

Pre-retirement Training Programme: Is it a Panacea for Essential Life Skills to Prospective Retirees?

Geofrey Obed Siao

The University of Dodoma, Tanzania,
Email: siaogeofrey@gmail.com

&

Boniphace Shimba Francis

The University of Dodoma, Tanzania;
Email: shimbabony@gmail.com

Abstract

The paper assessed the effectiveness of pre-retirement training programme in imparting essential life skills to prospective retirees at TANROADS in Dar es Salaam -Tanzania. Guided by the Human Capital Theory, the article specifically examined the kind of life skills covered in the pre-retirement programme at TANROADS and the extent to which pre-retirement training programme at TANROADS enhanced essential life skills to prospective retirees. A descriptive research design using a qualitative approach was used to collect primary data by interviewing 30 TANROAD officers who participated in pre-retirement training, and a focus group discussion was held to prospective retirees in order to solicit and triangulate information obtained from interviews. Thematic analysis was used for data analysis whereby the main themes and sub-themes were identified based on the objectives. The findings indicated that, TANROADS regularly offered pre-retirement training for prospective retirees. It was also revealed that participants in pre-retirement training programme received diverse life skills. These included self-assurance in managing retirement life, investment skills, business skills, and health maintenance skills as well. The study concludes that, regardless of TANROADS having no comprehensive guideline for pre-retirement training programme, the training programme is important for imparting essential skills to prospective retirees at TANROADS. The study recommends for TANROADS to devise a comprehensive guideline that addresses pre-retirement training programme and a framework on how it can be appropriately carried out. These include, but not limited to, outlining the duration and frequency of training sessions, monitoring and evaluation of the programme for tracking expected results, learning and accountability.

Keywords: *Pre-retirement, Prospective retirees, Training, TANROADS, Programme, Essential life skills.*

Introduction

Pre-retirement training programmes are widely regarded as *sine qua non* for preparing future retirees as they help retirees overcome life stress, anxiety, and early death by instilling

confidence and a positive outlook on retirement (Kalenga, 2015). This emanates from the fact that, retirement is frequently accompanied by stress due to the kind of preparation made, which appears insufficient to handle changes that come with post-retirement life (Akinyi, 2020; Mwangi, 2017). Various studies acknowledge that, fear of retirement is primarily caused by low socioeconomic status, which leads to expectations of declining income, social standing, worry about homelessness, and idleness in relation to personal reactions against the free time gained after retirement, which majorities of retirees perceive as being useless (Osborne, 2012; Mboga, 2014; Mitula, 2015). Similarly, prospective retirees who are close to retiring experience a deep sense of loss as well (Marin, 2017). However, results from the pre-retirement training programme conducted in the USA show that, those who participated and took action to prepare for retirement experienced a smooth transition to retirement (Glamser, 2016).

Based on the nature of the economy in Africa, particularly in sub-Saharan Africa, which is characterized by poverty and poor living standards of the majority of prospective retirees, extensive preparation is necessary (Kambonyo, 2019). For instance, research by Namoloh (2017) in Namibia revealed that many retirees lived below the poverty line, and that even those who received a monthly pension had financial hardships when they attempted to shift to a decent lifestyle.

In Tanzania, public servants face the challenge of retiring with only 33 per cent of their total pension lump sum, which is often not sufficient to meet their post-retirement needs (URT, 2022). Enhancing employees' life skills, including financial management, investment, social engagement, health maintenance, and mental preparedness, is essential to ensure a smooth transition into retirement (Alli et al., 2021). The Government of Tanzania has introduced measures to address the issue, including revising the pension policy and providing statutory health insurance for retirees. Conversely, TANROADS, a government agency responsible for road construction and maintenance, has been conducting pre-retirement training programmes since 2013 to equip employees with essential skills for retirement. However, little is known about the effectiveness of this programme.

Previous studies have mainly focused on financial literacy and retirement practices such as part time or flexible working. In this regard, Mhindi (2014) found that, many retirees lacked financial literacy skills, leading to poor investment decisions and inadequate retirement income. Also, Nyawira (2015) highlighted the importance of financial planning and budgeting for retirees. Meanwhile, Bukwimba (2016) emphasized the need for financial education to enhance retirees' financial literacy skills. Likewise, Kambonyo (2019) examined the impact of retirement benefits on the quality of life of retirees in Tanzania and found that the benefits were often insufficient to meet retirees' needs. Focusing on retirement practices in Zanzibar, Ahmed (2018) found that most retirees faced challenges in adjusting to their new life, whereas, Mayemba (2015) explored the prospects and challenges associated with pre-retirement training programmes. Based on these facts, the current paper assessed the effectiveness of pre-retirement training programme in imparting necessary life

skills to prospective retirees at TANROADS specifically on the kind of life skills covered in the pre-retirement programme at TANROADS and the extent to which pre-retirement training programme at TANROADS enhanced life skills to prospective retirees.

Theoretical Framework

The current research is guided by the Human Capital Theory which was developed by Becker and Rosen in 1976. The theory is based on the fundamental tenet of employees having a certain set of competencies that they have acquired via various forms of training. Through training, potential retirees develop skills and talents that boost their human capital, which improves their efficiency and expertise when completing jobs that are appropriate for middle adulthood and late maturity. In essence, these are activities for preparing for and fine-tune for retirement (Glamser, 2016; McCracken, 2017). This has the implication that "those employees who invest in pre-retirement training will enjoy fine transition to retirement due to the fact that, unlike others who miss training, they will obtain skills and capacities necessary for preparing themselves for retirement" (McCracken, 2017). This theory serves as the basis for analysis when making assessment of essential skills required by prospective retirees to build their retirement planning behaviour.

Methodology

Based on the fact that the presence of three (3) offices under the Chief Executive of TANROADS in Dar es Salaam Region which is TANROADS Head Office, Chief Engineer Central Material Laboratory, and Regional Manager's Office, it was found appropriate to carry out this study in Dar es Salaam. Compared to other locations in Tanzania, these workplaces represented a large number of employees from which an appropriate sample for the study regarding the number of prospective retirees for the study was drawn.

This study used a descriptive research design through a qualitative approach which is best suited for reporting events and circumstances as they actually occurred in the studied area. A sample size of 30 participants was used based on Gay's (2012) suggestion that, such a sample size is within the range for a qualitative study to lead into saturation of information. Based on its versatility in gathering first-hand information about individual experiences of the topic under inquiry, face-to-face interview method was used as the major method of data collection for this study. Additionally, six people were chosen to participate in a Focus Group Discussion (FGD), which was guided by FGD guide to ensure complete control over the discussion sessions.

The six steps of thematic analysis, as described by Braun et al. (2017) were used in data analysis. These steps included familiarizing oneself with the data to ensure that they adequately cover respective research questions, data coding and subject research to summarise the data appropriately, theme evaluation, theme definition and naming for completeness of the data based on the intended objectives.

Results and Discussion

The purpose of the study was to ascertain the degree to which TANROADS's pre-retirement training programme provided prospective retirees with the necessary life skills. The study examined the abilities that retirees should possess, including self-assurance in managing retirement life, investment skills, entrepreneurial competence, and attention to maintaining personal health. In this regard, Investment Skills (IS), Entrepreneurial Skills (ES), Self-confidence in Handling Retirement Life (SHRL), Attentiveness on Sustaining Personal Health (ASPH), and Social Engagement (SE) were used to thematically code the data obtained.

Investment Skills

According to the findings, pre-retirement training programme had a favourable effect on prospective retirees' investment skills for their future improvement. Participants in the seminar reported learning useful financial skills that would help them meet their financial demands in retirement. Investment skills in particular were mentioned as a crucial set of skills acquired during the training.

Beneficiaries were coached on how to invest their pension assets in government treasury bonds as opposed to opening businesses or purchasing cars, both of which might not be long-term investments. Beneficiaries learnt how to safeguard their future financial security by investing in government bonds, which is crucial in a fast-shifting economic climate where living expenses are rising. One of the officials had this to say:

During the training held in Morogoro last year, I received instruction on how to invest in government treasury bonds. I had never heard of such a thing and had previously believed that buying government bonds was a possibility available exclusively to wealthy businesspeople. I was so impressed that in three years, I'll invest all my pension money in government treasury bonds. Retirement life no longer scares me (PR7).

The findings of this study highlight the value of pre-retirement training programmes in improving retirees' abilities to manage their finances and make viable investments, as well as other crucial components including stress management, recreational education, and physical and psychological issues. It is clear that pre-retirement training programmes are essential for preparing potential retirees for their retirement in Tanzania, since most retirees depend on retirement benefits to manage their life. The goals of this programme are to improve participants' mental and emotional readiness together with proper management of their money, investment, social involvement, and entrepreneurship skills.

These findings corroborate Bello's (2020) findings which show that a successful pre-retirement training programme must include vital components like financial management abilities, investment opportunities, stress management, recreational education, physical and psychological aspects, with the main goal of fulfilling retirees' wishes. In addition, Namoloh (2017) discovered that many retirees in the Southern Sahara lived below the poverty line,

and even those who received monthly pensions experienced financial hardships, trying to shift to a decent lifestyle due to absence of critical skills among seniors.

The remark also matches the reality in Tanzania, where the majority of retirees depend on retirement payments to maintain their quality of life. These benefits are intended to protect employees against post-employment stress, loneliness, and other financial and social hardships (Kambonyo, 2019). The Government has been conducting pre-retirement training programmes in conjunction with stakeholders, including companies, to get potential retirees ready for retirement. The programmes are designed for workers who are close to retirement age (55 years or older), or more specifically, those who anticipate to retire shortly. Enhancing financial management, investment, social involvement, entrepreneurship, self-confidence in handling later life, and mental readiness abilities are the main training objectives (Marin et al., 2017). The results are also in line with Glamser's (2016) findings, which highlighted the advantages of pre-retirement training programmes, stressing that both employers and employees benefited from them because they built retiree confidence and served as a tool to foster harmonious relationships with workers at the workplace. Employees are given advice on general rules including social security pension plan legislation, individual entitlements, and perks during pre-retirement training platforms. According to Aikhuomogbe (2016), pre-job exit training that includes financial management skills is crucial since it improves sustainable fiscal generation after retirement. Participants in the pre-retirement training were also taught financial skills as well.

These findings have important ramifications since they urge both public and private companies to seriously consider pre-retirement training programmes. It was however, suggested that, the programme needs to be revised to incorporate a variety of life skills, including investment skills, and they should be regularly reviewed to take into account new problems that retirees are facing. Future programme designs should consider feedback from participants in pre-retirement training programmes to ensure that the training is helpful and pertinent to the needs of retirees.

Entrepreneurial Skills

The results showed that the pre-retirement training programme at TANROADS typically gave the prospective retirees crucial life skills. The trainees had learned a number of crucial skills, including entrepreneurship. The findings showed that participants in this training programme received instruction on how to launch small and medium-sized firms, at least five years before they retire. According to the findings of the current study, participants received training on how to start consulting companies based on their professional backgrounds.

It was found that the training motivated the participants to start consulting firms and hire young, vivacious talents to run their businesses while they provided management and supervision. One of the attendees had this to say:

I received instruction on how to launch my own civil engineering firm before I retire. I've had my own civil engineering business for two years, and I plan to serve as CEO there for the rest of my life (CEO). Currently, my son serves as managing director of the business. In my retirement years, I can envision a better future. (PR12)

It was further found that, that pre-retirement training programmes need to be created in a way that will introduce prospective retirees direct to the challenges connected to entrepreneurial abilities. The programme have to cover topics such as learning about financial management and funding options for starting a business, understanding the fundamentals of business planning and development, including creating a business plan and identifying a target market, developing skills in marketing and sales, including how to identify and reach potential customers, and developing leadership and management skills to effectively manage a business. It is crucial to remember that prospective retirees require a curriculum that is customized to their unique demands as pre-retired officers while also taking into consideration their prior knowledge and expertise. These staff members require a programme that is flexible and easily accessible, enabling them to mix their training with their other obligations. Additionally, prospective retirees require a programme that is interactive and designed to be interesting so that participants may work on real-world issues relevant to their context and get feedback on their efforts.

The findings suggest that pre-retirement training programme at TANROADS benefits prospective retirees more, particularly in their remaining time with co-workers at work. This is because such training programme purges negative thoughts about retirement and retirement lifestyles. Prospective retirees are content. This fosters a favourable work atmosphere. The findings issue a strong call for action to both public and commercial enterprises to consider pre-retirement training programmes for their workforce. The findings are supported by URT (2021), which indicated that participants in the programme held in Morogoro received instruction in a variety of life skills. Participants were taught life skills such as budgeting, entrepreneurship, managing one's own health, and confidence. The findings are in line with human capital theory which emphasizes training as a way through which prospective retirees develop skills and talents that boost their human capital. Such skills will improve their efficiency and expertise when completing jobs that are appropriate to middle adulthood and late maturity.

The findings are also in line with Rasiah et al.'s (2020) findings, that 40 per cent of retirees were found to be prepared with entrepreneurial skills at the age of compulsory retirement (that is, 60 years), and 43 per cent reported to have some plans which could enable at least a reasonable life after retirement by using the entrepreneurial skills gained in training. Based on the findings, it was recommended that more steps have to be taken to enhance the curriculum of pre-retirement programme by enlisting financial experts and group-based counseling with the goal of instilling a good attitude about retirement. Despite a number of issues that URT (2021) identified as being related to retirement, such as lengthy procedures

for pension repayment, needless delays in social security funds repaying pensions, declining sources of income, a small pension marked by late release, loss of social identity, and altered patterns of living. The capacity to overcome and handle these difficulties remained a function of one's level of wealth accumulation and personal financial management expertise.

The results suggest that pre-retirement training benefits prospective retirees more, particularly in their remaining time with co-workers at work. This is because the training programmes get rid of any negative thoughts about retirement and retirement lifestyles. Potential retirees are content, which fosters a favourable work atmosphere. The findings are a call to both public and commercial institutions to seriously consider pre-retirement training programme for their workforce.

Self-confidence in Handling Retirement Life

According to the study's findings, TANROADS' pre-retirement training programme greatly aids in boosting prospective retirees' confidence in their ability to manage their retirement life. It was found that prospective retirees were given confidence in how they may prepare to manage their lives in the future following their retirement time, as well as training to be open-minded and urged to get rid of all types of negative thinking about retirement lives. One of the attendees expressed gratitude by saying:

I really appreciate my institution's pre-retirement training programme. In the past, retiring was seen as difficult and stressful to the point where some public employees decided to make forgery regarding their exactly age in order to work for a long time. Because I have been taught numerous life skills and have made plans for my retirement, I now feel more optimistic about the future and I no longer have a fear of retirement. I can manage retirement life successfully grateful for the knowledge I acquired during my pre-retirement trainings. (PR5).

The article emphasises that the pre-retirement training programme for TANROADS employees focused on building self-confidence in handling retirement life and included the following components: information and education on the various aspects of retirement, including financial planning, healthcare, and lifestyle changes; workshops and seminars on retirement-related topics, such as budgeting, investing, and managing debt; group discussions and peer support groups to share information; It is crucial that the programme give workers the tools and resources they require to make the transition to retirement confidently and smoothly.

The findings suggest that the pre-retirement training programme at TANROADS was beneficial and a blessing to prospective retirees. The corporate commitment to offering training is what is crucial. In order to increase an organization's efficacy and efficiency during planning, implementation, and evaluation, organizational commitment is necessary. Pre-retirement training courses must be planned such that they can include all of the meaningful and significant components of a retiree's life.

The findings were backed up with a proposal by Bello, (2020) that, an efficient pre-retirement training programme should include important components like financial management abilities, investment opportunities, stress containment, recreational education, physical and psychological aspects, with the main goal being to fulfill retirees' wishes.

Additionally, Glamser (2016) recognized the advantages of pre-retirement training programme to both employers and employees as they created harmonious relationships among workers and instilled confidence in retirees. The most important action that shapes a person's future is the choice they make and the course of action they take in the years leading up to retirement. However, these choices and their results, whether positive or negative, can have an impact on a person for the rest of their life. Moreover, it was found that those who participate in pre-retirement training programme and take proactive steps to prepare for retirement eventually have a smooth transition. This teaches us that the training programmes primary objective is to build confidence and a positive attitude toward retirement so that retirees may overcome life's stresses, anxiety, and early death.

The results suggest that the pre-retirement training programme held at TANROADS was beneficial to prospective retirees. The sincerity of the trainees and the companies offering the instruction is crucial. In order to increase their effectiveness and efficiency seriousness is required during the planning, provision, and evaluation phases. Programme for pre-retirement training must be created in such a way that they may accommodate all significant and crucial living components for prospective retirees. However, interview with the Human Resource Manager revealed that:

Within three to five years of the anticipated retirement date, TANROADS offers pre-retirement training to its prospective retirees. This short time period to retirement lessens the likelihood of putting into practice what is learnt in the training programme and to some extent lessens the significance. (PR2).

The findings imply that, training is not routinely conducted and the fact that there were difficulties, such as lack of sincerity, leading to an underestimation of their significance. As a result, the programme may be less objective and effective because the office will not have sufficient time to perform evaluations that could lead to a redesign of the programme based on the needs and circumstances. From the findings, TANROADS is advised to provide the training frequently.

The study also found that it was often seen as inappropriate to conduct pre-retirement training within three to five years of an individual's anticipated retirement date. This time frame does not provide people with sufficient time to analyze information and revise their plans as needed while taking into account any changes before retiring. What was considered crucial was that the training programmes should contain all the necessary abilities and practical skills to help upcoming retirees deal with new circumstances and environments.

During this time, people can begin to consider the adjustments that will be made to their lifestyle and make the required preparations. They can also begin to consider and make plans for the activities they want to do once they retire. In order to make sure they have enough money to last throughout their retirement, they can also take advantage of this chance to begin developing a retirement budget and examining their retirement savings and assets. This time period is crucial for society as a whole since it may ensure that older people are financially prepared for retirement, lessen the strain on government pension systems, and enable them to start small enterprises, volunteer, mentor, or other forms of service to the community. Noting that different persons may require different amounts of time to plan and prepare for retirement, thus, it is necessary to consider each person's unique situation.

These results are in disagreement with those by Ahmed (2018), who emphasized pre-retirement training for prospective retirees, should be created to accommodate diverse living elements and had to be conducted numerous times so that incoming retirees can attend many times before their retirement date. In line with this, Glamser (2016) proposed that in order for pre-retirement training to be taken seriously, “the relevance of pre-retirement training attainment in relation to retirement transition should not be ignored.”

Based on these findings, it is recommended that pre-retirement training have to be relevant and bring about the intended outcome to prospective retirees. In this regard, consideration should be taken on the frequency and timing of this training. This is due to the fact that, a newly employed staff is also a prospective retiree in the general sense. This suggests that, training should be conducted at the beginning of employment just after placement of new employees at work, in the course of employment tenure and within the last reasonable time before retirement.

Attentiveness on Sustaining Personal Health

The pre-retirement training programme at TANROADS provided potential retirees with a variety of life skills, one of which was how to maintain their health difficulties, according to the findings. It was found that, throughout the training, staff members were encouraged to engage in physical activities, including jogging and morning and evening walks of a specific distance. It was further revealed that, the trainees were urged to ride bicycles and eat healthy meals as a means of achieving their top priority of living a healthy life. One of the participants during the interviews said:

During the course, we were taught the importance of adherence to a healthy diet, frequent exercises, and medical examinations. Currently, I have made this a priority by putting this into practice. Since Based on this, I won't experience stress in the future, my mental and physical health will also be taken covered.
(PR16)

Examining the TANROADS pre-retirement training programme manuals it was revealed that lifestyle and leisure as well as health and wellbeing were among the topics covered in the pre-retirement training programme. The participants were instructed on the value of

keeping excellent health in retirement and how to access medical services. They were taught to regularly check themselves out, exercise, and eat healthy food. The participants in the lifestyle and leisure course were meant to learn how to take use of their free time once they retired and how to participate in cultural, social, and recreational events. Retirement candidates were taught to participate actively in leisure activities rather than spend a lot of time just staying at home. They were emphasized on traveling to various locations, including historical sites, amusement parks, and national parks, so they can stay active and healthy.

The findings suggest that TANROADS' pre-retirement training programme was designed to ensure that its prospective retirees were well-versed in all aspects of life, including maintaining their health. They received training on how to prevent a life of stress brought about by an unplanned retirement. This guarantees the physical and emotional wellness of prospective retirees. The conclusion of this study is that these programme needs to be periodically improved in order to take into account all important and current aspects and conditions.

These findings corroborate the findings of a research carried out by Warsaw (2012) which emphasized the significance of pre-retirement education by stating that it should be a requirement for all employees who are approaching retirement. It was found that preparation for training included factors for physical, dietary, and mental health. In support of this, Clark et al. (2017) reported that employees who participated in pre-retirement training were significantly more likely to meet their retirement goals than those who did not. Enhancing post-retirement life skills in this situation, with a focus on the training recipients' health and wellbeing is essential. According to Ganiyu, (2021), mental readiness is the single most important factor in an employee's ability to retire successfully. Also, Wang and Hesketh (2012) found that, pre-retirement planning was crucial for retirees wellbeing and survival because it fosters the essential transitional coping mechanisms that improve post-service quality of life.

Social Engagement

The findings showed that TANROADS' pre-retirement training programmes provided prospective retirees with a variety of life skills, one of which is how to engage and participate in various social affairs, including burial ceremonies, weddings, and other social activities in the community. Participants were taught how to participate in social activities without jeopardizing the meager income they would otherwise receive from their monthly pensions. One of the interviewees had this to say in that regard:

We were urged to take part in various social activities in our local communities during one of the trainings conducted at the beginning of the year. The good news is that we are given advice on how to spend the meager income that we would receive from our monthly pensions as retirees. We were reminded that when participating in those activities, we should keep in mind that we are

retirees and shouldn't contribute as much as we used to when we were still working. (PR9)

It was also found that the TANROADS' pre-retirement training programme in some situations was supposed to begin as soon as a person was hired and should be an ongoing procedure for employees. It was suggested that, pre-retirement training programme for TANROADS employees with a social engagement could also include encouraging employees to explore new hobbies and interests that are in line with their passions, possibly through a curated list of options from the organization; planning social events and activities for employees, such as group outings, volunteer opportunities, and clubs or interest groups. However, the training curriculum was lacking in elements that were personal to the individuals. The curriculum has to be customized to the demands of the employees, taking into account their current interests, abilities, and social support systems, which was not the case with the TANROADS training programme.

The results suggest that TANROADS' pre-retirement training programme was designed to prepare its prospective retirees for social participation following their employment in the public sector by providing them with a solid foundation in all life sectors. This suggests that the goal of the programmes is to remind participants that, compared to when they were working, retirees will receive a lower income from their pensions during retirement. This may mean that prospective retirees need to be knowledgeable about all the challenges they will encounter in their post-retirement lives. All factors must be taken into consideration while designing the pre-retirement training programme. Additionally, emphasis have to be placed on the fact that, pre-retirement plans need to be continuously examined and modified to suit the changes and circumstances at hand.

The findings corroborate findings by Glamser (2016) which showed that pre-retirement training programmes provided advantages for both employers and employees because they were found to increase workers' confidence in their ability to retire, and maybe enhance harmonious relationships with coworkers. Based on the fact that, employees are given general advice on common standards, such as rules governing social security pension plans and their own benefits during pre-retirement training platforms. Additionally, it could aid in preparing workers for their transition into retirement.

Conclusion

The study concludes that, regardless of having no comprehensive guideline for pre-retirement training programme, the training programme is essential for imparting essential skills to prospective retirees at TANROADS. The study recommends for TANROADS device a comprehensive guideline that addresses pre-retirement training programme and a framework on how it can be appropriately implemented, monitored and evaluated for learning and accountability. This includes outlining the duration and frequency of training sessions, monitoring and evaluation of the programme. Also, a study should be conducted

with the goal of understanding what truly occurs to retirees after the pre-retirement training programme in order to learn the reality of retired personnel's lives.

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