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RETIREMENT PERCEPTION AND ITS CHALLENGES AMONG
GOVERNMENT EMPLOYEES. THE CASE OF PUBLIC SERVICE
COMMISSION

BY

TRACY NHAMBURO

A DISSERTATION IS SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTERS IN PUBLIC SECTOR
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Abstract

The research focused on establishing the retirement perception and its challenges to the government employees, particularly Public Service Commission employees. The statutory retirement age for the members who joined the Public Service Commission before 1 May 1992 is 65 years and 60 years to anyone who joined on or after 1 May 1992 according to the Statutory Instrument 1 of 2000. The main problem that has triggered the research on this topic is that the majority of the government employees are not retiring despite reaching retirement age. Furthermore, employees are not retiring because they have not saved enough for their retirement and that they have not secured personal accommodation, some still have school fees to be paid for their children, some have medical responsibilities for their parents as well as extended families and the pension money is not enough to cover all their financial responsibilities. The research was influenced by Maslow's Hierarchy of needs, Continuity Theory, Role theory and Resources Perspective Theory. The population under study is the Public Service Commission which has an establishment of 1240 employees and consists of 14 departments. The research used a sample of 90 employees (7% of population) who represented the organisation. The researcher did not consider all the employees thus the researcher employed the stratified and simple random sampling to ensure that every department and every level is represented. Purposive sampling was also used to select members who are already on extension of service to enable the researcher to generalize findings from people knowledgeable of the subject. The study used a mixed method research design in which the research combined both qualitative and quantitative research. The rationale behind a mixed research method is that quantitative results provide a general picture of the problem whereas the qualitative results refine, explain or extend the general picture. The questionnaires and interviews were used as data collection instruments and the data was analysed using content analysis, graphs and frequency tables which were derived from SPSS. According to the research, Public Service Commission employees are not prepared for retirement as they have not saved for their retirement. The research has revealed that the reason for members not retiring is that the employees perceive retirement as a time of financial struggle and time of boredom. The research also revealed that having members serving beyond retirement is costly to the government because the aged workforce is associated with absenteeism which affects service delivery. In order to change the employees' perception towards retirement and to encourage them to go on retirement, the study suggested that the organisation should improve employees' salaries and benefits. This enables employees to have enough money for daily usage, saving and investing in assets. This encourages them retire when they are due because they would be prepared for their retirement. The government should release pension benefits immediately after an employee retires as well as offering retirement counselling and awareness programmes to its employees from the time one joins the organisation in order to adequately prepare them psychologically for retirement.

Key words: Retirement perception, pension, financial preparedness.

Declaration

I declare that this dissertation is my original work except where sources have been cited and acknowledged. The work has never been submitted, nor will it ever be submitted to another university for the award of a degree.

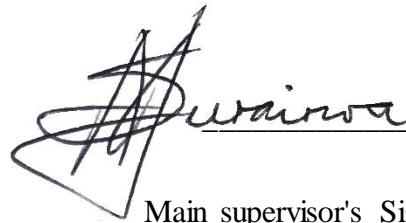
Tracy Nhamburo

Tracy 25/08/2020

Student's Full Name

Student's Signature (Date)

Dr S. Murairwa

 25/03/2020

Main Supervisor's Full Name

Main supervisor's Signature (Date)

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List of Acronyms and abbreviations

PSC	Public Service Commission
SSB	Salary Service Bureau
NSSA	National Social Security Authority
PSMAS	Premier Service Medical Aid Society
SAP	Systems Application and Products
ILO	International Labour Organisation
NPS	National Pension Scheme Workers Compensation Insurance Fund
WCIF	Workers Compensation Insurance Fund
SSPS	State Service Pension Scheme
ZIMSTATS	Zimbabwe National Statistics Agency

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CHAPTER 1 INTRODUCTION

1.1 Introduction

Retirement is considered as one of the later life status evolutions although people's understanding of its psychological consequences is incomplete (Kim & Moen, 2002). The process and the perception of retirement are ever-changing from time to time or from organisation to another. The reason behind the increase in research in this topic is a fast population aging as a result of increased longevity causing various people reaching retirement age whilst still working. Retirement is characterised by an on-going processes of adaptation to change and can reduce the individual to different levels of psycho-emotional and socio-economic vulnerability. It is the beginning of life that requires reorganisation of the daily routine and of social contacts. This study sought to explore how members in the Public Service Commission (PSC) perceives retirement which makes them not interested in retiring when they are due and the challenges which are associated with retirement. The research focuses on members of the PSC who are at Head office and two departments that are Salary Service Bureau and Pensions which are not at Head Office but located in Harare.

To understand the reasons for the employees' failure to retire when they are due, this research was guided by theories that were previously developed and have called for more research on the subject over the years. These theories include Maslow's Hierarchy of Needs, Continuity Theory and the Role Theory among others and have helped the researcher to analyse and understand different behaviours of individuals concerning retirement. The sources of data used includes secondary sources such as newspaper articles, reports, internet, published journals and books which enabled the researcher to understand the reasons behind members continuing to serve beyond

retirement age. Primary sources were utilised through interviews and questionnaires that were administered to respondents to acquire first-hand information to produce an informed study.

The research was targeting all the employees in the PSC as no one can escape retirement. However, the researcher did not consider all the employees thus the researcher employed the stratified and simple random sampling to ensure that every department and every level is represented. The sample was made up of at least 90 members. This ensured that the results gathered during the research were a representative of members of the PSC.

1.2 Background of the study

According to Section 17(1) (a) and (b) of the Public Service Regulations, SI 1 of 2000 as amended, any member appointed on pensionable conditions of service before 1 May 1992 shall have a pensionable age of 65 years, and for those who were employed on or after 1 May 1992 shall have a pensionable age of 60. Employees must retire at 60 or 65 years depending on the year one was appointed into the PSC. However many PSC employees are not prepared for retirement because they would not have prepared for their retirement. According to Anspach (2019) defines retirement the pulling out of active working life and one can achieve retirement when he/she has sources of income that are not earned by working. Most of the employees in the PSC do not have plans to cover their financial burdens at the end of their career life.

Workers in the PSC are not ready to retire because the pension allowances they receive after retirement are very low. A pensioner is getting an average amount of \$500

(October SSB pay schedule) whereas the food basket for a family of 4 is at \$1677 (ZIMSTATS, 2019). The pensions' salary is hardly enough for the upkeep of their families. Furthermore, these members have many dependents some of whom are school going ages and some of them are old aged who require medication for survival. This causes the fear of the unknown since they do not know how they will fulfil their responsibilities when they retire. Above all, due to the economic environment, there are no employment opportunities such that the members can be employed in order to get extra income to cushion their pension salaries, also the fact that most of the workers do not have special skills that they can use for consultation work for extra income. To make things worse some pensioners take time before they receive their pension salaries due lack of knowledge on how to claim their salaries when they retire. Another reason why the Pensioners do not access their pension salaries is the financial constraints by the government which the Chairman to the PSC on the launch of the PSC Strategic Management Plan on 21 August 2019 indicated that the effects are seen when Treasury struggles to pay pension benefits when they are due (Hungwe, 2019).

The Government of Zimbabwe established the State Service Pension Scheme in order to provide for the payment of pensions, gratuities and other benefits to pensioners employed by the state on retirement or other means of termination of service. However due to the economic situation the pension salaries are no longer enough for the members' upkeep and therefore they believe that if they continue serving they will at least continue receiving a stable salary, however, the idea of having members continue serving the government after reaching retirement age has its challenges which was unveiled by the research.

1.2.1 Public Service Commission

The Constitution of Zimbabwe Amendment (No. 20) Act 2013 confirmed the existence of the Civil Service Commission (also known as Public Service Commission). It was created by an Act of Parliament known as the Public Service Act, Chapter 16:04. The Zimbabwe PSC is an Executive arm of the Government responsible with the Human Resources function. The PSC mission statement, “*An empowered public service leading and propelling sustainable and inclusive socio-economic growth and prosperity for all citizens of Zimbabwe*” shows that the organization does not limit itself to the traditional focus of the Commission on organisational structures and appointments but it places greater focus on economic growth especially towards the realisation of Vision 2030 of attaining an upper middle-class economy by 2030. (Public Service Commission Strategic Plan 2019-2020).

1.2.2.Overview of PSC Operations

Section 15 of the Public Service Act, Chapter 16:04 specifies that posts, offices, appointments, promotions, transfers, secondments and supervision of staff in any government Ministry or department are the responsibility of the Civil Service Commission. Thus the Constitution of Zimbabwe and the Public Service Act, Chapter 16:04 reaffirm the position of the Civil Service Commission as the employer for all Civil Servants.

The PSC in order to discharge its duties efficiently has a Secretariat. The PSC Secretariat is made up of about 1240 employees. There are fourteen departments (known as Agencies) within the PSC secretariat namely; Human Resources Coordination, Conditions of Service, Human Resources Management Information

Systems, Legal Services, Discipline, Corporate Service, Corporate Strategy and Salary Administration, Performance Audit and Inspectorate, Internal Human Resources, Communications, Salary Service Bureau, Pensions and Finance and Administration. The Performance Audit and Inspectorate Agency is decentralized to provinces and districts. The Agency is responsible for the monitoring of service delivery and policy implementation by Civil Servants including monitoring of pension processes in various Provinces and Districts around Zimbabwe.

1.2.3 Current Conditions

To get an overview of PSC performance the researcher will analyse its environment using PEST analysis as outlined below:-

1.2.4. Political Factors

The changes in the political setting ushered the nation into the New Dispensation in November 2017. The coming in of the new Government Administration brought some changes including the introduction of the austerity measures in order to stabilise the economy. The austerity measures resulted in the increase in poverty levels leading to increased labour unrest. This had an impact in the PSC's operations as they restricted allocation of budget resulting in the employees delayed to get paid and most importantly Pensioners' salaries are no longer being given priority.

1.2.5. Economic factors

The hyperinflationary environment that is experienced in Zimbabwe since October 2018 had great implications on the PSC as it saw the skyrocketing of the prices such that employees could not afford to purchase basic commodities. Through the

introduction of the Statutory Instrument 142 of 2019 which is also known as the Reserve Bank of Zimbabwe (Legal Tender) Regulations, the government banned the use of any foreign currency as legal tenders and pronounce the Zimbabwe Dollar as the only sole tender for all transactions. This affected the Public Servants who lost their savings which were in United States Dollars which was a legal tender then. As result employees are no longer certain of their future upon leaving the organisation hence the need to remain serving the organisation.

1.2.6. Social factors

The deterioration in the provision of social service and amenities (water, electricity, and health) has not spared the PSC Secretariat. The increase in the premium contributions toward the Premier Service Medical Aid Society (PSMAS) and Nyaradzo Funeral Services has a negative effects on the PSC employees as majority of them cannot afford them. Nyaradzo Funeral Services, for instance, increased its monthly premiums by 300% in October 2019. This has seen most middle to lower-level employees withdrawing their membership. However, this has a negative impact to the employee if he/she need medical attention and the salary is not enough, that means the member is exposed to high risks.

To show that it is employee focused, the PSC in partnership with PSMAS has subsidized the premiums of the member and its immediate family to \$80 for the whole family, however, for other dependents still have to pay \$90 per member each month. Although this is a noble idea on the part of the immediate family, it is noted that majority of the PSC employees have dependents who are directly under their care, therefore subsidising the premiums for the immediate family and leaving the extended

dependants still has a bearing on PSC employees and has an impact on retirement decision.

1.2.7. Technological Factors

The introduction of the SAP system in the PSC has enabled the organisation to have all the information required at the click of the button. This has also enabled the researcher to track the number of employees who are already extending their services and therefore triggered the researcher to find out the reasons why they have not retired by finding out their perceptions and the challenges associated with continuing to serve the organisation upon reaching retirement age.

1.3 Problem Statement

Section 17(1)(a and b) of the Statutory Instrument 1 of 2000 stipulates that a member appointed on pensionable conditions of service before 1 May 1992, shall have a pensionable age of 65 years or (b) a member appointed on pensionable conditions of service on or after 1 May 1992 shall have a pensionable age of sixty years. Section 18(1) of the same regulations states that any member may on giving three months' notice of retirement, be permitted by the Commission to retire before pensionable age at any time after the age of fifty five. Despite all the effort by the Commission to free its employees from the work responsibilities, employees are not proceeding on retirement upon reaching retirement or early retirement age. This is evidenced by the request for extension of service by the employees after retirement age as they are not prepared to leave the organisation. According to the Salary Service Bureau Records (The PSC employee database) thirty three (33) employees reached retirement age in 2018 and the PSC received fourteen (14) requests for extension of service which

results in 42,4% of members who did not proceed on retirement and still wants to continue serving the government. Of the 14 members who requested for extension, eleven of them were male whilst 3 were female. Having members serving beyond retirement age has proven to be costly to the organisation on issues of service delivery because of an increased rate of absenteeism due to their age and health.

1.4. Justification/ Significance of the Study

This study has been prompted by the members who are failing to proceed on retirement upon reaching retirement age which is being experienced in the PSC. The study is significant in that it provides a training ground for the Researchers' academic development and qualification for the Master's Degree in Public Sector Management.

The study will also benefit the academic world in that the issues raised in the research will be subject to further criticism and review by other researchers. It will give a guide to other researchers and keep them up to date with what is currently happening in relation to retirement. Current explanations on retirement have failed to either offer predictive or explanatory power to the Zimbabwean situation. Despite enormous literature on retirement in the organisation, there is yet no universally accepted account or framework on why people choose not to go retirement.

The findings also provided a basis for reducing the number of employees who continue serving the government at their post-retirement age by applying strategic management techniques that match the detected factors contributing to the problem. To be specific the study sought to provide feedback to policy makers in formulating human resources

policies and practical measures for the reduction of requests for extension of services in the PSC.

1.5 Research Aim

The study aimed at examining the employees' retirement perception and its challenges to the PSC employees. The researcher used a case study of the PSC which upon the finalisation of research should take corrective measures to ensure that upon reaching retirement age the employees will be prepared to retire.

1.6. Research Objectives

- 1.6.1. To establish the employees' perception towards retirement.
- 1.6.2. To establish the employees' preparedness to retire when they have reached retirement age.
- 1.6.3. To identify the challenges that are brought about by the employees who do not retire upon reaching retirement age.
- 1.6.4. To identify programs that will assist in preparing PSC employees for retirement.

1.7. Research Questions

- 1.7.1. What are the employees' perception towards retirement?
- 1.7.2. Are the employees prepared to retire upon reaching retirement age?
- 1.7.3. What are the challenges that are brought about by the having employees' continue serving the organisation after they have reached retirement age?
- 1.7.4. What are the programmes that can be put in place to prepare Public Servants for their retirement?

1.8. Assumptions/ Hypothesis

The study is based on the assumption that the employees are not retiring due to financial unpreparedness.

1.9. Delimitation

This study was conducted for the PSC employees. However, the results obtained can be generalised to other government Ministries because the operations, conditions of services and salaries of the government are the same. Therefore the results from this research can be applied to other government institutions.

1.10. Limitation of the Study

The questionnaire as a tool to collect data may be affected as some participants may give false information. The questionnaire is semi-structured and structured to enable the researcher to probe the participants in order to get in-depth information.

The study may be subjected to bias and prejudice from the respondents which may reflect the views held and circumstances prevailing to a larger extent. To reduce bias, the researcher has guaranteed the anonymity of individual responses throughout the study.

Time limitation- The period to carry out the research as prescribed by the University is three months. In order to complete the research in the prescribed period, the researcher had requested authority to conduct the study during working hours which was granted by the Secretary for PSC.

Official Secrecy Act- The Researcher is a member of the PSC and is bound by the provisions of the Official Secrecy Act. Public Service information and Public Service

Salaries are a guarded secret. The Researcher has sought permission from the Secretary to PSC to access and include the information on Government in the research. Furthermore the participants of the research are members of the PSC who may not be free to release the necessary information for the research because they are bound by the Official Secrecy Act.

CHAPTER 2 REVIEW OF RELATED LITERATURE

2.1. Introduction

Denton and Spencer (2009), highlighted that the Oxford English Dictionary outlines retirement as, to pull out from Office or an official position, to give up on one's business or profession in order to enjoy more leisure or independence especially after having made competence or earned a pension. They also highlighted that retirement can be voluntary or involuntary, gradual or sudden, temporary or permanent. Hence there is no one clear definition that represents all the possible situations. The PSC like any other organization has experienced high levels of members who are not proceeding on retirement upon reaching retirement age. In order to understand the reasons for the employees' failure to go on retirement, this chapter will analyse literary works by various theorists, establish the employee perception about retirement and identifying the challenges retirement poses to the employees .

2.2. Theoretical Framework

The research was guided by theories which have previously been developed by other researchers and have called for more research on the subject matter over the years. These theories include Maslow's Hierarchy of Needs, Continuity and the Role Theory among others.

2.2.1. Maslow's Hierarchy of Needs theory

The basis of the Maslow's Hierarchy of Needs theory is the belief that an unsatisfied need creates tension and disequilibrium. To restore the balance, a goal is identified

which will satisfy the need and a behaviour pathway is selected which will lead to the achievement of the goal. All behaviour is therefore motivated by an unsatisfied need.

Maslow's studies into human motivation led him to propose a theory of needs based on a hierarchical model with basic needs at the bottom and higher needs at the top. According to Cole (2000), the starting point of Maslow's hierarchy theory is that people are motivated to do something by the desire to satisfy specific groups of needs.

These groups are as follows:-

- Physiological needs-
- Safety needs
- Love needs
- Self esteem
- Self actualisation

PSC employees need food and shelter in order to meet their physiological needs. Such needs can be satisfied if the members have adequate financial resources, which is not the case when someone retires. Decent and affordable accommodation has been identified as one of the basic needs for improving the quality of life of Public Servants. The plight of the Public Servant is intensified by ridiculous rentals that are charged for accommodation. Those who would have been occupying institutional accommodation still feel threatened as they will not have their own after they leave employment. This also encourages them to apply for extension of service so that they continue occupying the employer's accommodation.

The low pension salaries reduce the confidence levels of PSC employees such that they feel they cannot survive if they retire. It makes them feel not loved by their

employer. Even those who are in management, who occupy Government houses, drive official or personal issue vehicles have not reached the self-actualization stage. There is no tenure of security upon leaving Government as they are required to start seeking alternative accommodation and raise funds to pay for the vehicles. The pension benefits are perceived not sufficient to meet such expenses. However, notwithstanding the above Maslow's hierarchy of needs is important to understand the needs of employees and attend to them accordingly. The needs are given in the diagram below:-

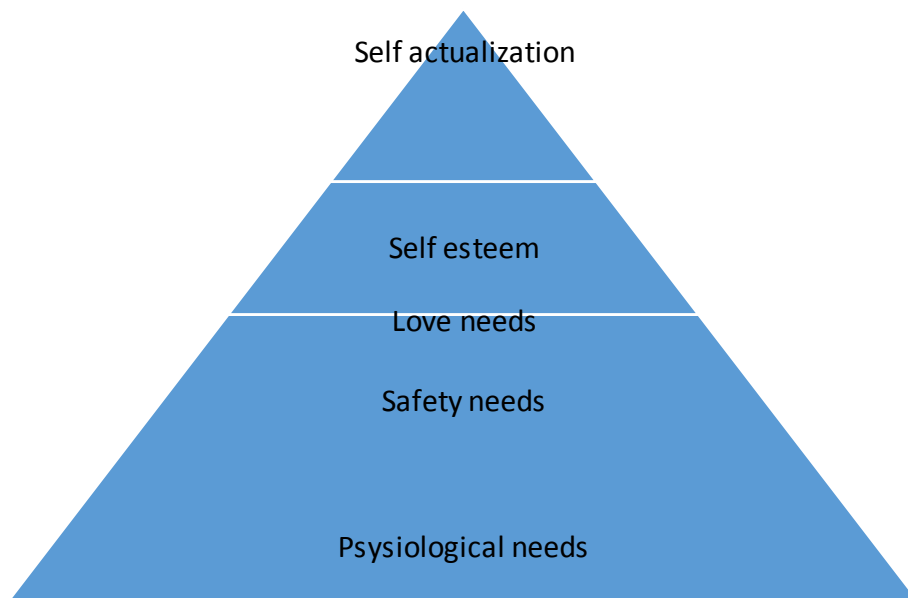


Figure 1. 1.Maslow's Hierarchy of needs (Cole; 2000)

The theory propounds that until a particular group of needs is satisfied, a person's behaviour will be dominated by them. Whilst Maslow's theory made a considerable influence on developments in management theories, it may be difficult to apply in the Public Service Commission bearing in mind that it has an establishment of more 1240 members. Their needs are quite varied and unsystematic. What may be a need to a low level employee may not be a need for a General Manager. However the incompleti

of these needs are the main reason why employees may not proceed on retirement if they are not met (Cole,2000).

2.2.2. Continuity Theory

The theory of continuity is based on the premise that older adults who preserve a similar lifestyle in retirement as they previously had will have a higher level of psychological well-being (Atchly,1989). Furthermore, according to Feldman and Beehr (2011) bridge employment among other gradual transition into retirement helped the older adults to maintain the structure and their self-image through meaningful activities. Specifically, research on bridge employment confirms the basic beliefs of continuity theory in those individuals who enjoy their work or succeed in their career tend to choose same career bridge employment whereas other field bridge employment often occurs in job strain (Gobeski & Beehr, 2008).

Continuity theory recognises the disadvantages of a complete cessation from work without having other aspiration. Therefore this theory addresses retirement as a stage of life and recognises that wellbeing is connected to balancing work and life satisfaction (Lytle et.al 2014). Continuity theory also describes retirement as a linear series of life events that gradually lead to logical career stage and a pleasant experience and transition without disturbance or distress into retirement (Hooyman & Kayak,2000).

2.2.3.Role Theory

Role theory was developed by Mead (1930) and Linton (1936). It suggest that the roles of the individuals are associated with the behavioural expectations of their social environment and impact their self-image. Linton (1936) linked the roles with status

and other social affiliations such as age, race, religion and socioeconomic status. According to George (1993), transition such as retirement are associated with role theory in that individuals enter and exit various roles as they move from one life stage to another. The roles that the individuals will have to accomplish will tell if the members are prepared to go on retirement and take up the little pension salaries. Furthermore the roles and responsibilities will also determine how they perceive retirement. According to role theory, retirement is an adjustment of one's major role usually as a paid worker. Roles give people sense, worth and help to shape their behaviour and self-concept (Holman and Kiyak, 2000). Also role theory proposes that retirement can be a stressful event for individuals due to the loss of fundamental social role. Learning to deal with role loss may cause the individual to feel a sense of vulnerability. Some retired individuals may experience a feeling of disconnect and anxiety that may lead to low levels of life satisfaction during retirement (Kim & Moen, 2001) and therefore the need to request for extension of service.

2.2.4 Resources perspective theory

Hobfoll (2002) noted that the state of life after retirement depends on the individual's access to resources valued by him/her. That is, the present will create opportunities while the absence can restrict the plans of an individual. It may include financial resources, household resources, health, (Wang, Van Solinge & Henkens, 2011). It is the income from the salary that constitutes the main financial resources during pre-retirement life. Its loss in the post retirement life has been replaced by income from savings, pensions or earnings from the post-retirement job. Further, the effect of the household situation on retirement can be seen in relation to changes occurred to the partner's status. Hobfoll (1989) shows that a woman retiree may be willing to search for a job after retirement when her husband is unemployed, gets divorced or widowed.

The research also attempted to analyse the possibility of such a resource replacement during the post retirement phase of the participants. The resources held by individuals can be human capital which is the key factor for determining his/ her choice and opportunities both before and after retirement. Individuals with greater access to human capital have higher opportunities in the labour market (Becker,2009) and in retirement, a retiree's chances of finding another job is more and influenced by the extent of human capital (education and experience) he/she holds (Ruhm, 1990). Human capital can be capitalised in building a network of relationships both individual and group and can gain benefits by increasing their access to information and power. Coleman (1988) also established a model in which social capital is one of the potential resources which individuals can use with other resources like human capital (skills and expertise) physical capital (Tools and technique or economic capital-money).The researcher further pointed out that, rather than an owned asset, the social capital is evolved within a network of human affiliation.

2.3. Relevance of the Theoretical framework to the study

All the theories mentioned above has a contribution towards the research topic since they spell out the possible reasons why members may fail to retire when they have reached retirement age and their reasons.

2.3.1. Maslow's Hierarchy of needs

Maslow's theory argues that people tend to satisfy their needs systematically, starting with the basic physiological needs then moving up the hierarchy. The theory supports that until a specific group of needs is satisfied, a person's behaviour will be dominated by them (Nzuve, 2010). PSC can therefore use the theory to establish its workers needs and address them so that they will be willing to continue with their lives after their

career lives. Once the employees perceive that their basic needs will not be accomplished by the pension salary, they will decide to remain in the organisation until their needs are satisfied- which sometimes may not even be satisfied at all.

2.3.2. Continuity theory

The Continuity theory is relevant to the study in that it gives a foundation for understanding how adults use their experience to adapt to changes brought by aging. If toward retirement an individual perceives that the resources do not enable him/her to continue living life the way he/ she was used to, then the decision might be made to continue serving so that he continue living life in the same way he/she is used to (Hooyman&Kayak,2000). Continuity theory provides a background for understanding how adults employ their past concepts, constructs, and experiences to adapt and adjust to the changes brought about by normal aging.

2.3.3. Role theory

Since roles gives people a sense worth and accomplishment and help shape behaviour, unfulfilled roles calls for an adjustment in the decision making. If the roles are not accomplished at the time of retirement. For instance if a father has not accomplished his role of providing accommodation to his family, he may need to postpone his retirement especially if he had not planned for other sources of income after retirement as the pension salary will not award him the opportunity to offer a decent accommodation to his family especially in urban areas.

2.3.4. Resources perspective theory

Employees who have built their network well are not afraid to leave their jobs when their retirement time is due because they know that they can secure part time jobs through referrals. Those who have other professional qualification would also leave their employment knowing that life awaits them in their post retirement time.

The researcher has noted that even though all the four theories above have influence on the retirement perception, the Resource Perspective theory has contributed much since it encompasses most of the aspects suggested in the three theories to have an impact on the retirement decision. The other three theories highlighted the need to fulfil the needs, to continue living the way one used to live before retirement and to fulfil the roles one would be expected to accomplish. All these can only be accomplished through the availability of resources either human capital (skills and expertise), physical capital (Tools and technique or economic capital-money) and the social capital which grow within a network of human affiliation (Cole,2000).

2.4. History of Retirement

The retirement age in most states is 65 years. The 65 years retirement age was announced by Otto Von Bismarck of Germany when he introduced a social security system to appeal to the German working class and fight the power of the socialist Party in German during the 1800s (Kastelle,2010). Otto Von Bismarck's solution was to announce a social pension scheme which guaranteed support from the government for the older employee. At first, 70 years was chosen as the retirement age but was dropped to 65 years. Employers, employees and government would all pay (Henson, 2018). According to Kastelle (2010), Bismarck knew that the strategy would not cost because the German's life expectancy was below 65 years and the majority of those who lived

beyond that would only live a few years more. A few individuals benefited from the system in its earlier years. (Kastelle, 2010). United States embraced the same 50 years late and the 65 years was selected as the retirement age when the life expectancy was only 61, 7years. 65 years retirement age has been effected by many countries.

With time, the situation changed in many aspects which moved pension allowance from the state of being the state allowance to a right of the workers because the trade unions included the rights and conditions for retirement and improving the financial situation for retirees. In addition, due to a range of medical services and routines and improved working conditions, that keep people alive, the life expectancy is now high such that employees reach minimum retirement age whilst in good health and fit to continue working. In this way, the image of a retiree as an old person, sick person, near to death no longer applies. And along with changes in the surroundings of retirement, it is now seen as a time liberated from work responsibility, and a time to be enjoyed (Fountora, Doll & Oliviera, 2015).

2.5. Types of Retirement

Bur (2001) came up with various sources of retirement and these are involuntary retirement, voluntary retirement, lay-offs, flexible retirement and redundancy, discharge of staff, termination of appointment and dismissal. According to Asuquo and Maliki (2007), there are three forms of retirement which are compulsory, voluntary and mandatory retirement.

2.5.1. The voluntary or self-retirement

Voluntary retirement happens arises when an employee decides to leave employment for personal reasons irrespective of experience, age , length of service or retirement

policies. It is determined more by the employee than the employer (Amune, Aidenejie & Obinyan, 2015).

2.5.2.Compulsory or forced retirement

This is a situation beyond the employee's expectation and when he/she is not prepared for it. It is usually viewed adversely because it is unintended and reasons might include old age, medical issues, incompetence and rationalization in workforce, (Elder & Johnson, 2003).

2.5.3. Mandatory retirement.

Mandatory retirement is normal in the sense that the person involved has reached the statutory age of retirement as specified in the condition of service of the employment contract (Amune, et. al, 2015). For instance, the retirement age for PSC employees is sixty years for those who joined service after 1 May 1992 and sixty five years (65) for those who joined on or before 1 May 1992 (Statutory Instrument 1 of 2000). However, the overall retirement age in Zimbabwe is 65 years. This type of retirement is the one that the research was mainly focusing on and tried to establish why employees are not following the statutory regulation which stipulates that when a member has reached 60 or 65 years of age, depending on the year one joined he/she should retire. Of note, upon joining the PSC, employees are given Statutory Instruments which guide them in their day to day operations, however, when it comes to retirement, they tend to forget about the same instrument that has been guiding them throughout the career journey.

2.6. Retirement Planning

Retirement planning is the practise of preparation and managing short and long term finances to help one to achieve his/her financial dreams both during working and

retired life. It involves evaluating one's financial objectives, current financial position and expected future cash flow to develop an all-encompassing retirement road map (Principal Retirement Advisors- India, 2010)

Retirement planning safeguards the human needs financially during the post retirement period. However it is a decision of individual choice. It requires a conscious decision on the individual to put aside income to allow for financial security upon retirement (Shanmugam & Abidin, 2013).

Joo and Grable (2005) argued that not everyone is financially organised for retirement life because of either lack of assets to create income or limited savings. Asamoah (2012) emphasises that, one should have planned for financial security, health maintenance, social network, decent accommodation and meaningful activities in order to be ready for retirement. Retirement planning is a long term process that involves social security, pension life and health insurance, financial planning and dealing with emotions relating to retirement (UN, 2005). Retirement planning can be formal or informal. Formal retirement planning is where the employer teaches their employees nearing retirement how to plan for retirement. The training can be general or can be tailor-made to meet individual specific needs. On the other hand, informal retirement or free retirement planning concerns the potential retiree thinking, reading or having the desire to retire (Ekerdt, Kosloski & DiViney, 2000). The inability to plan for retirement forces employees to continue working after beyond retirement age.

Employees who prepare for their retirement financial desires are likely to have enough resources and to be satisfied with their income in retirement (Beehr, 1986) and it is most that they retire earlier and are less likely need to rely financially on family members, their employers or state programs (Taylor and Show, 1995). Sufficient

preparation for personal financial needs by individuals directly affects the amount of money the government needs to disburse on financial programs for older adults (Dan 2004).

Habib (2007) argued that young individuals think that retirement preparation is a burden for them because it involves long term planning. Employees who are in their 20s think that they are too young to think about retirement while in the 30s and 40s tend to believe that they are prepared because they have their State Pension Fund. The reality is that at 55 years, most people cannot afford to retire since they prepared late for retirement (Habib, 2007). This is shown by the fact that although Section 18(1) of the Public Service Regulations,(SI 1 of 2000) as amended states that ,a member, on giving three months' notice of retirement, may be permitted to retire at any time after reaching 55 years, no member of the PSC went on early retirement in 2018.(SSB Database) . This could be attributed to the fact that they are not prepared for retirement.

2.6.1. Social Security

As part of retirement planning, most governments offer social security schemes to their citizens which cushions their income when they are no longer working. Social security is the security that society provides through suitable organization against certain risks to which its members are exposed (ILO, 1942). The hypothesis behind providing social security is that employees frequently develops needs or desires which they may not be capable to meet using their personal resources, therefore the need to organise resources external to the individual. Social security, therefore, targets at providing income-maintenance in situations where a person's capacity to generate income is weakened permanently or temporarily (Kaseke,1988).

Social security has two forms which are social assistance and social insurance. Social assistance provides financial benefits to persons of small earnings, granted as a right in amounts sufficient to meet a minimum standard of need (ILO, 1942). For the sake of this research, the study focussed on the social insurance since it is relevant to the study without which the employees may find it difficult to proceed on retirement when they are due.

Social insurance is a financial arrangement planned to provide the wage earner and his dependants a minimum income during the times when through forces beyond his control his incomes are reduced or cut off (Epstein, 1948). Social insurance covers such hazards as joblessness, invalidity old age and illness. In social insurance, the contributions is usually a collective responsibility between government, employee and employer. Social insurance benefits are viewed by claimants as rights because they would have paid towards their social protection. Social insurance is administered by a legal instrument that spell out how much one will have to contribute, the level of profits and the conditions under which benefits can be drawn. There is therefore, no stigma attached to drawing benefits under social insurance (Kaseke,1988).

The government of Zimbabwe has set up an obligatory security pension scheme which is provided for by the National Social Security Authority (NSSA). NSSA is a statutory corporate body that was established by an Act of Parliament in 1989 tasked to administer security schemes in the country (NSSA, 2019). The government introduced the obligatory pension scheme with the aim to protect workers and their families. Every worker contribute to the scheme notwithstanding whether an employee is contributing to a private scheme or not (Mywage, 2018). Operations by NSSA started

in October 1994 with two schemes: the National Pension Scheme (NPS) and the Workers Compensation Insurance Fund (WCIF) also known as The Accident Prevention Scheme. These two schemes cover members in the formal employment and are referred to as occupational schemes.

2.6.2. The National Pension Scheme (NPS)

The NPS is based on a 50/50 contribution for the employer and employee. Only those who would have contributed for 10 years are entitled to a monthly pension when they become eligible. A person who would have contributed towards this scheme for less than 10 years will be entitled for a retirement grant which can only be paid as a once off lump-sum when he/she reaches or 60. It is a compulsory requirement that every working Zimbabwean above 16 years and below 65 years to join this scheme. Any member who would have contributed towards NPS would be eligible for any retirement benefit when he/she turns 60 and should be unemployed (NSSA, 2019). This is the retirement planning on the part of the government which is meant to cater for all the employees in the formal sector.

Meanwhile, the employer and employee contribute an equal amount of 3.5% of the insurable earnings ceiling of \$700. Currently for an employee who is getting a basic salary of \$700 (as at 13 September 2019) will be getting pension salary of \$186,82 (NSSA, 2019). This amount is hardly enough for the monthly upkeep of a single individual yet most of the retirees have dependents some who are school going age and require school fees and some retirees require to frequently visit the medical practitioners for check-ups, medical reviews and for treatment since some have developed diseases which are related to old age. This contributes to the individual's

decision on whether or not to retire. If one perceives that the pension salary will not sustain him/her during the retirement, then he/she will apply for extension of service.

2.6.3. State Service Pension Scheme/ Public Service Pension Scheme

The State Service pension Scheme was established by government to provide payment of pension gratuities and other benefits to pensioners employed by the state on retirement, discharge, resignation, death and other means of termination of Service. The government employees are under the defined benefit scheme. A defined benefit pension plan is a type of pension plan where employer promises a specified pension payment, lump-sum or combination of both on retirement that is automated by a formula based on employee's history, tenure of service and age rather than depending directly on individual investment or contribution (Chikono, 2019). In defined benefit scheme, there is zero risk to the member as the company takes all the risks. Two years before retirement, a member is reminded of his retirement age through a letter so that they prepare for their retirement (Public Service Regulation of 2000). Also from 3 months before until a person retires, messages will be flashed on a member's payslips. It is at this time when most employees will realise that they are not ready for retirement.

2.6.4. Personal Investments

Retirement planning although it is of personal choice, it requires a conscious decision on an individual to allocate and set aside income to allow for financial security upon retirement. Previous literature on retirement planning has shown that across countries around the world individuals have little or no planning for their retirement (Shanmugam & Abidin, 2013). For example, the Department of Labour in America launched a National Pension Education programme which was projected to advise the

American workers of the importance of taking personal responsibility for their retirement security (Berg,1995). On contrary, there is no pension education, especially in the Zimbabwe Public Sector. However, some organisations such as Old Mutual have taken up the initiatives to organise Retirement Planning Programmes for their workers to educate them on retirement issues and the need to make preparations for it. According to Hesketh and Griffin (2010), such initiative create optimistic feelings between unions and management and increase trust between employees and management. Generally, those who are better prepared for their retirement have a more positive perception towards retirement. However, some people might feel positive about their retirement despite insufficient retirement savings Hesketh and Griffin (2010). Therefore, it seems important to consider factors that lead to retirement confidence and positive attitude such as retirement planning in order to encourage workers to go on retirement when they are due. Retirement planning has important effects for retirement wealth, satisfaction and adjustment (Appiah-Ansong, 2014).

Most employees in the PSC have not taken initiatives on personal investment towards retirement. This could be attributed to either limited resources or lack of assets to generate income or limited knowledge and lack encouragement to participate in personal investments. Employees have widely relied on the State Pension Fund and National Pension Scheme which due to the hyperinflations in Zimbabwe has proven not to be sufficient to rely on. Therefore employees find it difficult to leave employment even if they should because they are not ready for the salary adjustment which is associated with retirement.

2.7. Conceptual Framework

The research centred on independent variables such as individual perception, accommodation, financial preparedness and health responsibilities and retirement as a dependent variable. Retirement decision depends on whether an employee is prepared in terms of accommodation, finances and health responsibilities.

2.7.1. Concept of Retirement

Retirement refers to various things to different people. Some people perceive it positively and wait for it with happiness, others view it negatively as they see it as a stage of boredom, economic suffering, ill-health and death. Retirement is a fixed end where every worker will experience whether in the private sector or public sector (Onoyas, 2013). Maestas (2004) postulated that, a person is only regarded as retired when he/she reports him/herself not working for pay.

Retirement is seen as a role-less role and with a society built on a work ethic, the move from recognisable productive work role on one day to a role-less role on the next day has encouraged the belief that retirement leads to physical and mental illness and sometimes premature death. (Atchely, 1976). Agulanna and Agulanna (2003) postulated that retirement in Nigeria is a terrible experience and has attained a negative perception because retirees are passing through a horrible experience. "Not many would know or understand what the pensioners go through in this nation. The punishment is such that to retire to a quiet and honest life has almost been made impossible in Nigeria. So heartless and inconsiderate are some of the methods imposed on waiting for pensioners that some prefer to die rather than go through the headache of receiving their pension", (Okoye, 1998, p. 68).

Okoye (1998) from the statement above, perceive retirement as a nightmare which no one would want to experience. The study will specifically establish the employee's perception about retirement which makes them afraid of retirement.

2.7.2.Retirement Challenges

Retirement is believed to be connected with various challenges. One of the challenges that face typical employees throughout their working life is life after retirement (Gabba & Mamman, 2014). Retirement concerns emotional, psychological and financial challenges that the workers have to prepare well ahead of time. It is believed that, as worker becomes older, productivity will decline, and thus retaining such a worker in employment will amount to the organisation to operate at a loss (Gabba & Mamman, 2014). There is a strong relationship between perception and challenges in this research. The change in perception also has a bearing on retirement decisions. Moreover, the perceived challenges affect a person's decision in relation to retirement.

2.8.Summary

This chapter has reviewed and analysed the relevant literature in and outside Zimbabwe on the retirement perception and challenges to the PSC employees which have been published by other researchers. Stakeholders need to be well informed on what exactly is practically taking place. One way of achieving this, is from thematic analysis of empirical evidence borrowed from previous studies. The research also highlighted the relevance of other literatures to the study in order to match the current research with previous researchers as a way of assessing the practicality of the research.

Core focus of discussion included was meant to give an understanding of how the issue of retirement came into being, types of retirement, impact of retirement preparedness, stages of retirement and also the theories which influenced the challenges that employees face in their quest to retire.

CHAPTER 3 METHODOLOGY

3.1. Introduction

According to Cooper (1999), research methodology is where the researcher explicitly defines the target population being studied and the sampling methods used. Thereafter, the coverage of the design is adopted. Depending on the research design selected, a description of the specifics of the data gathered is done and the data is analysed. The study targets all the groups of employees from top management to general workers because the perceptions and challenges might vary from level to level thereby allowing the researcher to find a solution to every level respectively. There was need to understand the characteristic of the population in order to develop strategies that suited the group. The data was largely obtained by means of questionnaires, interviews and analysis of primary and secondary data.

3.2. Research Design

Research design is a systematic stride to realize the purpose of study (Bell, 1987). Generally, research design is the plan of how one goes about answering the research questions of the study. It therefore means that whatever design is used in the research, it should be expected in ensuring that the evidence obtained enables the researcher to answer the initial questions as clear as possible and valuable to the end user of the research findings and recommendations.

The researcher used a mixed methods research design wherein the researcher collects, analyzes, and mixes (integrates or connects) both quantitative and qualitative data in a single study or a multiphase program of inquiry (Creswell, 2007). The advantages of mixed methods are that it uses the strength of both methodologies to provide a wider perspective on the issue. The study applied an explanatory sequential approach in

which the researcher used qualitative data findings to help clarify and explain certain quantitative results. The rationale is that quantitative results provide a general picture of the problem whereas the qualitative results refine, explain or extend the general picture (Creswell & Stick, 2006).

The researcher used the case study. Case study gives the work a reality as it allows to study the whole situation in the PSC. Empirical data and information was generated which is specific to the PSC which was under scrutiny. The case study also helped the researcher to connect the actions of the members employed in the PSC to the large scale social structures in the Public Service. A case study was chosen because it is cheap, it could be conducted in a short space of time and the respondents are easily accessible.

3.3. Population and Sampling

According to the Salary Service Bureau (SSB) data base, the PSC has an establishment of 1240 personnel who are distributed among the fourteen Agencies (**Table 3.1** shows) and this was the population of interest. The population for this study was inclusive of all grades in PSC and therefore the findings can be generalised. The population for the study comprised of all the members who are paid through SSB. The SSB data base is a reliable source of information as it is for the mode of payment used by the Government to all its employees.

Table 3. 1: Population Distribution

No.	Agency	Total
1.	Pensions	330
2.	SSB	370
3.	Finance and Administration	26
4.	Internal Human Resources	21
5.	Performance Audit and Inspectorate	218
6.	Legal Services	8
7.	Corporate Strategy and Salary Administration	29
8.	Conditions of Service	127
9.	Human Resources Management Information Systems	15
10.	Discipline	19
11.	Corporate Affairs and Services	24
12.	Human Resources Coordination	29
13.	Communications	9
14.	Uniformed Forces Commission	15
15.	Total	1240

Source: PSC (2019)

The sampling procedure that was used was based on the characteristics of the population, desired accuracy, costs and feasibility. The researcher made use of stratified non- probability sampling also purposive sampling to enable the researcher to generalize findings from people knowledgeable of the subject. Fourteen strata were

formed representing fourteen departments. From each stratum, members were grouped according to grades and finally a simple random sampling was used to ask opinions of General Managers, Managers, Deputy Managers, Payroll Officers, Accountants, Auditors, Pension Officers and Office Assistants their perception and challenges for failure to proceed on retirement upon reaching retirement age and management strategies that can be used to reduce it. The selection was meant to have representation from all groups considering that pension salaries differ with grades and pension allowances will be salary based. The purposive sampling was used in selecting General Managers since they are few and if simple random sampling was to be used, the chances of picking the General Managers would be slim and as a result the sample would not represent the actual population. The selected members also included members who are already on the extension of service so that the information can be drawn from the members who are already experiencing the situation under research and have first-hand experience with the research topic. These were selected using purposive sampling especially where such members were part of the strata. The aim was not generalization of findings but to get rich descriptions from those who have experienced it.

The sample for this research comprised of top management, middle managers and low level employees in the PSC. Out of an establishment of 1240, a sample of 90 workers was used for the study which is 7% of the total population. Each Agency had 6 representatives and the remainder was selected from both Salary Service Bureau and Pensions which both contribute 50% of the total establishment (9 from each Agency). The study had to cut across all professions because retirement is a period that every employee will eventually experience, however the research seeks to establish how different levels of people perceive it and what challenges are associated with it. The

results from the sample was a representative of the population. The age range of the participant was from 18 years to 70 years inclusive of both -male and female participants. The Table 3.2 below shows the sample size distribution.

Table 3. 2. Sample size distribution

NO.	CATEGORY	NUMBER OF RESPONDENTS
1.	Top Management	14
2.	Middle Management	30
3.	Low level employees	46
	Total	90

3.4 Data Collection Instruments

According to Kendal (2008), research instruments are important tools used to obtain information from the respondents and there are so many research tools that the researcher can use for any research. On this research, a questionnaire and interviews were used.

A questionnaire is a document that contains guidelines and statement that are compiled to get answers from respondent (Bryman, 2008). It is a document that is distributed by the researcher and is completed by the respondents, to seek either factual information or determine opinions, attitude and interest of respondents. Questionnaires have a comprehensive use in both qualitative and quantitative researches (Bryman, 2008).

This research used questionnaires that consist of open and closed ended questions. Each individual received a questionnaire phrased the same way thus yielding data which was more comparable. Questionnaires are cheap and easy to administer and enlisted respondent anonymity and privacy, which encourage honest answers (Charmaz, 2003). The questionnaires were distributed by the researcher in person and where respondents find it difficult to understand she would interpret in Shona to ensure validity of the results. The semi structured questionnaires allowed the researcher to get in depth information through probing.

Interviews were also used. According to Corbin (2014) in-depth interviews are structured or unstructured questions and direct technique of obtaining insight in which a single respondent is probed by an interviewer to uncover the hidden or underlying motivations, beliefs, attitude and feeling on the subject of inquiry. The researcher chose to use this technique because it gives a chance to collect both attitudinal and behavioural data from the respondent from all frames of time (past, present and future). The interviewer asked questions to the respondent and took down notes of the interviews that were considered for evaluation. More so interviews were conducted in a structured form to ensure consistency in questioning or issues under probe.

Secondary data was also used especially the PSC reports such as the Extension of Service Reports which gave the details of the members who are on the extension of service and also Salary Service Bureau database.

3.6. Data Collection Procedure

The initial step that the researcher took when conducting the study was to seek permission from the Secretary to the Public Service Commission. This was done to get some form of consent from authorities and it also enabled participants to air out their

views without hesitation. During the study, research, informed consent was one of the first stages of the research. Informed consent was acquired from participants. The data collection process was done concurrently with the recording process. Recording was only done upon getting participant consent. Questionnaires were distributed to the individuals who had been selected through stratified random sampling and purposive sampling to represent the total population of the study. The main reason for the researcher to choose PSC as a case study is because of the convenience of the place since the researcher is an employee there. The researcher agreed with the respondents on the date of collection which also gave the respondents ample time to fill in the questionnaire. Participants who did not understand phrases were assisted in translation to make sure that the research did not miss its overall objectives.

3.7. Ethical Considerations

Ethics is code of behaviour considered correct (Pera and Van Tonder, 2006). Ethics are concerned about two groups of people, those being researched upon whose rights have to be protected and the researchers whose obligations, responsibilities and basic rights should be protected also. Therefore the study was conducted with uttermost fairness and justice by eliminating all potential risks. The participants were made aware of their rights. This study observed ethical issues which include informed consent, right to anonymity and confidentiality, right to privacy, justice, beneficence, non mal efficiency and respect for a person.

Participants as independent individuals had the right to choose to either participate or not in the research. In this study anonymity was achieved by not putting names on the questionnaires, at the end even the researcher was not able to link any information to any subject. Psychological harm was also prevented by maintaining privacy, confidentiality and anonymity. Informed consent is a legal

requirement before one can participate in the study. After full explanation of the nature of the study, respondents were asked to give their consent to show their willingness to participate in the study.

3.8 Analysis and Organisation of data

This researcher utilised data from interviews, questionnaire responses and field notes. Data was categorized according to objectives of the study. Under each objective, numerous categories were developed and analysed by means of the content analysis or as thematic approaches unfolded. The researcher also used the computer based SPSS to analyse quantitative data. The SPSS enabled the researcher to determine frequencies in responses to the research questions and also determine the percentages. The percentages in relation to the responses were graphically presented.

The researcher also came up with themes such as accommodation, financial preparedness, medical conditions, school fees as issues that influence the perception of employees towards retirement. This involved reading the responses several times and trying to get a sense of the responses before breaking them into parts. Another step involved comparing and contrasting responses from respondents. Comparing and contrasting responses enabled the researcher to get an understanding of the common views from employees. Data was also analysed taking into consideration the status and position of the respondent in question. This enabled the researcher to make deliberate attempts at eradicating bias. The final phase was whereby the researcher developed meaningful stories to determine the objective outcome.

3.9 Summary

This chapter explore the research methodology, which points out the research design which is the mixed method wherein the researcher collected data, analysed and integrate both qualitative and quantitative data in a single study as a way of providing a wider perspective of the issue under study. The population under study is the Public Service Commission and the sampling techniques that were used are the stratified and simple random sampling as well as purposive sampling. The data collection procedures and data analysis processes were also part of the discussion in this chapter.

This research is a case study research involving the use of primary and secondary data. Primary data was collected from the respondents using the questionnaire and personal interviews while secondary data was gathered from documentary analysis which included the Extension of Service Returns, Renewal of Contract and Wastage Returns which are all official documents and also from various records such as Acts, databases, newspaper articles.

CHAPTER 4 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents and analyses the research findings. The findings are from documentary research, questionnaires and interviews. Graphical presentations have been used and have been complemented by explanations based on respondents' answers. Data has been analyzed following the sequence on which questions were being asked. The analysis of findings combines both qualitative and quantitative approaches. This chapter will serve as the basis for the recommendations and conclusions in Chapter five and also looks at some measures that can be adopted by PSC to prepare its employee for retirement. The questionnaires were distributed to General Managers, Managers, Deputy Managers (these includes Accountants, Auditors, Payroll Officers and Pension Officers) and low level employees (Commissionaires, Office Assistants, Drivers). The chapter presents the responses given by the respondents with regard to how they perceive retirement and their challenges to the employees.

4.2. Response Rate

Table 4. 1. : Number of Respondents

Research Instrument	Target Group	Questionnaires Administered	Number of Respondents	% Response rate
Questionnaires	Top Management	14	14	100%
	Middle Management	30	30	100%
	Low level employees	46	46	86.3%
Total		90	90	100%

Table 4.1. shows that all the 90 questionnaires which were distributed to the employees were returned and constitute 100% response rate which is sufficient to establish the employees' perception about retirement and its challenges to PSC employees. This shows that the participants had keen interest to participate and air out their views in this study. More so the researcher made constant follow ups to ensure that the distributed questionnaires were all administered and returned. Therefore this makes the data obtained more reliable as it represents the views of the chosen sample.

Furthermore, the 100% response rate could be attributed to the fact that the research is a serious issue that affects a lot of people at the end of their career path therefore the respondents viewed it as an opportunity to express their views with the hope that the information will be used to influence change in policy formulation by PSC.

The PSC comprises of those in the Top Management grade which are Chairman, Commissioners, Heads and General Managers. The Middle Management includes the Managers of different sections, Deputy Paymaster, Chief Accountants, Chief Auditors Deputy Pension Master, Payroll Administrators, Pensions Administrators and Accountants. The Low Level employees comprise of General Hands, Office Assistants, Drivers and Commissionaires. The categorization of professionals is in tandem with the Paterson job grading system that is used in the Public Service. Below is a summary of the respondents.

The questionnaires were administered in the two categories in order to capture the different levels of explanations, perceptions on retirement and the challenges to PSC employees. The remaining data was collected from documentary analysis which

included the Extension of Service Returns, Renewal of Contracts and Wastage Returns which are all official documents.

Table 4. 2:Response Rate for Interviews

Category	Meetings scheduled	Meetings done	Response rate
Top Managers	4	2	50 %
Middle Managers	3	3	100%
Low Level Employees	3	3	100%
Total	10	8	80%

The interviews were administered for two top Managers, three middle managers and three low level employees who were randomly chosen from the sample which administered the questionnaires. Interviews response rate was 80% as the other two General Managers were out of the country on official duty. Table 4.2. reflects the respondents rate based on the interview conducted by the researcher.

4.3. Demographic Information

4.3.1. Gender Profile

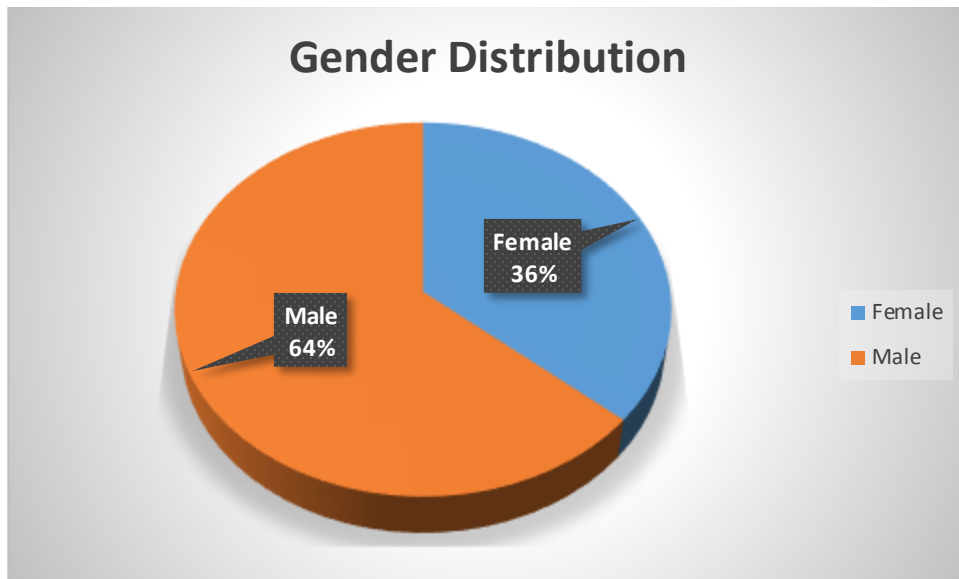


Figure 4. 1.: Gender Distribution

The sex of the respondents is an essential factor to consider in order to ensure that there is gender balance for the purpose of generalization to the population. Figure 4.1. shows that 64% of the respondents were male while 36% of the respondents were female. This portrays a gender imbalanced workforce.

The gender imbalance was attributed to the fact that there are more male employees than female employees in the PSC hence the sample is a true reflection of the population of the PSC Workforce.

4.3.2.Age Distribution

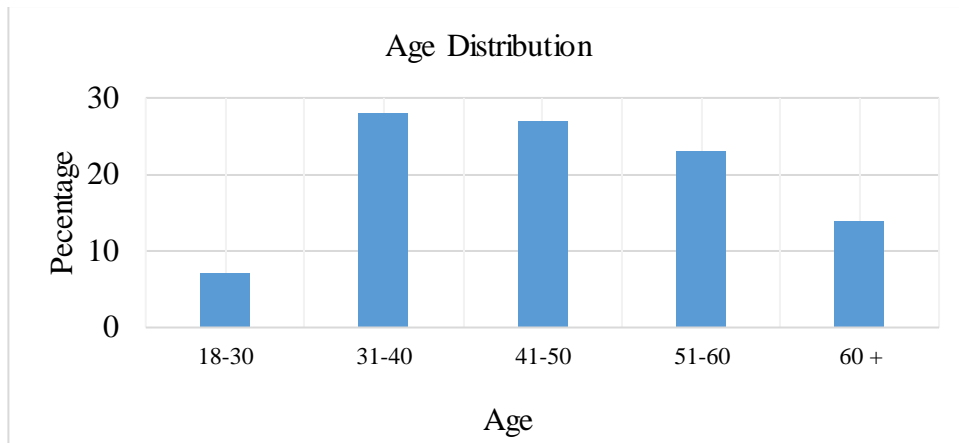


Figure 4. 2: Age Distribution

Figure 2 indicates that majority of the respondents in this study were between 31-40 years (28%) , followed by those between 41-50 years(27%), then those between 51-60 years (23%) and finally those who are 60 years (14%). The age of the respondents is necessary for comparison purposes since perception may differ with age.

4.3.3. Level of Education

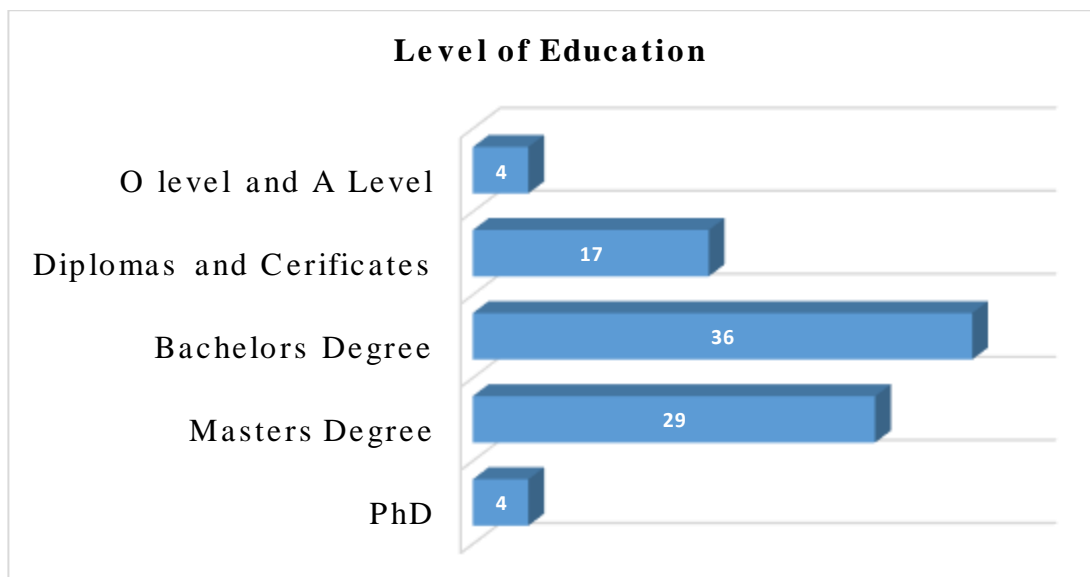


Figure 4. 3: Level of education

The results showed that a majority of the PSC employees had obtained a Bachelors degree represented by 40%, 32% with Masters Degrees, 3% with PhDs, 19% with Diplomas and Certificate and 4% with O and A Levels. The cumulative 79% of Bachelor's degree, Masters Degree and PHDs shows the Commission employs degreed personnel more than holders of other qualifications. The O and A levels has a small representation and they comprise of Drivers, Office Assistants and Commissionaires. The level of education is of importance in any study because the opinions and perception of people are mostly influenced by one's level of education.

4.3.4. Number of years before reaching retirement age

13 respondents (14%) had less than 10 years before they retire, 21 respondents (23%) had 11-20 years, 45 respondents (50%) had 21-30 years and 11 respondents (12%) had more than 30 years before they retire. The 14% of respondents who had less than 10years before retiring was attributed to the purposive sampling which was meant to have as much representation as possible from the members who are already in the category of study.

4.3.5. The average income of respondents

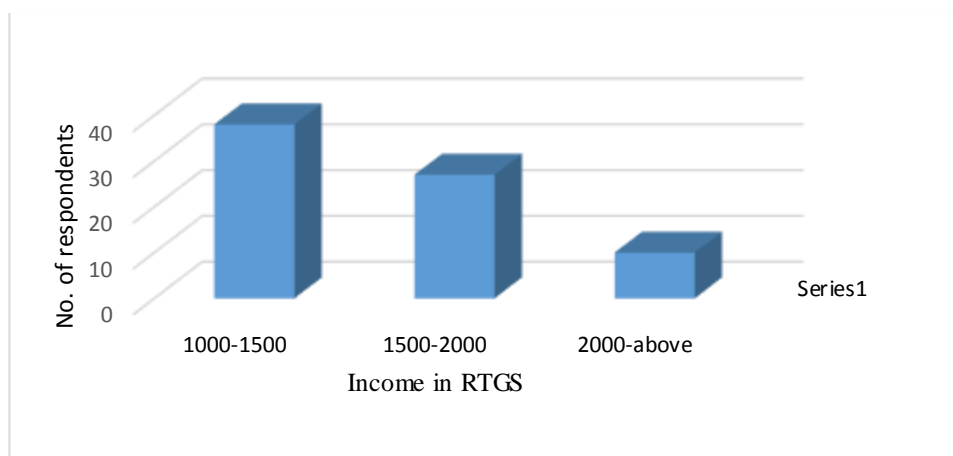


Figure 4. 4: Income Distribution

The graph above revealed that the 47% of the respondents' income ranges from RTGS1000 to RTGS 1500, 34% of the respondents' income ranges from \$1500 to 2000, 14%(13) of the respondents' income is above RTGS 2000. 4% of the respondents did not indicate their income probably because salaries are regarded to be a personal issue and remains a secret.

The income is significant as it determines one's pension allowances when he or she retires because the allowances are calculated basing on salaries. Lusardi, Skinner and Venti (2003) pronounced that many workers encounter a late life financial shortfall that emanates from a failure to set aside sufficient personal savings during their working years. The monthly income was established in the study to be positively related to financial preparedness for retirement. The levels of earnings of employees influence their saving patterns. It is therefore important that employee levels of remuneration should be a consideration in design of retirement plans within the PSC. Accordingly, since the bread basket is \$1677 (ZIMSTATS, 2019), it means the majority of the employees are living below the poverty datum line. Given such a scenario, employees cannot afford to save for their retirement and consequently this impact their retirement decision. Salary also determines whether ones' physiological are met before he/she retires as stipulated by Maslow's hierarchy of needs.

4.3.6.No of dependents who depend on the respondent's income

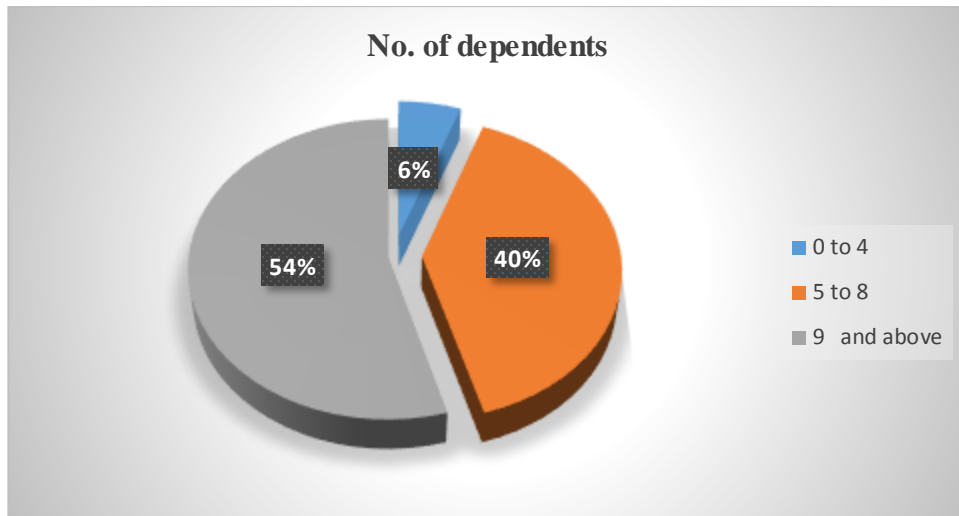


Figure 4. 5: No of dependents

The research revealed the following, 6% respondents had 4 dependents and less, 40% had between 5 to 8 dependents and 54% respondents had 9 dependents and more.

More than 9 dependents might be attributed to the fact that respondents had a number of dependents from extended families which includes parents and grandchildren. More so in this economic situation where the economy is characterised with high rate of unemployment, the employed members of the families are the ones taking care of the unemployed members and hence the increase in the number of dependents.

The number of dependency also determine the role that an employee has to accomplish. According to the Role Theory (Linton, 1936) the roles that the individuals will have to accomplish also defines whether the members are prepared to go on retirement and take up the little pension salaries or not. Furthermore, the roles and responsibilities will also determine how they perceive retirement. As a result, if an employee has for example 9 dependents as reflected by the study, she/he may perceive

retirement as a period of financial struggle given the roles that he/she will have to accomplish against the pension salary.

4.4.Research findings according to objectives

4.4.1.To establish the employees' perception towards retirement?

The study sought to know the employees' level of agreement with some of the statements in relation to retirement. Statements were rated on 5 Likert scale starting with 1=strongly disagree, 2=disagree, 3 =neutral, 4=agree, 5=strongly agree. Data was analyzed and the summary is presented in Figure 4.8. However, the responses to the statements which were used to determine how employees perceive perception are presented below:

Table 4. 3:Retirement is disengagement of full paid work employment

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	9	10.0	10.0	10.0
Disagree	16	17.8	17.8	27.8
Neutral	18	20.0	20.0	47.8
Agree	22	24.4	24.4	72.2
Strongly Agree	25	27.8	27.8	100.0
Total	90	100.0	100.0	

27,8% of the respondents disagreed that retirement is disengagement of full paid work employment and was closely followed by 24,4% being those who disagreed, 20% were neutral, 17,8% agreed and 10% strongly agreed.

The cumulative responses, revealed that PSC employees perceive retirement as disengagement of full paid work employment. This is so mainly because most members within the Public Service mainly rely with their Public Service employment

for their income. Therefore they perceive their retirement as a time when their full paid work employment is discontinued.

Gbenda (2006) postulated that retirement is the stage of being terminated from business organisation and it is the transition from a formal business career or active service to another second career in life or second range of development. According to Gbenda (2006) argued that people who plan their retirement in advance adjust well and they are likely to go through it as a honey moon phase in which they are quite active or may go through rest and relaxation phase of recuperation from the stress of employment. However, the research revealed that majority of employees have not financially prepared for retirement and in contrary they perceive retirement as the time of stress.

Table 4. 4. Retirement is a time of financial difficulties and declining financial resources

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	7	7.8	7.8	7.8
Disagree	11	12.2	12.2	20.0
Valid Neutral	8	8.9	8.9	28.9
Agree	23	25.6	25.6	54.4
Strongly Agree	41	45.6	45.6	100.0

45.6% of the respondents strongly agreed that retirement is a time of financial difficulties and declining financial resources, followed by 25,6% agreement on the same. Only a cumulative proportion of 20% of the respondents disagreed to this and 8,9% of the respondents are in neutral decision. From the cumulative responses it is clear that members in the PSC perceive retirement as time of financial challenges and there will be decline of resources.

From the cumulative responses it is clear that members in the PSC perceive retirement as time of financial challenges and decline of resources. According to a study by The New School's economic think tank, Schwartz Centre for Economic Policy Analysis (SCEPA), about 2 of 5 American Seniors and their partners experience downward social mobility in retirement (Knueven, 2019). This is mainly due to lack of saving for retirement. According to Continuity Theory, older adults who preserve a similar lifestyle in retirement as they previously had will have a higher level of psychological well-being (Atchly, 1989). However in a scenario where there is downward social mobility, it means the employees are not able to continue with their former lifestyle as they have to adjust and in order for them to maintain the same lifestyle they used to live they will have to continuing to work after reaching retirement age.

Table 4. 5. :Retirement as a time of boredom and loneliness

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	21	23.3	23.3	23.3
Disagree	32	35.6	35.6	58.9
Neutral	12	13.3	13.3	72.2
Agree	17	18.9	18.9	91.1
Strongly Agree	8	8.9	8.9	100.0
Total	90	100.0	100.0	

Retirement as a time of boredom and loneliness was represented by 23,3%, 35,6%, 13%, 18,9% and 8,9% respectively being either in strongly disagreement or strongly agreement. It is evident from the results that respondents had mixed perception towards retirement with majority being comfortable and exited by retirement.

Eastwood (2012) argued that a bored person does not choose to have nothing to do. He/she wants to be stimulated, but is unable, for whatever reason, to connect with his or her environment. From the research, 58,9% disagreed that retirement is time of boredom and loneliness. This is mainly because they will be surrounded by their extended families who will keep them company. Moreover, there is another group of retirees who may engage in part time jobs. The research has revealed that amongst the members who are already working beyond the retirement age are the Commissionaires. These are the former Police Officers who have retired in the Police Force and they have been reappointed to provide security services in the PSC. These are some of the members who argued against the idea that retirement is boring because they are receiving their retirement pensions and also salary in their current jobs. However, cumulative 28% of respondents agreed that retirement is time of boredom and loneliness because they have no other skills they can offer to the job market and they just stay at home hence become bored. Another reason for feeling bored is because they would have become used to be occupied at work as well as being in the company of their colleagues at work, therefore laying idle makes them feel bored and lonely.

Table 4. 6. Retirement is time of leisure and relaxation

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	32	35.6	35.6	35.6
Disagree	33	36.7	36.7	72.2
Neutral	4	4.4	4.4	76.7
Agree	12	13.3	13.3	90.0
Strongly Agree	9	10.0	10.0	100.0
Total	90	100.0	100.0	

On retirement as time of time of leisure and relaxation, respondents revealed that, retirement is not the time for leisure and relaxation as shown by a cumulative 72,3% disagreeing to the statement and 23,3% agreeing to the same.

Brandon (2013), highlighted that retirees in United States of America spent retirement doing leisure and highlighted a number of activities which constitute leisure time which include watching television, shopping, eating and socialising. The issue of spending time watching television as leisure is rarely applicable in Zimbabwe due to the fact that electricity is rarely available. Furthermore, the issue of shopping as a time of leisure is out of question especially to the Zimbabwe retirees who cannot afford the basic commodities therefore they cannot afford shopping. For one to eat, there is need for money to be spent on food, given the pension salary, the retirees cannot afford eating as part of leisure but to eat what they can afford. Therefore the respondents who are against the statement are justified. However, there are other retirees who managed to save for their retirement either because they were in high grades and they were earning more money such that they were able to save or they managed to save with other saving institutions, these are able to spend their retirement time doing leisure, however these are very few, constitutes 23,3% of the total respondents.

A summary of how PSC employees perceive retirement is presented below:-

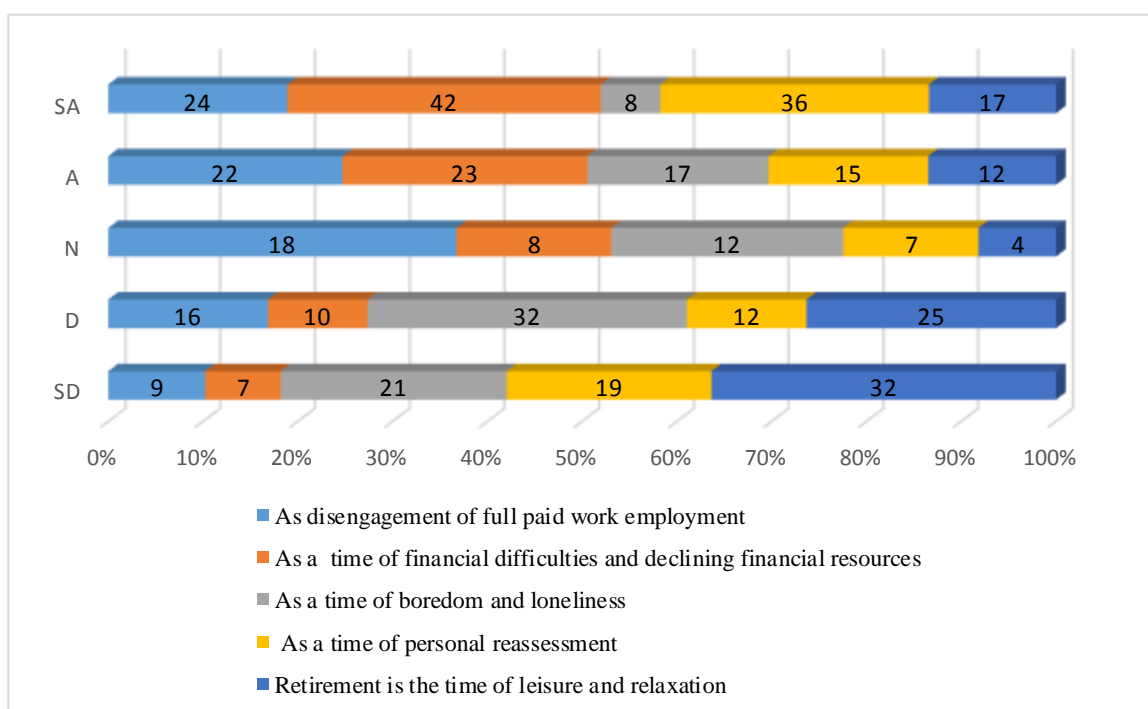


Figure 4. 6. Retirement Perception

4.4.2. To establish the employees' preparedness to retire when they have reached retirement age.

The research sought to establish if the employees are prepared to retire upon reaching retirement age. Their preparedness were established basing on various issues which includes knowledge, accommodation, and financial savings among other things.

The research sought to establish if the members of the PSC are prepared to retire. Respondents were asked if they would choose to go on early retirement if given a chance given that there is a provision of early retirement. The results are on the pie chart below:-

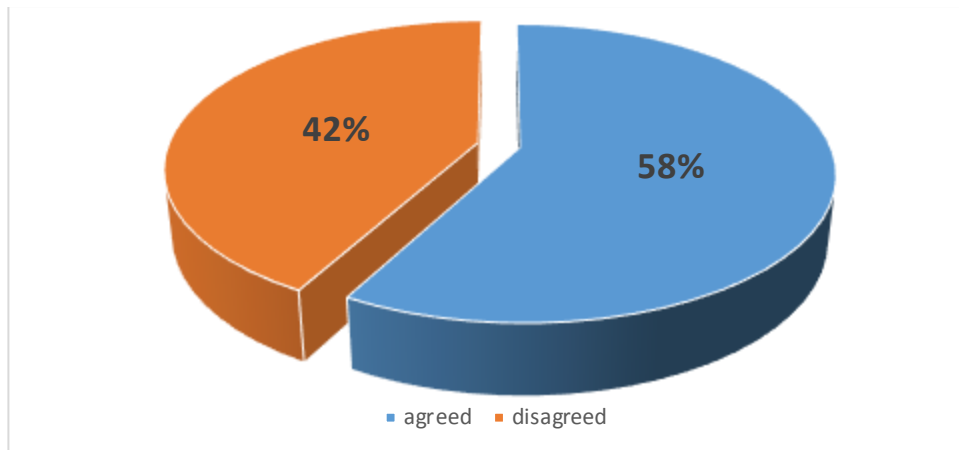


Figure 4. 7 : Employee preparedness to go on early retirement

The responses indicated that 58% want to go on early retirement whilst 42% are not.

The interviewees highlighted that they are not prepared to have the future outside work environment because they have not secured a decent accommodation hence they still need to continue working to secure their own accommodations. Some of the interviewees highlighted that leaving employment early may cause a lot of stress because they get support from their workmates in hard times and also they are kept busy such that they do not think much about their economic problems which their current salary is not able to solve. Responses that were against the idea of early retirement cited the reasons of inflation indicating that in this volatility, uncertain , complexity and ambiguous (VUCA)environment one cannot predict whether the pension salaries will be adequate or not and therefore opt to remain working.

The 42% indicated that they are willing to go on early retirement because it gives them time to relax and enjoy life while they can. They highlighted that at 65 years, one will no longer be active and therefore will not enjoy life. The respondents indicated that they want to go on early retirement so as to pursue their personal business and

highlighted that being on full time employment upon reaching 55 years makes their personal businesses suffer because they will not have time to balance between full time employment and personal work hence the need to shift to a personal business which will be their source of livelihood when retired.

4.4. 2. Retirement preparedness basing on health responsibilities

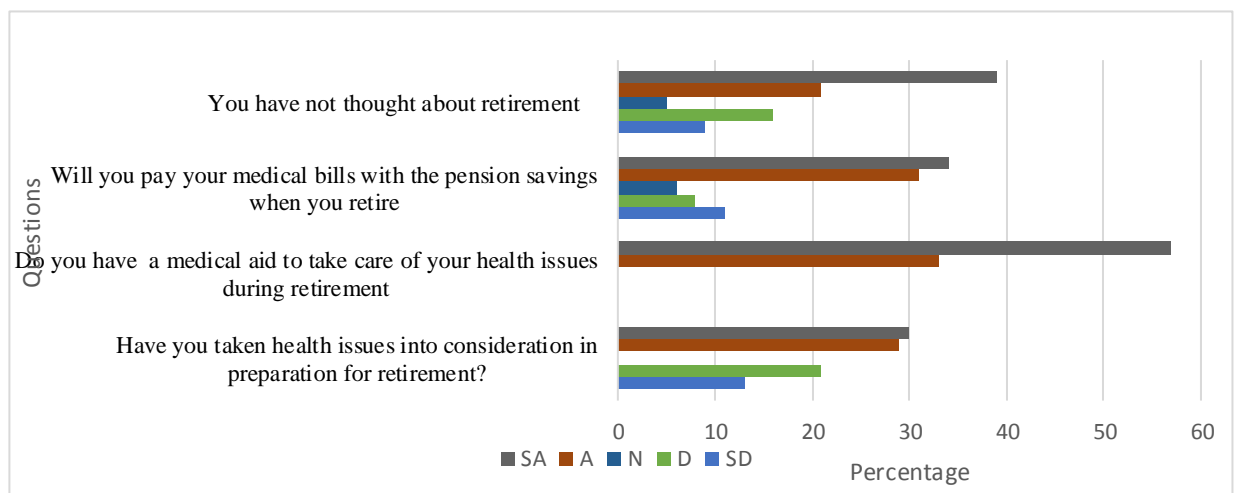


Figure 4. 7: Preparedness in terms of health responsibilities

The research sought to establish if the employees have considered their health issues in their preparation for retirement. The results revealed that 8% strongly disagreed, 12% disagreed which means a cumulative 20% had not considered their health responsibilities whilst a cumulative 72% had considered their health issues in their consideration for retirement. 8% of the respondents had neutral as their responses. When establishing if employees had medical aid to take care of their health during retirement, the responses revealed that all the employees had medical aid policies which was reflected by 37% strongly agreeing to have medical aid while 53% agreed.

Even though the respondents revealed that the majority have medical aid to take care of their health, the responses revealed that employees are not prepared for retirement citing various reasons which includes health responsibilities of their dependents. The research revealed that majority of the employees are subscribing to Premier Service Medical Aid Society. This is mainly because employees are forced to have a medical aid. This is mainly beneficial the members' nuclear family (spouse and children) because the subscriptions are subsidised but this is not applicable to the extended family in which the subscriptions are expensive such that if a member has an extended family who has health issues which require constant medical attention, this may result in the member requesting for extension of service to be able to provide money for medical expenses for their extended families.

4.4.2.(b) Employee preparedness in terms of accommodation

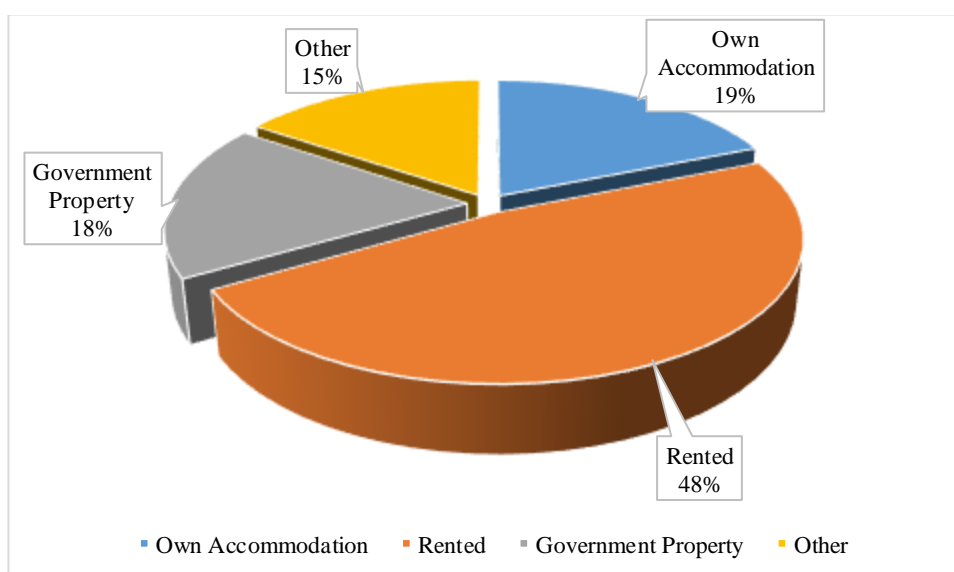


Figure 4. 8 :Employee preparedness in terms of accommodation

In establishing if employees are prepared to retire in terms of accommodation, responses revealed that, 19% of the respondents had their own accommodation, 48%

stayed in rented accommodation, 18% were staying in government accommodation and 16% indicated other, they are staying in a rent to buy accommodation.

Another reason for employees not going on retirement was lack of decent accommodation. Majority of the respondents (48%) indicated that they do not have accommodation of their own. Some of the respondents are staying in government properties. Once they retire, they will be required to vacate from the government properties to pave way for others to occupy. Moreso, they are not prepared to use their pension salary for rentals which is not enough and are now being paid in United States Dollars, hence they request for extension of service. Decent and affordable accommodation has been identified as one of the basic needs for improving the quality of life of Public Servants. The plight of the Public Servant is intensified by ridiculous rentals that are charged for accommodation. Those who would have been occupying institutional accommodation still feel threatened as they will not have their own after they leave employment. This also encourages them to apply for extension of service so that they continue occupying the employer's accommodation hence unprepared to retire

4.4.2. (c)Employee preparedness in terms of lifestyle

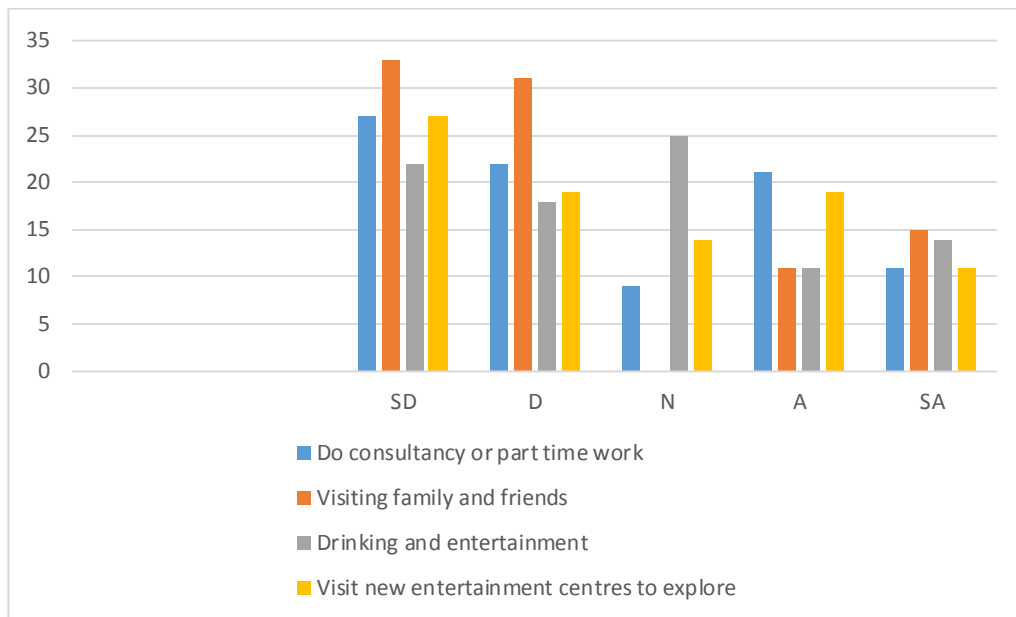


Figure 4. 9. Employee preparedness in terms of lifestyle

The researcher sought to establish, how employees will survive after retirement. 30% strongly disagreed that they will spend their time doing part time work or consultancy, 24% disagreed, 10% were not sure, 23% agreed that they will be doing consultancy/part time work whilst 12% strongly agreed that they will be doing part time work.

The cumulative 54% which disagreed with the idea that members in the Public Service Commission will spend their retirement doing part time work might be explained by the fact that majority of PSC employees are facing challenges in getting part time jobs after retirement mainly because they have experience in one job and they cannot be absorbed anywhere. As a result once they retire, they will have limited chances of being employed or will have limited knowledge to conduct consultation services.

nothing to offer to the job market. This supports Resource Perspective theory in which human resources like human capital is necessary in order to earn a living.

Additionally, 24% of the respondents strongly disagreed on the notion of drinking and entertainment during the time of retirement, 20% disagreed, 28% were neutral, 12% strongly agreed that they will be visiting new areas and 16% agreed to the same. Finally, 30% strongly disagreed that retirement will be spent on visiting entertainment centres to explore, 21% disagreed, 16% were neutral, 21% agreed and 12% strongly agreed.

Basing on the responses majority of employees disagreed that they will spend their retirement drinking (52%) and visiting friends (51%). These can only be possible if one has managed to save and prepare for retirement. As stipulated by the Resource Perspective theory, resources held by individual are the key factor for determining his/her choice and opportunities both before and after retirement. As a result given that majority employees have not saved enough for their retirement, they cannot afford to spend their retirement drinking and visiting friends as this will require an additional budget which they cannot afford.

4.4.2(c)Employee preparedness basing on knowledge

Table 4. 7. Employee preparedness basing on knowledge

Statement	Strongly Disagree	%	Disagree	%	Neutral	%	Agree	%	Strongly agree	%
I am aware that there is a provision of early retirement	0	0	0	0	0	0	67	74	23	26
I have knowledge that I will be retiring at the age of 60 and of the period left before retirement	0	0	0	0	0	0	34	38	56	62
I have knowledge of how the State Pension Public Scheme operate	21	23	33	37	0	0	29	32	11	12
I have knowledge of private investment that I can engage in order to save for my retirement	16	18	11	21	2	2	22	24	31	34
I have knowledge about the pension benefits I will receive on retirement.	31	34	22	24	11	12	9	10	17	19

On whether the employees have knowledge on how State Service Pension Scheme (SSPS) operates, 23% strongly disagreed, 37% disagreed, 32% agreed that they have knowledge of how the (SSPS operates and 12% strongly agreed. Upon establishing whether the employees have knowledge of private investments from which they can save for their retirement, 18% of the respondents strongly disagreed, 21% disagreed, 2% were at neutral, 24% agreed and 34% agreed that they are aware that they can save through private investment organisations to cushion their pension salaries.

The research revealed that workers are not prepared to retire because they do not have knowledge of how the State Pension Public Scheme operates. The 42% who claimed to understand how it operate might be the members who work in the Pension Agency who deal with these issues on daily bases and some senior management members. The majority (58%) are not aware and therefore they have the fear that their pensions will take time to be released and during the waiting period, they will be having no money for their daily needs.

Prior to the country's economic crisis, pension salaries would be released in the second month from retirement of which in the first month one would have been paid cash in lieu of leave days. However, currently, the lump sum funds are released within the period of 5 months to one year. This has been revealed by the research interviews as the reason why employees are hesitant to retire.

On how much the pension salaries members will get upon retirement, 78% cumulatively disagreed to have knowledge of the exact salary they will get upon retiring from the PSC whilst a cumulative of 29% agreed. The majority of workers are not aware of the exact amount they will receive when they retire as they are not aware of how it is calculated. The issue of how the pension benefits are calculated has remained a mystery in the PSC employees, one will only know it when he/she receives it. Furthermore, the research has revealed that employees, apart from the State Pension Public Scheme which they are forced to contribute, the employees are not involved in any other investments. This makes it difficult to proceed on retirement because they do not have any other source of income to cushion their little pension salary. Becker

(2009) postulated that the resources held by individual are the key factor for determining his/ her choice and opportunities both before and after retirement.

Individuals with greater access to human capital have higher chances /opportunities in the labour market and therefore has higher chances of retiring when he is due because they can engage on part-time work to sustain himself.

The other question was asking if the organization is prepared to have employees serving beyond retirement age. 63% of the respondents highlighted that PSC is not prepared to have employees serving beyond retirement age whilst 37% indicated that the Public Commission was against the idea.

The respondents who supported the idea highlighted that some posts falls in the critical shortage area. Once they become vacant, they take time to be filled since most of the qualified and experienced personnel are not willing to take up the salary package that government offers. As a result if such members have reached retirement age and are willing to extend their services, the PSC will be prepared to have services extended. Some respondents indicated that the PSC is prepared to have members serving beyond retirement age due to the institutional memory which they possess, if such employees apply for extension of service, the Commission is prepared to approve their extension.

On contrary, the respondents who argued that the PSC is not prepared to have members serving beyond retirement age highlighted that if the members work beyond retirement age, they will not be having enough energy to work and they will be inefficient. They indicated that if employees reach retirement age, they should retire in order to allow the organisation to employ new able bodied employees. If the old aged workers go on

retirement, they will give chance to the young generation which is innovative and can easily adapt to organisational change which allows the organisation to be competitive. When asked if serving beyond retirement- age is beneficial to the employees, 31% of the respondents indicated that during this hyperinflationary economy, serving beyond retirement age benefits the employees in that they will be earning an extra income which they would not have earned if they had retired. Respondents also indicated that serving beyond retirement age helps to reduce stress and the chances of contracting diseases which are associated with ageing such as depression and high blood pressure because they will be spending most of their times occupied at work and therefore they will not be lonely. 69% of the respondents highlighted that having employees serving beyond retirement age is not beneficial to the employees because some of their health due to their age would have deteriorated and will not be able to work for long hours so working will be painful. Furthermore, respondents highlighted that workers serving beyond retirement age will be forced by situations surrounding them, all things being equal they would not want to work on full time jobs where they work for eight hours.

4.4.3. To identify the challenges that are brought about by having employees' continue serving the organisation after they have reached retirement age.

Challenges being faced by the organizations in having employees serving the organization after reaching retirements age were highlighted as:- respondents indicated that there is an increased rate of absenteeism in members who are above 60 years. The reasons may be credited to the way that their wellbeing may have weakened with age and it is no longer in the same condition as it once used to.

The respondents indicated another challenge of having members serving beyond retirement as lack of innovation amongst the elderly workforce. The respondents also highlighted that the elderly workforce do not easily adapt to change and this is costly to the organization if it has to move in line with the regional and international standards which are mainly influenced by technology and globalization. If the organization remain with the elderly workforce which is not willing to change then the organization will be at a disadvantage.

The research revealed that members saving beyond retirement age blocks the notion of succession planning which is meant to groom the younger ones for a job to be left by the retiring member. Therefore if the member does not proceed on retirement, it means there is someone whose promotion or appointment is being blocked because a new member cannot be appointed or promoted to a post which is occupied. Barton (2011) argued that employees working longer than expected will certainly create gaps in organization's succession plans and the more the people in the jobs, the fewer the job opportunities. Employers cannot make assumptions of who leaves the organisation when, unless they have an individualized approach (Barton,2011).

The respondents also highlighted that the elderly workforce are easily affected by work related issues especially if they have failed to meet the deadlines. The indicated that sometimes the older workforce takes it harder on themselves if they fail to reach the targets and this sometimes causes stress if not properly managed and this in turn may leads to ill-health therefore serving the government upon reaching retirement age is not beneficial to the employees. Hope (2017) highlighted that UK is experiencing

resurgence in workplace absence and with it millions of days have been lost since 2011 and this affects the operations.

4.2.3.4. To identify programmes that will assist in preparing PSC employees for retirement.

The research also sought to identify programmes that the PSC can adopt in order to change the employees' perception towards retirement and to prepare them for retirement. There are various reasons which were identified as the reasons for employees not to go on retirement at the appropriate time. Chief amongst the reasons is lack of a decent accommodation amongst the employees. In order to solve the issue of accommodation the respondents suggested that there is need for the PSC to facilitate that its employees secure stands. Some respondents however highlighted that securing stands is not enough because due to the prices of the building material, majority of the PSC cannot afford to build the houses on their own and as a result the stands may remain idle. Therefore they suggested that the organisation should enter into contract with the banks on behalf of its employees in order to facilitate that the members secure houses through mortgages. By so doing, the employees will be prepared to retire when they are due.

Respondents also indicated the organisation has to psychologically prepare its employees for retirement through conducting retirement awareness programmes so that the employees understands what retirement entails and how to plan for it. The research revealed that some of the decisions not to retire is influence by the fear of the unknown on the part of the employees therefore the misconception can be addressed through retirement awareness campaigns.

The respondents also suggested that the organization should come up with a financial literacy education in order to encourage retirement on the working elders. According to Greenspan (2002), financial literacy helps to coach individuals with the necessary knowledge to create household budgets, initiate saving plans and make strategic investment decision. According to (Kapoor, Dlabay, & Hughes, 1994) most of these ventures usually do not survive and it means that the little hard-earned retirement savings go down the drain. Therefore, it is crucial to participate in basic retirement planning activities which would have been influenced by financial literacy education throughout one's working years and be update retirement plans periodically.

The respondents also highlighted the need for the organisation to provide capital for its workers to start projects and small businesses whilst still working. This will serve the purpose of empowering the employees so as not to depend only on salaries but have other streams of income which will sustain them when they retire. Also if employees have other business to take care of, they will not want to spend their entire lives confined to the workplace but to leave the organisation and manage their own businesses. This will therefore motivate them to retire and might even opt for an early retirement.

Another contribution from the respondents was that the organisation should provide its employees attractive salaries which enable them to plan and save for their retirement this therefore means they will be able to plan their lives and will be able to retire when they are due. The main reasons why workers are not able to go on retirement is because they would not have prepared for their retirement because of

inadequate salary. Adequate salaries allows workers to build their houses, start other projects, serve for their children's school fees, allow employees to join medical aid schemes for their dependents .If all their needs are catered for, they will be more than willing to retire.

The respondents indicated that there is need for the PSC to timeously process the employees' salaries especially the pension lump sum which the employees should get within the first month upon retirement. The current situation is these lump sum monies are released after a period which ranges from 5 months to 1 year and given the current hyperinflationary economy, an employee who gets his/ her lump sum after one year will have been robbed of his / her pension benefits because its value would have been eroded by the inflation. The long wait to receive pension benefits was highlighted as another reason why workers are not prepared to retire. As a result there is need for the organisation to expeditiously process the employees' pension benefits.

The respondents also highlighted that there is need for the organisation to make cash available to its retirees. Shortage of cash in the economy has made PSC employees hesitant to retire as many people are seen in bank queues in trying to access their monies. Most of the banks limit the cash withdrawals to \$ 100/day and \$300/week. For the \$500 pension salaries they will have to withdraw, the pensioners require a minimum of two week to access it. Additionally, in those two weeks they will have to incur the transport costs to and from town. Apart from the transport costs, there is no guarantee that they will be cash in the banks as sometimes the banks will have no cash.

In responding to what employees should do in preparing for retirement, the respondents highlighted that the employees should also invest in other pensions schemes such as Old Mutual and Fidelity life Assurance. This will cushion the pension salaries, therefore employees will be willing to retire knowing that they will not only depend on the pension salaries. The employees can also join housing co-operatives in order to secure accommodation or apply for housing stands in the Ministry of Local Government, Public Works and National Housing and also apply for loans to develop their stands so that they can have somewhere to stay whilst they are still able bodied.

The employees can also apply for land for farming in the Ministry of Lands, Agriculture, Water and Rural Resettlement. They can engage in farming activities such as poultry farming and Horticulture. They can join the Command Agriculture in which they are given farming inputs which they will pay after harvesting and retain the profits for future farming seasons. This will allow them not only to depend on salary and with time it will lure them into full time farming and retire from employment.

The respondents highlighted that the employees can also educate themselves and engage in courses which will allow them to engage in consultation work when they retire. This will enable to retire because they will be knowing that they will not be stranded upon retirement. Doing consultancy work will keep them busy such that they will not be depressed and well as allowing them to have income which will sustain them.

There is also need for the employees to bear children at a younger age because some of the employees reach retirement age whilst having the burden of educating their

children. If they bear their children early, by the time they will reach retirement age, their children will have finished school and they will not need fees. This will mean the employees will also be able to go on retirement.

4.4 Chapter Summary

The chapter focussed on the retirement perception by the PSC employees. It also established the reasons most members in the PSC are not ready to retire even when they are due for retirement. In this chapter, the respondents highlighted some of the challenges which most retirees face which makes employees not interested in retiring. In an effort to find solutions to the problem, the respondents proffered some solutions which when adopted by both employees and the PSC can reduce the number of employees applying for extension of service beyond retirement age.

In this chapter, results were also linked to the literature review in order to ascertain the practicability of the research and also to understand what other publishers have established in as far as retirement perception is concerned and this allows the research to come up with the best practices in as much as solving the prevailing challenges is concerned.

CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATION

5.1. Introduction

This chapter provided the summary, conclusions, recommendations as well as suggestions for further research. The main purpose of this research was to establish the retirement perception and its challenges to the PSC employees. The research looked at the main reasons why PSC employees are not going on retirement. The research also looked at the solutions that can be adopted by both the employer and employee so that members can go on retirement. The following are the emerging recurrent major prescriptions from the respondents and from the researcher's perspective.

5.2. Research Summary

The research document is divided into five chapters and this section gives a summary of what each chapter entails. Chapter 1 provides the preliminary foundation for the research which clarifies the problem and provides a detailed analysis of the causes of the problem within the Public Service employees. The research is based on a case study on the Retirement perception and its challenges to the Public Service employees. It also gives the significant of the study, delimitations as well as the objectives of the study.

Chapter 2 is based on literature review in which the researcher analysed various literature that have been published which are related to the subject area. Literature analysed presented the theoretical foundations for the study. Chapter 2 has reviewed and analysed the relevant literature on the retirement perception and challenges to the PSC employees which have been published by other researchers. The research also highlighted the relevance of other literatures to the study in order to match the current

research with previous researchers as a way of assessing the practicality of the research. Core focus of discussion was meant to give an understanding of how the issue of retirement came into being, types of retirement, impact of retirement preparedness, stages of retirement and also the theories which influenced the challenges that employees face in their quest to retire.

Chapter 3 details the methodological approach that was used in the study which points out the research design which was used, that is the mixed method wherein the researcher collected data, analysed and integrate both qualitative and quantitative data in a single study as a way of providing a wider perspective of the issue under study. The population under study is the Public Service Commission and the sampling techniques that were used are the stratified and simple random sampling as well as purposive sampling. The data collection procedures and data analysis processes were also part of the discussion in this chapter.

The chapter 4 provides a section on the findings of the study. It also looked at data presentation, analysis, interpretation and discussion of results. Data was presented in the form of tables and pie charts. The chapter proposed some of the measures that can be adopted in the future so that employees can be prepared to leave the workplaces at the end of their career lives.

Lastly, chapter 5 analyses the findings from the study and provides detailed recommendations for policy makers to base their decisions on. This chapter highlighted the challenges which causes employees not to proceed on retirement as including lack personal owned accommodation, low pension salaries which cannot sustain them and also takes time to be processed which the employees are not patient

enough to wait until it is processed whilst they are off pay. In addition, the economic situation cannot allow them to stay off pay even for a month. Another challenge that was revealed by the research as the reason why employees are not ready to retire is the low pay they get during their career life. This means that the employees can only live from hand to mouth and the low salaries does not allow them to save and prepare for their retirement. The responsibilities such as school fees for their children and medical care for their extended families may be difficult to meet if they retire due to limited pension salary they will receive when they retire therefore these responsibilities have an impact on their retirement decision. Chapter 5 also provided the solutions to the challenges which employees face which makes them hesitant to retire. The solutions includes the increase of salaries so that the employees will be able to save for retirement and will also be able to take care of their responsibility even if they retire. PSC can also enter into contract with the banks on behalf of its employees in order to facilitate that the members secure houses through mortgages and instead of paying monthly rentals, they will be paying monthly premiums to the bank as a way of paying off the housing debts thereby curbing the accommodation problems. There is also need for PSC to speed the processing of pension salary so that the pensioners gets their pension benefits before they are eroded by inflation.

The research has revealed that Public Service has a negative perception towards retirement such that they do not want to retire even when they are due. In order for to change the employee's perception, there is a lot that can be done to encourage employees to retire at the appropriate time, the responsibility lies on both the employer and the employee.

5.3. Conclusion

5.3.1. To establish the employee's perception towards retirement.

This research sought to establish the retirement perception and its challenges to PSC employees. According to the research, majority of the respondents perceived retirement as a time of boredom, as a time of financial difficulties and declining financial resources, as a time of personal reassessment. The research revealed that the PSC Employees perceive retirement in a negative way and it is the main reasons they do not want to be associated with. This explains the reason why 42,2% of the members who reached retirement age had applied for an extension of service in 2018.

5.3.2. To establish the employees' preparedness to retire when they have reached retirement age.

In an effort to establish whether the PSC employees are prepared for retirement, the research concluded that PSC employees are not prepared for retirement in various ways which include lack of personal owned accommodation, psychologically unprepared, financially unprepared as they are not able to face socially and economically downgrading their standards to suit that of a pensioner (who is financially unstable) therefore they choose to continue working in order to maintain their living standards.

Basing on the research findings, majority of the PSC employees are not ready for retirement. Nzuve (2000) suggested that the main issue is that many workers are not ready to discontinue working until it is too late. The research revealed that retirement can cause stress and anxiety. This is in support of the role theory which contends that retirement can be a stressful event for individuals to feel a sense of vulnerability

especially if one is unable to fulfil the roles expected from him/her. Some retired individuals may experience feelings of disconnect and anxiety that may lead to low levels of life satisfaction during retirement (Kim and Moen, 2001). Majority of PSC employees are facing challenges in getting part time jobs after retirement mainly because they have experience in one job and they cannot be absorbed anywhere. Retirement means adjusting to a smaller pay cheque because employees will have to survive only on monthly pension. It has been noted that employees take time before they receive their pension benefits and this contributes to the perception that retirement is not an exciting experience.

From the findings, majority of the employees are not happy after retirement because of low pay. Employees have indicated that they are not able to save for retirement and this explains why most of the times Civil Servants are fighting for better pay from the government. If the employees were well paid, they would be in a position to invest, save and also have a comfortable retirement life since their retirement packages will be high. According to Nzuve (2000), employers are responsible for making retirement plans for their employees as well as it is the responsibility of the employees to prepare for their retirement. From the findings, one can also conclude that the PSC employees are not joining investment plans such as Old Mutual and Fidelity Life Assurance to improve their financial well-being.

5.3.3. To identify the challenges that are brought about by the employees who do not retire upon reaching retirement age.

The research has concluded that, having employees serving the organisation beyond retirement age has more challenges than benefits to the organisation. The challenges that were cited in the research includes blocking the promotion or the appointment of

the young employees since they cannot be promoted to an already occupied post. This has a negative impact to the organisation whose main mandate is to reduce the level of unemployment by 30% by 2030. However, new employees can only be employed if the older ones have retired.

The research has also concluded that having members serving beyond retirement age is not beneficial to the organisation (government) because a person serving beyond 65 years is placed on contract in which he/ she will be receiving his or her salaries without being deducted a number of taxes. This is not beneficial to the organisation given that the government gets its revenues through taxes. Rather the organisation should employ new workers who will be contributing to the country's tax base.

Lack of innovation was also concluded as another challenge which an organisation faces if it remain with an aged workforce. Innovation is necessary for the organisation to adapt to the ever-changing environment mainly due to globalisation and technology. However, if the members are not preceding on retirement when they are due, the chances are, such an organisation will not easily adapt to change and becomes uncompetitive.

5.3.4. To identify programs that will assist in preparing PSC employees for retirement.

According to the research, the main reasons which causes employees not to go on retirement revolve around the inadequate financial resources which results in employees not being able to provide proper accommodation to their families, not being able to meet the responsibilities and medical responsibilities to their extended families and to a lesser extent the fear to loose work mates' companionship. In order to

encourage employees to go on retirement, the research has concluded that there is need for PSC to prepare its employees psychologically through retirement awareness seminars in which the employees will be sensitized about what to expect when they retire and how to handle different situations associated with retirement. This will enable the employees to be prepared psychologically as well as changing their perception so that they can perceive retirement in apposite way, hence they will be encouraged retire.

The research also concluded that the organization should engage in financial literacy education in order to encourage retirement on the working elders. According to Greenspan (2002), financial literacy helps to indoctrinate individuals with the necessary knowledge to create household budgets, initiate saving plans and make strategic investment decision. According to (Kapoor, Dlabay, & Hughes, 1994) most of these ventures usually do not survive and it means that the little hard-earned retirement savings go down the drain. Therefore, it is vital to participate in basic retirement planning activities which would have been influenced by financial literacy education throughout one's working years and be update retirement plans periodically.

Suggestions from the research also highlighted that the accommodation challenge within the PSC if addressed, will reduce the chances of members requesting extension of service. The land lords or homeowners are now taking advantages of the economic situation in the country and are increasing rentals and at times charge in the United States Dollars. This poses a challenge such that the PSC employees are afraid to retire with the view that they will not be able to manage to pay the rentals once they retire and hence choose to remain serving the government despite their age.

It can also be concluded that most employees will still be having the burdens of educating their children by the time they reach retirement age. It is therefore advisable to bear children during the early years to avoid financial constraints during retirement. Employees also face financial constraints because of delayed processing of pensions. In preparation for pre-retirement programs, it is very crucial that employees should be taught financial management as part of their retirement sensitization programme.

5.4. Recommendations

In order to change the employees' perception towards retirement and to encourage employees to retire when they are due the study would suggest and recommend the following:

5.4.1. The organisation should improve employees' salaries and benefits. This enables employees to have enough money for daily usage, saving and investing in assets, bonds, and mutual funds. This will also enable them to save for retirement and majority of the workers will be able to retire when they are due because they would be prepared for their retirement. Also having the employees' salaries increased will result in the pension benefits being increased. This will reduce stress and anxiety to retirees as much of stress is attributed to financial shortages. Another recommendation is for the government to release pension benefits immediately after an employee retires. This will reduce financial stress on the retirees if they receive their benefits soon after retirement. There is also need for the PSC to offer retirement counselling and awareness programmes to its employees early from the time one joins the organisation in order to adequately prepare them psychologically for retirement. This will also change their perception and views in a positive way thereby encouraging them to retire.

5.4.2. In order to prepare PSC employees for retirement, the PSC should offer financial literacy education to its employees through workshops and seminars. This would enlighten employees on the need to save for retirement as well as with the necessary knowledge to create household budgets, initiate saving plans and make strategic investment decisions.

In order to curb accommodation problems, there is a need for the PSC to enter into contracts with the banks on behalf of its employees in order to facilitate that the members secure houses through mortgages and instead of paying monthly rentals, they will be paying monthly premiums to the bank as a way of paying off the housing debts. By so doing, the employees will be prepared to retire when they are due as they will be having proper accommodation.

5.4.3. On challenges that are brought about by having employees serving beyond retirement age, the researcher is recommending that the PSC stand by its policies and statutes. For instance, the Public Service Regulations state that a member should retire upon reaching 65 years of age. In order not to affect service delivery, there is a need for the organization to stick to its statutes. For instance, some of the challenges mentioned are increased absenteeism on the aged workforce; once such signs are noticed, there is a need for the organization to retire the member and replace with an able-bodied employee. There is also a need to follow the rules and regulations of the organization in order for the organization to be innovative and be competitive. This can only happen if the organization retires the aged workforce and replaces with the able-bodied staff.

There is need for the organization to conduct staff audit exercise before they extend the services of a member who has reached retirement age. If there is a suitable member to replace the member who has reached retirement age within the organization there is need for the organization to have succession planning in that the identified member to take up the post should understudy the one who is to retire as a way of preparing him or her for promotion. This motivate the members in the organization when they realize that there is hope of growing career wise. Only those whose skills are scarce and cannot be easily replaced should be have their services extended so that they don't leave a vacuum when they are retired as this will affect service delivery.

5.4.4. In coming up with programmes that will assist PSC employees for retirement, the organization should provide capital for its workers to start projects and small businesses whilst still working. This will serve purpose of promoting employee empowerment where by employees will not only depend on salaries but have other streams of income which will sustain them when they retire. If employees have other business to take care of, they will not want to spend their entire lives confined to the workplace but to leave the organisation and manage their own businesses. This will therefore motivate them to retire and might even opt for an early retirement.

The organisation can change the employees' perception towards retirement and encourage them to retire by supporting the retirees businesses. For examples the organisation can buy the chickens for its canteen from the retirees who are into chicken farming, or for its corporate wear, they can approach its former employees who has clothing companies. This way the employees will not be hesitant to retire knowing that

even after they have gone, their former employer will still support them and will be their market.

There is need for the organisation to make cash available to its retirees. During the pay days, the organisation can liaise with the banks especially National Building Society, CABS and POSB the ones which pensioners bank with in order to provide the cash for the pensioners. Such arrangement is being done for the Zimbabwe National Army Officers who during pay days are not seen in the bank queues as their monies are made available to them at their barracks. The same can be done to the pensioners in order for them to get their pension salaries on the pay days before its value is eroded by inflation as well as to reduce the number of days they travel to the banks and spending their little money on transport costs.

The employees should not just wait for the organisation but should also invest in other pensions schemes such as Old Mutual and Fidelity life Assurance. This will cushion the pension salaries and therefore employees will be willing to retire knowing that they will not only depend on the little state pension scheme. The employees can also join housing co-operatives in order for them to secure accommodation because this is the main cause why majority of the employees are not prepared to retire. The employees can as well apply for housing stands in the Ministry of Local Government, Public Works and National Housing and also apply for loans to develop their stands so that they can have somewhere to stay whilst they are still able bodied.

The employees can also apply for farming land in the Ministry of Lands, Agriculture and Rural Resettlement. They can engage in farming activities such as poultry farming

and Horticulture. They can also join the Command Agriculture in which they are given farming inputs which they will pay after harvesting and retain the profits for future farming seasons. This will allow them not only to depend on salary and with time it will lure them into full time farming and retire from employment.

The employees can also educate themselves in courses which will allow them to engage in consultation work when they retire. Doing consultancy work will keep them busy such that they will not be depressed and well as allowing them to have income which will sustain them.

There is also need for the employees to bear children at a younger age because some of the employees reach retirement age whilst having the burden of educating their children. If they bear their children early, by the time they will reach retirement age, their children would have finished school and they will not need fees. This will mean that the employees will also be able to go on retirement.

5.5. Suggestions for further research

Basing on the research findings, I suggest that another research should be carried out on the effects of financial education on retirement. This will assist the employees to budget their finances with the future in mind and will also have an impact on help the employee retirement decisions. Further research can be done to determine if inflation has any effect on retirement decision.

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Appendix 1. 1.: Research Questionnaires

RETIREMENT PERCEPTION AND ITS CHALLENGES TO THE PUBLIC SERVICE COMMISSION EMPLOYEES

Questionnaire

INSTRUCTIONS Tick where appropriate and provide explanation where necessary

SECTION A: DEMOGRAPHIC CHARACTERISTICS

Respondent number:.....

Location/ Place of residence:.....

1. Gender:

1	Male	
2	Female	

2. Age:

1	18-30	
2	31-40	
3	41-50	
4	51-60	
5	60 and above	

3. Religious affiliation:

.....

4. Marital Status

1	Single	
2	Married	
3	Divorced	
4.	Widow	
5.	Widower	

5. Level of education:

1	O level	
2	A level	
3	Certificate	
4	Diploma	
5	Bachelor's Degree	
6	Masters degree	
7	PhD +	
8.	Other	

6. Designation

1	General Staff	
2	Deputy Manager/ equivalent grade	
3	Manager/ equivalent grade	
4	General Manager/ equivalent grade	
5.	Other(Specify)	

7. How long have you been working in this organisation.

.....

8. How many years do you have before you retire?

1	0-10	
2	11-20	
3	21-30	
4	31 and above	

9. What is your average gross income at present?

1	Less than RTGS 500	
2	500-1000	
3	1000-1500	
4	1501-2000	
5	2000 and above	

10. How many family members this depend on this income?

.....

SECTION B

Section B: Data Gathering

All the sections relate to your retirement perception, expectations and challenges.

Please place a tick in the box which best describes your feeling and attitudes about the statement indicated against it. In some cases you will make use of the five (5) Likert's scale which varies from 'Strongly Disagree to strongly Agree (5) as shown below:-

Strongly disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

Objective 1.To establish employees' perception towards retirement

11. What is your perception towards retirement?

	LIKERT STATEMENTS	1	2	3	4	5
1.	Retirement is disengagement of full paid work employment					
2.	Retirement is a time of financial difficulties and declining financial resources					
3.	Retirement is a time of boredom and loneliness					
4.	Retirement is a time of personal reassessment					
5.	Retirement is the time of leisure and relaxation					

12. Objective 2. To establish the employees' preparedness to retire when they have reached retirement age.

	LIKERT STATEMENTS	1	2	3	4	5
1.	I am looking forward to retirement					
2.	I don't want to retire because I have not saved enough for my future					
3.	Ignorance of what to do with my pension benefits makes me nervous about retirement.					
4.	I am nervous of the medical responsibilities that need to be taken care with my pension salaries					

12.1.Individual retirement preparedness based on their knowledge

	LIKERT STATEMENTS	1	2	3	4	5
1.	I have knowledge that I will be retiring at the age of 60 and of the period left before retirement					
2.	I have knowledge of how the State Pension Public Scheme operate					
3.	I have knowledge of private investment that I can engage in order to save for my retirement					
4.	I have knowledge about the pension benefits I will receive on retirement.					

12.2.Individual's retirement preparedness in terms of Health.

	LIKERT STATEMENTS	1	2	3	4	5
1.	Have you taken health issues into consideration in preparation for retirement?					
2.	Do you have a medical aid to take care of your health issues during retirement					
3.	Will you pay your medical bills with the pension savings when you retire					
4.	You have not thought about retirement					

12.3.Employee preparedness in terms of accommodation

The accommodation you are currently staying is

1.	Own accommodation	
2.	Rented	
3.	Provided by employer	
4.	Other(Specify)	

12.4. Where will you stay when you retire?

1.	Own accommodation	
2.	Rented	
3.	Provided by employer	
4.	Other(Specify)	

Employee preparedness in terms of lifestyle

12.5.How will you spend your time when you retire?

	LIKERT STATEMENTS	1	2	3	4	5
1.	Do consultancy or part time work					
2.	Visiting family and friends					
3.	Visit new entertainment centres to explore					
4.	Drinking and entertainment					

13. Are you aware that there is a provision for early retirement?

Yes	
No	

14. Given a choice would you want to go on early retirement?

Yes	
No	

14.1.Explain your answer

.....

.....

.....

15. Do you think the Organization is prepared to have employees serving beyond retirement age?

Yes	
No	

Explain your answer

.....

.....

.....

.....

.....

16. Do you think having members serving beyond retirement age is beneficial employees?

Explain your answer

Yes	
No	

.....

.....

.....

.....

.....

17. Objective 3. To identify the challenges that are brought about by having employees' continue serving the organisation after they have reached retirement age.

What are the challenges that are brought about by having employees' continue serving the organization after they have reached retirement age?

to the employees

.....

.....

.....

.....

to the organization

.....

.....

.....

.....

18. What are the challenges that retirees face that makes employees hesitant to proceed on paid leave?

	LIKERT STATEMENTS	1	2	3	4	5
1.	No decent accommodation					
2.	No financial preparation					
3.	Pension salaries takes time to be released such that employees are not ready to wait until they are processed					
4.	Retirement makes one old					
5.	You die early when you are not employed					
6.	My family and dependants will be my burden on me when I retire					
7.	Inflation rate which makes pension salary inadequate.					

19. Objective 4.To identify programmes that will assist in preparing Public Service Commission employees for retirement.

What should the Public Service Commission do to encourage employees to proceed on retirement when they are due?

i).....
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.....
.....

ii).....
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.....
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iii).....
.....
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20. What can the employees do in preparation for their retirement?

i).....
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ii).....
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iii).....
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iv).....
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Thank you for participating in this survey by taking time to complete this questionnaire!

Appendix 2.1 : Interview Questions

1. Which position do you hold in this organization?

2. How many years are you left with before retirement?
3. How do you perceive retirement? Give reasons for your answer
4. Will you be ready to leave the organization upon retirement age? Explain your answer.
5. What do you think causes employees not to go on retirement when they are due?
6. I understand there are employees who continue serving beyond retirement age, do you think the organization is prepared to have employees serving beyond retirement age? Explain your answer?
7. What do you think are the challenges which retirees face which have made employees hesitant to retire when they are due?
8. What are the possible solutions to these challenges.
9. What can you recommend employers to do that can encourage employees to retire when they are due?
10. Are there any retirement plans that are available which the organization use to prepare the employees for retirement? If yes which are they? And do you think they are sufficient to prepare for employee retirement, if not what so you suggest can be done?

Appendix 3.1: Africa University Research Ethics Committee (AUREC) approval



AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE (AUREC)

P.O. Box 1320 Mutare, Zimbabwe, Off Nyanga Road, Old Mutare-Tel (+263-20) 60075/60026/61611 Fax: (+263 20) 61785 website: www.africau.edu

Ref: AU1109/19

5 November, 2019

Tracy Nhamburo
C/O CBPLG
Africa University
Box 1320
Mutare

RE: RETIREMENT PERCEPTION AND ITS CHALLENGES TO THE PUBLIC SECTOR COMMISSION EMPLOYEES

Thank you for the above titled proposal that you submitted to the Africa University Research Ethics Committee for review. Please be advised that AUREC has reviewed and ~~approved your application to~~ **approved your application to** conduct the above research.

The approval is based on the following.

- a) Research proposal
- b) Questionnaires
- c) Informed consent form

• **APPROVAL NUMBER** AUREC1109/19

This number should be used on all correspondences, consent forms, and appropriate documents.

- **AUREC MEETING DATE** NA
- **APPROVAL DATE** November 5, 2019
- **EXPIRATION DATE** November 5, 2020
- **TYPE OF MEETING** Expedited

After the expiration date this research may only continue upon renewal. For purposes of renewal, a progress report on a standard AUREC form should be submitted a month before expiration date.

- **SERIOUS ADVERSE EVENTS** All serious problems having to do with subject safety must be reported to AUREC within 3 working days on standard AUREC form.
- **MODIFICATIONS** Prior AUREC approval is required before implementing any changes in the proposal (including changes in the consent documents)
- **TERMINATION OF STUDY** Upon termination of the study a report has to be submitted to AUREC.

Yours Faithfully

MARY CHINZOU – A/AUREC ADMINISTRATOR
FOR CHAIRPERSON, AFRICA UNIVERSITY RESEARCH ETHICS COMMITTEE



Appendix 4. 1. Public Service Commission approval

Correspondence should not be addressed to individuals

Telephone: 700881-3/70234/793936/706066
Fax: 708771/705190



ZIMBABWE

PUBLIC SERVICE COMMISSION
SOCIAL SECURITY CENTRE
P.O. BOX CY 440
Causeway
HARARE

4 September 2019

To all General Managers

AUTHORITY TO CARRY OUT A RESEARCH PROJECT IN THE PUBLIC SERVICE COMMISSION: MRS TRACY NHAMBURU: STUDENT: AFRICA UNIVERSITY

Reference is made to a request from Mrs Tracy Nhamburo dated 28 August 2019 requesting for a permission to carry out a research in the Public Service Commission.

Please be advised that Mrs T. Nhamburo (I. D. Number 03-118031-N 03) is a Master in Public Sector Management Student at Africa University. She has applied for permission to carry out a Research Project within the Public Service Commission on the following topic "**Retirement Perception and its challenges to the Public Service Commission employees.**"

Please be advised that the Commission has granted her authority to carry out the Research.

Please give her the support she requires- it is for academic purpose.

T. GUMBO (MRS)
FOR SECRETARY
PUBLIC SERVICE COMMISSION

C.c Head Human Capital Management
Mrs Nhamburo- Human Resources Coordination



