# TRAINING NEEDS ASSESSMENT FOR RETIREMENT EDUCATION PROGRAMME: A MIXED METHODS STUDY AMONG CIVIL SERVANTS IN THE MINISTRY OF HEALTH, LUSAKA DISTRICT

BY

SAKALA NELSON

A Dissertation Submitted to the University of Zambia in Partial Fulfilment of the Requirements for the Award of the Degree of Mater of Education in Adult Education

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# DEDICATION

To the loving memory of my grandmother, *Etiya Taonazino Banda*, a self-directed woman who answered the Lord's call at the time I was planning to take the first step of this academic journey.

# COPYRIGHT

# DECLARATION

Name of candidate: Sakala Nelson

Student ID Number: **2016145654**

This dissertation is submitted in partial fulfilment of the requirements for the award of the University of Zambia degree of Master of Education in Adult Education.

Candidate's Declaration:

I confirm that:

  i.    This dissertation is my own work and that it has not previously been submitted for a degree, diploma or other qualification at this or any other University.

  ii.   The contribution of supervision and others to this dissertation is consistent with the University's Regulations and Policies.

  iii.  The research for this dissertation has been conducted in approval with the University of Zambia Ethics Committee Policy and Procedure, and has fulfilled any requirements set for this dissertation by the University Ethics Committee.

The Research Ethics Committee Approval Number is: **Ref. No. 2017- November - 005**


Candidate Signature: ………………………. Date: …………………………..

# APPROVAL

This dissertation of Sakala Nelson has been approved as partial fulfilment of the requirements for the award of Master of Education in Adult Education by the University of Zambia.

Examiner 1........................................Signature……………….……..Date……………….……….

Examiner 2......................................Signature...................................Date................................

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Chairperson

Board of Examiners …………………..........Signature………....................Date………...........

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# ABSTRACT

The aim of this study was to assess the training needs for retirement education programme among civil servants in the Ministry of Health in Lusaka District. The study addressed the objectives in threefold, thus: to establish the kind of training existing for retiring and /or retired workers; to identify the training needs for retiring and/ or retired workers; and to investigate the retiring/retired worker's preferred delivery instructional techniques and strategies of training. To accomplish this, the study employed a concurrent embedded mixed methods design with an approximate population of 942 workers aged 45 years and above. The sample size was 281 comprising 190 in-service workers selected randomly and purposively, 30 Retired Workers snowballed and five Human Resource Development Officers selected using expert sampling. Data was analyzed both quantitatively and qualitatively. The findings of this study demonstrated that Ministry of Health as a government entity in Lusaka District does not have retirement education programme for workers but that it facilitates with relevant stakeholder. The results also indicate that workers' needs, in order of importance, range from entrepreneurship, financial management and literacy, agriculture, psycho-social counseling, health, legal, organizational processes and procedures on retirement among others. Results further indicated that workers preferred instructional delivery techniques such as; workshop, seminar, group discussion, field trip, simulation and role play and that these should be accompanied by strategies like retiree facilitated training, professional advice and written materials. The study concluded that there is no retirement education in the Ministry of Health in Lusaka District and that it only facilitates training. The study also concluded that workers' most urgent needs are entrepreneurship, financial planning and literacy, savings and pension management, agricultural training, health issues and counselling as well as training techniques that require them to be active throughout the training session. Arising from the study, it is recommended that the Ministry of Health in Lusaka District in collaboration with stakeholders should effectively sensitize and provide a linkage between workers and training providers so that workers are prepared for retirement in the researched areas of need. Furthermore, it is recommended that the Ministry of Health should consider funding and incorporating retirement education in its annual and strategic work plans.

**Keywords**: Training, Needs assessment, Retirement education, Instructional Technique

# ACKNOWLEDGEMENTS

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# ABBREVIATIONS AND ACRONYMS

**CDC:** Cancer Disease Center

**CSPF:** Civil Service Pensions Fund

**DHO:** District Health Office

**DRGS:** Directorate of Research and Graduate Studies

**HRDO:** Human Resource Development Officer

**HRMO:** Human Resource Management Officer

**HSSREC:** Humanities and Social Sciences Research Ethics Committee

**MMD:** Movement for Multi-Party Democracy

**NAPSA:** National Pensions Scheme Authority

**NGO:** Non-Governmental Organization

**MOH:** Ministry of Health

**NHRA:** National Health Research Authority

**PF:** Patriotic Front

**PHO:** Provincial Health Office

**PSPF:** Public Service Pensions Fund

**SPSS:** Statistical Package for Social Sciences

**UNZA:** University of Zambia

**UNIP:** United National Independence Party

**UTH:** University Teaching Hospital

**WCFCB:** Workers Compensation Fund Control Board

# DEFINITION OF TERMS

**Training:**    Any systematic short term, task-oriented activity targeted at achieving a change of attitude, skills and knowledge in a specific area of a retiring or retired civil servant.

**Need  :**    "something a person ought to learn for his or her own good, for the good of the organization or for the good of society" (Knowles, 1980).

**Assessment:** An opinion or a judgment about something that has been thought about carefully (Hornby et al., 2010).

**Retirement education:**  Also known as "retirement planning refers to those activities that are designed to help individuals make decisions about and plan for their retirement" (Imel, nd: 3).

**Civil Servant:** A person who works in the public sector employed for a government department.

**Technique**: "The way the facilitator helps or guides the learner to establish a relationship between his or herself and the learning task. Invariably, techniques are series of activities which direct the learner to go through the path laid by the teaching method" (Zuofa & Olori, 2015).

**Retiree**    **:** a person who leaves his permanent and pensionable position because he or she has reached the statutory retirement age, service cap and other factors like incapacitation.

# CHAPTER ONE: INTRODUCTION

## 1.1 Overview

This chapter presents background information to the study on: *Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District.* Furthermore, it presents the statement of the problem, purpose of the study, research objectives, research questions, and the significance of the study. Additionally, it states the delimitation of the study and operational definition in the study. Thereafter, a summary terminates the chapter.

## 1.2 Background to the Study

Kombo and Tromp (2006:24) view the term background as "the setting or position of the study. It is a brief overview of the problem the researcher aspires to tackle". In elucidating this, Kasonde-Ng'andu (2013:13) notes that "it helps to clarify what has brought about the need for the study and demonstrates the researcher's view of the research problem". Therefore, the section which follows establishes the base for conducting this study.

Before independence, education existed in its pristine form in the pre-colonial Zambian epoch administered in the traditional setting. This education was practical, situational and served the function of integrating young adults into society. Traditional Zambian education was education for living. It embodied the need for self-reliance, requiring people to serve their own communities thereby strengthening the social fabric of interdependence for members of the family, community and society. Among the many roles of society was it functioning as a social safety net, particularly the family as the focal social protection unit (Nooyo, 2000). Chingezi (2008:11) echoes this by stating:

> *"Traditionally, Zambian people provided social protection and security to the aged (senior citizens) and other vulnerable groups…. The extended family setup played a huge role in providing the security that was vital in ensuring that the weak in society were looked after collectively".*

Nevertheless, the scenario given above changed with the onset of colonialism which brought with it a new form of education that concerned itself with preparing people for formal employment while divorcing the interdependences that existed between the family and society. This period heralded urbanization attributable mainly to the colonial government's desire to exploit Zambia's natural resources and establish a copper-based economy. The consequence of this was the migration of people to the Copperbelt in search of employment.

Colonialism ushered in mines, education and health facilities which supplanted indigenous systems. With this came a local governance system that helped the colonial masters to manage the country by collecting revenue through tax. All these services created demand for Zambians to be trained and absorbed to work alongside the whites in the colonial government's civil service (Mueya 2014, Mhone 2004).

Workers employed in the civil service and local government could not work forever. For workers nearing retirement, the colonial government devised mechanisms to provide social security schemes in Northern Rhodesia, though exclusive of Zambians. The schemes were designed to provide protection against loss of income due to retirement, disability or survivorship to urban workers and their dependents. Civil servants and employees in the local authorities were covered by the Civil Service Pension Fund (CSPF) and the Local Authorities Superannuation Fund (LASF) pension's funds respectively.

At the turn of independence, the earliest coverage for pensioners in the civil service was a remnant of the colonial administration. Nonetheless, when Zambia adopted the philosophy of humanism in 1967 which was the centerpiece of economic reform and development, it called for fundamental changes in all spheres of the country and there was a reform of the pension system so that it becomes inclusive of indigenous Zambians (Sekwat, 2000). This led to the creation of the Civil Service (Local Conditions) Pensions Fund in 1968 to cover all civil servants in the country. This scheme was reformed into the Public Service Pension Fund in 1996, a scheme that has up to this date continued to serve as insurance for civil servants (Chingezhi, 2008).

Retirement, whether by chronology or statutory obligation, is a social phenomenon ubiquitous in Zambia and countries world over. It marks a period of change that signifies entering into a new phase of life. Statutory retirement ages vary widely across regions, yet tend to lump at certain ages. Thuku (2013) states that average mandatory retirement age ranges between 55-75 years. In Zambia the legal retirement age is 60 years with options of 55 and 65 years respectively as early and late retirement (The National Pensions Scheme Amendment Act No.7, 2015).

Over the past years, there has been an upward trend in the number of the economically inactive population to which retired civil servants are part although the numbers sluggishly fluctuated between 2012 and 2014. Evidence from the Labour Force Survey Reports indicate that the percentage of the economically inactive population leaped from 20% in 2005 to 25.5% in 2008.

The percentage plummeted to 24.1% in 2012 and further slumped to 22.3% in 2014 (Central Statistical Office, 2005, 2008, 2012 & 2014). To this effect, Tuijnman (1992:678) notes:

> *"The share of older people in the population is increasing rapidly. This has implications not only for the state of public finance, but also for educational demand. With increased longevity and health, and increased formal education, there is likely to be a demand for adult education among the retired population. Special consideration will have to be given to the educational needs of older workers and those already in retirement"*

The consequence of this increase is that countries, Zambia inclusive, will face the heightened socio-economic pressures that accompany work cessation. Olatomide (2010), Orunghur (2005), Akinade (1993), Omorsemi (1987), Denga (1986), Ubangha &Akinyemi (2005) & Akpochafo (2005) quoted In Olatomide (2014:3) note that:

> *"Workers in their retirement have been researched to encounter several challenges. These challenges range from inadequate income, delay in payment of retirement entitlements, poor health, lack of personal accommodation, inadequate investment, difficulties in getting post-retirement vocational substitute, arising majorly from failure to have planned for such during the pre-retirement planning…worry, uncertainties, and stress, which could be consequent upon their failure to have prepared for the uncertainties of retirement, financial insecurity, and fear of inactivity in retirement...."*

However, these problems are to some extent attributable to the worker's lack of retirement education and training. This is evidenced by United States Office of Personnel Management (2005:1) which notes that the 2005 Retirement Confidence Survey reports that *"employees lack basic knowledge about retirement, have given little or no thought to how much money they will need in retirement, nor have even attempted to calculate the amount of money needed in retirement"*.

Culpable for the privation of retirement education is a manifold of factors which are attitudinal, situational and institutional in nature. Chief among them is the failure by the employers of labour (both government and private) to offer such programmes. Clifford, *et al.* (2010) cited in Olatomide (2014) pondered whether employing authorities do not consider it important for workers to receive pre-retirement education prior to their retirement, or it was ever considered at any point before being later abandoned due to paucity of funds, or perhaps the employees themselves never felt the need for pre-retirement education to empower them effectively for life after paid work. He further states that employers train and retrain their employees towards sustained productivity while in service and neglect to train their prospective retirees in their

retirement to be productive after leaving their service through pre-retirement and perhaps post-retirement education.

The dearth of information concerning retirement is increasingly compelling most civil servants, in a trend of committing their retirement benefits into ventures such as agriculture, entrepreneurship without having any knowledge in such enterprises at their peril of losing all their retirement benefits. In their study, Mambwe and Mwape (2016:9) revealed that teachers "*depended on their retirement benefits as capital for them to start any form of entrepreneurship or business venture… a risky undertaking as it evidently contributed to many teachers living miserable lives after retirement*". In addition, a lack of information concerning the risk-return distribution of various investments might lead them to misallocate their retirement portfolios (Clarke et'al, 2006). This situation, if left unchecked, will shift the responsibility of looking after retirees to the government despite government settling their pension and put a further strain on government policies like the Social Cash Transfer, a safety net programme aimed at arresting extreme poverty.

Thus, retirement education which throughout this dissertation shall be used synonymous with retirement planning, retirement preparation and retirement counseling, is a major component of adult education. As Siwik (2014) observes, it is more important today than ever before for reasons such as shifting pension reform, uncertainty regarding government programs, and a more mobile and healthier workforce. The purpose of retirement education, just like adult education as Lindeman (1962) puts it, is to put meaning into the whole of life. Darkenwald and Merriam (1982: 9) have noted that:

> *adult education is concerned not with preparing people for life, but rather with helping people to live more successfully. Thus, if there is to be an overarching function of the adult education enterprise, it is to assist adults to increase competence, or negotiate transitions in their social roles (worker, parent, retired person), to help them gain greater fulfillment in their personal lives, and to assist them in solving personal and community problems.*

Therefore, in line with the government's vision of enhancing measures to address the needs of the elderly and facilitate their integration as productive members of society through making social services such as health, home security, education, skills and entrepreneurship training accessible (Ministry of National Development Planning, 2017:47), it was important to conduct this study in order to ascertain workers' felt needs which are responsive to their lives in retirement.

**1.3 Statement of the Problem**

Statement of the problem, according to Creswell (2011:628) **"**is a section in a research report that contains the topic of the study, the research problem within this topic, a justification for the problem based on past research and practice, deficiencies or shortcomings of past research or practical knowledge, and the importance of addressing the problem for diverse audiences".

Despite measures, particularly, social security schemes, put in place by government to prepare workers for life after employment, far too little attention has been paid to understand why civil servants have challenges adapting to life after work and depend on others, including government. Arising from the aforesaid, this study set out to fill this knowledge gab by assessing training needs for retirement education programme in the Ministry of Health with a specific focus on the sort of preparation currently available, the needs required and the preference for instructional delivery techniques or strategies.

**1.4 Purpose of the Study**

Purpose of the study, according to Locke et al. (2007:9), indicates "why you want to do the study and what you intend to accomplish". Therefore, the purpose of the study was to assess the training needs for retirement education programme among civil servants in the Ministry of Health in Lusaka district.

**1.5 Research Objectives**

Phiri (2015:4) quoting Farrugia, Petrisor, Farrokhyar and Bhandari, (2010:280) states that a study objective is "…an active statement about how the study is going to answer the specific research question. Objectives can (and often do) state exactly which outcome measures are going to be used within their statements…." This dissertation was guided by three objectives, namely:

a) to establish the kind of training existing for retiring and/ or retired workers;

b) to identify the training needs of retiring and/ or retired workers; and

c) To determine the retiring/retired worker's preferred delivery technique/strategy of training.

**1.6 Research Questions**

Creswell (2012:110) views research questions as "…questions in quantitative or qualitative research that narrow the purpose statement to specific questions that researchers seek to answer". Choga and Njaya (2011) cited in Tichapondwa (2012:163) explain that "research questions…are developed from the research problem" This study responded to the following research questions:

1) What type of training is there for retiring and or retired workers?
2) What are the training needs for retiring and/ or retired workers? And
3) what is the retiring or retired workers' preferred delivery technique of training?

**1.7 Significance of the Study**

"The significance of the study is… a statement and an explanation of the potential value of the study to specific and named stakeholders. The section should, therefore, identify the audiences of the study and how each audience will benefit" (Tichapondwa 2013:181).

The contributions of this inquiry may accrue immense benefits to the following stakeholders; retirees or pre-retiring civil servants, the universities, researchers, government and or employing agencies and human resource development trainers and consultants.

This study provides an exciting and additive opportunity to advance our knowledge of retirement. Not alone may researchers in this field of study find the results interesting and useful but that it could serve as a reference point for future research as well.

Additionally, the findings from this study could help retirees or pre-retiring civil servants prepare for a post-retirement substitute by identifying a retirement education training programme(s) they wish to participate in order to age actively for a better and happy life. At the same time, this study may serve as sensitization to third agers and help them make informed retirement planning decisions.

With respect to government and organizations contracting labor, the findings of this inquiry are likely to help them develop programmes aimed at training and re-skilling older persons after their occupational careers and help workers adjust to a supported gradual pathway to retirement. This, consequently, will help reduce retiree dependency on government. It is further hoped that these findings may inform government policy on active aging and promote sustainable development.

It is further hoped that the results of this study may persuade the University of Zambia, Department of Adult Education and Extension Studies to provide training to retiring and retired workers as a way of maintaining the close link between the university and the community or industry. What is more, the findings are likely to provide insights into what kind of training is needed as well as the techniques for delivering the training.

For the consultants, the study offers some important insights into their quest to plan, design and implement training programmes that are responsive to the real needs of retiring and retired workers.

## 1.8 Theoretical Framework

Kombo and Tromb (2006:56) define a theoretical framework as *"a collection of interrelated ideas based on theories. It is a reasoned set of prepositions, which are derived from and supported by data or evidence…"* Imenda (2014:189) Cited in Phiri (2015:8) echoes this by stating that:

> *". . . a theoretical framework is the application of a theory, or a set of concepts drawn from one and the same theory, to offer an explanation of an event, or shed some light on a particular phenomenon or research problem. Once data are collected and analyzed, the framework is used as a mirror to check whether the findings agree with the framework or whether there are some discrepancies; where discrepancies exist, a question is asked as to whether or not the framework can be used to explain them".*

Thus, this study was guided by two models namely; Caffarella's Interactive Model of Program Planning and Activity Theory by Havighurst and associates.

## 1.8.1 Interactive Model of Program Planning

The interactive model of program planning was developed by Rosemary Cafrfarella (Caffarella, 2002). The model has been reconceived several times over the past two decades with the current review of the model happening in the recent past (Caffarella, 1994, 2002; Caffarella and Daffron 2011). Comprising of over ten components with matching tasks, the Interactive Model of program planning is a guide which is not linear and does not follow a lock-step sequence. Thus, the model signifies a way of thinking about program planning that is interactive in nature as compared to a linear process. The components of the model include discerning the context, building a solid base of support, identifying ideas, sorting and prioritizing program ideas, developing program objectives, and designing instructional plans. Others are, devising transfer-of-learning plans, formulating evaluation plans, making

recommendations and communicating results, selecting formats, schedules and staff needs, preparing budgets and marketing plans and coordinating facilities and on-site events (Caffarella 2002, Gboku and Lekoko 2007, Caffarella and Daffron 2011).

Caffarella and Daffron (2011) point out that because the Interactive Model is non-linear, it gives programme developers the chance to begin programme development in any situation they find themselves. Therefore, in this study, the components that will be applied are identifying ideas, sorting and prioritizing program ideas, developing program objectives, designing instructional plans, devising transfer of learning plans and selecting formats, schedules and staff needs.

In addition, with education and training programs being global in nature, the interactive nature of this model allows planners to take into consideration the differences among cultures in the way programs are planned and conducted. In essence, the key to using the Interactive Model is flexibility, which allows planners to respond to the issues and circumstances of both where they find themselves and the people with whom they are working (Caffarella and Daffron, 2011).

This model was adopted in this study because it is client-centred, flexible and sensitive to the culture in which the programme is being developed. This is in agreement with Caffarella (2002) and Gboku and Lekoko (2007) who state that the Interactive models allow programme developers to address a number of components simultaneously rather than following steps in sequential order, acknowledges people and places as important elements of the programme development process and also takes into account cultural differences.

### 1.8.2 Activity Theory

Activity theory or developmental task theory coined by Havighurst and his associates in 1961 in reaction to the disengagement theory. In 1953, Havighurst and Albrecht first proposed the idea that aging successfully meant staying active. (Havighurst, Neugarten, Tobin, 1963, Adetunde et al., 2016). Activity, therefore, is viewed by this theory as essential to sustain a person's life satisfaction and a positive self-concept. By remaining active, the older person stays young and alive and does not withdraw from society because of an age parameter. Essentially, the person actively participates in a continuous struggle to remain "middle-aged." According to Havighurst (1972) this theory is based on three assumptions:

1) it is better to be active than inactive;

2) it is better to be happy than unhappy; and

3) an older individual is the best judge of his or her own success in achieving the first two assumptions.

This view is supported by Changala, Mbozi and Kasonde-N'gandu (2016) and Adetunde et al., (2016) who write that the theory stands on the premise that elderly individuals experience utmost happiness and fulfilment when they actively engage in meaningful social interaction and activities. Others have argued that the activity theory is anchored on the assumptions of the Role Theory, which seeks to understand the different roles present in the activities in which people participate after retirement (Havighurst, as cited in Mein et al., 1998). Edwards (2011) cited in Changala, Mbozi and Kasonde-N'gandu (2016:17) "posits that there is a positive relationship between activity and life satisfaction. As such, retirees tend to substitute new activities or roles for those lost to retirement".

Adetunde et al., (2016) further argues that the activity theory is focused on the social life of older people, without emphasis on the economic aspect of life. It aims at keeping people agile, healthy and with a satisfying self-image in their later lives.

Within the context of this theory, activity can be viewed very broadly as physical or intellectual. Therefore, even with illness or advancing age, the older person can remain "active" and achieve a sense of life satisfaction (Havighurst, Neugarten, Tobin, 1963).

The application of this theory is based on the justification that it will help identify activities (needs) that retirees could participate in in their post retirement life that could help them remain socially active. This will help them get empowered, evade some post-retirement challenges and age actively.

## 1.9 Delimitation of the Study

Delimitations are factors that affect the study over which the research generally does have some degree of control. Delimitations describe the scope of the study or establish parameters or limits for the study (Kasonde-Ng'andu, 2013). Therefore, the researcher limited the scope of this study to the Ministry of Health in Lusaka District. Lusaka District was chosen because it has the highest number of economically inactive population (CSO, 2014), to which the retirees are a part. The Ministry of Health was also selected because it represented an under researched population with respect to retirement studies. Furthermore, the researcher delimited the reach

of the population by narrowing it to only those who are in the civil service and those who are retired thereof.

## 1.10 Organization of the Dissertation

The overall structure of the study takes the form of six chapters, including this introductory chapter. In Chapter One the background, statement of the problem, the purpose of the study and research objectives are presented. Others are, research questions, significance of the study, theoretical framework and delimitations of this study. It closes with a summary of the Chapter.

Chapter Two begins by laying out a review of literature of the research, and provides a critique of studies in this area. It makes an attempt at uncovering the gaps and justifies the role that this current study played in filling those gaps.

The third chapter is concerned with the methodology employed by this study. It brings attention to the research design, the population and sample size, the data collection method and instruments and data analysis methods and procedures adopted.

The fourth chapter presents an analysis of the findings of the research, focusing on the three key research questions. Chapter Five is a discussion of findings. This is done using research objectives. The findings are also confirmed and disconfirmed by the reviewed literature and the theoretical framework for this study.

The final chapter draws upon the entire dissertation, tying up the various theoretical and empirical strands in order to make a sound conclusion and recommendations. It also includes a discussion of the implication of the findings to future research into this area.

## 1.11 Summary of Chapter One

This chapter has addressed a number of issues. First, the background to the study was presented which was followed by the problem statement and the purpose of the study. Second, the research objectives, research questions and significance of the study presented. Third, the scope or delimitation was discussed. The chapter went on to operationally define concepts that have been used in this study. Finally, this chapter terminated with a summary. In the ensuing chapter, the focus will be on literature review relevant to the study.

# CHAPTER TWO: LITERATURE REVIEW

## 2.1 Overview

The previous chapter offered the introduction to the study "*Training needs assessment for retirement education programme: a mixed methods study among civil servants in the Ministry of Health, Lusaka District*". This chapter covers the literature review of the study. In the main, it details a historical overview of retirement and largely concerned with literature review which is done around the objectives. This study addressed the following objectives:

a) to establish the kind of training existing for retiring and or retired workers;

b) to identify the training needs for retiring and/ or retired workers; and

c) to determine the retiring/retired worker's preferred delivery instructional technique of training.

## 2.2 Historical Overview of Retirement

The history of retirement dates as far back as the 18th Century relating to Military Service in Western Countries. However, state pension is attributed to the German Chancellor Otto Von Bismarck. He introduced this socialist government program as a way of maneuvering Marxism which for retirement education programme was rapidly spreading tentacles in Europe. More significantly, aware of the economic and social misery engulfing the newly unified German and the consequent rise in the strength of the Social Democratic Party, Bismarck put forward a proposal for a national system of social insurance covering health, industrial accidents and old age. His efforts led to the promulgation of the Accident Insurance Bill of 1883. This marked the birth of retirement and Bismarck had set Germanys state pension age at 65, the age that has continued to serve as a powerful norm for establishing when working age ends and retirement begins (Berry 2012, Commonwealth of Australia, 1996).

Britain followed suit to introduce civilian pension for the first time in government administration. The Commonwealth of Australia (1996:10) quoting Thane (1978a:234) posits that "*in 1859, the retirement/pension age for permanent civil servants was fixed at 65. Subsequent inquiries into the civil service confirmed 65 as the age at which 'bodily and mental vigour begin to decline'*". Although the retirement age has been a contested terrain in Britain which has undergone a number of changes, the legal retirement age has still been maintained at 65 today.

In the United States of America, retirement as a concept diffused after the epoch of industrial revolution. The aging of factory workers began to slow productivity with them taking excessive

leave days. Their unwillingness to resign also escalated unemployment among the industrious youth population. This, coupled with the great depression compelled the United States of America to appreciate the importance of the pension plan (PERS, 2010). In 1934, President Roosevelt appointed a Committee on Economic Security headed by Frances Perkins, to look into a plan to protect the unemployed and the elderly against financial destitution. Roosevelt provided her with a 23-member advisory council represented by labor, industry and the general public. This council produced a plan for contributory pensions on European lines, with eligibility fixed at age 65. Graebner (1980:81) states that:

> *The first public schemes were established by state and local government for their employees. In 1920, the first national legislation, the Civil Service Retirement Act, was passed by the US Congress, providing for contributory pensions. Under the Act, clerical employees were eligible at 70; railway officials at 62; mechanics and postmen at 65. A more generous scheme was introduced under the Railroad Retirement Act of 1934, which provided for compulsory retirement at age 65 or voluntary retirement after 30 years of service.*

President Roosevelt accepted the committee's... proposals without commentary on the proposed retirement age (Chudacoff, 1989:115-16). Since then, the social security system in USA has been a subject of numerous amendments. Achenbaum (1986:6) states that "persons reaching age 62 after the year 2000 would have to wait until age 67 for their pensions; in the meantime, the age of eligibility would rise by gradual steps to 65".

In Zambia, the evolution of retirement and social security is implicit when beheld from a trifurcated historical period, namely; pre-colonialism, colonialism, and post-colonialism (Milazi, 2014). The pre-colonial time was the period prior to 1911 whose hallmark was the interdependency among members of the family and society at large. Neither formal employment nor retirement existed during this time as people worked for the general welfare of their families (Milazi, 2014). Nooyo (2000:3) observes that "society served as the social security/social protection where the family was the main provider".

The period between 1911 and 1964 is emblematic of colonial rule. This brought with it massive industrialization, especially on the Copperbelt, the introduction of the formal employment sector which consequently saw the establishment of the social security program. Cheta (2005:2) posits that:

> *This period saw to the emergence of the establishment of the earliest coverage in social security in the country which provided for work injury*

*benefits which is presently administered by the Workers Compensation Fund Control Board (WCFCB) (Cheta 2005: 2). The Local Authorities Superannuation Fund (LASF) was established later in 1954 to provide pensions for employees in the local authorities.*

In as much as social security was being managed by the colonial government, the informal traditional social protection system also played a part.

At the turn of independence in October 1964, the newly formed United National Independence Party (UNIP) government became increasingly aware of the need for a social and economic policy that would cover the whole country. Under the political ideology of Humanism, universalistic principles of state provided social services characterized the countries path to development in order for the creation of more just and equitable Zambia (Nooyo 2000: 36). The earliest of civil service pension coverage following independence was a result of what the colonial masters left behind (Cheta 2005: 1). The pressure to extend coverage saw the creation of the Civil Service Pensions Fund (CSPF) four years after independence which was later reformed and renamed the Public Service Pensions fund (PSPF). In this system of inheritance of retirement schemes, the Provident fund system that was common for British colonies which was what Zambia adopted.

The coming of the Second Republic in 1991 ushered in the Movement for Multi-Party Democracy (MMD) government which transmuted Zambia's political ideology from humanism to liberalization and privatization. This broke government's monopoly on social security and protection. During the Second Republic, Kalusopa, Dicks & Osei-Boateng (2012) note that:

> *In Zambia, the relevant legislation governing social security comprises the following pieces of legislation: The Pension Scheme Regulation Act, 1996 (as amended in 2005), the Draft National Social Security Bill, 2007; the National Pensions Authority Act, 1996, the Public Service Pension Fund Act, 1996 and the Local Authorities Superannuation Fund Act. The Pension Scheme Regulation Act, 1996 (as amended in 2005) provides for the regulation and supervision of all pension schemes except the National Pension Scheme Authority (NAPSA) and the Workers Compensation Fund Control Board (WCFCB).*

In 2011 the Patriotic Front (PF) dislodged the MMD and formed new government under the leadership of Michael Chilufya Sata. In 2013, government announced an upward adjustment of retirement age from 55 to 65 (NAPSA, 2013). When Edgar Lungu took over following the death of his predecessor, this was reversed in 2015 to 60 years with options of 55 and 65 years

as early and late retirement ages respectively (Mambwe & Mwape 2016, The National Pensions Scheme Amendment Act No.7 2015).

## 2.3. The meaning of retirement education

Retirement education is multi-faceted and is known by different terminologies to different individuals. Some terms synonymous with retirement education, inter-alia are; retirement planning, retirement counselling, and retirement preparation. Other scholars argue that retirement education is also emblematic of professional development (Chongo 2013, Kerubo 2014). According to Imel (n.d:3), "retirement planning [also known as retirement education] refers to those activities that are designed to help individuals make decisions about and plan for their retirement".

In a study by Ajanigo (2016) "Programmes for the empowerment of retirees in Kogi State, Nigeria", Gorman (2012) points out that:

> *"retirement education programmes are forms of education whose major objectives are geared toward improvement of workers, individuals, and group competencies and advancement of their social, economic and cultural interests, so that they can become current, wise and responsible citizens".*

Also Ajanigo (2016:5-6) contends that "retirement education programmes are educational programmes, advocacy and edification offered to help employees make a smooth transition to retirement and provide them with the tools they need to sustain themselves as retirees". The author further espouses the importance of retirement education programmes as "helping retirees in understanding their problems and taking actions in solving them".

Retirement education is also conceived in terms of professional development such as the training that workers undergo while in employment. This is consistent with the study by Chongo (2013:65) who defines retirement education "as any education that a worker may experience while still serving. For instance, going for further studies to upgrade one's academic or professional qualifications especially education that prepares the potential retiree in financial management, management of 'excess time', entrepreneurship and counselling". Imel (n.d:4) justifies that "since the activities usually take place prior to retirement, they are frequently referred to as "preretirement" (i.e., preretirement education, preretirement counselling, or preretirement preparation)".

Other scholars see retirement education as retirement counseling. For instance, Kwesi and Mankua (2012: 759) state:

> *Retirement counseling is the process of providing prospective retirees with factual information needed to make a pleasant transition from world of work into the world of less rigorous occupational schedules retirement. The concept includes a review of all insurance policies, management of personal income during retirement, explanation of the retirement process, general information about social security, Medicare coverage and acquisition of life skills needed for optional adjustment to retirement roles.*

Given the scenario above, we can safely infer that retirement education is a mosaic of various interpretations as illustrated by the various definition of different authors. According to Peterson (1983:206), "preparation for retirement education is one of the most common forms of organized instruction for older adults".

## 2.4. The significance of retirement education

There are many benefits associated with offering education to workers in preparation for post-retirement life. Formal retirement programs have specific benefits for employers as well as employees. Reasons employers might offer financial education to employees could include improving employees' motivation, loyalty, and morale by demonstrating concern for their welfare; communicating the substantial value of pension benefits; or responding to employees' request for assistance with financial planning (Bernheim and Garrett 2003 Cited by Olsen & Whitman 2007). Other benefits include improved employee relations and morale, improved productivity and the fulfilling of a social responsibility (Research and Forecasts, 1979). The literature above demonstrates that preparing workers for retirement has mutual benefits for both employers and employees and promotes sound industrial relations.

Programs that have been successful in educating workers about their future shows that the findings are extremely consistent that people are better prepared. A 2005 review of the 2004 Retirement Confidence Survey found that those who estimated their needs prior to retirement as a result of education had abundant savings, higher confidence, higher household income, and even overall better health (Kim & Kwon, 2005). Other examinations of programs have also found the effectiveness of personal finance and retirement education in the office. A survey by the International Foundation of Employee Benefit Plans published that those who actively participate change their savings goals and attitudes toward retirement for the better (Krajnak, Burns, & Natchek, 2008).

Elvis (2011) disclosed that through retirement education programmes, the orderly development of retirees in their union is ensured. With it, general standard of living of retirees can be raised.

It enhances retirees' skills, knowledge, techniques, and hence, high productivity is ascertained. Echoing Elvis (2011), Imhabekhai (2008:7) submits that:

> *"Retirement education programme provides retirees the opportunities to acquire new skills relevant to their day-to-day operations and also to renew out-dated and irrelevant skills". With those skills retirees will become more proficient, efficient and effective in carrying out their private duties. In addition, retirement education programme aims at producing an educated, informed, professional and self-reliant group of retirees whose eyes are opened and always at alert to resist any form of oppression".*

Ali (2014) citing Agada (2006) equally intimates that retirement planning if given priority will facilitate a sure smooth landing for retirees. Attendant's opportunity benefits of effective and functional retirement plan include;

i. Good health in post- retirement life;
ii. Adequate security provisions for life after retirement;
iii. Provision of some kind of pre-occupation (or vocation) by removing the burden of idleness in post- retirement years;
iv. Reduce concern for money;
v. Eliminate feeling of uselessness and not being tolerated or wanted.

In their study, "the role of information on retirement planning: evidence from a field study", Collins and Urban (2015) shows that an information-based intervention increases reported retirement plan participation, emergency savings, and using a budget. These results suggest that retirement education programs may be an effective strategy to increase retirement planning and saving behaviour.

**2.6 Factors Necessitating the Need for Retirement Education**

A study by Chingezhi (2008) focused on the plight of pensioners in Zambia. Using a sample of 200 respondents who were pensioners by administering self-completion questionnaires to solicit data for the study. The data collected were treated using descriptive statistics. The findings show that the standard of living for retirees reduced in retirement due to reduced income. The study further revealed that the standard of living for pensioners drastically reduce after attaining retirement age given that their pension entitlements are much less than their final pensionable salaries at the time of termination of their employment. However, this study does not necessarily state exactly what measures need to be taken in order to improve the welfare of the retirees as its main objective was to assess the plight of retirees in Zambia.

Similarly, Milazi (2014) conducted a study which devoted its attention to establishing the livelihood impacting-social exclusionary outcome enhanced within Zambian social security pension system by identifying the challenges that civil service teacher retirees face in accessing pension benefits. The author had a sample of 22 respondents from whom data was collected qualitatively using interviews and document review. The findings of this study indicated that retirees struggled to provide basic needs for their families due to delayed pension benefits. The study further showed that the coping mechanism employed by these civil servants included pursuing relevant offices, passively waiting, borrowing, small scale farming and small businesses. Although the study does include small scale farming and small business as some of the adapting techniques used by retired teachers, it does not state whether these civil servants had prior training or skills in business management and agriculture.

Ndazye (2014) also conducted a study "Legal analysis of payments of the NAPSA benefits". The study outcome clearly demonstrated that retirees were destitute due to delayed payment of pension benefits. This study clearly shows that most retirees are dependent on social security services as their only retirement plan and that civil servants do not have other personal saving options.

A number of transitions about ageing are associated with finding a new meaning after retirement, the fear of social isolation and significant losses, health issues, financial insecurity among others. These are confirmed by a study set out to examine the similarities and differences in the concept of 'ageing well' in seven Latin American and three European countries, identifying the differences in younger and older participants (Fernandez-Ballesteros et al., 2010). The results of this study provide evidence of considerable consistency across countries, continents and ages that health, independence, social relationships and life satisfaction appear to be the most widespread and consistent components of ageing well as it is valued by the elderly themselves.

Kwesi & Munkua (2012) carried out a study whose purpose was to explore retirement planning, challenges, and counseling among teachers of public schools in the Sekondi Circuit in the Western Region, Ghana. They found that the major retirement counseling that teachers in the Sekondi Circuit receive is the discussion on conditions of service and the retirement benefits based on Social Security Pension Scheme. Furthermore, it was revealed that teachers exhibited poor attitude towards savings, lack of knowledge in investment decisions, ignorance of what to do with pension money, and difficulty in time management and that they do not have any

other ways of securing their future when they retire from active service. Thus, it was suggested that the education directorate should counsel all the teachers they recruit once they offer them appointments and strengthen the Counseling Units of the Ghana Education Service in order to help teachers plan and prepare for their retirement.

Previous research has indicated that there seems to be no commitment in terms of policies and programs on how to address the question of ageing (Mapoma & Masaiti 2012). This view is supported by Chirwa & Kalinda (2016) and Akuraun & Keneth (2013) who writes that the elderly seem to be left out of health related programmes, specifically HIV/AIDS statistics and programmes and that retirees have some post-retirement challenges pestering them, and the government was not giving retirees adequate attention they deserve (Akuraun & Kenneth, 2013).

Buckley (2002) also found that the Social Security and Pension income cannot help solve all the problems faced in retirement. This in itself is clear indication that there is need for something beyond the social security and pensions schemes if the problems that retirees face after disengaging from active employment are to be addressed. This is further buttressed by mapoma& Sorkin (1999:82) who contend that the "limitations for social security as a retirement income is that the government did not design Social Security pension benefits to provide an adequate income for a comfortable retirement, but as a supplement to your income".

## 2.7 Retirement Education Programmes

Since many Americans save for retirement predominately through their employer-sponsored plans, firms have a unique opportunity to help their employees improve their financial and retirement security. A recent survey of 310 U.S. corporations, multiemployer trust funds, and public employers and governmental entities finds that 48 percent of organizations provide retirement security education to their employees (International Foundation of Employee Benefit Plans, 2014). According to Olatomide (2014), employers who often train and re-train their employees towards sustained productivity while in their services, should have also helped the prospective retirees in their employment to be productive after leaving their service through pre-retirement and perhaps post-retirement education. From this statement, it can be concluded that it is the responsibility of the employer to provide opportunities to workers that help them adjust to life after work.

Mambwe and Mwape (2016) investigated the preparation level, survival skills, and entrepreneurial knowledge among retired teachers in Zambia, as well as the success of their post-retirement business ventures. Their conclusion demonstrates that most retired teachers lack survival and entrepreneurial skills to manage their business ventures. The study further revealed challenges that have bedevilled retirees inter-alia; lack of pre-retirement entrepreneurial training; lack of pre-retirement counselling, and; poor planning for retirement life were found to be the major hindrances to retired teachers' success in managing their business ventures. The study by Mambwe and Mwape (2016) clearly shows that there is lack of retirement education in the teaching service. The point of departure between this study and the current study lies in in the fact that the other was conducted among workers in the Teaching Service Commission whereas this study is conducted among workers in the Public Service Commission. Therefore, what is obtaining in the Teaching Service Commission may not necessarily reflect the happening in the other service commission. It should be noted that this study stands on the opposite end with the current study as it intends to fill the gap unearthed through the challenges.

Similarly, Chongo (2013) conducted a study to find out whether serving teachers participated in any pre-retirement education programs. In his study, some basic school retiring teachers indicated that pre-retirement education existed in the teaching service, though most of them could not explain the nature of those pre-retirement education programs. However, nearly all basic and high school teachers refuted the existence of such programs. In this vein, this study stands at variance with this study as it intends to establish the nature of pre-retirement education programs existing in the Ministry of Health under the Public Service Commission.

Tembo (1991) investigated the influence of socio-economic factors in post-retirement adjustment of retired civil servants in Lusaka District. His findings revealed that most retirees adjusted poorly to retirement and further recommended for the formulation of pre-retirement counselling education programmes in organizations to prepare workers for retirement. It is worth mentioning here that although this study comprised retirees from all the ministries or service commissions in Lusaka, it is difficult to tell whether those from Ministry of health were a part. The findings' recommendations demonstrate a lack of pre-retirement education programmes in the civil service, a gap that this study intends to fill. Akin to this is Chombo (2017) whose study, "a sociological analysis of teachers' preparedness for retirement from the teaching service in Kabompo District of North-Western province, Zambia" found that the teachers nearing retirement in Kabompo District were not prepared for retirement. Most of

them indicated that they did not have alternative means of covering living expenses in retirement apart from the pension benefits. He recommended that through Future Search Zambia, the government should ensure that teachers are exposed to compulsory pre-retirement education aimed at equipping them with various coping skills in retirement. However, the current study is a follow up to the recommendations made by Tembo (1990) and Chombo (2017) as it intends to establish the training needs of workers in the civil service.

Furthermore, a study was conducted by Diko (2013) on *needs assessment for pre-retirement programme in the South African Police Service.* The findings of the study proved beyond reasonable doubt that pre-retirement programmes in the South African Police Service were lacking and that this leads to the exit of personnel from the organization even though they are not prepared for retirement. Although Diko (2013) established that pre-retirement education programmes were lacking in the South African Police Service, these findings cannot be generalized to the Zambian setting owing to the geographical differences and that what is happening in South Africa may not necessarily be a reflection on Zambia.

In Nigeria, a study conducted by Ajanigo (2016) whose title is "Retirement Education Programmes for the Empowerment of Retirees in Kogi State of Nigeria" shows that retirement education programmes exist in the Nigerian civil service. The programmes range from family education, entrepreneurship education and cooperative education. Also, Josephine & Igbani (2014) carried out a study on "pre- retirement entrepreneurship skills development and its relevancy to serving directors in the Nigerian public service: The Bayelsa Experience. The purpose of this study was to determine the relevancy of pre-retirement entrepreneurship skills development for directors on life before retirement in the public service. Moreover, Inaja & Rose (2013) investigated the "Perceptions and Attitudes towards Pre-retirement Counselling among Nigerian Civil Servants" whose results showed that civil servants' perception of retirement significantly influences their attitude towards pre-retirement counselling with respect to income and expenditure management, health related issues, management of loneliness and change in physical environment. These studies further validate the availability of retirement education programmes in the Nigerian Civil Service.

In Kenya, there is evidence suggesting to the fact that retirement education exists in the Kenyan Civil Service with workers having minimal or little access. Thuku (2013) in her study "Influence of Retirement Preparation on Happiness in Retirement: a case of Nyeri County, Kenya" found that less than half of the respondents (47%) had access to retirement planning

information. Employees in the public sector were the most affected with 67% of those interviewed reporting not having had access to retirement planning information, compared to the private sector where only 38 percent had no access. This implies that retirement planning information is still not very accessible to employees especially those working in the public sector. Although her study, Thuku (2013) made a noteworthy indication to the fact that retirement education exists in the Kenyan civil service, albeit very minimal, the findings her study cannot be generalized to the Zambian setting. Moreover, her study differs with this study as the latter only concentrates on workers in the public service excluding those in the private sector.

The availability of retirement education in Kenya is further supported by Kwesi & Mankua (2012) whose study found that the sort of retirement education or counselling was only restricted to discussion on conditions of service like retirement benefits and Social Security Pension Scheme which is a mandatory government policy.

The Council for Adult and Experiential Learning (2009:11) notes that there are several examples of workshops that have been designed to help mature workers figure out what they will do during retirement. The workshop addresses topics such as finding work that matters (paid or unpaid), self-employment, community activism, wellness and financial planning. Kremer and Harpaz (1982) states that the content of a proposed pre-retirement counselling programme, should contain retirement issues like, health care, budgetary arrangements, leisure activities, family relations, pension rights. Moreover, Falk & Falk (2002) and Hank & Erlinghagen (2009) argue that older persons increasingly engage in volunteering activities to improve their social networking, as well as meeting the full obligations of grandparenthood to solidify further their familial relationships.

Imel (n.d) states that a number of areas of common concern to most retirees are covered in retirement preparation programs. Brahce (1983) quoted in Imel (n.d:4) lists these areas as:

> **Financial**- Retirement preparation programs can assist individuals to make adequate financial plans for retirement as well as prepare them for living on reduced income, Financial planning has taken on added importance due to inflation and increased life expectancy, and it should begin well before retirement. In addition to information about retirement income from Social Security, pension, annuities, or investments, this area might also cover legal aspects such as drawing up a will, creating a trust, gift and estate taxes, and income tax benefits of the elderly.

> **Relationships**-Retirement brings changes in interpersonal relationships. It may mean disruption of long-standing social contacts with relatives,

friends, and work associates. Also, retirement frequently means increased contact with spouse and other family members. Retirement preparation programs can provide a forum in which individuals can discuss these changes. Many programs point out psychological changes that come with retirement and emphasize how adjustment can be facilitated.

**Self-Concept**-Because self-concept is often tied to work roles, retirees may need assistance in developing new avenues for expressing themselves and increasing self-esteem. The loss of the work role needs to be acknowledged and discussed. Discussions can include feelings people have about their jobs, alternative roles available in retirement, and the process of replacing the work role. Retirement preparation programs may suggest viable alternatives to the work role, such as participating in volunteer activities, becoming politically active, or engaging in educational pursuits.

**Physical Changes**-Even though individuals may experience relatively good health during retirement, they still need to be prepared for physiological changes that come with age. Discussion of health problems common to the elderly are also helpful in, -preparing persons for the future. Because existing stereotypes cast the elderly as ill, dependent, and disabled, sometime should be devoted to assuring participants that they might expect to make only modest accommodations to health conditions during retirement.

**Life-style Changes**-During retirement many persons experience changes in their life-styles. These may be voluntary, such as changes in living arrangements, or forced, such as the loss of a spouse through death or divorce. Leaders of retirement preparation programs can prepare individuals for life-style changes by discussing possible life -style alternatives. Participants can clarify their feelings about possible changes prior to retirement in order to make appropriate decisions when the time comes.

Imel (n.d) further postulates that the other foci for retirement education programmes may encompass consumer information, legal rights, mental health, nutrition, career and part-time work opportunities, human sexuality, spiritual needs, and community resources. In a like manner, Kevin (1975) acclaims that of special concern were pre-retirement education programs such as financial planning, coping with the problems of daily life, health, nutrition, and consumer education subjects. Quoting Bayer, Bernheim and Scholz (1996) Muller (2001/2002:52) posits that

> "Retirement education includes a variety of topics. In 1995, nearly all employer-sponsored programs covered asset allocation, and 95 percent explained risk and risk tolerance. Eighty-eight percent discussed basic investment terminology and explained the characteristics of the pension plan, and 73 percent showed employees how to calculate income for retirement. But only 39 percent specifically addressed the impact of spending pension distributions before retirement" (Milne, VanDerhei, and Yakoboski 1995).

This seems to be in agreement with the assertions of Chombo (2017), Museya (2014) and Mukuka (2002) who argued for retirement and risk management programmes and encourage strategies that reduce risk such as discouraging withdrawing from savings, selling of assets, borrowing and calling on support networks. Another risk coping approach advanced, although informal as it may seem, include a social security scheme commonly practiced in Zambia known *'Chilimba'* (Mukuka et'al 2002).

Quoting Kalt and Kohn (1975) Cox and Russel (1982:3) notes that the topics covered involve several subjects found to be important to participants but which are usually not offered in pre-retirement seminars such as housing, legal matters, leisure and volunteer work and health. The program also discusses finances, including budgeting on a fixed income.

Marshal (2013), grouped retirement education programmes into three components which include; family life education, entrepreneurship education and cooperative education. Family life education (FLE) as any effort to strengthen family life through education or support, and can include anything from teaching about relationships in schools to providing a parent's day out (Marshal, 2013). Providing another definition of family life education is Oniye (2010) who states that family life education is a form of community education, both preventive and developmental in nature, intended to educate the public on the importance of family life and how it can be sustained.

On the other hand, the European Union Commission (2011) sees entrepreneurship education as a kind of retirement education organized to provide retirees with the knowledge, skills and motivation to encourage entrepreneurial success in a variety of settings. Variations of entrepreneurship education are offered at all levels of schooling from primary or secondary schools through graduate university programs.

Cooperative education according to Lemony (2011) is defined as "a structured method of combining classroom-based education with practical work experience". A cooperative education experience, commonly known as a "co-op", provides academic credit for structured job experience. Cooperative education is taking on new importance in helping young people to make the school-to-work transition, service learning, and experiential learning initiatives (Salmon, 2010). Cooperative education is also the use of active participation methods in which retirees learn how to work together to solve problems. This is normally founded on the principles of retiree's rights, equality, equity and participation in decision-making (Lemony, 2011). Its methods include game playing, expressing opinions, democratic participation,

sharing, ensuring students all have an equal opportunity to take part, and conflict resolution (Ajanigo, 2016).

Most articles address retirement education programs in the workplace, not college, where most other learning takes place. Some colleges do offer courses on broad financial education, which may touch on the subject. One survey benchmarked graduating students' retirement knowledge, motivation, and preparedness before and after taking a semester long Personal Risk Management and Insurance course. The percentage of business students that felt comfortable rose from 42.3 percent to 82 percent after completion (Power, Hobbs, & Ober, 2011).

Similarly, a study was conducted in Texas supporting the results that students generally have little financial planning knowledge until enrolled in personal finance classes. This is partly because students learn how to manage others' funds and fail to recognize how to relate the information to their own personal life. However, this single investment course made a measureable difference in realizing the issue of retirement for scores on surveys nearly doubled from the beginning of the semester to the end (James, Hadley, & Balasundram, 2002). It was not noted that either of these classes were in fact a requirement for graduation. The selected university in this study offers a "Retirement and Estate Planning Class," although this is also a semester long class and doesn't focus on personal retirement planning but rather that for the intended purpose of helping clients.

Chongo (2013) also found that retirement education exists in forms such as training of trainers in government ministries and departments, HIV/AIDS awareness programmes, social and business counselling, social/ business and entrepreneurship programmes. Inaja & Rose (2013) also recounts that counselling is another form of retirement education that civil servants in Nigeria undergo. Results of the study shows that counselling had a positive influence on civil servants' income and expenditure management, health related issues, management of loneliness and change in physical environment. Cox and Russel (1982) is also in agreement that counselling is one of the major forms of retirement programs although they segment it into three major forms; publication and guidebooks, individual approach and group approach (p,2).

Hunter (1965) conducted a pilot study entitled "A Pilot Project of Scovill Manufacturing Company and UAW Local1604 in Waterbury, Connecticut". The primary objective for the two-week training program was to develop leadership for retirement education programs which were to be offered to all employees of Scovill Manufacturing Company at Waterbury, Connecticut. A goal was established of training a minimum of six leadership teams, each team

made up of one person from management and one person from labour. The need for as many as six leadership teams to conduct programs was underscored by the fact that there were approximately1,000 employees in the Waterbury divisions of Scovill who were 55 years of age and older and eligible for the program.

The two-week training program was divided into several phases--1) orientation, 2) demonstration,3) practice, 4) program development, and5) training evaluation. The Demonstration Phase. Following the orientation phase six days were devoted to demonstration and practice phases. During the morning of each of the six days the staff conducted a demonstration program with a group of Scovill employees on the following topics:

a. Work and Retirement--An Introduction to the Program.
b.  Physical and Mental Health
c. Family, Friends, and Living Arrangements
d. Financial Planning.
e.  Legal Affairs of Older People
f. The Good Use of Leisure Time and Summary

A study was conducted by Mambwe and Mwape (2016) revealed that 54 (76.0%) were running some form of business venture, whereas 17 (24.0%) where not engaged in any form of business. Those who indicated running some form of business venture were asked to indicate exactly what type of entrepreneurial activities they were engaged in. The results showed that of the 54 (76.0%) respondents who were engaged in entrepreneurial activities 17 (31.5%) were in the agro-industry and crop farming, 11 (20.4%) were running shops, 8 (14.8%) were in the poultry business, 5 (9.3%) were involved in transport business, and 3 (5.6%) were running piggeries. Further, 2 (3.7%) respondents indicated engagement in hospitality, real estate, and running a school; and 1 (1.9%) respondent identifying engagement in construction, cross-border trading, media business, and selling books. However, among other challenges the findings of the study confirm that the respondents lack business management skills. In this vein, this study is contrasted with study at hand as it tries to fill this gap by overcoming these challenges and develop a training program.

**2.8 Instructional Techniques used in retirement education programmes**

**2.8.1 Characteristics of Adults**

Lawler (1991:11) notes that adults have the following characteristics:

a. Adults have many roles and responsibilities in their lives, education being only one, and usually not the major task at the time of its undertaking. In contrast, children and youth have education as their major responsibility.

b. Adults are usually motivated by a pragmatic desire to immediately use or apply their knowledge or skill. As children, we learn Information and skills which build over the years, preparing us for our future adult roles.

c. Adults are usually prompted by a transitional event in their lives to seek education. Events such as divorce, job change death, or moving, can be cited as reasons for learning. Children and youth have a formalized education plan that proceeds without much influence from transitions in their lives.

d. Most adults attend an educational event voluntarily. Children and youth usually have compulsory education.

Knowles (1980:44-1)) specifically cited four assumptions about adult learners that place them apart from children and youth. His famous ideas on "andragogy," the assumption that adults learn differently from how children learn, are still influential today in the field of adult education. He characterized adult learners as:

i. having a self-concept which moves from being one of a dependent personality toward being a self-directed human being;

ii. accumulating a growing reservoir of experience that becomes an increasingly rich resource for learning;

iii. orienting their readiness to learn to developmental tasks of their social roles;

iv. Changing their perspective from one which postpones the application of knowledge to one which sees the immediacy of knowledge application.

**2.8.2 Types of Learning Methods**

According to Stephens (1989) and Stephens (1996:536) there are three groups of learning methods. These are expository methods, direction methods and discovery methods. Expository methods refer to methods like lecture, talk with group participation and demonstration in which the content of what is to be learnt is presented to the learner. Direction methods, on the other hand, refer to a method where the content of what is to be taught is so structured that learning

outcomes are predetermined. For example, discussion methods, skill practice, role-play, group tasks and activities. With discovery methods, the learner explores issues to be learnt usually through self-direction, simulation and gaming.

Elsewhere, Jarvis (1995:139) also provides a threefold classification of teaching methods viz. didactic, Socratic and facilitative or experiential. The didactic method is a teacher-centred approach to learning where detailed information on knowledge to be learned is presented to learners. It is more prevalent in traditional classrooms. With respect to the Socratic approach, however, teachers help students to deduce information through questions and arrive at conclusions. In facilitative or experiential teaching, the teacher facilitates the learning process but is not in control of the end results. He further postulates that "both the didactic and the Socratic approaches are teacher-centred and may lead to the teacher's perception of reality being accepted by the students, although the Socratic is more likely to result in conclusions other than those held by the teacher – whereas the facilitator and the experientialist have little control over the outcome of the learning".

Stephens (1996), Knowles (1980) are in agreement that adult teaching should be learner-centred rather than teacher-centred. The teacher should be a facilitator and one of the resources among several. Both teacher and learner must work in partnership. Finally, methods of learning must be mainly self-directed and rely mostly on the learner's experience. To this effect, Brookfield (1984:192) states that:

> …Lindeman rejected the notion of education as a merely additive process and that he felt lectures and mass teaching should be automatically eliminated as adult education methods. Discussion was the method unique to adult education and the only setting appropriate for the adoption of discursive techniques was the small study groups. In the *meaning of adult education* (1926a) Lindeman wrote enthusiastically of the study circles and tutorial groups' characteristic of the Danish folk-high Schools and the British Workers' movements. The discussion circle was proposed as "the setting for adult education, the modern quest for life's meaning (1926a, p31). In this setting small groups of aspiring adults learned through the analysis of pertinent situations while reflecting upon their experience….

According to Phiri (2015:13), there are two major categories of teaching strategies namely; participatory and non-participatory strategies. *Participatory teaching techniques are also known as active or learner-centred techniques. On the other hand, non-participatory are also known as passive or teacher-centred techniques. In Frierian theory of education, active teaching strategies fall under his 'problem posing' approach to teaching while passive*

*teaching strategies are categorised under what he called a—banking approach to teaching (Cascone 1990, Friere 1970).*

## 2.8.3 Format of retirement education delivery

Since workers who are retiring or have retired are adults, therefore literature reviewed on the retiring or retired workers' preferred instructional technique of training delivery is that on teaching adult. Adults are different from younger learners, this consequently means that even the way content for adults is delivered should be different. Lindemen (1926), rejected the notion of education as a merely additive process and felt lectures and mass teaching should be eliminated as adult education methods.

Workplace financial education implies more than retirement workshops or retirement related Information…These workplace financial education programs include retirement benefit statements, brochures, newsletters/magazines, seminars or group meetings, workbooks or worksheets, investment advice, internet services, software programs, videos and CD-ROMs. (Kim, Kwon & Anderson, 2005) Indeed, in recent years, professional advice has been desired by many employees who prefer personal interaction with experts (Helman & Paladino, 2004).

Various adult teaching methods are employed in adult teaching in Nigeria. Prominent among these teaching methods are lecture, simulation, project and drama methods. Project method was identified as the most effective adult teaching method used in adult teaching in Nigeria. Next on the ranking is the simulation, followed by drama and the lecture method (Zuofa & Olori 2015).

Badu-Nyako & Torto (2014), in their study "Teaching Methods Preferred by Part-Time Tertiary Students in Ghana", found that even though the lecture method dominates part-time study, the discussion method is the most preferred method followed by the lecture method. His study also revealed that students are also of the view that print with study guides facilitates learning. And that here is also overwhelming supports for the use of the internet were it is readily available.

The study by Krajnak, Burns & Natchek (2008) revealed that group meetings and workshops are the most popular method of program delivery in the workplace although web-based tools are gaining in popularity.

**"**Students teaching students", now being used as a new, educational technique at lower school levels, has long been used in adult education (Warren, 1970:12). Here teachers make use of

background resources and skills of former students. Sharing of ideas and works and works of art is thus continued from class to class and makes for a large, loyal and active alumni group.

Olsen and Whitman (2007:64) opine that "financial education can be offered using a wide range of media, such as print materials or seminars, and the method through which it is provided will depend on the employer's resources and who will be using the information. The delivery method can be customized according to demographic factors such as the age of the employees or the language they speak". Also Arone (2005) cited by Olsen and Whitman (2007:64) notes that the Types of program deliverables can include generic print publications (newsletters, guides, workbooks); personalized print items (individual benefit statements, retirement projections); group learning settings (live workshops or seminars, online sessions); individual learning (CDs, videotapes, audiotapes, Web-based self-study modules); telephone services (1-800 numbers); individual counseling with financial planners; and Web based tools. Maki (2004) found that the use of news letters can raise participation to the employer's retirement savings plan.

Maki (2004) further notes that retirement seminars are the most effective means of communication, raising participation rates by 8 percentage points and contribution rates by 0.66 percentage points. In their study, Bayer, Bernheim, and Scholz (1996) shared similar views that frequent seminars have a consistent and positive effect on participation in self-directed plans.

Olsen and Whitman (2007) point out that a 1994 EBRI study on the educational efforts within DC plans found that 92 percent of employees receiving educational materials report reading them. Among those who read the materials (or attended seminars), 33 percent report that the materials led them to increase their plan contributions and 44 percent said it led them to change their asset allocation.

The potential of new technologies for the expansion of learning opportunities should be explored...some of the obstacles which are significant for older learners, such as mobility… (Schuller and Bostyn 1992: 390).

E-learning includes numerous types of media that deliver text, audio, images, animation, and streaming video, and includes technology applications and processes such as audio or video tape, satellite TV, CD-ROM, and computer-based learning, as well as local intranet/extranet and web-based learning (Warren 1970:38).

Muller (2001/2002:51) views retirement education as "employer- sponsored seminars… attending seminars and using employer-provided materials which lead to an increase in their contributions". Quoting Bayer, Bernheim and Scholz (1996) Muller (2001/2002:52) posits that

> *"Some firms use only written materials such as brochures and pamphlets, and others offer workshops and seminars, Internet work sites, or one-on-one financial advising. In 1993, approximately 65 percent of pension plan sponsors provided newsletters, and 44 percent offered seminars to all workers.*

In addition to the booklets, other instructional aides were used. "Movies were shown at some point of the session to stimulate discussions of (1) different ways of reacting to retirement, (2) problems associated with living with one's children, and (3) ways of remaining active and self-fulfilment. At the session of on the use of leisure time after retirement, exhibits of supplementary earning activities and leisure time handicrafts, arranged largely through the efforts of the participants themselves, were shown and exhibitors were given the opportunity of telling the group how they got started and what their activities meant to them. The presentation of autobiographical sketches by the retired workers from the same occupational and social class, selected for their ability to demonstrate specific kinds of desirable adjustment to retirement, effectively illustrated that older workers have personal resources upon which they can draw in order to make satisfactory adjustment to retirement. Special resources persons were invited to lead some of the discussions (Monthly Labour Review, 1957:847).

Gilmore (1980:196) claims that these courses could be placed on an informal and formal continuum from the viewpoint of implementation. He further asserts that "as in everyday education course a lot is done in small groups, different types of methods are applied to different parts, speakers serve especially to stimulate discussions among the participants and to answer their questions. There are a number of matters which come up several times for discussions from different points of view, for instance, the changes which will arise as a result of retirement".

### 2.8.4 Studies on Instructional Techniques in Adult Education

The study by Phiri (2015) found that despite tutors in the UNZA extension education programme using a repertoire of different pedagogical strategies from both the teacher-centred and the student-centred approaches to teaching, instructor-centred (i.e. lecture and dictation) teaching techniques were the most dominant. He also established that both learner-centred and teacher-centred teaching techniques were preferred by some students but most students

preferred active teaching techniques more than the passive ones. Furthermore, he established that both categories of teaching techniques were perceived to have both merits and demerits but participatory techniques were perceived to have more positive influence on the learning process of learners than instructor-centred pedagogies. Perhaps the reason why this was so is because his study was conducted in an institutional setting made of participants with different demographical make-up such as age while the current study focuses on participants aged 45 years and above.

Kim, Kwon, and Anderson (2005) quoted in Burke and Hung (2015:9) examine data from the 2004 Retirement Confidence Survey, cosponsored by the Employee Benefit Research Institute, American Savings Education Council, and Matthew Greenwald & Associates. In their sample, 63 percent of workers never received workplace financial education or investment advice; 24 percent of respondents received only educational material, information, or seminars; and 13 percent received professional investment advice for retirement purposes, in addition to educational material, information, or seminars. The same study further found that individuals who received both workplace financial education and professional advice had higher levels of retirement confidence than individuals who received neither education nor advice.

A recent survey of 310 U.S. corporations, multiemployer trust funds, and public employers and governmental entities finds that 48 percent of organizations provide retirement security education to their employees (International Foundation of Employee Benefit Plans, 2014). The study also finds that voluntary classes and workshops are the most common methods of providing workplace education and that financial education is more likely to be provided by larger organizations than smaller ones. Allen and Garrett (2003) find that the availability of workplace financial education is highly correlated with the availability of an employer pension.

Allen et al. (2013) assessed the effect of preretirement education programs at five large national employers with between 8,000 and 40,000 employees. The authors found that the programs increased financial knowledge immediately following the training: more than two-thirds of respondents improved their scores on a ten-item financial-knowledge measure after the program. The authors also found that in comparing attendees' reported retirement plans pre- and post-seminar, 31 percent of attendees changed their planned retirement age, and almost 37 percent changed their planned age at which they would claim Social Security. On average, both planned retirement age and planned age to claim Social Security increased.

Prawitz and Cohart (2014) investigate the effects of financial courses offered by a large publishing company. Of the company's 1,310 employees, 995 completed an online questionnaire before the financial-education program and one questionnaire after. The authors find that workshop participants were more likely than nonparticipants to engage in positive financial behaviours following completion of a course. For example, participants were more likely to have started or updated a budget and increased self-reported retirement contributions, as compared with nonparticipants. Aside from Phiri's (2015) study, all these studies done on instructional techniques were done from outside Zambia and as such those findings cannot be generalized to the Zambian context.

## 2.9 Critique of Research on Retirement Education in the Civil Service

Soheir, Gehan, Mohamed and Manal (2012) conducted a study on preretirement education program for faculty of nursing employees in El-Minia University. This study aimed to assess, plan, and implement a pre-retirement education program, and evaluate its impact on employees' knowledge, skills and coping mechanisms for healthy, happy and financial confidence retirement. It was a quasi-experimental study design; the studied sample included all permanent employees (n= 55) of Faculty of Nursing in El-Minia University. A pilot study was done on 10 employees. The remaining (n= 45) were categorized randomly into six groups. The study-strategy included pre-test, and one-month follow-up post-test. This study was conducted around one and half years and the data were collected through; (1) an interviewing questionnaire sheet which covered, Socio-demographic characteristics, employees' health, and financial readiness for retirement. (2) "Retirement Readiness Test for Cops" scale. (3) An observational Check list for practices of Psycho-physical health promotion. Results denoted that the socio-demographic characteristics of employees, more than half 57.8% were 44 between 35 to less than 50 years old, and 60% of them were male. Also, more than half 55.6% graduated from secondary school and 77.8% work as administrators while the rest of them 22.2% are workers. More than one third 37.8% doing periodic examinations and laboratory investigations after the program. There are significant differences between pre-test and follow-up test, in doing regular exercise and in saving money on a regular basis ($P \leq 0.05$). There are highly significant differences in performance of psycho-physical health promotion procedures ($P = 0.00$), except in Kegel exercise ($P \_ 0.05$). There are significant differences in employees' cops for satisfactory retirement in between pre-test and follow-up test ($P \leq 0.05$). There are significant differences also, in relation between employee's age and their cops for satisfactory retirement ($P \leq 0.05$) in follow-up post-test, while there aren't significant differences in relation

between cops and employee's level of education (P _ 0.05). Soheir, Gehan, Mohamed and Manal's (2012) experimental study suffers shortcomings in the methods used to collect data and as such lack a detailed and intensive analysis of retirement education as a phenomenon. For instance, this study used a quasi-experimental study design, while a mixed method approach was adopted in the present study. Data in the study was collected through (1) an interviewing questionnaire sheet (2) "Retirement Readiness Test for Cops" scale. (3) An observational Check list for practices of Psycho-physical health promotion, while data in the present study was collected through questionnaire and interview guides allowing an in-depth understanding of the problem at hand.

Akuraun & Kenneth (2013) conducted a study on effective management of life after retirement and its impact on retirees from the public service: A case study of Benue State, Nigeria. The objective of this research was to explore the concept of retirement, ways through which employees can prepare towards retirement and the post-retirement strategies. Survey research method was adopted. Both secondary and primary data was used in the study. Questionnaire was used for data collection. Disproportional stratified sampling method was adopted in selecting the sample. Simple percentages and the chi-square statistical test were used for data analysis. The findings of the study discovered that retirees have some post-retirement challenges pestering them, and the Government was not giving retirees adequate attention they deserve. One of the major weakness of this study is that it has fundamental flaws in terms of its design and makes it only limited, a weakness inherent in the case study research designs, to the case of Benue in Nigeria. As such, it makes generalization of such findings to others countries including Zambia problematic. The present study utilized a mixed methods research methods research design, a strategy that seeks to compliment the weaknesses that come with research designs like case studies by collecting both qualitative and quantitative data.

Thuku (2013) conducted a study on the influence of retirement preparation on happiness in retirement: a case of Nyeri County, Kenya. The aim of this study was to assess how preretirement preparation influences retirement happiness in Kenya and to recommend ways of improving the quality of life in retirement. The study employed a descriptive survey design. The retirees were randomly sampled in Nyeri County, Kenya using systematic random sampling and data was collected using questionnaires. Data analysis was done using the Statistical Package for Social Sciences (SPSS). The findings revealed that; age, gender, marital status, parents' socio-economic status, availability of retirement information, monthly income,

retirement planning and the availability of reliable social support systems significantly influenced retirement happiness. Again, the most notable weakness of this study lies in its design. This study used a descriptive survey design implying that only quantitative data was gathered. On the contrary, the present study employed a mixed method study design in order to have a clear understanding of the problem being studied.

Olatunde and Onyinye (2014) carried out a study on problems and prospects of retirement adjustment on families of retirees among civil servants in Ekiti State, Nigeria. The purpose of this study was to investigate the problems and prospects of retirement adjustment on families of retirees among civil servants in Ekiti State, Nigeria. A descriptive survey method was adopted for the study. Data for the study were collected from primary and secondary sources. A total number of four hundred (400) questionnaires was administered in this research work, out of which three hundred and seventy-eight (378) were returned. The questionnaires were administered using purposive and stratified random sampling techniques. Descriptive and frequency tables, using percentages were adopted in the analysis of the data collected. Results from the study revealed that delay in payment of pension; maladjustment and psychological adjustment were some of the problems of retired civil servants in the study area. What makes the present study stand out is that this study has not dealt with retirement education per se but has had its concentration on the problems that retirees grapple with in the civil service. Mention should be made here that problems documented by this and other studies that retirees face have acted as a motivation for this study.

Josephine & Igbani (2014) did a study on "Pre-retirement Entrepreneurship Skills Development and its Relevance to serving directors in the Nigerian Public Service: The Bayelsa Experience". The purpose of the study was to determine the relevance of pre-retirement entrepreneur skills development for Directors on life before retirement in the public service. Descriptive survey research design was used for the study. The population of the study was made up of 2844 civil servants in Bayelsa State Public Service. The sample of the study consisted of 688 civil servants randomly selected from different ministries and parastatals. A total of 688 copies of the research questionnaire was distributed. Primary and secondary data were also collected. The statistical tools used were Chi-square and Correlation techniques. Z-test was used in testing the hypothesis. Based on the findings, entrepreneurial development principles were not properly implemented in Bayelsa State, Nigeria's bid for sourcing an alternative to oil windfall can be actualized by the strengthening and production of interest in small and medium enterprises especially for serving Directors at the verge of retirement, and

Small and Medium Entrepreneurs (SMEs) have strengths, weakness, and can strive to attain optimal productivity. The weakness of this study also stems from its design which is a descriptive survey research design. Such approaches, like it has already been stated, fails to address the problem in a much detailed manner. And as such, the present study present study has taken a more pragmatic approach by using different data sources and methods in order to have a thorough understanding of the phenomena.

In her study, Ajanigo (2016) investigated Retirement Education Programmes for the empowerment of retirees in Kogi State of Nigeria. A descriptive survey design was used. The population of the study comprised 34688 retired civil servants in Kogi State. The sample size for the study comprised of- 260 male retired civil servants and 240 female retired civil servants drawn through random sampling technique. The research instrument used to collect data was a questionnaire. The findings of the study showed that family education programmes, entrepreneurship education programmes and cooperative education programmes empowered retirees in terms of good decision-making skills, self-reliance, reduce poverty, business and career training among others. Data analysis for research questions utilized were mean and standard deviation, while t-test statistics was used to test the five null hypotheses. This study, just like others evaluated, exhibit weaknesses in its research design because it only makes inferences using one strand of data which is quantitative. Such an exposition tend to be inadequate because it does not treat the problem in much detail. What is more, the focus of this study was to investigate whether an already established retirement education programme empowered retirees or not. The purpose which is completely different from our study.

Tembo (1991) conducted a study whose focus was to investigate the socio-economic factors influencing adjustment in retirement among civil servants. More specifically, the main concerns of his study were to investigate the relationship between financial security, occupation background, and pre-retirement attitudes towards retirement on one hand, and adjustment to retirement on the other, as well as the coping patterns of the retirees. In his study a survey design was utilized whose sample size consisted of 90 retired civil servants who were selected randomly.

The results demonstrated that most retirees adjusted poorly to retirement. The data confirmed the relationship between financial security and adjustment to retirement; as well as between pre-retirement attitudes towards retirement and adjustment. Furthermore, the findings revealed that in a quest to compensate for the loss of the job and to retain the prestige and status of a

worker, most retirees tried to find functional and satisfying substitutes for gainful employment such as being engaged in farming and participation in formal organizations activities (Tembo, 1991).

While Tembo (1991) employed a survey design which is totally quantitative, his study did not make an attempt to collect qualitative data that could provide explanations for his inferences. This study therefore stands strong as it uses a mixed method design to draw its conclusions. Our study also, unlike Tembo (1991) who investigated civil servants who had retired, will focus on both civil servants who are still working and those that have retired. That his study also inferred that the majority of retirees adjusted poorly to retirement, it is, therefore, worth noting that this serves as the foundation for the present study.

Additionally, Chanda (2011), in his study whose sample included both retirees and non-retirees conducted in Chongwe District, revealed that several types of survival strategies were used by the aged in rural and urban areas. Senior citizens in Chongwe and Lusaka Districts were found to be trades men and women, while others depended on their extended family members for support and care. This study, therefore, stands in contrast with that of Chanda in the sense that although his study indicated some of the coping strategies used by the aged, it is not known whether these third agers had undergone a planned training to run their businesses. Thus, this study anticipates filling this gap by establishing well planned and designed training programmes responsive to their needs.

Chongo (2013) conducted a study to find out whether serving teachers participated in any pre-retirement education programs. His study revealed that some basic school retiring teachers indicated that pre-retirement education existed in the teaching service, although the majority of them could not explain the nature of those pre-retirement education programs. Conversely, virtually all basic and high school teachers contested the existence of such programs. The current study is juxtaposed with that of Chongo in that it seeks to establish the need for such programs which are not in existence as concluded by Chongo.

Studies carried out in Zambia further provide evidence suggesting that little has been done to equip workers with retirement skills. Mambwe and Mwape (2016), in their study "An assessment of preparation level, survival skills, and entrepreneurial knowledge among retired teachers in Zambia", indicate that 67 (94.0%) of the retired teachers did not receive any form of entrepreneurial training before they retired. Only 4 (6%) indicated that they had received some form of entrepreneurial training before their retirement.

Additionally, Chombo (2017) analyzed teacher's sociological preparedness for retirement in Kabompo District of North-Western Province, Zambia. His sample consisted of 162 participants 40 years and above (94 males and 68 females) drawn from 15 schools and used structured questionnaires and focus group discussions to gather data. The data collected was analyzed both thematically as well as using both descriptive and inferential statistics. His study revealed the following challenges facing teachers in the district; difficult to save money for retirement monthly, too many loans to service, monthly salary was the only source of income, kinship obligations, a feeling of having shorter life span, lower income than expected before retirement, lack of positive attitudes towards savings and investments, and inadequate knowledge of retirement policies and procedures

The study by Chombo (2017) further suggested ways on how teachers can minimize these challenges such as: planning for retirement should begin immediately one is employed, setting targets to be accomplished in their entire working life, upgrade their academic credentials before age 45, avoid over borrowing of petty loans, open up retirement savings accounts immediately they are employed, engage into other income generating activities such as farming, buying and selling of goods and services and learn additional vocational skills e.g. carpentry. It should be mentioned here that these suggested ways of minimizing the challenges that civil servants face forms the basis for this study.

## 2.10 Identified gap and justification

From the review of related literature, it is clear that the research objectives and the problem for this study were not earlier on addressed by other researchers in this area. This is owing to the fact that most of these writings and studies reported findings from foreign countries which could not be generalised and contextualized to Zambia. Additionally, literature related to the study reviewed from local studies shows that their objectives are at complete variance with what the investigator for this study wants to achieve.

Chingezhi (2008), Museya (2014) & Chombo (2017) had their studies concentrated on the challenges that retirees face as well as providing recommendations for managing the same challenges. However, the current study is building on some of the suggested recommendations and going deeper to assess felt needs of these retirees for training. The other study by Chongo (2013) although it was seemingly close to the current study, one of his objectives was to ascertain the nature of pre-retirement education in the teaching fraternity. On the contrary, this study is looking at retirement education which encompasses both pre-retirement education and

post-retirement education among civil servants in the Ministy of Health and not the Ministry of Education, now Ministry of General Education.

Because of this, the review of related literature indicates that there is a population or sample gap owing to the fact that most of the studies were restricted to the teaching profession and not extended to other civil servants in Zambia. For instance, studies by Chongo (2014) Chombo (2017) & Milazi (2014) sampled the teachers and left out other sections of the civil service. Therefore, this study will sample civil servants in the Ministry of Health.

Most of the studies evaluated in Zambia in the field of instructional techniques in adult education have been conducted in educational institutions of learning. What is more, other literature that have been reviewed were done outside Zambia rendering generalizability of much published research on this issue problematic. This paper, therefore, intends to fill this knowledge gap by assessing instructional delivery techniques in retirement education in the workplace.

Furthermore, review of related literature shows that there is a methodological gap on studies done in Zambia with the exception of Chombo (2017) who used a concurrent embedded mixed method design even though his study portrays a population gap. Whereas Chongo (2014) employed a descriptive survey design, Museya (2014) used a case study.

## 2.11 Summary of Chapter Two

This chapter has reviewed literature around the objectives of the study and has identified the gap among other things as there is little that has been done to investigate the needs of workers in the Ministry of Health in Zambia. The next chapter is the methodology describing the procedures and methods used in this investigation.

# CHAPTER THREE: METHODOLOGY

## 3.1 Overview

The preceding chapter reviewed literature and highlighted the gap for the study. In this chapter the methods and procedures that were used to conduct this study are discussed. The chapter, therefore, is delineated into research design, target population, sample size, sampling procedures, data collection procedure, data collection instruments, procedures for data analysis, and ethical considerations.

## 3.2 Research Design

A research design is a plan or strategy which moves from the underlying philosophical assumptions to specifying the selection of respondents, the data gathering techniques to be used and the data analysis to be done (Maree, 2007). This resonates with Gelo et al., (2008) who asserts that a research design is the plan of action or structure, which links the philosophical foundations and the methodological assumptions of a research approach to its research method.

In this study, a "*mixed methods design*" was used, which is "*a procedure for collecting, analyzing, and "mixing" both quantitative and qualitative methods in a single study or a series of studies to understand a research problem*" (Creswell & Plano Clark 2011 quoted in Cresswell 2012:535). The justification for mixing is that the simultaneous use of both quantitative and qualitative methods provides a better understanding of the research problem for the study. Green, Caracelli & Graham (1989) are in agreement with Tashakkori & Teddlie (1998) that when used in combination, quantitative and qualitative methods complement each other and allow for more complete analysis.

In a mixed methods approach, the researchers build the knowledge on pragmatic grounds (Creswell, 2003; Maxcy, 2003) asserting truth is "what works" (Howe, 1988). They choose approaches, as well as variables and units of analysis, which are most appropriate for finding an answer to their research question (Tashakkori & Teddlie, 1998). A major tenet of pragmatism is that quantitative and qualitative methods are compatible. Thus, both numerical and text data, collected sequentially or concurrently, can help better understand the research problem.

There are three critical issues that need thorough consideration when designing a mixed methods study viz-a-viz: priority, implementation, and integration (Creswell, Plano Clark, Guttman, & Hanson, 2003). Priority means that in a mixed methods design, "the researcher

places more emphasis on one type of data than on other types of data in the research and the written report" (Cresswell, 2012:549). Implementation denotes whether the quantitative and qualitative data collection and analysis comes in sequence or in chronological stages, one following another, or in parallel or concurrently. Integration refers to the phase in the research process where the mixing or matching of quantitative and qualitative data occurs.

Therefore, this study used one of the mixed methods designs in educational research: embedded mixed methods design, where quantitative and qualitative data will be collected simultaneously, but qualitative data will play a supportive role to quantitative data (Creswell, 2002, 2003; Creswell et al., 2003). The purpose of interspersing qualitative data into the quantitative data was to have it augment or play a supplementary role. Data collection was done concurrently, analysed sequentially and integrated in the discussion.

## 3.3 Population

As Bhattacherjee (2012) puts it, a population is a group of individuals `who have the same characteristic. In emphasizing, Kombo and Tromp (2006:76) notes:

> *a population is a group of individuals, objects or items from which samples*
> *are taken for measurement…. Population refers to an entire group of persons*
> *or elements that have at least one thing in common…. Population also refers*
> *to a large group from which the sample is take*.

The population for Lusaka District was 3781 according to Staff Returns for Ministry of Health in Lusaka District for April 2018. Of this, the total number of workers who were 45 years and above was approximately 942. The population for this study also includes all retired workers and Human Resource Development or Management Officers.

## 3.4 Sample Size and Sampling Procedure

### 3.4.1 Sample Size

Creswell (2012:142) states that "a sample is a subgroup of the target population that the researcher plans to study for generalizing about the target population". The sample size is supposed to be at least 20% of the target population as proposed by Gay (1996). The sample size for workers above the age of 45 was calculated based on Yamane's formula (Yamane, 1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where, n= the sample size, N = the size of the population and e = the error of 5 percentage points.

Therefore, using Yamane's formula of sample size with an error 5% and with a confidence coefficient of 95% (Yamane, 1967), the calculation from a population of 942 came up with a sample size of 281 in- service workers equal to and above the age of 45.

### 3.4.2. Response Rate

After distributing the 281 questionnaires to in-service workers, only 190 In-service workers returned the questionnaires translating into a response rate of 68 % which is according to Mangione (1995) classification a good response rate. A possible explanation for such a response rate is that one of the centres was closed for renovations while at the other centres was due to difficulties attributed to bureaucratic procedures.

In order to improve the response rate, the researcher triangulated the data sources to include 30 retired workers from the Ministry of Health in Lusaka District as well as 5 Human Resource Development Officers bringing the total number of participants to 225.

### 3.4.3. Sampling Procedure

In this study, the researcher employed both probability and non-probability sampling procedures to determine the different samples. Participants were recruited from 17 Health Facilities across Lusaka District as follow; 281 pre-retired workers, 30 retired workers and 5 Human Resource Development Officers.

a) **Health Facilities**

According to MOH (2013), Lusaka District has a total of 45 Health Centres which include clinics and hospitals. The researcher used simple random sampling to come up with 17 Government Health Centres. Names of all health centres were written on separate pieces of paper, folded and placed into a container. The papers were mixed and names were picked randomly by the researcher, one at a time with replacement until the required number of health centres was selected.

### b) In- Service Workers

First of all, the researcher got a sampling frame from the district office and using simple homogenous sampling selected the respondents according the 45 years and above inclusion criterion. Kombo and Tromp (2006:83) explain that in homogenous sampling, the researcher *"picks up a small sample with similar characteristics to describe some particular subgroup in depth…"* Therefore, the researcher used simple random sampling to come up with a total of 281 pre-retired workers took part in the study.

In each of the sampled health centres, the researcher sought for a sampling frame or a list of all workers who were 45 years and above. Using age as an inclusion and exclusion criteria, the researcher selected workers based on the age characteristic in all the health centres sampled for the study until the actual number for the sample size was arrived at.

### c) Retired Workers

The retired health workers got selected with the aid of snowball sampling technique since they were the custodians of the information the researcher was looking for; and they could not easily be accessed using any other sampling procedure.  Cohen, Manion & Morrision (2007:166) claim that:

> *In snowball sampling researchers identify a small number of individuals who have the characteristics in which they are interested. These people are then used as informants to identify, or put the researchers in touch with, others who qualify for inclusion and these, in turn, identify yet others….*

The researcher began with retired workers known to him and those suggested by the health centres. These retired health workers referred the researcher to others they knew until a total of 30 retired health workers was arrived at. The population for the retirees was not known as the researcher couldn't get records to determine the exact number and so the researcher only considered those who were referred to him through chain sampling until the saturation point was reached.

### d) Human Resource Development Officers (HRDOs)

Human Resource Development Officers, who were the key informants, were included in the study because they handle human resource development matters pertaining to retirement in the District. The reason why HRDOs were included in this study was because they were considered experts and as such, they have first-hand information on issues affecting workers. Therefore, five (5) District staff were sampled using expert sampling.

### 3.5 Data Collection Procedure

As stated by Chandran (2004), data collection is gathering empirical evidence in order to gain new evidence about a situation and answer questions that prompted the undertaking of the research. Singh (2006:212) reiterates that *"the data collection is the accumulation of specific evidence that will enable the researcher to properly analyse the results of all activities by his research design and procedures"*.

Both qualitative and quantitative data were collected instantaneously in a single phase between May 2018 and July 2018. Quantitative data was collected using semi-structured questionnaires which contained more of closed-ended questions than open-ended questions. The researcher gathered the data himself. The self-administered questionnaires were taken to the respondents in the field and picked at an agreed time (drop and pick later method). This method allowed the respondents enough time to respond to the questionnaires.

Qualitative data was collected using interviews. Interviews were meant to gather in- depth information from Human Resource Management/Development Officers in the Ministry of Health. The researcher conducted interviews with the officers one-on-one. Each interview session took thirty to fifty minutes. The interviews were scheduled at a time and place convenient to the individual respondents. Out of the 5 (five) interviews conducted, two were documented through note taking, two were recorded using a voice recorder and one was a phone interview.

### 3.6 Data Collection Instruments

In the view of Kombo and Tromp (2006:88), data collection instruments are regarded the same as "*research instruments*" which *"include the following: questionnaires, interview schedules, observations and focus group discussions"*. The instruments used in this study included questionnaires and interview guide.

### a) Semi Structured Questionnaire

Mbwesa (2006) states that a questionnaire is a pre-formulated written set of questions to which subjects record their answers independently or with the help of a researcher. Ogula (2005) restates that a questionnaire is a carefully designed instrument (written, typed or printed) for collection of data directly from people. The main purpose of the tool is to communicate to the respondents what is intended to elicit desired response in terms of empirical data from the respondents in order to achieve the research objectives (Chandran, 2004).

There are three basic types of questionnaire namely; structured, semi-structured and unstructured questionnaire (Cohen, Manion & Morrision 2007, Brown 2001, Dawson 2002). This study used a semi-structured questionnaire in order to get data from civil servants who are almost retiring as well as those who have retired from employment in order to collect both quantitative and qualitative data. The semi-structured questionnaire was chosen because it was feasible to collect data from 281 respondents. What is more, it was also meant to crosscheck information collected through interviews.

**b) Semi Structured Interview Guide**

Cohen, Manion & Morrison (2007) postulate that an interview guide is a flexible tool for data collection, enabling multisensory channels to be used; verbal, non-verbal, spoken, and heard. Furthermore, the authors argue that the interview may be controlled while still giving space for spontaneity and the interviewer can ask for responses about complex and deep issues. In view of this, the current study employed semi structured interviews with Human Resource Development Officers to collect qualitative data.

The semi-standardized interview questions according to Berg (2000:70) "are typically asked of each interviewee in a systematic and consistent order, but the interviewers are allowed freedom to digress; that is, the interviewers are permitted (in fact expected) to probe far beyond the answers to their prepared and standardized questions". This type of instrument offers convenience in data collection (Cohen & Crabtree, 2006). The convenience can be attributed to the ability for the interviews to be conducted using a phone call. For instance, some of the respondents were hardly in their offices and so it was easier to interview them at a time of their convenience. The interview was also meant to compliment and cross check information from questionnaires in order to maximize validity and reliability in this study.

**3.7. Data Analysis**

Patton (1990:371) states that data analysis "helps to reduce volumes of information, identify significant patterns, make sense of massive data and construct a framework for communicating the meaning of what data reveal". Cognisant of the fact that this study was informed by a concurrent embedded mixed method design, it therefore, utilized both quantitative and qualitative data analyses.

### 3.7.1 Qualitative Data Analysis

Qualitative data were analysed using both thematic and content analysis. According to McGuire & Delahunt (2017:1), "thematic analysis is the process of identifying patterns or themes within qualitative data". Qualitative data from semi structured interview guides were analysed using Clarke and Braun (2013:4-5) six phases of thematic analysis which include: a) familiarization with the data, b) coding, c) Searching for themes, d) reviewing themes, e) defining and naming themes, and f) writing up. Those from open-ended questions contained in the questionnaires were analysed using "enumerative content analysis which entails identifying the core words, concepts, themes, phrases, or sentences within set or sets of text data and these are then counted and their frequency tabulated and graphed" (Grbich 2007 Cited in Tichapondwa 2013:233).

### 3.7.2 Quantitative Data Analysis

Data management and analysis were performed using Statistical Package for Social Scientists (SPSS) version 20.0 software to run descriptive analyses and this was tallied numerically to generate frequencies, percentages and in some instances the mean. The quantitative data was presented in tables and charts showing percentages, frequencies and means which reflected the distribution of all the respondents and their responses to the items in the research instruments.

Objective 1 was analysed using charts showing percentages. For objectives 2 and 3, a 5-point Likert Scale was used and all items were structured on a 3.0 Likert-type mean scale with the arbitrary weighting as: SD=1; D=2; NAD=3A=4 and SA=5/

Therefore, 1+2+3+4=5=15 and 15 divided by 5 equals 3.0. The analysis thus was based on the mean response score of 3.0 on the 5-point scale. Any mean score of less than 3.0 was rejected while that above 3.0 was accepted. Therefore, the analysis of the participants' views was presented in the tables and graphs showing frequencies, percentages and the mean response.

### 3.8. Ethical Considerations

Cohen et al (2007) point out that ethical issues are the principles and rules to be considered before conducting a research and during the research process. To this end, the investigator took into consideration a number of ethical concerns. Prior to commencing data collection, ethical clearance from the University of Zambia's Humanities and Social Sciences Research Ethics Committee (HSSREC) was sought and obtained an Introductory Letter from Assistant Dean, Post Graduate Studies.

In procession, the researcher got permission from the Ministry of Health's National Health Research Unit as well as Provincial and District Health Offices to carry out research in Lusaka District. In case were health facilities had their own ethics committees, the researcher also ensured that the study was cleared. Further permission was obtained from hospitals which are not superintended by the provincial and district offices as well as the In-Charge Officers of Clinics. During data collection, the research carried at all times the research permit and letter of introduction which was availed to concerned parties when needed.

Cohen (2007) argues that the welfare of the subjects should be kept in mind by the researcher at all times and that for information to be reliable, the respondents should be assured of confidentiality of the information they provide. In this regard, the researcher availed all participants with an information sheet disclosing the purpose of the study, assuring them of their rights to withdraw at any stage or not to complete particular items in the questionnaire and ensuring that respondents were not coerced into completing a questionnaire. The information sheet also guaranteed participants' confidentiality, anonymity and non-traceability throughout data collection. The purpose of the information sheet was to help participants to make informed decisions whether or not to participate in the research study. The researcher further asked for permission to record interviews.

Finally, the researcher guarded against deception by illuminating to the participants the purpose of the research, the potential of the research to improve their situation (beneficence) and guaranteed that the research has no known harm to them (non-maleficence). Cohen, Manion & Morrison (2007) contend that deception is misrepresentation of facts concerning the purpose, nature or consequences of the study which lies in not telling the whole truth. What is more, the materials or literature cited was acknowledged and listed in the reference section in order to avoid academic dishonesty or fraud.

### 3.10 Summary of Chapter Three

This chapter has chronicled the methodological approach adopted in this study with a specific focus on the research design, population of the study, samples size and sampling procedure, data collection techniques as well as data analysis procedures. Additionally, ethical issues observed in the study have also been discussed. In the chapter that follows, data from both the quantitative and qualitative phase will be presented and analysed.

# CHAPTER FOUR: PRESENTATION OF FINDINGS

**4.1 Overview**

The chapter that closed provided information about the methodology employed by the study to address the objectives of this study. This chapter presents the results from the quantitative and qualitative analyses carried out in this study guided by the research questions. The main questions addressed were on the following research questions:

1) what type of training is there for retiring and or retired workers?
2) What are the training needs for retiring and/ or retired workers? And;
3) what is the retiring or retired workers' preferred delivery instructional technique of training?

**4.2 Biographical Data**

**4.2.1 Responses to the question: What is your Category of Employment?**

To answer this question, the respondents were asked to tick whether they fall into the category of workers who are still in-service or those who have retired.
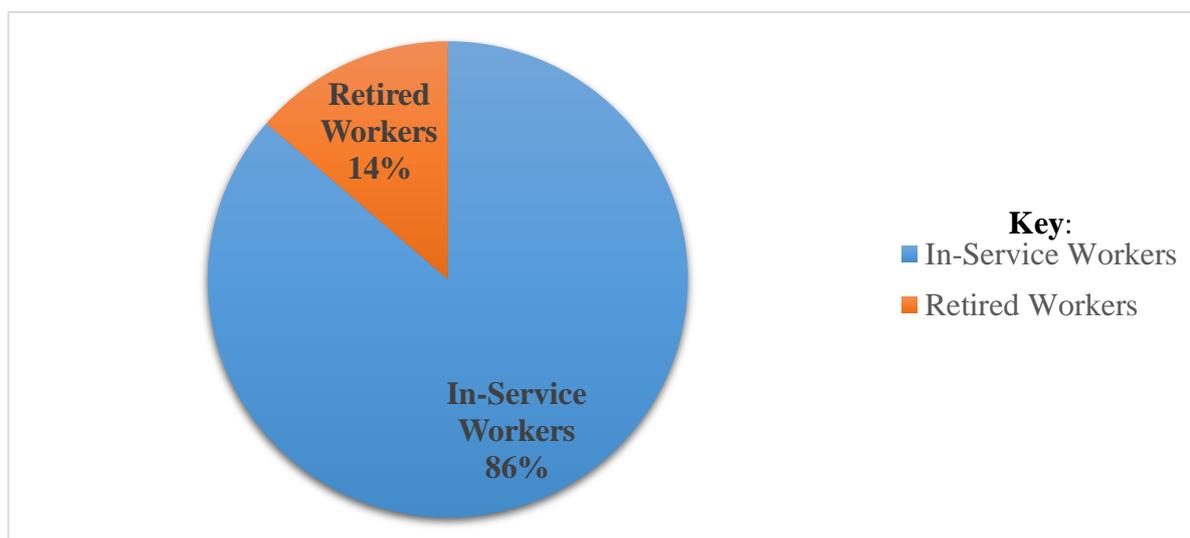


*Figure 1: Distribution of Category of Respondents*

Figure 1 above displays results for category of respondents. It is evident from the table that there were 190 (86.4%) respondents as in-service and 30 (13.6%) respondents as retiree.

**4.3 Findings from In-Service and Retired Workers**

This sub-section presents findings spawned from the questionnaires in form of figures, percentages, tables and charts. The questionnaire addressed questions on the availability of

training for retirement education in the Ministry of Health in Lusaka District, the training needs for workers (both in-service and retired as well as their preferred training technique.

### 4.3.1 Existence of Retirement Education in the Ministry of Health in Lusaka District

This section was divided into two part. The first one required respondents to state whether there was retirement education in the Ministry of Health in Lusaka District whereas the second part needed participants to state whether they have/had received any training in preparation for retirement elsewhere.

### 4.3.2 Research Question 1: What type of training is there for retiring and or retired workers?

To answer this question, both in-service and retired workers (n=220) were asked to indicate whether Yes or No if there was any form of retirement education in the Ministry of Health.

**Is/was there any training preparing workers for retirement in your ministry? (n=220)**

To answer this question, respondents were asked to indicate either Yes or No if retirement education did exist in the Ministry of Health in Lusaka district.
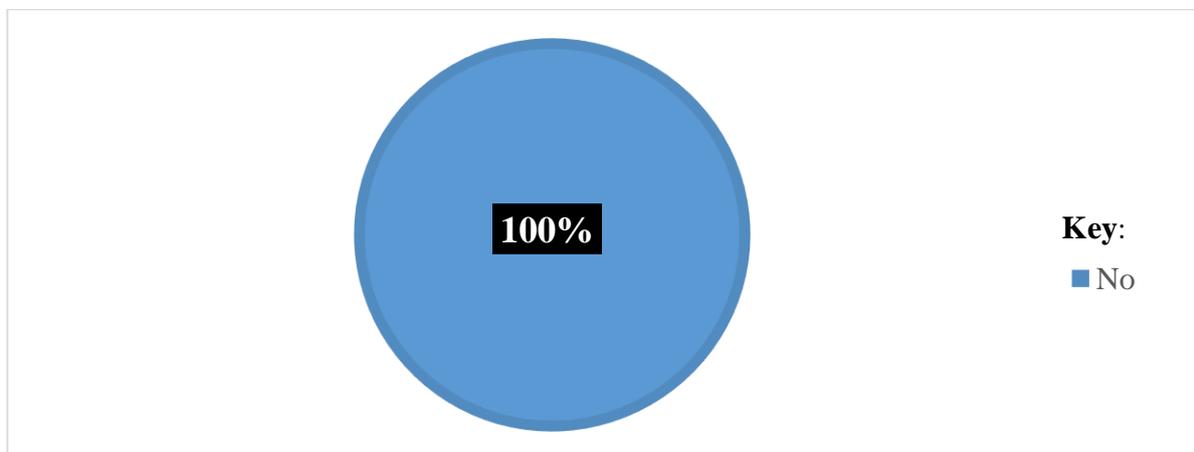


*Figure 2: Distribution of Existence of Training*

Figure 2 above shows the respondent's views on the availability of retirement education in the Ministry of Health in Lusaka District. It can clearly be seen from the results that all the 220 (100%) respondents indicated that there was no retirement education. Therefore, this study established that there was no retirement education programme in the Ministry of Health.

**b). Have you ever attended any of the following where preparation for retirement was talked about? (n=220)**

In order to further probe whether the workers both retiring and retired have attended any training in preparation for retirement other than the ones organized by the ministry in Lusaka District, the respondents were asked to indicate either Yes or No if they have attended either a workshop, Seminar, Conference, Professional Advice or Orientation.



*Figure 3: Percentage of Workers who had Attended Training Facilitated by Ministry of Health*

Figure 3 above presents findings for workers who had attended some form of retirement education organized by Ministry in Lusaka District. It is apparent from this figure that 1 (0.5%) respondent had attended Orientation, 1 (0.5%) respondent had received Professional Advice, 1 (0.5%) respondent had attended a Seminar and 1 (0.5%) respondent had attended a workshop while 1 (0.5%) retired respondent had attended orientation. From the analysis, we can safely infer that the facilitation of retirement education is not effective as evidenced by the number of employees attending the trainings.

### 4.3.3. Findings from Human Resource Development Officers

To ascertain the existence of retirement education in the Ministry of Health in Lusaka District qualitatively, five Human Resource Development Officers were asked the following questions: What kind of training programmes exist preparing workers for retirement in your Ministry? Regarding the objectives of training, both HRDOs and Workers were asked to explain what they thought should be the objectives of retirement education. All responses were recorded in the verbatim below:

**a). What kind of training programmes exist preparing workers for retirement in your Ministry?**

One major theme that emerged when respondents were asked about the kind of training is there in the Ministry of Health in Lusaka District was that the Ministry has got no training in place preparing workers for retirement but facilitates with relevant training providers. For instance, one respondent stated:

*"Basically, we don't have one designed for our particular institution, okay. Normally what happens is that we actually have to facilitate training for these people which is normally offered by, it should be a department under Cabinet Office known as, what's that? Ah Future Search. Is it a project or something? It's just called Future Search, ok. So if there are people who are about to retire, okay, we identify those who are about to retire, then we facilitate with future search, ok".*

Another respondent remarked:

*"None, but we are thinking about people from NAPSA and Pensions, Future Search to come and talk to workers to equip people with financial base [in order]to equip workers for retirement".*

The other respondent stated that:

*It may not be so direct but if someone is innovative enough, they will be able to prepare for retirement with the training they have got from employment. For example, Nurses, Radiographers etc they will be able to continue in their retirement with the skills they have acquired. But generally, there is no training concerning retirement. The government does not support any kind of training that is outside the scope of what someone is currently doing. That is documented as a policy in government.*

Yet another respondent retorted that:

*Not so much of training but sensitization. Yes, we advise them on what the law says about retirement and we guide them through…No we don't have those. We don't have anything in particular. The government just has those …ah…schemes for retirement under NAPSA and Pension Authority where we only facilitate the contributions after which an individual is just free to decide for themselves what they will do for retirement.*

**b). What do you think should be the objective of training in preparation for retirement?**

When asked about what they think the objective of retirement education should be. The participants indicated that the objective should be psychological preparedness and self-reliance. One respondent had this to say:

*"Ah…. the purpose, the purpose is survival after retirement. Ok, because we are saying there should be life after retirement. So, the objective is self-sustenance, Ok, that should be the objective…"*

In addition, another respondent stated that:

*"The objective is to try to reduce the gap or years of being in anxiety. It will be an eye opener to know that it is not the end of the world to come out of the civil service and open their own businesses based on their specializations.... To keep the relationship between the employee and the employer".*

Additionally, another respondent indicated that:

*The objective should be for government to look at what is best for an individual as they serve the public service.*

### 4.3.4. Summary of findings on research question number one (1)

Question one set out to establish the kind of training existing for retiring and/ or retired workers in the Ministry of Health in Lusaka District. Both categories of respondents confirmed that the Ministry of Health does not have retirement education programmes but that it facilitates with relevant stakeholders like Future Search. Although this was the case, it was discovered that this facilitation process was ineffective as evidenced by the 5 (2.5%) respondent who had either attended Orientation, Professional Advice, Seminar and workshop in Figure 3. Qualitative findings also were in agreement with numerical data. Turning our attention to the objective for retirement education, the findings revealed that the training should be able to address the workers' social, economic and legal aspects of retiree as well as self-reliance.

### 4.4. Research Question2:

### 4.4.1. What are the training needs for retiring and/ or retired workers?

This sub-section presents findings on this research question in three parts. On one hand, the first fragment is a presentation on the likelihood of respondents to take part in retirement education. On the other hand, the second section focuses on the point at which respondents would like to receive training. The final part is on the view of importance of training or activities respondents would like to have in relation to their own training needs. To present this question (Table 3), a five (5) point Likert Scale was used to rate the degree to which the participants rank whether the training or activity was important or not at all important against the statement or the variables in the questionnaire. All the items were structured on a 3 Likert-

type mean scale with: (Not at all Important (NI) =1; Unimportant (U) =2; Neither Important or Unimportant (NIU) =3; Important (I)-4 and Very Important (VI) =5

Therefore; 1+2+3+4+5 =15 and 15/5=3

This means that any variable or item, whose mean score was at 3 or above, was considered as important by the participant. Equally, any item whose mean was below 3 was considered not important to the workers.

**Likelihood to Participate in Retirement Education (n=220)**
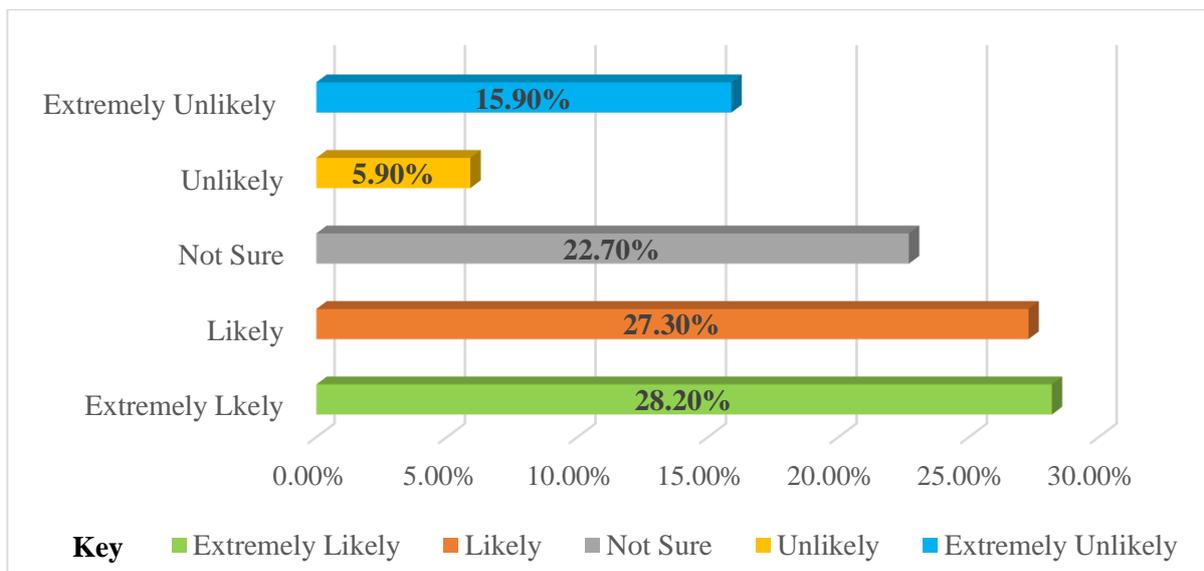


*Figure 4: Percentage of Respondents' Likelihood to Participate in Retirement Education*

The results for respondent's likelihood to participate in retirement training in the Ministry of Health in Lusaka District are set out in figure 4 above. It can be seen from the data in figure 4 that most of the respondents, that is, 62 (28.2%) and 60 (27.3%) who indicated extremely likely and likely respectively were by far in majority than the 35 (15.9%) and 13 (5.9%) respondents who indicated extremely unlikely and unlikely respectively. The 50 (22.7%) respondents indicated not sure. This resulted into a mean score of 3.46 which was above the rating mean of 3.0. The interpretation of this is that majority of workers were willing to attend training in preparation for retirement.

**The Point at Which to Attend Retirement Education (n=220)**
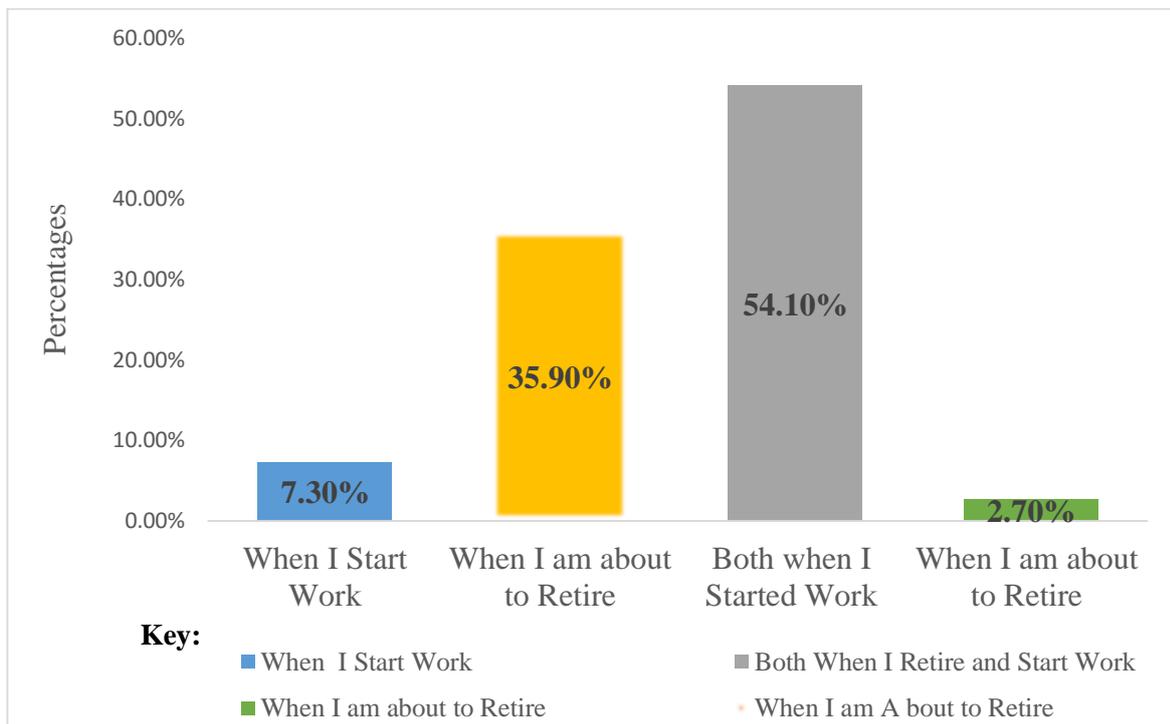


*Figure 5: Percentage of Respondents' Point at which they would like to Receive Retirement Education*

Figure 5 above provides results for respondent's preference of when to receive retirement preparation. From the figure above, it can be seen that more than half 119 (54.1%) respondents indicated that they would like to receive training for retirement Both When they Start are about to retire from work, 79 (35.9%) respondents indicated When I am about to Retire, 16 (7.3%) respondents indicated When I Start Work and 6 (2.7%) respondents indicated After Retirement. From the presentation, we can safely conclude that majority of workers preferred to receive retirement education both when they start work and when they are at the threshold of their retirement.

**Table 1. Training Needs of Workers for Retirement Education (n=220).**

| ITEM | Not at all Important | Unimpo -rtant | Neither Important nor Unimporta nt | Important | Very Important | $\bar{X}$ |
|---|---|---|---|---|---|---|
| **Entrepreneu rship** | 3 (1.4%) | 3 (1.4%) | 22 (10.0%) | 41 (18.6%) | 151 (68.6%) | 4.52 |
| **Financial Planning &Literacy** | 8 (3.6%) | 5 (2.3%) | 22 (10.0%) | 43 (19.5%) | 142 (64.5%) | 4.39 |
| Savings & Pension Management | 7 (3.2%) | 4 (1.8%) | 24 (10.9%) | 56 (25.5%) | 129 (58.6%) | 4.35 |
| **Business Management** | 4(1.8%)) | 6 (2.7%) | 29 (13.2%) | 52 (23.6%) | 129 (58.6%) | 4.35 |
| **Basic Agricultural Training** | 5 (2.3%) | 5 (2.3%) | 26 (11.8%) | 66 (30.0%) | 118 (53.6%) | 4.30 |
| **Retirement and Estate Planning** | 6 (2.7%) | 6 (2.7%) | 26 (11.8%) | 64 (29.1) | 118 (53.6%) | 4.28 |
| **Exercise, health and Fitness** | 8 (3.6%) | 10 (4.5%) | 30 (13.6%) | 74 (33.6%) | 98 (44.5%) | 4.11 |
| **Legal Affairs of Older People** | 11 (5.2%) | 11 (5.0%) | 29 (13.2) | 61 (27.7%) | 108 (49.1%) | 4.11 |
| **Personal Risk Management & Insurance** | 9 (4.1%) | 18 (8.2%) | 47 (21.4%) | 65 (29.5%) | 81 (36.8%) | 3.87 |
| **Counselling** | 27 (12.3%) | 13 (5.9%) | 34 (15.5%) | 51 (23.2%) | 95 (43.2%) | 3.79 |
| **Volunteering and Community Service** | 19 (8.6%) | 8 (3.6%) | 63 (28.6%) | 70 (31.8%) | 60 (27.3%) | 3.65 |
| **Establishmen t of NGOs** | 21 (9.5%) | 15 (6.8%) | 51 (23.2%) | 74 (36.6%) | 59 (26.8%) | 3.61 |
| **Totals** | | | | | | **4.11** |

Table 1 above shows a summary statistic for trainings needs that workers would like to participate in order of importance. From the table, it can be seen by far that the most important training needs were Entrepreneurship where 151 (68.6%) respondents indicated very important, 41 (18.6%) respondents indicated important while 22 (10.0%) respondents indicated

neither important nor unimportant, both 3 (1.4%) respondents indicated unimportant and not at all important resulting in a mean score of 4.52. Following was Financial Planning and Literacy where 142 (64.5%) respondents indicated very important, 43 (19.5%) respondents indicated important whereas 22 (10.0%) respondents indicated neither important nor unimportant, 5 (2.3%) respondents indicated unimportant and 8 (3.6%) respondents indicated not at all important resulting in a mean score of 4.39. With regards to Savings & Pension Management, 129 (58.6%) respondents indicated very important, 56 (25.5%) respondents indicated important while 24 (10.9%) respondents indicated neither important nor unimportant, 4 (1.8%) respondents indicated unimportant and 7 (3.2%) respondents indicated not at all important resulting in a mean score of 4.35.

The next was Business Management where 129 (58.6%) respondents indicated very important, 52 (23.6%) respondents indicated important whereas 29 (13.2%) respondents indicated neither important nor unimportant, 6 (2.7%) respondents indicated unimportant and 4 (1.8%) respondents indicated not at all important resulting in a mean score of 4.35. With respect to Basic Agricultural Training, 118 (53.6%) respondents indicated very important, 66 (30.0%) respondents indicated important although 26 (11.8%) respondents indicated neither important nor unimportant both 5 (2.3%) respondents indicated unimportant and not at all important respectively resulting in a mean score of 4.30. Ensuing this is Retirement and Estate Planning where 118 (53.6%) respondents indicated very important, 64 (29.1%) indicated important while 26 (11.8%) respondents indicated neither important nor unimportant, both 6 (2.7%) respondents indicated unimportant and not at all important respectively resulting in a mean score of 4.28.

In relation to Exercise, Fitness and Health, 98 (44.5%) respondents indicated very important, 74 (33.6%) respondents indicated important whereas 30 (13.6%) respondents indicated neither important nor unimportant, 10 (4.5%) respondents indicated unimportant and 8 (3.6%) respondents indicated not at all important resulting in a mean score of 4.11. For Legal Affairs of Older People, 108 (49.1%) indicated very important, 61 (27.7%) indicated important whereas 29 (13.2) indicated neither important nor unimportant, both 11 (5.0%) respondents indicated unimportant and not at all important respectively resulting in a mean score of 4.11.

The other training need was Personal Risk Management & Insurance where 81 (36.8%) respondents indicated very important, 65 (29.5%) respondents indicated important while 47 (21.4%) respondents indicated neither important nor unimportant, 18 (8.2%) respondents

indicated unimportant and 9 (4.1%) respondents indicated not at all important resulting in a mean score of 3.87. For Counselling 95 (43.2%) respondents indicated very important, 51 (23.2%) respondents indicated important whereas 34 (15.5%) respondents indicated neither important nor unimportant, 13 (5.9%) respondents indicated unimportant and 27 (12.3%) respondents indicated not at all important resulting in a mean score of 3.79. In respect to Volunteering and Community Service training need, 60 (27.3%) respondents indicated very important, 70 (31.8%) respondents indicated important while 63 (28.6%) respondents indicated neither important nor unimportant, 8 (3.6%) respondents indicated unimportant and 19 (8.6%) respondents indicated not at all important resulting in a mean score of 3.65. Least of the training needs was Establishment of NGOs where 59 (26.8%) respondents indicated very important, 74 (36.6%) respondents indicated important while 51 (23.2%) respondents indicated neither important nor unimportant, 15 (6.8%) respondents indicated unimportant and 21 (9.5%) respondents indicated not at all important resulting in a mean score of 3.61.

Generally, although all training needs had a mean score above 3, only 8 were above the total mean score of 4.11. This means that the most urgent training needs to workers in the Ministry of Health in Lusaka District were Entrepreneurship, Financial Planning and Literacy, Savings & Pension Management, Business Management, Basic Agricultural Training, Retirement and Estate Planning, Exercise Health and Fitness and Legal Affairs of Older People. Personal Risk Management and Insurance, Counselling, Volunteering and Community Service and Establishment of NGOs were moderately important.

**b). Is there any other training you would like to have in your retirement?**

From the open-ended questions in the questionnaire, respondents were asked to state whether there were any other training needs they needed apart from the ones provided in the closed ended questions. Basic Pension Management was the most emerging theme, followed by entrepreneurship, agriculture, business management, financial planning and literacy, counselling, retirement and estate planning, health issues, legal affairs of older people and the least ones were establishment of NGOs, volunteering and how to use leisure time.

**Table 2: Respondents Preferred Training Needs**

| Training Needs | Frequency (f) | Percentage (%) |
|---|---|---|
| Savings & Pension Management | 77 | 19.8 |
| Entrepreneurship | 66 | 17.1 |
| Basic Agricultural Training | 55 | 14 |
| Business Management | 52 | 13 |
| Financial Planning & Literacy | 32 | 8.3 |
| Counselling | 23 | 6.0 |
| Retirement and Estate Planning | 18 | 4.7 |
| Exercise, Health and Fitness | 13 | 3.4 |
| Legal Affairs of Older People | 12 | 3 |
| Volunteering and Community Service | 9 | 2 |
| Trades/Craft | 7 | 1.8 |
| How to use Leisure Time | 6 | 1.6 |
| Investment in Retirement | 6 | 1.6 |
| Personal Risk Management & Insurance | 5 | 1.3 |
| Business Proposal Writing | 2 | 0.5 |
| Establishment of NGOs | 2 | 0.5 |
| Records Management in Retirement/Files | 1 | 0.3 |
| Religious Matters | 1 | 0.3 |
| **TOTAL** | **387** | **100** |

The themes identified in these responses from open ended questions in the questionnaire are summarized in Table 2 above. From this data we can see that 77 (19.8%) respondents indicated Savings and Pension Management, 66 (17.1%) respondents indicated Entrepreneurship, 55 (14%) respondents indicated Basic Agricultural Training, 52 (13%) respondents indicate Business Management, 32 (8.3%) respondents indicated Financial Planning and Literacy, 23 (6.0%) respondents indicated Counselling, 18 (4.7%) respondents indicated Retirement and Estate Planning, 18 (3.4%) respondents indicated Exercise , Health and Fitness and 12 (3%) respondents indicated Legal Affairs of Older People. The findings further revealed that 9 (2%) respondents indicated Volunteering and Community Service, 7 (1.8%) respondents indicated Trades/ Craft, 6 (1.6%) respondents indicated both How to Use Leisure Time and Investment in Retirement respectively, 5 (1.3%) respondents indicated Personal Risk Management and Insurance, 2 (0.5%) respondents indicated Proposal Writing and Establishment of NGOs respectively and 1 (0.3%) respondents both indicated Records Management in Retirement/Filing and Religious Matters respectively.

### 4.4.2. Findings from Human Resource Development Officers

### b) What are the training needs for retiring and/ or retired workers?

With regards to the training needs for retiring and retired workers, the respondents were asked to suggest training needs that would be needed to prepare workers for retirement. The most prominent themes were entrepreneurship, followed by other training needs like Pension management, agriculture, counselling, retirement and the law, health related issues, the role of different stakeholders in retirement, how use leisure time, literacy on retirement and record keeping. One of the respondents added that:

> *"Mmmm, in my opinion that is, in my opinion, I think first of all there must be counselling after retirement Ok, so that people actually are prepared Ok, to face reality after retirement, they are no longer receiving a salary or some other fringe benefits that they were receiving. So, there must be counselling Ok. First of all, there must be counselling OK, after that, of course entrepreneurship, like I have mentioned Ok. Also, I think there must be something also health related issues, they should be part of it Ok, how to take care of themselves these people are aging, so they must be aware of the things that they might face in old age and how to go about it. I think that's very important too".*

Another respondent also had this to say:

> *"What the law says about retirement and guide them through…and just to explain to them what it means. There are two pension schemes: There is one for officers who qualified into that one before the year 2000. There is another one that comes after 2000. Those two are different. The way they give money, that is the first thing. Then the second thing is to incorporate some entrepreneurial training, incorporate some entrepreneurial training for them. We call various sectors or experts to come and teach them like farming, and these talent-based courses".*

The other respondent also remarked:

> *"Internally, we would want to prepare the person with all the documentation so that we have adequate information on the checklist. The topic will be the relevance of engagement documentation at the point of separation so that they can understand the purpose of those documents. The use of current qualifications outside of formal employment e.g. in a church set up, school, hospital. Giving career talks to pupils in schools so that they can understand certain professions like Human Resource. Ability to save outside formal employment e.g. with banks with lower rates. The role of National Pensions Scheme Authority, Zambia Revenue Authority, Pension, Ministry of Finance at the point of disengagement...time management, for example, how to keep themselves busy".*

Another respondent stated:

> *It depends on what kind of job they have. I can give an example of a Midwifery Nurse. A Midwifery Nurse can undertake that training that prepares them for even*

*after they retire because somebody can be able to participate in their life even after they are employed by the government. That person can let's say open up a Community Health Centre to help out in the community to help reduce maternity rates.*

### 4.4.3. Summary of Findings on Research Question Number Two (2)

We may summarise the findings to this research question thus: firstly, that the majority of workers in the Ministry of Health in Lusaka District are willing to participate in retirement education and that this training should be conducted both when they are just joining the service and while approaching their point of disengagement from the service. Furthermore, that the workers' most urgent training needs include; were Entrepreneurship, Financial Planning and Literacy, Savings & Pension Management, Business Management, Basic Agricultural Training, Retirement and Estate Planning, Exercise Health and Fitness and Legal Affairs of Older People. Personal Risk Management and Insurance, Counselling, Volunteering and Community Service and Establishment of NGOs were moderately important. These were also corroborated by qualitative findings.

### 4.5 Research Question 3

### 4.5.1. What is the retiring or retired workers' preferred training delivery technique?

A five (5) point Likert Scale was used to rate the degree to which the respondents agree or disagree with the suggested instructional techniques in the questionnaire and all the items were structured on 3.0 Likert-type mean scale with: Strongly Disagree (SD) =1; Disagree (D) =2; Neither Agree nor Disagree (NAD) =3; Agree (A) =4 and Strongly Agree (SA) =5. Therefore; 5+4+3+2+1 =15 and 15/5= 3.0.

**Table 3: Preference of Lecture Panel Technique**

|                            | Frequency | Percent |
| -------------------------- | --------- | ------- |
| Strongly Disagree          | 67        | 30.5    |
| Disagree                   | 19        | 8.6     |
| Neither Agree nor Disagree | 37        | 16.8    |
| Agree                      | 58        | 26.4    |
| Strongly Agree             | 39        | 17.7    |
| Total                      | 220       | 100.0   |

Table 3 above presents workers' preference of lecture panel technique. It is apparent from the table that 67 (30.5%) and 19 (8.6%) respondents indicated disagree while 37 (16.8%) respondents indicated neither agree nor disagree, 58 (26.4%) respondents indicated agree and 39 (17.7%) indicated strongly agree resulting in a mean score of 2.92. In general, lecture panel had a mean score below 3.0. Therefore, this mean that lecture panel technique was not preferred by the workers.

**Table 4: Preference of Workshop Delivery Technique (n=220)**

|                            | Frequency | Percent |
|----------------------------|-----------|---------|
| Strongly Disagree          | 11        | 5.0     |
| Disagree                   | 6         | 2.7     |
| Neither Agree nor Disagree | 23        | 10.5    |
| Agree                      | 54        | 24.5    |
| Strongly Agree             | 126       | 57.3    |
| **Total**                  | **220**   | **100.0** |

Table 4 above presents workers' preference for the workshop technique. What stands out in this table is that majority of the respondents, that is, 126 (57.3%) and 54 (24.5%) who indicated strongly agree and agree were by far in majority than 11 (5.0%) and 6 (2.7%) respondents who indicated strongly disagree and disagree respectively. The 23 (10.5%) respondents neither agreed nor disagreed. Resulting into a mean score of 4.26 which was above the rating mean of 3.0, this implies that the workshop training technique was preferred by the workers.

**Table 5: Preference of Seminar Delivery Technique (n=220)**

|                            | Frequency | Percent |
|----------------------------|-----------|---------|
| Strongly Disagree          | 13        | 5.9     |
| Disagree                   | 9         | 4.1     |
| Neither Agree nor Disagree | 31        | 14.1    |
| Agree                      | 59        | 26.8    |
| Strongly Agree             | 108       | 49.1    |
| **Total**                  | **220**   | **100.0** |

Table 5 shows results for respondents' preference for seminar technique. From the results, it is clear that 108 (49.1%) and 59 (26.8%) respondents who indicated strongly agree and agree

respectively were by far more than the 13 (5.9%) and 9 (4.1%) respondents who indicated strongly disagree and disagree respectively. The 31 (14.1%) respondents indicated neither agree nor disagree. Resulting in a mean score of 4.09 which was above the rating mean of 3.0, this means that seminar technique was preferred by the workers.

**Table 6: Preference of Professional Advice Delivery Strategy (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 27 | 12.3 |
| Disagree | 8 | 3.6 |
| Neither Agree nor Disagree | 37 | 16.8 |
| Agree | 44 | 20.0 |
| Strongly Agree | 104 | 47.3 |
| **Total** | **220** | **100.0** |

Table 6 above presents results for respondents' preference of professional advice as a training strategy. From this table, we can see that 104 (47.3%) and 44 (20.0%) respondents who indicated strongly agree and agree respectively were by far in majority than the 27 (12.3%) and 8 (3.6%) respondents who indicated strongly disagree and disagree respectively. The 37 (16.8%) respondents indicated neither agree nor disagree. This resulted into a mean score of 3.86 above the rating mean of 3.0. Therefore, professional advice was preferred by the workers.

**Table 7: Preference of Written Materials Delivery Strategy (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 16 | 7.3 |
| Disagree | 11 | 5.0 |
| Neither Agree nor Disagree | 37 | 16.8 |
| Agree | 69 | 31.4 |
| Strongly Agree | 87 | 39.5 |
| **Total** | **220** | **100.0** |

Table 7 above presents results for respondents' preference for written materials as a strategy. Closer inspection of the table reveals that majority of the respondents, that is, 87 (39.5%) and 69 (31.4%) indicated strongly agree and agree respectively compared to the few 16 (7.3%) and 11 (5.0%) respondents who indicated strongly disagree and disagree respectively. The 37

(16.8%) respondents indicated neither agree nor disagree. Resulting into a mean score of 3.91 above the rating mean of 3.0, this therefore, mean that written material was preferred by the workers.

**Table 8: Preference of Online Delivery Technique (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 55 | 25.0 |
| Disagree | 30 | 13.6 |
| Neither Agree nor Disagree | 56 | 25.5 |
| Agree | 48 | 21.8 |
| Strongly Agree | 31 | 14.1 |
| **Total** | **220** | **100.0** |

Table 8 above present results for respondents' preference for online delivery technique. It is apparent from this table that very few respondents, that is, 48 (21.8%) and 31 (14.1%) respondents indicated strongly agree and agree respectively while 55 (25.0%) and 30 (13.6%) respondents indicated strongly disagree and disagree respectively. The 56 (25.5%) respondents neither agreed nor disagreed. This resulted into a mean score of 2.86 which is below the rating mean of 3.0. This means that workers did not prefer the online instructional delivery technique.

**Table 9: Preference for Electronic Materials Delivery Technique (n=22)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 44 | 20.0 |
| Disagree | 41 | 18.6 |
| Neither Agree nor Disagree | 62 | 28.2 |
| Agree | 50 | 22.7 |
| Strongly Agree | 23 | 10.5 |
| **Total** | **220** | **100.0** |

Table 9 above presents results for respondents' preference of electronic materials. From this data we can see that the most respondents, that is, 44 (20.0%) and 41 (18.6%) respondents indicated both strongly disagree and disagree respectively while 50 (22.7%) and 23 (10.5%)

respondents indicated strongly agree and agree respectively. 62 (28.2%) respondents indicated neither agreed nor disagreed. This resulted into a mean score of 2.85 below the rating mean score of 3.0. Thus, electronic technique was not preferred by the workers.

**Table 10: Preference for a Retiree Facilitated Training Delivery Strategy (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 7 | 3.2 |
| Disagree | 7 | 3.2 |
| Neither Agree nor Disagree | 21 | 9.5 |
| Agree | 56 | 25.5 |
| Strongly Agree | 129 | 58.6 |
| **Total** | **220** | **100.0** |

Table 10 above displays results for a cross tabulation of category of respondents and retiree facilitated training. It is apparent from the table that the majority of the respondents both 129 (58.6%) and 56 (25.5%) strongly agreed and agreed respectively while the few 7 (3.2%) respondents indicated strongly disagree and disagree respectively with only 21 (9.5%) respondents indicating neither agree nor disagree. This resulted into a mean score of 4.33 above the rating mean of 3.0 implying that this strategy was preferred by the workers.

**Table 11: Preference for Group Discussion Delivery Technique (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 9 | 4.1 |
| Disagree | 10 | 4.5 |
| Neither Agree nor Disagree | 27 | 12.3 |
| Agree | 72 | 32.7 |
| Strongly Agree | 102 | 46.4 |
| **Total** | **220** | **100.0** |

Table 11 above presents results for respondents' preference of group discussion delivery technique. The most interesting aspect of this table is that the majority of respondents, that is, 102 (46.4%) respondents indicated strongly agree and 72 (32.7%) respondents agreed in relation to the few respondents, that is, 9 (4.1%) respondents strongly disagreed and 10 (4.5%)

respondents disagreed with only 27 (12.3%) respondents who indicated neither agree nor disagree. Resulting in a mean score of 4.13 above the rating mean of 3.0, this implies that group discussion as a training technique was preferred by the workers.

**Table 12: Preference of Field Trip delivery Technique (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 11 | 5.0 |
| Disagree | 13 | 5.9 |
| Neither Agree nor Disagree | 36 | 16.4 |
| Agree | 62 | 28.2 |
| Strongly Agree | 98 | 44.5 |
| **Total** | **220** | **100.0** |

Table 12 shows results for a cross tabulation of category of respondents and preference of field trip. What is interesting about this data is that more than half of respondents, that is, 98 (44.5%) respondents strongly agreed and 62 (28.2%) respondents agreed in comparison to 11 (5.0%) respondents who strongly disagreed and 13 (5.9%) respondents disagrees with only 36 (16.4%) respondents neither agreeing nor disagreeing. Resulting into a mean score of 4.01 above the rating mean score of 3.0, this means field trip technique was preferred by workers.

**Table 13: Preference of Simulation delivery Technique (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 10 | 4.5 |
| Disagree | 8 | 3.6 |
| Neither Agree nor Disagree | 43 | 19.5 |
| Agree | 67 | 30.5 |
| Strongly Agree | 92 | 41.9 |
| Total | 220 | 100.0 |

Table 13 above shows results for a cross tabulation of category of respondents and preference of simulation. The results confirmed that majority of the respondents, that is, 92 (41.9%) indicated strongly agree and 67 (30.5%) indicated agree as compared to 10 (4.5%) respondents who indicated strongly disagree and 8 (3.6%) respondents who indicated disagree with only 43

(19.5%) respondents indicating neither agree nor disagree. Resulting into a mean score of 4.24 above the rating mean of 3.0, this means that simulation technique was preferred by workers.

**Table 14: Preference of Case Study Delivery Technique (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 16 | 7.3 |
| Disagree | 11 | 5.0 |
| Neither Agree nor Disagree | 44 | 20.0 |
| Agree | 75 | 34.1 |
| Strongly Agree | 74 | 33.6 |
| **Total** | **220** | **100.0** |

Table 14 above presents results for respondents' preference of case study technique. What is striking about the figures in the table is that the 74 (33.6%) respondents who strongly agreed and 75 (34.1%) respondents who agreed were by far greater in majority than 16 (7.3%) respondents who strongly disagreed and 11 (5.0%) respondents who disagreed with only 44 (20.0%) respondents neither agreeing nor disagreeing. Resulting into a mean score of 3.82 above the rating mean of 3.0, this means that case study technique was preferred by workers.

**Table 15: Preference of Role Play delivery Technique (n=220)**

|  | Frequency | Percent |
|---|---|---|
| Strongly Disagree | 20 | 9.1 |
| Disagree | 19 | 8.6 |
| Neither Agree nor Disagree | 59 | 26.8 |
| Agree | 64 | 29.1 |
| Strongly Agree | 58 | 26.4 |
| **Total** | **220** | **100.0** |

Table 15 above presents results for respondents' preference of role play technique. From the results, it can be seen that 58 (26.4%) respondents who strongly agreed and 64 (29.1%) respondents who agreed were by far in majority than 20 (9.1%) respondents who strongly disagreed and 19 (8.6%) respondents who disagreed with only 59 (26.8%) respondents neither

agreeing nor disagreeing. Resulting into a mean score of 3.55 above the rating mean score of 3.0, this implies that role play was preferred by workers.

**4.5.2. Research Question: What would be your ideal duration of training for preparation for retirement? (n=220)**
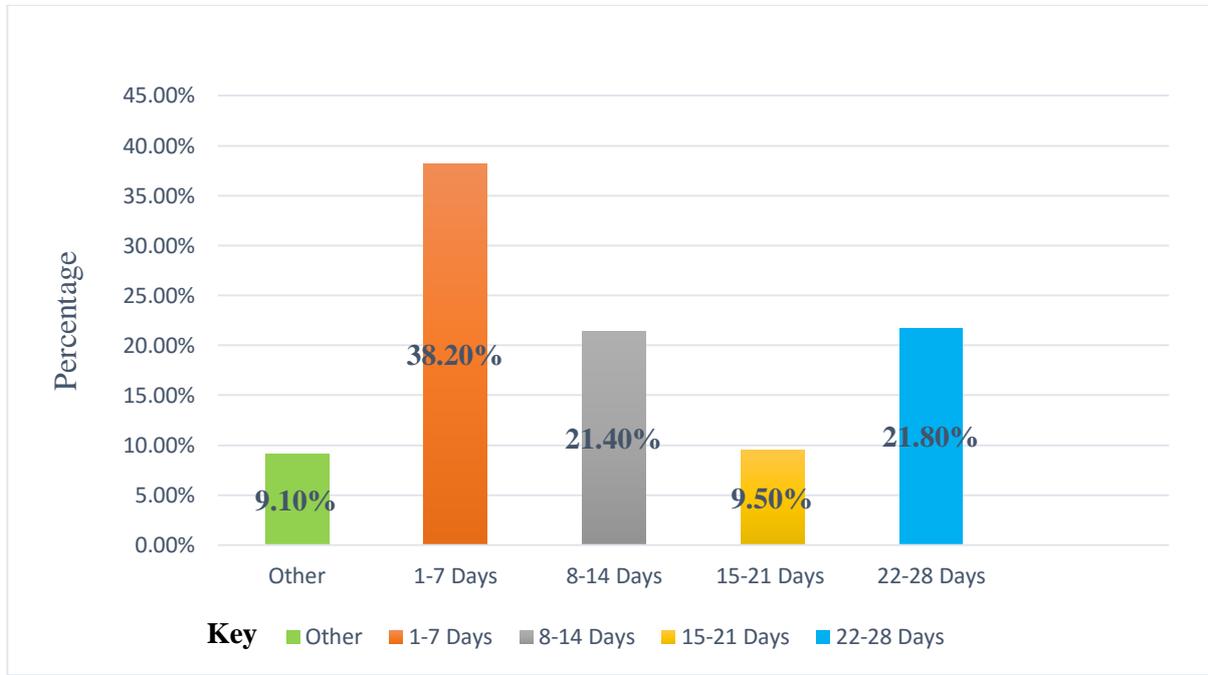


*Figure 6: Percentage of Respondents Ideal Duration of Training*

Figure 6 shows results for respondents and their ideal duration of training. What stands out in this table is that 84 (38.2%) respondents indicated 1-7 days, 48 (21.8%) respondents indicated 22-28 days, 47 (21.4%) respondents indicated 8-14 days, 21 (9.5%) respondents indicated 15-21 days while 20 (9.1%) indicated other. From the results, it can be seen that most respondents indicated 1-7 days as their ideal duration of training.

**4.5.3. In what method(s) would you like to receive training in preparation for retirement?**

**Table 16: Respondents' Preferred Technique/ Strategy**

| Technique/Strategy | Frequency (f) | Percentage (%) |
|---|---|---|
| Workshop | 108 | 35 |
| Seminar | 55 | 17.8 |
| Retiree Facilitated Training | 21 | 6.7 |
| Field Trip | 21 | 6.7 |
| Group Discussion | 19 | 6.1 |
| Lecture Panel | 18 | 5.8 |
| Written Materials | 16 | 5.2 |
| Online | 10 | 3.2 |
| Case Study | 8 | 2.3 |
| Role Play | 7 | 2.3 |
| Professional Advice | 6 | 1.9 |
| Electronic Materials | 6 | 1.9 |
| Simulation | 5 | 1.6 |
| Radio | 4 | 1.3 |
| Translated in Local Languages | 3 | 0.9 |
| Conference | 2 | 0.6 |
| **Total** | **309** | **100** |

Table 17 above displays a summary of themes emerging from respondents preferred techniques/ Strategy for delivering training from open ended questions in the questionnaire. The results showed that 108 (35%) respondents indicated Workshop, 55 (17.8%) respondents indicated Seminar, 21 (6.7%) respondents indicated Retiree Facilitated Strategy and Field Trip Technique respectively, 19 (6.1%) respondents indicated Group Discussion Technique, 18 (5.8%) respondents indicated Lecture Panel, 16 (5.2%) respondents indicated Written Material Strategy, 10 (2.2%) respondents indicated online technique, 8 (2.3%) respondents indicated Case Study, 7 (2.3%) respondents indicated Role Play, 6 (1.9%) respondents both indicated both Professional Advice and Electronic Materia Strategies, 5 (1.6%) respondents indicated Simulation, 4 (1.3%) respondents indicated Radio Medium, 3 (0.9%) respondents indicated that they preferred the training to be delivered using Local Languages and 2 (0.6%) respondents indicated Conference Technique.

### 4.5.4. Findings from Human Resource Development Officers

### a) What is the retiring or retired workers' preferred delivery technique of training?

The emerging theme from the interviews indicated that workers preparing for retirement would train well with methods that require the trainees to be actively involved in learning. The participants indicated that workers would learn well with techniques such as; on the job training, seminars, workshops, hands on training, professional advice and experiential learning. For instance, one respondent reported that:

> "*Job on training is one of them. I think the in-house training would help them to train for retirement*".

Another respondent retorted that:

> "*Workshops, Seminars and Group Work and Bringing in the old retirees to give us their experiences so that we learn from their experiences as well*".

Similarly, the other respondent said:

> "*Just sessions, one session per quarter, find resource people they come they present and give their contacts for advice*".

Another respondent had this to say when asked about the technique of delivering training.

> "*Hands on training is the best for those in the health sector*".

### 4.5.5. Summary of Findings on Research Question Number Two (2)

In summary, the findings to research question three have indicated that the workers' most preferred instructional delivery techniques were; workshop, group discussion, simulation, field trip, seminar, case study and role play as well as strategies like retiree facilitated training, professional advice and written materials as these were above the mean score of 3.0. Qualitative findings also painted a picture that substantiated the quantitative strand that these were the techniques and strategies that workers liked. Additionally, the findings showed that the ideal duration of training for retirement education was 1-7 Days as indicated by 84 (38.2%) respondents in figure 6.

## 4.6. Summary of Chapter 4

Chapter 4 reported on the findings pertaining to *training needs assessment for retirement education programme among civil servants in the Ministry of Health in Lusaka District.* These were presented based on the research questions. On each research question, the findings were presented under two sub-sections. The first sections under each research question dealt with quantitative responses from the both in-service and retired workers that were gathered through closed ended questions in the semi-structured questionnaire. The second sections were for qualitative responses from Human Resource Development Officers and open-ended questions from in-service and retired workers in the questionnaire and through the interview guide respectively. The next chapter will be a discussion on the findings.

# CHAPTER FIVE: DISCUSSION OF FINDINGS

## 5.1 Overview

The previous chapter presented the findings concerning *Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District*. In this chapter, a discussion is set out based on the main findings presented in the previous chapter. According to Tichapondwa (2013:239), "the purposes of Chapter 5 are to: a) answer the questions you stated in chapter 1; b) state your interpretations and your opinions; c) explain how the results support your answers; d) explain how the answers fit in with existing knowledge on the topic; e) explain the implications of your findings; and f) make recommendations for practice and future research". Therefore, the discussion for this study is guided by three objectives, thus: (i) to establish the kind of training existing for retiring and or retired workers ;(ii) to identify the training needs for retiring and/ or retired workers; And (iii) to investigate the retiring or retired workers' preferred delivery instructional technique/strategy of training?

## 5.2 Existence of Training for Retirement Education

The first objective of the study sought to identify the type of training that exists in the Ministry of Health in Lusaka District aimed at preparing workers for life after paid work. The results for research question 1 revealed that the Ministry of Health in Lusaka District as a government entity does not have a retirement education programme but that it facilitates with relevant stakeholders like Future Search. This is illustrated by responses to the question *is there any training preparing workers for retirement in your ministry?* Quantitative findings (See Figure 2 in Chapter 4) revealed that all the respondents, that is, 100% respondents indicated that there was no retirement education programme in the Ministry of Health in Lusaka District. This is further corroborated by qualitative findings from both open-ended questions in the questionnaire and interview which also indicate the non-existence of any training preparing workers for retirement.

The results for this study, then, are supportive of previous claims by Chongo (2013) whose study reported that although some retiring teachers in government acknowledged the existence of pre-retirement education programmes in the teaching profession, most of them could not state their nature. The author then went on to point out that Future Search, a project established in 1993 and a social safety net sitting under the Public Service Management Division provided various training programmes to all civil servants and not just teachers (Chongo 2013:66).

The findings of this study corroborate those of Kwesi & Mankua (2012) that revealed that the retirement counseling service that civil servants in the Sekondi Circuit receive is the discussion on conditions of service and elaborated that the retirement benefit that is discussed is the Social Security Pension Scheme. The qualitative findings of this study confirm this where on HRMO confirmed assents that *not so much of training but sensitization. Yes, we advise them on what the law says about retirement and we guide them through…. The government just has those …ah…schemes for retirement under NAPSA and Pension Authority where we only facilitate the contributions after which an individual is just free to decide for themselves what they will do for retirement.* The implication of this is in what Buckley (2002) found that the Social Security and Pension income cannot help solve all the problems faced in retirement.

Furthermore, in as far as the ministry facilitates the training in preparation for retirement, the results from this study show that there is a scant interplay between the Ministry of Health in Lusaka District and training providers like Future Search. This is exemplified by respondent's views to the questions *Have you ever attended any of the following where preparation for retirement was talked about?* The study reported that 1 (0.5%) respondent (In-Service) indicated had attended a workshop, 1 (0.5%) respondent (In-service) indicated had attended a seminar, 1 (0.5%) respondent (In-service) indicated had received professional advice, 2 (1%) respondents (1 In-Service and 1 Retiree) indicated had received information concerning retirement during orientations while 215 (98%) respondents indicated they had not attended any of the meeting where retirement preparation was talked about. These responses point to the fact that there is less coordination among Human Resource Development Officers, workers and the training providers.

Although the linkage between the ministry, workers and training providers might appear flimsy as evidenced by the 5 (2.5%) respondents, the findings of this study cast a great deal of disagreement to assertions made by Olatomide (2014) that employers have an apathetic attitude towards pre-retirement or post-retirement education and are only interested in the training and reskilling of their workforce towards continued efficiency while in service. The founding of Future Search clearly demonstrates that government as an employer is also concerned with the welfare of workers after their disengagement from public service. Furthermore, these findings partly disconfirm the conclusion by Mapoma & Masaiti (2012) who put forward that opportunities for training and employment for older persons are almost non-existent. Perhaps this might be attributed to the fact that the elderly population is not aware of institutions, such

as Future Search, providing training for self-reliance in old age. Therefore, the forgoing results imply that the provision of retirement education varies from one country or employer to the other and that the country's development ideology has an influence on this.

## 5.3 Training Needs for Retirement Education

The second objective had set out to identify the training needs for the retiring and/or retired workers in the Ministry of Health in Lusaka District. This was subdivided into three parts. The first segment concentrated on the likelihood of workers to take part in retirement education programme with the second on when they would like to take part in the programme. The third part focused on the training programmes the workers needed.

The analysis of the findings showed that majority civil servants, both retiring and retired, are willing to participate in retirement education programmes. This is demonstrated by responses to the question *how likely are you to take part in retirement education?* Quantitative findings (See Figure 4 in Chapter 4) revealed that 35 (15.9%) respondents indicated they were extremely unlikely, 13 (5.9%) respondents indicated that they were unlikely, while 50 (22.7%) indicated they were not sure, 60 (27.3%) respondents indicated that they were likely to take part in retirement education and 62 (28.2%) respondents indicated that they were extremely likely to take part in retirement education. These results bear witness to the activity theory premise which holds that elderly individuals experience utmost happiness and fulfilment when they actively engage in social interaction and activities. These findings are further augmented by the findings of Chombo (2017) whose study concluded that most civil servants indicated a willingness to participate in retirement programmes. The implication of this is that if civil servants are trained well in advance then this would help them to retire actively and lead happy lives free from destitution.

In so much as the findings indicated that workers in the Ministry of Health in Lusaka District were willing to participate in retirement preparation, the results further confirmed that the respondent's preferred to receive instructions on retirement both when they are engaged in service and when they were about to retire. For instance, quantitative findings (Figure 5, Chapter 4) indicate that 119 (54.1%) comprising 103 (54.2%) In-service and 16 (53.3%) retired respondents stating that they would want to have training preparing them for retirement both when they are starting work and when they are about to retire. Furthermore, this was augmented by qualitative results where one HRDO stated that *preparation is supposed to start prior before you think of retirement. So, somebody who thinks of retiring should start preparing at 45. Let's*

*say before 10 years or 15 years before retiring, at least one should begin to think of retirement within that period.* These findings validate previous recommendations made by Tembo (1990) that retirement should not be considered as an isolated event which just occurs as an employee terminates his relationship with an organization but as a process which commences long before the worker retires, and which continues long after the retirement ceremony. This also affirms the position of Kwesi and Mankua (2012) who argued that civil servants are enthusiastic about the idea of seeking professional counselling services. Given the scenario above, we can safely suggest that it is important for employers or organisations contracting labour to prepare workers for life outside their organisations while they are still serving because by so doing this will help dispel assertions that employers are not interested in the well-being of their workers beyond retirement.

With respect to training needs for retirement education programme, the study established that workers' most urgent training needs were; Entrepreneurship, Financial Planning and Literacy, Basic Pension Management, Basic Agricultural Training and Business Management and Retirement and Estate Planning. Those moderate were Exercise, Health and Fitness, Legal Affairs of Older People and those least urgent included Counselling, Volunteering and Community Service, Saving, Investing in Retirement, Personal Risk Management and Insurance, Business Proposal Writing, Establishment of NGOs, Records Management for Retirement/Filing, Religious Matters.

These findings are consistent with Mambwe and Mwape (2016), Chombo (2017), Diko (2013), Tembo (1991) and Mapoma & Masaiti (2012) that workers require to be trained in these areas of need. This is also in line with Calo's (2005:310) observation that "the appropriate approach to pre-retirement planning may be likened to a three-legged stool that includes information and preparation in the areas of the financial, health and psychosocial requirements for successful transition from work to an adaptation to retirement". The findings of the current study are further consistent with those of Nusbaum (2003) quoted in Diko (2013:61) who argued that retirement process is not alone an economic process, but also a social, psychological and medical episode. This also accords with our respondents' opinions on what they considered to be the objective or purpose for retirement education.

Conversely, the findings of this study juxtapose the premise of the activity theory that it is focused on the social life of older people, without emphasis on the economic aspect of life. This is exemplified by some of the activities or training needs espoused by the workers such

as entrepreneurship, and business management to mention but a few which have a commercial undertone. This points to the fact that retirement education is a lifelong process which should not place attention to preparing workers in any specialty for retirement but that off-shooting from one's vocation should concentrate on an all-round development of employee's life after work (Lindeman 1926).

A closer look at these training needs implies that these be cast into two broad categories, that is: In-House Training Needs and Contracted or Out-Sourced Training Needs. In-house training needs include those training needs that can be satisfied by personnel within Ministry of Health such as Counselling, Exercise, Health and Fitness and Records Management for Retirement/ Filing. This rather intriguing result might be explained by the fact that these training needs fall within the specialty domain of most staff within the organization and as such they can easily deliver training. This leaves the rest sitting under the contracted or out-sourced classification which would require the ministry to engage experts to come and meet the worker's training needs. For instance, one respondent stated: *"None, but we are thinking about people from NAPSA and Pensions, Future Search to come and talk to workers to equip people with a financial base [in order]to equip workers for retirement"*. This was augmented by another respondent who stated that "*Just sessions, one session per quarter, find resource people they come they present and give their contacts for advice"*.

These findings also affirm the position of Krajnak, Burns and Natchek (2008) that organizations rely mainly on outside providers exclusively or in combination with internal resources to provide retirement planning programs. In addition, consistent with Caffarella (2002) Interactive Model of programme planning, this study revealed that a combination of internal staff and external consultants were preferred by workers in the ministry to delivery programmes.

## 5.4 Preferred Technique/Strategy of Training Delivery

The third objective sought to investigate the retiring or retired workers' preferred techniques as well as strategies for delivering training. The study revealed that workers preferred Workshops, Simulation, Group Discussion, Seminar, Field Trip and Case Study techniques while the strategies were Professional Advice, Written Materials and bringing in retirees to share their experiences during training. Take for instance the quantitative findings, it was indicated that these training techniques had a mean score above the average mean score of 3.71.

These results were also supported by Qualitative findings which indicate that workshop 108 (35%) and Seminars 55 (17.8%) were the most preferred techniques for delivering training.

These training techniques are interactive, small group formats (Caffarella, 2002) and fall under the facilitative or experiential, active or participatory and discovery methods which are learner centered (Jarvis 1995, Stephens 1996, Knowles 1980). Further qualitative results from interviews were also in support of this with one HRDO stating that: …. *Bringing in the old retirees to give us their experiences so that we learn from their experiences as well*. Although this finding echoes the ideas expressed by Warren (1970) that Students teaching students is now being used as a new educational technique at lower school levels, this finding was unexpected and suggests that trainers in retirement education programmes make use of retirees as teaching resources in the training process.

These findings are in agreement with Lindeman (1926) who contends that discussion was a method unique to adult education and the only setting appropriate for the adoption of discursive techniques was the small study groups. This is also partly reflected in Krajnak, Burns and Natchek (2008) findings that most commonly, employers provide assistance in the form of group meetings and workshops. However, the point of divergence lies in the utilization of web-based tools which although according to these authors are gaining in popularity, they were not at all preferred in this study. Perhaps the disparity between these results is because of the variation in the age variables as the current study only included participants ranging from 45 years and above who are arguably not technologically savvy.

The findings are also supportive of Olsen and Whitman (2007) and Kim, Kwon and Anderson (2005) claims that financial education can be offered using a wide range of media, such as print materials or group learning settings such as seminars and workshops, and individual counseling which we may rightly put as professional advice. This finding further corroborates the ideas of Helman & Paladino (2004), who suggested that of late professional advice is being preferred by many workers who favour personal interaction with experts.

Additionally, the present findings also seem to be consistent with other research which concluded that the delivery method/technique can be customized according to demographic factors such as the age of the employees or the language they speak (Olsen and Whitman, 2007). This is true for this study owing to the fact that some of the respondents expressed the need for retirement education to be delivered using Zambian local languages. It is encouraging

to compare this finding with the premise by Caffarella (2002) Interactive Model of programme planning which acknowledges cultural variations and allows for greater flexibility.

As it has been stated elsewhere in this study, the key assumptions of activity theory rest on the proposition that it is much better to be active than to be inactive, it is better to be happy than to be unhappy and that an adult plays an important role in achieving these two assumptions (Havighurst, 1972). Without any exception, these data agree with these assumptions, and with the data that has been obtained in chapter four. The data imply, in agreement with the theory, that if these adult learners (retirees or retiring civil servants) training is facilitated using these preferred techniques which require them to be active throughout the training process, they are likely to be happy and this has the potential of rendering the training to be successful.

## 5.5 Summary of Chapter 5

The main points discussed in this chapter can be summarized as follows: Firstly, that the Ministry of Health in Lusaka District has got no retirement education programmes and that it facilitates with relevant training providers. It has also been discussed that though this may be so, there is an ineffective coordination between the ministry and trainers as evidenced by the few respondents who have indicated to have attended the training.

Secondly, the most urgent training needs were entrepreneurship, financial planning and literacy, savings and pension management, business management, basic agricultural training, retirement and estate planning, exercise health and fitness and legal affairs of older people.

Lastly, it was also observed that the most preferred techniques and strategies for training delivery were workshop, seminar, group discussion, field trip, simulation and case study and these should be accompanied with strategies like retiree facilitated training, written material and professional advice. The following chapter will conclude the study, suggest recommendations based on the findings, highlight the contribution of the study and open up new avenues for further research.

# CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

## 6.1 Overview

This chapter presents the conclusion and recommendations of the study based on the research objectives which were to: a) to establish the kind of training existing for retiring and/ or retired workers; (b) to identify the training needs of retiring and/ or retired workers; and (c) to determine the retiring/retired worker's preferred delivery technique/strategy of training. It also highlights the limitations inherent here-in and makes suggestions for future research.

## 6.2 Conclusion

The present study was designed to assess training needs for retirement education programme among government workers in the Ministry of Health in Lusaka District. And returning to the original question posed at the beginning of this study, a number of things can be gleaned from these findings. Firstly, the study concluded that the Ministry of Health in Lusaka District does not have a retirement education programme but collaborates with training providers to facilitate retirement preparation. As shown from Figure 2 in Chapter 4, the quantitative findings reveal that all the respondents, that is, 100% indicated that there is no retirement education in the Ministry of Health. This also emerged as a common view amongst interviewees and respondents from qualitative data, augmenting quantitative findings.

Furthermore, although the Ministry of Health facilitates retirement education with providers, results confirm that this is ineffective. For instance, only a small number of respondents, 5 (2.5%) out of 220 respondents had attended either a workshop, professional advice, seminar, conference or orientation organized by their employer. These results provide support for claims that there is a loose connection between the employers and the providers of training. Ineffective as the situation may have indicated, these findings have also painted a picture that the government has the interest of the workers at heart.

The second major finding to emerge from this study was that workers' most preferred training needs in the Ministry of Health in Lusaka District were Entrepreneurship, Financial Planning and Literacy, Savings and Pension Management, Business Management, Basic Agricultural Training and Retirement and Estate Planning. Those moderately preferred were Exercise, Health and Fitness, Legal Affairs of Older people. The study has also demonstrated that workers would welcome an iterative retirement education programme given an opportunity. For instance, the findings in figure 2 and 3 (see chapter four) indicate that 62 (28.2%)

respondents of which 60 (27.27%) In-service and 2 (0.91%) retired workers indicated that they were extremely likely to participate in retirement training while 119 (54.1%) comprising 103 (54.2%) In-service and 16 (53.3%) retired respondents stating that they would want to have training preparing them for retirement both when they are starting work and when they are about to retire. Qualitative findings, supporting this, also indicated that the training should be a continuous process.

Turning our attention to the third objective, the study concluded that workers preferred delivery instructional techniques such as workshop, seminar, fieldtrip, group discussion, seminar, case study and role play and that these should be accompanied by strategies like retiree facilitated training, written materials and professional advice.

Generally, the study has demonstrated that government does care for the welfare of civil servants although much sensitization needs to be done for workers to know about government projects like Future Search. It has further established that workers retirement preparation needs should encompass their social, economic, psychological and health needs. Consequently, the se training needs should be delivered using training techniques which require them to be active throughout the training session and that these should be accompanied with strategies like retiree facilitated training, written materials and professional advice. By doing so, we can safely infer that workers would be assured of aging actively, gracefully and happily.

## 6.3 Recommendations

On the basis of the findings and conclusions drawn from this study, the following recommendations are made:

   i.   There is need for Human Resource Development Officers within the Ministry of Health in Lusaka district to incorporate retirement education training programmes in both their annual work plans and strategic plans.

  ii.   The Ministry of Health in collaboration with stakeholders such as Future Search, Trade Unions and Associations should effectively sensitize workers and provide a proper linkage between workers and training providers so that they are made aware of who the training providers are in order for them to participate in retirement education programmes.

 iii.   The Ministry of Health should consider funding retirement education training.

  iv.   There is need for government to partner with higher education training institutions such the University of Zambia to make available relevant training programmes such as

lifelong learning and gerontology to workers so that workers are prepared for retirement.

**6.4 Contribution of the Study to the Body of Knowledge**

The study has gone some way towards enhancing understanding of retirement education. One noteworthy and unanticipated finding emerging from this study is a Retiree Facilitation Technique which requires a retirement education programme to make use of background resources, skills and experiences of those who have successfully retired to facilitate training for pre-retiring workers.

**6.5 Limitations of the Study**

There are two main limitations deserving of mention in this study. The purpose of this study was to assess training needs for retirement education programme among civil servants in the Ministry of Health in Lusaka District. With this in mind, the first limitation was that the present study did not account for opinions of workers in the private sector in as far as the training needs for retirement education is concerned. Therefore, these findings may not be generalizable to sectors outside the scope of public service, such as the private sector. The second drawback was a low response rate and in order to counteract this, the researcher triangulated the data sources to include retirees from the Ministry of Health in Lusaka District.

**6.6 Suggestion for Further Research**

It would be interesting to do a comparative study of retirement training needs for workers in both the public and private sectors. Such studies would shed further light on the retirement preparation needs for all workers in a holistic manner. Furthermore, more research is required in the area of evaluation, especially on programmes conducted by training providers like Future Search. Such research would help ascertain the efficacy, relevance, and sustainability of such training programmes to retiring or retired workers.

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# APPENDICES

## APPENDIX I: Introductory Letter

# THE UNIVERSITY OF ZAMBIA
## SCHOOL OF EDUCATION

| | |
|---|---|
| Telephone: 291381 | PO Box 32379 |
| Telegram: UNZA, LUSAKA | Lusaka, Zambia |
| Telex: UNZALU ZA 44370 | Fax: +260-1-292702 |

========================================================

Date...19/09/2017..........

## TO WHOM IT MAY CONCERN

Dear Sir/Madam

## RE: FIELD WORK FOR MASTERS/ PhD STUDENTS

The bearer of this letter Mr./Ms.....SAKALA NELSON..........Computer number..2016/45654..........is a duly registered student at the University of Zambia, School of Education.

He/She is taking a Masters/PhD programme in Education. The programme has a fieldwork component which he/she has to complete.

We shall greatly appreciate if the necessary assistance is rendered to him/her/.

Yours faithfully
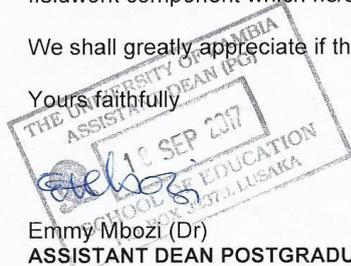
Emmy Mbozi (Dr)
**ASSISTANT DEAN POSTGRADUATE STUDIES- SCHOOL OF EDUCATION**

cc:      Dean-Education
         Director-DRGS

## Appendix II: Ethical Clearance

THE UNIVERSITY OF ZAMBIA
DIRECTORATE OF RESEARCH AND GRADUATE STUDIES
HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

Telephone:     +260 211 290258/293937
Fax:           +260 211 290258/293937                          P O Box 32379
Zambia                                                         Lusaka,
E mail         drgs@unza.zm

## Approval of Study

9th February, 2018

Ref. No. 2017 – November - 005

The Principal Investigator

Dear Mr. Nelson Sakala,

RE:   "An Assessment of Training Needs for Retirement Education
Programme among Civil Servants In The Ministry Of Health"

Reference is made to your resubmission. The University Of Zambia Humanities
And Social Sciences Research Ethics Committee IRB resolved to approve this
study and your participation as Principal Investigator for a period of one year.

| Review Type | Expedited Review | Approval No. 2018-Jan-001 |
|---|---|---|
| Approval and Expiry Date | Approval Date: 9th January, 2018 | Expiry Date: 8th January, 2019 |
| Protocol Version and Date | Version-Nil | - |

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| Information Sheet, Consent Forms and Dates | • English. | To be provided |
|---|---|---|
| Consent form ID and Date | Version | To be provided |
| Recruitment Materials | Nil | Nil |

There are specific conditions that will apply to this approval. As Principal Investigator it is your responsibility to ensure that the contents of this letter are adhered to. If these are not adhered to, the approval may be suspended. Should the study be suspended, study sponsors and other regulatory authorities will be informed.

## Conditions of Approval

- Provide information sheets and consent letters as these were not attached. The information sheets should have had the essential features included. Please use the WHO templates which you could download at www.who.int/rpc/research ethics/informed consent/en/). REC would appreciate if the PI could customise the WHO templates and include the domains of what the submitted protocol is positing on tools and the sampling units (people who have been or shall be participating in this study.
- No participant may be involved in any study procedure prior to the study approval or after the expiration date.
- All unanticipated or Serious Adverse Events (SAEs) must be reported to the IRB within 5 days.
- All protocol modifications must be IRB approved by an application for an amendment prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address or methodology and methods. Many modifications entail minimal risk adjustments to a protocol and/or consent form and can be made on an Expedited basis (via the IRB Chair). Some examples are: format changes, correcting spelling errors, adding key personnel, minor changes to questionnaires, recruiting and changes, and so forth. Other, more substantive changes, especially those that may alter the risk-benefit ratio, may require Full Board review and approval. In all cases, except where noted above regarding subject safety, any changes to any protocol document or procedure must first be approved by the IRB before they can be implemented.
- All protocol deviations must be reported to the IRB within 5 working days.
- All recruitment materials must be approved by the IRB prior to being used.

- Principal investigators are responsible for initiating Continuing Review proceedings. Documents must be received by the IRB at least 30 days before the expiry date. This is for the purpose of facilitating the review process. Any documents received less than 30 days before expiry will be labelled "late submissions" and will incur a penalty.
- Every 6 (six) months a progress report form supplied by The University of Zambia Humanities And Social Sciences Research Ethics Committee IRB must be filled in and submitted to us. There is a penalty of K500.00 for failure to submit the report.
- The University Of Zambia Humanities And Social Sciences Research Ethics Committee IRB does not "stamp" approval letters, consent forms or study documents unless requested for in writing. This is because the approval letter clearly indicates the documents approved by the IRB as well as other elements and conditions of approval.

Should you have any questions regarding anything indicated in this letter, please do not hesitate to get in touch with us at the above indicated address.

On behalf of The University of Zambia Humanities and Social Sciences Research Ethics Committee IRB, we would like to wish you all the success as you carry out your study.

Yours faithfully,

Dr. Jason Mwanza
BA, MSoc, Sc., PhD
**CHAIRPERSON**
The University Of Zambia Humanities and Social Sciences Research Ethics Committee IRB

**APPENDIX III: Information Sheet**

**Title of Study:** Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District.

**Investigator: Nelson Sakala**

This is a research study. Please take your time in deciding if you would like to participate and feel free to ask questions at any time.

## INTRODUCTION

The purpose of this study is to assess the training needs for retirement education programme among civil servants in the Ministry of Health in Lusaka District. You are being invited to participate in this study because you are a worker who is above 45 years old and on permanent and pensionable establishment or working on contract, a retiree and/ or a Human Resource Development or Management Officer in the Ministry of Health in Lusaka District.

## DESCRIPTION OF PROCEDURES

Participation in this study will include completion of a questionnaire which will take approximately 10-15 minutes. The questionnaire will be administered to you by the researcher and be returned at a mutually agreed date. Participation in this study will require approximately 20-30 minutes of your time for a one0on-one interview to discuss questions regarding retirement education training/education in your ministry. The interview will be audio-taped with your permission.

If you agree to participate, you will be asked to participate in an interview that will take approximately 20-30 minutes or a questionnaire that will take approximately 10-15 minutes to complete. The coded transcript will also be provided to you to give you an opportunity to review and confirm that I have captured the information from the interview correctly.

## RISKS

There are no known risks for participating in this study.

## BENEFITS

If you decide to participate in this study there may not be any direct and immediate benefits to you. However, the researcher hopes that other workers in the Ministry of Health can benefit from this research by attending training programmes aimed at preparing them to retire successfully without any difficulties.

## COSTS AND COMPENSATION

Your participation in this study will not incur any costs and you will not be compensated.

## PARTICIPANT RIGHTS

Participation in this study is completely voluntary and you may refuse to participate or leave the study at any time. If you decide to not participate in the study or leave the study early, it will not result in any penalty or loss of benefits to which you are otherwise entitled. You can skip any questions that you do not wish to answer.

**CONFIDENTIALITY**

Any information obtained during this study that could identify you will be kept strictly confidential. The data will be password protected on the investigator's computer and in a locked cabinet by the researcher during the study. The information obtained in this study may be published in a journal or presented at conferences but the data will be reported as aggregated data.

To ensure confidentiality, the following measures will be taken:

a) The researcher will observe participants' anonymity and you are free to use a pseudonym when signing the consent form.
b) Only the researcher will have access to the data.
c) The audio tapes, transcripts and any other study materials will be stored in a locked file cabinet at all times.
d) The researcher will utilize a "strong" password on the computer where data is stored.
e) After the audio tape is transcribed the audio tape will immediately be destroyed.
f) If the results are published, your identity will remain confidential.

**QUESTIONS OR PROBLEMS**

You are encouraged to ask questions at any time during this study.

For further information about the study contact Nelson Sakala, at sakala.nelson@yahoo.com

**APPENDIX IV:   Consent Form**

# THE UNIVERSITY OF ZAMBIA
## DIRECTORATE OF RESEARCH ND GRADUATE STUDIES
## HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

| | | |
|---|---|---|
| Telephone: | +260-211-290258/293937 | P. O. Box  32379 |
| Fax: | +260-211-290258/293937 | Lusaka, Zambia |
| E-mail | drgs@unza.zm | |

### HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE

# CONSENT FORM
**(Translated into vernacular if necessary)**

**TITLE OF RESEARCH:**

**REFERENCE TO PARTICIPANT INFORMATION SHEET:**

1.      Make sure that you read the Information Sheet carefully, or that it has been explained to you to your satisfaction.

2.      Your permission is required if tape or audio recording is being used.

3.      Your participation in this research is entirely voluntary, i.e. you do not have to participate if you do not wish to.

4.      Refusal to take part will involve no penalty or loss of services to which you are otherwise entitled.

5.      If you decide to take part, you are still free to withdraw at any time without penalty or loss of services and without giving a reason for your withdrawal.

6.      You may choose not to answer particular questions that are asked in the study.  If there is anything that you would prefer not to discuss, please feel free to say so.

7.      The information collected in this interview will be kept strictly confidential.

8.      If you choose to participate in this research study, your signed consent is required below before I proceed with the interview with you.
-------------------------------------------------------------------------------------------------------------------------------------------------

**VOLUNTARY CONSENT**

I have read (or have had explained to me) the information about this research as contained in the Participant Information Sheet.  I have had the opportunity to ask questions about it and any questions I have asked have been answered to my satisfaction.
I now consent voluntarily to be a participant in this project and understand that I have the right to end the interview at any time, and to choose not to answer particular questions that are asked in the study.
My signature below says that I am willing to participate in this research:
Participant's name (Printed): …………………………………...............…………………………………………………..

Participant's signature: ……………………………………………Consent Date: …………………….....................

Researcher Conducting Informed Consent (Printed) …………………………………………………………………………

Signature of Researcher: ……………………………………….……Date: ……………….……………………………

Signature of parent/guardian: ………………………….…………..Date: ……………………………………………

**APPENDIX V:  Interview Guide for Human Resource Development/Management Officers**

Dear Respondent,

Thank you for your participation in this study "**Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District**". I would like to go over a couple of reminders before we get started. First, I want to reiterate for you that participating in this study is completely voluntary. If you feel uncomfortable answering a particular question, please let me know and we will move onto the next question. Also, you can request to stop the interview at any time for any reason. Identifying information shared during this interview will be removed from findings. The structure of the interview will start with questions:

1. Regarding the availability of retirement education in your ministry,

2. followed by what training needs you would suggest for retirement education programme and

3. what technique do you believe best suits for workers needs to deliver training for retirement education programme.

Do you have any questions regarding your participation in this study before we start?

Next, I would like to ask your permission to record this interview. Do you agree to be recorded?

Thank you. I will now begin recording.

**Demographic Information**:

How long have you been in your current position? _____

Interview Questions

The following questions are designed to create a conversation between you and me. I may ask more questions for clarification. Remember, there is no right or wrong answers. You may decline to answer any question or to stop the interview at any time.

**Section 1: Training existing in preparation for retirement in Ministry of Health**

**1. What kind of training programmes exists preparing workers for retirement in your Ministry?**

**Section 2: Training Needs for Workers**

**2. What are the areas of need requiring workers or those who have retired to be trained for a successful retirement?**

a). In your opinion, what do you think should be the purpose or objective of training in preparation for retirement?

b). what, in your opinion, would you suggest to be the content for training in preparation for retirement?

**Section 3: Training Technique or Methods**

**3. What training technique or method, in your opinion, do you think would best respond to the workers training needs?**

a). How long do you think preparation training for retirement should take?

b). At what point in a worker's life do you think training for retirement should be administered?

**Conclusion**

1. Is there anything else about the interview as it pertains to retirement education Ministry of Health that you would like to share with me? If so, please share this information with me at this time.

# Appendix VI: Approval Letter from the National Health Research Authority

**THE NATIONAL HEALTH RESEARCH AUTHORITY**
Paediatric Centre of Excellence
University Teaching Hospital
P.O. Box 30075
LUSAKA
T: +260 211 250309/+260 95 563276 | E: nhrasec@gmail.com | www.nhra.org.zm

**4 April 2018**

Nelson Sakala
University of Zambia
Department of Adult Education and Extension Studies
LUSAKA

**Re: Request for Authority to Conduct Research**

The National Health Research Authority is in receipt of your request for authority to conduct research titled "**Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka.**"

I wish to inform you that following submission of your request to the Authority, our review of the same and in view of the ethical clearance, this study has been **approved** on condition that:

1. The relevant Provincial and District Medical Officers where the study is being conducted are fully appraised;
2. Progress updates are provided to NHRA quarterly from the date of commencement of the study;
3. The final study report is cleared by the NHRA before any publication or dissemination within or outside the country;
4. After clearance for publication or dissemination by the NHRA, the final study report is shared with all relevant Provincial and District Directors of Health where the study was being conducted, University leadership, and all key respondents.

Yours sincerely,

Dr. Godfrey Biemba
Director/CEO
**National Health Research Authority**

All correspondences should be addressed to the Director/CEO National Health Research Authority

**Appendix VII: Permission from Provincial Medical Office**

*In reply please quote:*

*File No. .....................*

**REPUBLIC OF ZAMBIA**
**MINISTRY OF HEALTH**

PROVINCIAL MEDICAL OFFICE
P. O. BOX 32573
LUSAKA

23rd April, 2018

Nelson Sakala
C/O University of Zambia
School of Education
Department of Adult Education
and Extension Studies
P.O.Box 32379
**Lusaka**

Dear Sir,

**RE:    PERMISSION TO CONDUCT RESEARCH IN HEALTH CENTRES AND STATISTICS ON OFFICERS**

Reference is made to the above subject matter.

Lusaka Provincial Health Office is in receipt of your letter dated 20th April, 2018 in which you are requesting for authority to collect data in Health Centres and Statistics on officers for Lusaka District on the study entitled **"Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District".**

My office is happy to inform you that we have no objection to your request for you to conduct your study scheduled for 16th April to 31st May 2018 in Lusaka District. Please ensure that, the final report of your research must be shared with the Ministry of Health and this office.

Dr. Consity Mwale
**Provincial Health Director**
**LUSAKA PROVINCE**

REPUBLIC OF ZAMBIA
MINISTRY OF HEALTH
PROVINCIAL HEALTH OFFICE
2 3 APR 2018
PROVINCIAL HEALTH DIRECTOR
P.O. BOX 32573
LUSAKA

cc. Lusaka District Health Office

Physical Address: 3 Saise Road, Longacres, Lusaka, Zambia

**Appendix VIII: Authority to Conduct Research from Lusaka District Health Office**

P. O. Box 50827
Lusaka
Tel: +260-211-235554
Fax: +260-211- 236429

*In reply please quote:*

*No:...........................*

**REPUBLIC OF ZAMBIA**

## MINISTRY OF HEALTH
## LUSAKA DISTRICT HEALTH OFFICE

18th April 2018

Nelson Sakala (Mr)
The University of Zambia
School of Education
P. O. Box 32379
**LUSAKA**

Dear Mr. Sakala,

**RE: AUTHORITY TO CONDUCT RESEARCH IN LUSAKA DISTRICT**

We are in receipt of your letter over the above subject.

Please be informed that Lusaka District Health Office has no objection for you to conduct research entitled **"Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District".**

Kindly ensure that your findings are shared with the health facility and District Health Office and that the normal operations of the facility are not disrupted.

By copy of this letter, the Medical Superintendent/Medical Officer In-Charges for the 18 facilities indicated on the list attached are kindly requested to facilitate accordingly.

Yours faithfully

Dr. C. Mbwili-Muleya
**Principal Clinical Care Officer**
**For/DISTRICT HEALTH DIRECTOR**

C.C: The Medical Superintendents
C.C: The Medical Officer/In-Charges
C.C: Assistant Dean Postgraduate Studies-School of Education: Dr. Emmy Mbuzi – University of Zambia

# Appendix IX: Authority to Conduct Research from The University Teaching Hospital

**REPUBLIC OF ZAMBIA**

# MINISTRY OF HEALTH
# University Teaching Hospital

P/Bag Rw 1X
Lusaka - Zambia

Fax: +260 211 250305
e-mail: mduth@yahoo.com

Tel: +260 211 253947 (Switch Board)
+260 211 251451

**OFFICE OF THE SENIOR MEDICAL SUPERINTENDENT**

**Our Ref:** UTH/HR/SDT/01/03

**Your Ref:**

18th April, 2018

*SHRMO*
*kindly assist*
*in any way possible*
*regarding this research*

Mr. Nelson Sakala
University of Zambia
School of Education
Department of Adult Education and Extension Studies
P O Box 32379
**LUSAKA**

Dear Sir

**APPLICATION TO CARRY OUT A RESEARCH PROJECT - YOURSELF**

Reference is made to the above subject.

I am pleased to inform you that authority has been granted for you to carry out a research project at our Institution entitled "Training Needs Assessment for Retirement Education Programme: A mixed methods study among Civil Servants in the Ministry of Health, Lusaka District.".

However, I wish to caution that data collected should be used for academic purposes only.

**Yours faithfully**

Paul Nicholas Siame
CHIEF HOSPITAL ADMINISTRATOR
For/SENIOR MEDICAL SUPERINTENDENT
**UNIVERSITY TEACHING HOSPITAL**
SAS/alm
cc  The Senior Human Resource Development Officer

## Appendix X: Authority to Conduct Research from Chainama Hills College Hospital

Tel: 283844 / 283936
Telefax: 283824
Email: chainamaed@hotmail.com

In reply please quote:

No.:................................................

**REPUBLIC OF ZAMBIA**

# MINISTRY OF HEALTH
### CHAINAMA HILLS COLLEGE HOSPITAL

**TRAINING DEPT. COLLEGE OF HEALTH SCIENCES**
P. O. Box 33991
Telefax: 283827, Lusaka, Zambia

P. O. Box 30043
Lusaka - ZAMBIA

Ref:......................................................

19th April 2018

*HR – kindly facilitate, permission granted*
*SMS 12/06/18*

Nelson Sakala
Department of Adult Education and Extension Studies
School of Education
The University of Zambia
P. O. Box 32379
**LUSAKA**

Dear Mr. Sakala

<u>RE: PERMISSION TO COLLECT INFORMATION REGARDING DATA COLLECTION FOR RESEARCH: "TRAINING NEEDS ASSESSMENT FOR RETIREMENT EDUCATION PROGRAMME: A MIXED METHODS STUDY AMONG CIVIL SERVANTS IN THE MINISTRY OF HEALTH, LUSAKA DISTRICT" – NELSON SAKALA (COMPUTER NO.2016145654)</u>

This letter is in response to your recent letter dated 16th April, 2018 where you requested a permission to collect information regarding your project "**Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District**"

I am writing to inform you that our institution is welcoming and permitting you, **Mr. Nelson Sakala (computer No.2016145654)** to collect information on your project proposal "**Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District**".

You are required to submit a copy of the findings upon completion of the research.

Yours faithfully

Dr. Tony Tsarkov
**ACTING HEAD CLINICAL CARE**
**CONSULTANT PSYCHIATRIST**
**FOR/ SENIOR MEDICAL SUPERINTENDENT**

**APPENDIX XI: List of Health Facilities in Lusaka District**

1. BAULENI
2. CANCER DISEASE HOSPITAL
3. CHAINAMA HILLS HOSPITAL
4. CHAINAMA TEACHING HOSPITAL
5. CHAWAMA FIRST LEVEL HOSPITAL
6. CHAZANGA
7. CHELSTONE
8. GEORGE
9. KABWATA
10. KALINGALINGA
11. KAMWALA
12. KANYAMA
13. MATERO HEALTH CENTRE
14. MATERO FIRST LEVEL HOSPITAL
15. MTENDERE
16. NGOMBE
17. UTH

**APPENDIX XII:  Questionnaire for Public Health Workers**

*Serial no……*

**INTRODUCTION**

Dear Respondent,

I am a student at the University of Zambia studying for a Master of Education degree in Adult Education. I am carrying out a research study entitled *"Training needs assessment for retirement education programme: A mixed methods study among civil servants in the Ministry of Health, Lusaka District"* as part of my academic requirement. Your response to this study will greatly enhance my understanding in this area and ultimately help promote the welfare of retirees and senior citizens.

I am kindly requesting you to participate in this study by completing this questionnaire. Your confidentiality and anonymity are assured. Although this questionnaire is coded to allow for follow-up with non-respondents, you will not be individually identified with your questionnaire or responses. Please be aware that the use of this data will be for academic purposes as authorized by University of Zambia. Should you feel the need for clarification you also have the right to express concerns to me at the number, address or email below.

Thank you for your interest and I greatly appreciate your participation in this research.

**SECTION A: BIOGRAPHICAL DATA**

**INSTRUCTIONS**
**Tick (√) the correct answer(s) in the box and fill in the blank spaces where provided.**

**1. What is your sex?**

a) Male ☐

b) Female ☐

**2. How old are you?**

a) Between 45 and 49 ☐

b) Between 50 and 54 ☐

c) Between 55 and 59 ☐

d) Between 60 and 64 ☐

e) Above 65 ☐

**3. How long have you worked?**

a) Between 10 and 19 years ☐

b) Between 20 and 29 years ☐

c) Between 30 and 39 years ☐

d) Above 40 years ☐

**4. What position do you hold?** …………………………………………………………………..

**SECTION B: AVAILABILITY OF RETIREMENT PREPARATION TRAINING**

**5. Is there any training preparing workers for retirement in your Ministry?**

a) Yes ☐

b) No ☐

**6. If yes to question 5, what kind of training(s) exists?** *Please indicate in the space provided.*

………………………………………………………………………………………………

**7. At what point did you receive training in preparation for retirement?**

a) When I started Work ☐

b) While Approaching Retirement ☐

c) Other **…………………………………………………………………………….**

**8. Have you ever attended any of the following where preparation for retirement was talked about?**

a) Workshop      Yes ☐      No ☐

b) Seminar        Yes ☐      No ☐

c) Conference    Yes ☐      No ☐

d) Orientation    Yes ☐      No ☐

e) Professional Advice   Yes ☐   No ☐

**SECTION C: TRAINING NEEDS OF WORKERS**

**9. How likely are you to take training in preparation for retirement?**

*Please rate on a scale of 1-5, where 1 is 'Extremely unlikely', 2 is 'unlikely', 3 is 'Not Sure', 4 is 'Likely' and 5 is 'Extremely likely'*

**1**          **2**          **3**          **4**          **5**

☐          ☐          ☐          ☐          ☐

**10. At what point would you like to have training for retirement preparation?**

a) When I start work    ☐

b) When I am about to retire    ☐

c) Both (a) and (b)    ☐

d) After retirement    ☐

**11. Indicate your view of the training you would like to have in relation to your own training needs.** Please complete the table by ticking either 1,2,3,4 or 5 where 1 means 'Not at all Important' 2 means 'Unimportant' 3 means 'Neither Important nor Unimportant, 4 means 'Important' and 5 means 'Very Important'.

| Type of Training | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| Counselling | | | | | |
| Basic Pension Management | | | | | |
| Exercise, Health & Fitness | | | | | |
| Financial Planning & Literacy | | | | | |
| Entrepreneurship | | | | | |
| Basic Agricultural Training | | | | | |
| Personal Risk Management and Insurance | | | | | |
| Retirement and Estate Planning | | | | | |
| Business Management | | | | | |
| Legal Affairs of Older People | | | | | |
| Establishment of NGOs | | | | | |
| Volunteering and Community Service | | | | | |

**12. Is there any other training you would like to have in your retirement?** *Please indicate in the space provided.*

………………………………………………………………………………………………

………………………………………………………………………………………………

………………………………………………………………………………………………

**SECTION D: PREFERENCE OF TRAINING METHOD**

Thinking about how you would like to receive training to prepare for retirement, how much do you agree with the following statements…? *Please complete the table by ticking (√) either 1,2,3,4 or 5 in the boxes, where 1 means 'Strongly disagree', 2 is 'Disagree', 3 is 'Neither agree nor disagree', 4 is 'Agree' and 5 means 'Strongly agree'.*

| Q# | Statement | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 13 | I would like to receive training for retirement through lectures | | | | | |
| 14 | I would like to receive training for retirement through attending workshops | | | | | |
| 15 | I would like to receive training for retirement through seminars | | | | | |
| 16 | I would like to have professional advice as I prepare for retirement | | | | | |
| 17 | I would like to receive written materials i.e. Brochures, Pamphlets, Leaflets, Newsletters concerning retirement | | | | | |
| 18 | I would like to receive training for retirement online | | | | | |
| 19 | I would like to receive training for retirement through electronic materials | | | | | |
| 20 | I would like to receive training for retirement where a successful retiree facilitate the training. | | | | | |
| 21 | I would like to receive training for retirement where there is group discussion | | | | | |
| 22 | I would like to learn through field trips, where I go on a planned educational tour in which I visits a place of study for first-hand observation and study | | | | | |
| 23 | I would like to learn through simulations, involving participants in real-life situations and practice solving problems through rational thought and the application of past learning experiences. | | | | | |
| 24 | I would like to learn through case studies, where information regarding a real life situation is presented to me, I analyse and offer solutions | | | | | |
| 25 | I would like to learn through role play | | | | | |

**26. What would be your ideal duration of training for preparation for retirement?**

a) 1-7days

b) 8-14 days

c) 15-21 days

d) 22- 28 days

e) Other (specify) …………………………………………………..

## SECTION E: OPEN ENDED QUESTIONS

Fill in the blank spaces provided by writing your answers to the questions

27. In your opinion, what do you think should be the purpose or objective of training in preparation for retirement?

..............................................................................................................................................
..............................................................................................................................................
..............................................................................................................................................

28. What, in your opinion, would you like to be the content for training in preparation for retirement?

…………………………………………………………………………………………………
…………………………………………………………………………………………………
………………………………………………………………………………………………

29. In what method(s) would you like to receive training in preparation for retirement? *Please give reason(s) for your answer.*

..............................................................................................................................................
..............................................................................................................................................
..............................................................................................................................................

30. Are there any other training(s) you would recommend to prepare workers for retirement to the Ministry of Health?

…………………………………………………………………………………………………
…………………………………………………………………………………………………
…………………………………………………………………………………………………

We have come to the end of the questionnaire. Thank you so much for participating.
In case you need to inquire on any issue regarding this research, feel free to contact the researcher using the following details:

Nelson Sakala
Department of Adult Education and Extension Studies
P.O.Box: 32379
Lusaka
Email: sakala.nelson@yahoo.com

**APPENXIX XIII: Questionnaire for Retired Workers**

**Introduction**

Dear Respondent,

I am a student at the University of Zambia studying for a Master of Education degree in Adult Education. I am carrying out a research study on *"an assessment of training needs for retirement education programme among civil servants in the Ministry of Health in Lusaka District"* as part of my academic requirement. Your response to this study will greatly enhance my understanding in this area and ultimately help promote the welfare of retirees.

I am kindly requesting you to participate in this study by completing this questionnaire. Your confidentiality and anonymity are assured. Although this questionnaire is coded to allow for follow-up with non-respondents, you will not be individually identified with your questionnaire or responses. Please be aware that the use of this data will be for academic purposes as authorized by the University of Zambia. Should you feel the need for clarification you also have the right to express concerns to me at the number, address or email below.

Thank you for your interest and I greatly appreciate your participation in this research.

**SECTION A: BIOGRAPHICAL DATA**

**Tick (√) the correct answer(s) in the box and fill in the blank spaces where provided.**

**1. What is your sex?**

a) Male ☐

b) Female ☐

**2. How old are you?**

a) Between 45 and 49 ☐

b) Between 50 and 54 ☐

c) Between 55 and 59 ☐

d) Between 60 and 64 ☐

e) Above 65 ☐

**3. How many years did you work in your Ministry/Institution?**

a) Between 10 and 19 years ☐

b) Between 20 and 29 years ☐

c) Between 30 and 39 years ☐

d) Above 40 years ☐

**4. What position did you hold?** ....................................................................................

**SECTION B: RETIRED WORKERS' ADJUSTMENT TO LIFE AFTER WORK**

**5. What do you do ever since you retired from your Ministry/ Institution?**

a) I work on contract ☐

b) I run a business ☐

c) Both a and b ☐

d) Nothing ☐

e) Other. (*Please write in the space provided*)

……………………………………………………………………………………………

**6. How much happiness would you say is your life after retirement?**

a) Very Happy ☐

b) Happy ☐

c) Not Sure ☐

d) Sad ☐

**e)** Very Sad ☐

**7. How satisfied would you say you are with your life after retiring from your Ministry/Institution?**

a) Very satisfied ☐

b) Satisfied ☐

c) Not Sure ☐

d) Dissatisfied ☐

**e)** Very Dissatisfied ☐

**SECTION C: AVAILABILITY OF TRAINING FOR RETIREMENT PREPARATION**

**8. Was there any training in preparation for retirement for workers in your Ministry/Institution?**

a) Yes ☐

b) No ☐

*If yes to Question 7, please answer Question 8 and 9, if no proceed to question 10*

**9. What type of training was provided by your ministry/Institution in preparation for retirement? (Please explain)**

………………………………………………………………………………………………

……………………………………………………………………………………………….

**10. At what point did you receive training in preparation for retirement?**

a) When I was starting work ☐

b) As I was approaching my retirement ☐

c) Never ☐

**11. Have you ever attended any of the following meeting (s where information in relation to preparation for retirement was presented?**

a) Workshop Yes ☐ No ☐

b) Seminar Yes ☐ No ☐

c) Conference Yes ☐ No ☐

d) Orientation Yes ☐ No ☐

e) Professional Advice Yes ☐ No ☐

**SECTION D: TRAINING NEEDS FOR RETIRED WORKERS**

**12. Following your retirement from your Ministry/Institution, how likely would you take training in preparation for retirement?**

*Please rate on a scale of 1-5, where 1 is 'Extremely unlikely' and 5 is 'Extremely likely'.*

| 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|
| ☐ | ☐ | ☐ | ☐ | ☐ |

**13. At what point would you have liked to have training in preparation for retirement?**

a) When I started work ☐

b) When I was about to retire ☐

c) Both (a) and (b) ☐

d) After I retired ☐

**14. Indicate your view of the training you would like to have in relation to your own training needs.** Please complete the table by ticking either 1,2,3,4 or 5 where 1 means 'Not at all Important' 2 means 'Unimportant' 3 means 'Neither Important nor Unimportant, 4 means 'Important' and 5 means 'Very Important'.

| Type of Training | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| Counselling | | | | | |
| Basic Pension Management | | | | | |
| Exercise, Health & Fitness | | | | | |
| Financial Planning & Literacy | | | | | |
| Entrepreneurship | | | | | |
| Basic Agricultural Training | | | | | |
| Personal Risk Management and Insurance | | | | | |
| Retirement and Estate Planning | | | | | |
| Business Management | | | | | |
| Legal Affairs of Older People | | | | | |
| Establishment of NGOs | | | | | |
| Volunteering and Community Service | | | | | |

**15. Is there any other training you would like to have in your retirement? Please explain**

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**SECTION E: PREFERENCE OF TRAINING METHOD**

Thinking about how you would like to receive training to prepare for retirement, how much do you agree with the following statements…? *Please complete the table by ticking (√) either 1,2,3,4 or 5 in the boxes, where 1 means 'Strongly disagree', 2 is 'Disagree', 3 is 'Neither agree nor disagree', 4 is 'Agree' and 5 means 'Strongly agree'.*

| Q# | Statement | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 16 | I would like to receive training for retirement through lectures | | | | | |
| 17 | I would like to receive training for retirement through workshops | | | | | |
| 18 | I would like to receive training for retirement through seminars | | | | | |
| 19 | I would like to have professional advice on life after retirement | | | | | |
| 20 | I would like to receive written materials i.e. brochures, pamphlets, leaflets, newsletters concerning retirement | | | | | |
| 21 | I would like to receive training for retirement online | | | | | |
| 22 | I would like to receive training for retirement through electronic materials | | | | | |
| 23 | I would like to receive training for retirement where a successful retiree facilitates the training | | | | | |
| 24 | I would like to receive training for retirement where there is group discussion | | | | | |
| 25 | I would like to learn through a planned educational tour in which I visits a place of study for first-hand observation and study. | | | | | |
| 26 | I would like to learn through simulations, involving participants in real-life situations and practice solving problems through rational thought and the application of past learning experiences. | | | | | |
| 27 | I would like to learn through case studies, where information regarding a real-life situation is presented to me, I analyse and offer solutions | | | | | |
| 28 | I would like to learn through role play | | | | | |

**29. What would you recommend to be the duration of training for preparation for retirement?**

a) 1-7days ☐

b) 8-14 days ☐

c) 15-21 days ☐

d) 22- 28 days ☐

e) Other……………………………………………………..

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**SECTION F: OPEN ENDED QUESTIONS**

Fill in the blank spaces provided by writing your answers to the questions

30. In your opinion, what do you think should be the purpose or objective of training in preparation for retirement?

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31. What, in your opinion, would you like to be the content for training in preparation for retirement?

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32. In what method(s) would you like to receive training in preparation for retirement? *Please give reason(s) for your answer.*

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33. Are there any other trainings you would recommend to prepare workers for retirement to your Ministry/Institution?

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…………………………………………………………………………………………………

We have come to the end of the questionnaire. Thank you so much for participating.
In case you need to inquire on any issue regarding this research, feel free to contact the researcher using the following details:
Nelson Sakala
Department of Adult Education and Extension Studies
P.O.Box: 32379
Lusaka
Email: sakala.nelson@yahoo.com

**APPENDIX XIV: ACTIVITY BUDGET**

| ITEM | ACTIVITY | QUANTITY | UNIT COST (K) | TOTAL COST (K) |
|---|---|---|---|---|
| **PROPOSAL** | | | | |
| Lunch Allowance | Data Collection | 2 Health Centres Per day x 10days | 50 | 500 |
| Secretarial Services | Printing Drafts and Final Copies of Proposal Reports and other works | | 1500 | 1500 |
| Stationary | Reams of Paper<br>Pens<br>Box File<br>Note Pad | 02<br>10<br>02<br>04 | 45<br>2<br>15<br>10 | 90<br>20<br>30<br>40 |
| Transport | Data Collection | 2 Health Centres Per day x 10days | 50 | 500 |
| Piloting Instruments | Printing Questionnaires<br>Printing Interview Guides | 11<br><br>2 | 1<br><br>1 | 11<br><br>2 |
| 10% Contingency | Miscellaneous | | | 270 |
| **TOTAL** | | | 1,674 | 2,963 |
| **RESEARCH REPORT** | | | | |
| **Printing** | Questionnaires | 350 | 1 | 350 |
| | Draft Chapters | 135 pages | 1 | 135 |
| | Posters | 2 | 150 | 300 |
| | Reports for Examination | 5×135 pages | 1 | 675 |
| | Binding Report | 5 | 150 | 750 |
| | Submitting Reports to MOH | 5×135 pages | 1 | 675 |
| **10% Contingency** | Miscelleneous | | | 288.6 |
| **Total** | | | | 3174 |
| **GRAND TOTAL** | | | | **6137.6** |

**APPENDIX XV: Work Plan**

| ITEM | ACTIVITY | DURATION | PERIOD |
|---|---|---|---|
| **Proposal Writing** | a). Problem formulation<br>b). Literature Review<br>c). Designing of the Research<br>d). Submission of Proposal | 6 Months | January-July 2017 |
| **Ethical Clearance** | Apply for Ethical Clearance | 3 Months | September 2017-November, 2017 |
| **Data Collection** | a) Interviews<br>b). Questionnaire Distribution and Collection | 3 months | May 2018-July 2018 |
| **Data Analysis** | Preparation, Presentation, Organization and Analysis | 2 months | August, 2018-September, 2018 |
| **Report Preparation** | Reporting Writing, Typing and Editing | 3 months | September-November, 2018 |
| **Report Production** | Proof Reading, Production and Submission of Final Draft | 2 months | November-December, 2018 |