

**THE PROSPECTS AND CHALLENGES IN THE PROVISION OF
RETIREMENT EDUCATION TO WORKERS IN TANGA CITY, TANGA
REGION TANZANIA**

DENGA LUCAS MAYEMBA

**A DISSERTATION SUBMITTED IN FULFILLMENT OF THE
REQUIREMENTS FOR THE MASTER DEGREE OF OPEN AND
DISTANCE EDUCATION OF THE OPEN UNIVERSITY OF TANZANIA**

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CERTIFICATION

The Undersigned certifies that she has read and hereby recommends for acceptance by the Open University of Tanzania a Dissertation entitled **“The Prospects and Challenges in the Provision of Retirement Education to Workers in Tanzania”** in partial fulfillment of requirements for the degree of Master of Education in Open and Distance Learning of the Open University of Tanzania.

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Dr. Swai, E.V.

(Supervisor)

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Date

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DECLARATION

I, **Denga Lucas Mayemba**, do hereby declare that this dissertation is my own original work and that it has not been presented and will not be presented to any other University of a similar or any other degree award.

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Signature

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Date

DEDICATION

This dissertation is dedicated to my father Lucas K. Mayemba and Mother Emelensiana F. Mlelwa, my family members brothers and sisters Evaristo, Mangula, Filoteus, Oresta, Wiliam, Eddah, and Anyesi/Imani without forgetting my son Danny and daughters Damiana, Diana and HappyIrene.

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ABSTRACT

The study assessed the prospects and challenges of providing retirement education to workers in Tanzania, using Tanga city as a case study. Specifically, the study examined the elements of retirement in education policy; the attitudes of community members on the importance of retirement education; and the views of education officials on the possible challenges to provide education to workers in Tanzania. Questionnaire and interviews were used to solicit information from 80 respondents including 20 retired workers, 32 workers on job, 20 community members, 5 education officers, and 3 human resource officers. Findings revealed that: First, there are no elements of retirement in education policy. Secondly, the study found that all respondents considered retirement education as very important since life expectancy has increased to retirees and they need to live happy life. Thirdly, education officials pointed to several challenges that can hamper provision of retirement education such as lack of facilitators and lack of instructional materials. The study recommends that: Policy planners should ensure that education policy contains the elements of retirement in order to prepare workers for retirement. Further studies should be carried out to cover more area and variables such as gender and occupation.

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LIST OF ACRONYMS

AICPA	American Institute of Certified Public Accountants
AIDS	Acquired Immune Deficiency Syndrome
ANFEDP	Adult and Non Formal Education Development Program
AWI	Aging Worker Initiative
ETP	Education and Training Policy
HIV	Human Immune Virus
ICT	Information and Communication Technology
LGAPF	Local Government Authority Pension Fund
LGAs	Local Government Authorities
NSSF	National Social Security Fund
ODL	Open and Distance Learning
PSPF	Public Service Pension Fund
RCS	Retirement Confidence Survey
RPP	Registered Pension Plans
SADC	South African Development Community
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UK	United Kingdom
URT	MoEC United Republic of Tanzania Ministry of Education and culture

CHAPTER ONE

1.0. THE PROBLEM AND ITS CONTEXT

1.1 Introduction and the Context of Research Problem

Ending a career is a big void in human life. Career provides humans with money for life hood and makes their lives meaningful, peaceful and inner creative joy. It saves people from the dullness and boredom of life because it puts their energies to a proper use since unused energies create disorders and make humans physically unhealthy and mentally unhappy. When one's career ends, time hangs heavy on his or her shoulders when there is nothing to do. Idleness is more tiresome and painful than work, because even the most unpaid, unimportant and unpleasant work is better than no work.

Most people are motivated to wake up early and stay up late because of their career. For some it could be volunteer work, for others it might be a second career or a serious hobby, and still others might discover their passion in foreign travel. Although they are very much engaged with work they are not really looking forward to their old age, when they will be out of work. Numerous studies have been done concerning the issue.

Harmoud, (1999) for example shows that, "most workers have not estimated their retirement expenses and income needs or put together any sort of retirement plan because they assume that they will not live any longer. He also observed that some workers do not make saving and they did not think they needed any professional

advice. However, Harmoud opined, many were likely to live more than 30 years after retirement. This implies that, a retiree will live longer than the time they were working, but spend all those years in misery because of lack of planning.

The above is a phenomenon worldwide and in Tanzania in particular. Although workers are much more optimistic about their future and after retirement, not many have concrete plans for retirement because of lack of knowledge about how to do it. Education for workers, retirees and for other elderly people help to maintain their cognitive health in late life which may create in the individual different aspects of social activity, including connection to a larger social network, more emotionally stable and higher level of social engagement and social integration (van Tilburg, 1998). According to van Tilburg, social active older persons have a lower likelihood of entry to residential care (15% less) compared to those with lower social activity (Bridge, et al., 2008). The costs and benefits of using private housing as the 'home base' for care for older people: secondary data analysis. Sydney: Australian Housing and Urban Research Institute and aging in place has shown to be the most cost-effective model for aging, because care of elderly in Africa is provided by the family members, most of whom are poor and lack appropriate knowledge and skills in taking care of their elderly ones.

Finally, older persons civic engagement allows to use their skills, knowledge and experience as a cost-effective strategy to revitalize communities, enhance community life, improve the quality of life for all, meet the needs of individuals across the life course and promote a successful aging (Henkin and Zapf, 2007).

Education for retirees helps to prevent social isolation and protect the elderly from cognitive impairment and dementia in late life. Studies have found that individuals with adequate social relationships have a 50% greater likelihood of survival compared to those with poor or insufficient social relationships, an effect comparable with quitting smoking, and that exceeds the consequences of other risk factors such as obesity and physical inactivity.

Rubenson (1989) a pronounced social function of adult education is to maintain and upgrade the human resource which is necessary for competitive and efficient to work for the society's good. Nadler (1982) points out that the main aim of workers' education from the structural functionalist perspective is to promote productivity at organizational or institutional level through enhancing individual performance. The Workers' Education is a special kind of adult education designed to give workers a better understanding of their status, rights and responsibilities as worker, as union member, as a family member and as a citizen. The workers' education places an emphasis upon group advancement and solution of group problems (Pankaj, 2013).

While adult education is supposed to be education for the adults, not much has been said about the retirees and retirement education whether in education or in workers standing orders. It is important to include them in our policies and practices, especially in providing education for adult workers. Therefore it was the aim of this research to answer the following questions: What are the elements of retirement in education, education policy? What are the attitudes of community members on the importance of workers education? and what are the views of educational officials on

the possible challenges to providing education to retirees in Tanzania? So as to come up with suggestions that would help to fill the gap of knowledge identified through investigation to make retirees maintain their standard of life till death.

Despite the importance of education to workers and retirees, there is not much awareness among people in Tanzania, although people know that there is a demand of workers education. While the provision of education to children and adults has been successful in preparing them for the world of work not much has been done to prepare people for the world after work. The potential of the reforms to provide retirement education to workers to prepare them to live better after their retirement appears to be limited. Why has the provision of education focused only on the people for the world of work, while neglecting their lives after work? This, I believe is a philosophical question.

Part of the explanation is that the conception of education as a process of developing skills, knowledge and attitude for the people to fit better in society does not consider retirement education to workers and retirees. In addition, this study speculates that educational policies and reforms may be explained by the type of public pressure exerted by employers. This suggests that education for workers and retirees is unlikely to be considered especially because retirees are not considered to be socially productive.

However, retirees and other elderly people have been found to be essential in strengthening families and communities.

Another possible explanation is that matters of retirees are seen as belonging to a domestic domain, individual or family matter and are not socially sensitive. But while cultural aspects regarding social protection of elderly are thorny issues, the education for retirees makes it more compelling reasons for the long delay. The current study will also look into the new legislation on the elderly to convince the policy makers and educators on the importance of education for workers and retirees.

In Nigeria for example, Asonibare and Oniye (2008), found that while academic staff in Nigerian universities retire at 60, most of them are expected to stay alive for another 20 to 25 years on the average. The implication is that without adequate plan retirement, many would live miserably for many years after retirement. Asonibale and Soniye suggested that healthy retirement provides direction and connection, gives one a sense of purpose, develops creativity, brings satisfaction, and builds a sense of fulfillment during and after retirement.

With the development of science and technology different methods can be used to get knowledge and skills. ODL is among the modes of education delivery which is becoming prominent nowadays due to its effective promotion of knowledge and skills that enable people combine work and studies. “As a force contributing to social and economic development, open and distance learning is fast becoming an accepted and indispensable part of the main-stream of educational systems in both developed and developing countries, with particular emphasis for the latter” (UNESCO, 2002).

It is so due to the fact that people can study while are at their normal residence with families and continuing with daily activities. There for ODL is facilitating access to continuous learning, enabling people to improve their skills and qualifications anytime, anywhere. (www.unapcict.org) Open and Distance Learning is an approach to learning that focuses on freeing learners from constraints of time, space and place while offering flexible learning opportunities. It allows learners to work and combine family responsibilities with educational opportunities (SADC, 2012). Due to its form of delivery Open and Distance Learning is suited to provision of education to all people who cannot attend classroom sessions due to different problems and roles they perform in a society and country at large like workers from different sectors and sections including retired persons. In this sense it is the best method that can be used to prepare workers for retirement since workers are scattered in different areas reachable and not reachable.

There is no doubt that the world is dynamic. This means that it changes from time to time. What was acceptable yesterday may no longer be today. The method that was adopted in solving certain problems in the past may not be applicable in resolving contemporary problems and issues. Workers, moreover, should be equipped with the latest technology that will make them more efficient in discharging their duties. Workers' Education is not a unified concept: it has many forms, contents, objectives and its focus changes through time. It can cover basic literacy education, education for unions' representatives, education for changes in society (e.g. education on globalisation, education for social justice, gender education), education for action (empowerment, organising) and many more.

Effective education and training of workers involves all activities that enable workers to work safely with or in proximity to controlled products in the workplace. While the employer is responsible for providing education and training, the worker must: Receive and learn the information that the employer is required to provide, Inform the employer if the worker has inadequate information on a controlled product or insufficient training on its storage, handling, use, or disposal to ensure worker health and safety and Work with the employer in the development, implementation, and review of education and training programs on controlled products, when acting as a health and safety representative or a member of the joint health and safety committee.

Workers are the core of production in work institutions and are usually engaged in interaction with non- human materials as well as other human beings. This in essence requires continuous development of skills and knowledge to meet up with the ever increasing demand of updated knowledge to enhance productivity, peace and cooperation, development for personal and institutional successes. This type of education is meant to reduce conflict through the interaction of employees in a positive manner. It enables employees to be able to identify their rights and obligations as well as their limits in the organizations. This kind of education is referred to as labour education or workers education.

From all the explanations given above you will notice that there is a need of incorporating retirement preparation in workers education in work places since the area has not received attention and that makes workers have bad conditions after

retirement. Everything needs to be planned well so as to be achieved, and that require knowledge and skills in a proper area provided by proper person. Education about retirement affects how employees use their funds and distributions from their defined contribution pension plans.

1.2 Statement of the Problem

From the above literature, it seems that there is not much that has been said about the provision of retirement education to workers in Tanzania. Workers are the key in the survival of any entity for their tasks they perform; as well when they retire they become very important in their families and communities. For this matter they need to be well prepared to cope with life after work, unfortunately education policy and practice have sidelined them on the issue of retirement preparation. There for this study seeks to fill this gap in literature. It sees a need for an education policy to include retirement education to employees for them to be aware of their coming days where most of them become vulnerable due to poor health and health service, poverty and isolation as we see them in our daily life. By providing these courses it is believed to provide workers with the best preparation for retirement and better life when they retire.

1.3 The Purpose of the Study

This study aimed to assess the prospects and challenges in the provision of retirement education to workers in Tanzania.

1.3.1 Specific Objectives

- i. To examine the elements of retirement in education, education policy;

- ii. To determine the attitudes of community members on the importance of retirement education;
- iii. To assess the views of education officials on the possible challenges to provide retirement education to workers in Tanzania.

1.3.2 Research Questions

- i. What are the elements of retirement in education, education policy?
- ii. What are the attitudes of community members on the importance of retirement education?
- iii. What are the views of education officials on the possible challenges to provide retirement education to workers in Tanzania?

1.4 Significance of the Study

Apart from the researcher's personal interest in the area of retirement due to what is happening to retired officers; there are other reasons for undertaking this study. Firstly, the data will help employers and the workers unions to plan and implement effective workers' education programmes for betterment of employers and workers during working and further life after retirement. Secondly, the data will provide workers with an awareness of the education programmes which should be provided to them by their employers and trade unions. Thirdly, the findings will help policy planners to get a stance for including workers education in education policy and curriculum.

1.5 Limitations of the Study

The research covered all wards in Tanga City including rural areas which brought

rich information about the problem in hand. It was not easy to accomplish the task due to constraints posed by shortage of time, inadequate finances that limited the researcher since he was self sponsored and hence the study was limited to Tanga City. Other limitations occurred was executives being reluctant to give information especially that of workers training programmes in their areas of work, may be by having very little or no information about the trainings undertaken or by not providing any training to their workers.

1.6 Delimitation Of The Study

The study was conducted in Tanga City which is part of Tanga region. Tanga City has got 26 wards which accommodate people from different carriers and working areas.

1.7 Definitions of Terms

This section has defined the operational terms of the words as they have been used in the study.

Worker: A person employed for a wage especially in manual or industrial work. (Lyttleton 1958).

Worker's education: Workers education is the education given to enable workers to develop their productive capacities, to understand the day-to-day problems that may confront them in their work situation, to appreciate and appraise the activities of any organization which seek to protect their interest in their work relationship, and to

contribute fully and effectively towards the development of the society to which they belong (Anyanwu, 1987).

Retirement: The period of a person's life during which he/she is no longer working, or the commencement of that period or to “withdraw from one’s position or occupation or from active working life (investorwords.com - 2014).

Retirement preparation: The process of determining retirement income goals and the actions and decisions necessary to achieve those goals. It includes identifying sources of income, estimating expenses, implementing a savings program and managing assets. (TIAA-CREF-2014)

Education: Education is a process by which the individuals acquires knowledge and skills necessary for appreciating and adapting to the environment and the ever changing social, political and economic conditions of society and as a means by which one can realize one full potentials. (ETP-1995).

1.8 Organisation Of The Study

This study has been organized in five chapters. Chapter one contains the background of the problem and its settings. Chapter two covered Literature review and theoretical framework, Chapter three presents research methodologies. Chapter four describes Results and discussion. Chapter five provides summary of the study findings, conclusion and recommendation.

1.9 Chapter Summary

This chapter started with the introduction then discussed the back ground of retirement preparation and the genesis of workers' education. The purpose, significance of the study and the research objectives and research questions were highlighted. Furthermore, limitation and delimitation of the study were included. Other items covered were the operational definitions of words used in the study and lastly the summary of the chapter.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter presents literatures which are related to the study. It presents literature reviews focusing on the main issues developed in Chapter one concerning workers education and retirement which are; the knowledge of retirees on retirement, the relationship between retirees' knowledge on retirement plan and their attitude towards retirement. The attitudes of retirees towards retirement, Elements of retirement in education, education policy, and Education challenges. The last section of the chapter presents Synthesis and Research Gap.

2.2 Knowledge of Retirees on Retirement

Workers and retirees have been thinking to develop in their career while working for the whole time of employment so as to get promotion in rank and salaries. But knowledge on how to deal with what they have accumulated through work is a challenge. This has been researched by different researchers and presented results such as: Clark (2012) did an investigation on Financial Literacy and Retirement Decisions: In the area of, The Choices Facing Older Workers, through survey in the first time. He had 1500 respondents and second he had 9000 respondents where he found that, "Many older workers lack the information and financial literacy needed to make optimal retirement decisions. Many important choices are complex, difficult, and irreversible. The lack of adequate knowledge may lead workers to allow their skills to erode, save too little, begin Social Security benefits too early, retire too

soon, accept lump-sum distributions when an annuity would be a better option, and make poor investment choices. Clark suggested that financial literacy is essential to making optimal financial, investment, and retirement decisions. The level of financial literacy in many countries is very low and the lack of appropriate knowledge will adversely affect key lifecycle decisions.”

Lack of knowledge on retirement plans lead to poor retirement preparation which affects the lives of retirees on different aspects as revealed by, Thuku (2013), did a research on the Influence of Retirement Preparation on Happiness in Retirement. Thuku interviewed 400 respondents’ retirees from formal sectors. Thuku found that, “Generally, retirement seemed to have had more negative than positive effects on the retirees.

The study found that almost 70% of retirees reported that they were in a worse financial situation, while 54% reported a decline in social life since retirement. According to the retirees, deterioration in social life was mainly caused by a reduced financial ability which made it difficult for retirees to entertain their friends in social places and reduced occupational prestige which was previously conferred by their employment status. Nonetheless, retirement had a positive effect on the financial situation of thirty-three percent of retirees and on the social situation of about thirty-seven percent of them. Due to the challenges that came with retirement, retirees had developed mechanisms of coping. Many of them had adjusted their lifestyle and retirement activities in order to cope with unanticipated financial, social and health demands.”

All these problems emanate from poor know how concerning retirement and the areas need much attention which is a result of lack of trainings in such important area where some researchers observed and presented their findings such as,

Rhee (2012), did a research on 6.3 Million private sector workers in California lack access to a retirement plan on the job. He reviewed different data from the U.S. Department of Labor's Current Population Survey for the three-year period 2008–2010. Rhee found that, “For most people, retirement security is not about living in luxury, nor is it about just surviving; it is about having adequate resources to enjoy their families and interests after a lifetime of hard work while they are still in good enough health to do so. This is an integral part of the American Dream which traditional pensions, combined with Social Security, once made achievable for average working people. Unfortunately, declining access to employer-sponsored pensions and retirement accounts, inadequate assets, and a large share of the workforce on track to retire into serious economic hardship are cause for deep anxiety among workers about their ability to retire with dignity, or even to retire at all. Surveys and journalistic accounts abound with stories of people hoping they are physically able to “work until I die” because they have so few assets, and—especially among young workers—because they believe that Social Security will not be there for them.

He suggested that, In practical terms, the plan could be designed to resemble a cash balance plan—a hybrid pension that shares certain attributes with both DB and DC plans—in which workers receive fixed annual interest credits indexed to long-term

Treasury rates. Alternatively, it could be a special type of DC plan in which workers invest in an annuity that offers a minimum rate of return plus additional interest credits when investments perform well.”

Not only in poor and underdeveloped countries face this problem but all over the world the problem is there and affects many people as revealed by, Willett (2007), in her paper A New Model for Retirement Education and Counseling observed the following; “The retirement crisis in America is growing. Studies are continuing to show that, on average, we are not adequately planning and preparing for our golden years. Of immediate concern is the baby boom generation which is just beginning to enter retirement age. Various reports have shown that they are far from financially prepared for this life phase, particularly considering the new challenges they may face that makes their future even more uncertain. These challenges include the potential risks that make the adequacy of Americans retirement planning efforts even more questionable. For example, few workers understand or consider the following in relation to their retirement planning: • increased health care costs • solvency of the Social Security system • personal longevity and how long money will last • market volatility and its impact on distributions • issues about working in retirement • potential responsibility for financial and emotional caring of aging parents, children and/or grandchildren” At the end she came with the following suggestion, The aging workforce and imminent retirement of the baby boomer generation is creating an urgency to find solutions that can help employees recognize what it really means to be ready for retirement and how to prepare for this entire life stage.

Clark et al, (2003), did a research on Financial Education And Retirement Savings; They observed the following: “In this new environment where individuals have greater responsibility for determining their own retirement income, factors such as general financial knowledge, an understanding of the retirement savings process, and recognition of the need for adequate savings have become critical to successfully achieving one’s retirement objectives. Most individuals seem to have extremely limited knowledge of financial markets, the level of risks associated with specific assets, and how much they need to save to achieve a retirement income goal. Clark suggested that, there is a need for financial education to improve the level of financial literacy of individuals is an important policy issue facing our society.”

These literatures have made clear the problem facing workers and retirees as a result of lack of retirement education. There is a need to take into account these things and there should be collaboration between employers and workers unions to prepare courses for their clients for betterment of their workers and employers because when workers are comfortable with life they can work effectively and be creative and accountable.

2.3 Attitudes of Retirees towards Retirement

It is very common to majority of the people in Tanzania and around the world to choose things that are beneficial to them and get them for a short time so as to go with fashion and time forgetting long term plans and benefit. This notion is frustrating people of different education and level. It has a very big impact in retirement preparation decision since when a person is employed for the first time

she thinks that there is still a lot of time to start retirement preparation which in turn up to the time of retirement you will find people not prepared. This can be supported by different researchers including, Greenwald and Associates, Inc. (2004) who did a research on Pension and Retirement Plan Preferences using questionnaire to 10,356 where he found that, Both workers and retirees are generally confident about their ability to manage their investments in retirement.

However, confidence declines as the focus of the question becomes more specific, and only one-third to one in five are *very* confident. But the researcher didn't provide any suggestion concerning his research.

Helman et. al (2006), did a research on key indicators of retirement plan. They interviewed 1,252 individuals (1,000 workers and 252 retirees) and found that, key indicators of retirement planning have held steady in recent years. The proportion of workers saving for retirement continues at 7 in 10 (70 percent), while those who reported having attempted to calculate their savings needs for retirement remains at 42 percent. Some workers may have unrealistic expectations about how long they can continue to work. The average retiree today retired at age 62, but the average worker expects to retire at age 65.

At the same time, workers are more than twice as likely to expect to work for pay in retirement (67 percent) as retirees are to have actually worked (27 percent). They suggests that many workers were not ready to undertake the task of financial planning for their own retirement and they faced the prospect of having to work far longer than they expected.

As well Inaja and Asuquo (2013), did a research on perception and attitude towards pre-retirement counseling among Nigerian civil servants. They used questionnaire on the sample of 1,200 public servants. Inaja and Asuquo found that, ageing and retirement were irrevocable occurrences in the life of individual employees whether in the Public or private sector. Their acceptances varied from one person to the other and their effects are relative to individuals. The attitude of employees towards retirement and pre-retirement counselling were hinged on their perception of retirement. Injala and Asuquo suggested that it behooves that government, professional bodies and other employees of labour should carry out pre-retirement programmes (seminars and workshops) for employees prior to their retirement. In this way, they would have proper perspective of retirement, a more positive attitude towards it as well as sufficiently embrace pre-retirement counselling services. Helman et al (2014) did a survey on the confidence of the retired people. They used telephone interviews with 1,501 individuals (1,000 workers and 501 retirees) age 25 and older in the United States. They found that only eighteen percent of the participants were confident in facing retirement life. They suggested that it is very important for the employees to be prepared for retirement.

Aon Consulting Retirement (2009) who did a research on Expectations vs. Reality: Meeting Europe's Retirement Challenge using an online survey in which more than 7,500 workers from across Belgium, Denmark, France, Germany, Ireland, The Netherlands, Norway, Spain, Switzerland and the UK, 10 of the leading economies in Europe and found that, "Working past the current retirement age is perceived not so much as a choice but as a necessity by many European workers. On average, 55%

of the survey respondents expected their working lives to extend beyond the current national retirement age as a result of recent economic issues, and just over one-third were sanguine about the prospect of the official state retirement age being increased. A relaxed (or perhaps resigned) attitude to working longer was particularly pronounced in Denmark, Ireland and the UK, where almost half of the survey group said that it was not a problem and that they had always expected to work beyond retirement age.” And then they came with this advice that, “ Indeed, one could suggest that employers are not getting as good a return on their investment - measured in terms of employee appreciation and retiree welfare - as they might. This return could be enhanced by better communication of the value of and choices relating to retirement benefits. In addition to making their workforce richer in retirement, this can also turn the company pension plan into a more valued benefit and a more effective tool in the war for talent.”

Lusardi and Mitchell (2006), did a research on Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education in which about 1000 people were given questionnaire and found that, “Financial literacy surveys in many developed nations show that consumers are poorly informed about financial products and practices. This is troubling, in that financial illiteracy may stunt peoples’ ability to save and invest for retirement, undermining their well-being in old age. It is also concerning that these deficiencies are concentrated among particular population subgroups – those with low income and low education, minorities, and women – where being financially illiterate may render them most vulnerable to economic hardship in retirement. Evidently, consumers require additional support for

old-age retirement planning and saving. Also, education programs will be most effective if they are targeted to particular population subgroups, so as to address differences in saving needs and in preferences. As old-age dependency ratios rise across the developed world, and as government-run pay-as-you-go social security programs increasingly confront insolvency, these issues will become increasingly important.”

CalPERS (2014) did a research on Strategies to Improve Retirement Readiness using survey and questionnaire and found that, Retirement confidence among Americans remains low despite the improving economy. Research indicates 13 percent of Americans are “very confident” and 38 percent are “somewhat confident” about having enough money to live comfortably throughout retirement. Retirement confidence is low because Americans now realize how much they need to save to retire comfortably.

Many Americans are preoccupied by more immediate financial concerns such as high debt, job uncertainty, making ends meet, and paying for health insurance or medical expenses. Half of all Americans do not even have \$2,000 in savings to cover an unexpected need. Then they came out with the following advice, with the ongoing shift of responsibility from the employer to the employee for retirement planning, it is essential for working individuals to begin planning for retirement early in their careers. There are potential opportunities for employers to help engage their employees in planning for retirement as they are uniquely positioned to provide their employees with timely and accessible retirement education.

There is a lot need to be done to change the attitudes of most of the people to see that what other retirees face will be the same to them. Therefore everyone needs to work hard for the employer while focusing on self and family.

2.4 The Relationship between Retirees' Knowledge on Retirement Plan and Their Attitude towards Retirement

Helman et. al (2013) did a research which was entitled Perceived Savings Needs Outpace Reality for Many. Helman and fellow interviewed with 1,254 individuals (1,003 workers and 251 retirees). Twenty-two percent of workers in the 2013 Retirement Confidence Survey (RCS) found that, Worker confidence in the affordability of various aspects of retirement continues to decline.

In particular, increases are seen in the percentage of workers not at all confident about their ability to pay for basic expenses (16 percent, up from 12 percent in 2011), medical expenses (29 percent, up from 24 percent in 2012), and long-term care expenses (39 percent, up from 34 percent in 2012). Also they found many workers say the age at which they expect to retire has increased in the past year. Workers most frequently cite the poor economy (22 percent), followed by lack of faith in Social Security or the government (19 percent) and the inability to afford retirement (19 percent) as reasons for postponing retirement. And no suggestion was provided by the researchers.

Poor retirement knowledge in planning has much effect to workers as you see people tend to change retirement age, this shows that they have done nothing for their

coming days when they will be out of work. If they would have better retirement planning they could have planned even to quit job earlier.

Morissette and Zhang (2004), In their research about Retirement plan awareness. They interviewed about 17,061 permanent full-time, private-sector employees and found that, In 2001, about half of full-time permanent employees in the private sector reported having an RPP or a group RRSP. However, 8% of them were working for firms having neither type of plan. This means that 4% of full-time permanent employees in the private sector (390,000) thought they had a retirement plan but didn't. They suggested that, to address this issue, it is important to emphasize differences between RPPs, group RRSPs and C/QPP and to provide workers with accurate information about the coverage and characteristics of their retirement plans. In this way, chances are increased that employees will make sound decisions about savings, consumption and retirement. These findings reveal the way people forget important things which are very important in their lives; you cannot say I thought that I had RRP while not it shows how negligence people are!

EBRI (2011), did a research on, Workers' Pessimism about Retirement Deepens, Reflecting "the New Normal" They interviewed 1258 people and found that, 59 percent of all workers were saving for retirement, more than half (56 percent) had less than \$25,000 in savings and investments. While about a third (31 percent) of workers say they will need less than \$250,000 to afford a comfortable retirement. Yet almost half (45 percent) were not too or not at all confident that they and their spouse will be able to save as much as they think they need, and 70 percent say they were a

little or a lot behind schedule in planning and saving for retirement. Well over a third (42 percent) had determined their retirement savings needs by guessing. They commented that, "People's expectations need to come closer to reality so that they will save more and delay retirement until it is financially feasible.

These are positive findings since people were increasingly recognizing the level of savings realistically needed for a comfortable retirement. Also these findings provide a positive impact of planning education to workers and those people involved in saving and investment.

Brown (2005) did a research on Attitudes of Individuals 50 and Older toward Phased Retirement. They administered this survey using web enabled panel of people who have agreed to participate in and a total of 2,167 individuals participated in the survey. They found that, phased retirement is a practice that would appeal to many workers who are currently approaching traditional retirement age or who are already working beyond traditional retirement age. Therefore during the next decade, older workers are projected to increase dramatically as a share of the U.S. workforce while the share of younger workers will decline. Brown suggested that in order to prepare for this change, it will become increasingly important for employers to implement practices and policies that encourage workers who might otherwise consider retirement to remain in the workforce.

The findings indicated that there was an increase in number of older workers, one question why older workers and not young workers? This should be in the heads of all workers to work hard today for tomorrow otherwise people will not retire until

death. When workers get good preparation will need to go out of job for other tasks related to their age not forced for the sake of funds.

Thuku (2013) did a research on the Influence of Retirement Preparation on Happiness in Retirement. The researcher used questionnaire to collect data from participants and interviewed 400 respondents instead of the anticipated 426 respondents. Thuku found that less than half of the respondents (47%) had access to retirement planning information. Employees in the public sector were the most affected with 67% of those interviewed reporting not having had access to retirement planning information, compared to the private sector where only 38 percent had no access. This implies that retirement planning information is still not very accessible to employees especially those working in the public sector. Out of the 47 % of those with access to retirement information, the media was the major source, followed by the employer. Thuku suggested that, since some of the factors that influence life in retirement such as age, gender and parents' socioeconomic status are impossible for individuals to change; employees must put in extra effort to improve those socio-economic factors in which their personal effort can make a difference. Such factors include education, retirement planning, making financial investments and establishing social networks.

To be happy during and after retirement is not an easy task it needs tolerance and creative thinking plus hard working. One should see what is happening to others and take initiatives to shape his life for future betterment which sometimes needs to contact experts for advice and directives.

Osbone (2012), In Canadian Journal of Counselling and Psychotherapy wrote on Psychological Effects of the Transition to Retirement. He said that the transition to retirement is often a mixture of the expected and unexpected. It has the potential to create major psychological issues that are sometimes overlooked by those who promote a rosy image of retirement.... Some retirees experience depression or the feeling of being in a void.

Others can feel lonely if their partner is younger and still working. During this period of initial adjustment, retirees may need support from their partner and family. Counselors with clients making the transition can bring their clinical skills to bear in helping such retirees to identify and work on various psychological issues that may have been activated by the transition. Many retirees say they are satisfied with their retirement. Osbone suggested that, Counselors can help retirees both before and after they retire. Workers often begin thinking about retirement in their 50s. Counselors can play an educative role by showing their clients how to avoid some of the pitfalls of drifting into retirement during this period. Clients can be helped to identify aspects of preretirement that can make a positive contribution to their transitional experience.

People say there is no easy task, as you see transition period is causing trouble to people and sometimes causes deaths. These are very bad news to all workers because instead of being happy to come out of someone's control, to get independent people get trouble and this should be a lesson to workers still in the way to such stage. Therefore workers should identify earlier what she will be doing after retirement and start practicing now.

Alessie et al (2011), did research on Financial Literacy, Retirement Planning, and Household Wealth using questionnaire in which they reached 1091 households. Alessie and fellow found that, The association between advanced financial literacy and wealth accumulation that we have found is not only statistically significant but also quantitatively large. The net worth difference associated with the difference in the 75th and 25th percentiles of the advanced financial literacy index equals € 80000, i.e., roughly three and a half times the net disposable income of a median household.¹⁶ This number provides a crude proxy for the economic relevance of the financial literacy–wealth coefficient. Similar calculations show that higher levels of financial literacy are associated with economically meaningful increases in the propensity to participate in stock markets and to plan for retirement. Alessie suggested that, our work shows that financial literacy is positively associated with wealth accumulation, but we cannot infer from this result that the effect of financial education programs is indeed the result of an increase in financial literacy.

It is a crucial idea since when people get to be knowledgeable in financial management will be in a position to do things which will be beneficial to them which will upgrade their living standards.

Mansfield and Regev (2011), did a research on Expectations and impact of retirement preparation programs using questionnaire from 106 pre-retirement workers and found that various types of workers' education programmes are there in the USA which covers a wide range of vocational, apprenticeship training, trade, adult education etc. Most of the workers' education Programmes were conducted

directly by trade unions, though certain universities run courses for workers, are based on the support of the trade unions.....The majority of research has shows that those with more positive perceptions of retirement report higher levers of retirement planning.

The most common expectations were to enjoy themselves, such as travel, see moves, or go to the theatre, devote time to spouse, children or grandchildren, spend time with family, get involved with personal enrichment activities, such as reading or writing or study. All of those were reported by close to 60% to 70% of participants. Lower rates were reported for volunteering, relaxing, and improving quality of life, all checked by about 40% or participants. A third of the participants expected to continue working. Only 6% had no 15 expectations. At the end they commented that, there seems to be a reasonable congruence between family and participants on the expectations from retirement, with the exception of enrichment activities, such as reading and writing and study as well as volunteering which received much higher rates of endorsement by participants than by family member.

2.5 Elements of Retirement in Education, Education Policy

Education policy is a deliberate and (usually) careful decision that provides guidance for addressing selected educational concerns (Torjman, 2005). Also, Education policies are the principles and government policy-making in educational sphere, as well as the collection of laws and rules that govern the operation of education systems (Wikipedia)

In the view of the definitions of Education policy it was required our education policy to contain elements of retirement preparation, statements that guides its implementation. But there is none outlined in the policy concerning retirement which brings a lot of questions on the importance of education policy to retirees in Tanzania. In other countries like Nigeria the components of retirees' education are put under adult education. By putting this being part of adult education policy it means workers are taught about retirement because there are people responsible for adult education practices as pointed out by Murtala and Zakaria (2013).

Adult education as a humanitarian profession has provided for this group of people to ensure that do not face the challenges of retirement such unfavorable situation described earlier pre-retirement education as a component of workers' education caters for the prospective retirees so that after their service year they will not be demoralized with untold situation. The program focuses on equipping the prospective retirees with necessary information and knowledge to meet the retirement with adequate preparation and enthusiasm. Adjustment strategies to life after retirement constitute an important component of pre-retirement education. Self-employment and entrepreneurial skills and vocation training as well as income management are the priorities of pre-retirement education. Considerable emphasis should be given to the above skills to enable retired workers becomes self-fulfilled and happy retirees.

In United States of America the task of educating adult workers is put under the department of labor as revealed by Clark, (2012) that, recognizing these challenges, the U.S. Department of Labor supported a three-year Aging Worker Initiative (AWI)

between 2009 and 2012. This initiative acknowledged the importance of mature workers to the economy and the need to provide them with help in preparing for new jobs and careers. The AWI funded 10 sites to test new models of serving mature workers.

Unfortunately in our country retirement preparation has based only on financial retirement plan being implemented by different social funds like Public Service Pension Fund (PSPF), National social Security Fund (NSSF), Local Government Authority Pension Fund (LGAPF), PPF, which is not enough regarding the challenges happening and facing retirees' in their life.

2.6 Education challenges

According to URT-MoEC (2000) in Paper presented at the Fourteenth Conference of Commonwealth Education Ministers. One of its section concerned education challenges and revealed that, "The third section outlines and discusses the challenges of education in Tanzania. These challenges have been categorized into mainly five: Globalisation Challenges, Improvement of education, HIV/AIDS, Access and equity in education, Inclusive special needs education"

Devis et. el also presented challenges of education in higher education being, Curriculum design/alignment, Student Employability, Widening participation, Quality of learning and teaching, Quality of research, Accreditation, Compete and collaborating globally in research and talent, Student retention, Adopting emerging technology, Assessment Addressing of plagiarism, New generation of staff, Tenure,

Funding, Group formation for learning and teaching, Critical thinking and argumentation, Construction of personal and group knowledge, Contribution to economy, Integration of knowledge capital and cross-curricular initiatives, Higher education governance and management.

According to URT-MoEVT (2012) in its Situational Analysis of Adult, Non-Formal and Continuing Education Programmes found a lot of challenges in different programmes that are run in different areas which include: Adult education in general and literacy in particular are not one of LGAs priorities in their strategic plans that has led to lower allocation of funds to implement its activities. Currently, workers' education is no longer effectively organized due to change in political ideology from socialism to capitalism. Limited capacity of the continuing education institutions to meet the increased demand; Limited mechanism for coordination among continuing education service providers at secondary level; Over reliance on print materials rather than the use of ICT and multi-media facilities due to expenses and availability of new technology; Society negative perception towards continuing education service offered through ODL; Limited learning materials to learners with special learning needs such as the visually impaired learners.

This proves that there are no programmes planned to provide retirement education to retirees in Tanzania since education policy does not contain such elements. This is terrible because there is a lot to do with workers development for career and personal knowledge including retirement preparation, now how come nothing has been done and they want to get best results out of their practices.

2.7 Evidence from Tanzanian Context

Tanzania is among the countries which have adhered with the International Labor Organization (ILO) on the International laws on how to deal with workers. To accept the laws is one thing and to implement is another thing, since the laws are not followed effectively one of thing that is not implemented is provision of workers education to its workers. This makes workers fail to get the required skills and knowledge necessary to perform their activities with exception to few who manage to get such trainings but majority do not as perpetuated by ANFEDP (2012/13 – 2016/17), that, **as** a branch of adult education, Workers education in Tanzania was established and given emphasis during the implementation of the Arusha Declaration on socialism and self reliance. Workers education was meant to enhance workers' technical skills, knowledge on economic and social affairs and raise their political awareness. Also, it involved teaching workers about laws and regulations of their workplaces, government machinery and parastatal organizations in order to make them participate in decision-making. Every workplace had a workers' education officer who was responsible for coordinating workers' education. Three hours were set aside each week to enable workers participate in programme. Currently, workers' education is no longer effectively organized due to change in political ideology from socialism to capitalism.

Besides neglecting to provide workers education to employees still workers are not provided enough benefits from social security fund institutions regarding their contribution where this action put retired workers under hardship since funds are not enough to run life for a long time as viewed by

Bandawe (2013) observed that, the Social Security Benefits in Africa and Tanzania in particular are inadequate because benefits offered are not relevant to Africa. He gave examples that risks like HIV/AIDS, famine, Civil wars, which are rampant in Africa are not covered. In Africa, Bandawe opines, immediate needs are not given the requisite priority and benefits are too small to meet the basic needs, short-term benefits cease after retirement.

2.8 Synthesis and Research Gap

2.4.1 Synthesis of Literature Review

Workers education is vital due to its objective and what it offers to workers. It is the education that equips workers with knowledge and skills, which update them with technological changes and upgrade them for better opportunities of promotion while they are in work and continuation when out of employment. The knowledge and skills acquired should help the workers to perform to their best as well as become better citizens.

Therefore workers education can play a very big role to prepare workers for retirement apart from providing what is needed for job. In the literature reviewed above mostly have covered areas of financial planning but there are no literatures on community attitudes on retirees' education and the challenges of providing education to retirees. Also no mention has been made to retirement in education, education policy. For this matter it is high time now for the ministry of education and vocation to include workers education in education policy and The Ministry of Work and Employment to introduce a law or regulation that will force all employers to

introduce a course that is intended to prepare workers for life after work. This is vital since now day's life span is increasing and people live more than it was earlier, some live more than thirty years after retirement therefore retirement means opening another page of life which is undetermined and undefined so it needs preparation.

2.4.2 Conceptual Framework

A conceptual framework is an analytical tool with several variations and contexts. It is used to make conceptual distinctions and organize ideas. Likewise, conceptual frameworks are abstract representations, connected to the research project's goals that direct the collection and analysis of data (on the plane of observation – the ground). According to Miles and Huberman (1994), “A conceptual framework explains, either graphically or in narrative form [both are much preferred], the main things to be studied – the key factors, constructs or variables – and the presumed relationships among them”.

Several types of conceptual frameworks have been identified, and line up with a research purpose in the following ways: Working hypothesis -- Exploration or Exploratory research, Descriptive Categories -- Description or Descriptive research, Practical ideal type -- Gauging, Models of operations research -- Decision making and Formal hypothesis -- Explanation and Prediction.

In this research, Working hypothesis – Exploration research has been applied. Explanatory research usually focuses on “why” or “what caused” a phenomena to occur. Formal hypotheses posit possible explanations (answers to the why question)

that are tested by collecting data and assessing the evidence (usually quantitative using statistical tests).

‘Prospects and challenges in the provision of education to retirees in Tanzania’ is a research work topic that is intended to identify how workers education helps to equip people with knowledge and skills to overcome life difficulties after retiring from employment or self employment. Therefore it is an investigation concerning the life of workers in their work and how is beneficial after retirement. In studying this topic several conceptual frameworks are considered so as to acquire the real problems and rewards of workers education and AICPA is chosen due to its intact and properly arranged procedures on how to identify problem, processes and how to solve problems.

To assist with implementation, the AICPA Professional Ethics Division is developing a toolkit that will focus on how to apply the conceptual frameworks, including discussion of the specific types of threats that may exist and safeguards that may be applied to reduce or eliminate those threats to an acceptable level (American Institute of CPAs 2006-2014.) The most significant change to the content in the revised AICPA Code is the incorporation of two conceptual frameworks, one for members in public practice and one for members in business.

The conceptual framework approach included in these two frameworks is a way of identifying, evaluating and addressing threats to compliance with the rules resulting from a specific relationship or circumstance that is not otherwise addressed in the code.

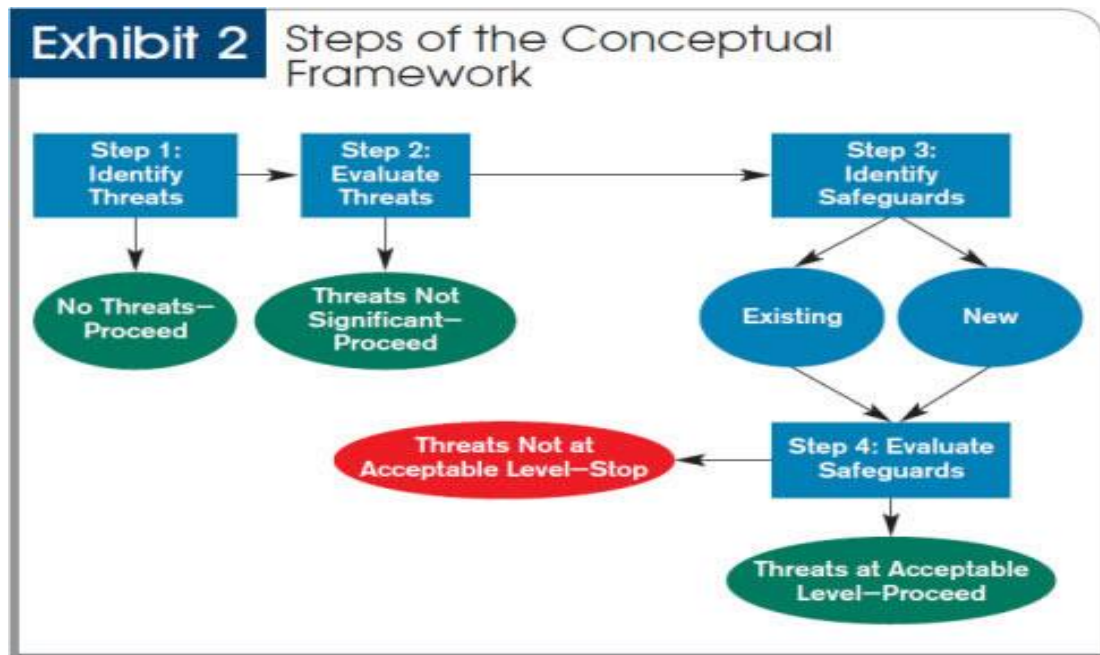


Figure 2.1. Steps of the Conceptual Framework.

Source: American Institute of CPAs 2006-2014

Under this conceptual framework approach, users follow the following steps:

Step 1. Identify threats to compliance with the rules. If no threats, then proceed with service. If threats are identified, then must proceed to Step 2. In this area different threats to retired people were identified that include diseases, poverty and loneliness.

Step 2. Evaluate the significance of the threats to determine whether the threats are at an acceptable level. Threats identified in step 1 were evaluated as follows. Disease is a disorder in humans, animals, or plants with recognized signs and often having a known cause. There are different diseases that face the retired persons such as diabetes, high blood and low blood pressure which cause high rates of deaths and long bed rest. Poverty is the state of not having enough money to take care of basic needs such as food, clothing, and housing. Retired persons encounter this problem

due to poor planning during the whole years of work that includes family and investments, also lower amount of pensions they receive in lump sum and in those monthly bases. Loneliness is the state of feeling sad through being without friends or companionship or support. Such things happen to retirees due to poor planning of what to engage with when they quite job. Also some are not having families due to failure to have marriage hence children who can take care of him or her.

Step 3. Identify safeguards that can be applied. Safeguards can be existing safeguards or new safeguards. The existing safeguards include: Health education and provisions of pensions. The new ones include business and project planning, family planning and body exercises.

Step 4. Evaluate the safeguards to determine if they eliminate or reduce threats to an acceptable level. Health education; health education is provided through national health insurance fund in different occasions that bring people together such as a week for public service which is held each year also in hospitals for those who attend. Provisions of pension; Pensions to all permanent workers are compulsory and people are encouraged to join any insurance fund that his contributions will be collected. There are also new safeguards that need to be applied to alleviate this problem which includes of retirement planning in the areas of investments especially establishment of projects and business entities that will make them earn income that will make them be able to purchase anything and whatever service they want. Exercises; Retiree need to be do daily exercises so as to make their body fit to escape risks of getting diseases.

2.4.3 Research Gap

Most of the reviewed literatures are focusing on financial planning for retirement and forget that financial does not stand on its own what about if the person will have diseases which cannot be treated due to lack of information, what will the funds do? This idea is in line with that of FinancialMentor.Com which observed that, “so much of retirement is focused on the dollars and cents; but money can’t buy happiness, good friends, or great health, but education does. Sure, it is an important part of retirement plan, proper life planning, goals, connection to others, appropriate insurance, home ownership and being debt free.

Frentzel et al (2010) Education assists in managing present difficulties and in preventing future problems. Both chronic care education and financial education consist of managing long-term issues or conditions, preventing potential problems, and managing problems should they arise, and conducting regular checkups (for health) about specific health or financial issues. In health, most models focused on improving interactions between clinical providers and patients, typically by training clinical providers to provide more patient-centered education and provide decision making support to patients, who can then become more independent concerning the care of their chronic condition.

Other literature have documented on family issues, psychological issues to retirees and working after retirement. But none of these Scholars has empirically studied prospects and challenges of providing education to retirees in Tanzania. Thus, this study sought to fill in this gap.

2.5 Chapter Summary

This chapter has reviewed different literatures concerning education on retirees through different headings which are: The knowledge of retirees on retirement, The attitudes of retirees towards retirement, The relationship between retirees knowledge on retirement plan and their attitudes towards retirement, Elements of retirement in education, education policy, education challenges, evidence from Tanzania and research gap.

CHAPTER THREE

3.0 RESEARCH DESIGN, POPULATION AND METHODOLOGY

3.1 Introduction

This chapter covers the research design and methodology that include the area of study, sample and sampling, data collection methods, ethical considerations, validity and reliability and data analysis.

3.2 Research Design

Burns and Grove (2003) define a research design as “a blueprint for conducting a study with maximum control over factors that may interfere with the validity of the findings”.

Parahoo (1997) describes a research design as “a plan that describes how, when and where data are to be collected and analysed”. Polit et al (2001) define a research design as “the researcher’s overall for answering the research question or testing the research hypothesis”. According to Kothari (2004) Decisions regarding what, where, when, how much, by what means concerning an inquiry or a research study constitute a research design. Therefore he asserts that, “A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure.” In fact, the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. As such the design includes an outline of what the researcher will do from writing the

hypothesis and its operational implications to the final analysis of data. More explicitly, the design decisions happen to be in respect of:

- i). What is the study about?
- ii). Why is the study being made?
- iii). Where will the study be carried out?
- iv). What type of data is required?
- v). Where can the required data be found?
- vi). What periods of time will the study include?
- vii). What will be the sample design?
- viii). What techniques of data collection will be used?
- ix). How will the data be analysed? (x) In what style will the report be prepared?

In order to get real and valid data the researcher applied qualitative research approach. Burns and Grove (2003) describe a qualitative approach as “a systematic subjective approach used to describe life experiences and situations to give them meaning”. Parahoo (1997) states that qualitative research focuses on the experiences of people as well as stressing uniqueness of the individual. Holloway and Wheeler (2002) refer to qualitative research as “a form of social enquiry that focuses on the way people interpret and make sense of their experience and the world in which they live”. Researchers used the qualitative approach to explore the behaviour, perspectives, experiences and feelings of people and emphasize the understanding of these elements. Researchers who use this approach adopt a person-centered holistic and humanistic perspective to understand human lived experiences without focusing on the specific concepts (Field & Morse 1996).

Debreceeny et al (2002) explains the strength of the qualitative research approach as its capacity to explore human subjective motivation and actions within a research study frame of reference, thereby exposing the richness of data. Straus and Corbin (1990) claim that qualitative methods are applicable to research that attempts to understand any phenomenon about which little is yet known. The qualitative research approach can also be used to gain new perspectives on things about which more is already known and to gain more in-depth information that may be difficult to convey quantitatively. The ability of qualitative data to more fully describe the phenomenon as indicated in the research problem lends itself to the discovery of new information by means of interpretive and qualitative research.

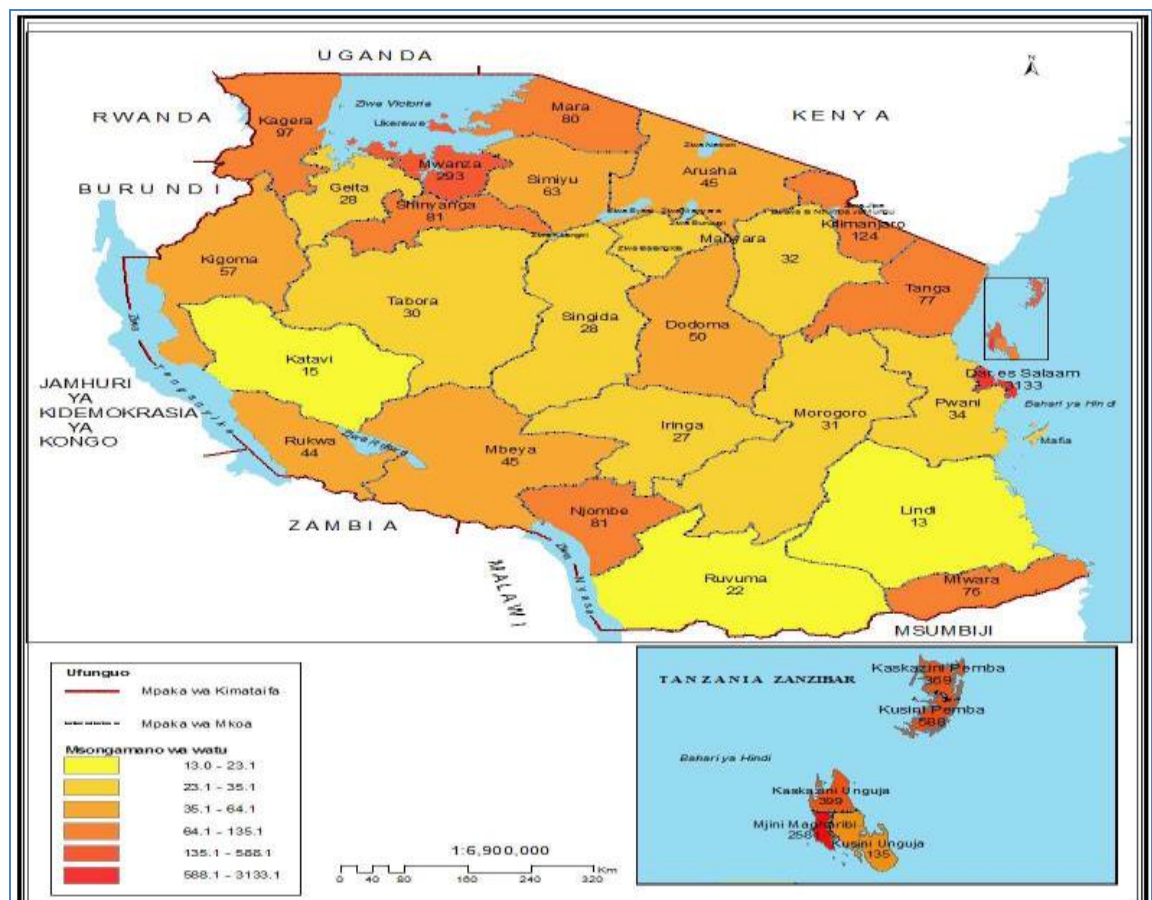


Figure 3.1: A Map of Tanzania showing all the Regions

Source: Population and Housing Census Report 2012

3.3 The Research Area

This research was conducted in Tanga Region specifically in Tanga City due to the presence of many people who are resourceful in data concerning my study since even some of those who retire in rural areas usually tend to make permanent residence in towns.

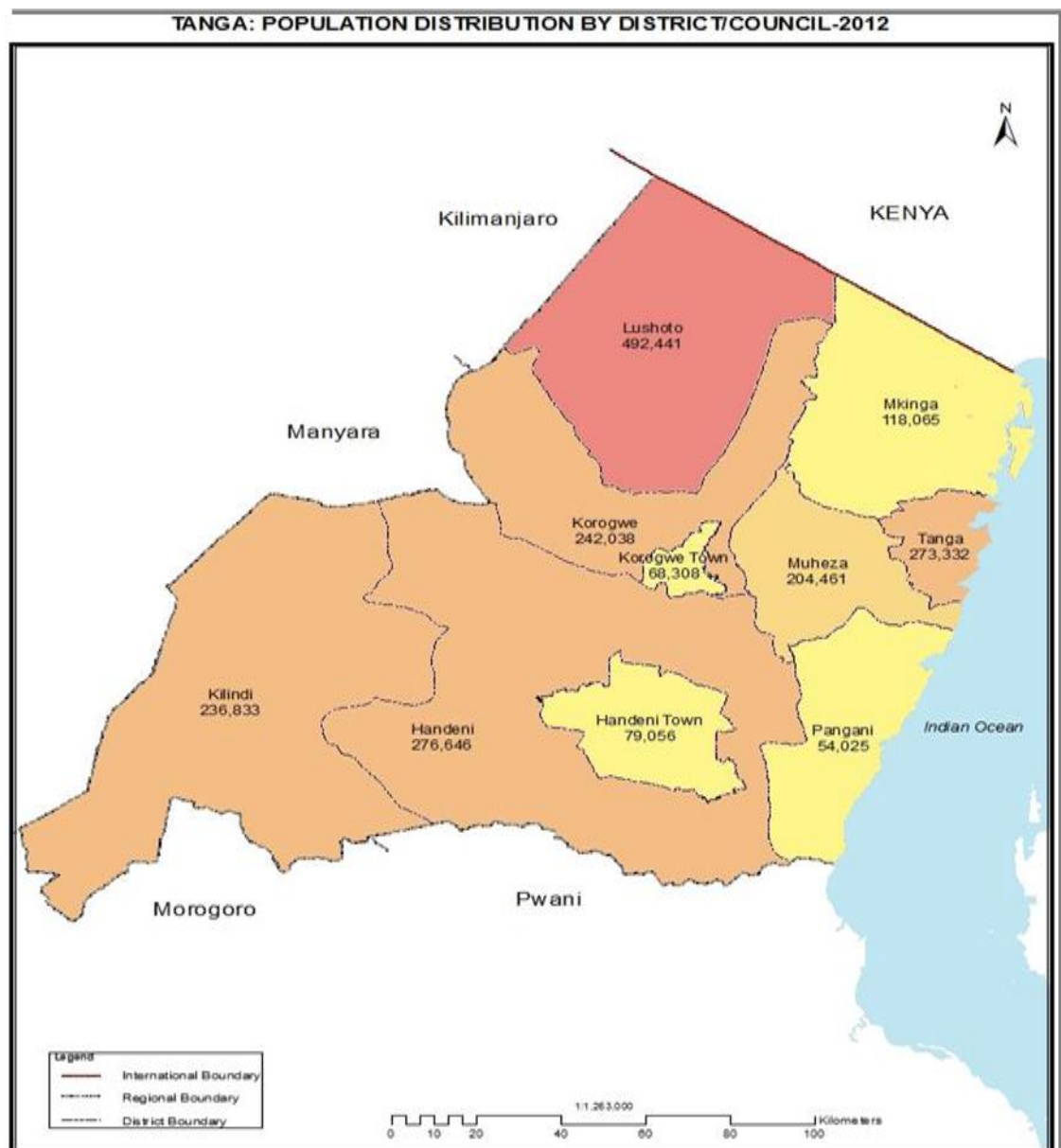


Figure 3.2: A Map of Tanga Region showing all the Districts

Source: Population and Housing Census Report 2012

workers and administrators from different working sectors through purposive and random sampling. A carefully selection of sample can provide data representative of the population from which it is drawn.

Sampling size: Holloway and Wheeler (2002) assert that sample size does not influence the importance or quality of the study and note that there are no guidelines in determining sample size in qualitative research. Qualitative researchers do not normally know the number of people in the research beforehand; the sample may change in size and type during research. Sampling goes on until saturation has been achieved, namely no new information is generated (Holloway, 1997). In this study the total number of 110 people was to be involved in the research, but the actual number was 80 who participated in the research as shown in the table below:

Table 3.1. Shows Expected and Actual Participated Participants

Type of respondent	Number of expected participants		Actual number of participant	
	Male	Female	Male	Female
Retired workers	15	15	12	8
Employees	20	20	12	20
Non employees	15	15	13	7
District education officers	3	4	3	2
Human resource officers	1	2	1	2
Total	54	56	41	39

Source: Field Data, 2015

The researcher worked in collaboration with the management in choosing participants, based on their level of experience on job and different trainings that are conducted in their place of work. In this case, there was 110 potential participants estimated to participate in this study.

Sampling criteria: Refers to the essential characteristics of a subject or respondent such as ability to read and write responses on the data collection instruments. In this research criteria to be included are:- the one who has happen to be a worker or relative of retired worker and workers on job including administrators.

Sampling process: Burns and Grove (2003) refer to sampling as a process of selecting a group of people, events or behaviour with which to conduct a study. Polit et al (2001) confirm that in sampling a portion that represents the whole population is selected. Sampling is closely related to generalisability of the findings. In this study the sampling is random and purposive. According to Parahoo (1997), in non-probability sampling researchers use their judgment to select the subjects to be included in the study based on their knowledge of the phenomenon.

Purposive sampling was used in this study. Parahoo (1997) describes purposive sampling as “a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data”. The rationale for choosing this approach is that the researcher is seeking knowledge about how workers education can help to provide education on retirement preparation to workers in which the participants provided by virtue of their experience.

In this study retired workers, workers on job, relatives of retired workers who were eligible were purposively chosen to participate in this study. This is a sampling procedure which provides equal opportunities of selection for each element in a population.

Sampling is the process of selecting a group of subjects for a study in such a way that the individuals represent the larger group from which they were selected. (Gay, 1987)

Sampling of the participants was done as follows: First the researcher needed assistance of different leaders and people such as managers and head of Institutions to identify potential participants then possible participants were selected after the researcher has pre-selected participants according to the criteria at hand. Then the research project was explained to the prospective participants who have been short-listed and they were asked personally if they want to take part in the research. Also, the researcher selected the prospective participants for a focus group discussion and Interview, and In the event of identifying participants who meet the criteria for selection to be involved in the study, each eligible participant was asked to refer colleagues with similar experience.

3.6 Data Collection Method

Different methods were employed in collection of both primary and secondary data; for instance Questionnaires were employed specifically with the use of structured questionnaire in which both closed and open questions are in consideration and the reasons of selecting this method was due to the fact that the method was free from the bias of the interviewer, also Respondents have adequate time to give well thought out answers but also it was very cheap even if the universe was large , not only that but also the method was appropriate to the study. Interview method was used specifically personal interview where structured interview in a set of predetermined

questions and of highly standardized technique of recording. The reasons of using this method are due to the fact that personal information can easily be obtained. Also more information and in greater depth can be obtained.

3.6.1 Data Collection Instrument

According to Parahoo (1997), a research instrument is “a tool used to collect data. An instrument is a tool designed to measure knowledge, attitude and skills.”

3.6.2 Interviews

Nachmias & Nachmias (1996,) defines an interview as a “face-to-face, interpersonal role situation in which an interviewer asks participants questions designed to elicit answers pertinent to the research hypotheses”. However, Sekaran (1992) reminds us that interviews need not be face-to-face as it can be conducted through the telephone or can even be computer assisted. The interview method of collecting data involves presentation of oral-verbal stimuli and reply in terms of oral-verbal responses. This method can be used through personal interviews and, if possible, through telephone interviews. (Kothari, 2004)

3.6.2.1 Classification of Interviews

Interviews can be classified as structured or unstructured (or non-directive interview) although Nachmias & Nachmias (1996) identifies a third category- the focused interview, which is a variation of the structured interview. In the structured interview, the format is more rigid and assumes that the researcher knows exactly what information is needed and has a list of pre-determined questions he intends to

ask of the participants. The same questions are administered to every interviewee, although in certain cases depending on the circumstances or participants' answers, the researcher may elicit additional information by asking additional questions not on his schedule. "Through this process new factors might be identified and a deeper understanding might result" (Sekaran 1992).

In the unstructured or non-directive interview, the researcher does not have a schedule listing a set of pre-specified questions, nor are the questions asked in a specific order. The researcher does not direct the interviewee and thus the interviewee is encouraged to relate his or her experiences and to reveal their attitudes and perceptions on the topic of interest. In this method, the interviewer had an opportunity to probe various areas and to raise specific queries during the interviews.

3.6.2.2 Interview Technique

Personal interviews: Personal interview method requires a person known as the interviewer asking questions generally in a face-to-face contact to the other person or persons. (At times the interviewee may also ask certain questions and the interviewer responds to these, but usually the interviewer initiates the interview and collects the information.) This sort of interview may be in the form of direct personal investigation or it may be indirect oral investigation. The method of collecting information through personal interviews is usually carried out in a structured way. As such we call the interviews as structured interviews. Such interviews involve the use of a set of predetermined questions and of highly standardised techniques of recording.

The researcher used the following technique for collecting data:

- The researcher conducted the individual interview with the participants using an interview guide with semi-structured questions.
- The researcher maintained eye contact with the participants.
- The researcher used grand as well as mini tour questions to elicit information from participants. Grand tour questions were broad questions that was asked to introduce the topic such as “How do you see life after retirement?” The mini tour questions were specific questions such as “What problems that you face in this time of retirement?”
- The interview techniques of probing (verbal and non- verbal) were used. These include probing or “exploring”, silence, prompting as well as summarising. The researcher used phrases such as “Could you elaborate more on that point?” maintained eye contact to encourage participants to continue speaking. The researcher summarised the last statements of the participants and encouraged more talk (Holloway & Wheeler 2002).
- Also the researcher used a semi-structured interview guide, but the line of questioning and responses from participants to maintain flexibility and consistency. The researcher summarised the interview proceedings by restating in his own words the ideas and opinions of the participants, to ensure understanding. The participants were told of the need for follow-up interviews if there were any aspect that was not clear.

The researcher also used focused interview. Focused interview was meant to focus

attention on the given experience of the respondent and its effects. Under it the interviewer had the freedom to decide the manner and sequence in which the questions were asked and also the freedom to explore reasons and motives.

The main task of the interviewer in case of a focused interview is to confine the respondent to a discussion of issues with which he seeks conversance. Such interviews were used generally in the development of hypotheses and constitute a major type of unstructured interviews.

3.6.2.3 Note Taking During the Interview

According to Holloway and Wheeler (2002), note taking is an important activity, but it might disturb the participants. To limit this, the researcher informed the participants that notes will be taken during the interview.

- A non-participant took notes so that non-verbal behaviour of the participants as well as the researcher's reactions and comments could be recorded (Holloway & Wheeler 2002).
- This method of collecting data acts as a back-up of the information obtained on the audiotape. Note taking was done discreetly to avoid distracting the participants.

3.6.2.4 Structure of the Instrument

The research guide comprised of two sections, namely for collecting biographical data and for collecting qualitative data on how workers education can help workers to make good arrangement that enable them live better after retirement.

3.6.3 Questionnaires

According to Kothari (2005), questionnaires method refer “to the questions printed or typed in a definite order on a form or set of forms with a request to be answered and returned by the respondents on their own”. The researcher prepared chronological and arranged a number of questions in a written format and then given a proportional space for the answer for the respondent to fill. According to Sharp & Howard (1996), “over the past century, Questionnaires have become common methods of gathering information.” It can be defined as “a pre-formulated written set of questions to which participants record their answers, usually within largely closely defined alternatives.” (Sekaran, 1992). In general, questionnaires are useful, where the researcher cannot observe the phenomenon directly or is impractical to do so. It allows the researcher to reconstruct the phenomena through the experience and perceptions of the participants who have observed the phenomena (Nachmias & Nachmias). In addition, certain research including the present one, intends to elicit the thoughts and perceptions of people who have certain qualities e.g. education, experience, situation in life etc.

Questionnaires can also be categorised by the method of delivery i.e. Postal Questionnaire, Personally Administered Questionnaire and telephone and its recent extension - emailed questionnaires. In the researcher’s opinion, the main advantages of these methods are structure and timeliness.

Although questionnaires can be both open ended or closed ended, both types provide structure to the process of data collection, the closed ended one being more specific

and less prone to verbosity and interpretation than the open ended questionnaire. As compared to participant or process observation, where only general points can be watched for, the questionnaire structures the data and makes it easier for later analysis especially when nominal or ordinal scales are used to capture data. These can be used in computerized statistical analysis, which makes the research more robust and rigorous especially in the light of positivists.

3.7 Problems during Data Collection

In this section, the problems which occurred during the data collection were investigated according to the guidance of Holloway and Wheeler (2002).

3.7.1 Situational Contaminants

The following factors contributed to errors in data collection. Some situational factors influenced the participants' response adversely, including the participants' being aware of the interviewer's presence (reactivity factor). Environmental factors such as lighting, temperature and noise had impact to the participants' reaction. In this study, situational contaminants was excluded by use of a well-ventilated and lighted room, chairs arranged in a circle to be nearer the tape recorder, and a 'do not disturb' sign put outside the interview room, to limit access during the data collection session.

3.7.2 Response Set Bias

Personal characteristics of participants influenced their responses to questions, in the phenomenon of social desirability of response, extreme of response and

acquiescence. The interview technique, explanation of the purpose of the research to the participants and assurance of confidentiality as well as the signed consent form was useful in reducing these traits.

3.7.3 Transient Personal Factors

Some temporary states of participants, such as anxiety and fatigue influenced response from participants. To limit this, the interview was scheduled in the morning between 09:00 and 11:00 since most of the retired workers have not got much to do after retirement and therefore this time was convenient to meet them.

3.7.4 Researcher Bias

The researcher was the main conductor of the study in the participants' natural environment. In order to escape distortion of the findings of the study the researcher practiced bracketing as well as reflexivity to overcome this problem. The researcher also went back to participants to verify and clarify their responses.

3.8 Pilot Study

According to Holloway and Wheeler (2002), pilot studies are not usually used in qualitative studies but novice researchers could conduct interviews as a pre-exercise, to get used to the type of data collection. A pre-exercise was done to orientate the researcher to the research work and provide the researcher with insight into the phenomenon. A pilot study ensured that errors are rectified at little cost. It was done in order to eliminate ambiguities in the phrasing or choice of words. Instruments like questionnaires should be phrased in such a way as to avoid bias or prejudice to

respondents answer. The pilot study was conducted by the researcher himself. This was done at their workplace and homes, and it was repeated at a later date. The interview was tape-recorded to ensure correct use of the tape recorder and to listen to the researcher's problems with probing and verbal reactions. During the exercise attention will also be given to body language and non-verbal responses as well as the manner of asking questions. This enhanced the researcher's level of confidence.

As the researcher was the main data collection instrument, the pilot study increased his experience of interviewing as well as her interpersonal skills, and also ensured that he has conversant with qualitative data collection and analysis. It gave the researcher the opportunity to: Probe relevant responses from participants, Approach the participants with sensitivity and open-mindedness, Lay aside her preconceived ideas and ensure reflexivity and intuiting throughout the study, Identify the shortcomings of the pilot study regarding the environment setup and the tape recorder, Transcribe and analyse data, which was an opportunity to increase data analysis skills, Build in extra precautions to prevent errors in the interview.

It was essential that the newly constructed questionnaires in their semi- final form be piloted before being used in the main study (White 2005).

3.9 Ethical Issues

Ethics are moral principles which are suggested by an individual or group which are subsequently widely accepted and offer rules and behavioral expectation about the most correct conduct towards experimental subjects and respondents, employers,

sponsors, other research assistants and students (Shydon, 1998). These are issues that present a dilemma to the researcher. The dilemma arises from the right the researcher has to acquire knowledge and disseminate the information versus the right of the individual research subjects to self determination privacy and dignity (White, 2005 as cited by Ngoma, 2006).

This study has used the verbal consent where the researcher introduced himself and ask the participants to participate as subjects in the study. The topic and purpose of study was explained to the participants. Also the population under study and why that population was chosen was explained. They were assured of anonymity and confidentiality and that the information that they gave the researcher was specifically for the study only. They were given time to ask questions where not understood and more clarification was given.

3.9.1 Informed Consent

Informed consent is the major ethical issue in conducting research. According to Armiger (1997) "it means that a person knowingly, voluntarily and intelligently, and in a clear and manifest way, gives his consent". Informed consent is one of the means by which a patient's right to autonomy is protected. Informed consent seeks to incorporate the rights of autonomous individuals through self- determination. It also seeks to prevent assaults on the integrity of the patient and protect personal liberty and veracity. Of course individuals can make informed decisions in order to participate in research voluntarily only if they have information on the possible risks and benefits of the research. Free and informed consent needs to incorporate an

introduction to the study and its purpose as well as an explanation about the selection of the research subjects and the procedures that will be followed. It is essential to describe any physical harm or discomfort, any invasion of privacy and any threat to dignity as well as how the subjects will be compensated in that case.

3.9.2 Respect for Privacy

According to Levine (1976) "privacy is the freedom an individual has to determine the time, extent, and general circumstances under which private information will be shared with or withheld from others ". Kelman (1977) believes that an invasion of privacy happens when private information such as beliefs, attitudes, opinions and records, is shared with others, without the patients' knowledge or consent.

3.10 Validity and Reliability

3.10.1 Validity

Validity of instrument measurement is the extent to which they measure what they were supposed to measure Jean, (2000). The argument is valid if and only if its conclusion is logically entailed by its premises Beer (1993). Before conducting the study, the researcher conducted a trial study through pilot area Central ward in Tanga City to test if the instruments provide the required results where 12 participants were involved 4 retired workers, 4 workers, 2 relative of workers and 2 employers.

The study used interviews and researcher as data collection methods for accruing primary data and they were checked in the pilot study for relevance and coverage to control internal validity. According to Joppe (2000) validity determines whether the

research truly measures that which it was intended to measure or how truthful the research results are.

3.10.2 Reliability

Reliability refers to measures that yielding the same results in the different clinical experiments Cohen and Morison, (2001). Reliability refers to consistency or repeatability of research measures. Through the pilot study ambiguous and inconsistent questions were deleted and others were modified where necessary to fit with the objective of the study. Data that will be obtained in the pilot study will enabled the researcher to make modifications in the instruments where found necessary in the study.

Reliability is the extent to which results are consistent over time and an accurate representation of the total population under study. If the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. (Joppe, 2000).

3.10.3 Data Analysis

Data Analysis is a way of categorizing, ordering, manipulating and summarizing the data and describing them in a meaningful way. Data Analysis is a systematic process of categorizing, comparing and interpreting data to provide an explanation or description of a single phenomenon which was used (White, 2005). This study has analyzed data using descriptive strategies. Descriptive data analysis is a process of describing data into categories and identifying patterns among the categories. Also

the study used the descriptive statistics as a way of describing and summarizing data. Descriptive statistics converts and condenses a collection of data into an organised visual representation of data so that the data have some meaning to the readers of the report (White 2005).

SUMMARY OF THE CHAPTER

Chapter 3 has covered the research design of the study and its' importance in the study, the population and the samples size of the study have been discussed as well. Sampling procedures and research instruments used in research have also been explained. Ethical issues and the Pilot Study had been discussed. Lastly, data collection procedures and data analysis have also been discussed, highlighting their importance in the study. Next, chapter four has discussed findings that have been obtained from the field.

CHAPTER FOUR

4.0 RESEARCH RESULTS

4.1 Introduction

This chapter presents results and discussion. It was predicted that there could be about 110 participants in the research but only 80 participants managed to participate. Some of them failed to return questionnaires when they were requested to return them as shown in the table below:

Table 4.1. Shows Expected and Actual Participated Participants

Type of respondent	Number of expected participants		Actual number of participant	
	Male	Female	Male	Female
Retired workers	15	15	12(80%)	8(53.3%)
Employees	20	20	12(60%)	20(100%)
Non employees	15	15	13(86.7%)	7(46.7%)
District education officers	3	4	3(100%)	2(50%)
Human resource officers	1	2	1(100%)	2(100%)
Total	54	56	41(51.25%)	39(48.75%)

Source: Field Data 2015.

From Table 4.1, this study focused on 20 retired workers; 32 adults who were still working; 20 adults who were not employed; 5 district education officers; and 3 human resource officers. Over all, males were 41(51.25%), while females were 39(48.75%). The reasons for gender variation were caused by lack of response from participants especially women who were still in doubt to provide information even though explanation were given that this research was purely for academic purpose

and that their names were not going to be disclosed. Similar picture would be obtained if a larger sample was studied in any district in the Tanzania.

The presentation of the findings and discussions follows subheadings according to the research questions of the study. Tables, figures, and narrations are used to explain the findings from the field. The research questions are as follows: -

4.2 Elements of Retirement in Education

The first objective for this research study was to examine the elements of retirement education in adult education documents. The assumptions were that adult education was meant for adults and thus, it also caters for the needs of the retirees. Documentary review and Questionnaire were used to solicit information on whether there were any elements of retirement in adult education and education policy and other documents or not, or whether there were educational instructions that were providing retirement education to adults or not. In the 2014 Education Policy, there was a statement:

‘3.3.4. Serikali itaweka utaratibu na mazingira wezeshi kuhakikisha elimu na mafunzo ikiwa ni pamoja na elimu ya watu wazima inatolewa kwa ufanisi katika ngazi zote kwa njia mbalimbali ikiwemo ujifunzaji huria na masafa.(URT-2014)’

(The government will ensure there is conducive environment to ensure there is effective provision of education including that of adults at all levels and through many ways including learning through distance).

This statement does not show that retirement education will also be included. This means, the education policy is silent on the issue of retirement. The same was triangulated through questionnaire and the following were the responses.

Table 4.2: Views of Education Officers, Workers and Retirees on the Elements of Retirement in Education, Education Policy

Elements	Agree		Disagree		Don't Know		Total	
	M	F	M	F	M	F	M	F
Education Policy provide framework for retirement education	11 (13.75%)	10 (12.5%)	10 (12.5%)	15 (18.75%)	20 (25%)	14 (17.5%)	41 (51.25%)	39 (48.75%)
There are elements of retirement education in education policy.	4 (5%)	3 (3.75%)	34 (42.5%)	33 (41.25%)	3 (3.75%)	3 (3.75%)	41 (51.25%)	39 (48.75%)
There are educational programmes for retirement	1 (1.25%)	-	35 (43.75%)	37 (46.25%)	5 (6.25%)	2 (2.5%)	41 (51.25%)	39 (48.75%)
Workers education does not prepare for retirement	32 (40%)	31 (38.75%)	2 (2.50%)	2 (2.50%)	7 (8.75%)	6 (7.5%)	41 (51.25%)	39 (48.75%)
There are Institutions offering retirement education	3 (3.75%)	5 (6.25%)	5 (6.25%)	4 (5%)	33 (41.25%)	30 (37.5%)	41 (51.25%)	39 (48.75%)
I have attended courses on retirement preparation in my work place.	9 (11.25%)	9 (11.25%)	32 (40%)	30 (37.5%)	-	-	41 (51.25%)	39 (48.75%)

Source: Field data 2015.

Table 4.2 presents statements aimed to grasp views from the participants on the elements of retirement in education, education policy and practice. 67(83.75%) respondents dis-agreed the statement that there were elements of retirement education in education policy; while 72(90%) respondents dis-agreed the view there are educational programs for retirement. Further, 63(78.75%) of the respondents agreed with the statement that workers education does not prepare workers for retirement. The table also shows that 63(78.75%) of the respondents disagreed with

the statement that there are institutions offering retirement education, while only 10% had attended courses on retirement preparation in my work place.

The findings of this study are different from that of Mansfield and Regev (2011), who did a research on expectations and impact of retirement preparation programs which covers a wide range of vocational, apprenticeship training, trade, and adult education. This means that there are other countries where workers are provided with retirement education in order to prepare them for retirement. From the above, it is safe to conclude that there are no any elements of retirement education in adult education documents.

4.3 Importance of Retirement Education for Workers Education

The second objective was set to solicit information from educational officials on the importance of retirement education for workers. There were 80 responded to this objective. Questionnaire was used to collect information for this objective and the responses as Table 4.3 shows.

From the table 4.3, 77(96.25%) considered retirement education as very important and 76(95%) agreed that retirement education helps people to plan for retirement, and 62(77.5%) considered workers education as not preparing people for retirement. However, only 3(3.75%) agreed to the statement that there are educational programmes for retirement, while 72(90%) disagreed to this statement. These findings are in line with those of Greenwald and Associates (2004) who found that both workers and retirees are generally not confident about their ability to manage

their investments in retirement. Also a study by Helman et al (2006) found that many workers were not ready to undertake the task of financial planning for their own retirement and they faced the prospect of having to work far longer than they expected.

Table 4.3: Views of Education Officials, Workers and Retirees on the Importance of Retirement Education for Workers

Importance	Agree		Disagree		Don't Know		Total	
	M	F	M	F	M	F	M	F
I do not know what to do after retirement.	8 (10%)	4 (5%)	23 (28.75%)	26 (32.5%)	10 (12.5%)	9 (11.25)	41 (51.25%)	39 (48.75%)
Retirement education is very important.	40 (50%)	37 (46.25%)	-	-	1 (1.25%)	2 (2.5%)	41 (51.25)	39 (48.75%)
Education Policy provides retirement plans to workers.	3 (3.75%)	29 (2.5%)	33 (41.25%)	34 (41.25%)	4 (5%)	4 (5%)	41 (51.25%)	39 (48.75%)
There are educational programmes for retirement.	2 (2.5%)	1 (1.25%)	31 (38.75%)	41 (51.25%)	3(3.75%)	2 (2.5%)	41 (51.25%)	39 (48.75%)
Workers education does not prepare for retirement.	25 (31.25%)	37 (46.25%)	5 (6.25%)	-	11 (13.75%)	2 (2.5%)	41 (51.25%)	39 (48.75%)
Retirement education helps people to plan for retirement.	38 (47.5%)	38 (47.5%)	-	-	3 (3.75%)	1 (1.25%)	41 (51.25%)	39 (48.75%)

Source: Field data 2015.

From the above information, it can be concluded that, there is no retirement education provided to workers. It can also be concluded that, educational officials consider retirement education as very important for retirees to prepare them for

retirement. Clark (2003) who observed that, A lack of financial education may result in workers starting to save too late in life and saving too little to reach their retirement goals. As a result, they are unlikely to achieve the desired balance between consumption while working and consumption in retirement. With this observation he concluded that financial education provided by employers can increase retirement saving and potentially alter the investment of retirement funds.

4.4 Possible Challenges to Provide Retirement Education

The third objective was set to collect information from education officers, workers and retirees on the possible challenges to provide retirement education. Questionnaires were used to collect information from participants and the responses are as follows:

Table 4.4: Views of Education Officers, Workers and Retirees on the Possible Challenges to Provide Retirement Education

Importance	Agree		Disagree		Don't Know		Total	
	M	F	M	F	M	F	M	F
Retirement education will raise consciousness to workers	39 (48.75%)	37 (46.25%)	1 (1.25%)	1 (1.25%)	1 (1.25%)	1 (1.25%)	41 (51.25%)	39 (48.75%)
Retirement education will make people lazy	—	-	35 (43.75%)	31 (38.75%)	6 (7.5%)	8 (10%)	41 (51.25%)	39 (48.75%)
Workers will not attend retirement education courses or trainings.	8 (10%)	9 (11.25%)	15 (18.75%)	12 (15%)	18 (22.5%)	18 (22.5%)	41 (51.25%)	39 (48.75%)
There are no teacher to teach about retirement	4 (5%)	4 (5%)	7 (8.75%)	3 (3.75%)	30 (37.5%)	32(40%)	41 (51.25%)	39 (48.75%)
Retirement is like dying people don't like it	8 (10%)	7 (8.75%)	23 (28.75%)	17 (21.25%)	10 (12.5%)	15 (18.75%)	41 (51.25%)	39 (48.75%)
Employers don't like employees to know a lot about retirement	5 (6.25%)	9 (11.25%)	19 (23.75%)	15 (18.75%)	17 (21.25%)	15 (18.75%)	41 (51.25%)	39 (48.75%)

Source: Field Data, 2015.

Table 4.4. Presents statements aimed to understand the views of the participants on the possible challenges that could hamper provision of retirement education. 76(95%) respondents agreed the statement that retirement education will raise consciousness to workers on matters concerning retirement. While 66(82.5%) respondents disagreed the view that retirement education will make people lazy. All in all 36(45%) participants said they do not know if workers will not attend retirement education courses or trainings.

On the other hand 62(77.5) respondents showed not aware if there are no teachers to teach about retirement. While 40(50%) respondents disagreed the statement that retirement is like dying people don't like it. And 34(42.5%) respondents disagree to the statement that employers don't like employees to know a lot about retirement.

From the above observation it is clear that education officers, workers and retirees do not see any challenge in providing retirement education, except lack of facilitators, funds, facilitation materials and e-learning problems which can easily be prepared. These findings cannot be corroborated with the literature because this area is new and there is nobody who has dwelled on the possibility of providing retirement education to employees.

4.5 The Attitudes of Community Members on the Importance of Retirement Education

This is the last objective which was set to get the attitudes of community members on the importance of retirement education. About 80 respondents were used to

collect the attitudes of community members on the importance of retirement education as presented below in the table:

Table 4.5: Attitudes of Community Members on the Importance of Retirees' Education

Importance	Agree		Disagree		Don't Know		TOTAL	
	M	F	M	F	M	F	M	F
Workers do not know what to do after retirement	20 (25%)	21 (26.25%)	18 (22.5%)	17 (21.25%)	3 (3.75%)	1 (1.25%)	41 (51.25%)	39 (48.75%)
Retirement education is very important	39 (48.75%)	36 (45%)	-	-	2 (2.5%)	3 (3.75%)	41 (51.25%)	39 (48.75%)
Education Policy provide retirement plans to workers	8 (10%)	7 (8.75%)	6 (7.5%)	10 (12.5%)	27 (33.75%)	22 (27.5%)	41 (51.25%)	39 (48.75%)
There are educational programmes for retirement	10 (12.5%)	5 (6.25%)	7 (8.75%)	8 (10%)	24 (30%)	26 (32.5%)	41 (51.25%)	39 (48.75%)
Workers education does not prepare for retirement	11 (13.75%)	13 (16.25%)	8 (10%)	6 (7.5%)	22 (27.5%)	20 (25%)	41 (51.25%)	39 (48.75%)
Retirement education help people to plan for retirement	35 (43.75%)	33 (41.25%)	2 (2.25%)	1 (1.25%)	4 (5%)	5 (6.25%)	41 (51.25%)	39 (48.75%)

Source: Field data 2015.

Table 4.5. Presents statements aimed to collect views of community members on the importance of retirees' education. 41(51.25%) respondents agreed with the statement that workers do not know what to do after retirement. 75(93.75%) respondents agreed the statement that retirement education is very important. 49(61.25%) respondents said they do not know to the statement that education policy provides retirement plans to workers. 50(62.5%) respondents also said they do not know if there are educational programmes for retirement. While 42(52.5%) respondents said they do not know to the statement which said that, workers education does not

prepare for retirement. And lastly, 68(85%) respondents disagreed the statement which said that, retirement education help people to plan for retirement. These results from the respondents(community members) who disagreed the statement that retirement education help people to plan for retirement is different from that of Clark (2003) who observed that, A lack of financial education may result in workers starting to save too late in life and saving too little to reach their retirement goals. As a result, they are unlikely to achieve the desired balance between consumption while working and consumption in retirement. With this observation he concluded that financial education provided by employers can increase retirement saving and potentially alter the investment of retirement funds.

4.6 Chapter Summary

This chapter presents the findings from the field; it was guided by the following statements: Views of Education officers, workers and retirees on the elements of retirement in education, education policy. Views of education officials, workers and retirees on the importance of retirement education for workers. Views of education officers, workers and retirees on the possible challenges to provide retirement education and attitudes of community members on the importance of retirees' education. From the responses analysed it has been found that there are no elements of retirement in education policy, also there are no retirement education programs for workers, as well retirement education is very important to workers and lastly, there are some challenges that may hamper the provision of retirement education which include lack facilitators and facilitation materials.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter present summary of the study, conclusion and recommendations. The area of recommendation is divided into two subsections which are recommendation for practice and recommendation for further research.

5.2 Summary of the Study

This study is on the prospects and challenges in the provision of education to workers in Tanzania. It has been organized in five chapters. Chapter one contains the background of the problem and its settings which embodies background: introduction and the context of research problem, statement of the problem, purpose of the study, specific objectives, research questions, significance of the study, limitation of the study, delimitation of the study, definition of terms and conceptual framework. Chapter two covered Literature review and theoretical framework which was organized in five subheadings that is the knowledge of retirees on retirement, the attitude of retiree towards retirement, the relationship between retirees' knowledge on retirement plan and their attitudes towards retirement, elements of retirement in education, education policy, and education challenges. Chapter three present research methodologies, research design, population and methodology that include area of study, sample and sampling, data collection methods, ethical considerations, validity and reliability and data analysis. Chapter four presents results. Chapter five provides summary, discussion of the study findings, conclusion and recommendation.

Regarding the findings, the study found that the policy that guides the provision of education in Tanzania does not contain any element of retirement preparation. Further, the study found that there was positive attitude of community members on the importance of retirement education to workers. The possible challenges to provide retirement education to workers in Tanzania were found to be lack of facilitators in this field of study. Other challenges voiced include lack of funds to develop course materials.

5.3 Discussion of the Findings

If the country intends to have happy retired people, workers must be provided with retirement education. However, if the government does not provide retirement education to employees, these individuals will not estimate their retirement expenses and income needs or put together any sort of retirement plan (Harmoud, 1999). Despite retirees being important in their families, communities and societies, education policy and practice have sidelined them. Consequently, the lives of many retirees are characterised by vulnerability due to poor health, poverty and isolation because of poor planning and lack of information (Asonibare and Oniye, 2008). As a result, many retirees die earlier than their actual time. Given the current status of many retirees in Tanzania, there is a need to transform workers' education from being silent on retirees' fate to include retirement education. Adult educators and educational planners need to start thinking about to incorporate the element of retirement education in the curriculum of workers' education so that workers benefit from this education even after their retirement. To that end, we need to examine the elements of retirement in education, education policy; explore the attitudes of

community members on the importance of retirees' education; and assess the views of education officials on the possible challenges to provide education to retirees in Tanzania. When we determine the elements of retirement in the policy and practice of education and the attitudes of community members on the importance of retirement education, we will be in a better position to efficiently and effectively start developing retirement curriculum for our prospects retirees in Tanzania. The present study attempted to address this need by examining the elements of retirement in education policy; explore the attitudes of community members on the importance of workers education; and assess the views of education officials on the possible challenges to provide education to workers in Tanzania. For this reason, this study is significant in terms of its potential to contribute to the gap in the literature.

As reported, Clark (2012) reported, many older workers lack the information and financial literacy needed to make optimal retirement decisions. Clack suggested the lack of adequate knowledge may erode the workers skills to, save or begin to use their social security benefits too early, retire too soon, accept lump-sum distributions when an annuity would be a better option, and make poor investment choices.

Likewise, in the current study the respondents admitted that they did not know what to do during retirement. This implies that many retirees are not prepared to retire after their service to their employees and the country. If adult educators and educational policy makers fail to advocate for retirement education, the country will continue to have her older generation miserable and dependent and a burden to the younger generation as well as a threat to the development of the nation. The study

also found that educational officials consider retirement education as very important for retirees to prepare them for retirement. As Frentzel et al (2010) report retirement education provides information on health care, financial and other social and cultural issues. Thus, lack of retirement education, expose retirees to the condition of not knowing what to do when they are required to make decision on their health, finances and other important issues in their lives after retirement. Although the challenges pointed as impediments to the provision of retirement education, such as lack of competent educators and instructional materials, these can be corrected by training the same educators on the retirement content.

5.4 Conclusion

This study has tried to explore the prospects and challenges in provision of education to workers in Tanzania. It examined the elements of retirement in education, education policy, it also explored the attitudes of community members on the importance of retirement education and lastly, it assessed the views of education officials on the possible challenges to provide education to workers in Tanzania.

5.5 Recommendations

With regards to the key findings of the study the researcher proposes the following suggestions for practice. The Ministry of education and vocational training in collaboration with other ministries that have colleges and institutions offering education in different levels should introduce a compulsory subject to be taught in different levels of education concerning retirement so that even if the person does not go for further studies will have knowledge on what to do after they retire.

Also adult education officials and researchers should ensure that together with workers' education, the elements of retirement education should be included in adult education curricular.

5.6 Recommendation for Further Studies

This study covered a small area, Tanga region. Further studies should be carried out to cover more area and variables such as gender and occupation.

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APPENDICES

Appendix 1: questionnaires to Education Officers, Workers and Retirees

My name is Denga Lucas Mayemba I am a student at the Open University of Tanzania, Faculty of Education, and Department of Adult Education. I am carrying out a research on the prospects and challenges in the provision of education to workers in Tanzania. A case study of Tanga City. Kindly assist me by answering the following questionnaires for the purpose of the study. Be assured that your response shall be confidential and will be strictly for the study and not otherwise.

Put a tick in an appropriate place you have chosen and write eligibly in a place/blank given

1. Sex: Male () Female ()
2. Your highest professional qualification
(a) Certificate () (b) Diploma () (c) Degree () (d) Others, Mention them

3. How long have you served as education officer?
(a) Less than five years () (b) More than five years ()
4. Are there education programmes offered to adults working in your district or work place?
Yes () No ()
5. Is there a policy guiding the provision of on job training to workers?
Yes () No ()

**Views of Education official, workers and retirees on the elements of Retirement
in Workers' Education and Education policy**

Elements	Disagree	Agree	Don't Know
I am looking forward to retirement			
I am prepared for retirement			
Education Policy provide job Training to workers			
Education Policy provide retirement plans to workers			
There are educational programmes for retirement			
Workers education does not prepare for retirement			
There are Institutions offering retirement education			
I have attended courses on retirement preparation in my work place.			

**Views of Education official, workers and retirees on the importance of
Retirement education for Workers' Education**

Importance	Disagree	Agree	Don't Know
I do not know what to do after retirement			
Retirement education is very important			
Education Policy provide retirement plans to workers			
There are educational programmes for retirement			
Workers education does not prepare for retirement			
Retirement education help people to plan for retirement			

Views of Education official, workers and retirees on the possible challenges to provide retirement education

Importance	Disagree	Agree	Don't Know
Retirement education will raise consciousness to workers			
Retirement education will make people lazy			
Workers will not attend retirement education			
There are no teacher to teach about retirement			
Retirement is like dying people don't like it			
Employers don't like employees to know a lot about retirement			

Appendix 2: Interviews to Education Official, Workers and Retirees

1. People say there are no elements of retirement in education, what are your views on this?
2. Can you explain to me the importance of retirement education to workers or to retirees?
3. What do you envisage as the challenge if retirement education is provided to the workers and to the retirees?

Appendix 3: Questionnaire to Community Members on the Importance of Retirees' Education

Research on the Prospects and Challenges in the Provision of Education to Retirees in Tanzania

My name is DENGA LUCAS MAYEMBA I am a student at the Open University of Tanzania, Faculty of Education and Department of Adult Education. I am carrying out a research on the prospects and challenges in the provision of education to workers in Tanzania. A case study of Tanga City. Kindly assist me by answering the following questionnaires for the purpose of the study. Be assured that your response shall be confidential and will be strictly for the study and not otherwise.

Attitudes of community members on the importance of retirees education.

Importance	Disagree	Agree	Don't Know
Workers do not know what to do after retirement			
Retirement education is very important			
Education Policy provide retirement plans to workers			
There are educational programmes for retirement			
Workers education does not prepare for retirement			
Retirement education help people to plan for retirement			

If you have more views not included mention here below

Appendix 4: Dodoso kwa Maafisa Elimu, Wafanyakazi Wengine Na Wastaafu

Utafiti Kuhusiana Na Matarajio Na Vikwazo Katika Utoaji Elimu Kwa Wafanyakazi Nawastaafu Nchini Tanzania

Mimi ni mtafiti mwanafunzi wa Chuo Kikuu Huria cha Tanzania. Ninafanya utafiti juu ya “Matarajio na vikwazo katika utoaji elimu kwa wafanyakazi nchini Tanzania” Nimechagua kufanya utafiti wangu Mkoa wa Tanga katika wilaya ya Tanga kuwakilisha maeneo mengine nchini. Kwa heshima na unyenyekevu mkubwa nakuomba ujaze dodoso hili kwa uangalifu na uaminifu mkubwa ili utafiti uwe sahihi na kweli. Nakuthibitishia taarifa zote utakazotoa hazitatolewa kwingine kokote ila zitatumika kwa madhumuni ya utafiti tu na si vinginevyo. Kama utahitaji maelekezo yoyote kutoka kwa mtafiti nakuomba wasiliana nami kwa namba zifuatazo:- 0763 55 20 67 AU 0713 81 93 33 AU 0684 59 59 95

Weka alama ya vema katika maelezo uliyochagua kwenye mabano na andika jibu lako panapohusika.

1. Jinsia: M () K ()
2. Ni kipi kiwango cha elimu yako? (a) Cheti () (b) Stashahada () (c) Shahada () (d) Nyingine (Tafadhari taja)

3. Umefanya kazi katika nafasi ya kazi unayofanya katika Taasisi/shirika/asasi kwa muda gani? (a) Chini ya miaka mitano () (b) Zaidi ya miaka mitano ()

4. Je, kuna mpango wowote wa kuwapatia elimu ya wafanyakazi, wafanyakazi katika Taasisi/shirika/asasi yako ? Ndiyo () Hapana ()
5. Je, kuna sera ambayo ni muongozo kwenu katika kutekeleza utoaji/kupata elimu ya kustaafu? Ndiyo () Hapana ()

Mtazamo wa maafisa elimu, wafanyakazi wengine, na wastaafu kuhusu vipengele vya kustaafu katika sera ya elimu ya wafanyakazi.

Vipengele	Kukataa	Kukubali	Sijui
Ninasubiri kustaafu			
Nimejiandaa kustaafu			
Sera ya elimu inatoa mafunzo kazini.			
Sera ya elimu inatoa mipango ya maandalizi ya kustaafu kwa watumishi.			
Kuna programu za elimu kwa maandalizi ya kustaafu.			
Elimu ya wafanyakazi haiwaandai wafanyakazi kustaafu.			
Kuna taasisi zinazofundisha elimu juu ya kustaafu kwa wafanyakazi.			
Nimehudhuria mafunzo kazini kuhusu maandalizi ya kustaafu.			

Mtazamo wa maafisa elimu, wafanyakazi na wastaafu juu ya umuhimu wa elimu ya kustaafu kwa wafanyakazi.

Umuhimu	Nakataa	Nakubali	Sielewi
Sielewi nifanye nini mara baada ya kustaafu.			
Elimu juu ya maandalizi ya kustaafu ni muhimu sana			
Sera ya elimu inatoa mipango ya kustaafu kwa wafanyakazi.			
Kuna program za kielimu kwa ajili ya kustaafu.			
Elimu ya wafanyakazi haiwaandai kustaafu.			
Elimu ya kustaafu inawaandaa watu kupanga juu ya kustaafu.			

Mtazamo wa maafisa elimu, wafanyakazi na wastaafu juu ya changamoto za

kutoa elimu kuhusiana na kustaafu

Umuhimu	Kukataa	Kukubali	Sielewi
Elimu ya kustaafu itaongeza ufahamu kwa wafanyakazi.			
Elimu ya kustaafu itawafanya watu wawe wavivu.			
Wafanyakazi hawatahudhuria kwenye elimu juu ya kustaafu			
Hakuna mwalimu wa kufundisha juu ya kustaafu.			
Kustaafu ni kama kufa watu hawataki kabisa.			
Waajiri hawataki wafanyakazi kujua mambo mengi kuhusiana na kustaafu.			

Appendix 5: Maswali Ya Ana Kwa Ana Kwa Maafisa Elimu, Wafanyakazi**Na Wastaafu**

1. Watu wanasema hakuna vipengele vinavyohusu elimu ya kustaafu katika sera ya elimu, ni upi mtazamo wako?
2. Je, waweza kunielezea umuhimu wa elimu ya kustaafu kwa wafanyakazi na wastaafu?
3. Je, unafikiri ni changamoto zipi zitajitokeza endapo elimu ya kustaafu itatolewa kwa wafanyakazi na wastaafu?

Appendix 6: Dodoso kwa Wanajamii Mbalimbali

Utafiti Kuhusiana Na Matarajio Na Vikwazo Katika Utoaji Elimu Kwa Wafanyakazi Nawastaafu Nchini Tanzania

Jina langu ni DENG LUCAS MAYEMBA ni mtafiti mwanafunzi wa Chuo Kikuu Huria cha Tanzania. Ninafanya utafiti juu ya “Matarajio na changamoto katika utoaji elimu kwa wafanyakazi nchini Tanzania” Nimechagua kufanya utafiti wangu Mkoa wa Tanga katika wilaya ya Tanga kuwakilisha maeneo mengine nchini. Kwa heshima na unyenyekevu mkubwa nakuomba ujaze dodoso hili kwa uangalifu na uaminifu mkubwa ili utafiti uwe sahihi na kweli. Nakuthibitishia taarifa zote utakazotoa hazitatolewa kwingine kokote ila zitatumika kwa madhumuni ya utafiti tu na si vinginevyo. Kama utahitaji maelekezo yoyote kutoka kwa mtafiti nakuomba wasiliana nami kwa namba zifuatazo:- 0763 55 20 67 AU 0713 81 93 33 AU 0684 59 59 95.

Weka alama ya vema katika maelezo uliyochagua kwenye mabano na andika jibu lako panapohusika.

1. Jinsia: Me () Ke ()
2. Kiwango chako cha juu cha elimu ni kipi?
 - (a) Cheti () (b) Stashahada () (c) Shahada () (d) Nyingine, tafadhari taja.

3. Unaishi au umewahi kuishi ama kuwa jirani na mtu ambaye amestaafu kazi?

Ndiyo () Hapana ()

4. Kama ni ndiyo, unayaonaje maisha ya wastaafu hao?

a) Mabaya () b) Wastani ()

c) Mazuri () (d) Mazuri sana ()

Kuchunguza mitazamo ya wanajamii kuhusiana na umuhimu wa elimu ya wastaafu

Mitazamo ya wanajamii kuhusiana na umuhimu wa elimu ya wastaafu.

Umuhimu	Kukataa	Kukubali	Sielewi
Wafanyakazi hawaelewi wafanye nini baada ya kustaafu.			
Elimu ya kustaafu ni muhimu sana.			
Sera ya elimu inatoa mipango ya kustaafu kwa wafanyakazi.			
Kuna programu za kielimu kwa ajili ya kustaafu.			
Elimu ya wafanyakazi haiwaandai kwa ajili ya kustaafu.			
Elimu ya kustaafu inawasaidia watu kupanga mipango ya kustaafu.			

Kama una mtazamo mwingine zaidi ya haya yaliyopo katika dodoso andika hapa

chini kwenye mistari
