

**AN ASSESSMENT OF THE PREPARATION AND PLANNING PRACTICES
FOR INDEPENDENT RETIREMENT IN TANZANIA PUBLIC SECTOR: A
CASE CIVIL SERVANTS GEITA DISTRICT COUNCIL**

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CERTIFICATION

The undersigned do certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a Dissertation titled: “**An Assessment of the Preparation and Planning Practices for Independent Retirement in Tanzania Public Sector: A Case Civil Servants Geita District Council**”, in partial fulfilment of the requirements for the degree of the Master of Project Management of the Open University of Tanzania.

.....
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.....
Date

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DECLARATION

I, **Kabugumila Cynthia**, do hereby declare that this dissertation is my own original work and that it has not been submitted or will not be submitted to any other university for a similar or any other degree award.

.....

Signature

.....

Date

DEDICATION

This work is dedicated to my lovely family for their unconditional love and support during the course of the study.

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First and foremost I am so grateful to the Almighty God for sparing my life and providing me with sufficient energy, time and wisdom to do this dissertation. I would like to thank all individuals whose support has been instrumental to the success of this study. As it is difficult to mention them all, I express my sincere gratitude to all of them for their assistance and contribution.

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ABSTRACT

Retirement as a life transition process poses an important position in the life of individual particularly in old age. This study aimed at assessing preparation and planning practices for independent retirement in Tanzania public sector case study of employees of Geita District Council for their life out of formal employment, determining the key stakeholders involved in preparation and planning practices for independent retirement in Tanzania public sector and assessing the effectiveness of programs used by the key stakeholders to prepare employees for life in retirement. This study adopted a descriptive research design and both simple random sampling as well as purposive sampling was used as the sampling technique whereby the study involved the sample size of 84 respondents. The study has revealed that majority of the respondents are well prepared to cope with both financial and socio-psychological challenges during the post retirement life. The results from the field have shown that the Pension Funds, Employees and PMO-LYED play the vital role in determining the future of the life during the post-retirement period. Programmes related with the provision of seminars and training programmes are very effective in providing the retirees with skills such as financial management, entrepreneurial skills as well as personal management skills. The study concluded that the challenges facing the retirees during the post retirement period for the largest percentage have been accelerated poor preparation during the pre-retirement period; effectiveness of coping with the challenges associated with retirement relies on how the employees are making preparation of how to cope with life during the post retirement period. The study has recommended for the special organization, which will be dealing with the post retirement preparation for the retirees.

Keywords: Retirement, Employees Close and Pension

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LIST OF ABBREVIATIONS

DED	District Executive Director
GDC	Geita District Council
ILO	International Labours Union
NSSF	National Social Security Fund
PM-LYED	Prime Minister Office – Labour Youth Employment and Disability
PPF	Public Pension Fund
PSPF	Public Service Pension Fund
UN	United Nations
URT	United Republic of Tanzania

CHAPTER ONE

INTRODUCTION

1.1 Introduction

This chapter provides the introductory information concerning the employees' preparation for the post retirement challenges; the chapter carries the background of the study, statement of the problem as well as the research objectives and significance of the study.

1.3 Background of the Problem

Retirement is one life transition that is a symbol of an employee entering in a new period in life. This is because there are laws that make a mandatory retirement age although they vary from country to another and also even within the same country it may be based on occupation. In general, the retirement is between 55 and 75 years of age. According to UN (2002), retirement should not be seen as a stage in one's life which indeed or put a stop on retiree from continuing being creative and capable of making a significant contribution to society.

The concept of retirement means different things to different people. Some persons view it positively and await it with happiness, while other have negative perceptions about retirement as they associate it with that stage of life with boredom, economic suffering, ill-health and death. Nevertheless, retirement is a necessary end which every worker must anticipate, whether in the public sector or in the private sector (Onoyas, 2013). It is this understanding that having adequate skills to cope in the transition to retirement that would influence productivity in retirement.

Experts suggest that retirement planning or preparation should involve some programs whose aim is to help retiree form a realistic perception not only reduce associated anxiety but lead to a comfortable pre- and post-retirement activities (Surajhlal, 2016). The degree of coping by retirees is affected existence of formal and informal planning prior the retirement.

Researchers such as (Beehr 1986), Mambwe and Mwape (2015) and Surajhlal (2016) claim that successful and innovative pre-retirement programs have significant impact on retirees' satisfaction. Other studies done as earlier as 1980s (Anderson 1989) and more recently by Thuku (2013) and Surujlal (2016) support the need for pre-retirement planning and retirement preparatory programs for employees in both public and private sector organizations.

This because retirement is a major shift in life and carries with it various challenges in the livelihood especially with regards to adaption and declining income (Nyaboke 2016). Thus, to prepare employees for retirement, life retirement programs ought to be provided in all organizations to make prospective retirees prepared for retirement. Organization support is just one way of preparing employees but working age employees ought also to pro-actively seek training, information sharing and counselling from experts as part of lifelong learning process.

Despite the importance of understanding retirement as a life-event planning, preparation for retirement is often insufficient and more so in developing countries where retirees are given little support or non-support in post-retirement from their central governments. Tanzania is a case in point where it is not known of how well public (civil servant's sectors employees) are prepared to enter into retirement.

The Tanzanian government has enacted laws encouraging employers to pay retirement benefits and gratuities to the qualified retirees. The Tanzania public sector through social security act, ensures that all government employees be member of pension fund. Up until July 2018 there were several pension funds such as Public Service Pension Fund (PSPF) National Social Security Fund (NSSF), LAPF pension fund (LAPF), Public Pension Fund (PPF), GEPR Retirement Benefit Fund but with the new established Act No 2 of 2018 PSSSF took operations of the former pension funds that is LAPF, PPF, PSPF and GEPR.

In each of these funds, it is where a percentage of employee's salary is deducted and employer matches it and that money is deposited in pension fund, which builds up through working life of employees (maximum 35 years). This accumulated money is then paid as lump sum pension upon employee retirement and is one of the pre-retirement plans that the government has for its employees.

Roughly 1 in 3 Tanzanians in Public Sector retire between the ages of 55 and 60, and nearly 1 in 5 retires before that. The majority of Tanzanian public sector employees and other from established organizations now take Social Security at retirement. It is this same money that retiree is expected to live on for the rest of retiree's life unless the retired employee had made alternative savings and investment as source of income for his/her livelihood.

At retirement age people are still very productive and there is also mounting evidence that they are living longer (UN 2012). This means not planning well in advance may result in retirees finding it a challenge to sustain them. Due to this above scenario,

employees and retirees are advocating and agitating for more enlightenment and education in planning for retirement life. However, formal planning for retirement though common in developed countries is devoid in most developing countries including Tanzania. Employees are left uninformed of challenges nor are given information on coping strategies pertaining post retirement period. Given that there is no formal support from the employers, how do employees plan for their retirement?

1.4 Statement of the Problem

Post retirement life has been the nightmare for the majority of retirees; this has called the attention on the effectiveness of the preparation for retirement on helping employees coping with the post retirement challenges. Retirement as a life transition process poses an important position in the life of individual particularly in old age. Life transitions are stressful by nature as people are moving from a familiar to less familiar or even totally new situations. This is more dramatic when it happens so suddenly and one is uncertain of about what would come in terms of expenditure needs, health issues and support of dependants and more so when it coincides with aging. In such transition most people are caught unprepared or are without the ability to take control of situations.

It has also been found that quality of the retirement experience does also affect indirectly the wellbeing of retirees in (Ashenafi, 2015). Retirees tend to use maladjustment strategies such as engaging in maladaptive behaviours, increased alcohol consumption (Purreira & Sloan 2001) and increased smoking (Wang 2007). In extreme situations, retirees do commit suicide as it has become prevalent in Tanzania following involuntary or forced retirement. These situations of older people

especially retirees in Tanzania has received little or no attention in the area of research and government support programs.

Some studies, done outside Tanzania such as to Kenya (Thuku 2013, Maati 2015), Nigeria (Surajhlal, 2016) and Ethiopia (2015) have showed the importance of retirement preparation and need for information through public education in addition training and counselling as ways of ensuring a comfortable retirement. The government in Tanzania has left it to employees uninformed of about challenges that come with retirement and also how effectively manage pension money and free that ample time that comes with retirement. Furthermore, there is little literature about retirement preparation practices among civil servants in Tanzania. This research fills this gap and seeks to investigate preparation and planning practices for financial independent retirement in Tanzanian Public Sector – A case of civil servants in Geita District Council.

1.5 Research Objectives

1.5.1 General Objective

The general objective for this research is to assess preparation and planning practices for independent retirement in Tanzania public sector- A case civil servants Geita district council.

1.5.2 Specific Objectives

In order to meet the general objective, the research developed the following specific objectives.

- (i) To determine preparedness level of employees of Geita District Council for their life out of formal employment.
- (ii) To determine the key stakeholders involved in preparation and planning practices for independent retirement in Tanzania public sector
- (iii) To assess the effectiveness of programs used by the key stakeholders to prepare employees for life in retirement.
- (iv) To establish potential ways that could assist employees of Geita District to plan and prepare for comfortable retirement/ sustainable livelihood in retirement.

1.6 Research Questions

From the specific objectives of the study the researcher developed the following research questions.

- (i) What is the preparedness level of employees of Geita District Council for their life out of formal employment?
- (ii) Who are the key stakeholders involved in preparation and planning practices for independent retirement in Tanzania public sector?
- (iii) How effective are the programmes used by the key stakeholders to prepare employees for life in retirement.
- (iv) What ways could assist employees of Geita District to plan and prepare for comfortable retirement/ sustainable livelihood in retirement?

1.7 Significance of the Study

The outcome of this research is worthy of academic study for several reasons. First, the public sector employees who are working 1 to 10 years' prior retirement should benefit from these findings as the knowledge obtained should provide employees

with adequate knowledge on how to take initiative to plan and prepare for retirement. Second, on practice and policy, central and local government employees may also benefit from this study as it has included recommendations for possible solutions to specific as well as general problems that might improve the livelihood well-being of retirees and their families sustainably. The same information could be used as basis by both central and local government to formulate and promote policies that address this national problem of unpreparedness that majority of public sector employees have, when they retire and assist them to have comfortable life in retirement.

For theory, the outcomes of this research has provided reference for future researchers as well as add to body of knowledge on ways employers /employees could plan for retirement especially in developing countries where there is a limited literature retirement strategy. Furthermore, the research findings may contribute towards positive attitude and social change among public sector employees who are working 1 to 10 years before retirement might develop positive attitudes towards the negative information that impedes the attainment of and pro-active seeking information about say income generating activities the findings may suggest the need for training and counselling employees who have few years of work remaining prior retirement from formal government employment.

1.8 Scope of the Study

The scope of any study is to provide the boundaries of the study. This research is about assessment of preparation and planning undertaken by employees for independent retirement in Tanzania public sector with specific reference to Geita district council. The study has focused on employees in age range of 45 to 55 (those

working for 5 to 10 years before retiring from workforce). These employees ought to have worked for at least ten years of public service.

1.9 Organization of the Study

This research has been organized in five chapters, where chapter one is the introduction part and consists of background of the problem, statement of the research Problem, objectives of the study, research questions, significance of the study and scope of the Study. Chapter two is literature review which consists of conceptual definition of retirement, theoretical literature review, empirical literature review, research gap, conceptual framework and theoretical framework. Chapter three describes the research methodology to be used to carry out the study it explains the research design, geographical area of study, targeted population, sample size and sampling procedures also shows sources of data collection methods and analysis. Chapter four of the study carries the presentation of data analysis of data and discussion of the findings with reference to the previous researchers. Chapter five carries the summary of conclusion and recommendation from this Study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the relevant and current literature on planning for retirement and its impact on retirement. The chapter further reviews empirical studies relevant to the study topic. Finally, it justifies the research gap.

2.2 Conceptual Definitions

2.2.1 Retirement

The term retirement has been defined in diverse ways. Akinade (2006) portrays retirement as a major dramatic life change phenomenon which pulls out individuals out of their life long career while Ogwuche (2006) views retirement as a means marking the end of one's employment completion of a career life and a shift into new beginning in the future.

Feldman (2001) further defined retirement as "the exit from an organisational position or career path of considerable duration, taken by individuals after middle age, and taken with the intention of reduced psychological commitment to work thereafter". Retirement is not a standard process but it is a life transition and as such it is an individual decision formed in a greater socio-economic context. When and how to retire, may vary from one individual to another, but the decision is always made within the laws of each country and the perceived needs of individuals.

However, apart from the above definition's employee might opt to retire early even at a relatively young age. Several studies have shown that levels of finance are the

strongest single predictor of the individual's decision to retire early and that people are more likely to leave the workforce if they can financially afford to retire and have comfortable life than if they cannot (Beehr et al 2000). Other predictors for retirement include health (either mental or physical), occupational stress and need to take care of own destiny other than leave them in the hands of the employers (Beehr et al 2000). Preparation for early retirement is more important.

2.2.2 Employees Close

Employees close to retirement are those employees in the period preceding when employees decrease their psychological commitment to work and behaviourally withdraw from the workplace (Muduli, 2015). For this study this period is between 5 to 10 before employees reaches the benchmark of 35 years of working.

2.2.3 Pension

Pension is a regular payment made during a person's retirement from an investment fund to which that person or their employer has contributed during their working life. In this study pension is considered to be a sum of money added during employee's employment years, and from which payment is drawn to support the person's retirement in form of periodic payments. (Botha et al, 2012).

2.2.4 Livelihood

Livelihood is a means of securing the necessities of life for own or household. In this study, livelihood is considered to be a means of making a living, which includes people's capabilities, assets, income and activities in which they are engaged in order to sustain their life, (Nyaboke, 2016).

2.2.5 Lumpsum

Lumpsum is a single payment made to a person at a particular time as opposed to a number of small repayments or instalments. In this study, lump sum is an amount of money that is paid in a large amount at one occasion as it applies to a person on retirement, (Dozier, 2014).

2.2.6 Planning Practices

Planning practices for this study it focuses on the systematic behaviour directed towards preparing for the changes in retirement, formal planning people focus on establishing themselves financially and physical health and its expected that people who have undertaken more planning are more confident about their preparedness (Wang and Shultz 2010).

2.2.7 Public Sector

Public sector it consists of governments and all government funded agencies, enterprises and entities that deliver public programs, goods, or services.

For this study will talk for employees working for governments include all departments, ministries, or branches of the government. (Sikhungo et al, 2011).

2.2.8 Independent Retirement

Independent Retirement is a tremendous way to make retirees future safe and stable it involves financial planning for retirement, which will give retirees independence and freedom from being a burden to others (Schlossberg, 2004).

2.3 Theoretical Literature Review

Several theories/approaches have been advanced to explain the process of life in retirement. Two of these theories namely role theory and continuity theory are presented and each is explained for its relevance in this research.

2.3.1 The Role Theory

The role theory maintains that human behaviour is guided by expectations of the individual and others around him/her. These expectations in many ways shape and direct the roles that people carry out in their lives, such as father, employee, friend, son, etc. Based on this approach, the loss of one's role as an employee as a result of retirement can cause a person to feel and experience anxiety and depression and can also lead to a decrease in one's self-esteem and worth. It is postulated that the more meaningful the work role is for the individual, the more stressful the feelings of loss will be. Among the variety of roles, the role of worker is one of the most important because it defines the individual's daily activities and identity, his status in the society, and his/her relations with peer group.

In accordance with role theory therefore, retirement can undermine the older worker's feelings of integration with society (Botha et al 2012). These negative feelings can adversely affect the retiree's health and even increase the risk of death. People who are most strongly invested in their jobs are the ones at the greatest risk of suffering from loss of role after their retirement.

From this study the role theory is relevant because public servants in Tanzanian society are people who are very much recognized as important individuals because

everyone despite their his/her status, for example doctors, teachers, engineers and social workers to name but a few must have aided the delivery of government services and therefore civil servants are recognized and respected in the society but when he/she retires the status die away slowly and then they are no more recognized. This change of role lead to the role of these civil servants less important and by the end the retiree gets stressed and loses meaning and status (Suh et al, 1996).

2.3.2 Continuity Theory

The second theory, which is Continuity theory, focuses on the feelings of identity and self-image and maintains that these parameters remain stable as a result of which life patterns also remain stable. The feeling of continuity that accompanies the individual helps him/her in life transition process. People at retirement and old age tend to maintain an inner continuity (which includes positions and attitudes to the world) and consequently maintain external continuity (which includes ties with the social environment and maintenance of lifestyle) too.

According to continuity theory, the period of retirement provides an opportunity to the retiree to maintain one's previous lifestyle and life patterns. The transition from a life of work to the life of retirement does not have to harm the individual's feeling of identity, his social ties or feeling of productivity and self-image. Most retirees maintain continuity in the goals of their lives, modes of action and coping, as well as of the fabric of their previous social ties during retirement. Their retirement is consequently portrayed as a continued phase in their career or life, one that they anticipate and are largely prepared for.

2.3.3 Preparation Programmes for the Post-Retirement Challenges

Successful preparation could help the retiring workers prepare well in advance for the new chapter in their lives, help develop self-awareness and realistic goals that are appropriate to this stage of life. The pre-retirement preparation program is essentially a training course or education program designated for workers who are few years away from retirement date. The specific goals of retirement preparation programs can include the following:

(i) To provide knowledge and practical information on a wide range of aspects relevant to the retiree's life during retirement

The topics covered for this goal vary and relate to the individual's needs; however, they are selected based on the type of course being offered, its scope and orientation. The most common topics are: financial resources and budgeting during retirement or financial literacy as it is normally termed; a healthy emotional, cognitive and physical lifestyle: in particular, proper nutrition and physical activity; legal issues such as wills and inheritance; National Insurance Funds rights, pension rights and issues related to taxation; the use of the electronic media such as computer and Internet after retirement; volunteer organizations; leisure activities including studies; living arrangements (either in their own home or old people's home).

(ii) To help the retirees overcome their anxiety and stress associated with retirement and develops a positive attitude towards retirement

This goal is based on the assumption that the transition process from the active worker to that of retiree (relatively less active) can provoke wide range of individual doubts and interpersonal conflicts, the main goal is to assist the retiree to no longer

view his/her work as his/her main role or occupation in life and to create various activities as a source of feelings of self-worth and satisfaction; to accept necessary changes in one's self-identity and develop a positive worldview; to strengthen the inner locus of control and consolidate a sense of meaning in life. Other activities might involve planning for livelihood activities that goes far beyond the retirement fund and regular pension payment. This is done on the assumption that these retirement benefits may not be enough to sustain the retiree and his/her family.

(iii) To enhance the retiree's personal and familial toolbox so as to develop sustainable coping skills to deal with potential problems and challenges likely to come up during this retirement period.

In this situation, the pre-preparation programs purpose is to expand knowledge, understanding and skills in a number of areas: skills related to interpersonal communication, skills needed to manage the family budget and in decision-making process on financial matters and other livelihood activities. This is done because most retiring workers do not have financial literacy skills and hence ought to acquire and practice finance management principles in their decision-making.

(iv) To boost retiree's family relations

The retiree's relationships with meaningful members of his/her family influence the processes of adjustment to life after retirement. The goal of the preparation is to help the retiree map out these people in his/her cycle of responsibility, their meaning for the person and major milestones in the relationships. In African context, it might mean members of extended family unit.

(v) To help consolidate programs for the management of life after retirement

The fusion or consolidation of pre-preparations programs in starts with planning. Planning must begin with the perception of the self (retiree), an examination and investigation of retiree's value system, needs for quality of life and desires in the future. The purpose of this is to help the retiree set own personal goals and make decisions that will lead to the fulfilment of those identified personal goals (Sterns & Kaplan, 2003; Sterns & Subich, 2005; Cohen-Mansfield & Regev 2011). As noted earlier in the second stage of retirement process, the retiree ought to build a new life plan that is appropriate to his/her personal desires and aspirations. That is, each intending retiree has his/her own unique goals and hence may need a different retirement plan. So, this must be factored in the retirement plan so as to have a comprehensive picture of what retire entails and how to manage retirement.

2.4 Empirical Literature Review

A limited number of empirical studies have been carried out on preparation strategies accorded to upcoming retirees and their impact upon retirement next is a review of some of recent studies on the same topic.

2.4.1 Empirical Literature Review Worldwide

Some countries especially in developed countries they see retirement as one of life stages that need to be managed and hence need to be carefully plan to minimize post-retirement adjustment challenges. In general, the goal of pre-retirement preparation and counselling programs is to ease the adjustment to the transition and to help individuals plan their lives at this new life stage.

The study by Israel Central Bureau of Statistics (2003) indicated that only 15 percent of Israel's population at or after retirement age have participated in pre-retirement preparation programs. This implies that the low employees' participation in pre-retirement preparations is not confined to developing countries. However, the majority of people in developing countries do nothing to prepare themselves for this period in their lives. This lack or in sufficient preparation is explained by King (1985) as resulting from several factors: retirement as a social phenomenon is relatively new; society is work oriented and not oriented towards period so leisure and retirement; also, youth is glorified, whereas retirement is identified with the entry into a period of old age and the end of life.

In a global report by HSBC (2016) mostly developed countries and Asian countries, it noted that more than two-thirds (69%) of working age are worried about running out of money in retirement, while 66% were concerned about having enough funds to live on their day-to-day in their retirement period. The report highlighted that almost three in ten (29%) of retirees who did not prepare adequately for comfortable retirement unaware of how much they needed to save in preparation for retirement. Furthermore, about two thirds (65%) of retirees who did not at all prepare will for decent retirement did not realize this until they had retired.

Also the report noted that if workers were made aware of or given knowledge about benefits of early planning for retirement, more than third (36%) of retirees said that they would have started at an earlier age, and a similar proportion (34%) indicated they would have saved more, to improve their standard of living in retirement. The lesson learnt from this global report is that workers of all kinds need to plan for their

retirement as early as possible and this includes starting a saving plan, investing in income generating activities as well as getting training in some future income generating activities or simply in entrepreneurship and survival skills in retirement period.

Scagneti et al (2015) studied pre-retirement preparation activities or preparations for healthy and active ageing in Slovenia of EU. They evaluated Ministry of Defence employees. The researchers collected data using questionnaires, individual interviews and pre-retirement seminars. The study found that participants were satisfied with pre-retirement preparation activities and recognised the benefits from those preparation strategies such as health and the preparation assisted them in retirement adjustment. The study recommended pre-retirement activities at the level of individuals as they contribute to the increase in the expected healthy years of life, the goal that was recommended to Slovenia by the European Commission.

2.4.2 Empirical Literature Review in Africa

Olatomide (2014) examined the human development issues of the would be retirees (academicians) in universities in Nigeria. The study specifically examined the manifestation of anxiety among prospective retirees and the post-retirement challenges facing retirees, linking these to the absence of inadequacy of pre-retirement education accorded to workers as well as the absence of post-retirement education for retirees.

The research also further critically investigated into the different timelines (milestones) where workers and retirees are exposed to pre-retirement education and

post-retirement education respectively by competent “custodians” such as labour employers, academics, experts, mass media and many more others to enhance their post-retirement productivity and overall retirement adjustment in the community they were residing. The study revealed that there seems to be failure from the academia rising from the fact that on counsellor– training institution (colleges of education and universities) has designed any retirement-related courses in their training programmes.

Another outcome from the study is that service from within the academia and university there was no synergy between industries and the universities and furthermore there was lack of policies that could enhance the utilization of research findings of the academicians in solving societal problems, which also contributed to poor preparation for retirement. That is, research conducted by academicians was seen merely the ultimate output rather than its application in real world situation.

The study further indicated there is failure from the mass media as they never played their role in educating the general public about the importance of workers to adequately prepare for life after retirement. That is, the mass media has a role to play in educating the public particularly in the area of mass information of the populace on matters affecting the entire citizenry or a section of the population including retirement.

Although there were some attempts to publicize the varied challenges facing retirees in Nigeria (to the Federal Government, and perhaps to the international community), newspapers columnists and editorials instead appeared to give rather biased report

age on retirement phenomenon, focusing more on the challenges of the retirees face in their retirement rather than identifying opportunities retirees had in order to maximize in retirement period or on strategies to overcome the challenges that retire would face in future.

The study recommended that employers from both public and private sectors should offer pre-retirement education for their workers and that retirement education courses should be inculcated in their staff training and in postgraduate programmes to facilitate the training of competent personnel in this urgent area of human development need.

Most recently, Snyman et al (2017) conducted a study on planning for financially independent retirement of dentists in South Africa who were in their pre-retirement age. They used anonymous online questionnaire with private dental practitioners who were members of the South African Dental Association and utilized descriptive statistics to analyse the collected field data. The results from the study indicated that more than half of the respondents (54.35%) were not confident that they would be able to retire as financially independent individuals and thought that if they had a chance they will have to postpone their retirements.

The findings also indicated retirement planning is much more complex than merely contributing to a pension, provident or any retirement annuity fund. The study recommended that the dental schools not only can design pre-retirement programs but should also play an important role in equipping dentists with the necessary knowledge and skills to enable proper retirement planning as well as provide

counselling so as to encourage them to do early retirement savings and make investment for the future to ultimately ensure that they will be financially independent and be comfortable in their retirement.

Maati (2015) conducted a study to establish retirement preparation practices in commercial banks in Kenya. The study adopted descriptive research design and used a simple random sampling to sample 35 commercial banks in Kenya. Data were analyzed using descriptive statistics. The study found that most employees in the sampled banks had efficient knowledge on matters regarding retirement preparation practices in commercial banks in Kenya.

The study further established that increasing the maximum allowable normal retirement age would not require any plan to make a change, but would permit sponsors who wanted to raise their plan's normal retirement age to do so. The study found that one of the reasons why most employees opt for early retirement is the fact that employers tend to encourage older workers to retire early to give way to young workers who are just entering the labour market. This strategy is undertaken to prevent the growth of unemployment among young people, which has been noted in many EU countries. Effective as it is for this purpose, the implementation of the strategy adds to the problems of the ageing society.

The study also found that most respondents also indicated that health condition and work capability are factors determining the worker's decision whether to continue working or quit the job and retire. The study recommends that public servants be more sensitized on the importance of retirement preparation and the need for

retirement information as a way of ensuring a comfortable retirement. It further recommended that government must also ensure that its employees are well informed about the challenges that come with retirement and also on how to effectively manage the pension money and free-time that comes with retirement. This study contrasts with proposed study, which is focusing on civil servant's employees stay in employment till statutory retirement age or are forced to retire due to various reasons. During the course of their employment they are not sensitized on importance of retirement preparation nor need for retirement information.

Nyakobe (2016) conducted a research on the challenges affecting the livelihood teachers after retirement in Kisii Central Sub-county, Kenya. It specifically explored the challenges affecting their livelihoods; analysed the effect of personal attributes of teachers in their reintegration into the society after retirement, and to investigate the ways retired teachers use to cope with the challenges facing their wellbeing after retirement. The study employed a descriptive research design and surveyed retired teachers who were drawing monthly pension and were living with in Kisii Central Sub-county in Kisii County.

The study applied stratified random sampling and purposive sampling techniques to identify respondents a total of 51 retired teachers. In terms of challenges faced in retirement the study found out that the nature of intra-family relationships was strained after retirement due to declining income and some retirees' health deteriorated. The study also found out that the retired teachers were lacking good financial stability to take care of themselves. For instance, 39% of retired teachers sold their assets to meet their financial obligations.

The study further concluded that retirees faced unforeseen challenges but those challenges could be easily mitigated through pre-retirement training and information sharing with family members before and upon retirement. The study finally recommended that the Teachers Service Commission (TSC) should pay employee Lumpsum retirement money immediately when a teacher retires and these retiree teachers should be trained on how to handle and manage the lump sum.

Surujat (2016) did a study in South Africa with young professional soccer players. The purpose of the research was to investigate the influence of organizational support on retirement planning and financial management of professional soccer players. A quantitative research approach was used to collect data from a sample of 112 professional soccer players in the Premier Soccer League in South Africa. The results from the study indicated that organizational support (such as provision of counselling services on how to cope with retirement challenges and start of investment activities as well as strategies for smooth transition in livelihood activities) to prospective retirees strongly influences retirement planning and financial management of their income among professional players.

The study recommended that soccer clubs where players belong to need to have systems in place to help out professional soccer players to plan well in advance for their retirement. The current study however, is about public servants who are presumed to have long time to earn income compared to soccer players whose earning period from their clubs is relatively short period and depended mostly on their performance in their highly competitive profession rather than employment for life.

Thuku (2013) conducted a study in on pre-retirement preparation in Kenya. Specifically, the study sought to assess how pre- retirement preparation influences retirement happiness in Nyeri County Kenya. It surveyed 154 randomly selected retirees using self-administered questionnaires and analysed data using descriptive statistics with aid of Statistical Package for Social Sciences (SPSS). The study indicates that age, gender, marital status, parents' socio-economic status, availability of retirement information, monthly income, retirement planning and the availability of reliable social support systems significantly influenced retirement happiness. The study suggested that to prepare for a happy retirement all employees before their retirement should be provided with retirement planning information and counselling on how to cope with post-retirement social, physiological and financial challenges.

Mboga (2014) conducted a research on the impact of social and cultural changes brought about by retirement on the quality of life of the average retirees from public service in Kenya, with focus on the retirees from Kenyatta National Hospital. The study was guided by the following objectives: to find out the forms and patterns of pre-retirement preparations done while in public service in Kenya, to find out the experiences and challenges faced by public service retirees in Kenya, to determine the sources of livelihood and activities retirees are engaged in and to establish the extend of social support from government, other stake holders and the community for the retirees.

The study adopted a descriptive research design and used simple random sampling and Snowball sampling technique for selecting respondents. It surveyed 102 retirees from Kenyatta National Hospital using questionnaire. It also used interview

schedules and observation guides. For analysis of the data, descriptive statistics was utilized with aid of SPSS and presented data frequency distribution tables.

The findings of the study on forms and patterns of pre-retirement preparation programs in public service in Kenya indicated that there were insufficient training programs on pre-retirement planning. More than half of the respondents indicated that they had never attended any. The study also found that the sources of livelihood and activities retirees were engaged in were mainly farming and part time jobs. Findings also indicated that a large number of retirees, received pensions of below 10,000 shillings and increments to the pensions were negligible compared to the rate of inflation in the country.

On the experiences, more than half of the respondents had to change locations mainly due to the cost of housing, a large number indicated they did not have anything to occupy their time, and a few indicated that they never used to introduce themselves as retirees. A large number of the respondents indicated that they thought retirement had affected their life negatively. Among the major challenges faced by retirees from public service organizations, was inability to afford many basic requirements like decent housing, decent clothing, medicines and even proper meals for some.

This was indicated by majority of the respondents and unemployment of their adult children was also indicated by a large number of the respondents. Findings also showed that majority of the retirees were not aware of any social support for retirees by the government or the community. Overall, the study indicated that retirement

had a negative impact on the life of retirees from public service organizations. Adjustments that had to be made in the social and cultural activities of life after retirement was challenging for many people. The study further found that there was inadequate preparation for retirement by many individuals and even the organization they worked for did not engage much in preparing its employees for retirement.

Finally, the study noted that the support for their tired in the community; either from the government or other stakeholders was inadequate. The study recommended that government and other stakeholders should come up with policies, which will favour the quality of life of retirees, and similar studies to be done on retirees form private organizations and informal setups and possibly compare the findings of these studies.

2.4.3 Empirical Literature Review in Tanzania

In Tanzania, it has been noted retirement time kills more than hard work period ever does. Life style of retirees changes relatively with income (Kazimoto and Mhindi 2014). The small incomes the retirees get from their pensions are affected by the economic change and cost of living due to droughts that bring unexpected prevailing prices of goods and services. As income from employment comes to the end the retirees face new experience of life difficulty resulting into failure to meet normal life requirements as it was when they were active employee (Oburu, 2011). Retirement benefits are funds paid as benefits to a retiree after the end of his employment contract. Retiree benefits include old age, sickness, disability (invalidity), survivors, maternity, employment injury, unemployment, health care and subsidies for families with children (ILO convention No 102, 1952).

Kazimoto and Mhindi (2014) in study in Meru District, Tanzania found that retirees depend on their retirement benefits (pensions) for the rest of their lives after retirement from service. Policy and regulations are affecting significantly the factors for retirement benefits by providing flat and common rate for retirement benefit that do not match with the change of cost of living due to inflation that affect their socio-economic development. The study further found that there is no relationship between retirement benefits, policies/regulations and socio-economic development of retirees in Meru District. Retirees face many struggles in their life; education, housing, food and health which are not easy for them to afford after retirement and depending on pensions only without any other source of income makes retirees' life quite a challenge.

From observations and discussions with retirees in their pilot study, Kazimoto and Mhindi (2014) also found that retirees in Tanzania face many problems in their lives; the benefits they receive do not match with the change of cost of living, whereby, some retirees fail to respond to their basic needs requirements such as food, security, health, education of their dependents, shelter and housing, etc. Majority of retirees become burdens to their family members, frustrated, fall sick and even die soon few years after retirement. One of the main reasons for this state of affairs is that there is little or no planning is undertaken by workers themselves or their employers in pre-retirement age. Because of this most retirees find themselves in hopeless situation and live in undignified life in retirement.

A Tanzanian study by Zonga (2013) was conducted in Kinondoni Municipal Council's healthcare employees at Mwananyamala Regional Referral Hospital. The

results of that study indicated that employees view retirement as a fact of life, an attainment of self-actualization and yet it is worthwhile if one plans well for it. The workers indicated they are even willing to offer themselves for seminars and counselling opportunities as a way forward to learn and prepare for retirement. Moreover, the study found significant differences in attitudes towards retirement across age, time to retirement, level of education and level of income categories ($p < 0.1$). These statistics might be indicative of a general lack of knowledge amongst individuals about what proper retirement planning involves or how to embark on such planning. Therefore, this study aimed to examine pre-retirement planning or preparation practices that public servants in Geita District Council are exposed especially workers who 5 to 10 years before retirement.

Mambwe and Mwape (2016) investigated the preparation level, survival skills, and entrepreneurial knowledge among retired teachers in Zambia as well as the success of their post-retirement business ventures. They used descriptive research design utilizing both quantitative and qualitative methods through use of questionnaires and semi-structured interviews respectively. Both convenient and purposive sampling techniques were used in sampling participants from the target population. The study showed that most retired teachers lack survival and entrepreneurial skills needed to start manage their business ventures as going concern.

Lack of pre-retirement entrepreneurial training, lack of pre-retirement counselling, and poor planning for retirement life were found to be the major hindrances to retired teachers' success in managing their business ventures in their post-retirement period. The study recommended the need for making major reforms in teacher training and in

pensions scheme policies in Zambia which should include but not limiting to issues of financial literacy and entrepreneurial skills among teachers as one of ways of preparing not only teachers but also other civil servants for comfortable life after formal employment.

However, it must be noted that this study by these researchers (Mambwe and Mwape 2016) though looked at on pre-retirees, it did not specify their age range as this study of 45 to 50 years which gives workers sufficient time to properly plan. Also it is researchers' view that there are other ways of preparing worker's prior their retirement and these include education of the public (through mass media), organization support, training in entrepreneurial and survival skills as well as counselling to workers. This present study contrasts that of Mambwe and Mwape (2016). Therefore, the current study proposes to fill that gap by establishing ways are or could be exposed to pre-retiring public servants in Geita District Council to prepare for their retirement.

2.5 Research Gap

The studies reviewed in previous section indicate organization support in terms of the provision of courses/workshops/seminars and counselling courses in the organization's training programs was the major factor that strongly influence preparation and planning for retirement for financial independence of retirees (for example Nigeria (Olatomide, 2014) and South Africa (Surujat, 2016; Snyman et al, 2017). Other researchers have found that because of absence of pre-retirement preparation or planning, retirees lack stability and survival skills to take care of

themselves during retirement for example in EU (Syngenta 2015) and Zambia (Mambwe & Mwape 2016).

A Kenyan study by Nyakobe (2016) found out that there tired teachers were lacking good financial stability to take care of themselves, faced unforeseen challenges but those challenges could be easily mitigated through pre-retirement training and information sharing with family members before and upon retirement. The overriding message from these overseas researchers is that organisations that designed retirement related courses in their training programs for employees resulted with retirees with better in coping skills (Olatemide 2014; Snyman et al 2017)) but much more is needed to educate the public who are not working in established organizations about importance of planning for retirement.

The few Tanzanian studies on retirement have focused on attitudes of employees towards retirement in Kinodoni District among healthcare workers (Zonga 2013) and another one assessed the retirement benefits, policies and regulations in relation to socio-economic development of retirees in Meru District (Kazimoto & Mhindi 2013) and none specifically looked at pre-retirement preparation practices in Tanzania.

These statistics are indicative of a general lack of knowledge amongst individuals in established organizations in Tanzania about what proper retirement planning involves or how to embark on such pre-retirement planning practice or are there effective pre-retirement practices besides accumulation and payment pension funds at retirement. This research fills this knowledge research gap and seek to investigate

the preparation and planning practices for financial independent retirement in Tanzanian Public Sector: A case of civil servants in Geita District Council.

2.6 Conceptual Framework

Lauderer (2013) described conceptual framework a lens used to develop the knowledge for understanding the underlying paradigm or relationship of variables of the research study. Figure 2.1 shows the relationship between three sets of variables namely, independent, dependent and interviewing variables, which will guide this study and form a basis for literature review.

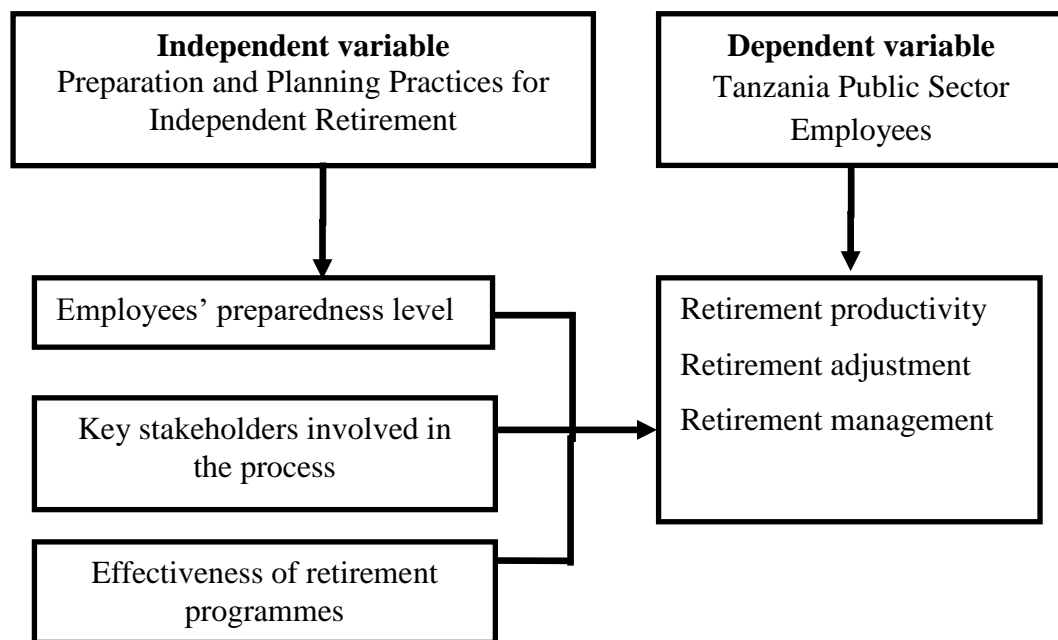


Figure 2.1: Conceptual Framework

Source: Researchers design

2.7 Theoretical Framework

2.7.1 Independent Variable

An independent variable is defined as the variable that is changed or controlled in a scientific experiment. It represents the cause or reason for an outcome. A change in

the independent variable directly causes a change in the dependent variable (Saunders, et. al., 2009). From the independent variables in this study is planning and preparing practices for the independent retirement process. The variable involves employees' preparedness level, the key stakeholders involved in the retirement process as well as the effectiveness of the retirement programmes. These elements involved in the planning and preparing practices for the independent retirement process are having the direct impact on the dependent variable, which is the Tanzania public sector employees.

2.7.2 Dependent Variable of the Study

The dependent variable is the variable that depends on other factors that are measured. These variables are expected to change as a result of experimental manipulation of the independent variable or variables. From the conceptual framework the Tanzania public sector employees is the dependent variable, the variable is affected by the independent variable, which is planning and preparing practices for the independent retirement process. The effectiveness of the independent variable is having the direct impact on the post retirement period of the public sector employees.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the research methodology used to carry out the study. In particular, the chapter explains the research design, geographical area of study, targeted population, sample size and sampling procedures. It also elucidates sources of data as well as applicable data collection methods, data analysis. The reliability and validity of research instruments and ethical considerations are also explained.

3.2 Research Design

According to Kothari (2008), research design consists of an arrangement of conditions for collecting and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. There are generally three types of research design that a researcher can adopt namely: exploratory, descriptive and causal research design (Burns and Grove 2003). This study adopted a descriptive research design which concerned with finding out what, where and how of a phenomenon in the study area. This research design is considered appropriate because this study seeks to build a profile of whether civil servants are being prepared for their retirement with particular reference to Geita District Council.

The researcher has chosen descriptive research design because it enables her to generalize findings from a sample to a larger population. Within this descriptive research design, this study used mixed method approach that applies both quantitative and qualitative approaches as this has been recommended by several researchers in social research such as this (Laws 2003; Creswell 2014).

Given the complexity of study problem, this research sought to use a variety of data sources which entails use of a mixed research methodology which incorporated both quantitative and qualitative research approaches for better understanding of the relationship between variables in the research problem as has been recommended by other researchers (Amara 2012; Creswell 2014).

3.3 Area of the Study

The study was conducted in Geita District, which is located Southern shores of Lake Victoria in North East Tanzania. The district council employs a variety of professions ranging from teachers and healthcare personnel in the district council administrators. The major economic activities in Geita district are agriculture, livestock, trading, mining, building and construction, education and some small-scale manufacturing and cottage industries which among these activities.

3.4 Population of the Study

Target population is defined as the total collection of elements or people, records and so on whereby reference can be made (Cooper and Schindler 2003). The present research is on tactics used in preparing for retirement in Tanzania Public Sector: A case of Civil servants Geita District Council.

Therefore, the general population of study consists of civil servants who are currently on Geita District Council payroll and are nearing their retirement (5 to 10 years before retirement). The total number 523 employees of the study was used as the population of the study of where the sample size was calculated.

3.5 Sampling Design and Sample Size

According to Cooper and Schindler (2006), sampling frame is a list of elements from which the sample is actually drawn and is closely related to the population. In this particular study, the sampling frame is the list of civil servants on Geita District Council payroll. This will be used in order to ensure that the sampling frame is current (2017), complete and relevant for the attainment of the study objectives.

3.5.1 Sampling Design

In order to come up with an appropriate study sample, this study utilized both purposive and simple random sampling technique. Purposive sampling technique was used to sample senior management and ordinary civil servants for in-depth interview. The method of purposive sampling was used in this study for the aim of obtaining the respondents with accurate information concerning the research problem this will help to enhance representativeness of the sample and the chances of greater participation of potential respondents (Kothari, 2008). Simple random sampling was used by the researcher as the probability sampling technique to obtain employees from the non-managerial positions. Simple random sampling is the effective sampling techniques in insuring the avoidance of research biasness as every unit in the sampling technique is having the equal chance of being selected.

3.5.2 Sample Size

Sample size is defined as the number of items to be selected from the target population to constitute a sample for research (Kothari 2008). The aim of this research is to have a sample that is reasonably representative the method used to determine sample size should reflect that tenet. This study employed the formula

developed by Robert Slovin to extract the sample size from the population of the study: The Slovin formula is given by;

$$n = \frac{N}{1 + Ne^2}$$

$$N = 523$$

$$e = 10\% \quad e = 0.1$$

$$n = 523$$

$$\frac{523}{(1 + 523 (0.1)^2)}$$

$$523/6.23$$

$$= 83.94$$

The sample size of the study is 84: The sample size of different categories for this study is shown in Table 3.1.

Table 3.1: Sample Sizes

No	Respondents	Frequency	Percentage	Sampling Design	Data collection techniques
1	Administration and human resource officers	5	5.952%	Purposive sampling	Interview
2	Education administration and General officers	5	5.952%	Purposive sampling	Interview
3	Primary Education Teachers	30	35.714%	Simple random sampling	Questionnaire
4	Secondary education Teachers	15	17.857%	Simple random sampling	Questionnaire
5	Health Centre Personnel	10	11.904%	Sample random sampling	Questionnaire
6	Village Executives	5	5.952%	Simple random sampling	Questionnaire
7	Revenue and finance management officers	5	5.952%	Simple random sampling	Questionnaire
8	Community development officers	5	5.952%	Simple random sampling	Questionnaire
9	Department of land officers	4	4.761%	Simple random sampling	Questionnaire
Total		84	100%		

Source: Researcher (2020)

The study involved the sample of 84 respondents from different sectors and department involving civil servants who are currently on Geita District Council payroll and are nearing their retirement (5 to 10 years before retirement). The study involved 30 primary education teachers, 15 secondary education Teachers, 10 health centre officers, 5 village executives, 5 revenue and finance management officers and 5 community development officers as well as 4 land of officers from the department of land. The study also involved ten respondents from the managerial position who were obtained through purposive sampling who were 5 administration and human resource officers and 5 education administration and general officers.

3.6 Methods of Data Collection

Data are facts and other relevant materials, past and present that serve as a basis for research study and analysis (Krishnaswani and Ranagnatham 2006). The data needed in this study is broadly classified into primary and secondary data. The methods that was used to collect them are described next.

3.6.1 Secondary Data

In this study, secondary data about the study topic were obtained through desk research, review of various newspapers and articles as well as academic publications, books and government publications on retirement.

3.6.2 Primary data

In this study, primary data about the study topic was obtained through questionnaires, which are quantitative in nature, and in-depth interviews with selected five civil servants and some senior management in Geita District Council

3.7 Data Collection Tools

3.7.1 Questionnaires

The first method for collecting primary data is the use of questionnaires, which is quantitative in nature. The advantage of questionnaires is that it accords respondents the freedom to express their views or opinions and also suggestions uninhibited (Bryman 2008). In this study, the self-administered questionnaire has been developed and comprises of questions, which seek to give answers to concerns related to the objectives of the study.

To achieve that the questionnaire for this research comprises of both closed and open-ended questions in line with the research objectives to ensure comparison of predictable answers as well as maximum data collection and generation of quantitative data. 74 participants were administered with questionnaire as one of the data collection tools.

3.7.2 In-depth Interviews

The second method for collecting primary data is the use of semi-structured in-depth interview and which the researcher selected civil servants and some senior management in Geita District Council. The rationale for using this interview is to give the researcher an opportunity to obtain insights of participants' experiences and views on study topic and making follow-up onto questionnaires as well as probe further underlying rationale for their choice selection (Kumar, 2011). On this tool of data collection, 10 respondents from the managerial position were interviewed using In-depth interview.

3.8 Reliability and Validity of Data

Patton (2001) states that validity and reliability are two principles, which any researcher should be concerned about while designing analysing and judging the quality of empirical research output. How each criterion will be satisfied is explained next?

3.8.1 Reliability

Reliability is the extent to which a survey instrument such as questionnaire is considered reliable if its repeated application results in consistent scores (Joseph 2003). So the quality of research depends on the design of the research instruments as well as application of these instruments in data collection in the field.

3.8.2 Validity

Data validity refers to the extent to which data collection method or methods accurately measure what they were intended to measure (Saunders, et. al., 2009). Validity is concerned with the idea that the research design fully addresses the research questions and objectives researcher is trying to answer and achieve respectively. Also according to Yin (2017) Searching data from different sources brings validity. With this regards to ensure the validity of data, the researcher employed the purposive sampling technique for the aim of obtaining the respondents who can provide accurate information. The use of Geita District Council as the case study guarantees the availability of the quality information concerning the research titles. Also the use of purposive sampling in selecting people from the Geita District Council administrative position insured the validity of the information.

3.9 Data Analysis

According to Krishnaswani (2003), data analysis is a critical examination of the assembled and grouped data for studying the characteristics of the object under study and for determining patterns and relationship among the variables relating to it. That is, data analysis consists of examining, categorizing, tabulating or otherwise recombining the evidence to address the initial research proposition /general objective of the study (Creswell, 2014). This study obtained primary data in form of quantitative data through questionnaires and qualitative data through in-depth personal interview.

For quantitative data obtained from questionnaires, data were sorted, edited and coded prior analysis. After that, data were analysed using simple descriptive statistics with the help of Statistical Package for Social Science (SPSS) (Pallant, 2005). On other hand, for qualitative data, which is, the text information collected in form of written notes, scripts and quotations from interview with selected civil servants and senior management of Geita District Council. Content analysis was used which involve looking at patterns, themes and meanings from interviews from participants and then linked data to the relevant research objectives.

3.10 Ethical Consideration

The researcher asked the respondents to willingly participate and provide information. The researcher observed the right of the respondents to the privacy and confidentiality of the information they will provide. In ensuring research principles, the researcher ensured confidentiality on the personal identities of the respondents who will participate in this study

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents and discusses data collected from the field concerning the questionnaires and interview question delivered from the research specific objective.

4.2 Socio-demographic Characteristics

The section aims at presenting the demographic information of the respondents.

Table 4.1: Demographic Characteristics

Age	Respondents (N)	Percentage (%)
18-25	6	7.1%
26-35	18	21.4%
36-45	26	31.0%
46-55	20	23.8%
56+	14	16.7%
Total	84	100%
Gender	Respondents (N)	Percentage (%)
Male	52	61.9%
Female	32	38.1%
Total	84	100%
Education level	Respondents (N)	Percentage (%)
Secondary	16	19.0%
Certificate	18	21.4%
Diploma	13	15.5%
Degree	28	33.3%
Masters	9	10.7%
Total	84	100%
Working experience	Respondents (N)	Percentage (%)
1-5 years	12	14.3%
6-10 years	22	26.2%
11 – 20 years	26	31.0%
20+ years	24	28.6%
Total	84	100.0%

Source: Field Data 2020

Table 4.1 shows that the respondents involved in the study were mature enough to understand concept of employees' retirements. 26 (31.0%) of the total number of respondents fall under the age group of 35 to 44 years old, 20 (23.8%) fall under the age group of 44–55 years old while 14 (16.7%) fall under the age group of 55 years old and above. On the other hand 18 (21.4%) fall under the age group of 25-34 years old while the remaining 6 (7.1%) fall under the age group of 18-24 years old. The fact that the study involved most of the respondent who were approaching their time of retirements shows the validity of the results regarding the employees' preparedness level on retirement.

Table 4.1 shows that majority of the respondents involved in the study male, the study involved 52 (61.9%) respondent who were males while females occupied the number of 32 (38.1%). Despite of the fact that majority of the respondent involved in the study were males, the number of females of in the study was satisfactory to insure rule of gender balance is effectively enacted.

Table 4.1 shows that majority of the respondents participated in the study was having the education level of bachelor degree occupying the number of 28 (33.3%), 18 (21.4%) was having the education level of diploma, 16 (19.0%) was having the education level of certificate, 13 (15.5%) was having the education level of advance diploma while the remaining 9 (10.7%) was having the education level of master's degree. The results from the field shows that majority of the respondents were educated enough to understand the challenges associated with retirement as the strategies for retirement preparations.

Table 4.1 shows that majority of the respondents' equivalent to 26 (31.0%) were having the working experience of between 11 – 20 years, 24 (28.6%) were having the working experience of above 20 years, 22 (26.2%) were having the working experience of 6 – 10 years while the remaining 12 (14.3%) were having the working experience of below 5 years. The results from the filed shows that majority of the respondents were having the working experience, which shows that they were approaching the retirement period.

4.3 Challenges Facing Employees of Geita District Council during their Post Retirement Period

Employees in the public services retire after attaining the age of 60 equivalents to after the provision of public services for 35 years. During the post retirement period, retirees face the number challenges which makes theme living in the hard condition as well as poverty. This section analyses challenges, which are faced by the employees during the post retirement period.

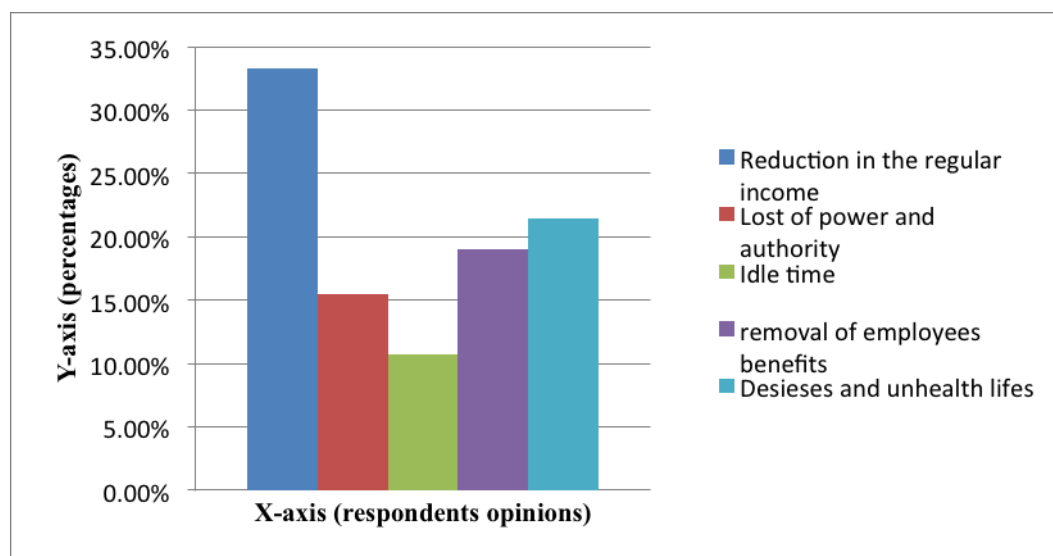


Figure 4.1: Post Retirement Challenges

Source: Field data 2021

Figure 4.1 shows that the 28 (33.3%) of the total number of employees participated in the study mentioned the reduction of the regular income is the major challenge facing the retirees. 18 (21.4%) mentioned disease and unhealthy life conditions, 16 (19.0%) mentioned the removal of employees benefits such as accommodations, 13 (15.5%) mention the loss of power and authority which they previously owned and the remaining 9 (10.7%) mentioned having high amount of being idle and lonely as is the major challenge facing the retirees. 18 (21.4%) mentioned disease and unhealthy life conditions.

During the interview section with the District Executive Director (DED) it was revealed that the DED office understands the challenges facing the retirees during the post retirement period.

During the interview section, the Geita District Council DED

"We understand that our employees who are approaching the retirement period are working with depression and frustration of how their lives will be. Post retirement life is highly characterized with poverty due to the absence of income; this makes the retirees living with stress and depression".

4.4 Preparedness Level of Employees of Geita District Council for their Life out of Formal Employment

This section aims at analysing the preparedness level of employees of Geita District Council for their life out of formal employment. Retirement preparation are among of the complex decisions employees can make, the process is associated with the number of frustrations, which affects the employees preparedness level on retirement.

Table 4.2: Financial Preparedness Level of Employees of Geita District Council for their Life out of Formal Employment

Level of agreement	Frequency	Percent
very low	12	14.3
Low	18	21.4
Medium	23	27.4
High	25	29.8
very high	6	7.1
Total	84	100.0

Source: Field data 2021

Table 4.2 shows the respondents preparedness level of employees of Geita District Council for their life out of formal employment, the results that 25 (29.8) said their level of preparedness for retirement is high, 6 (7.1%) said the preparedness level was very high while 23 (27.4%) said the preparedness level was moderate. On the other hand the 18 (21.4%) said there level of preparation for retirement was low and 12 (14.3%) said their preparation level was very low. The results from the field shows that majority of the respondents were having the satisfactory preparedness level for retirement.

Table 4.3: Social and Psychological Preparedness Level of employees of Geita District Council for their Life out of Formal Employment

Level of agreement	Frequency	Percent
Very low	6	7.1
Low	18	21.4
Medium	26	31.0
High	20	23.8
Very high	14	16.7
Total	84	100.0

Source: Field data 2021

Table 4.3 shows that 26 (31.0%) of the number of Geita District Council employees said their level of social and psychological preparedness for life out of formal employment is at the medium level.

On the other hand 20 (23.8%) said their level of preparedness is high and 14 said their level of preparedness is very high while 18 (21.4%) said their level of preparedness is low and the remaining 6 (7.1%) mentioned that their level of social and psychological preparedness for life out of formal employment is very low. The results from the field show that majority of the respondents are well prepared socially and psychologically for their life out of formal employment.

During the interview with the head of human resources department of Geita District Council, it was revealed that the administration together with the Social Security and Pension funds are working together towards making sure employees are well prepared for the post retirement challenges.

“As the administration, we don’t want our employees to face life difficulties after the retirement, we have made sure that we support their initiatives of making themselves prepared for the post retirement period through the number of programmes such as seminars offered by the management council”

4.4.1 Preparation Activities for Retirement before the Period of Retirement

According to Alison (2016) most of the employees facing the number of challenges after employment hence faces difficulties in generating the other sources of income. This section aims at analysing the preparations plans for retirement of the Geita municipal council while they are still as employment.

Table 4.4: Preparation Activities for Retirement before the Period of Retirement

Opinions	Frequency	Percent
Investing in assets	15	20.3
Making savings	23	31.1
Searching for business opportunity	29	39.2
Not actively involved in any plan	7	9.5
Total	74	100.0

Source: Field data 2021

Table 4.4 shows that 29 (39.2%) of the total number of Geita District Council employees said that they are still searching for the business opportunity as they have not made any decision regarding which activities they will be involved with after employment. 23 (31.1%) said they are making savings, 15 (20.3%) said they are making investments in assets while the remaining 7 (9.5%) said that they are not actively involved in any plan.

The result from the field shows that majority of the respondents understands the challenges of life after formal employment; hence they are involved in different plans which will provide direction of what to do after formal employment.

4.4.2 Financial Plans after Employment

The low level of financial preparation on how to overcome the financial challenges is the growing concern for the employees approaching their period of time. This section aims at analysing the Geita District Council financial preparation plans of how to overcome the financial challenges after employment.

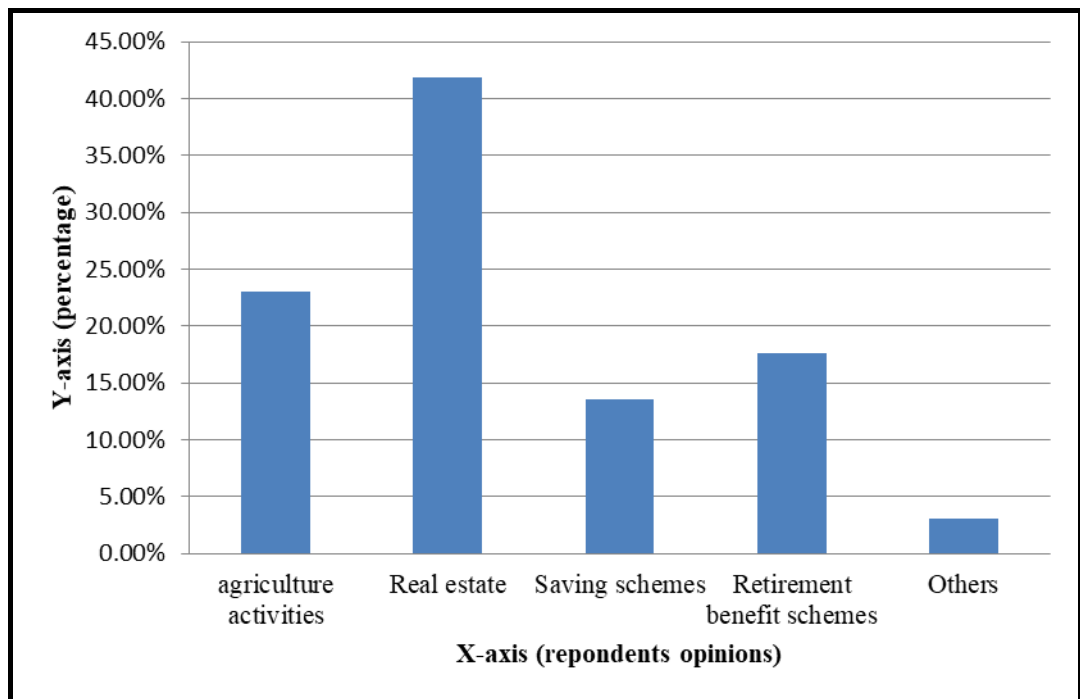


Figure 4.2: Financial Plans after Employment

Source: Field data 2020

Figure 4.2 shows financial preparation plans of the Geita District Council of how to overcome the financial challenges after employment. 31 (41.9%) of the total number of respondents provided with the questionnaires said that they are having the plan of purchasing land as well as real estate building for renting, 17b(23.0%) said they were having the plan of investing in the agricultural activities. On the other hand 13 (17.6%) said that they were having no plan rather than depending on the retirement benefit schemes, 10 (13.5%) mentioned that they will rely on the saving schemes through being involved in the microfinance institutions such as VIKOBA and SACCOs and the reaming 3 (4.1%) mentioned the other activities as there source of income. The field result shows that the employees of Geita Municipal Council were having the plans in place of what to do after employment as their new source of income.

During the interviews section with the respondent from the department of Social Welfare and Community development, it was revealed that retirees are having the tendency of being involved in the business activities, which are less risky. During the interview the respondent said that:

“Most of our employees are not only depending on the salary, they are involved in the small entrepreneurial activities which makes them generating income. Despite being involved in the economic activities to generate income, most of the employees like to participate in the economic activities which are less risk such as real estate business through building rental houses”

4.5 Key Stakeholders Involved in Preparation and Planning Practices for Independent Retirement in Tanzania Public Sector

This section aims at discussing the effectiveness of the stakeholders involved in preparation and planning practices for independent retirement in Tanzania public sector. During the period of employment, the employees are not having enough time of monitoring his retirement benefits hence they are relying on the stakeholder responsible of monitoring retirement process as well as making sure that the employees are getting their retirement benefits.

Figure 4.3 shows that 29 (39.20%) of the total number of respondents participated in the study mentioned pension and security funds plays the vital role in deciding the future of employees after retirement. 18 (24.30) mentioned the employers, 16 (21.60%) mentioned the labour unions and the remaining 11 (14.90) mentioned the ministry of labour employment as the major stakeholders stakeholder responsible of monitoring retirement process as well as making sure that the employees are getting their retirement benefits.

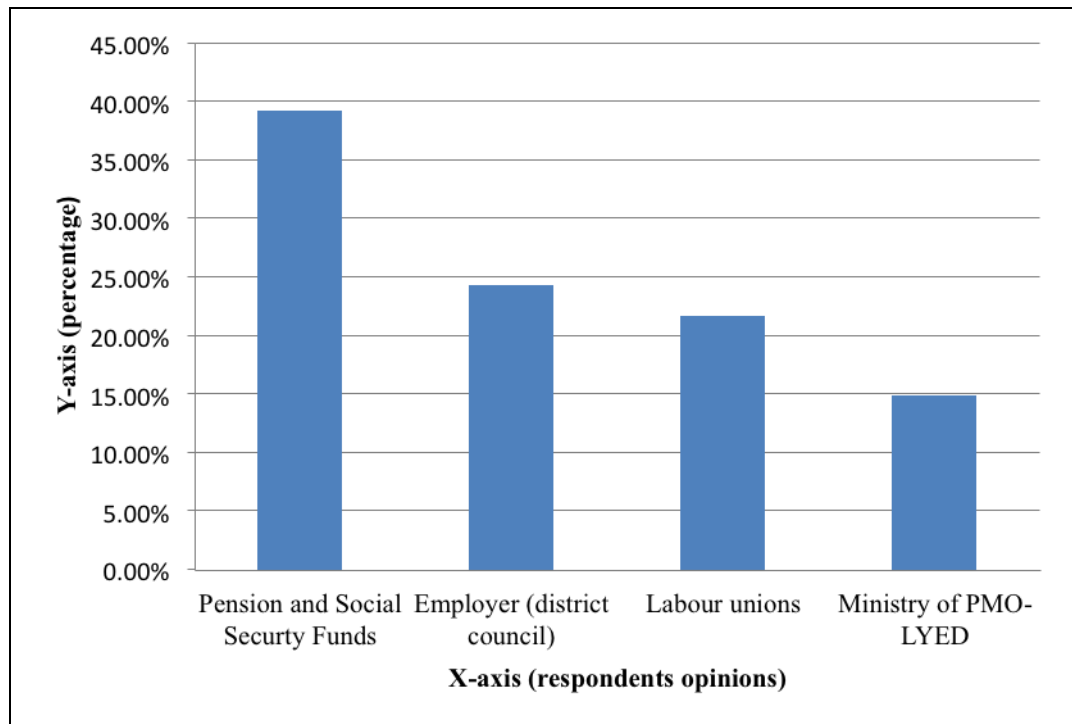


Figure 4.3: Key Stakeholders Involved in Preparation and Planning Practices for Independent Retirement in Tanzania Public Sector

Source: Field Data, (2021)

During the interview section with the respondent from the Human Resource and Administration Department it was revealed that Pension and the Social Security Funds and the PMO-LYED played the vital role in the employees' preparation for the post retirement challenges, the respondent said that

“Unlike the Pension and Social Security Funds and the PMO-LYED, the role of the Labour Unions in preparing the employees for the post retirement period is very low. Labour Unions are most concerned with the wellbeing of employees during the employment period”

4.5.1 The Role of Pension Funds in the Process of Retirement

Pension funds refers to an investment fund for retirement plan, it involves the calculation of the benefits, which provided to the employees when they retire. This section aims at analysing the roles of pension funds in the process of retirement.

Table 4.5: The Role of Pension Funds in the Process of Retirement

Level of agreement	Frequency	Percent
Very Low	5	6.8
Low	9	12.2
Medium	16	21.6
High	34	45.9
Very High	10	13.5
Total	74	100.0

Source: Field Data 2021

Table 4.5 shows 34 (45.9%) mentioned that pension funds play high role in the process of retirement as well as determining the future of the employees after employment, 10 (13.5%) mentioned that the level of role played by the pension funds is very high while 16 (21.6%) mentioned that the role is at the medium role.

On the other hand 9 (12.2%) mentioned that role played by the pension funds role in the process of retirement as well as determining the future of the employees after employment is low and 5 (6.8%) mentioned very low. The field results shows that majority of the respondents are having the high faith on the process of retirement as well as determining the future of the employees after employment.

4.5.2 The Role of the Employer in the Process of Retirement

The role of the management of the organization and the employer in the retirement process is very vital and direct as they are the direct influence on the retirement programmes. This section aims at analyzing role of the employers and management in the process of retirement as well as determining the life after retirement of the employees.

Table 4.6: The Role of the Employer in the Process of Retirement

Level of agreement	Frequency	Percent
Very low	12	16.20
Low	23	31.10
Medium	24	32.40
High	9	12.20
Very high	6	8.10
Total	74	100.0

Source: Field Data (2021)

Table 4.6 show that 24 (32.4%) believes that the employers plays the moderate roles on the insurance of effective retirement of the employees as well as in the determination of the bright life of the employees after employment.

On the hand 23 (31.1%) said role played the employers is low, 12 (16.20%) said the level is very low, 9 (12.20%) said the role is high and the reaming 6 (8.10%) said the role is very high. The results from the field show that the role played by the employers in the post retirement preparation is not satisfactory.

4.5.3 The Role Labour Union in the Effectiveness Retirement Preparation Process

Labour unions represents the collective interests of workers, bargaining with the employers of concerns like wages, wages, working conditions as well as the retirement benefits. This section aims at analysing the respondents' opinions on the role labour union in the effectiveness retirement preparation process

Table 4.7: The Role of Labour Union in Insuring the Effectiveness Retirement Preparation Process

Level of agreement	Frequency	Percent
Very low	8	10.8
Low	30	40.5
Medium	19	25.7
High	13	17.6
Very high	4	5.4
Total	74	100.0

Source: Filed data 2021

Table 4.7 shows that 30 (40.5%) of the total number of Geita District Council participated in the study said that the role of labour union in insuring the effectiveness retirement preparation process is low, 8 (10.8) said the role is very low while 19 (25.7%) said the role is moderately. On the other hand 13 (17.6%) of the total number of Geita District Council participated in the study said that the role of labour union in insuring the effectiveness retirement preparation process is high while the remaining respondents said the role is very high. The results from the field reveals that majority of the respondent participated in the study were not satisfied with the role of labour union in insuring the effectiveness retirement preparation process as well as the determination of the quality life of employees after retirement.

4.5.4 The Role of PMO-LYED in Insuring the Effectiveness of the Employees' Retirement Preparations

This section analyses the role of the special ministry dealing with the employees benefits particularly the retirement benefits in insuring the effectiveness of the employees' retirement preparations.

Table 4.8: The Roles Played by PMO-LYED in Insuring the Effectiveness of the Employees' Retirement Preparations

Level of agreement	Frequency	Percent
Very Low	8	10.8
Low	17	23.0
Medium	27	36.5
High	20	27.0
Very High	2	2.7
Total	74	100.0

Source: Field Data 2021

Table 4.8 shows that 27 (36.5%) of the total of Geita District Council participated in the study believes that PMO-LYED is playing the moderate role in insuring the effectiveness retirement preparation process. On the other hand 20 (27.0%) mentioned that the role PMO-LYED in the effectiveness of the retirement preparation process is high and 2 (2.7%) said the level is very high while 17 (23.0%) said the role played by the PMO-LYED is low and the remaining 8 (10.8%) said role played by the PMO-LYED is very low. The result from the field shows that majority of the respondents were moderately satisfied with the role played by the PMO-LYED in insuring the effectiveness of the retirement preparation.

4.6 Effectiveness of Programmes used to Prepare Employees for Life in Retirement

The quality of the life of the employees after retirements relies on the special programmes provided to the employees while they are at the workplace. This section explains the programmes used by the key stakeholders to prepare employees for life in retirement.

4.6.1 Seminars on How to Cope with Life Social Challenges after Retirement

After retirement, employees face challenges which lead to living in the frustrated life. This section aims at determining the effectiveness of which provides the social skills Seminars on how to cope with life social challenges after retirement. Respondents were requested to show their level of agreement on the statements suggesting the effectiveness of the seminars on how to cope with life social challenges after retirement.

Table 4.9: Seminars on how to Cope with Life Social Challenges after Retirement

Level of agreement	Frequency	Percent
Strongly disagree	9	12.2
Disagree	12	16.2
Neutral	24	32.4
Agree	23	31.1
Strongly agree	6	8.1
Total	74	100.0

Source: Field Data, (2021)

Table 4.9 shows that 24 (32.4%) of the total of Geita District Council employees participated in the study remained neutral on the statement suggesting that the stakeholders provides seminars on how to cope with life social challenges after retirement. 23 (31.1%) agreed and 6 (8.1%) strongly agreed with the statement. on the other hand 12 (16.2%) disagree and 9 (12.2%) strongly disagree with the statement suggesting that the stakeholders provides seminars on how to cope with life social challenges after retirement. Results from the field revealed that majority of the

respondents agreed with statement suggesting that stakeholders involved in the retirement preparation provides seminars on how to cope with life social challenges after retirement.

4.6.2 Effectiveness of Seminars on how to Start Businesses and other Entrepreneurial Activities which Generates Income

During the time of employment majority of the employees are having the tendency of relying salaries as their main source of incomes, after retirement people who were previously employed faces the financial challenges due to the loss of income and having no other chance of generating revenues. This section aims at measuring the respondents' level of agreement on the statement suggesting the effectiveness of the seminars on how to start businesses and other entrepreneurial activities which generates income.

Table 4.10: Effectiveness of Businesses Seminars and other Entrepreneurial Activities which Generates Income

Level of agreement	Frequency	Percent
Strongly disagree	5	6.8
Disagree	9	12.2
Neutral	16	21.6
Agree	34	45.9
Strongly agree	10	13.5
Total	74	100.0

Source: Field Data, 2021

Table 4.10 shows that 34 (45.9%) of the total number of Geita District Council employees participated in the study agreed and 10 (13.5%) strongly agreed on the

statement suggesting that seminars offered by the stakeholders involved in the retirement process are effective in providing skills on how start businesses and other entrepreneurial activities which generates income. 16 (21.6%) remained neutral on the statement while 9 (12.2%) disagreed and 5 (6.8%) strongly disagreed on the statement. The results from field shows that majority of the respondents participated in the study agrees that seminars offered by the stakeholders involved in the retirement process are effective in providing skills on how start businesses and other entrepreneurial activities which generates income.

4.6.3 Effectiveness of the Seminars of how to Make Saving and Financial Management

After retirement former employees faces the challenges of lack of finances due to the stoppage of salaries and other employment benefits and bonuses. The fact that they are provided with high amount of money as pensions from the social security and pension funds poses the need of skills of how to make savings and financial management in general. This section provides the respondents opinions on the level of agreements on the statements suggesting effectiveness of the seminars of how to make saving and financial management.

Table 4.11: Effectiveness of the Seminars of how to Make Saving and Financial Management

Level of agreement	Frequency	Percent
Strongly disagree	8	10.8
Disagree	17	23.0
Neutral	20	27.0
Agree	27	36.5
Strongly agree	2	2.7
Total	74	100.0

Source: Field Data 2021

Table 4.12 shows that 20 (27.0%) of the total number of Geita District Council employees participated in the study remained neutral on the statement suggesting that the seminars offered by stakeholders involved in the retirement process are effective in proving saving and financial management skills. 27 (36.5) agreed and 2 (2.7%) strongly disagreed on the statement while on the other hand 17 (23.0%) disagreed and 8 (10.8%) strongly disagreed on the statement. The results from the study shows that majority of the respondent agreed with the statement suggesting that the seminars offered by stakeholders involved in the retirement process are effective in proving saving and financial management skills.

4.6.4 Stakeholders Provision of the Financial Subsidies and Incentives to Support Investments

Life after employments relies on the opening of investments as the sources of income. This section analyses the stakeholders' efforts on providing the former employees with the financial subsidies and incentives to support investments after employments. Respondents were requested to shows there levels of agreement on the statements suggesting the effectiveness of the stakeholders provisions of the financial subsidies and incentives to support investments.

Table 4.12: Stakeholders Provision of the Financial Subsidies and Incentives to Support Investments

Level of agreement	Frequency	Percent
Strongly disagree	8	10.8
Disagree	30	40.5
Neutral	19	25.7
Agree	13	17.6
Strongly agree	4	5.4
Total	74	100.0

Source: Field Data, (2021)

Table 4.13 shows that 30 (40.5%) disagrees and 8 (10.8%) strongly disagreed on the statement suggesting that there is enough stakeholders provisions of the financial subsidies and incentives to support investments. On the other hand 13 (17.6%) said agreed and 4 (5.4%) strongly agreed on the respondents. The results from the field shows that majority of the Geita Municipal Council participated in the study disagreed on the statement suggesting that there is enough stakeholders provisions of the financial subsidies and incentives to support investments.

4.7 Potential Ways that could Assist Employees of Geita District to Plan and Prepare for Comfortable Retirement/ Sustainable Livelihood in Retirement

The fact that retirement bring the number of frustration to the formal employee which caused by the financial difficulties, there is the need of establishing the Potential ways that could assist employees of Geita District to plan and prepare for comfortable retirement/ sustainable livelihood in retirement.

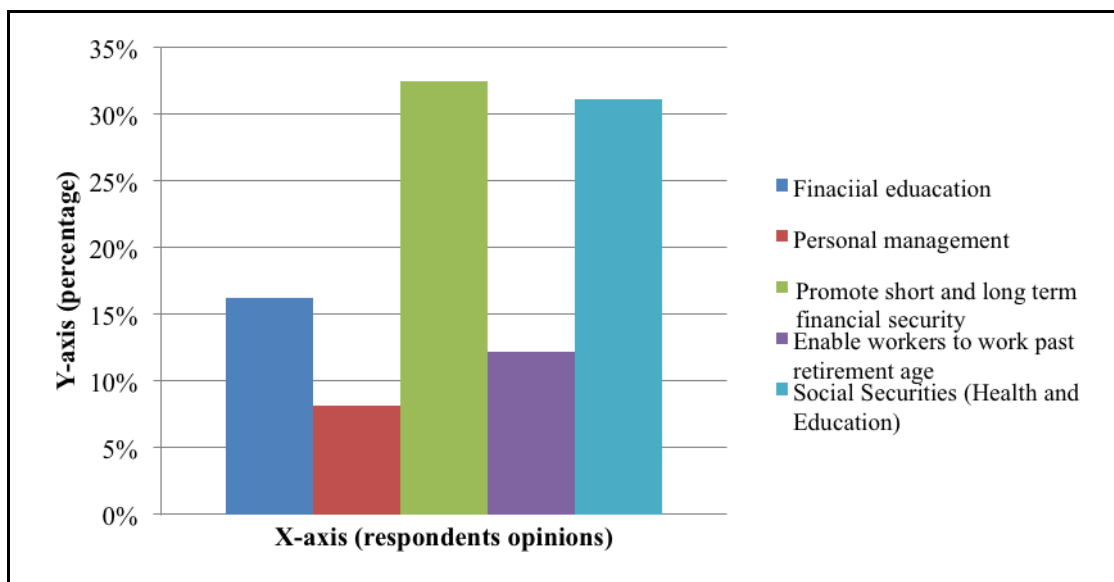


Figure 4.4: Potential Ways that could Assist Employees of Geita District to Plan and Prepare for Comfortable Retirement/ Sustainable Livelihood in Retirement

Source: Field Data, (2021)

Figure 4.4 Shows that 24(32.4%) said that the best way of preparing employees for comfortable retirement and sustainable livelihood is to promote short and long term financial security and 23 (31.1%) mentioned is through the provision of social security benefits such as health insurance and covering education costs for the children. On the other hand 12 (16.2%) mentioned the provision financial and savings management skills to the employees, 6 (8.1%) mentioned provision of personal management skills such as stress and control management and the remaining 12 (16.2%) said the best way of preparing employees for comfortable retirement and sustainable livelihood is to enable workers to work past retirement age.

During the interview section with one of the employees from the Geita District Council management, it was revealed that the huge percentage of the post retirement preparation relies on the employees' efforts and the support from the stakeholders such as the Social Security and Pension funds comes after.

The respondent said that:

“We as the management we can only provide the employees who are approaching the years of retirement with skills of coping with the post retirement challenges, Social Security and Pension funds also provide the retirees with benefits such as health insurance. After the retirement we don't have the mandatory of monitoring the retirees' expenditure and how they manage their savings”

4.8 Discussion of Findings of the Study

The field results have shown that the post retirement life is having the number of challenges, which the retirees are facing. According to the Geita District Council employees, the major challenges, which the retirees are facing during the post retirement period are reduction of the regular income, removal of employees'

benefits, diseases as well as the loss of power and authority. According to Fapohunda (2009) on the post retirement challenges the research mentioned that the amount of the retirees facing the stressful life and spending the high amount of time being depressed and lonely due to the absence of the regular activities and responsibilities the retirees used to have.

Fapohunda (2009) added that during the post retirement period employees faces the challenge of the absence of the regular income retirees used to earn during their time of employment, this leads to the loss of authority and significance role they use to have in the society and leading to the depression and stressful lives which are unhealthy. The results from the field are having the huge correlation with the thought of Fapohunda (2009) who critically discussed the challenges facing the retirees during the post retirement period.

Due to the challenges facing the retirees during the post-retirement period there is the need of having the post retirement plan, the study made the critical analysis on the preparedness level of employees of Geita District Council for their life out of formal employment. The study has revealed that Geita District Council employees understand the challenges facing the retirees during the post-retirement period, employees of Geita District Council have taken both the financial and socio-psychological precaution of dealing with the post retirement challenges.

The study has revealed that the preparation activities for the post retirement life involve investing in assets as well as making savings. The study has revealed that majority of the employees of Geita District Council are searching for business

opportunities which will help them generating income during the post retirement period. The study has revealed that majority of the employees are having the plans of depending on the real estate investment as well as the agricultural activities. The results from the field relates with the thoughts. Hennessey (2004) planning for retirement is among of the most important plans employees must have during their period of employment, although the process is more difficult to be performed by the single individual. The results from the field are also correlating with thoughts of Aidan (2014) who mentioned that due to absence of the regular income most of the retirees faces the challenge faces of poverty right after retirement, hence the best solution is to be involved in the economic activities.

The retirement preparation process is affected by the key stakeholders who are having the responsibility of preparing the retirement programmes as well as determining the well-being of retirees during the post retirement period. The results from the field shows that pension and social security funds, employers labour unions as well as the ministry of Prime Minister Office dealing with Labour, Youth, Employment and Disability. The results shows that pension funds are having the big role to play during the retirement programmes for the employees as they are having the responsibility of preparing the benefit scheme for the retirees as well as the training programmes on how to utilize the pensions and retirement benefits.

The results have shown that the ministry of PMO-LYED plays the vital role in assisting the government employees to get the fair retirement benefits from the pension and social security funds. The Ministry is also abiding the employers with making sure that the employees' contributions are submitted to pension and social

security funds. The result from the field shows that majority of the respondents were moderately satisfied with the role played by the PMO-LYED in insuring the effectiveness of the retirement preparation.

The study shows that majority of the respondents are not satisfied with role played by the employers and managements on the insurance of effective retirement of the employees. Employers are not effective in determining the bright life of the employees after employment. Despite of the fact Kassim (2019) argued that employers are having the responsibilities of making sure that there is enough seminars and training programmes of providing employees with skills of coping with financial and social challenges brought by the retirement. The Geita Municipal Council Administration is not having the proper programmes of preparing employees for the post retirement life.

The results from the field shows that majority of the employees are not having faith with the labour unions. Basing on the opinions of the Geita District Council employees, it is widely clear majority of the employees were not satisfied with the role of labour union in insuring the effectiveness retirement preparation process as well as the determination of the quality life of retirees during the post retirement period. Labour Unions have failed to provide the employees with strategies of coping with the financial and socio-psychological challenges during the post retirement period. Results from the field are not supporting the thought of Amstrong (2014) who argued that Labour Unions represents the collective interests of workers, bargaining with the employers of concerns like wages, wages, working conditions as well as the retirement benefits.

The field results have shown that the stakeholders involved in the retirement process and the determination of the quality life of the retirees during the post retirement period. The post retirement preparation involves seminars on how to cope with life social challenges after retirement, seminars on how to start businesses and other entrepreneurial activities which generates income as well as the provision of the financial subsidies and incentives to support investments.

The results from the filed shows the programmes related with the provision of seminars are very effective in providing the employees with skills such as financial management, entrepreneurial skills as well as personal management skills. But programmes relates with the provision of financial assistance such subsidies and incentives are not effective in helping the retirees. The only financial assistance provided to the employees is the retirement benefits (pension). The results from the filed relates with the though Karimbe (2017) who argued that it vital to provide employees with programmes which provide them of skills of coping with life challenges as well as capital management.

The result from the field shows the potential ways that could assist employees of Geita District to plan and prepare for comfortable retirement and sustainable livelihood in retirement. The results from the filed have shown that the best way of supporting the retirees during the post retirement period is through the provision of short and the long term financial security and social security benefits especially health insurance as well as covering the education costs for the children. The results have also shown that it is significant to allow employees with enough skills and strength with the opportunity of continuing their labour power after retirement

through the short period contracts. This will help retirees continuing to generate income as well as helping the authorities through the experience they are having.

The results from the field relates with the thoughts of Collinson (2019) the best way of supporting employees is through the provision of education and advice services on how to deal with the post retirement challenges. Collinson (2019) added that there is the need of insuring the availability of short and long term financial security as well as the social security benefits, the researcher mentioned that retirees exists in the limited house-hold income and rely heavily on the social security particularly the health insurance. Retirement transition programmes, which allow retirees to extend the period of employees basing on the short time contracts can benefit both the employers and the pre-retirees.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter presents the key findings of the study as well as making conclusion basing on the analysis and discussion of findings conducted in chapter four. This chapter also gives recommendations and policy implications basing on the findings delivered from the field.

5.2 Summary of the Main Findings

Retirement as a life transition process poses an important position in the life of individual particularly in old age. Life transitions are stressful by nature as people are moving from a familiar to less familiar or even totally new situations. The study aimed at investigates preparation and planning practices for independent retirement in Tanzania public sector. T

he study specifically aimed at determining the preparedness level of employees of Geita District Council for their life out of formal employment, determining the key stakeholders involved in preparation and planning practices for independent retirement in Tanzania public sector. The study further aimed at assess the effectiveness of programs used by the key stakeholders to prepare employees for life in retirement as well as establishing the potential ways that could assist employees of Geita District to plan and prepare for comfortable retirement/ sustainable livelihood in retirement.

The study was guided by the two variables of independent variable as well as the dependent variable; the independent variable of the study carried the employees' preparedness level towards the post retirement period, key stakeholder involved in the post-retirement preparations as well as the analyzing the effectiveness of the post retirement preparation programme. For the aim of obtaining the accurate information from the field, this study adopted a descriptive research design which concerned with finding out what, where and how of a phenomenon in the study area. Descriptive research design was effective in building a profile of whether civil servants are being prepared for their retirement with particular reference to Geita District Council.

The study was conducted in Geita district, focusing on the employees of Geita District Council. The study involved the sample size of 84 respondents. The study used the purposive sampling technique in selecting employees from the managerial positions who were interviewed by the researcher as well as the simple random sampling in selecting employees from the non-managerial position of Geita District Council who were provided with the questionnaires.

The field results have shown that the post retirement life is having the number of challenges, which the retirees are facing. The major challenges, which the retirees are facing during the post retirement period, are reduction of the regular income, removal of employees' benefits, diseases as well as the loss of power and authority. The study has revealed that the preparation activities for the post retirement life involve investing in assets as well as making savings. The study has revealed that majority of the employees of Geita District Council are searching for business opportunities which will help them generating income during the post retirement period.

The retirement preparation process is affected by the key stakeholders who are having the responsibility of preparing the retirement programmes as well as determining the well-being of retirees during the post retirement period. The results from the field show that pension and social security funds, employers labour unions as well as the ministry of PMO-LYED are key stakeholder affecting the post retirement life of the retirees.

The results from the field have shown that the Pension Funds, Employees and PMO-LYED play the vital role in determining the future of the life during the post-retirement period. Labour Unions have failed to provide the employees with strategies of coping with the financial and socio-psychological challenges during the post retirement period.

Programmes related with the provision of seminars and training programmes are very effective in providing the employees with skills such as financial management, entrepreneurial skills as well as personal management skills. But programmes relates with the provision of financial assistance such subsidies and incentives are not effective in helping the retirees. The results from the field have shown that the best way of supporting the retirees during the post retirement period is through the provision of short and the long term financial security and social security benefits especially health insurance as well as covering the education costs for the children.

The results have also shown that it is significant to allow employees with enough skills and strength with the opportunity of continuing their labour power after retirement through the short period contracts.

5.3 Implications of the findings

The researcher has discovered that there are number of areas which need improvement for the aim of improving the preparation and planning practices for independent retirement in Tanzania public sector:

- (i) Introducing the special organization of dealing with the post retirement preparation for the employees: The findings from the field have revealed that there is no the special organization of dealing post-retirement preparation for the employees before the period of retirement.
- (ii) Employers should have the retirement plan: The results from the field have shown the employer of Geita District Council employees provide the employees with seminars of how to cope with the posts retirement challenges, but there is no the special plan which guides the process. Seminars for handling the challenges post-retirement are not allocated with enough budgets as they are not in the organization plan. The for the aim of making the post retirement preparation programmes effective there is the need of having special plan and startegies allocated with enough budget of providing employees with skills of coping with the post retirement challenges.
- (iii) Labour Unions should not only focus on the wellbeing of the employees during the period of employment, they must have the plan of helping the retirees to cope with the life challenges during the post-retirement period.

5.4 Limitation of the Study

During the course of the study the research faced the challenges accessibility to the accurate information. The study demands the most accurate information from the

respondent and the high level of reliability and validity to archive that the researcher faced the limitation of obtaining respondents with the high level of understanding the concept post retirement challenges particularly the stakeholders responsible of brighten the future of the retirees. In overcoming the challenge of obtaining accurate information, the researcher collected from the key respondents who are working at the Geita District Council; this was easily achieved through the use of purposive sampling technique.

The researcher also faced the challenge of the willingness of the respondents to participate in the study this was due to the limited time they were having for interviews and responding to the questions of the questionnaire. To overcome the limitation of respondents' willingness to participate in the study the respondents were provided with the prior information on how the study will significantly improve the post retirement life of the retirees at their community. In overcoming the limitation of confidentiality of information, the researcher abided to the ethical considerations of conducting dissertations for the aim of avoiding resistance of participating in the study from the respondents.

During the study, the world faced the global health pandemic of Covid-19, which limited the effectiveness of the data collection process. The nature of the pandemic required to take precautions such as social distancing and avoiding unnecessary movement as the best ways of avoiding the virus infections. In complying with the protection measures against Covid-19 pandemic such as social distancing, the researchers used the online interview and questionnaires were left to the reception desk of Geita District Council to be randomly provided to the employees.

5.5 Conclusion of the Study

Challenges facing the retirees during the post retirement period for the largest percentage have been accelerated poor preparation during the pre-retirement period; effectiveness of coping with the challenges associated with retirement relies on how the employees are making preparation of how to cope with life during the post retirement period.

The study has revealed that employees are taking the precaution of how to cope with financial and psychological challenges during the post-retirement period by searching for business opportunities and starting to invest in the economic activities before retirement.

The preparations taken by the employees for the aim of overcoming the post retirement challenges are hugely relying on the support of the stakeholders involved in the retirement process. Pension and Social security funds, employer's labour unions as well as the ministry of PMO-LYED are having the huge responsibility of designing programmes, which are effective in preparing employees for the post retirement life. Programmes related with the provision of seminars and training programmes are very effective in providing the employees with skills such as financial management, entrepreneurial skills as well as personal management skills.

The study has revealed that the best way of supporting the retirees during the post retirement period is through the provision of short and the long term financial security and social security benefits especially health insurance as well as covering the education costs for the children.

5.6 Recommendation of the Study

The study recommends the followings:

- (i) Introduction of the special authority, which will be dealing with monitoring and assisting the lives of the retiree during the post-retirement life.
- (ii) Trainings provided to the employees approaching the retirement period should be improved and reflecting the life of retirees in the society.
- (iii) The labours unions should focus on how to insure quality life of their members during the post retirement period.

5.7 Recommendations for Further Studies

The study has successful investigated preparation and planning practices for independent retirement in Tanzania public sector. For the aim of making sure that retirees are able in overcoming the post retirement challenges as well as covering the gap of literature concerning the retirement management studies:

- (i) The role of financial institutions in assisting the retirees coping with the financial challenges during the post retirement period:
- (ii) The employees' perception towards the role of Pension and Security funds in retirees post retirement period.

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APPENDICES

Appendix 1: Questionnaires to the employees of Geita District Council

My name is KABUGUMILA CYNTHIA; I am a final year student at Open University of Tanzania. I am pursuing the Degree of Master of Project Management I am carrying out a study on “**An assessment of the preparation and planning practices for independent retirement in Tanzania public sector- A case civil servants Geita district council**”. This study is strictly for academic purposes and the information will be conducted with much confidentiality. Please, I kindly ask for your corporation

Demographic characteristics

Part A: Demographic characteristics of the respondents.

Gender	Tick	Age	tick	Education level	Tick	Level of income	Tick
Male		18-25		Secondary level		<299,000	
Female		26-35		Certificate		300,000 – 699,000	
		36-45		Diploma		700,000 – 999,000	
		46-55		Degree		1,000,000 – 1,500,000	
		56+		Masters		1,500,000 >	

Part B: Challenges facing employees of Geita District Council during their post retirement period

1. What are the challenges facing the employees of Geita District Council during their post retirement period

1. _____
2. _____
3. _____

Part C: Preparedness level of employees of Geita District Council for their life out of formal employment.

- i. You are required to rank each of suggested statements using the scale of 1-5.
Please mark „X“ in boxes 1, 2, 3, 4, or 5; where; **1= very low 2= Low 3= Medium 4= High 5= Very high**

Preparedness level of employees of Geita District Council for their life out of formal employment.	1	2	3	4	5
Financial preparedness level of employees of Geita District Council for their life out of formal employment					
Social and psychological preparedness level of employees of Geita District Council for their life out of formal employment					

- ii. Preparation activities for retirement before the period of retirement

- iii. Financial plans after retirement

Part D: Stakeholders determining the quality life of the retirees

- iv. Key stakeholders involved in the insuring the quality life of the retirees during the post retirement process

Effectiveness of stakeholders in insuring the insuring the quality life of the retirees during the post retirement process

Effectiveness of stakeholders in insuring the insuring the quality life of the retirees during the post retirement process	1	2	3	4	5
The role of pension funds in the process of retirement					
The role of the employer in the process of retirement					
The role labour union in the effectiveness retirement preparation process					
The role of PMO-LYED in insuring the effectiveness of the employees' retirement preparations					

Effectiveness of the programmes used by the stakeholders in preparing employees for the post retirement period

Effectiveness of the programmes used by the stakeholders in preparing employees for the post retirement period	1	2	3	4	5
Seminars on how to cope with life social challenges after retirement					
Seminars on how to start businesses and other entrepreneurial activities which generates income					
Seminars of how to make saving and financial management					
Stakeholders provision of the financial subsidies and incentives to support investments					

Potential ways that could assist employees of Geita District to plan and prepare for comfortable retirement/ sustainable livelihood in retirement.

1.

2.

3.

4.

5.

**Appendix II: Interview Guidelines to the employees working in the
administrative positions at Geita District Council**

Part A: Demographic characteristics of the respondents.

Gender	Tick	Age	tick	Education level	Tick	Level of income	Tick
Male		18-25		Secondary level		<299,000	
Female		26-35		Certificate		300,000 – 699,000	
		36-45		Diploma		700,000 – 999,000	
		46-55		Degree		1,000,000 – 1,500,000	
		56+		Masters		1,500,000 >	

Part B: Questions

- (1) Please tell me about your experience /knowledge about public servants preparing for their retirement.
- (2) Which activities could you advice your employees to get involved with before the period of retirement?
- (3) What are the challenges facing the retirees during their post retirement period?
Is the management having the strategies in place to overcome the challenges associated with post retirement life?
- (4) Who are the major stakeholders responsible for assisting the employee preparations for their post retirement life?
- (5) Is there any support the council receives from the stakeholders on assisting the employee preparations for their post retirement life?
- (6) What programs has Geita District council used or developed to prepare its employees for life in retirement?

- (7) Are these programs relevant to potential retirees Yes / No?
- (8) What programs would you have expected to be present at Geita District Council?
- (9) What ways/programs would assist Geita district council employees to plan for comfortable retirement /sustainable livelihoods?
- (10) Do you have any more comments about public sector organization assisting employees to prepare/plan for life after retirement?

Appendix III: Research Clearance Letter**THE OPEN UNIVERSITY OF TANZANIA*****DIRECTORATE OF RESEARCH, PUBLICATIONS, AND POSTGRADUATE STUDIES***

P.O. Box 23409 Fax: 255-22-2668759
 Dar es Salaam, Tanzania,
<http://www.out.ac.tz>



Tel: 255-22-2666752/2668445 ext.2101
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 E-mail: drpc@out.ac.tz

Ref: PG201505182**20/4/2018**

TO WHOM IT MAY CONCERN

RE: RESEARCH CLEARANCE

The Open University of Tanzania was established by an act of Parliament no. 17 of 1992. The act became operational on the 1st March 1993 by public notes No. 55 in the official Gazette. Act number 7 of 1992 has now been replaced by the Open University of Tanzania charter, which is in line the university act of 2005. The charter became operational on 1st January 2007. One of the mission objectives of the university is to generate and apply knowledge through research. For this reason staff and students undertake research activities from time to time.

To facilitate the research function, the vice chancellor of the Open University of Tanzania was empowered to issue a research clearance to both staff and students of the university on behalf of the government of Tanzania and the Tanzania Commission of Science and Technology. The purpose of this letter is to introduce to you **Ms. Cynthis Kabugumila, Reg. No. PG201505182** who is a Pursuing **Master Degree of Project Management Studies**. We hereby grant this clearance to conduct a research titled: **“An Assessment of the Preparation and Planning Practices for Independent Retirement in Tanzania Public Sector: A Case of Civil Servants, Geita District Council”**. She will collect her data in Geita Region between 24th April 2019. The research will be conducted in Geita Region.

In case you need any further information, please contact:

The Deputy Vice Chancellor (Academic); The Open University of Tanzania; P.O. Box 23409; Dar Es Salaam. Tel: 022-2-2668820

We thank you in advance for your cooperation and facilitation of this research activity.
 Yours sincerely,

Prof Hossea Rwegoshora
For: VICE CHANCELLOR
THE OPEN UNIVERSITY OF TANZANIA