement and after retirement?
- 37 Do you have any health problems at the moment?
- 38 If yes, what are these problems?
- 39 How do you cope with them?

(d) Family Relationships

- 40. Do you have any (i) siblings, (ii) children, (iii) husband?
- 41 How will you evaluate the relationship existing between you and these persons?
- 42 How different is your interaction with them now different from before retiring?
- 43 Are you caring for any family member at the moment?
- 44. What exactly are your responsibilities (e.g. paying fees, providing food, clothing, and shelter)?
- 45 Would you say there are any problems / positive occurrence relating to your family members that make life easy or difficult for you?

(e) Friendships and social ties

- 46. Do you have any friends?
- 47 If yes how often do you meet with your friends?
- 48. Have you made any new friends since retirement? What impact have they made on your life?
- 49. Have you experienced any loss of friends or social contacts following retirement?
- 50. If yes, in what ways have these losses affected your life after retiring?
- 51. Do you participate in any social club activities? If yes, which of them are you actively involved in?
- 52 Were you involved in these activities before retirement?
- 53. How has participation in these activities affected your life after retirement?

(f) Housing

- 55. Can you describe the issue of housing and transportation before retirement (e.g. Provision of accommodation by employer, easy access)?
- 56. Are you renting accommodation presently?
- 57. If yes, how much do you pay per month?

(g) Transportation

- 58 How do you get around i.e. running of errands (shopping, visiting etc.)?
- 59 How was the situation before retirement?
- 60 Would you say the issue of transportation has affected your life after retirement?
- 61 In what way?

