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Perceptions of life in post-retirement period: a study of public secondary school teachers in Morogoro municipality.

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The present study explored the perceptions of life after retirement among public secondary school teachers in Morogoro Municipality. In order to achieve the purpose, the study examined teachers' views towards life after retirement, identified post-retirement psychosocial and economic challenges experienced by retired secondary school teachers and suggested best ways to reduce or overcome post-retirement challenges experienced by retired secondary school teachers. An exploratory mixed methods approach was deployed where a cross sectional design was used to guide the study. A total of 161 respondents who were selected randomly participated in the study. Data were collected by both semi-closed questionnaire and in-depth interviews. Data were analyzed in two ways. The quantitative data were computed by Statistical Package for Social Science (SPSS) version 20.0 to give the frequencies and percentages presented in tabular forms. Qualitative data, on the other hand, were transcribed, coded and the major themes were identified. Therefore, content analysis was used to analyze the qualitative data. The study found that teachers wished to retire at the statutory retirement age of 60 years. Feelings of hopelessness due to both less payments and the need to have a relaxed life were identified as among the major reasons for teachers to have the wish of retiring at the statutory retiring age of 60 years. The study had found that teachers who are still working in their schools held a negative attitude towards life after retirement. With regards to teacher's financial arrangement for retirement, findings have shown that teachers had an overall positive belief towards various forms of financial investments expected to be acquired by teachers as part of the preparation towards life after retirement. However, the study has found that major challenges facing teachers after retirement include financial difficulties attributed to the delay of pensions, improper use of the pension money and family dependencies on retirees. Other challenges include inadequate financial and business management skills and family conflicts which all results into retirees' stress and anxiety. Furthermore, the study has identified practical solutions such as early payment of pensions to retirees, educating the retirees on the best ways to manage their pensions and businesses, frequent provision of guidance and counselling among retirees. Based on the findings,

the study concludes that early investment is among the best preparations for life after retirement. Furthermore, a longitudinal study is recommended for further study.