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The Elderly Peoples' Perception of Their Psychological Wellbeing in Selected Mainstream Churches in Affluent Karen-Langata Nairobi, Kenya

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Abstract

The world is experiencing exponential growth in the elderly population. Old age is a difficult time characterized by unfamiliar terrain of loss of traditional family social systems, poor health, and social challenges. It is in this backdrop that the study purposed to explore the lived experiences of the elderly which influence their psychological wellbeing from selected churches in Karen- Langata, Nairobi. The study used a qualitative descriptive phenomenological approach. Purposeful sampling method was used to select 11 respondents in the in-depth interviews and 12 respondents in the focus group discussions (FGD's). The population of the study was the category of the young-old who were 60-75 years. Verbatim data was transcribed, and descriptive themes were generated to show individual perspectives. The findings of the study indicated that elderly people felt that having family nearby, giving back to the community, and participating in church activities gave their lives meaning. Priority was not given to setting personal development goals before retirement, but the elderly fit their cultural script. The National government should have policies that ensure workers are given financial education to help them set goals while in employment to prepare for old age. To help the elderly improve their psychosocial wellbeing, mental health professionals like psychologists, counselors, and marriage and family therapists should be made available to them. The churches should also prioritize programs for the elderly. They should have transportation arrangements for those who are unable to attend services.

Keywords: *Elderly people, perception, psychological wellbeing*

1.0 Introduction

The world is experiencing an extraordinary longevity revolution, which has made population aging a global phenomenon (United Nations, 2019). Chronic health challenges that come with old age diminish the wellbeing of the elderly, their families, the country's health systems, and economies, and it is therefore a problem that must be addressed (Naja et al., 2017). Better healthcare, and economic, and social development have resulted in the world's 709 million

elderly people in 2019, a figure that is expected to double by 2050 (Zang, 2021). There were 1 billion people who were 60 years of age or older by 2019. The number is expected to rise to 1.4 billion by 2030 and to 2.1 billion by 2050 (Chiu et al.,2023). In 2019, 703 million people were 65 and over and the number was expected to increase by 16% by 2050, so 1 in 6 people will be over 65 years old (World population aging, 2019).

The rising numbers of the elderly population have been noted all over the world. By 2019, out of this population, the elderly population was 37% in Eastern and Southern Asia; Europe and Northern America 28.5%; Latin America and the Caribbean 8%; Sub-Saharan Africa and North Africa 5%; and West Asia 4% (World population aging, 2020). Kenya has also experienced a surge in old people. There were 2.7 million elderly people which was 6% of the total population. According to the 2019 National Census, 2.5 million were old people were 65 years and over in 2020 (World population aging, 2020). This is a worrying trend that needs to be addressed.

Some factors can contribute to the way the elderly perceives their psychosocial wellbeing. These include a lack of economic security, social security or policies, individualism, and poor adjustment, which can lead to poverty (Mistry et al., 2021). Low social and economic status as a result of retirement, as well as loneliness when spouses and significant others die, can result in feelings of isolation and psychological distress (Freak-Poli et al.,2022). On the other hand, looking after the elderly, which was a tradition world over, has been compromised by low fertility rates, urban migration, urbanization, and the development of an economic society has made it hard for children to look after their parents (Hao, Haiyan, 2021). Psychological well-being refers to people's assessment of their lives (Horwood & Anglim, 2019). It consists of positive and negative affect on mental health, which is comprised of happiness and life satisfaction if it is positive or anxiety and depression in ill mental health (Tadon, 2017). Psychological wellbeing is contextual. It is a result of people's activities in the system of their real relationships with their environment. It can also be defined as an effort by people to improve their lives to reach their potential. Therefore, having a sense and a purpose in life while coping with challenges and trying to achieve their valuable goals (Lopez et al., 2019). There are two types of psychological well-being: Eudemonic and hedonistic wellbeing.

1.1 Problem Statement

The literature above has established that there is a global concern about the growing number of elderly people, which needs to be put into perspective. Most of the studies on the elderly have been done in developed countries, which reflect their environmental contexts and cannot be applicable in a different setting (Chung et al., 2021; Lopez et al., 2020; Saadeh et al., 2020). A few studies on the psychosocial wellbeing of the elderly have been done in Nigeria and South Africa (Animasahun & Chapman, 2017; Geffen et al., 2019; Wang et al., 2018). Studies on the elderly in Kenya have concentrated on the elderly living in rural areas, poor urban settings, and old people's homes (Henia, 2019; Kago et al., 2016; Kyobutungi et al., 2010). This study endeavoured to fill the knowledge gap in literature in understanding how the elderly who attend mainstream churches in affluent Karen- Langata perceive their psychological wellbeing. The study aimed to gain a better understanding of how their self-perception of their psychological wellbeing influenced their everyday experiences. In addition, the study sought to identify policies that can mitigate the problems they face.

1.2 Research Objective

To explore ways, the elderly peoples' perception, influence their psychological wellbeing in selected mainstream churches in affluent Karen-Langata Nairobi, Kenya.

2.0 Literature Review

2.1 Theoretical Review

The Psychosocial Theory of Development was developed in 1950 by Eric Erikson, who lived from 1902-1944 as cited in Henia (2019). The theory proposes that human beings are unique with varied personality traits which can be positive or negative, inborn or acquired, and developed over a lifespan. It also posits that social relationships are crucial at each stage of personality development. Erickson believed that people make conscious choices in life regarding their social and cultural needs. They are also motivated to resolve psychosocial problems by the needs of society. This helps them to contribute to society and to lead meaningful lives (Maree, 2021).

Erickson's theory is based on epigenetic principles whereby human beings develop by unfolding their personalities in predestined eight stages of development from infancy to late adulthood (Colangeli, 2020). These stages are influenced by the social-cultural environment (Bailey et al., 2021). Each stage has a conflict or developmental task to accomplish. Therefore, the progress to the next developmental stage is determined by the success or failure of the previous stage of development. Failure to properly negotiate the developmental stages may lead to problems later in life (Center, N.O.B.P. 2021).

2.2 Empirical Review

Psychological well-being refers to people's assessment of their lives (Horwood & Anglim, 2019). It consists of positive and negative affect on mental health, which is comprised of happiness and life satisfaction if it is positive or anxiety and depression in ill mental health (Tadon, 2017). Psychological wellbeing is contextual. It is a result of people's activities in the system of their real relationships with their environment. It can also be defined as an effort by people to improve their lives to reach their potential. Therefore, having a sense and a purpose in life while coping with challenges and trying to achieve their valuable goals (Lopez et al., 2019). There are two types of psychological well-being: Eudemonic and hedonistic wellbeing.

Eudemonic Wellbeing and Hedonistic Wellbeing

Eudemonic wellbeing or affective wellbeing focuses on a person's meaning and purpose in life and appraised constructs like self-acceptance, environmental mastery, positive relationships, personal growth, and purpose in life (Boccardi & Boccardi, 2019). Hedonic wellbeing measures feelings like happiness, sadness, enjoyment, subjective wellbeing, and positive emotions (Stelhow et al.,2020). Dimensions of psychological wellbeing therefore spring from eudemonic and hedonistic wellbeing.

Dimensions of psychological well-being

Psychological wellbeing, therefore, consists of 6 distinct dimensions of wellness, namely: environmental mastery, autonomy, having positive relations with others, personal growth, having a purpose in life, and self-acceptance (Medveder & Landhuis., 2018). According to Litzelman et al., (2017), environmental mastery is an individual's ability to manipulate their environment and make use of the most available opportunity and resources to meet their needs. Individuals who fail to master the environment may face consequences. have a difficult time managing their environment to meet their needs and adjust to the situation of their surroundings through physical and mental activities as a result, this may have an impact on their social lives and ultimately their psychosocial wellbeing (Oades & Mossman, 2017).

According to Bölenius (2019), autonomy is frequently used interchangeably with self-determination; it refers to the concept of individuals making their decisions without being

influenced by others. It is also the ability to make personal choices regardless of one's ability to carry those choices out. This may make it difficult to apply the concept of autonomy to the elderly who require assistance and make decisions in collaboration with significant others. Having positive relations with others means having warm and trusting relations with other people (Erfani, & Abedin, 2018). Personal growth means being open to new ideas and experiences while at the same time realising one's potential (Kruse ,2020). Having a sense of purpose in this context refers to the presence of goals and meaning in the lives of the elderly (Lopez et al.,2020) Self-acceptance entails having a positive attitude towards oneself (Prichard et al., 2020). Individuals who have attained self-acceptance have positive attitudes toward themselves and others (Cooper, n.d). This allows them to understand and make sense of various aspects of themselves. The elderly who believes that old age is a normal part of life adjust quickly. According to Medvedev and Landhuis (2018), self-acceptance is an essential component of psychological well-being. If this goal is not met, elderly people are more likely to fall short of achieving psychological well-being.

Old age comes with many challenges for the elderly. The World Health Organization (WHO, 2017; Vespa, 2018) posits that mental and neurological disorders account for 6.6% of those who are 60 years and over. About 15% of the elderly over 60 years suffer from old age diseases like mental disorders, diabetes, hearing loss, and osteoarthritis. Dementia affects 5% of the population, depression 7%, anxiety disorders 3.8%, and substance abuse 1%. The elderly experience reduced capabilities and functional loss. Reduced mobility, chronic pain, and frailty result in their need for long-term care (Grimmer et al., 2019). Other factors such as spouse bereavement, decreased social economic status after retirement, and child bereavement becomes stressors, leading to isolation, loneliness, and psychological distress (Bedaso & Han,2021).

The vulnerability of the elderly makes them susceptible to elder abuse, which may be physical, verbal, financial, or sexual, and which may influence their psychological wellbeing (Malmedal & Anyan, 2020). The elderly may also suffer abandonment and neglect, which leads to a loss of dignity and respect (Banerjee et al.,2020). According to Pak (2020), these factors can lead to lasting psychological problems like depression and anxiety, which would influence the psychological wellbeing of the elderly negatively, according to a study done in rural Turkey on the preference risk factors in elder abuse. The growing number of the elderly globally has therefore led to studies of their psychological wellbeing.

3.0 Methodology

The study used a qualitative descriptive phenomenological approach. Purposeful sampling method was used to select 11 respondents in the in-depth interviews and 12 respondents in the focus group discussions (FGDs). The population of the study was the category of the young-old who were 60-75 years. Pac University and NACOSTI gave the researcher permission to conduct the study. Data was collected using videotape recordings and field notes. Verbatim data was transcribed, and descriptive themes were generated to show individual perspectives.

4.0 Results and Discussion

The research questions the study sought to answer was, in which way does the elderly peoples' perception influence their psychological well-being? To achieve objective one, the study interviewed the elderly on the purpose of their lives at their present age, ways in which they had been open to personal development, how they had adapted to their present age, how they had attained self-acceptance and in which ways that had influenced their psychological wellbeing. Under purpose of life the study interviewed the elderly on what their life at that age

was like and what motivated them as seen from what they deeply valued now, what brought them fulfillment and happiness, what influenced their behaviour and sense of direction and created meaning for them. The study also interviewed the elderly on what in their present age prevented them from finding meaning in their lives.

The study also interviewed the elderly on how their present age had influenced their personal development. How they had opened themselves to new experiences or broadened their horizons to fulfill their potential. In seeking to know their perception of self-acceptance, the study sought to understand how they accepted themselves in their present age and if they had understood their weaknesses or strengths. How they were dealing with their regrets or disappointments and what was their feelings about their lives up to that time. Extraction of various expressions of respondents' subjective experiences provided data on how the elderly perceive their psychological well-being. Table 8 shows the results, which were indicated by a summary of themes and sub-themes captured in the in-depth interview as indicators of psychological well-being.

Table 1: Themes and Sub-Themes Indicators of Psychological Well-being

THEMES	SUBTHEMES
Impact of old age on the elderly peoples' Purpose of life. Motivating factors in the elderly that brings fulfillment. Demotivating factors that hinder the elderly people's quality of life.	-Being in charge of their lives, a relaxed life free of routine, finishing projects. -Value for family, doing what they love, engaging in community work, meeting others, starting new ventures. -Poor health, family feuds and loneliness after the death of a spouse.
Goals setting before retirement. Openness to new experiences Impact of lack of personal independence and Self-reliance in old age Regrets and disappointments in old age. Self-acceptance in the present life and adjustment to old age	-cultural scripts, lack of preparedness and financial education -Building, engagement in community endeavors, exercising, going back to school, starting new ventures -Spousal, bereavement, decreased social economic status, reduced capabilities, loneliness -Old age diseases, bereavement of a spouse, lack of money, family feuds, cultural scripts, lack of financial education. -Living within their means, keeping busy, joining church groups,

Effects of old age on the elderly peoples' purpose of Life

Purpose of life is one of the distinct dimensions of wellness of psychological wellbeing (Medveder & Landhuis, 2018). A sense of purpose is regarded as a critical component of well-being and refers to the extent to which people perceive their lives to have meaning, direction, and goals (Lopez et al.,2020). Having a purpose in life for the elderly means working towards these goals and having a feeling that their lives matter. A higher purpose in life gives people a greater will to live, which allows them to bear more short-term discomfort because they

understand why discomfort is worth enduring (Frankl, 2006 as cited by Kim et al., 2020). The study interviewed the elderly and attempted to determine their purpose in life by interrogating what their lives were like before and after retirement, the motivating factors in the elderly and how it gave them a sense of fulfilment and meaning in life. The study interviewed the elderly on what in their present age prevents them from finding meaning in their lives.

Impact of old age on the elderly peoples' Purpose of life.

Before their retirement, the majority of respondents had led very busy lives characterized by routine in different professions. At their present age, the majority of them led relaxed lives Only 2(18.2%) of the elderly people interviewed were fully engaged in their work five days a week. The subjective feelings of the elderly are captured in the sentences that follow:

Respondent No. 01. A retired secretary,69, a widow, and a mother of 4 reiterated: *I decide what to do when I wake up. Most of the time I'm at home resting. Other times I can decide to go shopping, go to the salon, or go to hospital if I have a clinic appointment to attend. Saturdays are spent attending weddings if there is any and on Sundays, I attend church service.*

Likewise, Respondent No.04 a retired secretary 70, a widow, and a mother of 4 intimated that: *When I wake up in the morning, I do housework, sometimes check on the properties. I have a prayer meeting in town on Tuesdays and the widows' fellowship on Wednesdays once a month. We also have a neighbourhood fellowship that rotates in people's houses. We have a cousin's fellowship once a month where we contribute Ksh. 6,000 and share 100,000 while the rest is banked. We also buy land, and plots like in Githurai where we have built rental houses.*

Similarly, Respondent No.06 a retired marketer,72, married and a father of 3 replied that:

I wake up earlier than my wife at 5 am, pray, exercise, read, listen to Don Williams to reminisce about my youth, make breakfast and wake up my wife before going out to meet my friend. I enjoy the company of some old friends. There is one I grew up with and has been my friend for as long as when we were in school in upcountry. We walk with him for 12-16 kilometres. I enjoy the countryside and open places.

Respondent No.08. a retired administrator 74, married and a mother of 5 said*:"* I started a business after retirement but retired from active engagement at 65. I'm now in control of my day. There is no pressure, I have the freedom of doing what I want and I'm at peace with my present life*."* It is worth noting that most the elderly people led relaxed lives after retirement, which is not dictated by any order, but they are in control of their lives and not under any guidelines or deadlines. This concurs with the study done by Lopez et al., (2020) which posited that elderly people were prone to staying at home and only went out for crucial groceries or to pick up medication.

On the other hand, other respondents continued working although they were over 60 years as noted in the following sentiments: Respondent No.4. a retired banker, 65, a widow and a mother of 3 children stated*; I have decided to take it easy I go to school any time from 9 o'clock. I'm out the whole day and I'm normally back by four for 5 days a week. I can say I'm semi-retired. That means I retired and went back to business. The business is now running and doesn't need me much so I can take a break when I want. I'm now kind of edging myself out of the business.*

While Respondent No.5, a retired Agricultural engineer, 61, married, and a father of 5 said: *I don't think I fall into the category of retirement because I still go for this mission work in Kabarak every week. I'm involved in this project 5 days a week. Every day I wake up to meetings. It keeps me busy. I don't think I retired. I'm not in full-time employment but I'm now*

running a missionary project in Kabarak I'm also a director at Samaritan Purse which is a Christian NGO.

It is worth mentioning that Respondent No.05 is 61 years while Respondent No.04 is 65 years. They are both in good health and full of energy and still able to carry out their duties. The two felt working gave them satisfaction and fulfillment in what they did. This is consistent with Eric Erickson's seventh stage of psychosocial development where the elderly between 60-65 fall in Generativity Vs Stagnation in middle adulthood at age 45 years to 65 years when one feels a sense of care and responsibility. They have the urge to mentor the young generation and expand their influence and commitment to the family, to society, and future generations. That explains the respondents who are 60-65 years enjoy their work and contribute to society. (Gilleard,2020).

Motivating factors in the elderly which bring fulfilment

The majority of the respondents 7(64%) felt what they valued motivated them and brought them happiness. However, 4(36.4%) of the respondents did not find any motivation or fulfilment and happiness in their old age. Their sentiments are captured in the following sentences: Respondent No.0.4 a retired banker, 65, a mother of 3 and a widow said*: I value family, my children, and my grandchildren and look forward to their Sunday afternoon visits in my house. It makes me know they are okay and gives me peace. After my husband passed on I decided to finish a house he had started although we were all down with grief. I love being occupied and finishing a project like a house gave me fulfilment and motivated me to think of building others.*

Respondent No.05 a retired engineer, 61, a father of five, and married said; *After I stopped being in formal employment, I became a director with Billy Graham Foundation which hopes to restore infrastructure in mission hospitals. Restoring the infrastructure of old mission hospitals gives me fulfilment and joy. It makes me know the patients will not be under leaking roofs. I love being involved in mission work. Supporting missionaries is my joy. I feel happiness and fulfilment when my children serve in our church. It shows they listen to what we teach them with my wife. Children motivate me to work hard to provide for them. When they excel in what they are doing and get careers of their choice, that gives me joy especially knowing they take care of themselves.*

Similarly, Respondent No. 7 a retired statistician 73, and mother of three children said: *My children and how they are performing motivate me. Dropping and picking up their children to and from school gives me joy. I run errands for my children as they live next door and are in the construction industry. I enjoy cooking for the whole family once a week. My grandchildren are always in my house which makes me look forward to the next day. I'm enjoying my sunset years.*

Respondent No. 10 a retired teacher, a mother 4, and married said: *I'm usually a very private person, and like most of my neighbours, I like minding my business. Seeing my lonely elderly neighbour who has alcoholic children motivated me to start visiting her and helping her with her shopping. I decided to be intentional and I check on her often and let her know she can call on me whenever she needs me.*

In the same vein, Respondent No.02 also a retired teacher married and a mother of 3 added, "*When I retired, I thought I had enough of classrooms but when my church requested for volunteers to teach a Pastoral program in a nearby public school, I felt motivated to enlist. This changed my behaviour and sense of direction. I'm committed to teaching every Wednesday morning for two hours during the school term. It also makes me feel fulfilled"*.

From the focus group discussion, the elderly said:

Respondent No.003 a retired teacher 68, a widow, and a mother of 3 said, *"What motivates me is coming for the Wednesday fellowship. The singing, the sharing, and meeting others who are my age gives me the motivation to go on with life"*. Respondent 5 a retired banker, a widow and a mother of 3 reiterated. *What motivates me is knowing that I can start a project and finish it. The fact that my children and I agree on many issues and I have siblings who look out for me.*

The responses of the respondents reveal what they describe is in line with Lopez et al., (2017) that psychological well-being is situational. It is the result of people's actions in the system of their real relationships with their surroundings. It is also people's efforts to improve their lives and the lives of others to achieve valuable goals. The Respondents were motivated by the needs of their surroundings which changed their behaviour and changed their sense of direction. Meeting other elderly and fellowshipping with them encouraged them at their age.

This also concurs with Lopez et al., (2019) that family functioning and old peoples' effort to improve their lives to reach their potential while coping with challenges like grief is important to them and it improves their psychological wellbeing. It also posits that the elderly people are motivated to engage in new ventures which brings them happiness and fulfilment and therefore psychological wellbeing in old age.

Demotivating factors in the elderly which do not bring a sense of fulfillment

On the other hand, four respondents did not find old age motivating nor did they find any joy in it. Their sentiments are captured in the following sentences: Respondent No.1.a retired secretary and a mother of 4 and a widow said. *I don't look forward to the next day. I have problems with my eyes, arthritis, diabetes, and high blood pressure. I hate the idea of choosing what I eat and feel helpless that I cannot drive myself anymore. I have to look for a driver to drive my car when the children say they are unavailable. Two of my children live next door but they don't come unless they need something from me. I had hoped I would spend my old age playing with my grandchildren but even when they are sent to pick something it's like they are running away from me they don't want to stay and talk to me. I live a day at a time. I wake up tired, watch TV, cook, listen to music, and sleep, Life is lonely.*

Another Respondent No.11, a retired banker a mother of 2,63, and a widow had this to say: *There is nothing to motivate me or look forward to these days since I closed my shop in the market during Covid when the business went down. My husband died when I retired, the children moved to America, and I moved houses to unfamiliar neighbourhoods, so I have no visitors. I miss the noise from the market since I closed shop. I wake up at eight have breakfast, clean up, and sometimes go upcountry to see my ailing mother, and even then, my siblings who live near her are not eager to see me. It makes me feel unwanted and an outsider.*

According to Bedaso & Han, (2021), stressors like spouse bereavement, and reduced social economic status after retirement, can lead to isolation, loneliness, and psychological distress. This is in line with what Respondent No.1 and Respondent No.11 were experiencing in old age. Both had lost their spouses, and had reduced social economic status which had led to social isolation and lack of motivation and fulfillment which had affected their psychological wellbeing.

Impact of old age on the elderly peoples' Personal Development

Personal development entails being open to new ideas and experiences while also realizing one's potential (Kruse, 2020). In this context, having a sense of purpose refers to the presence of goals and meaning in the lives of the elderly (Lopez et al., 2020). The study interviewed the

elderly and sought to ascertain the personal development of the elderly by interrogating their goals setting before retirement, their openness to new experiences in their present age and if they had any regrets and disappointments in their personal development.

Goals setting before retirement

This study sought to establish how elderly people had set goals for their old age. The majority of them reported that they had not set goals for their old age. The findings noted that 3 (27.3%) respondents had been asked to resign by their husbands to take care of the family businesses and to look after their children. On the other hand, 4 (36.4%) had retired early to start their businesses while 4 (36.4%) respondents had retired at the right retirement age. Those who resigned had not thought about setting goals for old age because resigning from work was not their decision and they were not prepared for it neither were they consulted about the decision. Their subjective sentiments are captured in the sentences that follow.

Respondent No. o7. an economic statistician 71, a mother of three children narrated the following: *My husband gave me 48 hours to resign from my job at 49. He didn't like my long working hours and my working out of town sometimes. I was in the middle of a work assignment that was important.* He said *I had to resign to oversee the building of some houses we were putting up. I just left the office with my handbag and my personal files without any pension. Resigning was therefore not my idea and I had not made any plans for old age. I resigned to save my marriage.*

Similarly, respondent 09, 65, a banker and a mother of 5 children had this to say "*At 32 years after I gave birth to our fifth child my husband told me to go and resign to look after the children and to run our petrol station. I had not thought of life outside the bank, I loved my job and at that age, I hadn't thought about retirement or old age. From then on money belonged to the family and my husband made the decisions. I had no salary or money of my own so I worked, he got the money and decided on how it would be used*."

Respondent No.03,70 a secretary working with the government said*: "After I got married after one year my husband told me to resign and join him to run our Tour company. I was selling the air tickets and he was running the tours. I did not set any goals for old age on my own. Whatever he decided was for the family."*

From the focus group discussion, the respondents had this to say: Respondent No. 005 a retired secretary 68, and a mother of 3 said: "*I was told by my husband to resign to manage our farm, and because my job paid me very little. He promised me he would give me an allowance much more than what I was earning which was a promise he did not keep. I would say I had not set any goals for retirement".* Lack of planning for old age or having any goals to look forward to in old age in these 4 respondents was attributed to the fact that resigning was not their idea, but they were made to resign to meet family obligations by their spouses. The husbands made decisions for them to stop working without discussing the future with them. They would have preferred to continue working and had not thought of planning for old age. This could be seen as a lack of differentiation according to Bowen (1966, as cited by Bridge, 2019) where those who are differentiated have emotional maturity, maintain independent thinking, and are capable of distinguishing thoughts and feelings even under stress. Self-regulation therefore would have enabled them emotional regulation and helped them maintain a sense of self, where they made their decisions to either remain working or quit their jobs without coercion from their spouses. This, therefore, compromised their autonomy and their psychological wellbeing. This is also seen in Bowen's Nuclear family emotional process where one spouse presses the other to think in a certain way or exerts control over them, which causes high levels of anxiety (Haefner,

2014). It can also be seen from a cultural perspective where the husband as the head of a household makes all the decisions.

However, there was some respondent who resigned or retired voluntarily due to various reasons as intimated by the following responses: Respondent No. 06 an engineer, 61working with an NGO and a father of 5 children said: '*The company wanted me to go to Somalia and I had a young family, so I opted to retire at 40 to start my company dealing with missionary support. I had no time to think about goals in old age I just resigned.*''

Similarly, Respondent No. 08 an administrator, 74 and a mother of 5 said, "*I retired at 50 years because of frustrations in my place of work. There was so much nepotism that one could only be promoted if one knew the boss. I was stagnant in one job group for many years. I just took an early retirement without thinking about old age. I had no goals."*

Respondent No.1, a retired secretary 69 a mother of four and a widow said: "*I retired to run a dairy. I went for training and was sure it would be successful. I wanted to train other farmers in the area. This changed when my husband passed away and I started getting sick. I had no one to source feeds for me and I had problems with workers. I sold the cows and forgot the dream. I didn't think about old age neither had I planned for it."*

Out of the four who retired at the right age was Respondent No. 05, 75, a mother of 3 who said; "*I retired at 55 years because at that time that was the retirement age. We had thought of building some flats on a piece of land we had when we got the money.*" While Respondent No.06, 72 a marketer also retired at 55. He said: "*By the time I retired the last-born daughter was still in school. The college fees were so high that we had no plans for our old age. We used the pension to pay for her.*"

Respondent No. 2,74 a teacher and a mother of 3 children said: "*I was so tired of teaching and had no strength to plan for old age. I just wanted to go home and rest."* Similarly, Respondent No.11, 63 a banker and a mother of 2 children retired at 60 years and she said, "I did not plan for retirement age because all the money I got I used it to raise my children and took them to private University. I had thought of travelling but had not planned about it."

Respondent No.10,74, a retired teacher and a mother of 4 reported: "*I had set goals of increasing my cows to make money equivalent to what the Teacher's Service Commission was paying me when I was working to keep up my standard of living. I have surpassed my expectation and outdone myself. I had also planned to travel outside the country. I have been to America to visit my children twice. God has blessed me beyond my expectation, and this gives me joy."*

From the sentiments of the elderly people the study noted that setting goals about old age was not prioritized those who resigned or retired early did not plan for it the reasons being resigning was not instigated by them but by their spouses. Those who had volunteered to resign did so because they did not want to go on transfer or because they were tired of what they were doing hence their old age was not factored in. In the group who had reached retirement age, only one had planned or set goals for old age and was happy to see the goal had been fulfilled.

Openness to new experiences

This study sought to establish how elderly people were open to new experiences. The majority of the elderly between 60-75 reported that they were open to new experiences. Self-improvement was reported in new habits like exercising where 4 (36 %) either went to the gym or walked to keep fit.9 out of 11(82%) respondents were involved in church activities. social activities, and 9 out of 11(82%) respondents took part in community development activities.

The majority of the elderly people also reported development of new skills like building houses depending on their resources. Only 1 out of 11 respondents had not built a residential house for the family. Some had improved their businesses through loans which gave them a sense of fulfillment and contributed to their psychological wellbeing. Their responses are intimated in the following sentences:

Respondent 02 intimated that: "*I have been open to new experiences like building a new house when my husband and I had difficulties climbing the stairs in our old house. We sold part of the land and built a house with no stairs which made life bearable. I also belonged to social welfare a group in church that helped people who had financial difficulties. The members thought of a better way of helping the needy instead of giving handouts, so we started a SACCO, and I became their treasurer. This helped the congregants, especially those who had no jobs to take loans to invest instead of waiting for handouts. I have also been teaching Pastoral classes to pupils from the neighbourhood public primary school for 2hours a week. We started to walk 5-6 kilometers on alternative days with a neighbour to keep fit since I now have all the time. This makes me happy."*

Similarly, Respondent 8 reported; "*After retirement, I did business selling soap and trench coats for some time, but I later stopped when they flooded the market. I then went back to school to do a diploma in Psychology Counselling. I use the knowledge in the children's department to talk to the neglected children. I have been traveling out of the country and visiting the countryside excites me."*

Respondent 04 similarly reported being open to a new experience she had this to say: "*I went back to school and finished a higher diploma in Counselling psychology. I started 2 schools from scratch which are still running. After my husband passed on, I constructed a house that has tenants now. I manage an up-country farm with trees and I coordinate a financial table banking where I'm a chair lady. In the church, I have been a ministry leader in many ministries and I'm currently in the elders' court."*

Respondent 05 similarly reported that he was busy doing new things in his life: "*I Started an NGO, Mission Sustainability in Africa because when the missionaries leave they create a vacuum. We are working with 25 missions under CHAK (Christian health association in Kenya) an evangelical umbrella of all missions dealing with health. We raise funds to support doctors in a mission hospital. The NGO does not pay us a salary but Billy Graham Foundation where I'm a member of the board of directors supports us through the Samaritan purse. I benefit when they give me consultancy. The foundation gives 3 billion per year to Kenya and South Sudan. I have started building a mission hospital in Kabarak. We have raised 30 billion for the project. I will be the coordinator in Kabarak after the project is over. I will still be involved in rebuilding the mission hospitals infrastructure which will take 10 years*."

From the focus group discussion, the elderly said this about being open to new experiences: Respondent No.002 a retired secretary and a practicing counsellor said: "*After I retired, I was still strong I went back to school. I did a diploma, a bachelors and a Masters' degree in psychology counselling. I also changed the profession. I'm now a practicing Counselling psychologist.*" Similarly, another Respondent No.004 a retired teacher 75, and a mother of 4 said, "*'I retired and just stayed at home. You need money to do anything and the retirement money was not much*".

These sentiments reveal that good health and financial resources enable elderly people to be open to new experiences. Not all the Respondents felt they had been open to new experiences. Respondent 09 had this to say in old age: "*I haven't done much on my own since my husband*

died. I have maintained what he had left. I have been busy paying debts and finishing what he had left. However, have joined fellowships like widows' fellowship where we encourage each other. I donate to the needy without feeling guilty or having to explain to anybody and I have learned to make decisions on my own."

This is consistent with the findings of a study conducted in the West Bank, Palestine, by Halaweh et al. (2018) on the perspectives of older adults based on their perceptions of their psychosocial wellbeing revealed that autonomy and independence were critical to aging well.

Personal independence and self-reliance and their importance to the elderly

The study sought to know how personal independence and self-reliance were important to the elderly, and how they contributed to their personal development and their psychological wellbeing. The respondent's sentiments are reported here below.

Respondent 01 also said*, "I had started dairy farming but when my husband passed on, the children left home and I started getting sick, I had nobody to source the feeds and the workers were unreliable, so I sold the animals. I didn't do anything new. I live a day at a time.* Respondent No.06 stated*: As of now I don't do much. If I had resources, I would but we used all the money we had to educate our children at the best schools even outside the country. We have some rental houses which pay our bills other than walking with my childhood friend as a form of exercise I have not started anything new"*. These sentiments confirm the findings by (Grimmer et al.,2019: Bendaso & Han,2021: Parra-Rizo & Sanchis-Soler, 2020) that loss of mobility and ability to perform daily living activities, spouse bereavement, decreased social economic status in old age can lead to reduced capabilities and loneliness and psychological distress.

Regrets and disappointments in old age

The study sought to find out whether the Respondents had any regrets or disappointments in their personal development. From their responses, 4 out of 11(36.4) said they were happy with how their lives had turned out. The other 7(63.64%) had regrets and disappointments of things they felt they should have done, and they failed to do as intimated by the following responses:

Respondent No.01. "*I wanted to have a mechanized dairy from where the community would learn about dairy keeping. I tried but my sickness, my husband who used to help me run it after he retired and the children leaving home and unreliable workers, made sell the animals and kill that dream, Plus the children were not interested in running it. I can't move from one place to another because of arthritis so even if I wanted to go for a walk I can't".* Respondent No.05 said*: "I had hoped to have bought land and built a house for the family but bringing up the children took most of our resources. My wife is retiring next year and the children are busy with their lives. We have decided to settle in some land I bought which means only my wife and the young girl will live in that house so this for me is a regret".*

Similarly, Respondent 08 said; "*I retired early and had not prepared for it so lack of enough money to start a project stops from having personal development. The money belongs to my husband and I really do not have a say on how it will be used. I regret not going to school. I was not exposed to any career development during my time you either became a teacher, a nurse, or a secretary. I think I would have had a good career because I was bright in school".* Respondent No.07 Said*: I regret retiring early without a pension. Although I helped in building the houses, I had to account for every coin I used. I was not really in charge and even when another piece of land was bought to build the houses, I was told they are mine to be collecting rent the land is not in my name. It is in my husband's name so I have nothing. This has affected*

my wish to develop anything in my name. From the two respondents, there are cultural undertones of what belongs to the family and what belongs to the family members which results in disappointments.

Respondent 11 had this to say, "*I was hoping to have a fulfilling marriage and family life but my issues with my step-children and my husband did not make it happen. I was also looking forward to a life of retirement with my children but they relocated to America. I don't know whether to sell my property to join them or not. I had not saved any money for retirement and my relatives have been taking advantage of me so I have been giving them my pension until I decided to put up a building. I wish I had a saving culture I would have been very far"*. Similarly, a study in Ghana by Dovie, (2018) and another one by Baido et al., (2018) noted that lack of financial literacy leads to lack of basic financial concepts which translates to unpreparedness in old age and hence poor personal development and therefore poor psychological wellbeing.

Self-acceptance in Old Age

Self-acceptance is relevant in old age. It is the positive attitude old people have toward themselves (Clancy et al., 2021). It is associated with decreased mortality, adjustment to old age challenges, and making the elderly people to be more resilient and helping them have a positive psychological wellbeing (Ng et al., 2020).

Adjustment to old age

Adjustment to old age means sculpting a meaningful life as an older person. It also means experiencing good health and leading satisfying lives as a result of making sustainable lifestyle choices to age successfully (Steptoe & Fancourt, 2019).

This study sought to establish how elderly people were open to self-acceptance in old age. The majority of the elderly between 60-75 reported that they were open to self -acceptance to self and others. Those respondents who were self-accepting were 9(81.8%) while 2 (18.2%) had trouble accepting themselves in their present age. In relation to self-acceptance, the study sought to find out the respondents' challenges as revealed in their strengths and weaknesses and are components of self-acceptance. Their sentiments are stated in the following sentences:

Respondent No.2 stated, "*I have health issues like I have arthritis. Retirement also meant I have no salary and the pension is not enough. There is also loneliness since I no longer have visitors, but I think I'm doing well. I walk to keep fit and this helps me with arthritis. We now live in a bungalow, so I don't have to climb stairs. I live on what we get from rentals and I read or join neighbours for a walk. I'm doing what I can and living within my means. I can say I have adjusted to old age".*

Similarly, Respondent No. 5 stated; "*At 61 I don't consider myself to be old. Although I'm not in formal employment I'm busy 5 days a week running a project so I'm happy with my life".* Respondent No.10 said*: "I have issues with my health as I have diabetes and problems with my eyes but that does not stop me from running my dairy farm. I follow the doctor's instructions and move on with life. I change what I can but accept life as it comes".*

On the same note, Respondent 03 noted*: "I enjoy traveling and I have a lot of invitations the challenge is I have no one to leave at home. I feel lonely especially in the evenings when I'm alone. I think I'm still struggling with grief. I have to make decisions alone and I was used to sharing but there is nothing I can do about it I have accepted life now. I sing when I'm sad and call the children when I need them and look forward to the widows' fellowship".*

From the focus group discussion on self-acceptance the respondents said the following. Respondent No.006. a pastor 64, separated and a mother of 4 said; "The fellowship every Wednesday helps me to accept myself, and sharing with others gives me hope that God knows all my struggles and he will see me through". From Focus group discussion 2 Respondent 2 a retired statistician 73, married, and a mother of 3 said: *I have learned to accept things I cannot change and move on with my life. My husband is a traditionalist and everything we have acquired has to be in his name. I cannot keep thinking about it. I go out with my friends and enjoy myself.*

From the above sentiments, the respondents have a positive attitude about self and others, and therefore self -acceptance of their present age is consistent (Cooper n: d). They have adjusted by coping with the various challenges which have come with this age like health and economic issues death of their spouses which has led to loneliness. Depending on their age some like respondent No.5 were still busy with their lives and are happy with this. The findings also concur with Bowen's Family System Theory which states that differentiated people can deal with rejection, conflict, and separation. They also have better-coping skills under stress and show flexibility and adaptation. emotional, independence, and therefore more self-accepting (Bowen 1967 as cited by Hiefner 2014 & Bridge, 2019).

The two who were not happy with their life had this to say; Respondent No.1 said*:" I wake up alone, sometimes sick, the children have moved on but life has to go on. I can't force my children to leave what they are doing to look after me so I sort myself out. They are still my children so I have no grudge against them I accept them the way they are and move on with life"*. In this regard, Respondent 11 said; "*There is nothing I can do about my life now. The neighbours are busy with their lives and I have to get used to living alone. I decided to start building a house to keep busy when I have money and when I don't I stop. I'm yet to decide whether to relocate to join them in America or not. As for now, l live a day at a time".* This is consistent with a study by Orang et al. (2018) who noted that the elderly had the greatest ability in terms of meaning in life, self-acceptance, positive relationships with others, personal growth, and life purpose. Ryff and Singer, as cited by Medvedev and Landhuis (2018), also assert that an individual's ability to accept various aspects of self, both positive and negative, is a step in the right direction toward increasing positive self-acceptance improving their psychological wellbeing.

5.0 Conclusion

The purpose of life, personal growth, and personal acceptance in the lives of the elderly are likely to contribute to their psychological well-being, according to the study's objectives. The majority of elderly people felt that having family nearby, giving back to the community, and participating in church activities gave their lives meaning. Priority was not given to setting personal development goals before retirement, but the elderly fit their cultural script. The elderly people were open to new experiences, but their personal growth and psychological well-being were hampered by their health, financial independence, personal independence, spouses' deaths, and children moving out of the home. The majority of the elderly found that engaging in activities they valued, such as having family nearby, finishing projects, and serving in the church, gave them a sense of personal acceptance in old age. On the other hand, poor mental health was brought on by ill health that resulted in limited mobility, loss of loved ones, loss of networks, estrangement from the family, and children moving away from home. Conversely, poor health, loss of a spouse, children relocation, moving to a new neighborhood. cultural beliefs and inheritance wrangles inhibit the elderly's sense of belonging. The elderly

felt they had self-actualization when they fit into the cultural script of having a home, raising a family, being financially able, and being mobile to carry out their daily activities.

6.0 Recommendations

The National and County governments should have policies that ensure workers are given financial education to help them set goals while in employment to prepare for old age. To help the elderly improve their psychological wellbeing, mental health professionals like psychologists, counselors, and marriage and family therapists should be made available to them. The churches should also prioritize programs for the elderly. They should have transportation arrangements for those who are unable to attend church services.

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