International Journal of Social Science Research and Review

http://ijssrr.com
editor@ijssrr.com
Volume 8, Issue 10
October, 2025
Pages: 242-261

Investigation of the Importance of Quality Retirement and Old Aging Education for Employees and for Primary and Secondary Education Students, Tanzania

Mkumbo Godwin Mitula

University of Iringa, Tanzania

E-mail: mkumbo.mitula@uoi.ac.tz

http://dx.doi.org/10.47814/ijssrr.v8i10.3020

Abstract

This study examined the Importance of Quality Old Ageing Retirement Planning Education for employees and students at primary and secondary education levels in Tanzania. Three specific objectives guided this study. Qualitative and Quantitative methods were both used in this study. Quota and purposive sampling techniques were used to obtain a sample of 120 participants. Questionnaires, special interviews and focus group discussions were used to obtain data from the study areas. Study results show that a majority among "employees" [57 out of 60 (95%)] say retirement planning education is desperately needed for them, respondents [46 out of 60 (77%)] of them say they do not have this education. Results also show that 98.3% (59 out of 60) of "students" respondents need quality retirement planning education, out of which [53 out of 60 (88%)] of students collectively "secondary and primary education" acknowledge the Quality Retirement and Old Ageing Education introduced and taught by the Researcher is well understood by them. Half of the students from "primary education" [15 out of 30 (50%)] performed better on A and B grades in a test given to them after being taught the pilot subject of effective retirement planning and old age. The study concludes that a lack of educational knowledge from reliable and dependable sources has left employees and students without a "culture" or psychology of preparing for their future life. The study comes up with two recommendations; one, things to be worked on and second, more studies to be conducted.

Keywords: *Retirement, Old Age; Retirement Planning Education*

Introduction

The world is experiencing a radical demographic transformation with a group of seniours from their 60s onwards growing at an incredible pace. This increase is analysed by experts as being attributed to significant gains in a scientific and technological revolution in which healthcare, economic and educational development have resulted in more livelihoods, thus reducing unnecessary deaths and premature deaths.

For the first time in human history, the world is witnessing a significant increase in elderly people i.e. Elderly people in their 60s and above, with figures from UN agencies showing that this group is growing at an extraordinary pace even surpassing the age group of children under the age of 14 by 2050 (ILO, 2013; WHO, 2013 & UNDP, 2017).

Table 1: Number and Distribution of Elderly People Aged 60 Years and Above by Areas, Year 2017 and 2050

Area	Number of Elderly People in a Million, in 2017	Number of Seniors in the Million, in 2050
In the world	962.3	2080.5
Africa	68.7	225.8
Asian	549.2	1273.2
Europe	183.0	247.2
North America	78.4	122.8
United States and Caribbean	76.0	198.2
Countries of Oceania	6.9	13.3

Source: UNDP (2017)

These UN agencies International Labour Organization (ILO), World Health Organisation (WHO) and the World Development Planning Organization (UNDP) say that by 2050 there will be an increase in the elderly population starting in their 60s and onwards to a population of 2 billion to 2.1 billion with 80 percent of the elderly population being in developing countries, Tanzania being one of the developing countries.

According to these major UN agencies, by 2050 for every five people one will be older person. The HelpAge International said in a statement that by 2050 out of every 5 elders, four are expected to be present in developing countries (HelpAge International, 2015). UNDP statistics say that Japanese lead the way with more elderly than any other country followed by Italians (Japanese elders 33 in every 100 Japanese and 29 Italians per 100). Other countries with the most elderly are Germany 28, 28 Portuguese, 28 Finns, 28 Bulgarians, 27 Croatians, 27 Greeks and 26 Slovenians per 100 people (UNDP, 2017).

Unfortunately, people are unprepared to deal with the massive rise in the coming elderly population and many in the younger generation have attitudes towards degrading old age which prevents the promotion of the additional length of the age at which we are awarded (McGuire, 2017). McGuire further explains that old age education can prepare people for their future and prevent the fight against old age and the elderly. McGuire emphasizes that this education needs to be provided to children and continue in their lives because this subject is not seen in our countries.

Many people approach their retirement and old age with little understanding or lack of education of old age and aging or even protection guidelines regarding aging. Studies show that people who think positively about old age live longer and have healthier lives than those with negative attitudes (Levy, Ferrucci, Zonderman, Slade, Troncoso & Resnick, 2016).

Many of the teachings or explanations on the streets are to exclude the elderly and show that the elderly are burdens and have no advantage other than producing losses, the elderly prevent the chances of the younger generation from getting jobs and moreover they are obsolete (McGuire, 2017).

This increase in elderly people in the 60s onwards is occurring worldwide. Tanzania, being part of the world, is also seeing an increase in older Tanzanians, an increase that is growing every year. The National Ageing Policy sets the age for public employees for compulsory retirement at 60 (Ministry of Labor, Youth Development and Sports, 2003). Statistics show that at the 2003 Census Tanzanians numbered 35,500,000 million whereas this elderly group (60 years and above) was only four percent (4%) equivalent to 1.4 million Tanzanians (NBS, 2014).

In the 2012 Census, Tanzanians increased to 44,928,923 million of which the elderly population was 5.6%. These figures show an increase in the elderly population by 1.6 percent more than the elderly population in 2003 in the 10 years since the previous census study was conducted. Current Census of the 2022 Tanzanians reached 61,741,120 million where by eldery are 3,491,983 equals to nearly 6% of all Tanzanians (NBS, 2023). The NBS adds that by 2050 Tanzania's elderly population (60 years and over) will reach 10% of Tanzania's total population equivalent to 8.3 million elderly people.

Observing the theory of the concept of Modernity, Cow-gill and Holmes (1972) argue that the main reason why the elderly have decreased their power and popularity in society is due to the power of the global industrial revolution as well as modernisation. As societies advance scientifically and technologically the status of the elderly declines and witnesses the separation of society as opposed to the elderly.

Retirement plans start from the contents of one's head (Mitula, 2019). It is necessary to think and invest in the mind that the life one has now in employment is not the end but there is another future in a different appearance than the present one, at a time when they will not be as strong and capable as they are now; so, planning for their future is inevitable!

Statement of the Problem

Many people enter old age without preparation, so they become a burden and pain for their families. Early preparation before retirement will help reduce poverty and unnecessary mortality among the elderly. As a result of this situation, the employees currently on duty in the country and the "employees of the nation of tomorrow" who are largely targeted by the research are missing out on this important knowledge that will provide them with the necessary techniques to prepare for their future and the future of their nation.

Numerous studies of factors related to retirement preparation look mostly at financial preparation as the only way to make a person live a healthier and safer life after their retirement; few studies have included or talked about health preparedness as an important way to prepare for retirement; very few studies have pointed out that preparation for retirement requires more psychology than other methods mentioned to make a person enter a life of retirement for sure after being mentally developed.

Research Methodology

The researcher has used both qualitative and quantitative approach. Through qualitative method, researcher has been able to find answers as to why so many people among the employees have not started preparing for their future after their retirement. The quantitative approach has developed statistics, although the study was able to measure methodological statistics of the educational importance of retirement plans and effective old age by measuring the outcome relationships of both approaches. The approach to qualitative is the one given a greater place in the study than the numerical approach where the author analysed the statistics in a phenomenal resilient manner (Joanne & Onwuegbuzie, 2013).

Survey was conducted at three government institutions in Dodoma and Dar es Salaam, Mainland Tanzania. These areas have met the need for this study to obtain the required data in accordance with research questions. The groups targeted by this article are "lecturers" scholars, other public employees and students of primary and secondary education.

This study has had a sample of 120 participants who are employees and students as set out in Table 2. Sample rate is preferable to be between 10 and 30 percent for it to be effective (Mugenda, 2009); the researcher has taken not less than 10% of the target audience he has met in the areas of this study.

Table 2: Sample Selection of 120 Survey Participants

Institution/s	**Male**	**Female**	**Total**
A	15	15	30
B	15	15	30
C	15	15	30
D	15	15	30
TOTAL	**60**	**60**	**120**

Source: Research Area

In collecting data from research areas, three methods of primary data collection have been used namely questionnaires, interviews and focus group discussions.

Literature Review

Theoretical Review

A collection of theories relating to the development and abandonment of retirement issues and retirement program that go hand in hand with the reasons for this article have been analysed. Despite existing differences in each theory, theories have similar goals that form the educational foundations for the implementation of retirement plans and a healthy old age lifestyle (Schmalleger, 2009).

In this section on theoretical analysis, three social theories of old age are discussed namely Disengagement Theory, Activity Theory and Continuity Theory.

i. Disengagement Theory: The theory of Disengagement states that it is common and acceptable for elders to withdraw from society and their personal relationships as they age (Havighust, 1991). This theory explains that society agrees with the commitment of the elderly during their retirement by recognising that the elderly soon after we do not have them. So communities must be prepared to take chances to fill their gap. It emphasizes that the issue of elderly people withdrawing from social issues is a natural phenomenon.

This is the first concept in the Social Sciences, which regulates these arguments; the elders know death is imminent, they have been seeing their friends die and they are now starting to wait for their time to leave, so they are gradually withdrawing from the community. This theory has made it clear that a man's role in society is to work and a woman's place in society is marriage and caring for the family.

Analysis: The theory of Disengagement was used mostly to measure people who had higher life potential unlike our Tanzanian environment where most people are largely economically disadvantaged, thus reducing it in part in our environment. Through this article, research agrees with the fact that old age is the final step of being in employment, but retirement from work is not lifetime retirement (Mitula, 2015).

Another fact is, the elderly still plays a significant role in development at the family level, society even in the development of the country. The truth found through this theory is that, gradually as a person ages, some responsibilities should be left to the younger generation to develop them while their elders become an aid in knowledge where within their knowledge there is their knowledge and experience.

ii. Activity Theory: Activity Theory says, successful old age is old age that goes with the responsibility "successful old age is careful old age" (Havighurst, 1991). Better work causes a person to feel comfortable and confident. Theory emphasizes that the elderly become happier when they continue to be in charge of "taking responsibility" and developing social relationships involving themselves and other groups in society.

Activity theory argues that, with meaningful jobs, it helps them to take advantage of the opportunity to live productively than to just sit back and waste time in life after their retirement. This theory emphasizes that the working of the elderly prevents the social struggle to hamper the elderly world. Theory underlines saying the potential a person develops in the middle age of his life must be managed towards future years.

Analysis: This theory allows relationships with other groups in a society. The main emphasis in this theory is to work, accountable to everyone in their position without discrimination.

iii. Continuity Theory: Continuity Theory states that the elderly typically become as hardworking and responsible as they were in their previous years (Atchley, 1999). This theory describes how people progress in the stages of old age, looking at a person's history. A person is naturally guided by the mental system contained within it, so the theory strives to explain the stages of psychological development from the times of one's middle age and even one's old age, especially by looking at retirement life.

This theory states that people are guided by intelligence and experience, things that cause a person to manage the same consequences of a behaviour or form of life in periods of life and their systematic changes. In addition, the mind helps a person to understand his surroundings and interpret the details of events in his world. Mental strength assists a person in managing goals, life philosophies, values, beliefs and methods to meet his or her challenges.

Analysis: Continuity Theory explains that, people have a tendency to develop the habits they have come from in the past, the methods, attitudes or abilities they have as they grow. Example; If a person preferred to play drums, music or sports like *bao* means board-game or *karata* means card-game when he was younger, he would continue to be so even as he becomes an adult eventually older, who will be able to participate in his own way according to the ability of his body and mind. So social events for a person will continue to be the same.

The researcher in this article has chosen the Theory of Continuity as the "crystal theory" consistent with this study with the responsibility of seeing the possibility of education in retirement preparatory planning and a better old life and this knowledge to be taught to employees in the workforce now, likewise for our students from primary education to secondary education in the country. This theory is consistent with this knowledge in large part because the purpose of this education is to create a psychology of pre-retirement and to live the retirement lifestyle that is planned in old age.

Surveys

The following sections lay out a review of the definitive statistical analysis on aspects of retirement preparedness and old age, as well as education on retirement preparedness planning and improved old age depending on the specific objectives of the study. The specific objectives of the study are: Meaningful retirement planning with better old age, Retirement plans with better old age understood, Retirement plans and better old age considered. Empirical analysis is real statistics available for follow-up observations or search surveys (Bradford, 2015).

Meaning of Retirement Planning and Better Old Age

Pratt (1992) says people will only learn about issues of old age whether or not we teach them he says, the risk of not teaching them through professionally organised formal education creates an opening for those people to learn history, fabricated stories, emotions and others to invent only about the stages of old age and humiliation in the elderly that are trending in our communities now.

Many developed countries have largely protected themselves from old age through family businesses (Robert, 2019). “You don't have to wait until retirement, you can start your own business or in the family at the very beginning. The most successful people in the world to build their futures and those of their brothers and sisters are those connected to family businesses, so the success of many is an income legacy of generation by generation for example; started grandfather, uncle, cousin and so on.”

Subject of old age should be taught about good health, work, productivity and creativity at all stages of life (Pratt, 1987). Education related to old age must cover generational issues and depend on development, education that will be protected by developing a special purpose for specific purposes, education that will give positive attitudes toward old age (McGuire, 1993).

Quality old age education and retirement life should involve intellectual awareness and also contribute to the continuation and flow of training as other educations are provided. Threatening issues like death, disease, disability, convulsion and dependency should not be imposed as substances consistent with old age and not be the contents of old age education (McGuire, 2016).

The two organisations NRTA and NATLA (1998) present their own instructional recommendations or ideas in the context that says, people should be taught life cycle education in a system a concept looking at the seven ideas as follows:

Old age is natural, it has long stages of life in growing and moving forward; Older and young people are similar in many respects; Seniours are valuable people and play an important role in society; Older and younger can benefit each other and each group learning cut-over for the other group; All people must organise toward old age; Everyone is able to afford old age as they move towards old age; and A person's attitudes toward old age play a very important part in how a person gets older.

Teaching lessons about good retirement were introduced as an interactive academic innovation for a variety of disciplines, from different subjects using examples from aging issues to teach high school "secondary" health sciences and take lessons on how lifestyles can affect the afterlife. Research shows literature better describes attitudes toward age and old age in high school students (Lichtenstein, Pruski, Marshall, Blalock, Lui and Plaetke, 2005; Lichtenstein, Pruski, Marshall, Blalock, Lee, Murphy, Plaetke, and Lee, 2001).

Understanding of Retirement Plans and Improved Old Age

Ninety-two percent and five points (92.5%) of retired teachers in Tanzania did not attend any teaching related to retirement planning before their retirement (Mitula, 2019).

The data that has been collected shows a sharp rise in older people so as to cope with this increase in older people there have been similar health preparedness efforts to tackle disease (Frank, 2015). These health services have been commendable although there is an important framework in the absence which is the educational system. Providing health services for the elderly will not be effective if they are not as prepared for executives or providers with knowledge of old age education. The author cites statistics that of the 61 percent of old age care providers in his area not a single executive has any education profession related to old age.

Stalled preparation for retirement among many employees is compounded by the lack of good relations between employer and employee (Baruti, 2007). A person's ability to choose their own type of preparation for retirement is a hallmark of planning to prepare for a definitive retirement (Busagara, 2012).

Gifts can be given to the authors of books on this education that address appropriate things about old age, books that have written from a positive perspective (AGHE, 2017). A new idea for writing books is being offered here to spread old age education and retirement across a broader spectrum that people should write books, but there should be ways to encourage more writers to come forward to write through this idea. This author stimulates the writing of elderly books. The idea is similar to that initiated in 1991 for a children's books project in Tanzania, a project aimed at supporting the printing of many books to make up for the shortage of children's books in the country where the project supported the publication of children's books that met for the most part the project's objective (CBP, 2016).

Beyond the printing of children's books, the Tanzania Children's Book Project (CBP) organised trainings, workshops and seminars for industry stakeholders namely writers, illustrators, publishers, editors and booksellers with the aim of developing their knowledge about children's books and the business as a whole.

Many among Tanzanians enter and begin to live old age unpreparedly, where they become a problem and burden in their communities (Tanzania Knowledge Network, 2015). The institute adds that many Tanzanian elders face difficult lives, including lack of funds to help them make their living.

Consideration of Retirement Planning and Optimal Old Age

It is important to understand people’s attitudes toward aging and how their attitudes may be taken by others and how their attitudes may affect others as well (Wellner & Spadafora, 2016).

The history of the introduction of retirement issues and benefits for pensioners as Arza and Johnson (2015) describe, such issues were introduced in the late 19th and early 20th Centuries. In the era before this idea existed, these authors say people worked without retirement whereas others died in homes or when they were unable to work, they encountered hard old age.

A study conducted by Boulton-Lewis (2010) shows that education related to preparation for retirement and old age is of paramount importance for health and for a strong old age. Research further explains that education has a direct impact on one's life happiness, one's self-confidence, on one’s personal ability, on self-sufficiency, on health and ability to cope.

One expert noted that increasing isolation of the elderly due to age has resulted in the decreased consequences of the exchange of useful awareness and knowledge from generation to generation (Newman, 1995; Newman, 1997).

Tanzanian public employees and private sector employees face difficulties after their retirement due to lack of opportunities to prepare for their future, explains Philemon (2012) and goes on to say that employees lack reliable preparation to prepare for their retirement when they are in employment where they do not take the necessity worthy of preparation.

Synthesis of Reviewed Literature and the Research Gap

A review of the literature has highlighted the reality of the importance of retirement planning education and an old age lifestyle that is optimal for prospective retirees. The lack of this knowledge for employees currently in residence and for students currently in classrooms in Tanzania endangers the lives of the elderly and the lives of prospective retirees in Tanzania.

This study shows that only studies from overseas countries have seriously discussed and examined the importance of quality retirement and old age education that such education is needed to combat any psychological, economic and health harms among employees and prospective employees "students" (Lichtenstein, *et al.*, 2001; Cooper & Beehr, 2015; Crawford, 2015; Frank, 2015; Foreman, 2017; Generations United, 2017; McGuire, *et al.*, 2013; McGuire, 2017 and Diego, 2019).

The fact remains that the results of other countries' studies cannot provide the same pictures and results as the research being conducted in Tanzania. Few studies conducted in Tanzania cited by this study have looked at social issues excluding the elderly from being seen as burdens for lack of proper preparation before their aging, the physical effects faced by the elderly and to a very little extent the psychological impact the elderly face after their retirement (Baruti, 2007; Busagara, 2012; Philemon, 2012; Mitula, 2015; Tanzania Knowledge Network, 2015; & Mitula, 2020).

A few more studies in Tanzania have looked at the difficulty of organising retirement life looking at the low salary income of many government employees, but the surveys say nothing about the importance of introducing post-employment planning education and quality old age for both employees and students in primary and secondary education where many of them when they graduate from those educations immediately enter the job market (Spitzer, *et al.*, 2009; Osberg, *et al.*, 2011; Kashaga, 2013; UDEC, 2014 & Mitula, 2019).

So, the studies reviewed in this study, especially those in Tanzania, leave the question unanswered. This shows that knowledge and literature about the reasons for having knowledge of retirement planning and optimal old age are lacking. This is the research gap that has led to this research. This study, therefore, looked at the situation in Dodoma and Dar es Salaam Tanzania.

Conceptual Framework

This study has been centered on four factors: Self-Awareness; Conservation behaviour; Retirement education that is obtained from sources of knowledge and Demographic Factors (Figure 1).

Personal Understanding

Self-understanding begins with the question, "What do you know about retirement plans and optimal old age?" Self-understanding in this article means doing things practically using what one understands, what you have been taught. To know the retirement plans is to do in practice three major things as follows, having an idea to prepare for retirement; know the importance of organizing education and preparing for retirement with a good old age; and tracking donations in the park.

Conservation Behaviour

Storage behaviour involves having an account, a habit of saving, conservation habits, having ownership or having a business, having insurance, having land and building family solidarity.

Sources of Knowledge and Information

Information sources give us learning through other people in a variety of ways. Retirement education can be obtained from the following five sources of knowledge and information,

i. Teachings developed in specialized curricula available at formal registered educational institutions.

ii. Reading various books written on retirement.

iii. Testimonies and real lives of existing pensioners (succeeded and who were stuck organizing before their retirement).

iv. Read specific reports on retirement plans and improved old age (through surveys, Ministry reports, special and similar Commission reports).

v. Listening and watching through media like television, radio, newspapers, special magazines, networks and others (through special programs, articles, news reports, broadcasts and so on).

Demographic Reasons

Demography has many elements, but the researcher has given a few things to consider which are; age, education, gender, community and marital status.

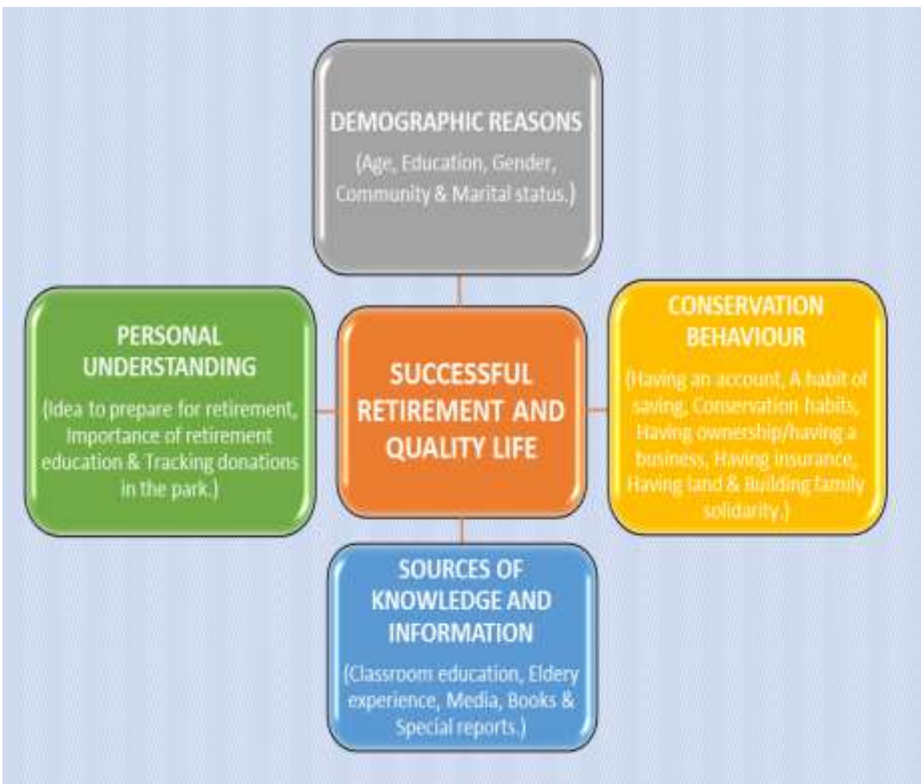

Figure 1: Framework for Successful Retirement and Better Old Age
Source: Framework-Concepts customized from Continuity Theory (Cooper & Beer, 2015)

Findings and Discussions

As the population increases in the group of elderly people living longer, it is of utmost importance that all governments in the world be innovative in revising existing policies and the provision of public services exclusively to the elderly group (UNDP, 2017).

Retirement Planning Education

Discussion of victims being surveyed in coming together to discuss a relevant issue helps contribute to getting to the reality of the debate and helps the group tell the reality among themselves (Avis, 2015).

The Need for Planning Education for Scholarly Participants

The need for education for retirement plans and excellent old age for scholars received A - grade feedback (where by 145 comment scores was divided by 30 opinion polls to have the average of 4.8) from study participants (Table 3). These findings highlight the immense importance of the need for retirement planning education and the excellent old age that exists among these public "scholarly" employees.

Scholars highlighting the desperate need for education for retirement planning and quality old age, gives the impression that this education is very important and needed not only for Tanzanians who are less educated from the research results of this article, except for all Tanzanians regardless of their education levels. Another apparent thing is that a person being highly educated does not mean that the character will be educated on everything including retirement planning education and good old age.

Many people die too early because when they retire, they are given money in a stipend, money they have never held. What comes down to them is how to use them. A person with his retirement benefits earned on a stipend can enter a project he has not even had experience with (The Expert Interviewed).

Where does retirement funding for someone without this knowledge of retirement planning invest and with what experience does he have? It becomes a random life. The danger ahead of them is to encounter scammers who are scammers "street-trained planning experts", you find the servant being groomed by street experts who are scammers eventually going bankrupt altogether (Expert Interviewed).

Table 3: The Need for Education for Retirement Planning and Quality Old Age for Scholars

Comment/s	**Comments Vote**	**Measurement Score**	**Number Scores**	**Comments Votes**	**%Age & Average**
Desperately Needed	26	A	5	130	87
Needed	3	B	4	12	10
Required average	1	C	3	3	3
Not required	0	D	-	-	-
Total	30			145	**100**
	30	**Comment scores divide by Comments votes**		**145**	**4.8**

Key: A 4.5 - 5.0 It's desperately needed; B 3.5 – 4.4 Needed; C 2.5 - 3.4 Required Average D 0 - 2.4 Not required

Source: Study area

A-1. Start Training for Which Employees

Figure 2 indicates the following results; this knowledge should be taught first to civil servants 45%; education should be taught first to private sector employees 28% and this education should be taught first to the self-employed employees 27%. These percentages of opinions reflect the undisputed reality that public employees desperately need this education.

> "I know that only so many retired professors whose livelihoods do not translate to the lifetime achievements of their long government service. No one doesn't need this knowledge (Expert Interviewed). The significant health achievements have helped increase age i.e. people live longer, the challenge ahead of us is to make the increased years healthier in old age (Expert Interviewed).

One participant explained the principle thus, "If a person fails to plan for his future..., 'the principle of nature takes its place that,' ... Life must have planned for him!" (Interviewed Participant). Another participant added, quoting a statement by some experts, "Technically when a person fails to have plans for his future, that is equal to a dead man; he lives as long as he just lives!" (Interviewed Participant).

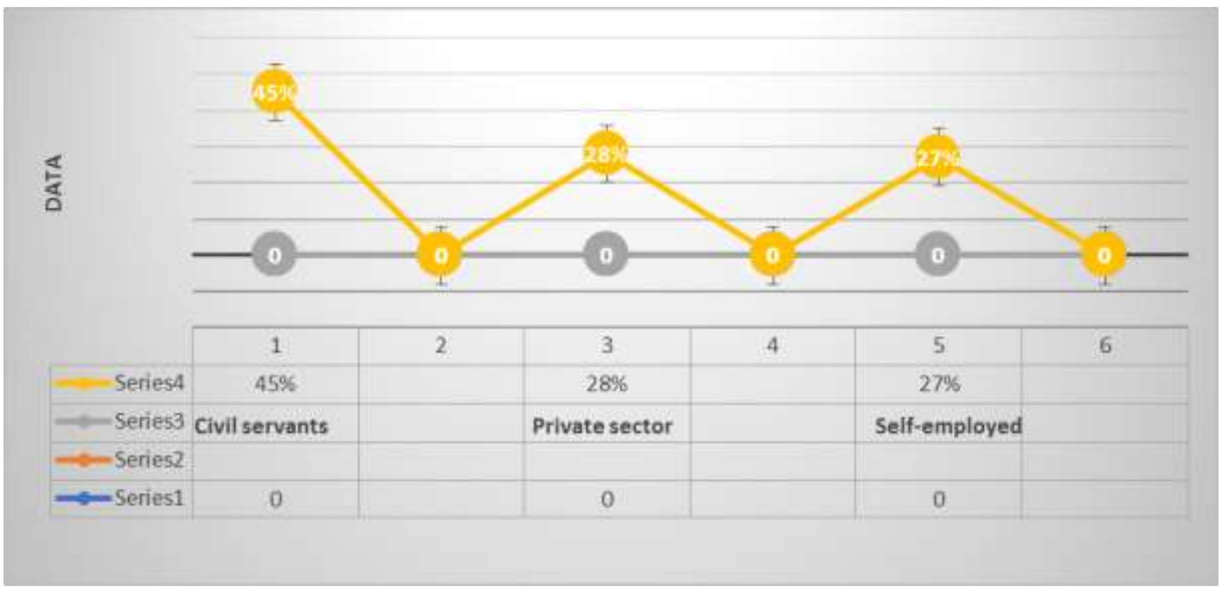

Figure 2: Start Training for which Employees.

A-2. Retirement Planning Education Being a Lesson

Statistics show that all participants among scholars consider that knowledge of retirement plans and a healthy old age life should be a lesson (Table 4).

Table 4: Retirement Planning Education and Better Old Age Be a Subject, Scholars

Assessment	Number	%
It should be a subject	30	100
It doesn't have to be a subject	-	-
Total	30	100

Source: Study area

Some researchers have found that old age education at some levels outside of college education was scarce until the 1960s. This means that in those 60s, the education had already begun to be provided to children to prepare them in advance ready to afford their future as they got older (Myers, 1977; Myers, 1979 & Ulin, 1982). Beginning in the 1970s and the 1980s this knowledge of issues related to old age began to draw attention to teaching and study, projects related to the elderly and age education centers were organised.

> “It would be meaningless and impossible to expect to have a better life once one retires if one did not make a sincere effort to educate themselves on how to plan, how to navigate that better life of retirement" (Expert Interviewed).

Margaret and Melissa (2019) argue that the survey they conducted on 35 teachers has shown the pressing need for older education to be included in the secondary school curriculum. The surveyed teachers say they found there are many obstacles to the introduction of the elderly lesson.

Yet there are other alternative ideas that disagree with these findings of this study. "Giving this education to primary and secondary students is just a waste of time. These are children who are currently being taken to an age of self-awareness, not everything can be understood by people of all ages. This knowledge is more suitable for students of college and university levels because they, despite their current age, have a broader understanding and are heading straight towards employment after graduation, even psychologically prepared that way" (Interviewed Expert).

But rises up another expert and explains that education or the subject of retirement planning for our young primary and secondary school children is of great importance to them, "Most of our children end up in Primary education level do not progress to higher education, this subject is settled in the form of life skills, a lesson that will open a child's mind that what I get today may not get tomorrow.” NBS (2023) shows that currently in Tanzania there are 19,769 primary schools while secondary schools are only 5,857 with the difference of 13,912 schools.

B-1. The Need for Planning Education for Non-Scholarly Employees

Results show that the need for education for quality retirement and old ageing, for non academic employees received A - grade (140 comment scores was divided by 30 opinion polls to have the average of 4.6) from study participants (Table 5).

Table 5:The Need for Education for Quality Retirement and Old Ageing, for Non-Academic Employees

Comment/s	**Comments Votes**	**Mark Measurement**	**Number Mark**	**Comments Score**	**%Age Average**
Desperately Needed	25	A	5	125	84
Needed	3	B	4	12	10
Required Average	1	C	3	3	3
Not required	-	D	0	-	-
Corrupted	1	-	-	-	3
Total	30			140	100
	30	**Comment scores divide Comments votes**		**140**	**4.6**

The key: A 4.5 - 5.0 desperately needed; B 3.5 – 4.4 Needed; C 2.5 - 3.4 Required Average; and D 0 - 2.4. Not required

Source: Study area

“Civil servants are taught at the last minute on retirement, some 3 to 6 months before their retirement to prepare them for a good retirement. In my opinion such education is provided when it is too late. Retirement and old age education should be provided early to employees, unless such education is intended to relieve us of stress to cope with the life of our retirement; if the purpose of retirement education provided by our employers is to help us prospective retirees live well in retirement, instruction to be provided before three or six months of our retirement, there is nothing! Last minutes education can create stress for workers even more afraid of retirement, causing serious harm to people psychologically and medically and even endangering their lives altogether" (Interviewed Participant).

B-2. Education for Retirement Plans and Quality Old Age for Public Employees

A majority of participants [46 out of 60 (77%)] have said that they lack the education to prepare them for retirement during old age (Figure 3). Of those 60 respondents, 8 (13%) said they have some insight into this education. 6 respondents (10%) did not answer the question.

Public employees more than three-quarters prove to lack knowledge of retirement plans for their future amounts to a pandemic. In order to address the danger threatening public employees ahead of them it is important that the relevant institutions step in to save these country builders serving the nation through their government duties by providing them with the knowledge.

I try to remember one of my elders in his early days after retirement, faced difficulties. It cost him many years until he stayed fit and matched the realities of retirement life he entered” (Participant Interviewed).

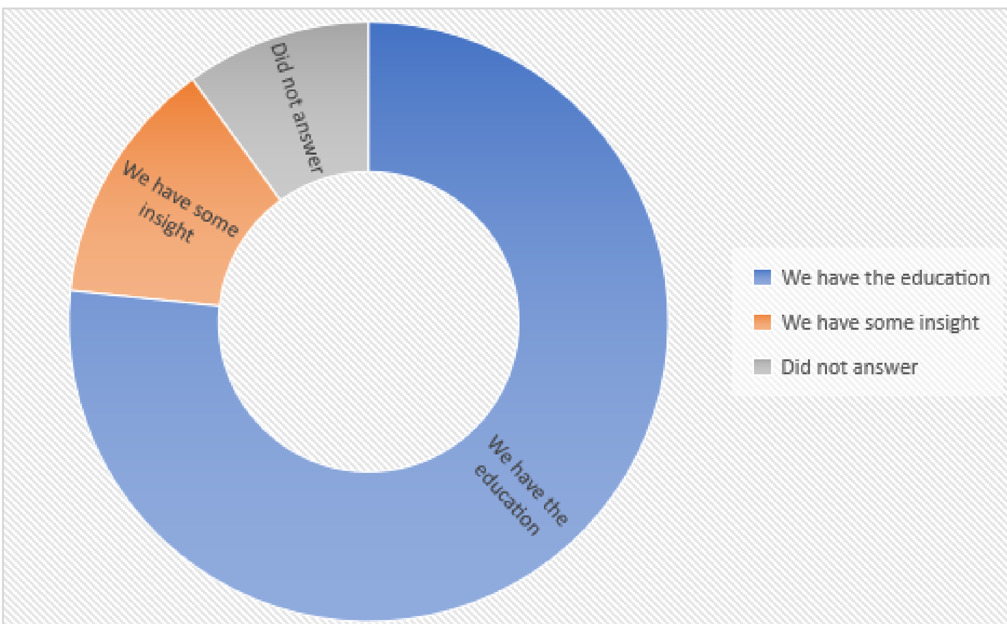

Figure 3: Education for Retirement Plans and Quality Old Age for Public Employees

C. Who Should Impart This Knowledge to Employees

The results of the majority of the respondents state that the Public Service Social Security Fund PSSSF and the relevant Ministry for staff and for students are the appropriate instruments to provide such education (Figure 4). The results of the votes of employed scholars and non-scholarly employees collectively were, PSSSF (51, 60) and Ministry (47, 60).

Morgan and Ellis (2007) give the results of their study that the teaching of retirement planning should be provided in the context of children and adults and that is where there will be greater success with especially children and adults learning together.

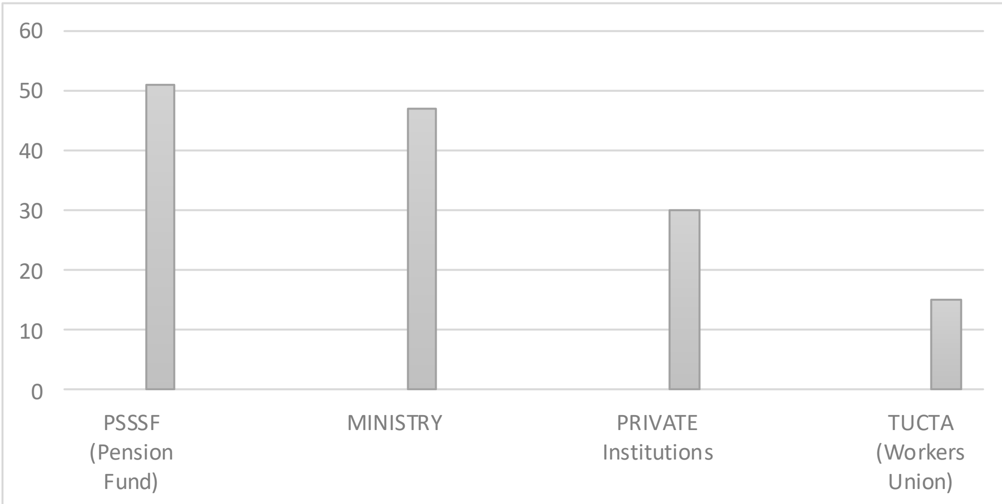

Figure 4: Who Should Impart this Knowledge to Employees

D. The Need for the Subject of Retirement Planning and Quality Old Age for Primary and Secondary Students, "See Public Employees"

Ninety-five percent (95%) of the respondents in this survey (57, 60) who are public employees state that the subject of retirement and old age planning is needed and should be taught to students of various educations in the country (Table 6).

Table 6: Retirement Planning Lesson and Better Old Age for Students, Public Employees

Assessment	Number	%
Required for students	57	95
Not required for students	2	3.3
No response	1	1.7
Total	60	100

Source: Research Area

Public employees are parents of students currently in the classroom. When they view themselves as desperately in need of this knowledge that they did not receive when they were students, they express their feelings as parents to the younger generation "the nation of tomorrow" that it would be suffering "like what they are experiencing now" if these children enter the workforce without this vital understanding of planning for their lives when they are older.

"Our young people in primary education start in standard one at ages 6 to 7. A student who started first grade at the age of 6 will reach the age of 11 in standard 6 and will turn 12 in standard 7." From that perspective, a primary education student from standard VI to standard VII is well able to understand this education at the stages of his or her intellectual capacity. At this age young people are very fond of being recognized for being involved and respected. This is the period when young people need to receive rare training with the utmost openness; hiding things from young people, being ashamed or treating young people as young children, is harmful and not beneficial (Mitula, 2020).

E. The Need for the Subject of Retirement Planning and Quality Old Age for All Education Primary, Secondary, College and University, "Public Employees"

Most participants in this study want quality retirement and old age planning education to be provided in all formal education in the country from primary education to university education. 40% of the comments made said this should be a subject and taught at all levels of formal education.

The interpretation of these statistics is that respondents see the critical importance of retirement and old age education for students of all levels. For second place, this education to be made a formal subject and start being taught in primary education giving 23% (Figure 5).

Statistics show that in 2016 the number of primary education students in Tanzania was 8,341,611 students while 1,377,049 students (13%) went on to secondary education in the country (PO-RALG, 2016). This is another reality picture that shows that when most students graduate from primary education they do not progress to secondary education. The "expert interviewed" argues that this education will give status to the elderly among a society that is rapidly changing due to modernisation and continuity.

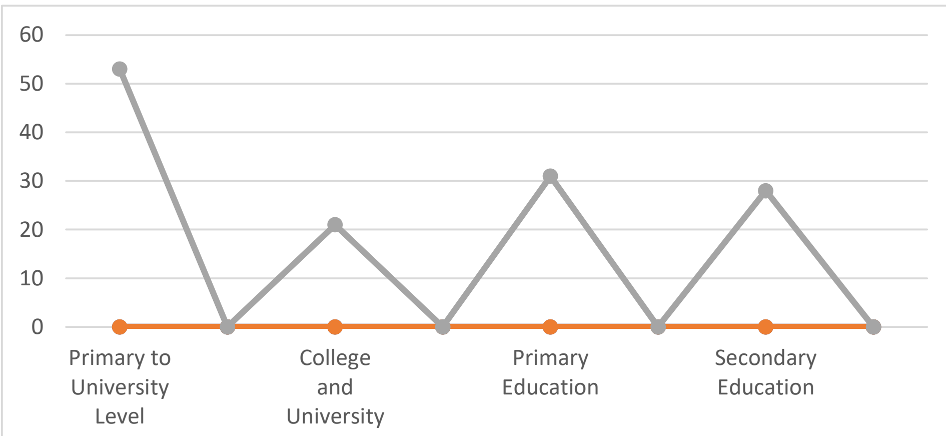

Figure 5: The Need for the Subject of Retirement Planning and Quality Old Age

Education for Students

Primary education students were surveyed and secondary education students were also surveyed on their own.

A. Subject of Retirement Planning and Improved Old Age for Students, Primary and the Secondary Students

Statistics show that almost all students [59, 60 (98.3%)] of primary and secondary education have fallen in love with the new subject of retirement planning and better old age (Table 7).

Table 7:The Subject of Retirement Planning and Better Old Age for Students, Student Feedback PS and SS

Measurement	**PS**	**SS**	**No.**	**%**
Liked a lot	30	29	59	98.3
Liked a little bit	-	1	1	1.7
Did not like it	-	-	-	-
Total	30	30	60	100

Source: Study area

Key: PS stands for primary school students; SS stands for secondary school students

This high ratio confirms that the need for this education for primary and secondary education students is very high. In focus group discussions between students and researcher, students were very interested in wanting to know in broad terms the meaning and explanation of these four words; What are the plans? How is employment offered? How are retirement and better old age available? Questions of curiosity from these young people confirm the ability they have to know the many things around them in society.

When the researcher introduced the subject for primary education students, he promised to offer a trial where three winners would be awarded cash and a book related to retirement planning issues, which impressed the students and gave them the morale to study hard a subject taught by the researcher where many of the students performed very well in the test. “This lesson will build a solid foundation for the students’ future; One's future is not built in the future, but before you get there (Interviewed Participant).

B. Understandable for the Subject of Retirement Planning and Optimal Old Age for Students, PS Students and the SS

Most respondents (primary and secondary education students) acknowledge that the subject is widely understood [53, 60 (88%)] Table 4.7. "They are very capable of being able to identify themselves. Students of this level know life and when they graduate from the seventh-grade others are heading for employment, thus denying them the right to this kind of education is undermining the nation” (Interviewed Employee).

Table 8: Retirement Planning Lessons and Better Old Age for Students, Students

Measurement	PS	SS	No.	%
Very understandable	29	24	53	88
Understood on average	1	6	7	12
Incomprehensible	-	-	-	-
Total	30	30	60	100

Source: Study area

Test for Elementary Education "PS" Students

A test was given by the researcher to respondents "primary education students" to test their understanding for a new subject of retirement planning and optimal old age. Half of the study respondents on the PS side, i.e., fifteen [15, 30 (50%)] performed better in the test given to them by scoring A and B (Table 9).

Table 9: Trial of Retirement Planning and Better Aging for Elementary Education Students "PS"

Measures	Girls	%	Boys	%	Total	%
80 - 100 “A”	2	7	6	20	8	27
60 - 79 “B”	5	16	2	7	7	23
40 - 59 “C”	3	10	4	14	7	23
0 - 39 “F”	5	16	3	10	8	27
Total	15	49	15	51	30	100

Source: Study area

The interpretation here is that primary education students are able to understand the knowledge in the form of being a subject to be taught to them. The last question in this experiment was the pillar of this test asking, 'In order for a person to retire properly, how does one should prepare?' This question had 40 points. Those who scored more than half were thirteen participants [13 out of 30 candidates (43%)].

“I think children in primary and even secondary education being given this education won't work for them. The child cannot start walking before sits, he starts crawl then walking issues follow. I suggest, our children should be given entrepreneurial education; these aspects of retirement planning are not suitable for them, they are for the adults (Interviewed Expert).

My advice is based on the fact that students under Class V are very young whereas in these lower grades many are in the fight against the "*KKK*" *Kusoma, Kuandika na Kuhesabu* Reading, Writing and Counting. But from class V the child's head begins to calm down a bit, he begins to recognize himself, becomes more aware and becomes more capable of receiving knowledge (Participant Interviewed).

In order for students to be built to prepare earlier, this education is needed at all levels of formality from primary to higher education. As people gradually build on retirement plans, they are increasingly expanding the scope of awareness. This is not an education like others to contest the child's understanding, it is lifelong education (Participant Interviewed).

Conclusions and Recommendations

Conclusions

The results of the survey through questionnaires, interviews and focus group discussions it has been found that the lack of educational knowledge from reliable and dependable sources such as the education sector, employers, social security scheme funds and expert psychotherapists, has resulted in employees and students not having the psychology or culture of preparedness planning, a psychology that would open up and broaden the understanding needed to enable employees and prospective employees to participate in programs of fully and confident retirement.

Overall, this study found that preparation for mental "psychological" retirement is crucial in recognising that employment life is finite, protection against health attacks is of utmost importance and that in old life there are principles to adhere to health behaviors for longevity. Ultimately, saving and investing are things that will guarantee a better future for employees and students who are potential employees.

Recommendations

(i) There should be a joint team among researchers, curriculum people and stakeholders (Government, Employers and Social security funds) on the one hand and on the other the targeted parties (Employees and Student representation as recipients, Advisors/Experts in these matters and successful Pensioners) to avoid this catastrophe which is related to lack of planning for the future of employees and students.

(ii) The Government must intervene on this issue on both feet in policy change and emphasize improvements to retirement policy to meet the need at hand.

(iii) There should be further studies in this area of retirement preparatory planning, especially in the education to be provided to employees and students and to obtain further illustrations of other studies in this area of study.

References

1. AGHE. (2017). *Book award for best children's literature on aging*. Retrieved from, http://www.aghe.org/membership/awards/book-award-for-best-children-s-literature-o n-aging.

2. Atchley, R. C. (1999). *Social forces and ageing*. Belmont, MA: Wadsworth.

3. Avis, W. (2015). *Research tools: Focus group discussion*. Retrieved from http://www.odi.org/publications/5695-focus-group-discussion.

4. Baruti, W. E. (2007). *Investment of social security funds: A need for common guidelines in Tanzania.* MBA (Finance) dissertation, University of Dar es Salaam, Dar es Salaam, Tanzania.

5. Boulton, L. (2010). *Handbook of research on human development in the digital age.* https://www.google.co.tz/search?tbm=bks&hl=en&q=Boulton-Lewis+%282010%29.

6. Bradford, A. (2015). *Empirical evidence.* New York, NY: Live Science.

7 Busagara, T. (2012). *Assessment of retirement planning awareness of the self- employed individuals in the informal sector: A case of SME's Owners in Dar es Salaam.* MBA (Finance) Dissertation, University of Dar es Salaam, Dar es Salaam, Tanzania.

8. CBP (2016). *Children's book project for Tanzania*. Retrieved from, https://web.facebook.com/CBPTz/?_rdc=1&_rdr.

9. Census. (2022). *Matokeo ya mwanzo oktoba 2022.* Retrieved from, https://www.nbs.go.tz/nbs/takwimu/Census2022/matokeomwanzooktoba2022.pdf

10. Cowgill, D. O., Holmes, L. D. (1972). *Aging and modernization*. New York, NY: Appleton-Century-Crofts.

11. Crawford, P. A. (2015). Rock of Ages: Developing Healthy Perspectives of Aging in the Elementary Grades. *Childhood Education*, 91, 395-401. https://doi.org/10.1080/00094056.2015.1090858.

12. Cooper A.D., Beehr T.A. (2015). Retirement and Continuity Theory. In: Pachana N. (Eds.), *Encyclopedia of Geropsychology* (pp. 1-8). Springer, Singapore.

13. Diego, S. (2019). *Nine reasons why retirement planning is important.* Retrieved from https://purefinancial.com/learning-center/blog/why-retirement-planning-is-important/.

14. Foreman, G. (2017). *Retirement planning for teachers*. The Dollar Stretcher, Stretcher.com. Retrieved from http:///www,stretcher.com/index.cfm.

15. Frank, J. C. (2015). A missing piece in the infrastructure to promote healthy aging programs: Education and work force development. *Front Public Health*. 2014; 2: 287. doi: 10.3389/fpubh.2014.00287.

16. Generations United (2017). *Intergenerational learning activities: Aging.* http://www.gu.org/RESOURCES/LearningActivities/IntergenerationalLearningActiviti esAging.aspx.

17. Havighurst, R. J. (1991). *Adjustment to retirement: A cross-national study*. Chicago, IL: University of Chicago.

18. ILO. (2013). *An inclusive society for an ageing population: The employment and social protection challenge*. Geneva, Switzerland: International Labour Organisation.

19. Joanne, M. & Onwuegbuzie, A. J. (2013). Towards conceptualisation of mixed method phenomenological research. *Journal of Mixed Methods*, *9*(1), 91-107.

20. Levy, B. R., Ferrucci, L., Zonderman A., Slade, M. D., Troncoso, J., & Resnick, S. M. (2016). A Culture-Brain Link: Negative Age Stereotypes Predict Alzheimer's Disease Biomarkers. *Psychology and Aging*, 31, 82-88. https://doi.org/10.1037/page 62.

21. Lichtenstein, M., Pruski, L., Marshall, C., Blalock, C., Lui, Y., & Plaetke, R. (2005). Disseminating the positively aging teaching materials: Results of a controlled study. *Educational Gerontology*, 31, 541-561. https://doi.org/10.1080/03601270590962505.

22. Margaret, M. M. & Melissa, L. C. (2019). Why people ageing? *Journal of Gerontology & Geriatrics Education* Volume 40, 2019 - Issue 4 Pages 442-448.

23. McGuire, S. L., Senter, S., & Stephens, B. (2013). *Growing up and growing older: Promotion of nonageist literature for children*. In Tennessee Library Association 2013 Conference: "Libraries Out of the Box".

24. McGuire, S. L. (2017). Aging Education: A Worldwide Imperative. *Creative Education*, 8, 1878-1891. *Scientific Research Publishing*. Retrieved from, http://www.scirp.org/journal/ce.

25. Mitula, M. G. (2015). *Ninastaafu kazi: Sistaafu maisha.* Dar es Salaam, Tanzania: EGYS Artistes Artistic.

26. Mitula, M. G. (2019). *Factors influencing primary school teachers' retirement planning: The case of Kinondoni District in Dar es Salaam Region, Tanzania.* PhD (Education) Thesis, University of Dar es Salaam, Dar es Salaam, Tanzania.

27. Mitula, M. G. (2019). *Semina on life after employment*. University of Dar es Salaam, Tanzania: School of Education SOED (Unpublished material).

28. Mitula, M. G. (2020). *Kuishi bila mipango, majuto uzeeni*. Dar es Salaam, Tanzania: pS- Counseling Consultants.

29. Morgan, R. E., & Ellis, D. W. (2007). The Longevity revolution: New opportunities for science centers. *Public Policy and Aging Report*, 17, 1-6. Retrieved from, https://doi.org/10.1093/ppar/17.1.1.

30. Mugenda, O. M. (2009). *Research methods: Quantitative and qualitative approaches*. Nairobi, Kenya: Acts Press.

31. Murphy, D. L., Lichtenstein, M. J., Pruski, L. A., Marshall, C. E., Blalock, C. L., Lee, S., Plaetke, R., & Lee, S. (2001). The positively aging teaching materials improve middle school students' images of older people. *The Gerontologist*, 41, 322-332. https://doi.org/10.1093/geront/41.3.322.

32. Myers, J. W. (1977). *Aging curricula for the public schools. Objectives and materials*. S. L. McGuire DOI: 10.4236/ce.2017.812128 1891 Creative Education Unpublished Doctoral Dissertation, Akron, OH: University of Akron.

33. NBS. (2014). *Tanzania demographic survey: Mainland report.* Dar es Salaam, Tanzania: National Bureau of Statistics.

34. NBS. (2022). *Matokeo ya mwanzo oktoba 2022.* Retrieved from, https://www.nbs.go.tz/nbs/takwimu/Census2022/matokeomwanzooktoba2022.pdf.

35. Newman, S. (1995). *History and current status of the intergenerational field.* Educational Resources Information Center [ERIC] ED448079.

36. Newman, S., Ward, C. R., Smith, T.B., Wilson, J. O., & McCrea, J. M. (1997). *Intergenerational programs: Past, present, and future.* New York, NY: Routledge.

37. NRTA & NATLA (1998). *Teaching about aging: Enriching lives across the lifespan*. Washington DC: NRTA.

38. Pratt, F. (1992). *Why teach about aging?* In D. Couper, & D. W. Gregg (Eds.), Schools in an Aging Society. Social Studies Classroom Activities for Secondary Schools (pp. 101-102). Hartford, CT: Connecticut Department of Education and Connecticut Department of Aging. Educational Resources Information Center (ERIC) ED370875.

38. Robert, S. (2019). *Seminar on life after employment*. University of Dar es Salaam, Tanzania: School of Education SOED (Unpublished material).

40. Schmalleger, F. (2009). Modeling theory. In Schmalleger, F. *Criminology today: An integrative introduction* (5th ed.), (pp 231-233). Upper Saddle River: Pearson education, Prentice Hall.

41. Tanzania Knowledge Network (2015). *Social Welfare and Ageing in Tanzania.* Retrieved from. http://www.taknet.or.tz/viewclosedtopics.asp? topic_id=15&topic_status=1 & discussions.

42. Ulin, R. O. (1982). *Teaching and learning about aging*. Washington DC: National Education Association.

43. United Nations (2017). *World population prospects: The 2017 Revision.* Geneva: United Nations Department of Public Information (UNDP).

44. URT (2016). *Numbers of government primary schools and teachers*. Dar es Salaam: President's Office - Regional Administration and Local Government (PO-RALG).

45. Wellner, T., & Spadafora, P. (2016). *Revera report on ageism: Independence and choice as we age.* Ontario: Revera, Inc.

46. WHO. (2013). *Demographic revolution worldwide*. Geneva, Switzerland: World Health Organisation.