

**AN INVESTIGATION OF THE LOCAL GOVERNMENT EMPLOYEES'
ATTITUDE TOWARDS RETIREMENT**

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CERTIFICATION

The undersigned certifies that he has read the dissertation entitled “An investigation of Local Government Authorities employees’ attitudes towards retirement” and found it to be in a form acceptable for examination.

.....

Dr. Proches Ngatuni

Supervisor

.....

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DECLARATION

I, **Salma Haji Zonga**, do hereby declare that this research is my own original work and that it has not been submitted for a similar degree in any other University.

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Date.....

DEDICATION

I dedicate this research in memory of my late Father, Mwl. Haji Bakari Mdoe (RIP), and my Mother, Mrs Mwajei Hamza Mdoe for their inspiration and authoritative parenting for laying the foundation of my intellectual abilities, and encouragement during my studies, which I will always cherish, to my lovely son Zonga Saleh (Junior), and to my husband Saleh Zonga for their patience during the entire program with moral and guiding support. God bless them all.

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ABSTRACT

This study was undertaken to investigate the local government employees' attitude towards retirement. The specific objectives were: (i) to identify the attitudes of local government workers towards retirement (ii) to find out whether there is a difference in attitude towards retirement between female and male employees; and (iii) to find out whether there is a difference in attitude of employees towards retirement across age, income, marital status, education, and time to retirement categories. The study utilized descriptive survey based on 50 employees conveniently sampled out of Kinondoni Municipal Council's healthcare employees at Mwananyamala Regional Referral Hospital. Data analysis was carried out by comparing means of mean scores on attitudinal statements using independent sample t- test and one way ANOVA.

The results indicate that employees view retirement as a fact of life, an attainment of self actualization and it is worthwhile if one plans well for it. They are even willing to offer themselves for seminar and counseling opportunities as a way forward to learn and prepare for it. Moreover, the study finds significant differences in attitudes towards retirement across age, time to retirement, level of education and level of income categories ($p < 0.1$)

Basing on these findings, it was concluded the overall attitude of local government authority employees is generally positive, but vary with such socio-demographic variables.

Basing on the results of this study, there is a need to develop coherent and holistic policy of pre and post retirement training and counseling for employees. Such

policies will not only improve the overall attitude of workers towards retirement but also enhance their preparations towards challenges of post retirement life. It is therefore recommended that the Local Government Authorities should encourage employees to develop themselves academically as well as to adopt better saving habits and income generating activities. Pension schemes also need to have better formulae for pension benefits coupled with robust investment policies so as the returns may support better benefit payment to employees.

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ABBREVIATIONS

EAC	East African Community
EBRI	Employee Benefit Research Institute
ELRA	Employment and Labor Relations Act, 2004;
FAO	Food and Agriculture Organization
KMC	Kinondoni Municipal Council
LGA	Local Government Authority
LGE	Local Government Employees
PMORALG	Prime Minister's Office, Regional and Local Government
PSRB	Public Service Retirement Benefit
PSRBA	Public Service Retirement Benefits Act No. 2 of 1999
SPSS	Statistical package for Social Sciences
URT	United Republic of Tanzania

CHAPTER ONE

1.0 INTRODUCTION

1.1 Background to the Study

Retirement is not a pleasant word for most of employees worldwide, most employees view retirement period as the most dreaded time of their life. The fear of facing the future after retirement “creates an ambiance of disturb’ among employees’ Retirement is seen by workers as a transition that could lead to psychological, physiological and economic problem (Editorial: 2009). Apart from the psychological stress occasioned by diminished status of the retirees, the employees’ financial condition attached to retirement affects the retirees ‘willingness to accept or adjust to the reality of life after retirement. To many, the word “retirement” is associated with negative feelings. Only a few views positively and look forward to it with zeal and enthusiasm (Grangard, 2002).

Employees in every establishment would definitely have received pieces of information about retirement. The kind of information received has the tendency of forming and shaping their attitude towards retirement in positive or negative direction. Attitudes are the feeling and beliefs that largely determines how employees will perceive their environment, commit themselves to intended actions, and ultimately behave. The term attitude is used to describe people and explain their behavior. It has also been described as a feeling which propels an individual to react either positively or negatively towards object idea or event. (Ker, Ekoja and Ekoja, 2007). Workers’ attitudes have a lot of consequences for the well-being. Thinking of retirement for many employees will conjure up varied images. Some may feel it spells the end of productive life or may feel it is the reward for a long career filled

with drudgery. Some may see it as a new opportunity filled with time to grow personally. The new ideas about retirement are more focused on asking deeper questions about life purpose, direction and ultimate meaning for retirement. These ideas are more about involvement than rest -which was the view of the old paradigm.

Over the past years, researchers' efforts have focused on different aspects of retirement. According to some of these studies, retirement generates anguishing questions about the future in that it potentially changes the individual and his situation with far-reaching consequences for the society (Streib et al, 1971.) Self-theory in outlining the various stages of vocational development provided a comprehensive paradigm of work-life from birth to death that has highlighted the crucial nature of the retirement stage.

Retirement has been viewed as one of the later life status transitions although our knowledge of its psychological consequences is fragmentary (Kim and Moen, 2002). It is an objective development and social-psychological transformation that is related to physical and psychological well-being (Moen, 2001). Retirement may promote a sense of well-being of workers moving out of demanding and /or stressful career jobs. On the other hand, it may lead to diminished well-being for individuals who lose their occupational attachments, social networks and identities. (Kim and Moen, 2002).

Apart from the psychological stress occasioned by diminished status of the retirees, the employees' financial condition attached to retirement affects the retirees' willingness to accept or adjust to the reality of life after retirement. Workers in well-organized private sectors of the economy are noted to perceive retirement as

something good. These workers look forward to the day they would retire. One major reason for this is because they are sure of receiving their retirement benefits without delay and also sure of receiving their monthly pensions where it is applicable. This group of workers looks at retirement as a mark of honor and appreciation from their employer. Workers in the public sector on the other hand may perceive retirement as a punishment to be avoided (Idowu, 1998). This group of workers, end up perceiving retirement as a negative indicator of their reduced potential of the skills to the job.

Retirement is a fluid concept because it connotes different things and is fraught with different experiences for different people. While some individuals view it positively and anticipate it with nostalgia others dread its eventuality with great anxiety. Thus, it could be said that it is not a homogenous experience for everyone. Retirement is a time of significant transition as far as the use of time is concerned. However, the importance of retirement is made more glaring by the fact that the retired person is made to face some challenges because of his/her new status (as a retired person). It has been noted that retirement is a stressful experience to many because of its associated life decision change in the matter of life arrangement generally. It has been postulated by Elezua (1998) that the moment retirement comes knocking on the door (of an employee) it enters with challenges and expectations.

Retirement is typically associated with attendant stress for the average employees due to job loss. In the beginning old people used to work for as long as they had the power to continue working whether as self employed or in jobs. Retirement therefore became an act of separating the old from the young in the work setting. Currently the situation has changed; legal structures and economic transformation has forced a shift of treatment in the working abilities of the aging minority. At the recruitment

time, organizations consider age of the new recruit as the prerequisite in order that they know the duration of service of the prospective employee if given a job. Organizations strive to fight for experienced employees but deny the fact that they need old employees. As a result the treatment of old employees and structures in place do not provide them with a chance to enjoy life at work in full and enjoy same life after their retirement.

Recent increases in the number of women in the work force make the pioneer aspect of the retirement experience even more general for a growing segment of workers in society today. Studies show that females experience retirement differently from males (Joo and Pauwels, 2002). Traditional gender roles may affect her attitude in the workplace, which may lead women to leave the workforce, thereby reducing their earned income and access to retirement benefits; many women work without employee benefits due to the balance between work and family responsibilities and this leads to retirement income insecurity (Caputo, 2000). Many women experience several roles (wife, mother, home-maker) throughout their life cycle that they perceive to be as significant as the role of worker; women are not giving up their primary role. This might enhance women the opportunity to "practice" role transitions thereby making the transition to retirement easier. In contrary, Atchley and Robinson (1982) found that males were likely to have a more positive attitude toward retirement than females. For women the work role has been viewed as a "secondary" role (consequently it has been assumed women do not lose identity when they retire). But when a man retires he is viewed as losing status in the larger society (in contrast, woman is viewed as deriving her social status from her husband, retirement does not hold the significance for women it does for men (Lowenthal, et

al, 1975). Although the literature examining gender differences is limited, gender has been found to be a significant determinant of one's retirement planning behavior and attitude (Atchley et al, 1982).

A worker is said to retire when he/she discontinues, withdraws or ceases doing a particular work for which he/she has been known for a long period of time. It implies a transition by the individual working life at youthful age with adequate financial capability to less rigorous work schedule or lack of any tangible work schedule at old age. However, retirement is generally known to affect income, residence, family structure or relationship between members, health and economic viability of the retirees.

Older workers are receiving mixed messages that they are finding difficult to resolve; one crucial factor in any retirement is money. Interviews with older employees still working in their late 50s and early 60s would indicate that a number are seriously concerned that retiring may jeopardize their future financial position (Ranzijn, 2004) As people approaching retirement, one of their principal concerns is how to make ends meet after they quit working; while most of them even during employment, the end doesn't meet and the cost of living continues to rises year after year (Mutran et al. 1997). However, he reported that income level was positively related to attitude toward retirement, suggesting the higher an individual's reported income, the more positive his or her attitude is toward retirement. The joy that is associated with being employed in a hankered establishment could only be likened to the birth of a new born baby by a newly wedded couple. This is simply because a gainfully employed individual would be able to accomplish social respect, satisfy basic, non-basis needs,

and contribute significantly to family and national development among other benefits. The services to be rendered when employed are, however, not expected to be everlasting. Differently affirmed, there will be a specific time when the employee is expected to disengage from active service which is otherwise refer to as retirement from work.

Retirement in Tanzania civil service is guided by Public Service Retirement Benefit Act, 1999 which deals with pensions and gratuity. According to Section 17 (2), at the age of fifty five years may at any time thereafter opt to retire but an officer who does not so opt shall continue in office in service on pensionable terms until he attains the age of sixty years and become the statutory age of retirement. Despite of the provisions of the law, recent societal and demographic changes due to medical advancements, less physical types of work and more health conscience lifestyle, attitudes, expectations, and behaviors related to retirement have changed considerably over the past half century, making retirement more complicated. In 1950 the average men retiring at the age 65 could expect to live another 13 years and a 65 years old woman another 15 years. Today, men average an additional 17 years and women another 20 years beyond what we think of as the typical retirement age. This has led individuals to cease paid employment while they may still be able to work (Berry, 2010; Shultz and Wang, 2011).

With such improvements in healthcare and longevity, people might have been expected to work longer. Instead the opposite trend unfolded and find it harder to get and keep a job. They are kept out of the workforce for longer, and suffer from the effects of ageism (Encel and Studencki 2004); what many are short sighted on is, the

reality of how long they may potentially live. Hence their retirement years could easily consist of another third of their life span. This, according to Inaja (2007), explains why some workers falsify their ages and documents so that retirement will not catch up with them that fast. If people are living longer, and so they wonder, will they also be engaged in the workforce longer? This have made retirement a major life transition for the majority of working Tanzanians although virtually nonexistent prior to the 1960's. The increased individual longevity and the industrialization of society, retirement have become a normative part of the life cycle.

Retirement is not only a normative life transition but also a complex social institution involving the interaction of the individual, the family and the economy. It is an event that requires adaptation by the individual (Thompson, 1986). It is deducible therefore that retirement implies a transition by the individual working life at youthful age with adequate financial capability to less rigorous work schedule or lack of any tangible work schedule at retirement stage.

Many Tanzanian workers are scared at the mention of the word "retirement". Because of the unpleasant experiences of the past retirees in terms of the delay and difficulties encountered in getting their retirement benefits – gratuity and pension. Unfortunately, some retirees have died out of frustration and in abject poverty while waiting to collect their benefits. In Tanzania claims of workers dissatisfaction are cross-cutting almost in every sector. The government has at different times come under criticism from the retired workers; one example being those who served in the former east African Community (EAC) for its failure to pay them their gratuity and pensions on time. On the other side the workers do consider working as a public

servant means more security for the job. This is because workers are more likely attached with entitlements for their leaves, transfers, overtime and flexible work schedule which they consider missing in the private sector. This situation brings a picture of how attractive and satisfying it becomes for the employee to get recruited by the government but on the other side it signifies bitterness of the retirement feeling to the public servants productivity especially when they approach the retirement age, and creates fears associated with several hardships which includes financial insufficiency, poor feeding, inability to pay life sustaining bills, dysfunctional family matters as well as psychological or behavior disorders like depression, anxiety, hypertension, identity crisis, alcoholism, loneliness, stress, fast ageing, social isolation, and the like. Studies have only revealed a generic view of how retirement is perceived by public servants and private sector employees. The actual feelings of the public servants in Tanzania who are considered to treat retirement as a painful phase of their work life have not been well explored.

Despite the vast number of studies focused on psychological and demographic factors in this phenomenon, fewer have been directed towards understanding and documenting how Tanzanian workers feel toward retirement. This research was therefore designed to explore the attitude of public sector employee towards retirement. In the process, the research explored whether gender, income level, marital status, and time to retirement may explain part of the variation in attitude towards retirement. This study has generated valuable information, especially for the government as the main employer of public servants, policy makers and further research in this area; as well as to suggest if what have been concluded with other researcher concern with matter understudy can be also applied in Tanzania.

1.2 Statement of the Research Problem

Retirement can be a roller coaster because it changes so much about one's life, work role, relationships, daily routines, and assumptions about oneself. (Schlossberg, 2004). In our society today, work remains a defining feature of our daily lives and our identity. Work is more than the mental or physical tasks you perform while employed. Work refers to the idea of being paid and engaged in activities that are productive for yourself and society. Ending your work life, consequently, may not be an easy task. Retirement or termination of work signifies a period of major change in the life of every employee. Such changes are usually devastating and traumatic in the life of the retiree. The adverse psychological and socio-economic disposition identified to characterize retired civil servants due to functional discontinuation of their regular financial source of livelihood and its corresponding decline in social status and social isolation cannot be overstated; majority experienced such challenges which includes financial insufficiency, dysfunctional family matters as well as psychological or behavior disorders. Some also experience loss of self-esteem due to lower status in which they find themselves on retirement from a highly exalted position they had occupied as public servants.

The trend of shift of retirement has as well become an issue. Life spans continue to create uncertainty in predicting pre-retirees' income sources. (Mitchell, 2007). According to Updegrave (2004), longevity has resulted in the possibility of people outliving their retirement savings; and even those that are aware of this risk often underestimate it due to increased individual longevity and unknown life expectancy. The notion of traditional retirement is fast becoming unattainable as people continue to live longer and healthier lives; actually presenting new challenges

for both pre and post retirees heading retirement being a state of confusion, psychological problems, delusion and subsequently death in some cases (Sedler and Miners, 2008), hence dismay the uncertainty of the future.

From the aforementioned and explained problems associated with retirement; This study was designed to investigate employees attitude towards retirement and to assess the extent to which variables such as age, marital status, education, level of income and gender may explain the variations in the attitude of employees' toward retirement.

1.3 Research Objectives

1.3.1 General Research Objectives

The main objective of this study is to investigate the attitude of Local government authority employees towards retirement.

1.3.2 Specific objectives

- (i) To identify the attitudes of local government employees towards retirement.
- (ii) To find out whether there is a difference in attitude between female and male employees
- (iii) To find out whether there is a difference in attitude of staff based on other variables, such as age, income levels, marital status, education level, and time to retirement.

1.4 Research Questions

1.4.1 General Question

What is the attitude of Local government employees towards retirement?

1.4.2 Specific Questions

- i) Is there a difference in attitude of male and a female employee towards retirement?
- ii) Is there a difference in attitude of employees towards retirement, based on age, marital status, education level, Income level and time to retirement?

1.5 Relevance of the Study

This study investigated attitudes toward retirement among a set of employees nearing retirement age and generate knowledge about the various factors that affect the attitude of pre-retirement employees resulting to retirement syndrome. The results of the study contribute to knowledge that is expected to help current and up-coming pre-retirement workers mitigate and critically improve their attitude, general management of persons' emotions that may affect.

The findings are of importance to counselors and therapists who assist individuals in preparation for the role changes that are a part of retirement (Security funds interventions counselors), to encounter the main challenges such as health, personality traits, social isolation, changes in personal, economical, social and psychological level that people face in the transition to retirement. In addition, the study findings are expected to be of use by policy makers and labor officers to device appropriate policies of retirement plans to be adopted by the government so as to utilize the labor force and skills of the retirees during their idle time.

1.6 Organization of the Dissertation

In the following chapter, literature related to the study is reviewed and hypotheses are developed. Chapter three focuses on the methodology used in the study. Chapter

four presents study findings and their discussion. Chapter five presents summary, conclusions, implications, and recommendations. Limitations of the study as well as areas for further study are also presented.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Overview

This chapter reviews the relevant literature. The chapter is organized under the following headings; conceptual definitions, theoretical literature review, empirical literature review of relevant studies to this research, research gap, conceptual frame work and theoretical frame work, which builds the basis for this study to be carried out in Tanzania specifically for local government employees.

2.2 Conceptual Definitions

The section is mainly built up of six major terms; the first is attitude, the second is gender, the third is retirement, the fourth is marital status, the fifth is time to retirement, and sixth is local government authority employees. For the purpose of this study, the terms should be understood in the following meaning:-

2.2.1 Attitude

Attitude means the feelings and beliefs that an individual has towards certain things, actions or persons (Adekunle, 2000). Therefore attitudes become a behavioral part of an individual especially when he/she comes across similar idea, object, event, situations, actions or persons. An attitude is "a relatively enduring organization of beliefs, feelings, and behavioral tendencies towards socially significant objects, groups, events or symbols" (Hogg and Vaughan 2005, p. 150). In other words attitude refers a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor (Eagly and Chaiken, 1993, p. 1). Employees in every establishment would definitely have received pieces of

information about retirement. The kind of information received has the tendency of forming and shaping their attitude towards retirement in positive or negative direction. Attitudes are the feelings and beliefs that largely determine how employees will perceive their environment, commit themselves to intended actions, and ultimately behave. Attitude is an important factor that determines how an individual conceives and reacts to objects or events in his/her life. Attitude has also been described as a feeling which propels an individual to react either positively or negatively towards an object, idea or event (Ker, Ekoja and Ekoja, 2007).

Attitudinal disposition of an individual is important in the contention of Adekunle (2000) because it helps in the selection of ideas, concepts and information items as well as determines how information is interpreted. Attitudinal disposition of an individual comprises of three components; these are cognitive, affective and behavioral components. Cognitive is made up of perception, belief and thoughts while affective is made up of emotional reactions – either fear or sympathy. The behavior component is made up of overt activities; it refers to an intention to behave in a certain way toward someone or something.

Attitudes serve four important functions:-

Adjustment/Instrumental function - we develop favorable attitudes towards things that aid or reward us. We want to maximize rewards and minimize penalties; therefore we develop attitudes that help us meet this goal. If unemployed we favor one that will increase social welfare benefits. We are more likely to change our attitudes if doing so allows us to fulfill our goals or avoid undesirable consequences (Katz, 2010).

Ego-defensive - a function whereby some attitudes serve to protect us from acknowledging basic truths about ourselves or the harsh realities of life. They serve as defense mechanisms e.g. belief from witnessed scenario either negatively or positively.

Value – expressive function are express basic values, reinforce self-image. E.g. if you view yourself as a retired, you can reinforce that image by adopting retirees beliefs and values, and we therefore cultivate attitudes that we believe indicate such a core value. Knowledge function - attitudes provide meaningful, structured environment. In life we seek some degree of order, clarity, and stability in our personal frame of reference. Attitudes help supply us with standards of evaluation. Via such attitudes as stereotypes, we can bring order and clarity to the complexities of human life.

2.2.2 Retirement

The term retirement has been described in diverse manner. Akinade (2006) portrays it as major dramatic life change that hauls individuals out of their life long career while Ogwuche (2006) says retirement means marking the end of ones' employment or completion of a career and a shift to new beginning in the future. In contrary, Inaja defined as a state of being withdrawn from business, public life or active service. In his views about retirement, Inaja (2007) defines retirement as a means to stop or withdraw from working simply because one has reached a particular age; either by chronological age or by virtue of years spent in service. Whether one likes it or not, the certainty of one leaving work in either of the aforementioned ways cannot be ruled out.

Retirement is not a standard process. It is a life transition and as such it is an individual decision formed in a greater socioeconomic 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. This decision almost always provokes internal, psychological responses and processes that help people adjust to the new situation and maintain or increase their quality of life. Therefore, preparation, decisions and choices on this process require both sound knowledge and good judgment.

To retire from working life is one of the most difficult changes and transitions in life such as getting married, having children. Many people do not think that leaving the working week behind them and getting ultimate freedom will be a problem. In addition, there is a general lack of public awareness of all the radical changes retirees will have to go through in the process of retirement. This study therefore has adopted the second meaning which considers retirement as an end to employment contract or completion of a career. The study as well recognizes all the three forms of retirement as provided by the Employment and Labour Relations Act. 2004 (ELRA) which includes voluntary retirement, compulsory retirement and mandatory retirement. This meaning also complies with the provisions of the Public sector retirement benefit Act 1999. S.17 (2) (PSRBA), which states the legal age of retirement for employees in Tanzania including those in public service as 60 years.

2.2.3 Gender

Gender is defined by FAO as ‘the relations between men and women, both perceptual and material. Gender is not determined biologically, as a result of sexual

characteristics of either women or men, but is constructed socially. It is a central organizing principle of societies, and often governs the processes of production and reproduction, consumption and distribution' (FAO, 1997). It refers to the social differences between men and women that are learned, changeable over time and have a wide variations within and between cultures.

Gender is a socio-economic variable to analyze roles, responsibilities, constraints and opportunities of the people involved. It considers both male and females. People are born female or male, but learn to be girls or boys who grow into women and men. They are taught what are the appropriate behaviors and attributes, roles and activities are for them and how they should relate to other people. This learned behavior is what makes up gender identity and determines gender roles. Gender roles are affected by age, class, race, ethnicity, religion and by geographical, economic and political environment.

International evidence suggests that family influences are an important determinant of labor supply decisions. One issue is inter-dependence between spouses. Here, there appears to be compelling evidence of an important effect of the value that spouses place on spending time with each other on joint retirement decisions (Gustman and Steinmeier, 2002). Another issue is on the role of family members as carers. Here, the most recent major review concludes that: "Many studies have found an empirical relation between care giving and labor force participation. There is also substantial evidence that a disproportionate amount of the care giving responsibilities falls on women ..." (Lumsdane and Mitchell, 1999, p.3297). For example, older females are more likely to participate in the labour force if their husband works, and if they believe their husband wishes them to continue working; and similarly, older

males are more likely to participate if their wife is working (Evans and Kelley, 2002a and 2002b). Thus this study adopts this meaning.

2.2.4 Marital Status

The marital status is the civil status of each individual in relation to the marriage laws or customs of the country, i.e. never married, married, widowed and not remarried, divorced and not remarried, married but legally separated. Under section 13.-(1) of the marriage act of the United Republic Tanzania states that, “no person shall marry who, being male, has not attained Minimum age the apparent age of eighteen years or, being female, has not attained the apparent age of fifteen years.”

Customs of the Country (URT) as well states that, “Marriage means the voluntary union of a man and a woman, intended to last for their joint lives.” Thus this study adopts this meaning.

2.2.5 Time to Retirement

For the purpose of this study “time to retirement means “how much time left to retirement. Could be; one year to retirement, or three years left or ten years prior to retirement date. In United republic of Tanzanian law, Sect 17(1) Voluntary age is fifty five while compulsory retirement age by law, sect 17(2) is 60 years and therefore time to retirement is measured in years an employee left to reach the retirement age of 60 years.

2.2.6 Local Government Employees

Local Government Employees is defined as people who work for the government at the level that are closest to the people and therefore responsible for serving the political and material needs of people and communities at a specific local area. Such

areas could be a rural setting or an urban setting, a village, a town, a suburb in a city or a city, depending on the size. Therefore for the sake of this study, Local Government Employees should refer to employees of municipalities and districts and other local authorities created by or subject to the provisions of local government legislation, such as provinces and wards all over the country of Tanzania. (Prime Minister's Office, Regional and Local government; History of local government in Tanzania (www.poralg.go.tz))

2.3 Theoretical Analysis

Retirement has been largely studied and many researchers have come up with models which they use to explain in detail about their findings. It is important therefore to draw lessons from these models so as to build a clear path for this study which mainly aims at investigating the attitudes of public servants towards retirement.

2.3.1 Continuity Theory

Atchley's (1989) continuity theory suggests three things about the needs of older worker as they transition to retirement. First, that older workers have a need to maintaining daily routine and that the transition from work to non-work needs to include these routines and structures otherwise individuals experience psychological stress as a result of "rolelessness" (Kim, Feldman Daniel, 2000). Second, that older workers try to import structure into their daily lives through participation in activities that they value most, that would mean continued or increased involvement in those activities after retirement. Third, that older workers who have career identification are most likely to seek continuity through work involvement. Ones' sense of self-worth and self-esteem is closely tied to their professional accomplishments;

participation in bridge employment or part-time employment, to maintain contact with colleagues and co-workers will be more valued and contribute to their sense of overall satisfaction. They further suggested that much of what constitutes a retiree's being in the world prior to retirement is carried forward. When people retire, they usually take their extant personalities, attitudes, and behaviors into retirement. An implication of the continuity from preretirement to retirement is that potential retirees may need to develop a lifestyle and outlook that they would like to have in retirement before they make the transition, especially if their current outlook on life is pessimistic and produces little sense of well-being.

Kim and Moen, (2002) suggests that if lifestyle patterns remain constant along with self-esteem and personal values, retirement does not have to be stressful. This implies that employees' retirement has an important effect to the life style of the employees' and thus it can either build or destroy the worker's future. At a time retirement necessitates an employee to adopt a different lifestyle apart from the one he/she used to have when working, then that make an employee thinks of retirement in a different way depending on how he/she gets affected by it. (Beehr, et al. 2000) explained this theory that retirement may also bring the adoption of new leisure activities as people may expect to socialize more or travel with friends and family, develop new interests, skills, education or even new careers.

2.3.2 Work-Role Theory

Work roles can be an extremely important element of self-concept and self-identity for some individuals, and retirement from work can lead to a significant rupture of personal identity, loss of role and role-related activities and behaviors (Hopkins et

al., 2006; Wong and Earl, 2009). Such role loss has been associated in the research literature with difficulties in adjustment (Parsons, 1942; Hedge et al., 2006; Taylor et al., 2008), decreased life satisfaction (Fry, 1992) poorer adjustment (Van Solinge and Henkens, 2005) and raised levels of stress, depression and anxiety (Adams et al., 2002).

The negative effects of role loss are most significant for people who value the income from work and enjoy status and fulfilling working lives and for who work forms a central role in their lives. More recent work has focused on more generalized work related constructs. Work centrality refers to the extent that an individual views work itself as the main component of their life (Hirschfeld and Field, 2000; Diefendorff et al., 2002 ;).

The implications of the worker role on attitudes toward retirement suggest two competing sets of expectations. In line with Atchley's (1976) continuity theory, it could be argued that the more positive the worker identity and commitment to the worker role, the more positive will be the attitudes toward retirement. Work-role attachment theory suggests that the degree to which individuals are committed to their work-role influences their desire to remain a member of the workforce (Carter and Cook, 1995), and this concept fits the act of retirement more precisely than related concepts such as withdrawal from a specific job or organization.

The work-role comprised of three sub-dimensions (Feldman, 1994; Carter & Cook, 1995;). First, is referred to as job involvement. Workers who have a high degree of job involvement tend to value their role as the holder of a particular job (i.e., Account Manager). Second, is referred to as company identification. Workers who

have a high degree of company identification tend to value their formal membership in the organization where they work. (e.g. Retired officer but a member of the board)

Third, Professional attachment: Workers who have a high degree of professional attachment value their role as a member of a particular profession (e.g lawyer, member of the accounting profession).

Workers, who are attached to any of these three sub-dimensions of the work-role, would be expected to be less likely to leave the workforce through retirement. This is because retirement will represent the loss of a valued set of role activities (Carter and Cook, 1995) and an important source of self-identity (Feldman, 1994). The purpose of the present study is to fill this gap in the literature by examining whether there is a difference in attitude towards retirement across categories of two variables related to work-role attachment: Gender and income level. As workers consider withdrawing from the work role they may evaluate their current situation relative to their expectations regarding the retirement role.

2.4 Analysis of Relevant Empirical Studies

Crawford and Matlow (1972) conducted a study in Toronto with the aim of understanding some Attitudes towards retirement among middle-aged employees. The study interviewed 1,214 male employees at ages 48 and 54 on attitudes towards retirement. Replies at both ages were examined as well as some of the conditions which may have influenced attitudes towards retirement at age 54. Responses of employees at age 54 were related to responses at age 48. The four factors studied which may have influenced attitudes towards retirement were residence, income, occupational grouping and life satisfaction. The results were rated by chi-square

analysis, which indicated more employees were favorably disposed to retirement at age 54 than at the earlier age. Among the four factors studied, income level alone was positive by related to attitudes towards retirement.

(Asuquo, and Inaja 2007). Surveyed perception and Attitude towards pre-retirement counseling, among Nigerian civil servants. A representative sample of 1200 civil servants was selected. Responses were elicited from them using a self-structured questionnaire to test one major proposition that guided the study. Data analysis were carried out using one-way ANOVA and tested at 0.05 alpha levels. Results of the study showed that civil servants' perception of retirement significantly influence their attitude towards pre-retirement counseling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment. It was recommended among other things that pre-retirement seminars and workshops should be organized for civil servants on a regular basis to prepare them for life at retirement.

Turner. et al 1994 study examined the influence of gender, age, marital status, occupational status, educational attainment, income, perceived health, number of children, age of children, and number of dependent children on retirement planning behaviors and attitude toward retirement among 40- to 65-year-old university employees (N = 2,760). The study used regression analysis to determine the demographic variables that differentiated between individuals on four planning scales (financial, home equity, employment and location) and in their attitudes toward retirement. The relationship between financial planning and total family income was the most significant finding. The discussion concludes with policy

implications related to assisting midlife individuals in preparation for retirement. (Bailey. and Scott.1994). Gesinde, (2008) on his descriptive survey investigated the attitude of the staff towards Retirement life in a tertiary institution in Nigeria. The study was conducted at Federal College of Education in Oyo state Nigeria. A total of 215 senior academic and non-academic staff were selected through purposive sampling technique participated in the study. They were made of 149 males and 66 females.

A research instrument titled “Questionnaire on Attitude towards Retirement’ developed by the researcher to gather data. Descriptive statistics of frequency count mean and standard deviation and t-test statistic were used to analyze the data. Findings indicated that the participants had positive attitude towards retirement at $X=2.50$ though at diverse mean level. Consequently, the study recommended among others the introduction of pre and post retirement counseling programmers as well as employment of counselors in public and private organizations to cater for the pre and post retirement needs of the employee.

Another study by Price and Joo (2005) explored the influence of marital status (i.e., married, remarried, widowed, divorced/separated, never-married) on women's retirement satisfaction. Using a purposive sampling method, self-administered questionnaires were distributed to retired women. Participants (N = 331) were asked to report on their retirement satisfaction, psychological well-being, and perceived health. Results revealed retirement satisfaction and perceived health differed by marital status. Psychological well-being, however, did not differ significantly between marital groups. Future research exploring diversity in marital status among

retired women was suggested. Anderson and Kim (1978) focused on the differences in attitudes toward retirement among male and female faculty and other university professionals. In this study variables that affect attitudes toward retirement were investigated. About 2,058 questionnaires were distributed to teaching and non-teaching professionals at the university centre. 958 questionnaires were returned. Attitude toward one's own retirement were found to be gender-related; looking forward to retirement with pleasure was the modal response for men, while looking forward to retirement with mixed feelings was the modal response for women. This means when assessing the attitudes of these professionals towards retirement in general, women tended to have less positive attitudes than did men.

2.5 Research Gap

Various studies that examine pre-retirement factors contributing to retirement satisfaction focus on financial aspect, such studies leave many unanswered questions regarding other factors relevant to facilitating adaptation to retirement. However, the studies which are relevant to this study have all been done in similar setting which is in the academic institution. There is no direct link of a study on attitudes of employees towards retirement done to Local Government Employees. Thus, find the need to explore the findings on the attitude of such employees.

The laws in Tanzania recognize only the legal age for retirement and the associated entitlements, but has not put forth measures that will respond to challenges of employees who are approaching retirement to adjust to the after job life. It is thus the focus on this study to uncover the attitudes of the Local Government Employees and determine whether the attitude vary across gender, marital status, income level and time to retirement categories as units of measure.

2.6 Conceptual Framework

A concept is a work or phrase which symbolizes several interrelated ideas and meaning (Strauss and Corbin, 1998). The phrases conceptual framework is a broader idea of the research that contains key concepts and issues which a researcher wants to explore in the study. Conceptual framework is a basic structure of a research consisting of certain abstract ideas and concepts that a researcher wants to observe, experiment or analyze. It shows relationships between variables to be investigated. The “frame” is the roadmap that would guide the exploration.

INDEPENDENT VARIABLES

DEPENDENT VARIABLE

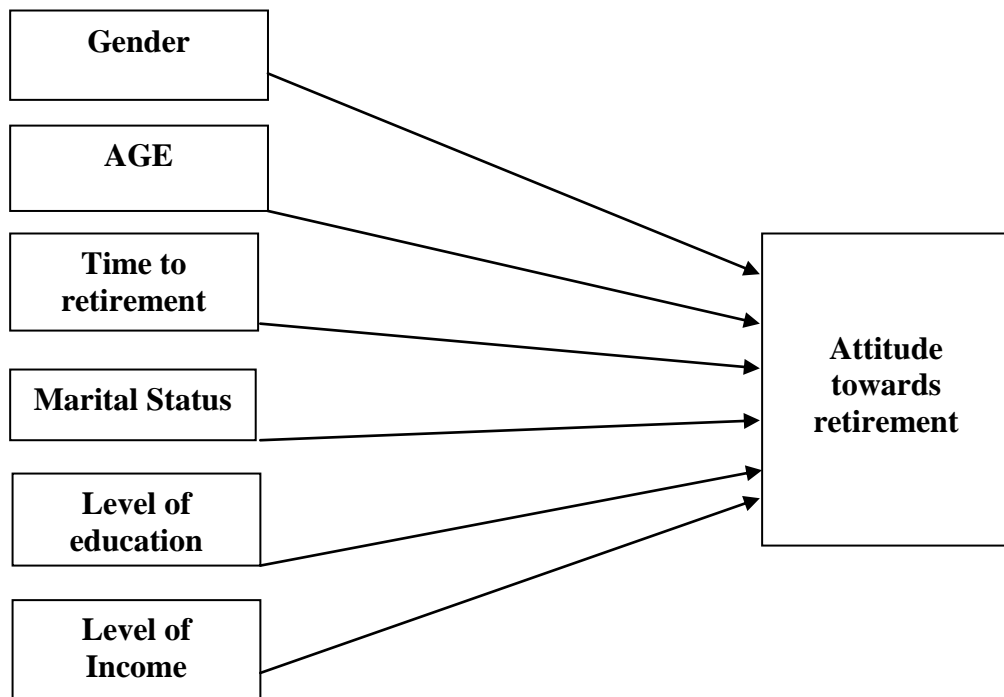


Figure 2. 1: Conceptual framework – Workers attitude towards retirement.

Source: Constructed by Researcher, 2013

2.7 Theoretical Framework

This study focused on four variables namely: - Gender, Income level, Age, Marital status and Time to retirement of the employees as the main differentiate variables for the attitude of the Local Government Employees towards retirement.

2.7.1 Independent Variables

2.7.1.1 Gender

Gender is another contextual factor in retirees' psychological well-being. Difficult work histories, employment opportunities and general life experiences may cause women to adjust to retirement differently than men do. There is evidence that women have more negative attitudes toward retirement than men do, and retirement is more disruptive and more likely to be linked with greater depression and loneliness for women than it is for men (Kim and Moen, 2002).

Because there are gender- based differences in work commitment caused by the fact that women's primary role was in the home, retired women are expected to have fewer adjustment problems (Slevin and Wingrove, 1995). Therefore, it is hypothesized that: Gender will moderate relationship between retirement status and psychological well-being in favour of women such that the relationship will be stronger for female retirees than for male retirees.

Gender and Attitudes toward retirement scientists have long been fascinated by work-related attitudes and beliefs (Barber and Axinn, 1998; Kirkpatrick, 2001). Such attitudes continue to be of interest due to the major familial, social, organizational and political changes of the second half of the 20th century (Brannen et al., 2002; Cowan and Hoffman, 2007; Klammer and Letablier, 2007; and Steil, 2007).

A large body of evidence suggests significant gender differences in a number of work-related values and attitudes, such as job satisfaction, pay and rewards, retirement and career aspirations (Dravigne, et al., 2008; Noblet et al., 2008; Platsidou and Agalotis, 2008). Although gender differences in a large number of work-related attitudes are well-documented (Giles and Rea, 1999; Kulik, 2002; Charles, 2007), there is only little evidence of its impact on attitudes towards retirement. (Sanders et al, 2000). In a similar vein, although there is some evidence that both male and female employees work together, but their thinking and perception towards retirement is considered none uniform.

A number of studies have been carried out to uncover workers attitude towards retirement. In African countries, Nigeria is the leading country. In Anambra state, Akonam (2002) explored the attitude of public servants towards retirement in Onitsha and reported that attitude of public servants towards retirement is generally negative and that their attitude is not significantly influenced by gender. Williams (2006) equally examined the attitude of civil servants in Adamawa State and found out that attitude of the respondents toward retirement is generally positive and no significant difference existed on gender basis.

Studies which have already been done are not exhaustively explaining the relationship between gender and retirement. Again, the available facts are largely on public staff on the academic institutions. Thus this study intends to determine whether there is a difference in the attitude of Local Government Employees towards retirement across gender.

Hypothesis 1: There is no difference in the employees' attitude towards retirement across gender.

2.7.1.2 Level of Income

This refers to the amount of money which an employee earns at the end of the month as compensation for his/her service on that particular month. Following the fact that money is considered to be the sole motivator of the employee productivity, there is no doubt that it can as well be the major factor which brings variation in the attitude of employees towards retirement. Mutran et al (1997) argued that income level is positively related to attitude towards retirement, suggesting the higher an individual's reported income, the more positive his or her attitude is towards retirement. Thus it is generally agreed that the older worker today, in many instances, faces a very real adjustment at the time of his occupational retirement.

Another strong feature of the literature concerning the development of retirement attitudes is the role of income level (Hannan et al., 1996; Lynch, 1999). Yet, whether or not income level plays a significant role in the development of attitudes towards retirement interface has still to be established. Also common in the prevailing literature is the extent to which being a public servants in local government and being an employee in private sector influences the development of social attitudes on retirement (Glendinning et al., 2003).

The higher income level during employment, results to higher social security benefit, pension, and savings. Traditionally, income during retirement is thought to come from three main sources, or what is generally referred to as a "three-legged financial stool": Social Security benefits, pensions, and personal savings. Unfortunately, many individuals fail to consider the issue of financial well-being in retirement until retiring becomes imminent (EBRI 2008), which can mean that the "personal savings"

leg of the stool is weaker than it should be. Individuals consequently may be left financially unprepared for retirement, leading them to rely heavily on Social Security benefits.

Hypothesis 2: There is no difference in the employees' attitude towards retirement across income categories.

2.7.1.3 Marital Status

Being married might have a certain kind of life/support assurance; either as a father or a mother, you are assured of a shoulder to lean on. You may both/spouse have savings or investments; this scenario might improve your attitude towards retirement. Marital status is also linked to attitude toward retirement (Turner, et al., 1994; Mutran, et al., 1997). Married individuals were likely to have more positive attitudes toward retirement (Mutran, et al., 1997), while those who were never married had more negative attitudes toward retirement (Turner, et al., 1994). Also, number of financial dependents was often found to negatively predict retirement attitude or confidence (Glamser, 1976; Turner, et al., 1997; Joo and Pauwels, 2002).

Retirement may create new problems for retirees that are married or in a long-term partnership. Many relationships have been in existence for 20 or 30 years. Patterns have developed about who directs the finances and who takes care of family duties, and retirement may disrupt these familiar roles. Just getting used to being together more regularly may create problems for some couples who do not share common interests. They may find the time together a strain and miss the privacy they previously enjoyed when their partner was working. Being single both simplifies and complicates the problems of retirement. It simplifies them because you have only

yourself to look after. You can make your own choices. On the other hand, you don't have a partner to share things with or lean on emotionally or financially. Most people have a need to nurture and be nurtured. Being a single retiree may lead to isolation and loneliness.

Hypothesis 3: There is no difference in the employees' attitude towards retirement across marital status categories.

2.7.1.4 Time to Retirement

Employees', who has some years to retire, might have high level of worry due to a lot of commitments due to longevity. One effect of longer life expectancy is that people commonly having children later in life, and hence, they may still be financially responsible for children at the traditional retirement age of 60 years. In addition, these same people may have parents that are still alive and if they are, their health care costs are likely to be greater and go on for longer. In other words, the pre-retirees' are already becoming financially sandwiched in their need to provide for two other generations' (O'Neill 1998, p. 178).

Both, these financial imperatives plus the strong likelihood that they will live longer than their parents did, due to healthier lifestyles and improvements in medicine, may push to negative attitude towards retirement. But in contrary, (Skarborn and Nicki, 2000) reported that Employees who are closer to the time of retirement have been reported to experience more worry compared to employees with many years before retiring.

Hypothesis 4: There is no difference in the employee's attitude towards retirement across time to retirement categories.

2.7.1.5 Age

Employees' Age has a relationship with time to retirement variable, the near the employee is to retirement, means his age is higher than the other categories and the same experience will be to these two variables; due to un- accomplishment of mandatory tasks versus time frame. It is therefore more likely to have high level of negative attitude (Skarborn and Nicki, 2000)

Hypothesis 5: There is no difference in the employee's attitude towards retirement across Age categories.

2.7.1.6 Level of Education

Having a certain level of education might improve someone's attitude towards retirement; this variable as well have relationship with the level of income; most of the well educated employees have more salary scale than the other category, but in the other side the middle level educated employees might not worry because he is used to have a little salary, and plan well than higher level educated employees with no plans and have savings or investments.

Hypothesis 6: There is no difference in the employees' attitude towards retirement across level of education categories.

2.7.2 Dependent Variable

In this study the dependent variable is attitude towards retirement. Thoughts of retirement often conjure up concerns about your life--your work role, your

relationships, your daily routines, your assumptions about yourself; as such you are leaving something that has been your primary involvement, it doesn't reflect that you're going to something (Schlossberg, 1929). These thoughts depend on various independent variables including the above and result to fear, anxiety or even confidence. The dependent variable will be measured as a mean score of 16 statements to which employees will agree or disagree to in a Likert scale.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

The focus of this chapter is specifically on methods and techniques employed in the collection of data in order to address the objectives of the study. It particularly focuses on the geographical area of the study, research design, population, sample and sampling techniques and methods of data collection.

3.2 Survey Area

The study was conducted in Kinondoni Municipal Council located in Dar es Salaam region. Specifically, the respondents came from Mwananyamala Regional Referral Hospital in Kinondoni.

3.3 Research Design

A research design refers to the arrangement of condition for collection and analysis of data in a manner that aims to combine relevance with the research purpose. It is the conceptual structure within which research is conducted. It constitutes the blue print for the collection, measurements and analysis of data (Kothari, 2004). According to Palit and Hungler (1999) the term research design refers to the plan or organization of scientific investigation, development of a plan or strategy that will guide the collection and analyses of data.

This study utilized descriptive survey design to measure the attitudinal disposition of the employees' attitude towards retirement. The design was adopted because it allows drawing of inference (Hart, 1969; Agba *et al*, 2010). The design also allows flexibility in the use of questionnaires as a tool of data collection.

3.4 Research Strategy

This research used a case study approach whereby data was collected using a structured self guided questionnaire. The target respondents were the Local Government Employees specifically Health Service Providers in Kinondoni Municipal Council in Dar es Salaam.

3.5 Survey Population

The targeted population for the study was the health care employees of Kinondoni Municipal Council who have ten years or less to retirement. The municipal has several employees' categories such as Teachers, Healthcare, and Administrators. For the purpose of this study, the respondents were Health care employees in the respective Municipal Council.

Table 3. 1: Survey population of the study

HEALTH CENTRE	Number of Employees	% Age
Mwananyamala Hospital	473	56.9
Sinza	170	20.5
Magomeni	84	10.1
Tandale	77	9.3
Mburahati	27	3.2
TOTAL	831	100

Source: Researcher Design

3.6 Sample Size

In defining sample size (Mason and Bramble, 1997) pointed out that, sample is the representative of the population being studied. A conventional cut off of a sample of above 10% of the population was applied in this study. Thus, 150 respondents was conveniently considered appropriate (about 18%) taking care of non-responses as well.

3.6.1 Sampling Procedures

Sampling was done in the three stages. First for convenience purposes, Mwananyamala Regional Referral Hospital was chosen; with 56.9% of the population it was considered representative of other hospitals and healthcare centres. Secondly, age criteria was imposed on the 473 healthcare employees at the hospital, where only those aged 50-60 years were pulled out of the employees database. This criteria returned 150 employees. The study was interested in the gender differences. Table 3.2 shows their gender distribution.

Thirdly, Due to their rotational nature of the job attendance in a hospital setting, a target of reaching 50 employees was conveniently set with a sub-target of ensuring equal representation of gender. Efforts were made to reach these employees conveniently based on availability and within the time frame given by the hospital authorities. According to Zikmund (2003), convenience sampling refers to sampling technique where the sampling target people who are most conveniently available.

Table 3. 2: Eligible Participants of the Study

MWANANYAMALA HOSPITAL	NUMBER OF EMPLOYEES
Females	81
Males	69
TOTAL	150

Source: Researcher Design

3.7 Questionnaire Design

The study utilized a structured questionnaire to collect primary data. The structured questionnaire was used because of its convenience. Also it takes a short time to complete, and eases analysis. The structured questionnaire had two sections. Section

‘A’ contained demographic information such as gender, age, time to retirement, marital status, education level, and Income level. Section ‘B’ consisted of 16 constructs designed to measure/capture employees’ attitude towards retirement. Nine of these items (2,3,4,6,8,10,13,15,16) were positively worded; while seven (1,5,7,9,11,12,14) were negatively worded. The reason for designing the constructs that way was to promote respondents to think before rating the constructs, something that might happen if they were all worded similarly (Burns and Burns, 2008).

The employees were instructed to rate the extent to which they agree or disagree with each of the items. The pre coded responses to attitudinal statements were (5) = strongly Agree, (4) = Agree, (3) = Don’t know, (2)=Disagree, (1) = Strongly Disagree. In scoring the items, the nine positively worded constructs were left as rated by the employees while the seven negatively worded items were reversed to (1) Strongly Agree (2) Agree (3) Don’t know, (4)=Disagree, (5)=Strongly Disagree. The questionnaire was designed in a way that to ensure an employee would spend no more than 15 minutes to complete it.

3.8 Data Collection

Prior to data collection exercise, the researcher acquired introductory letter from the Open University of Tanzania. The letter was presented to the Kinondoni Municipal Council Director who then channeled it to the responsible the Medical Officer Incharge of Mwananyamala Regional Referral hospital. The incharge (MO)provided the permission to conduct the proposed study in his health facility. Thereafter, the structured questionnaire was administered to the selected employee by means of face to face interview (Saunders *et al* 2012). All interviews were conducted in Kiswahili.

3.8.1 Questionnaire Administration

During the study, If happens that there is more than one person in one department, they all filled the questionnaire at one time. One researcher assistant was appointed and trained for the purpose of co-ordination within the departments due to their office routine (shifts) responsibilities.

3.9 Data Processing and Analysis

3.9.1 Data Processing

The collected questionnaires were checked for consistency and completeness. Data was then coded and entered into a computer spreadsheet namely Microsoft Excel before being transferred to Statistical Package for Social Scientists (SPSS) version 16. All negatively worded statements were reversed coded.

3.9.2 Data Analysis

3.9.2.1 Descriptive Analysis

Descriptive statistical techniques were used to analyze the primary data. Particularly the analysis included the computation of frequency distribution of socio economic variables namely age, sex, marital status, income level and education level among others. Furthermore, comparison of attitude towards retirement among groups of individual was done by means of independent sample t- test (gender) and analysis of variance (age, time to retirement, and level of education and income level).

3.9.2.2 Validity of the Results

Validity is used to determine whether research measures what it intended to measure and to approximate the truthfulness of the results. Validity is concerned with whether

the findings are really about what they appear to be about (Saunders *et al*, 2009). Validity is the most critical criterion test of sound measurement and indicates the degree to which an instrument measures what it is supposed to measure.

In other words, validity is the extent to which differences found with a measuring instrument reflect true differences among those being tested; we seek other relevant evidence that confirms the answers we have found with our measuring tool. Validity refers to a quality of the research as whether it has measured what it was supposed to measure Trochim (2005). The researcher ensured that valid questions were included in the questionnaire and were asked during the interviews.

3.9.3 Reliability

Reliability is another test of sound measurement; it has to do with the accuracy and precision of a measurement procedure. A measuring instrument is reliable if it provides consistent results. The stability aspect is concerned with securing consistent results with repeated measurements of the same person and with the same instrument. We usually determine the degree of stability by comparing the results of repeated measurements, (Kothari 1984). According to Trochim (2005) reliability has to do with the quality of measurement. In its everyday sense, reliability is the “consistency” or “repeatability” of your measures.

As reliability analysis for this study Cronbach’s Coefficient Alpha has been calculated. Alpha (Cronbach) is a model of internal consistency, based on the average inter-item correlation. Thus all the 16 constructs were subjected to scale test which yielded a Cronbach alpha (X) = 0.905 which is greater than the X= 0.07 considered appropriate for internal consistency.

CHAPTER FOUR

4.0 RESULTS AND DISCUSSION

4.1 Overview

This chapter presents the major findings obtained of the study basing on the responses of the respondents. The descriptive results of respondent's demographic characteristics are presented in the first sub section whereas the subsequent sub sections present results based on the specific objectives and hypothesis.

4.2 Descriptive of the Sample

The descriptive results of demographic characteristics of the respondents namely gender, age, marital status, time to retirement, income level, and level of education are presented in Table 4.1. According to the results, the proportions of male and female respondents were 50% each entailing equal representation of the two groups of employees (Panel A). This was however purposely predetermined during sampling. Among the interviewed respondents, 54% were married, 22% were single, and 24% were others (Widowed and Divorced) (Panel D). Regarding the age group, the results show that respondents who were aged 50-53 years were 30%, those aged 54-57 years were 24% and those in the category of 54-60 were 46% (Panel B).

Further descriptive statistics show the proportion of the respondents basing on their remaining time before retirement. The data shows that the proportion of employees with 1-2 years of working before compulsory retirement was 46%. In addition 24% of the respondents had between 3-6 years of working before attaining the age of compulsory retirement whereas 30% had remained with 7-10 years of working (Panel C). On the other hand, eight percent, six percent, and sixty six percent of the

respondents had monthly income ranging from 200 000 – 400 000 Tshs, 400 001 – 600 000 Tshs, and 600 001 – 800 000 Tshs, respectively. The remaining 20% were earning 800,001 Tshs, or more.(Panel F).

Table 4. 1: Description of the Sample

		Frequency	Percent
A:	Gender		
	Male	25	50
	Female	25	50
B:	Age group		
	50-53	15	30
	54-57	12	24
	58-60	23	46
C:	Time to retirement		
	1-2years	23	46
	3-6years	12	24
	7-10years	15	30
D:	Marital status		
	Married	27	54
	Single	11	22
	Others	15	24
E:	Level of Education		
	< Secondary level	7	14
	Secondary level	12	24
	College	9	18
	Graduate	10	20
	Postgraduate	12	24
F:	Level of income		
	200,000-400,000Tshs	4	8
	400,001-600,000Tshs	3	6
	600,001-800,000Tshs	33	66
	≥800,001 Tshs	10	20

Source: Field Data (2013)

The last demographic characteristic was that of education level. The proportion of respondents who did not attain secondary education was 14%. Others (24%) attained

secondary education, 18% attained college education and the remaining 20% and 24% attained graduate and postgraduate qualifications respectively (Panel E).

4.3 Overall Attitudes Towards Retirement

Table 4.2 shows mean attitude scores for the 16 attitudinal statements. Overall, The results show that the respondents expressed strongly positive attitudes on five attitudinal statements. The attitudinal statements which were rated as strongly positive were *“Retirement from work means attainment of self actualization”* *“Disengagement from work via retirement is a fact of life”* , *“Retirement life is worthwhile if I planned well for it”* and *“I will make myself available for retirement seminar and counseling”*.

Table 4. 2: Attitude of Workers

	N	Min	Max	Mean	SD
1. Retirement from work is next to death	50	1	5	3.24	1.648
2. Retirement from work is a new beginning of life	50	1	5	3.14	1.591
3. Retirement from work is a continuity of good life	50	1	5	3.18	1.508
4. Disengagement from work via retirement is a fact of life.	50	1	5	4.24	.894
5. Retirement from work is synonymous with poverty, loneliness, physical and mental disruption	50	1	5	2.70	1.474
6. I will enjoy my retirement life.	50	1	5	2.68	1.544
7. I am afraid of compulsory retirement.	50	1	5	2.30	1.298
8. Retirement from work means attainment of self actualization.	50	2	5	4.24	.847
9. Retirement from work is meant to disrupt one's developmental processes	50	1	5	3.02	1.478
10. Retirement life is worthwhile if I planned well for it.	50	4	5	4.58	.499
11. I do not want to retire.	50	1	5	2.86	1.702
12. I want to work till I die.	50	1	5	3.22	1.582
13. I am anxious to reach retirement age.	50	1	5	2.68	1.392
14. My present salary cannot make me enjoy my retirement life.	50	1	5	2.18	1.574
15. I am not afraid of retirement because I have planned for it.	50	1	5	2.90	1.488
16. I will make myself available for retirement seminar and counseling.	50	3	5	4.42	.538

Source: Field Data (2013)

4.4 Attitude Towards Retirement versus Gender

To assess whether there is difference between mean attitude scores across gender, the mean scores of males and females were compared using independent sample *t*-test technique. The results are presented in Table 4.3. The results show that the mean score for male (3.45) higher than that of female (2.998). Furthermore, result of independent sample *t*-test across gender shows that the difference of mean score of males and females were statistically significantly different at 0.1 level. This shows that the null hypothesis that “there is no difference in attitude towards retirement across gender” is rejected. It implies that male respondents were more positive about retirement than females.

Table 4. 3: Attitude towards retirement across Gender

	N	Mean	SD	df	<i>p</i> -value (t-test)
<i>Gender</i>					
Male	25	3.4500	0.83639	48	0.068*
Female	25	2.9975	0.87787		

Note: * = statistically significant at 0.1 level

Source: Field Data (2013)

4.5 Attitudes towards retirement versus other variables

Mean attitudinal scores for other variables of interest namely age, time to retirement, marital status, level of education and level of income were compared by using the Analysis Of Variance (ANOVA) technique. The results are presented in Table 4.4 Results in Panel A shows that the mean attitudinal score of respondents aged 58– 60 years was the lowest (2.38) while the mean attitudinal score of respondents between 54-56 was the highest (3.958). The difference in attitude towards retirement basing

on age was statistically different and significant ($p < 0.01$). This means that the null hypothesis that there is no difference in attitude towards retirement across age categories is rejected at 0.01 Level. Similarly results are obtained when time to retirement is used (Panel B)

Panel C presents results across marital status. The results show that the widowed and divorced (others) are more positive (3.67) than the singles (3.296) and the married (2.920). These mean scores are statistically significantly different across the marital status categories at 0.1 level. This implies that the null hypothesis that there is no difference in attitude towards retirement across marital status is rejected at 0.1 level.

Interestingly, the respondents who attained secondary level education were more positive towards retirement (3.61) than the rest of the educational level categories (2.19 - 3.56) (see Panel D). The mean scores were statistically and significantly different at 0.01 level ($P < 0.01$). This implies that the null hypothesis that there is no difference in attitude towards retirement across education level categories was rejected.

Panel E shows results according to income level categories. Respondents in the Tshs 600,000-800,000 income category were more positive about retirement (3.5) than the respondents in the other 3 categories (2.7 – 3.2). Interestingly, those in the “Tshs 800,001 and above” category were much less positive about retirement (2.38) than those in the rest of the income categories. The mean scores were statistically and significantly different across the income level category at 0.01 level ($p < 0.01$). This implies that the null hypothesis that there is no difference in attitude towards retirement across income level was rejected at 0.01 level.

Table 4. 4: ANOVA tables for the difference in mean scores across different variables

	N	Mean	SD	df	p-value (F -test)
A: Age					
50-53	15	3.9292	0.35107	2	0.000***
54-57	12	3.9583	0.42501		
58-60	23	2.3804	0.41753		
B: Time to retirement					
1-2years	23	2.3804	0.41753	2	0.000***
3-6years	12	3.9583	0.42501		
7-10years	15	3.9292	0.35107		
C: Marital status					
Married	27	2.9196	0.90263	4	0.084*
Single	11	3.2955	0.76244		
Others	12	3.6667	0.80098		
D: Level of education					
<Secondary level	7	2.9196	0.84449	4	0.000***
Secondary level	12	3.6094	0.74721		
College	9	2.1944	0.13052		
Graduate	10	3.5562	0.87621		
Postgraduate	12	3.5104	0.75793		
E Level of income					
200,000-400,000Tshs	4	2.7031	0.91625	3	0.001***
400,001-600,000Tshs	3	3.2083	0.81330		
600,001-800,000Tshs	33	3.5436	0.77395		
800,001Tshs	10	2.3812	0.60341		

Note: *** = statistically significant at 0.01 level; * = statistically significant at 0.1 level

Source: Field Data (2013)

4.6 Discussion of the Results

The findings of this study are similar to those of various authors. For instance, Crawford and Matlow (1972) in their study that was conducted in Toronto with the aim of understanding some attitudes towards retirement among middle-aged employees found out that income level was positive related to attitudes towards retirement. In this study, the respondents who earn the highest income were less

positive towards retirement, than the other groups. However, despite this little disparity, the overall results showed that income level is indeed a significant factor ascertaining ones attitude towards retirement.

In addition, while several researchers have ascertained the role of marital status in influencing social attitude towards retirement, studies has consistently showed that retirement satisfaction and perceived health differed by marital status. Psychological well-being, however, did not differ significantly between marital groups. For instance, Anderson and Kim (1978) showed that there exist differences in attitudes toward retirement among male and female faculty and other university professionals.

In their study, Anderson and Kim (1978) concluded that attitude toward one's own retirement were gender-related and that looking forward to retirement with pleasure was the modal response for men, while looking forward to retirement with mixed feelings was the modal response for women. This means when assessing the attitudes of these professionals towards retirement in general, women tended to have less positive attitudes than did men. The findings of this study offers support to those of Anderson and Kim (1978), whereby males exhibited a more positive attitude towards retirement than females. Basing on gender, the results of this study are not consistent with that of Akonam (2002) who explored the attitude of public servants towards retirement in Onitsha and reported that attitude of public servants towards retirement is not significantly influenced by gender.

Similarly, they're not consistent with those of Williams (2006) who equally examined the attitude of civil servants in Adamawa State and found out that attitude

of the respondents toward retirement is generally positive and no significant difference existed on gender basis.

The finding that marital status of have effect on attitudes toward retirement was consistent with that of Mutran, *et al.*, (1997). Furthermore, the study have shown that as the age of retirement becomes eminent, individuals tend to be more worried and become less positive towards retirement. The findings of this study are the same as those of Skarborn and Nicki, (2000) who reported that employees who are closer to the time of retirement are more worried about retirement compared to employees with many years to retirement.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

5.1 Overview

The main objective of this study was to investigate the local government employees' attitude towards retirement. The specific objectives were: (i) identify the attitudes of local government workers towards retirement (ii) find out whether there is a difference in attitude between female and male employees; and (iii) find out whether there is a difference in attitude of staff based on other variables, such as income levels, education level, marital status, and time to retirement.

The study utilized descriptive survey design to measure the attitudinal disposition of the employees' attitude towards retirement, based on a sample of 50 health care employees conveniently picked, means of mean scores of respondents on 16 attitudinal statements were computed and compared across the socio-demographic variables using independent two- sample t-test and Analysis of variance (ANOVA) technique.

5.2 Summary of Key Findings

This study has come up with several findings as regards to the attitudes of Local Government Authority workers towards retirement. Major findings that came from this study are:

5.2.1 Overall Attitudes

The respondents expressed strongly positive attitudes on especially on such attitudinal statements as "retirement life is worthwhile if planned well for It"; "I will

make myself available for retirement seminar and counseling”; “disengagement from work via retirement is a fact of life, and retirement from work means attainment of self actualization”.

5.2.2 Attitudes Versus Gender

Males respondents exhibited more positive attitude than that of females and the difference in the means of mean scores of males and females were statistically significantly different at 0.1 ($p < 0.1$).

5.2.3 Attitudes Versus other Variables

- i) Basing on age, the mean attitudinal score of respondents aged 58– 60 years was the lowest. Other age groups exhibited more positive attitude. The difference in attitude towards retirement basing on age was statistically different at 0.01 level ($p < 0.01$).
- ii) The respondents who were close to the retirement age had less positive attitude toward retirement than those with relatively more years prior to the age. The difference in the means of the mean scores across the time to retirement categories were statistically significantly at 0.01 level ($p < 0.01$).
- iii) Basing on marital status, the difference in attitudes of the means of mean scores across marital status were statistically different at 0.01 level ($p < 0.1$).
- iv) The respondents who attained secondary level of education exhibited more positive attitude towards retirement as compared to other groups.
- v) Individuals with highest income show lesser positive attitude towards retirement than those in the other income categories. The difference in attitude towards retirement basing on income level was statistically significant at 0.01 level ($p < 0.01$).

5.3 Conclusions

Basing on these findings, the following conclusions can be made

5.3.1 Overall Attitudes

Local government authority workers are generally positive about retirement

5.3.2 Attitude versus Gender

Basing on the results of this study it can be concluded that male employees in Local Government Authority are more positive towards retirement as compared to that of their female counterparts. Thus it is plausible to confirm that under similar situations the attitudes of the two groups towards retirement were different.

5.3.3 Attitude Versus other Variables

- (i) Overall results show that individuals with highest income were less positive attitude towards retirement as compared to middle and lower income earners. In fact income level of individuals appeared to be significant factor which influence attitude towards retirement.
- (ii) In addition, employees with little time before compulsory retirement have lesser positive attitude towards retirement. Thus, as the age of compulsory retirement becomes imminent, the individuals the negative attitude towards retirement intensifies.
- (iii) Secondary level graduate employees have more positive attitude towards retirement than other education level categories.

5.4 Policy Implications of the Study

These results pinpoint some policy issues as far as retirement of public servants is concerned. The results presented suggest that there is a need to have a policy

dialogue to review employment and benefit related policies at national level and human resource management policies at organization level. Such reviews should be aimed at improving retirement and other benefits to employees. They should also have in place mechanisms for counseling and guiding employees nearing retirement age.

Training for entrepreneurship and self employment is also called for, either internally or outsourced. In addition, training programmes at training institutions at all level should be reviewed to include content and competencies aimed at preparing learners to become entrepreneurs in whatever field of study they belong. This way it will help employees to be conscious and prepared to start their own income generation over the time they are on full time employment, something they will look up for as they approach retirement age. In addition, improving workers incentives including terminal benefits and manage their future income generating activities is warranted.

Looking at the study results, the employers need to improve staff regulations especially on issues related to retirement; employee's incentive schemes pay packages, retirement benefits etc. Employer has a major part to play on succession exercise and training period through their trade unions; this exercise if performed in open forum, staff will be eager to take advice and prepare.

Based on the study results, High Level institutions (Universities) need to add a special syllabus on their prospectus regarding preparation for retirement as same as other subject like office management. Qualified counselors should be full time in these programs, workers who have not have opportunity of having these kind of seminars at their workplace can have an opportunity to enroll her/himself while

he/she can still afford to. Once is it within the institutions prospectus, it will be ongoing training. And will improve workers knowledge on retirement stages and ultimately improve their attitude towards retirement by far. On the other hand the students will/might be interested on having research on progress of the pre-retirees workers attitude following other previous research studies. Again when this student goes to the field; it reminds the worker that its time for his/her evaluation of time.

The results about level of income leading to differences in the attitude towards retirement suggest that employees should provide opportunities for employees to advance themselves academically. This means that employees will have gathered sufficient experience and competencies to do many things after retirement, such as switching to self employment as consultancy, and other similar income generation activities.

5.5 Recommendations

Basing on the findings of the study the following recommendations are made.

- (i) The Local Government Authority should ponder to introduce more incentives to enhance attitude of their employees towards retirement. Such incentives may include improvement in terminal benefits, pension scheme monthly payments and gratuity, continuous health insurance coverage after retirement and substantial improvement in prizes for employees upon retirement.
- (ii) Pre-retirement training and counseling is crucial for employees of Local Government Authorities. In fact these training sessions need to be undertaken earlier such as starting with 10 years prior to the year compulsory retirement.

These training sessions need to be designed properly so as to include issues of retirement planning and preparations.

- (iii) There is a need for improving the earnings of low income cadres. This can be achieved through introduction of soft loans with low interest rates specifically designed for them. The deliberate economic uplifting of low income earners will add on the number of middle income earners, thus uplifting the attitude towards retirement.

5.6 Limitations of the Study

The major limitation of this study was the size of sample. The sample of 50 respondents was small as compared to the total population of employees who were eligible for this study. The small sample was a result of a number of factors including time constraints and availability of respondents due to nature of their work which include night shifts and heavy workloads. In addition, the area of coverage was Kinondoni Municipal Council; however, data was collected at Mwananyamala Hospital alone. Thus, the small sample and small area of coverage impaired the precision of the results hence generalization of these results to a wider population may also be impaired.

5.7 Area of further Research

This study focused only a small area of Kinondoni Municipal Council and health care employees. Thus, the study can be extended to cover a wider area of the country with involvement of a larger sample so as to come up with more plausible results. In addition, similar study can include a diversity of employees such as teachers, military personnel and agriculture extension officers among others so as to compare their attitudes towards retirements as well as identifying some drivers of such attitudes.

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APPENDICES

APPENDIX I: QUESTIONNAIRE TO EMPLOYEES

Questionnaire NO: _____

Date: _____

SECTION A: Employees profile:

Please tick [√] the appropriate box for your answers.

1. Please indicate your Gender: (√)

Male [] Female []

2. Your Marital status (√)

Married [] Single [] Widowed [] Divorced []

3. Your Age group: (√)

i)50-53	ii)54-57	ii)58-60

4. How much time do you have before you retire? (√)

1-2years	3-6years	7-10years

5. What is your highest Level of Education: (√)

Less than Secondary	Secondary	College	Graduate	Postgraduate qualification

6. What is your level of income? (please tick the below boxes) (√)

200,000 – 400,000tshs	401,000 – 600,000tshs	601,000 – 800,000tshs	801,000tshs – Over

SECTION B: Attitude Constructs

You are humbly requested to rate your opinions in the Likert scale given bellow, ranging from **1=Strongly Disagree**, **2=Disagree**, **3=Don't know**, **4=Agree**, **5=Strongly Agree**

S/N	STATEMENT	1	2	3	4	5
1	Retirement from work is next door neighbor of death.					
2.	Retirement from work is a new beginning of life					
3.	Retirement from work is a continuity of life					
4.	Disengagement from work via retirement is a fact of life.					
5.	Retirement from work is synonymous with poverty, loneliness, physical and mental disruption.					
6	I will enjoy my retirement life.					
7.	I am afraid of compulsory retirement					
8	Retirement from work means attainment of self actualization.					
9.	Retirement from work is meant to disrupt one's developmental processes					
10	Retirement life is worthwhile if I plan well for it.					
11	I do not want to retire.					
12	I want to work till I die.					
13	I am anxious to reach retirement age.					
14.	My present salary cannot make me enjoy my retirement life					
15.	I am not afraid of retirement because I have planned for it.					
16	I will make myself available for retirement seminar and counseling.					