

# The Influence of Training on Expected Retirees Life after Retirement at National Health Insurance Fund Dodoma headquarter

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**Abstract:-** This study examined the types and nature of trainings provided to expected retirees at NHIF Dodoma headquarter. Descriptive research design was used for describing the variables under the study which are dependent and independent variables in order to answer the research questions. Expected retirees from NHIF Dodoma Headquarter were selected using simple random sampling technique and this technique eliminated all element of biasness during selecting a representative sample. This study selected and used a sample size of 64 respondents from the total population of 180 workers at NHIF Dodoma Headquarter. On the other hand, questionnaire was used to solicit data from the respondents while descriptive and regression analysis were used to analyse data. The study found that the empirical findings demonstrated that trainings related to chronic illness after retirement 17 (26.6%), financial planning after retirement 14 (21.9%) and entrepreneurship skills training 12 (18.7%) were the mostly useful and relevant retirement trainings that expected retirees would be significant to them. The study concluded that retirement means enjoyment and relaxation from a full time work thus when there is no proper plan and preparation for retirement it deteriorate the living standard of the expected retiree hence it causes financial dissatisfaction which hinders a lot on their lives including taking care of their personal needs, children and family at large. The study recommended that expected retirees and other employees should be encouraged to continuously acquire education and new knowledge and skills trainings not only from the organization but also outside the organization for preparing their new life after retirement.

**Keyword:-** Training, Retiree, Retirement, National Health Insurance Fund, Dodoma Headquarter.

## I. INTRODUCTION

Globally, many industrialized countries such as United States of America, Unnited Kingdom, Germany, France and others are simultaneously confronted with population aging and an ongoing transition of their economy to a knowledge-based economy (Hurd, 2019). These trends represent a major challenge to employees, employers, and policy makers and will increase the urgency to encourage older employees to remain employable (Daveri & Maliranta, 2018). Retirement has been a big challenge to retirees in their respective life (Mayemba, 2015). On the other hand human resources training plays a crucial role in shaping the livelihood of

expected retirees in African countries such training equips individuals with the necessary skills and knowledge to effectively manage their retirement plans and financial resources. Through the process of understanding concepts like budgeting, investment strategies, and retirement savings options, retirees can make informed decisions that maximize their financial security and overall well-being during their post-employment years (Salum, 2020).

Despite the significance of human resource development programs to retirees and expected ones but these training and programs have been less included in human resources involvement much of the human resources policies from the organizations have not been well stipulated for the help of the expected retirees to handle their life after retirement. Even the education policy of Tanzania 2014 has not stipulated how the expected retirees will be conducted, given training that will help the retirees (Mayemba, 2015). Retirement is a challenging transition for many employees who have spent years or decades working. As employees approach retirement age, they may start to worry about how they will financially support themselves and their families once they stop receiving a salary. This is a particular concern for employees at the National Health Insurance Fund (NHIF) headquarters in Dodoma, Tanzania. In realizing that, Dodoma the pension funds in collaboration with Regional Commissioner office have been conducting trainings to impact knowledge to these expected retirees on how to live the meaningful life after retirement and after receiving the lump sum. Despite the efforts on human resource development to expected retirees still a number of retirees who fail to manage their fund and run bankrupt within a short time is high. The question is why does this happen while the human development programs on providing skills and knowledge that can help them prosper is being provided?

## II. LITERATURE REVIEW

### A. Theoretical Literature

#### ➤ Training

Training refers to the process of acquiring knowledge, skills, and expertise in a particular field or area. It can involve formal education, practical experience, workshops, seminars, and various other methods that help individuals improve their abilities and competency in a specific domain (Conti, 2015).

### ➤ Retirement

Retirement is defined as the time of life whereby a working person reaches the age of withdrawing from employment because either voluntary or recommended age (Mayemba, 2015). Furthermore, Musila *et al* (2019) define retirement as exit from job related way of life to that depending on pension. Therefore, in this study retirement means lifestyle of exiting from work either voluntary at the age of 55 or 60 and depend on pension no longer depend on salaries and allowances as before.

### B. Theoretical Framework

This study was guided by resource based dynamic model.

### C. Resource Based Dynamic Model

The Resource-Based Dynamic Model of retirement was founded by Mo Wang, a prominent researcher in the field of organizational behavior and human resource management. The model was established in the early 2000s and has since gained significant attention and recognition in the academic community. In that regard, resources as the total capability of an individual to accomplish his/her valued needs and goals (Herrbach *et al*, 2019). According to this model, retirement adjustment is a function of total resources during the transition. The amount of total resources influences the capabilities of retirees to meet the challenges during transition, which affect their physical and psychological well-being after retirement. There are three possible patterns of well-being outcomes: (i) Retirees will maintain their well-being if their total resources do not change significantly after retirement; (ii) Retirees will experience negative changes in well-being if their resources decline i.e. loss of financial resources or connection with former colleagues; and (iii) Retirees will show an improvement in well-being if they acquire additional resources after retirement i.e. making new friends or developing a new hobby. Therefore, every retiree features a unique pattern of retirement adjustment, depending on how the amount of total resources changes during transition (Herrbach *et al*, 2019). The impact of human resources training on the livelihood of an expected retiree is understood within the resource-based dynamic model of retirement framework. Training and skill development programs enhance an individual's human capital resources by updating their skills, keeping them relevant in the job market, and potentially expanding their skill set to adapt to new opportunities.

### D. Empirical Literatures

Kimiyagahlam (2019) aimed to explore the influences of various behavioral factors on retirement planning behavior. The research employed the theory of planned behaviour and the time perspective theory to investigate data through the application of structural equation modeling. The study was conducted using a sample of 900 adults residing in Kelang Valley, Malaysia. The outcomes derived from the structural equation modeling analysis demonstrated direct connections between retirement planning behaviour and factors such as training on the financial literacy, inclination towards planning, and future orientation. Furthermore, the study concluded and recommended that the relationship between these factors and retirement planning behaviour is partly mediated by the attitude towards saving.

Siame (2020) aimed to investigate the impact of financial literacy on the planning for retirement. In order to accomplish this research objective, the study employed both descriptive and causal research methodologies. The research conducted a survey involving 150 participants who were employees of the Zambian Civil Service. Utilizing Spearman correlation analysis, the study statistically examined the relationship between financial literacy and retirement planning. The study revealed that training has major influence to the retirees since it enabled them to prepare for their future lives. The findings of the research also indicated that the training related to the financial literacy among civil servants was deficient, particularly regarding comprehension of concepts such as interest rates, investments, and diverse investment options. Moreover, a significant proportion of civil servants were not setting aside sufficient funds in anticipation of their retirement. The Spearman correlation analysis yielded compelling results, revealing a robust positive correlation between financial literacy and various financial actions such as maintaining cash savings in a bank, investing in stocks, engaging in livestock farming, being covered by an insurance scheme, investing in real estate, and acquiring financial assets.

Ahmed & Wang (2020) a study on a review on retirement practices towards public employees in Zanzibar in Tanzania. The study employed documentary review and observations. The findings showed that there were no effectiveness of implementation of retirement practices due to lack of training. This leads the retirees life quality to be poor and have unfavorable conditions for their life. This make the retirees to face different challenges as the training are not effectively implemented among public retirees.

In a study conducted by Kanime (2021), an examination was undertaken into the factors influencing the retirement planning choices of employees within the ministry of home affairs and immigration. The results indicated that the determinants impacting decisions regarding training on retirement planning suggest that personal characteristics are likely to shape the inclination to save and invest for retirement. The researcher proposed that both the government and policymakers have a role in promoting financial education for individuals. Moreover, they recommended implementing educational initiatives targeting the relevant demographic. It was also emphasized that enhancing the socio-economic status of individuals and augmenting their financial and economic knowledge could potentially enhance employees' retirement planning behavior. This underscores the importance of tailoring policy approaches considering the varying ages of employees, as distinct policy measures could have varying effects on retirement planning behavior across different age groups.

### III. METHODOLOGY

Descriptive research design was used for describing the variables under the study which are dependent and independent variables in order to answer the research question. Descriptive research design was used for describing the variables under the study which are dependent and independent variables in order to answer the research questions. Expected retirees from NHIF Dodoma Headquarter were selected using simple random sampling technique and this technique eliminated all element of biasness during selecting a representative sample. This study selected and used a sample size of 64 respondents from the total population of 180 workers at NHIF Dodoma Headquarter. On the other hand, questionnaire and interview were used to solicit data from the respondents while descriptive and content analysis were used to analyse data.

### IV. FINDINGS

#### A. Type and Nature of Trainings provided to expected Retirees

A researcher was interested to understand the type and nature of trainings provided to expected retirees. The assumption of the researcher was that the type and nature of trainings provided to the expected retirees should focus on meeting the needs of the retirees in being useful to meet their expectations. Both interview and questionnaire were employed in asking information on whether there is any type of training provided to the expected retirees or whether the nature of the provided trainings meets their expectations. From the questionnaire the respondents provided their responses and quantitative data were analyzed through descriptive statistics.

Table 1: Type of training

		Frequency	Percent
Valid	Counseling training	8	12.5
	Psychological training	8	12.5
	Settling family disputes	5	7.8
	Financial planning after retirement training	14	21.9
	Trainings related to chronic illness after retirement	17	26.6
	Entrepreneurship skills training	12	18.7
	Total	64	100.0

Source: Researcher’s analysis (2023)

Finding from the field revealed that major types of HR trainings provided in the organization comprising of counselling training 8 (12.5%), psychological training 8 (12.5%), settling family disputes 5 (7.8%), financial planning after retirement 14 (21.9%), trainings related to chronic illness after retirement 17 (26.6%) and entrepreneurship skills training 12 (18.7%). This notifies that majority of the expected retirees are comfortable with trainings related to chronic illness after retirement, financial planning after retirement and entrepreneurship skills training; and this is because after retirement aged above 60 years majority of people are becoming weak with low body immunities thus they have to behave and be aware with chronic diseases that might be attracted with ageing and also they still have to have productive activities that would enable in earning some amount to run their daily activities.

It can be said that retirement is a major life transition that can bring about a range of emotions, including excitement, anxiety, sadness, and uncertainty. Counseling training equips professionals with the skills to help retirees navigate these emotions and make a smoother adjustment to their new phase of life. Many individuals derive a significant portion of their identity and purpose from their careers. Upon retirement, they may experience a loss of identity and struggle to find new sources of meaning. Counseling can assist retirees in exploring their values, interests, and aspirations to discover new paths and goals. Quoting one of the key informants, the following statement was made:

*Counseling training for expected retirees can help individuals navigate the multifaceted challenges and opportunities that come with retirement. It offers personalized support to address emotional, psychological, and practical aspects, enabling retirees to lead fulfilling and purposeful lives during this new phase (Interview Guide, 2023)*

On the other hand psychological training can help individuals navigate this transition, cope with changes, and manage the emotional challenges that may arise. Many individuals derive a sense of identity and purpose from their careers. Upon retirement, they might experience a loss of identity and struggle to find new sources of purpose. Psychological training can aid in exploring and identifying new roles, hobbies, and activities that provide a sense of meaning in the post-retirement phase. Retirement can trigger a range of emotions, including excitement, relief, anxiety, and even a sense of loss. Psychological training equips expected retirees with tools to manage these emotions effectively, reduce anxiety, and foster emotional well-being during this period of change.

Also training in settling family disputes can help retirees navigate these changes more smoothly. Effective communication is essential for resolving conflicts within families. Retirees, with their life experience, can greatly benefit from training that enhances their communication skills. Learning active listening, empathetic communication, and assertiveness can help them express their feelings and concerns while also understanding the perspectives of other

family members. Unresolved conflicts within families can escalate over time, leading to strained relationships and emotional distress. Retirees, with their longer life experience, may have a unique opportunity to prevent conflicts from spiraling out of control by learning conflict resolution techniques and de-escalation strategies.

## V. DISCUSSION OF FINDINGS

From the obtained findings it can be argued that family bonds are important for emotional well-being, especially during retirement when social connections can become more crucial. Training in settling disputes helps retirees address conflicts in a way that preserves and strengthens family relationships, rather than causing irreparable damage. Retirees often wish to pass down their values and life lessons to younger generations. Through participating in dispute resolution training, they can model effective conflict resolution strategies and teach their family members how to handle disagreements constructively. This contributes to the family's overall well-being and harmony across generations. Conflict can lead to stress and negative health outcomes. For retirees, maintaining a peaceful and supportive family environment is vital for their physical and mental well-being. Learning conflict resolution techniques can help them manage stress and create a more positive atmosphere at home. Findings are consistent with Nyaboke (2015) who found that financial management skills, income generating skills and stress and depression management skills were the most useful programs that assist in generating more income so as to be self-reliant and health management skills that are important in sustaining their lives after retirement. Furthermore Mboga, (2014) who articulated that majority of the respondents 39% thought that the retirement program had been useful because it gave them knowledge on how to invest their lump sum received and how to adjust and utilize the pensions they received.

## VI. CONCLUSION

Life after retirement is composed of many things that would be useful when provided to the employees and expected retirees at the right time. The researcher analyzed the empirical findings and found that the study demonstrated weak and insignificant relationship between provided HR trainings and expected retirees' life after retirement. This implies that the provided HR trainings have weak and it has little contributions on meeting the needs and expectation of the expected retirees at NHIF, Dodoma headquarters. The study therefore concluded that retirement means enjoyment and relaxation from a full time work thus when there is no proper plan and preparation for retirement it deteriorate the living standard of the expected retiree hence it causes financial dissatisfaction which hinders a lot on their lives including taking care of their personal needs, children and family at large.

## VII. RECOMMENDATIONS

- Expected retirees and other employees should be encouraged to continuously acquire education and new knowledge and skills trainings not only from the organization but also outside the organization for preparing their new life after retirement.
- In addition, employees and retirees should be encouraged on having a saving culture, investing in assets like buildings and farms and other financial appliances such as buying shares from both private and public entities in order to improve their income towards retirement; from these investment on assets and financial appliances would increment their income in retirement.
- In addition, the government of Tanzania should put emphasis on having an effective HR policies and practices and adopting government policy on retirement programs and strengthen national regulatory and supervisory strategy that would incorporate with other key stakeholders and institutions in order to make sure that employees are well trained on having appropriate financial planning and management skills so as to enable retirees' to have a gracefully and independently life and lessen the encumbrance of retirees to their families, community and at country level

## AREA FOR FURTHER STUDY

The study was conducted only at NHIF, Dodoma headquarter and respondents were drawn from single organization, thus the researcher recommends for further studies to be carried out in more public and private organizations and in other sectors such as banking, telecommunication, manufacturing to mention a few so as to enrich knowledge of how other organizations and sectors are preparing retirement planning to their expected retirees.

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