



# **Evaluating the pre-retirement programme of the Namibian Government Pension Fund (GIPF)**

by

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## Abstract

# Evaluating the pre-retirement programme of the Namibian Government Pension Fund (GIPF)

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The GIPF pre-retirement programme has the primary aim of comprehensively addressing retirement planning and the typical risks that retiring/older persons endure. Even though the programme is implemented in Namibia with all public officials, there is a gap in the knowledge as to whether the programme is effective or not, especially pertaining to the attitudinal and behavioural change of programme attendees.

The goal of the research was therefore to evaluate the GIPF pre-retirement programme in terms of attendees' attitudinal and behavioural change. In order to achieve this goal, the study embarked upon programme evaluation as a type of applied research.

A quantitative research approach was adopted, where a quasi-experimental research design (specifically the one group pre-test post-test design) guided the researcher to collect the data and compare results prior to and after attending the GIPF pre-retirement programme. Data were collected from respondents that attended the programme from the Ministry of Education in the Oshana and Omusati Regions, Namibia. The pre-test level consisted of 37 respondents and 31 respondents at the post-test level.

The researcher made use of a non-probability sampling technique; specifically the volunteer sampling method was utilised, of which respondents could offer their participation voluntarily. The respondents completed a self-developed questionnaire

before and two months after attendance of the GIPF pre-retirement programme, as this enabled the measurements of the effectiveness of the independent variables on the dependent variable in relation to attitudinal and behavioural changes. Respondents had a choice to complete the questionnaire in English or Oshiwambo, the common local language, with the guarantee of confidentiality.

The validity of the questionnaires was assured by face and content validity. Data were analysed using the Statistical Packages Social Science (SPSS) version 22 with the assistance of a statistician from the University of Namibia.

It was concluded that the GIPF pre-retirement programme has both strengths and limitations when interpreted from a social development perspective. Amongst the strengths of the GIPF pre-retirement programme are that, the majority of the attendees indicated the importance of retirement planning and the majority of respondents indicated that before exposure they were not confident at all with their investment for retirement and their confidence level of investment increased after attendance of the GIPF programme. The GIPF programme was perceived to be valuable as the majority of the attendees made efforts to reduce their debt and to seek personal financial advice. The research results indicate that the respondents have gained a positive mind shift during the post-test level. The results also highlighted the recommendations to continue with the programme.

The limitations of the GIPF pre-retirement programme are that the respondents' desire to retire reduced after the programme exposure, and they remained concerned of their preparedness for retirement. The respondents did not consider leisure time and medical aid as important factors for retirement and the majority of the attendees felt that the programme was being conducted at the verge of retirement, which was considered as too late.

Recommendations for future research are, amongst others that a similar empirical study must be conducted at all GIPF regional offices, to determine the impact of the GIPF pre-retirement programme with regards to attitude and behaviour towards retirement preparation as it would ensure generalisability to enable the results to be applied to the greater population of the public servants in Namibia.

**Keywords:**

Retirement

Evaluation

Pre-retirement

Pre-retirement programme

Government Institutions Pension Fund

Namibia

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## CHAPTER 1

### GENERAL INTRODUCTION

#### 1.1 INTRODUCTION AND CONCEPTUALISATION

Retirement often coincides with important life changes, such as relocating to a retirement village, estate planning and additional healthcare. For some retirees, leisure becomes a part of life, while others have to depend on the care of their children and grandchildren. Some retirees are depressed by the fact that they will no longer be as productive as they used to be, whilst some view it as the last phase of life before death. On the other hand, some are ecstatic to be finally at a point in their lives where they can see retirement as a light at the end of their career. Zelenev (2008:602) states that ageing represents more than challenges, in fact he claims that it marks a social achievement and milestone of human progress. Green and Ruffenbach (2007:7) suggest that the decisions made, and actions taken in the months and years before an employee's retirement are some of the most profound choices an individual can make. These choices, and their subsequent consequences, for better or worse, may have to be lived with for the rest of that person's life and those of their dependents.

Older persons in the Southern African Development Community (SADC), of which Namibia forms part, will often remain active, both in the labour market and also in the household and the community, for long periods after what is often the formal retirement age in richer, more regulated economies (Oxford Policy Management, 2010).

In Namibia, the Government supports a system of old age pension for citizens from the age of 60 years and beyond through the Government Institutions Pension Fund (GIPF). The *Government Institution Pension Fund Annual Report* (2013:4) reveals that on the 1<sup>st</sup> of October 1989, the GIPF was established. The GIPF is a defined benefits fund and is the biggest pension fund in Namibia. During March 2011, the fund had an active membership base of 87,152 and total assets to the value of

N\$44.2 billion. Currently, it has a total of 98 304 members, with a total asset value of N\$ 84 billion (Nuuyoma, 2015). The fund comprises approximately 70% of the Namibian pension funds industry. The GIPF derives its assets from contributions from employees and employers, and from earnings on investments (Government Institution Pension Fund Annual Report, 2013:4). The fund's main contributing employer is the Government of the Republic of Namibia, which is also the main underwriter.

The GIPF provides guaranteed pension benefits to its members in accordance with its rules and regulations. These benefits are available from the retirement age of 60, or early pension benefits from the age of 55, with given consent of the employer, or due to ill-health, on recommendation of the Public Service Commission. Even though the older people receive this assistance, Mwinga (2008:47) reveals that today too many retired older people live on the borderline of poverty. Mwinga (2008:47) further states that even those who have been employed throughout their economic active years, and are receiving a pension, find that their monthly income falls short of providing for a comfortable living.

In practice, the researcher has observed that once people reach the retirement age of 60 years in Namibia, they are usually confronted with many challenges. Although a pre-retirement programme is offered by GIPF, people are experiencing problems impacting on their finances, health and social well-being, hence the justification for this research study.

This study aimed to evaluate the programme in order to identify its strengths and limitations, and make recommendations to the GIPF management about its content and implementation, which will potentially benefit the retiring members who often lack support services to cope with the transition.

## 1.2 RATIONALE AND PROBLEM STATEMENT

The rationale of this study was to evaluate the pre-retirement programme of the GIPF as this programme has been implemented as a proactive function for some years, but no evaluation on its effectiveness has been conducted yet. Even though the programme is running, there is a gap in the literature, which means that there is an uncertainty whether the programme is effective.

Retirement is viewed as a passage that can result in psychological, physical and economic problems among some retirees (Yeung, 2012:385). Adequate preparation for retirement through pre-retirement programmes has been found to ease the transition into retirement and the adjustment to retirement (Warburton & Dreyer, 2004:25). The researcher, being an employee of a pension fund, has observed through daily duties some societal ailments in the surrounding communities faced by older persons. From a formal discussion the researcher had with Mr Barandonga (2010), the Head of the Social Services Unit at GIPF, it was noted that several retirees that are residing in urban areas and have to migrate to rural areas, usually face the challenge of adaptation, and that may lead to health, financial and accommodation problems. As a result of this, Mr Barandonga felt that retirees need to be prepared fully for the realities of life after they leave employment, to mitigate the undesirable causes for downward social mobility among the elderly. The existing situation is that some of the older people are not financially literate. Thus the paid out pension lump sums are poorly managed and may not be used to reduce the vulnerability of the insecurities attached to retirement age. Retirees are not well informed on the medical aid health matters which would enable them to have opportunities to enjoy long and healthy lives. The researcher has also noted that retirees have limited knowledge on gerontological matters, such as the physical changes and psychosocial challenges associated with old age. Thus, the GIPF Social Service Unit has intervened by designing and implementing a pre-retirement programme which specifically focuses on empowering and psychologically preparing members for retirement from 1-5 years before retirement.

It was confirmed through the literature reviews and the Namibia Literature (NAMLIT) database that no research has been conducted in Namibia on evaluating a pre-

retirement programme. Thus by conducting this research, a peculiar picture of the attendee's attitude and behaviour change after attending the GIPF pre-retirement programme could be obtained. The empirical findings are intended to be a valuable guide for the content of the pre-retirement programme and its implementation to the Namibian GIPF authorities. Therefore, this study was considered timeous as no similar study has been conducted before.

This study attempted to answer the following research question:

“How effective is the GIPF pre-retirement programme in terms of the attitudinal and behavioural change of attendees?”

### **1.3 THEORETICAL FRAMEWORK**

This study is underpinned by social development as the theoretical framework. Midgley (2010:13), a world leader in social development studies, argues that there is no standard definition of social development, given the diversity of interests. The author continues to argue that the approach has perceptions of the importance to facilitate change, the use of strengths, empowerment and capacity enhancement, the notion of self-determination and client participation as the principles of social development.

Lombard (2007:299) conceptualises that “Social development needs to be clearly distinguished as (1) an ultimate end goal of development activities; and (2) as an appropriate approach to social welfare and thus an intervention strategy that incorporates social and economic processes to achieve social development as its ultimate goal”. This is also the conceptualisation adopted for this study.

In summary of what social development approach is, the researcher with the influence of Midgley (2010:9) and Giunta (2010:61), summarises it to be a process of personal growth and self-actualisation that has a wider social effect. People become increasingly able to interact competently and responsibly for their own and society's



well-being. It could foster progressive change, alleviate poverty, promote community participation, and bring about significant improvement in people's lives. The authors continue to state that this approach emphasises progressive social change, improving material welfare, fostering client participation and community living and its advocacy of social investments that build on the strengths of people.

Against this background, the adoption of social development as a theoretical framework enabled the researcher to evaluate the pre-retirement programme of the GIPF. The pre-retirement programme will be considered to be effective if retirees change their behaviour and attitude by taking proper positive action about planning for their retirement. It would mean that the goals of the social development approach, *viz.* people being self-reliant and capacitated, and effective in enhancing their welfare by becoming both socially and economically developed older citizens.

More details on this theoretical framework follow in Chapter 2, paragraph 2.11.

#### **1.4 GOAL AND OBJECTIVES OF THE RESEARCH STUDY**

The **goal** of the research was to evaluate the GIPF pre-retirement programme in terms of attendees' attitudinal and behavioural change.

In order to achieve this goal, the researcher identified the following **objectives** for the study:

- To conceptualise pre-retirement planning and concomitant programmes within a social development approach.
- To determine the effects of the GIPF pre-retirement programme in terms of behaviour and attitude change towards planning for retirement.
- To identify strengths and weaknesses in terms of the content and current implementation of the GIPF pre-retirement programme, and
- Based on the findings of the study, to make recommendations to the GIPF for possible changes in the programme content and delivery to effectively address attitudinal and behavioural change of attendees.

## 1.5 OVERVIEW OF RESEARCH METHODOLOGY

The study adopted a quantitative research approach. Quantitative research involves seeking proper explanations and precise predictions that can be generalised to other persons and places (Christensen in Christensen, Johnson & Turner, 2010:125).

To produce a precise understanding of the attitudes and behaviour change due to pre-retirement programming requires detailed research planning. Therefore, to test statistically for significance regarding the effectiveness of the retirement programme, numerical data was gathered, and as such, a quantitative research approach was the most appropriate to use in this study.

Applied research was utilised for this study as is normally the case in the applied social sciences, such as Social Work. Applied research refers to those projects that can inform human decision-making about practical problems. Bergh (in Bergh, Theron, Geldenhuys, Ungerer, Albertyn, Roythorne-Jacobs & Cilliers, 2003:23) explains that applied research is directed at establishing whether concepts and methods are valid and applicable in practice and also at investigating unknown areas of knowledge (Leedy & Ormrod, 2005:43).

As a form of applied research, the study specifically used the form of programme evaluation. Programme evaluation is the systematic collection of information about the activities, characteristics and outcomes of programmes to make judgements about the programme's effectiveness and inform decisions about future programming (Weinbach (2005), as cited in Fouché & Bartley, 2011:452). The authors continue to argue that evaluative research, quite broadly, can include any effort to judge or enhance human effectiveness through systematic data based inquiry.

In this study, the researcher made use of programme evaluation research in the context of applied research as the findings will inform any recommendations made

with regards to the content and delivery of the pre-retirement programme of the GIPF (Fouché & Bartley, 2011:452).

The specific quantitative research design used was the quasi-experimental research design (specifically the one group pre-test-post-test design) to collect data from the respondents who attended the programme from the Ministry of Education, Namibia. The respondents completed a questionnaire before attending the GIPF pre-retirement programme and two months after attendance of the programme.

This design was suitable for the study because it allowed the researcher to make comparisons of the effectiveness of the pre-retirement programme as compared to the attitudes and behaviours the respondents had prior to, and after attending the programme. Christensen et al. (2010:185) state that a quasi-experimental design is suitable for all topics where the researcher seeks to establish a causal relationship and where it is possible to introduce and control the stimulus (i.e. manipulate the independent variable, which is the GIPF pre-retirement programme) at a specific time or to the specific group of respondents, and the dependent variables, which are attitudinal and behavioural change. The programme's effect within the same group (before and after) was compared to evaluate the effect of the independent variable on the respondents.

The data collection procedure for this study was a self-developed questionnaire which was completed in English or Oshiwambo the dominant languages in the area (see Appendix C&D). The post-test questionnaire was a mirror image of the pre-test questionnaire, as this enabled the researcher to compare the results of each group at the pre- and post-test level.

Prior to the actual data gathering, a pilot test was firstly undertaken to see if the data collection instrument was suitable. The pilot test used the same criteria for sampling which was not included in the main findings.

The researcher made use of the non-probability sampling method. With this type of sampling, the odds of selecting a particular individual are not known. Volunteer

sampling was utilised which meant that respondents could offer their participation voluntarily (Gravetter & Forzano, 2003:118).

The quantitative data were analysed using the Statistical Packages Social Science (SPSS) version 22, by a statistician from the University of Namibia (UNAM). Qualitative data for the open-ended questions was coded for analyses. The data of both the pre-test and post-test level were compared to determine whether the programme was effective or not. Ethical considerations were also ensured, where the respondents involved did not get harmed in any way as a result of participating in the research.

In addition to the research study, the feasibility of the study was ensured through the permission from the GIPF to conduct the study (see Appendix B).

A detailed discussion of the research methodology and ethical considerations will be provided in Chapter 3, Section 1.

The next section will highlight the limitations of the study.

## **1.6 LIMITATIONS OF THE STUDY**

Within the context of this research study, the following limitations are acknowledged and should be considered when interpreting the content.

- The Oshana and Omusati regions are predominantly rural and this might have an impact on the outcome in comparison with studies done in urban areas.
- The respondents are predominantly Black Oshiwambo people, therefore limiting the study to one racial group which cannot be generalised to other racial groups in Namibia.
- The successful completion of this study might have been affected by the sample. Out of the 49 retiring members from Ministry of Education (Oshana and Omusati) only 42 attended the programme and only 37 volunteered to participate. Out of the 37, only 31 completed the post-test.

## **1.7 DEFINITION OF KEY CONCEPTS**

The following key concepts are used in this study and should be interpreted as follows:

### **1.7.1 Retirement**

Luborsky and LeBlanc (2003:254) describe retirement in industrialised societies as follows:

Retirement is the age-fixed and socially mandated final phase in a career of employment in which a person is excluded from full-time career jobs, is entitled to financial support without the stigma of dependency, and is personally responsible for managing his or her own life.

Retirement for this study refers to employees who have reached the mandatory retirement age of 60 years.

### **1.7.2 Evaluation**

“It is the systematic use of research methods to make judgements about the effectiveness and the overall merit, worth, or value of some form of practice” (Weinbach in Fouché, 2011:452).

In this study, the GIPF pre-retirement programme is evaluated in terms of attendees’ potential behavioural and attitudinal change.

### **1.7.3 Pre-retirement**

Pre-retirement is a phase where the employee has not yet retired. It is possible that the person is not even considering retirement anytime soon (Retirement, 2007).

For this study, pre-retirement refers to employees nearing or having reached the mandatory retirement age (55 – 60 years).

#### **1.7.4 Pre-retirement programme**

A pre-retirement programme is a programme intended to help older workers cope more effectively with impending life changes, by providing them with the necessary information to convey a realistic picture of retired life, and by motivating them to gradually adapt to a new lifestyle (Brotslaw, n.d.:41).

For the purpose of this study, the term pre-retirement programme refers to the programme offered to retiring GIPF members, aged between 55-60 years, to assist them in making behavioural and attitudinal changes in preparation for retirement.

#### **1.7.5 GIPF**

This is the acronym used for the Government Institutions Pension Fund, referred to as “the Fund”. GIPF is the fund that administers all public servants’ pension in Namibia (GIPF, 2011:19).

#### **1.7.6 Namibia**

Namibia is a sovereign state in South Western Africa and is a member state of the Southern African Development Community (SADC).

### **1.8 CONTENTS OF THE RESEARCH REPORT**

The remainder of this research report is constructed as follows:

#### **CHAPTER 2: PRE-RETIREMENT PROGRAMMES AND PLANNING:**

##### **A PERSPECTIVE IN NAMIBIA**

Chapter two provides an outline of the pre-retirement programmes and planning, and debate these specifically from a social development perspective. In addition, it outlines the content of the GIPF pre-retirement programme.

## **CHAPTER 3: RESEARCH METHODOLOGY, EMPIRICAL FINDINGS, AND INTERPRETATION**

Chapter three focuses on an overview of the research methodology followed in the study, and the emphasis on the research findings and the interpretation thereof.

## **CHAPTER 4: CONCLUSIONS AND RECOMMENDATIONS**

Chapter four being the last chapter highlights the conclusions of the study. Specific recommendations are formulated and are to be forwarded to the GIPF management to ensure that the objectives of the pre-retirement programme are met effectively in terms of attitudinal and behavioural change.

## CHAPTER 2

### PRE-RETIREMENT PROGRAMMES AND PLANNING:

#### A PERSPECTIVE FROM NAMIBIA

##### 2.1 INTRODUCTION

Traditionally, retirement was something reserved for the wealthy who had the financial means to enter a time of relaxed leisure during what were considered to be their “golden years” (Pond, 2007:156). The traditional concept of retirement planning was more about money. However, a more realistic approach also gives equal weight to health and happiness. Lifestyles issues, often called the psychosocial aspects of retirement, are the least tangible elements, yet in many ways have the greatest effects on the quality of people’s experience of retirement (Bolles, 2007:2).

Retirement is the fixed age and socially mandated final phase in a career of employment during which a person is excluded from full time careers and becomes entitled to financial support without the stigma of dependency (Luborsky & LeBlanc, 2003:254). The latter suggests that retirement is a normal stage in a person’s life and it suggests withdrawal from employment. It is further described that retirement is both an individually earned right to a period of leisure after a career of employment, and an age grade social obligation. There is an obligation to move over and provide an opportunity for younger workers to showcase their skills.

To contextualise the proposed study comprehensively, this chapter will give an overview of retirement, the UN and retirement, retirement in the SADC region and retirement in Namibia. The types and phases of retirement, their impact and retirement planning will be zoomed in with an overview of social development as a theoretical framework.



## 2.2 AN OVERVIEW OF RETIREMENT

Dan (2004:20) describes retirement as “a normative stage of life course in which one is no longer engaged, at least not full-time in the labour market for continuous periods of time.” In agreement, Topa, Moriano, Depolo, Alcover and Morales (2009:38) indicate that retirement is a complex phenomenon that involves procedural aspects related to preparation and at the same time, particular aspects linked to the decision to retire here and now. These authors further allude to the fact that although retirement is frequently seen as an abrupt switch from being employed one minute to total ceasing of work activity in the next minute, evidence suggests that it is a more complex and progressive transition.

It has been outlined that retirement affects everyone; therefore the international community puts a lot of emphasis on social security for all, especially the well-being of the elderly. In the next section the researcher will deliberate on how the international bodies view retirement and social protection of the older person.

### 2.2.1 The UN and retirement

The United Nations (UN) has long promoted a re-conceptualisation of the role played by older persons in society, and of how the challenges of adjusting to an ageing world, including improving the quality of life of older persons, can be met. The UN has aimed through its work, to showcase the ways in which older persons are agents of change and deserve to reap the benefits of progress and development (UN,2002).

Data compiled by the *United Nations Population Division (2007)* reveals that in Sub-Saharan Africa, the number of persons aged 60 and above is projected to increase to 69 million by 2030. Thus, international instruments for action on development like the *Vienna International Plan (1982)* and the *Madrid International Plan of Action on Ageing (2002)* have identified priority areas, such as the maintenance of good health and social well-being to an advanced age and the establishment of an appropriate and supportive environment for the ageing.

The *International Labour Organisation* (ILO) (2012) is convinced that every country can move towards social security for all. The ILO further contends that 20% of the world's population has adequate social security coverage and more than half lack any coverage at all. It is revealed that the vast majority of the world's working age population do not have the kind of pension protection that will allow them to deal effectively with health, disability and income risks during old age. Substantial numbers of older persons are currently in this situation and must solely rely on work or rely on their families and communities for income and other forms of material and emotional support. Circumstances such as these are not conducive to long-term income security and increase the risk of poverty among older persons.

ILO (2012) continues to argue that member states should conform to international labour standards in line with convention 102 and 128, where national policies are expected to build a basic set of provisions for economic and social development progression. Thus, it is up to the member states to reaffirm their commitment and adoption of policies and programmes that guarantee social security.

In agreement, Pension-watch (2013) reveals that four out of five older people worldwide have no access to a pension. In most African countries fewer than one in ten older people receive a pension. In Sub-Saharan African countries, only a handful of countries have introduced non-contributory social pensions that cover the great majority of the older population, of which Namibia is one of the countries with universal pension for its 124,865 elderly population. Pension-watch (2013) gives an example of Tanzania, where a household which has both parents over 60 years of age with children experience poverty at a level 33% greater than the national average. It is evidently argued that not only do social pensions reduce old age poverty but they also reduce intergenerational poverty. For example, pension income is spent on children in the household, leading to significant improvements in their education and health.

The table below portrays the above discussion and how little is being done for the older persons' social security in most African countries.

**Table 1: Help Age international Pension-watch database (African countries) in 2013**

Country	Population 60+	Retirement Age	Name of scheme	Year Introduced	Recipient	%of poverty line	No of recipients	% of population 60+	Country income level
Botswana	117 057	65	State old age pension	1996	Univ.	143.44	91 446	11.98	Upper middle income
Cape Verde	27 665	60	Minimum Social pension	2006	Means-test	182.07	23 000	68.19	Lower middle income
Kenya	1 692 589	65	Older persons cash transfer	Pilot began 2006/2007 budget year	Means-test	93.93	33 000	1.88	Low income
Lesotho	145 844	70	Old age pension	2004	Pension-test	155.51	80 000	62.92	Lower middle income
Mozambique	1 190 767	No data	Food subsidy programme	1990 (1997 current form)	No data	18.36	143 455	12.71	Low income
Mauritius	150 602	60	Basic retirement pension	1950, 1958 univ.	Univ.	491.12	160 947	98.35	Upper middle income
Namibia	124 865	60	Old age pension	1949(for whites), 1992 univ.	Univ.	240.02	131 921	120.77	Upper middle income
Nigeria	7 792 771	65 residents of Ekiti state only	Ekiti sate Social Security Scheme	2011	Regional and Pensions tested	162.90	20000	No data	Lower middle income
South Africa	3 694 968	60	Older persons Grant	1927/8 for whites, 1944 extended to whole population	Means-test	591.93	2 647 000	63.28	Upper middle income
Swaziland	63 638	60	Old age Grant	2005	Pension test	113.76	55000	86.05	Lower middle income
Uganda	1 300 354	65 (60 in Karamojo)	Senior Citizens	2011	Regional & Univ.	72.07	No data	No data	Low income

		region)	grant(Pilot in 14 regions)						
Zambia	632 235	60	Social cash transfer programme Katete(Pilot	2007	Univ.	36.99	4500	0.86	Low income

Source: Pension-watch, 2013

It is therefore important to elaborate on how regional instruments also pay attention to the overall planning for the well-being of retirees (e.g. older persons) in the Southern African Development Community (SADC).

### 2.2.2. Retirement in the SADC region

The review done in the retirement systems in the SADC countries often reflects the western context, where formal retirement systems first developed and today are, extensive. However, socio-economic conditions and labour market realities in Southern Africa are very different from the current western context (although they may be closer to the context prevailing when pensions were introduced) and this has implications for the description of systems in Southern Africa (Oxford Policy Management, 2010).

The researcher was unable to identify any empirical data available on pre-retirement programme policy for SADC. Most schemes in Southern African countries are contributory defined benefit (DB) schemes, which provide a normal retirement pension, a survivors' pension, death-in-service and a disability/invalidity pension and some may include funeral benefits (Pension-watch, 2013). Only Malawi and Mauritius are currently running non-contributory civil service pension schemes. The Seychelles and the Democratic Republic of the Congo (DRC) are the only member states that do not operate occupational pension schemes. All other schemes are contributory (Oxford Policy Management, 2010). Different authors use different terms to describe the types of retirement in accordance with the activities in which the retiree is engaged and the manner of the transition (Dan, 2004:20).

If the employee decides to retire at a certain point, he or she would then have to decide under which options they would want to leave service. Each option determines how long and how eligible an employee is to receive retirement benefits. In Namibia, through the GIPF, the employee has the options to access his/her defined benefit package by early retirement, normal retirement or being medically retired due to ill-health (GIPF, 2013). Overall, the increasing elderly population in the SADC highlights the urgency of efforts to understand and support systems to ensure income security in old age.

All UN member states, including Namibia, are expected to invest in the notion of an inclusive society with the fundamental goal of society for all and require change in the way in which societies organise themselves and view older citizens (International Labour Organisation, 2012:33). Namibia has organised itself by ensuring a regular pension for the older persons (Oxford Policy Management, 2010).

### **2.2.3 Retirement in Namibia**

The *Namibian Constitution 1990*, Article 95, promotes the welfare of the people by stating that “the state shall actively promote and maintain the welfare of the people by adopting inter alia, policies aimed at the assurance that senior citizens are entitled to and do receive a regular pension, adequate for the maintenance of a decent standard of living and enjoyment of social and cultural opportunities.” Namibia inherited various social security schemes that were established during the period of South African rule in particular, a non-contributory social pension for persons over age 60 and a worker’s compensation scheme relating to the consequences of work-related accidents and diseases. The Namibian political independence provided the opportunity to modify that system and to introduce reforms which took account of international experiences and national characteristics (Schleberger, 2002:1). The mandatory age of retirement in Namibia is 60 years for both men and women, or with a recommendation of the Public Service Commission, to retire on attaining 55 years (see the Public Services Act 13 of 1995, section 24 (3)(a)).

The Central Bureau of Statistics (CBS) (2011) states that, a baby girl born today in Namibia has a life expectancy of 50 years, whilst a baby boy can expect to live for

about 48 years. CBS further states that the negative impact of HIV and AIDS on health and longevity of the people has reduced the population growth rate. It is Namibia's national vision concerning the future course of development to emphasise people's quality of life and dynamics by envisioning that life expectancy in 2030 should rise to 70 years for female and 68 years for males (Republic of Namibia Vision 2030, 2004:22).

This chapter focuses on retirement as a concept, the different stages, its impacts and the types of retirement. Therefore, it is important to understand the concept by breaking it down for in-depth understanding.

### **2.3 TYPES OF RETIREMENT**

Different authors describe the types of retirement in accordance with the activities in which the retiree is engaged and the manner of the transition (Dan, 2004:20). Smith (2006:134) talks about voluntary and involuntary retirement. An employee may choose retirement for reasons other than the wish to stop working. Many people choose to retire when they are eligible for pension benefits, although some are forced to retire when physical conditions no longer allow the person to work or may have family problems and responsibilities which require retirement.

The voluntary retirees are the ones who retire out of their free will at any given time. This voluntary retirement includes early retirement or semi-retirement. The involuntary retirees are the ones who retire due to circumstances beyond their control. These circumstances include ill-health/disability retirees and those who retire due to mandatory retirement age. In most African countries, the idea of retirement is of recent origin, having only been introduced in the 19<sup>th</sup> and early 20<sup>th</sup> centuries. In many countries the support for the old is still mainly provided through the family. Fortunately, Namibia is one of the countries where provisions for retiring employees are sponsored by the employers and/or the state. Whatever the reason, retirement from employment marks the start of the next chapter of an employee's life (Schleberger, 2002).

### **2.3.1 Mandatory / Old Age Retirement**

Retirement at this stage is mandatory and is the point where a person stops employment completely. Eligibility for private and public retirement resources varies from country to country as does the retirement age (Retirement, 2007). In the United States of America, the retirement age is gradually increasing and currently stands at 67 years, whilst in Namibia the mandatory retirement age is 60 years for both men and women (see the Public Services Act 13 of 1995, section 24 (3)(a)).

Retirement at this age is expected, it is socially mandated and no stigma is attached to not working at this stage (Luborsky & LeBlanc, 2003:254). In Namibia, as of age 60, a member may retire from active employment and becomes entitled to a pension benefit for life (GIPF, 2012). Most literature focuses on this type of retirement and its preparations. It is assumed that an employee will work until he/she reaches this age and anything that may occur before is unforeseen. What follows is an outline of additional forms of retirement.

### **2.3.2 Early Retirement**

Early retirement occurs when an employee decides to retire before the age at which he/she becomes eligible to collect retirement benefits (Retirement, 2007). It is an option for employees who have developed substantial savings or has multiple income streams.

Early retirement and longer life expectancy means it is more important than ever to plan properly for retirement.

### **2.3.3 Semi-retirement**

Heathfield (2013) defines semi-retirement or phased retirement as options for employees who have saved substantial financial resources for retirement but still wish to work. It occurs when an employee elects to reduce his/her hours of employment. The semi-retired employee may work part time to earn an extra

income. The employee who opts for semi-retirement gradually reduces the hours that they work over time.

Furthermore, Heathfield (2013) explains that semi-retirement is an option when an employee's skills are needed and desired by an employer as the organisation holds onto their expertise. This option may also exist when the employer has no need for a full time employee in a particular function. It is further explained that many people opt to stay on the job simply because they like working; they believe the job offers mental stimulation and is a way to stay active in retirement.

#### **2.3.4 Retirement due to Ill-Health/Disability**

To retire in this way, the employee must be permanently incapacitated which means there is a medical condition which prevents the employee from carrying out their job until retirement age. This form of retirement has become more common in recent years due to the spread and impact of HIV and AIDS and other diseases such as diabetes and hypertension (GIPF, 2012). The researcher is of the opinion that a person who is not in good health may fail to perform duties and as a result this impacts on the organisation's productivity.

#### **2.3.5 Complete Retirement**

Dan (2004:20) explains that this is the type of retirement wherein the retiree is no longer working, either on a full-time or part time basis. The retiree does not do any formal work but focuses on leisure. They use the time to enjoy the freedom of not having to work and spending most of their time doing things they could not do during their working careers. Schimming-Chase (2014) argues that most retirees will survive on pension benefits during retirement; this presupposes that they worked for most of their lives. Some may have additional sources but the reality is that the overwhelming majority of retirees are forced to rely on their families for support. In the worst case scenario, they are forced to survive on Old age pensions which hardly offer any amount above the poverty line.



Retirement is best achieved through planning. The fact is, a person can retire whenever he/she wants. They can take control by planning and understanding what is necessary to achieve their set goals and therefore will have a smooth transition in the different retirement phases which are elaborated in the next part.

## **2.4 PHASES OF RETIREMENT**

Retirement (2007) lists seven phases of retirement, namely remote, near, honeymoon, disenchantment, reorientation, stability and fermentation. Ackerman and McKain (2005:105) and Marcellini Sensolli, Barbini and Fioravanti(1997:380) recognise three phases, namely pre-retirement, honeymoon and post-retirement. It is assessed that the seven phases are actually intertwined in the three phases. The phases of retirement can be outlined as follows:

### **2.4.1 Pre-retirement phase**

The pre-retirement phase is prior to the actual retirement experience and usually involves both disengagement from the workplace and planning for what retirement will entail. It is also possible that the employee is not even considering retiring anytime soon. Pre-retirement embraces terms of the remote and near stages of the phase as discussed by Retirement (2007). On the other hand, Yeung (2012:386) indicates that pre-retirement refers to one's long-term effort in preparation for his/her retirement life. It helps retirees to develop a realistic expectation of retirement experiences and set up a clear and long-term goal.

### **2.4.2 Honeymoon phase**

In the honeymoon phase, the retiree is still excited about retirement and the reality of retirement has not yet been registered. The person is excited about the free time in their possession, to do even what they could not do in the past due to a lack of adequate time (Retirement, 2007). Contrary, Butters (2002:vii) refers to it as a

euphoric time, in which retirees can enjoy travelling, long vacations and leisure activities.

#### **2.4.3 Disenchantment phase**

After the honeymoon phase the person enters a state of boredom, depression and feelings of disappointment. The retiree begins to realise that he/she is really retired. This can be caused by a crisis in the retiree's life, a sudden drop in the income or a loss of a loved one (Butters 2002: vii). In agreement, Yeung (2012:386) stresses that retirement has been regarded as a stressful event that gives rise to a wide range of negative psychosocial consequences like loss of social identity, self-worth and social support that could be derived from work.

#### **2.4.4 Reorientation phase**

The retiree must address issues and life events that have led to feelings of disappointments and continue to adjust to retirement. The life events are not always caused by retirement; some are a result of old age, changing times and financial issues. The authors Butters (2002: vii) and Topa et al. (2009:38) postulate that in this phase, the retirees adjust and come to terms with the situation and continue to cope with life in retirement.

#### **2.4.5 Stability phase**

This phase is where the retiree begins to come to terms with retirement life and is engaged in certain activities such as hobbies, volunteer work and leisure activities. Retirement (2007) refers to the phase as stability, whereas Butters (2002:vii) indicates that during this phase, life can become enjoyable and stable where retirees understand their role in society as older persons. Butters (2002:vii) further argue that this phase can be particularly difficult to achieve, especially for those who need to retire involuntarily due to ill-health and disability. In agreement, Yeung (2012:386) states that engagement in activities and having psychological well-being can only happen if the retiree has a smooth transition from work to retirement.

## 2.4.6 Fermentation phase

Retirement (2007) discusses that this is the phase during which the retiree loses independence to illness, disability or even death. The retiree is no longer able to play the role of the retiree.

Rosenkoetter and Garris (2001:706) postulate that retirement affects all spheres of a person's life and many of the adjustments must be made. People react differently to retirement; this is influenced by the type of retirement and the reasons for such retirement. In the same vein Topa et al. (2009:40) emphasise that although these phases are relevant, it is important to note that life is not always predictable and therefore will not always follow one particular chronological pattern. After considering retirement and its phases, the review also considers the impact of retirement.

## 2.5 IMPACT OF RETIREMENT

Retirement involves a search for a new identity, a new meaning and the value of one's own life. Numerous adjustments need to be made. Such adjustments include those to do with where one will live, as well as continuing with community involvement. The impact of retirement on people differs. Marcellini et al. (1997:378) refer to the impact of retirement as being the problems that retirees face after retirement, bearing in mind that some of these problems are not a direct result of retirement. In the review, a discussion of the impact of retirement will focus on finances, health, self-esteem, roles and social impact.

### 2.5.1 Financial

During retirement a person no longer earns the same as he/she used to as an employee. The employees expect to lose a certain percentage of their income due to retirement depending on the years of service (Butters, 2002: vii). It is assumed that retirees have fewer responsibilities, no dependent children and no debts and mortgage payments. To reach such an assumption, Yeung (2012:387) emphasises that early financial planning aims to achieve personal financial security in old age,

such as regular saving or ownership of property. The researcher is of the opinion that finances often pose a great threat for a number of retirees who have no other financial retirement benefits, such as personal savings, apart from their pension fund. The sudden drop in the household income can become a crisis for the family.

### **2.5.2 Health**

Lim (2003:335) indicates that a growing ageing population increases attention to health concerns like cardiac conditions, physical illnesses, dementia, depression, anxiety, Alzheimer's disease, arthritis and other disorders which become physical and emotional barriers in later life. Yeung (2012:387), in line with the above, notes that health planning emphasises health maintenance, such as planning for medical insurance, regular exercise and/or medical examinations at regular intervals.

### **2.5.3 Self-esteem**

Rosenkoetter and Garris (2001:706) indicate that there are two possible ways of viewing retirement. Some view it as liberating, whereas others view it as alienating. While still working, some retirees used to be in positions of power and prestige which earned them certain positions in society. Now that they are retired, they no longer hold those positions and therefore the self-esteem is affected. This leads to detachment from their previous social benefits as well as association with colleagues. The authors continue to argue that work can be a form of self-expression of an identity and people have a sense of personal control and a feeling that they deserve their pay for their efforts. Some view retirement as liberating in that as paid workers, there is very little personal time and control. Therefore, Yeung (2012:387) argues that a lot of psychological planning is required during this stage as psychological preparation for adapting to potential changes in retirement, such as learning about physical and psychological changes after retirement is a great necessity.

### **2.5.4 Roles**

Lim (2003:333) states that retirement does not just affect the retiree but also affects his/her family. It has a significant impact on the marital relationship, as there must be

a change in roles within the family. The division of tasks may cause problems for the couple. The family is also affected by the sudden reduction in the household income and a change in roles in this area as well. It might be that the worker who was earning the most or who was the most responsible in the household is the one who retired. This would have serious negative impacts on the family. In agreement, Butters (2002: vii) states that as people grow older, they cannot care for themselves and need the care of their children or others. This is a reversal of roles, the nurturer now needs nurturing, but some older persons are neglected and abused.

### **2.5.5 Social impact**

As previously outlined, retirement affects all spheres of a person's life and as such, many adjustments must be made to one's life for them to cope with retirement life. Rosenkoetter and Garris (2001:706) reveal that retirement also affects the retiree socially in that he/she must change his/her routine, and must consider how he/she use time, where the retiree is going to face the realities of the outside world. Rosenkoetter and Garris (2001:706) further emphasise that some retirees may have to downsize their homes and move into smaller ones. Apart from downsizing there are other options, like retirement villages and retirement homes, or even moving to live with their children. Considering what mostly happens in the black community in Namibia, the researcher has observantly noted that the retirees would normally move from towns to live at their homestead in the villages where they are more involved in communal farming, probably because life is cheaper and more manageable there. Yeung (2012:387) emphasises that social planning aims to develop supportive social network and establish enjoyable hobbies for the post-retirement life, such as establishing a social network with individuals who are able to offer assistance when needed.

Rosenkoetter and Garris (2001:705) state that planning for retirement is the strongest predictor of retirement satisfaction. In this regard, the researcher is in agreement with this view. Therefore, the researcher is of the opinion that these impacts such as financial difficulties, health and social issues can be minimised if retiree attend pre-retirement programmes which have the primary aim of comprehensively addressing retirement planning with the focus on typical risks that

older people endure. The following section of this chapter will focus on retirement planning.

## **2.6 RETIREMENT PLANNING**

Harrison, Waite and White (2006:5) suggest that retirement can last anything up to 30 years and more. This highlights the necessity for planning for a healthy, effective and well-adjusted life after retirement. Alvarenga, Kiyan, Bitencourt and Wanderley (2009:799) concur by stating that a retiree who has made plans is less exposed to frustrating conditions and that it is important to plan to compromise a multidimensional vision, in which there is a balanced distribution of time between effectiveness, family life, leisure, socio-community participation and a reduced time working activity, paid or volunteered. The researcher concurs with their view because if one is well prepared he/she will be better equipped to deal with crises and to enjoy a safe and rewarding retired life with less social pathologies.

In the researcher's opinion, retirement is one of the most important life events many of us will ever experience from both a personal and financial perspective. Even once it's reached; managing your retirement is an ongoing responsibility that carries well into one's golden years.

While all of us would like to retire comfortably, the complexity and time required in building a successful retirement plan, all it requires is a little homework by assessing one's assets and obligations and to make a realistic plan for retirement life on a diminished income, considering four aspects which are to be discussed below.

### **2.6.1 Financial Planning**

Garman (2007:3) contends that workers nowadays live in a financial world of great complexity and challenges and therefore with little or no genuine employee financial education, workers will continue to fail to set realistic goals, fail to take action to increase savings, and fail to select appropriate investments to achieve retirement goals because they have credit and money management problems. Sanlam (2014)

argues that a proper plan and the desire to create financial discipline to stick to such a strategy is vital and the need to start saving as early in your working life can't be stressed enough.

Personal money management is the major concern for most people. Some have difficulty living from pay check-to-pay check. However, almost everyone has deep concerns about planning for retirement, and without proper planning people will have to work longer and live modest lifestyles in retirement.

When planning for retirement, people must consider all social aspects of their lives and not only in terms of finances as stipulated below.

- **Current income and age** – the employee's age and earnings will guide how much he/she should be saving. The age factor determines the number of years left before retiring. The younger the age the more time there is to save; it will also determine how much money one would need depending on the chosen retirement lifestyle.
- **Dependents** – assessing the household expenditure is very important. There is a need to make an assessment as to whether there will be dependents or if the children will be living independently at the time of retirement. If there are still dependents, there is need to address how they will affect the retirement income.
- **Debts** – the retiree must know how much she/he owes and when they are due, to avoid entering retirement with debt because if not settled prior to retirement, it can reduce the retirement income.
- **Property** – according to Sanlam (2014), property ownership is a good investment. The owned property may be fully paid or still being paid off. How will this property assist as an investment? Is it to be sold in future or is it going to remain the retiree's home?

- **Investments** – in this aspect, one must ask if there are other investments in place which will be helpful as retirement income. Knowing this will enable the employee to assess how much is still needed to supplement these investments.
- **Health status** – the retiree must consider the family's current health care costs and how these may increase with time. Schimming-Chase (2014) states that, medical expenses increase in retirement and are also exposed to a higher level of inflation than what normal goods and services are exposed to.

### 2.6.2 Accommodation

Home security is important and even more important during your retirement. A home is one of the most significant assets of one's life and to avoid unnecessary anxiety over housing issues, Bakeley and Ribeiro (2008:746) mention that employees should plan for housing because it has implications for health. Housing should be affordable and in a safe community. The literature guides to consider the following aspects.

- **Owning a home** – it's always advisable to pay off a home loan before retirement. If not, it should be affordable and be of the right size for maintenance.
- **Retirement home** – these facilities cater for the more dependent retirees who require nursing care. These facilities are not commonly used in the African communities as the African tradition places the responsibility to care for the elderly on the immediate or extended family.
- **Retirement village** – these are communities where the older person can live independently with some support and services but living as in their own home. The older people are able to enjoy their independence but get support from staff if needed.



### **2.6.3 Health Planning**

Blakeley and Ribeiro (2008:746) stress that it is important to know about health care and health maintenance, which includes taking preventative measures by taking care of one's health way before retirement. This is done by adopting healthy lifestyles through good dietary practices, exercise, stress management and regular health check-ups, and that it is important to know about health insurance that provides services to retirees.

For example, a key advantage to retiring from GIPF in Namibia is continued membership of the Medical Aid Fund, subject to the requirements from Public Service Employees Medical Aid Scheme (PSEMAS).

### **2.6.4 Use of leisure time**

Seck (2002:87) argues that workers who are on the verge to retire are likely to experience a profound sense of multiple losses not just loss of occupational position, but also the sense of regularity, order and structure which work imposes. The individual senses a loss of control, power, and often a loss of identity, self-esteem and mostly loss of friends and colleagues (work family).

In agreement, Blakeley and Ribeiro (2008:746) state that having lost many things that come with work, one should plan to replace formal, structured activities and social networks with meaningful activities. They therefore should plan to maintain existing social networks and developing new friends and interests. Activities to be planned should include sports, travelling, volunteer work and educational courses. Such activities help ease the transition into post-retirement life and can make retirement rewarding and worthwhile.

To enable a smooth transition into retirement, it is highly recommended to attend a pre-retirement programme of which its importance will be discussed below.

## 2.7 IMPORTANCE OF PRE-RETIREMENT PROGRAMMES

Pre-retirement (2013), states that some companies have a specific office that handles issues of the pre-retirement of their employees. The pre-retirement programmes provides employees with information to assist them in making sound decisions in preparation for retirement issues, such as policies, life cover insurance plans, and medical/health plans available when an individual retires. The programmes also prepare employees for the realities of life after one is out of formal employment.

Pre-retirement (2013) further emphasises that retirement is a time of new beginnings and certainly a time of great transition. The day-to-day routines change, income reduces, and one may require lifestyle adjustments. Hence, pre-retirement programmes are required to make the retirement transition manageable for the retiring members.

The pre-retirement programmes provide answers to the main concerns of future pensioners, which are, retirement plans, staying healthy and adapting to the new way of life. The programmes specifically provide members with information about the financial means at their disposal upon retirement, as well as the steps they need to take (Retirement, 2007).

Warburton and Dreyer (2004:25) emphasise that adequate preparation for this new lifestyle will ease transition, self-satisfaction and self-adjustment. Yeung (2013:386) adds that pre-retirement training programmes are intended to help older workers cope more effectively with the impending changes, by providing them with the necessary information to convey a realistic picture of retired life, and by motivating them to gradually adapt to a new lifestyle. It is assumed that the success of such a programme depends initially on the willingness of older employees to participate, and on their ability to develop mechanisms to deal with the changes imposed by retirement on their lives.

The researcher is of the opinion that pre-retirement programmes help members realise what changes will be brought about by retirement so they are better equipped

to cope, and it incites them to think about the direction they wish their new life to take.

Several authors, such as Bolles and Nelson (2007) and Pond (2007), have stressed the importance of well-rounded pre-retirement planning and education to a happy, secure retirement. These authors suggest some core topics that should be included in any pre-retirement programme, namely: an overview of the purpose and goals of retirement planning, an explanation of retirement system benefits and options, social security information, financial planning, legal affairs and estate planning, health care and health insurance, housing and psychosocial issues. These topics appear universally in all the research that the researcher could identify which deals with pre-retirement planning of which the programme run by the GIPF is aligned to.

## **2.8 PRE-RETIREMENT PROGRAMME AT THE GIPF IN NAMIBIA**

The programme was initially designed and implemented by the Fund's Social Service Unit in 2004, after establishing that there was no programme to prepare the retiring members. The importance of pre-retirement planning was stressed within the unit, and the many diverse areas like the psychological and social needs that should be addressed in any pre-retirement programme to avoid exacerbating the stress and bewilderment of retirees.

Therefore, the programme was designed to promote the social development outcomes by enlarging and stimulating people's choices. Moreover, the programme also focuses on the members' behaviour and attitude change, to gain knowledge and to take action for their retirement (e.g. medical aid, housing, finances, health and psychosocial issues) which will enable them to achieve desirable social outcomes (Manual for Social Services Consultants on Pre-Counselling Services, 2012:3).

Based on the large group of members entering retirement, the programme was modified in 2010. It is thus currently run by the Funds Marketing Department and conducted on a quarterly base. The respondents attending the programme are public

servants from age 55-60. The content of the pre-retirement programme is conducted by a multidisciplinary team of professionals (consisting of a medical officer, human resources officer, fund administrator and a social worker). The programme is conducted in a single session with four topics which lasts approximately six hours.

The following key topics briefly outline the programme agenda:

Facilitation material: (Pen and paper for note taking)

Facilitation techniques assist the team to engage the respondents to participate. The sessions are interactive, allowing the respondents to address their concerns and to rectify misconceptions of the retiring process.

### **Introduction**

- Welcoming note
- Addressing the concept retirement
- Setting the boundary rules for the duration of programme

This opportunity is to welcome the respondents and is utilised to explore the expectations of respondents. Ground rules, such as respect for each other's opinions and confidentiality, are discussed and adopted.

### **Human resource matters(addressed by the Human Resources officers)**

- Medical Aid
- Social Security
  
- Leave days
- Taxation
- Amendment of records whilst in service

This part addresses all issues related to the HR office with the purpose of enlightening the respondents of the importance of medical aid and the process on

how to become a member and the emphasis of remaining a member whilst in retirement. An explanation of the different benefits received upon retirement like social security benefits and the claiming procedures are provided. Furthermore, there is a complete explanation on the calculation of leave days and the emphasis on conditions and the maximum days which are eligible to be paid out.

The topic of taxation is discussed at length by giving explanation on the untaxed 1/3 lump sum benefit and the annuity benefit which is to be taxed if it exceeds the taxable amount. Caution is made about any other received annuities and keeping a clean slate with the Inland Revenue office. This topic usually stirs up a lot of emotions as the majority of respondents are of the opinion that they would no longer be taxed after retirement. The HR officer concludes by encouraging respondents to have their records updated at all times as it would avoid any delays of claims, e.g. submitting the amended national documents if dates of birth were changed.

### **Fund benefits before and after retirement (addressed by the Fund administrator)**

- Types of retirement
- Process of the pension claim
- Death after retirement - package (DAR)
- Hand out of individual projected benefit statements

The facilitator explains the differences of early and normal retirement.

The benefit of DAR is explained as to what benefits are there for the family once the retired member passed away during retirement. The respondents are handed their personal benefit statements with the projected lump sum amounts for planning purposes.

### **Gerontological issues (addressed by the medical officer)**

- Physiological challenges
- Diseases during old age

- Healthy diet
- Hand out with all medical conditions

The facilitator put an emphasis on the physiological challenges in old age of which the neuro system, e.g.: poor vision, poor hearing, memory loss and muscular skeletal system, e.g.: muscle atrophy, joint rigidity are affected. A brief demonstration of specific exercises in old age is given. The respondents are given 5 minutes to try out the exercises. Emphasis on common disease like cancers (prostrate, cervical), hypertension and cataract just to mention a few are addressed. Advice on developing a habit of eating a balance diet and taking in supplements like Omega 3 and 6, calcium, magnesium and vitamins and issues of self-care and hygiene are given. The topic is concluded with the hand out of a translated hand out in the local language with all different gerontological issues for their own use.

### **Psychosocial challenges in retirement (addressed by the Social Services Consultant)**

- Role play - leaving the work place (role change)
- Meaning of retirement list to be completed by five volunteers
- Phases of retirement
- Purpose and goal of retirement planning (addressing finances, estate planning, health and leisure time).
- Exploring coping skills

The session starts off with ice breakers of 10 minute role plays of actors portraying two different scenarios. Play 1: Successful retirement planning and Play 2: no planning before retirement. The facilitator requests five volunteers not knowing what they are volunteering for and they are asked to list five things detailing what retirement means to them. Their responses are used by the facilitator, using probing questions posed to the bigger group to determine their opinion. An in-depth explanation of the different phases of retirement and retirement planning of the session posed an opportunity to address the misconceptions of retirement. The respondents are given a task to come up with ways to eliminate isolation and

remaining active in old age. This exercise let them think of practical activities which are doable in their own communities.

## **Conclusion**

- Reflection quiz
- Evaluation form to be completed by all respondents

The sessions are interactive and this allows participation of the respondents and it allows clarifications in rectifying misconceptions and enlightenment of retirement planning. In all topics presented, the facilitators used reflection skills to ensure that the respondents understand d the points of discussion. A reflection quiz on what the participants learnt is completed together with a completion of an evaluation of the programme where the respondents are expected to assess all the sessions.

The respondents are expected to take action from what they learnt from the session. As clearly stipulated by Lombard (2007: 299), social development is the promotion of a sustainable society that is worthy of human dignity by empowering people to undertake their own development, to improve their social and economic position and to acquire their rightful place in society. The next section will briefly address what social development entails.

## **2.11 THEORETICAL FRAMEWORK: SOCIAL DEVELOPMENT**

Although numerous theories could be adopted to inform this study, such as social gerontological theories of role change or programme evaluation, this study was underpinned by the social development theory as this research was conducted in partial fulfilment of an MSW (Social development &Policy) coursework programme and the candidate needed to demonstrate the application of social development. Midgley (2010:13) argues that there is no standard definition of social development, given the diversity of interests. The author continues to argue that the approach has perceptions of the importance to facilitate change, the use of

strengths, empowerment and capacity enhancement, the notion of self-determination and client participation as the principles of social development.

From Lombard (2007) it can be concluded that social development proclaims a purposeful intervention for social change, problem solving and empowerment of people to enhance well-being.

In line with the GIPF programme outline, Midgley and Conley (2010:198) indicate that the implementation of the developmental perspective has produced significant results. It can foster progressive change, alleviate poverty, promote community participation, and bring about significant improvement in people's lives. The authors continue to state that this approach emphasises progressive social change, improving material welfare, fostering client participation and community living and its advocacy of social investments that build on the strengths of people.

According to the *International Centre for Peace and Development* (2004), social development is a process and not a programme. It is not the result of a set of policies or programmes but the result of a process by which society moves from lower to higher levels of energy, efficiency, quality, productivity, complexity, comprehension, creativity, enjoyment and accomplishment.

It is continually argued that when society seeks to move to the next stage of development, existing beliefs, attitudes, behaviours and forms of organisation become obstacles that have to be overcome in order for the transition to take place. Progression to each further stage involves a change in attitude and lifestyle, and the speed of social development increases, conscious knowledge of organisation grows, attitude becomes more progressive and infrastructure is put in place.

The researcher is of the opinion that through the utilisation of social development principles, the attitude and behaviour change of people, after attending the GIPF pre-retirement programme, can be evaluated in line with the following principles:

- **Change** – Midgley (2010:13) argues that the notion of change being central to the social development approach is to address the on-going improvement in



personal growth and collective growth. The researcher is of the opinion that this growth is the desired end result after the employees attended the pre-retirement programme as the process of change is expected to produce tangible improvements in their standards of living and change in terms of their attitude and behaviour towards retirement plans.

- **Self-actualisation** – the pre-retirement programme is to assist retiring members to plan accordingly for their future to enable them to meet their material welfare goals with tangible improvements in their standard of living, health and reduction of poverty. The social development approach creates the principles of independence, self-fulfilment and dignity, where older persons should have the skill to make decisions at their own discretion and should have access to appropriate information (Topa et al., 2009:40).
- **Strengths** – Giunta (2010:54) argues that traditional social welfare approaches neglect to recognise potential strengths and resources older adults may offer society, unlike the social developmental approach. Giunta further emphasises that the approach helps retiring members to recognise and utilise their inner resources and skills and capacity in retirement planning. Thus by attending the pre-retirement programme, the employees can recognise potential strengths and weaknesses and will realise the resources within themselves which will trigger proper change of attitude and behaviour in retirement planning. This process allows for learning new skills in negotiating the challenges of everyday life and for being able to build effective coping mechanisms.
- **Community building** – By attending the programme the retiring members can probably plan on how to spend the abundance of time which they now have. Older persons should be active in their communities through civic engagement and volunteer opportunities by participating in community activities which concern their well-being, like participating in planning policy that directly affects their lives. Such behaviour could assist the retiree to remain a productive citizen outside the traditional labour market. Thus,

productive ageing may help to capitalise on the valuable contributions older persons can potentially make to the social capital of a community and it is expected to change the traditional experience of retirement experiences (Giunta, 2010:61). In other words, community building has the goal of facilitating the integration of retirees into the community and to promote normal community living.

As clearly explained by Midgley (2010:2), the goal of social development in the context of modern welfare is to produce a state of social well-being that makes people capable of acting and making their own decisions in the broadest sense. The author continues to argue that social development is conceived as the development of the individual human being and is therefore associated with self-development under headings such as capacity building and capacity development.

Giunta (2010:61) states that social development is the process of human beings developing. It is the energy of people seeking to fulfil their aspirations that serves as its driving force. People's awareness and comprehension determines the direction of the social movement. The efficiency, productivity, innovation and organisational capacities of people determine the level of accomplishment and enjoyment. The author continues to argue that society progresses by developing and bringing forth into expression the higher potentialities of its members. The extent of people's education, the intensity of their aspirations and energy, the quality of their attitudes and values, skills and information are crucial determinants of the process.

Therefore, against this background the researcher concludes that through social development principles, people may acquire great capacities expressed in productive activities which elevate their well-being.

Social development is based on the premise that people's well-being is improved through the investment in three types of capital, i.e., social, human and economic capital. In essence, capital development entails the following:

- **Human capital development:** The human development framework addresses itself to the question on pervasive poverty in a manner that tilts development efforts in the direction of people. It also involves a process of achieving these human capabilities in a way that is equitable, participatory, productive and sustainable more specifically to capacity building programmes and investments in education (Patel, 2005:50).
- **Social capital development:** The World Bank (2003:1) defines social capital as the internal social and cultural coherence of society, the norms and values that govern interactions among people and the institutions in which people and their norms are embedded to coordinate action to achieve desired goals.
- **Economic capital development:** Economic growth and social development integration enhances the welfare of all in the society. By strengthening community networks, trust and co-operation, participation and community care and support are important goals but when such networks are combined with local economic development strategies, they will improve the financial situation and the level of self sufficiency of communities (Patel, 2005:103).

In this study, the researcher will consider, amongst others, how the GIPF pre-retirement programme succeeded in investing in the different forms of capital to change the attitude and behaviour of public officials.

## 2.12 SUMMARY

Retirement is one of the most important life events many of us will ever experience. From both a personal and financial perspective, realising a comfortable retirement is an incredibly extensive process that takes sensible planning and years of persistence.

Retirement is an opportunity to relax and enjoy life without the demands of work. Not all retirees adjust well, due to factors which complicate the process of adjustment; such as loss of a partner. Some of the problems faced in retirement include health, usually due to old age, and financial pain due to poor planning whilst in service.

Therefore, it is essential for employees to plan for retirement as early as possible and to consider all aspects of life on which retirement has an impact. It implies a need to plan for potentially longer retirement spans and to adjust saving plans accordingly and considering the tax rules and other regulations affecting pension plans as it could raise retirement preparedness.

In summary of what the social development approach is, the researcher with the influence of Midgley (2010:9) and Giunta (2010:61), summarises it to be a process of personal growth and self-actualisation that has a wider social effect. People become increasingly able to interact competently and responsibly for their own and society's well-being.

Chapter three will outline the research methodology used in gathering data and the presentation of the research findings.

## CHAPTER 3

# RESEARCH METHODOLOGY, EMPIRICAL FINDINGS AND INTERPRETATION

### 3.1 INTRODUCTION

The aim of the study was to evaluate the GIPF pre-retirement programme in terms of attendees' attitudinal and behavioural change. The focus of this chapter is on the following research objectives, namely: *“To determine the effects of the GIPF pre-retirement programme in terms of behaviour and attitude change towards planning for retirement”* and *“To identify strengths and weaknesses in terms of the content and current implementation of the GIPF pre-retirement programme.”* (Take note: Chapter 4 will also provide more detail on the last mentioned research objective.)

This chapter will contain two sections namely: **Section A** research methodology presenting an overview of the research methods which were used to conduct the empirical research of this study focusing on the research question, research approach, the type of research, research design, methods of data collection, data analysis as well as the ethical considerations. **Section B** will entail a presentation of the research findings and provide an interpretation thereof.

#### **SECTION A: RESEARCH METHODOLOGY**

This section will start with an overview of the research question.

## 3.2 RESEARCH QUESTION

According to Fouchè and De Vos (2011:308) researchers need to formulate research questions to guide them in their study.

The following research question guided the study:

- “How effective is the GIPF pre-retirement programme in terms of the attitudinal and behavioural change of attendees?”

## 3.3 RESEARCH METHODS

This section deals with the research methods utilised for the study, including, research approach, type of research, research design, population, sample and the data-collection method.

### 3.3.1 Research Approach

The study adopted a quantitative research approach. Quantitative research involves seeking proper explanations and precise predictions that can be generalised to other persons and places (Christensen, Johnson & Turner, 2010:125).

To produce a precise understanding of the attitudes and behaviour change due to the pre-retirement programming required a detailed research planning. Therefore, to test statistically for significance regarding the effectiveness of the retirement programme, numerical data were gathered, and as such, a quantitative research approach was the most appropriate to use in this study.

### 3.3.2 Type of research

This study is applied in nature as is normally the case in the applied social sciences, such as Social Work. Applied research refers to those projects that can inform human decision-making about practical problems. Bergh (in Bergh, Theron, Geldenhuys, Ungerer, Albertyn, Roythorne-Jacobs & Cilliers, 2003:23) explains that applied research is directed at establishing whether concepts and methods are valid

and applicable in practice and also at investigating unknown areas of knowledge (Leedy & Ormrod, 2005:43).

As a form of applied research, the study specifically took the form of programme evaluation, which is the systematic collection of information about the activities, characteristics and outcomes of programmes to make judgements about the programme's effectiveness and inform decisions about future programming (Weinbach (2005), as cited in Fouché & Bartley, 2011:452). The author continues to argue that evaluative research, quite broadly, can include any effort to judge or enhance human effectiveness through systematic data based inquiry.

In this study, the researcher used programme evaluation research in the context of applied research, as the findings will inform any recommendations made with regards to the content and delivery of the pre-retirement programme of the GIPF (Fouché & Bartley, 2011:452).

### **3.3.3 Research design**

The study pursued the quasi-experimental research design (specifically the one group pre-test-post-test design) to collect data from respondents that attended the programme from the Ministry of Education, in the Oshana and Omusati Regions, Namibia. The respondents completed a questionnaire before and two months after attending the GIPF pre-retirement programme.

The quasi-experimental research design was found suitable for this study as the researcher was interested to establish the effectiveness of the pre-retirement programme as compared to the attitudes and behaviours the respondents had prior to, and after attending the programme. Christensen et al. (2010:185) state that a quasi-experimental design is suitable for all topics where the researcher seeks to establish a causal relationship and where it is possible to introduce and control the stimulus (i.e. manipulate the independent variable, which is the GIPF pre-retirement programme) at a specific time or to the specific group of respondents, and the dependent variables, which are attitudinal and behavioural change. The

programme's effect within the same group (before and after) was compared to evaluate the effect of the independent variable on the respondents.

Christensen et al. (2010:145) postulate that reactive effects are changes in behaviour by respondents as a result of an interaction with the treatment group. However, reactive effects which interfere with the findings of this study were minimised by making use of the same group.

One of the limitations of the quasi-experimental design is the allocation of the respondents. Respondents are not randomly selected, as it could result in biasness, which can cause results to be less valid (Fouchè & De Vos, 2005: 138). To avoid this type of bias, respondents were all given an equal chance to participate in the study on a voluntary basis.

Other limitations of the quasi-experimental design, in accordance to Gibbons and Herman (1997) are listed below:

- The researcher needs to provide timely, responsive feedback for purpose of programme development and improvement.
- The researcher cannot control all the variables which are likely to influence program outcomes.
- The researcher cannot be sure; the implemented program was really different in important ways from the comparison group.
- Logistical and feasibility issues constrain the framework.

Despite the given limitations, the researcher found this design to be the most suitable as the key concern of the study was to evaluate the pre-retirement programme's with a number of respondents. All measurements were aligned with the programme's goals and objectives.

### **3.3.4 Research population, sample and sampling method**

The research was conducted in the Oshana and Omusati Regions within the Northern Central Regions of Namibia. These regions are characterised by numerous socio-economic ills, including poverty, illiteracy, and a high incidence of HIV and



AIDS (Chirimbana, 2012: 28). Forty nine (49) male and female retiring employees aged between 55-60 years from the Ministry of Education in Oshana and Omusati regions were the population of the study. Therefore, specific focus was on employees of the mentioned ministry who attended the specified programme during April 2014.

The 49 employees were divided into 4 groups, each group comprising of 12 people with one exceptional group of 13 people which enabled a manageable size to attend to the concerns of the respondents. To enable a significant representation of the entire population, a volunteer sampling technique was applied in this study, which enabled the provision of valuable information that provided answers to the purpose of the inquiry. 37 volunteered their participation for the study and completed the questionnaire before the programme was delivered, and 31 completed the questionnaire again after the programme delivery.

### **3.3.5 Data collection method**

The data collection method utilised in this study was the quantitative method through the use of a self-developed questionnaire (see Appendix C&D) used for both the pre-test and post-test. The respondents had a choice to complete the questionnaire either in English or Oshiwambo, the dominant language in the area. To translate the tool into Oshiwambo, assistance was sought at the University of Namibia Language Centre. Limitations of illiteracy were taken care of as the researcher assisted respondents to complete the questionnaires. The post-test questionnaire was a mirror image of the pre-test questionnaire as this enabled the researcher to compare the results of each group at the pre-test and post-test level.

The questionnaire was divided into uniform questions completed before (pre-test) and two (2) months after (post-test) the respondents were exposed to the programme. This was aimed at eliciting data from the respondents on the effect of the programme in terms of preparing them for retirement with regards to their attitude and behaviour change. The researcher sought the help of the research assistant in completing questionnaires for respondents who required assistance.

The instrument comprised of three different types of questions, namely open - and closed - ended questions, and a four point Likert-scale for the close ended questions. The different types of questions focused on attitudes and behaviours of retiring members. The researcher took care to maintain objectivity and to avoid double barrelled, leading, ambiguous and biased questions (Leedy & Ormrod, 2005:190).

The validity of the questionnaires was assured by face and content validity. Firstly, the researcher determined whether the questionnaire is valid on face value. Secondly, through the reviewing process of the Department of Social Work and Criminology Research Panel and the Research Ethics Committee, the content validity of the questionnaire was confirmed. Although the researcher intended to determine the reliability of the questionnaire through internal consistency and the calculation of the Cronbach Alpha, it could not be performed due to the limited number of respondents in this study.

### **3.3.6 Pre-test**

The invited retiring employees were 49, who formed the population but only 40 turned up to attend the pre-retirement programme. Out of the 40 that turned up, only 37 employees were willing to take part in the study, whilst 3 opted not to take part.

### **3.3.7 Post-test**

The respondents were given a date when to return for the post-test. Out of the 37 respondents only 31 turned up. The respondents used their own transport to reach the venue and they were reimbursed upon arrival.

### **3.3.8 Pilot testing**

Prior to the actual data gathering, the questionnaire was pilot tested. The researcher used ten retirees from another Ministry, specifically the retiring members from the Ministry of Health and Social Services in the Oshana region in order to obtain a clearer indication of the validity and reliability of the questionnaire as planned for the main investigation (Strydom, 2011:241).

Therefore, no discussion about the topic took place as it could lead to the respondents being biased. The respondents used in testing the instrument were not included in the main study. This method is advantageous as it is cost and time efficient, because all respondents completed the same questionnaire during the same days.

### **3.3.9 Data analysis**

In the next paragraph the data analysis process pertaining to the quantitative method will be described.

Data was analysed using the Statistical Packages Social Science (SPSS) version 22 (Fouché & Bartley, 2011:252 -253), and assistance of a statistician from the University of Namibia was used to organise and analyse the data of the pre-test and post-test results. The information was compared to determine whether the programme is effective or not. The results are represented in graphs, tables and pie charts.

Data for the open-ended questions were coded for analyses. The provided information was coded and changed into a numerical format for easy capturing with SPSS. Coding categories were developed once the completed questionnaires were scrutinised for potential groupings (Babbie & Mouton, 2001:413).

The non-parametric test utilised in this study was the McNemar test, which tested the significant changes employed on a one group pre-test-post-test research design (Weinbach & Grinnell, 2015:183). This statistical test is considered the most appropriate for this study as pre-test and post-test data were compared within a single sample. Furthermore, the sample size was relatively small ( $n=31$ ) and the researcher could not guarantee a normal distribution in the population (Pietersen & Maree, 2007:231). This test was therefore suitable because the researcher required establishing whether the pre-retirement programme had an effect on the retiree's attitudes and behaviour with regards to their retirement planning. Statistical significance was tested at the level of  $p < 0.05$ .

### **3.4 ETHICAL CONSIDERATIONS**

Research in Social Work is mainly about people and therefore a researcher cannot ignore the ethical issues involved. Human sciences face a unique set of ethical challenges due to the fact that data should not be obtained at the expense of human beings (Strydom & Venter, 2005:56). The author further indicates that professionals have a responsibility towards both their subjects and also the discipline of science to be accurate and honest in the reporting of their research and that is why it is essential to abide by ethics.

Therefore, the researcher attended to several aspects to ensure that the study was conducted in an ethical manner.

#### **3.4.1 Informed consent and voluntary participation**

According to Williams et al. (in Strydom, 2002:65), obtaining informed consent implies that research respondents are informed about, and voluntarily agree to, all possible or adequate information on the goal of the investigation, and also the procedures that will be followed during the investigation. Simon and Piper (2005:56) agree with the above by saying that the respondents should give their permission in full knowledge of the purpose of the research and the consequences attached to their participation.

Thus, in this study the researcher considered the respondents to be legally and psychologically competent to give voluntary and informed consent. The respondents were given an adequate explanation of what the study is about and what is expected of them. An informed consent form (see Addendum E & F) available in English and Oshiwambo, was handed to the respondent to sign or thumbprint if the respondent is illiterate. In case the respondent is illiterate, the form was read to the respondents thus ensuring clarity.

This form acknowledges that the respondents' rights have been protected during data collection. Respondents were informed that the collected data will be archived

for a period of 15 years at the University of Pretoria which is in accordance to the University policy.

### **3.4.2 Violation of anonymity, confidentiality and privacy**

Confidentiality is a principle that allows people not only to talk in confidence, but also to refuse to allow publication of any material that they think might harm them in any way. Anonymity on the other hand, is a procedure which offers some protection of privacy and confidentiality (Piper & Simon, 2005:57).

The researcher and research assistant explained to the respondents that confidentiality, privacy and anonymity will be maintained. The respondents were informed how the data will be collected, recorded and processed and that the information would not be released in a way that would permit linking individuals to specific responses. Pseudo names were used on the questionnaires during the pre-test and post-test and anonymity and confidentiality were assured at all times. Babbie (2007:64) emphasises the fact that not just the public, but also the researcher must not be able to identify the respondents.

### **3.4.3 Actions and competence of the researcher**

Researchers are ethically obliged to ensure that they are competent and able to undertake the proposed study (Strydom & Venter, 2005:63). This will help to prevent harm to respondents and the research will be conducted in an ethical manner.

The researcher regards herself competent to conduct the study, being a registered social worker and that the study is being done in her field of employment. The researcher has passed a fundamental course in research methodology module in fulfilment of the requirements of the MSW (Social Development & Policy) programme. Objectivity is ensured as the researcher evaluated the programme based on the implementation of colleagues, and not her own groups of programme implementation.

#### **3.4.4 Avoidance of harm**

The subject studied is the effect of the pre-retirement programme. The researcher conducted the research in a safe environment; therefore the researcher by all means avoided any sort of harm, whether psychological or physical. Concerns on psychological harm were prevented by ending the study by debriefing the respondents. The researcher had secured the services of Ms Thabitha Kalunduka, the Chief Social Worker in the Directorate of Social Services at the Oshakati office should the respondents require further counselling after the study.

The respondents in both pre-test and post-test did not indicate a need for counselling during and after the completion of the questionnaires.

#### **3.4.5 Reporting data**

The respondents were informed that a comprehensive research report will be written where all the findings, including the methodological constraints, will be highlighted. Furthermore, the researcher will ensure that a summary of the results is published in the quarterly newsletter of the GIPF Fund which is accessible to all of its members. The researcher will be honest, accurate and objective and will at all times maintain the confidentiality and anonymity of the respondents because as Strydom (2005:65) contends, the findings of the research must be disseminated to the public through a written report.

Section A therefore focused on the research methods of the study, while section B will focus on the research findings and provide an interpretation thereof.

## SECTION B

### 3.5 EMPIRICAL RESULTS AND INTERPRETATION

The data were gathered from retiring GIPF members from the Ministry of Education in the Oshana and Omusati regions, Namibia. The questionnaire was divided into three sections and therefore the research findings are presented in the sequence of the sections as they appeared in the questionnaire. The results are discussed based on the responses as provided by the respondents and statistical techniques applied in the study. The research results are presented amongst others, in the form of tables, pie charts and graphs of which each is followed by a discussion.

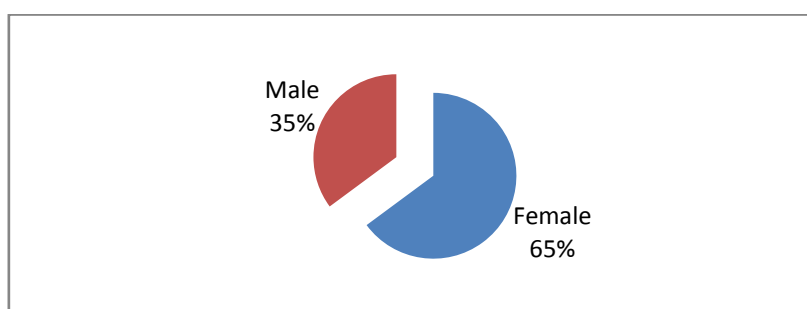
#### SECTION B (1): BIOGRAPHIC INFORMATION

##### 3.5.1 Biographic information

The biographical information of the respondents is presented with the view of orientating the reader about the characteristics of the respondents in relation to their demographic details.

###### (i) Gender of the respondents

The respondents ( $n=37$ ) comprised of females and males as highlighted in Figure 1 below.

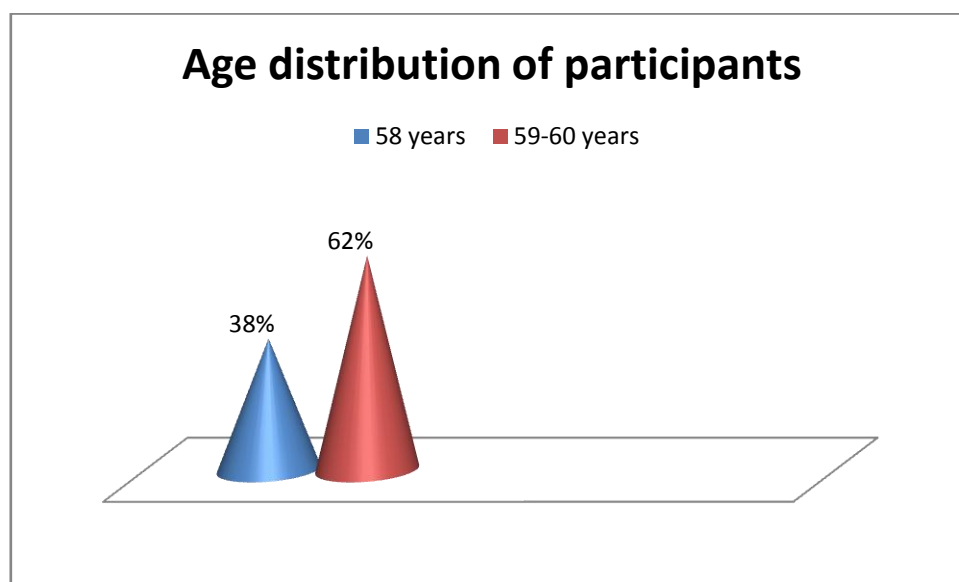


**Figure 1: Gender**

The gender of the respondents (n=37), as illustrated in **Figure 1** above is mostly females who compromised 65% of the respondents while male respondents represented 35%. The results are in line with the Namibia Statistics Agency (2012:21) report that the sex ratio in the Oshana Region is 83 male to 100 females, and 82 males to 100 females in the Omusati Region. This leads to conclude that women dominate the work force in the two regions. This implies that the perceptions of the GIPF pre-retirement programme reported in this study mostly represented female respondents' opinions.

## (ii) Age distribution of respondents

**Figure 2** below indicates the age of the respondents at the time of attending the GIPF pre-retirement programme.



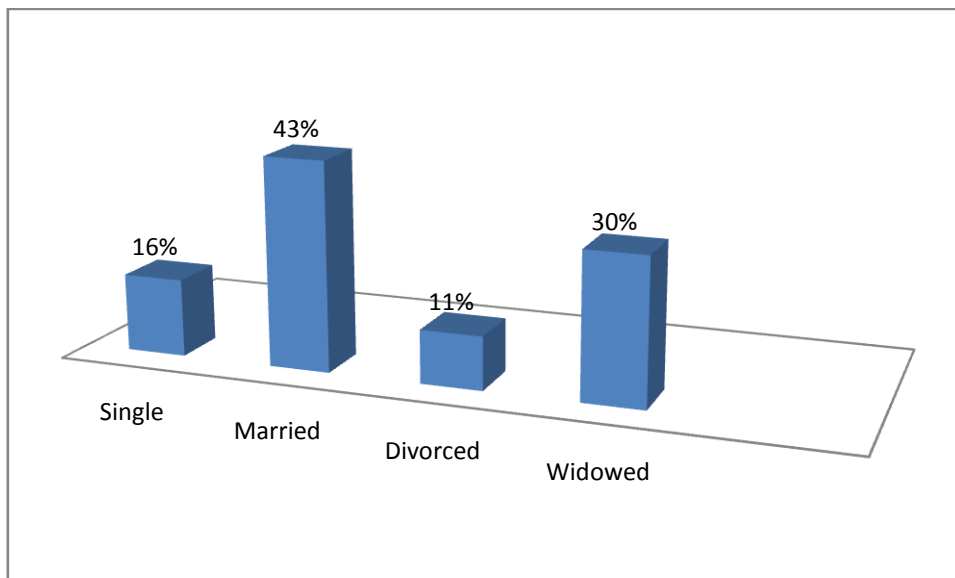
**Figure 2: Age distribution of the respondents**

**Figure 2** above indicates that of the 37 respondents (n=37), 38% were in the 58year old age group, and 62% respondents were between the ages 59 – 60 years at the time of the research. There were no respondents between the ages of 50 to 57 represented in this study. The results reflect that some of the respondents only have two years of active duty before mandatory retirement at the age of 60 years (Pension-watch, 2013).



**(iii) Marital status of respondents**

Figure 3 below highlights the marital status of the respondents.



**Figure 3: Marital status**

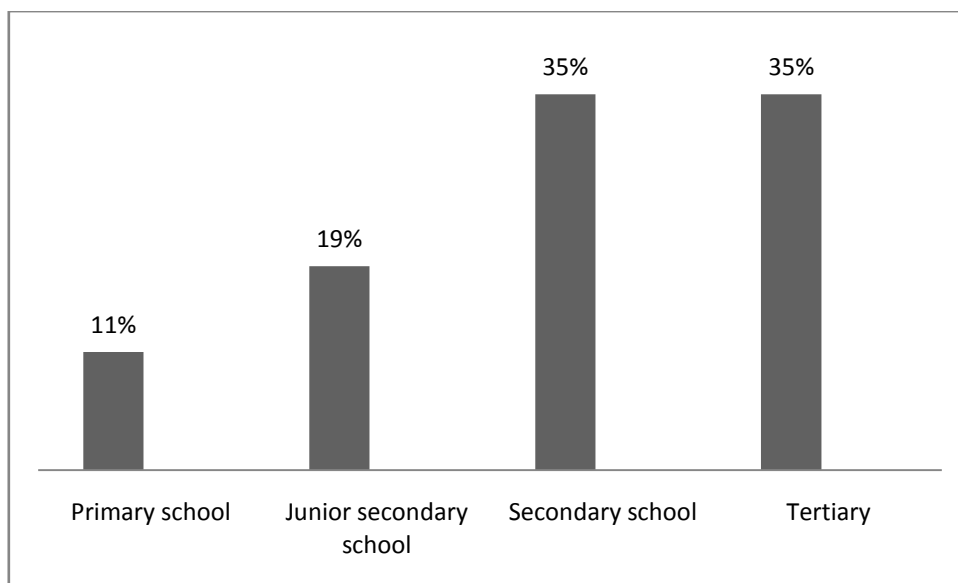
The results above indicate that the majority that is 43% of the respondents were married, while 16% were single, 11% divorced and 30% widowed.

**(iv) Current accommodation**

The majority of the respondents, 56.8%, were recorded to live in the rural area and 43% lived in the urban area. The results further revealed that 81% owned their own homes, whilst 19% did not own their own homes. The latter triggers concern as Blakeley and Ribeiro (2008:746) emphasise that owning a paid off house in retirement is a good and secure investment.

**(v) Highest educational qualification**

Figure 4 below presents the respondents level of qualification.



**Figure 4: Highest qualification of the respondents**

**Figure 4** above indicates that out of all the respondents, (n=37), 11% have completed their primary school, 19% junior secondary schooling and that 35% of the respondents equally attended secondary and tertiary education, respectively.

**(vi) Length of employment in the Ministry of Education**

The results indicate that the length of employment of the respondents ranged from 11-30 years, 13% worked the lowest number of years of 11 - 20 years, and 35% working more than 30 years. This information implies that the respondents were in a position to give general information of the organisation, as some of them were employed for many years.

The next section will discuss the sections and sub-sections that focused on the results pertaining to the respondent's attitude and behaviour towards retirement.

## **SECTION B (2)**

### **SECTION 2 (a): ATTITUDE AND BEHAVIOUR TOWARDS RETIREMENT**

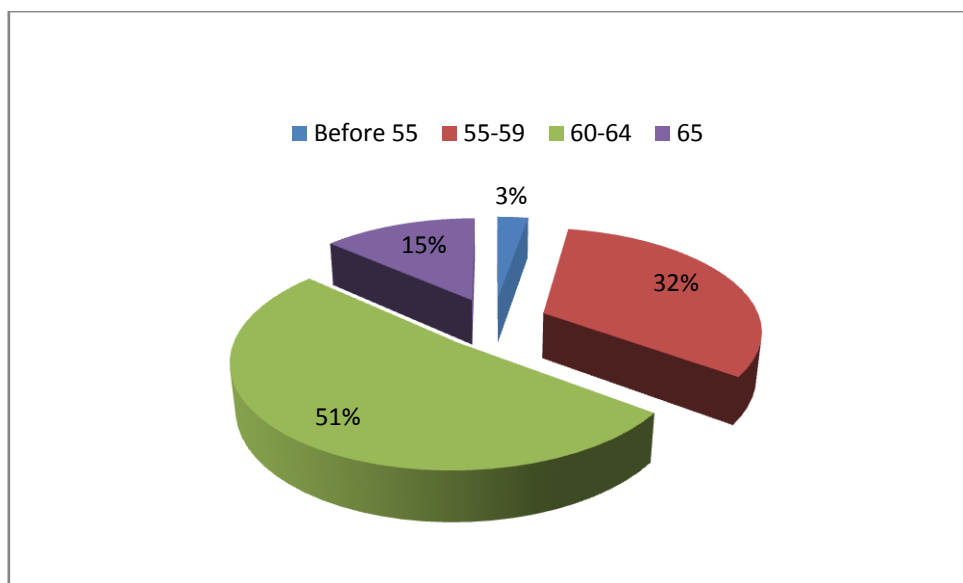
#### **3.5.2 Attitude towards retirement**

The objective of this section is to report on the respondents' attitudes when they think about their retirement and how to bridge the gap between aspirations and fears about retirement. Comparisons and discussions of the research results will be done with the focus on the responses before and after attending the pre-retirement programme. The discussion will focus on the following: retirement age preference, desire to retire, importance of retirement planning, the most important aspects in retirement and comparative analysis of the findings will be presented in tables and charts.

##### **3.5.2.1 Retirement age preference**

The intention of this part of the study was to determine the attitudes of the respondents and their involvement in retirement preparation.

**Figure 5** below highlights the respondents' retiring age preference.



**Figure 5: Retirement age preference**

As outlined in **Figure 5**, 3% of the respondents indicated they would like to retire before 55, whereas 32% preferred to retire between the ages 55 and 59. The majority, 51% of the respondents indicated that they would like to retire between the ages of 60 and 64 years. Only 14% of the respondents indicated the desire to retire at 65 years. The results reflect that the majority of the respondents would prefer to retire before age 65. This finding is unlike developed countries where the outlook on the anticipated retirement age in Australia, Netherlands, United Kingdom and the United States of America is above 65 years. Older workers expect to work longer in life due to the given worries of the economic weakness that has befallen many developed economies over the recent years, and due to the transitions from defined benefit (DB) to defined contribution (DC), which seems to play a significant role in such a choice (Gardner & Nyce, 2014:10).

The next section reports on the respondents' levels of desire to retire.

### 3.5.2.2 Desire to retire

The researcher intended to determine the respondent's willingness to retire by focusing on the level of desire to retire. Not all people want or look forward to retirement as many have worries about boredom, feeling useless and not being self-sufficient.

**Table 2** below presents the comparisons of the respondents' level of desire to retire before attending the pre-retirement programme and their desire after having attended the pre-retirement programme.

**Table 2: Desire to retire**

Response	Pre - GIPF n=37	Pre - GIPF %	Post - GIPF n=31	Post - GIPF %
Very strong	13	35%	10	32.2%
Strong	11	30%	10	32.2%
Somehow	10	27%	4	13%
No desire	0	0%	6	19.4%
Missing	3	8%	1	3.2%

**Table 2** above shows that there is a decrease in numbers where 35% of the respondents had a very strong desire to retire before being exposed to the pre-retirement programme but this percentage decreased to 32.2% after being exposed to the pre-retirement programme of the GIPF. The respondents were more realistic about upcoming retirement after attending the programme.

Pension (2013), explains that pre-retirement programmes prepare employees for the realities of life after one is out of formal employment. It is further emphasised that retirement is a time of new beginnings and certainly a time of great transition. The day-to-day routines change, income reduces, and one may require lifestyle adjustments. The researcher concludes that the numbers decreased after the exposure to the programme after the respondents made a reality check as many people prepare a financial portfolio for retirement, but they had not taken stock of their psychological portfolios which could easily lead to such changes of feelings.

The next part of this chapter turns to discussions on the importance of retirement planning.

### 3.5.2.3 Importance of retirement planning

Harrison, Waite and White (2006:5) suggest that retirement can last anything up to 30 years and more. This highlights the necessity for planning for a healthy, effective and well-adjusted life after retirement. The respondents were therefore requested to indicate the importance of retirement planning with a stance of comparing the views before and after being exposed to the pre-retirement programme.

**Table 3** below indicates whether the respondents view retirement planning as an important aspect.

**Table 3: Importance of retirement planning**

Response	Pre - GIPF n= 37	%	Post - GIPF n=31	%
Yes	37	100%	30	97%
No	0	0%	0	0%
Missing	0	0%	1	3%
Total	37	100%	31	100%

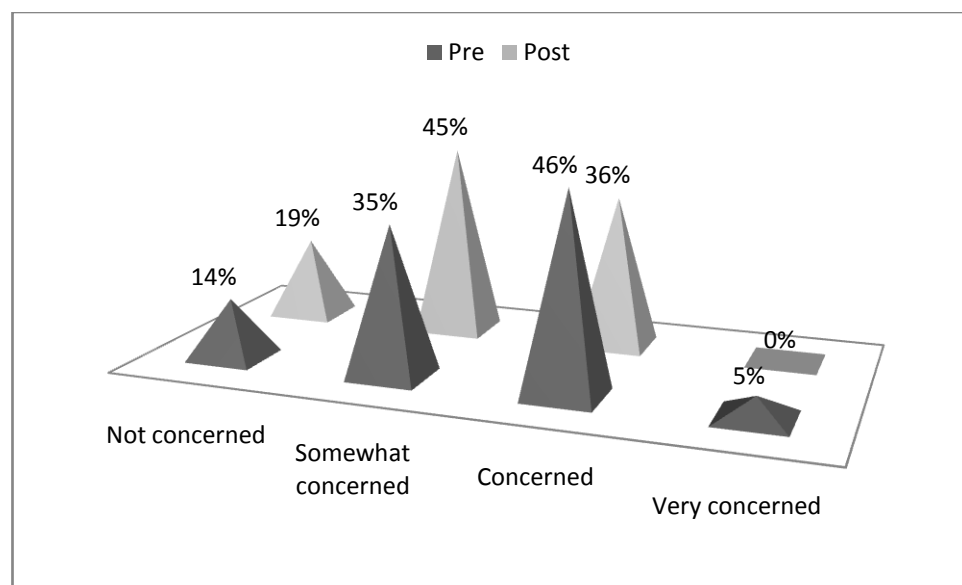
All respondents before and after exposure to the programme, clearly indicated that it is very important to plan for retirement, and only 3% of the post attendance respondents did not give their views.

The next section will discuss preparedness for retirement.

### 3.5.2.4 Retirement preparedness

The growing financial pressures on retirement around the world are forcing individuals, families, employers and policy makers to change the way they think about and plan for retirement (Devlin, 2012). The researcher intended to establish the level of preparedness of the respondents before and after attending the programme, as Yeung (2012:386) states that more retirement preparatory behaviours are associated with better psychological health.

**Figure 6:** below indicates a detailed level of preparedness.



**Figure 6: Retirement preparedness**

The results above in **Figure 6** illustrate that 5% of the respondents were very concerned of their preparedness and the exposure to the programme cleared off their concern to 0%. The respondents who reported somewhat concerned are 35% and after exposure to the programme the number increased to 45%. A slight increase is reported from 14% before programme attendance to 19% of respondents who were not concerned of their preparedness, which is an encouraging sign that individuals had underestimated their preparedness. It is believed that preparedness for retirement is often referred to the amount an individual has saved for their retirement; however, it can also be explained by nonfinancial factors, such as attitude towards saving for retirement and the behaviour towards learning more about the preparation process (BMO Retirement Institute, 2012).

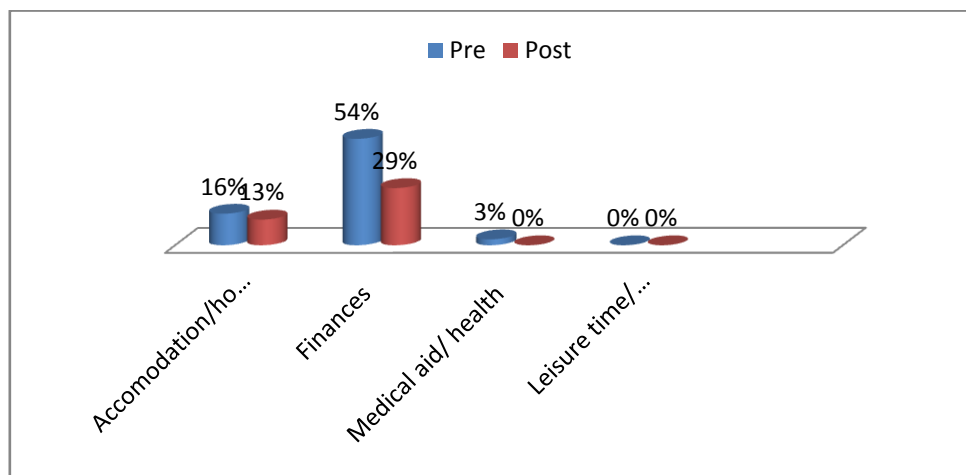
The following theme will focus on determining what the respondents view as the most important aspect of retirement.

### 3.5.2.5 Important aspects of retirement

Blakeley and Ribeiro (2008:746) state that all people would like to retire comfortably. The complexity and time required in building a successful retirement plan, merely requires little homework by assessing ones assets and obligations and by making a

realistic plan for retirement life on a diminished income, considering the most important aspects which will enable a smooth transition into retirement. In this section the researcher intends to establish what the respondents consider as the most important aspect for retirement.

Detailed results are shown in **Figure 7** below.



**Figure 7: Most important aspect to consider for retirement**

**Figure 7** above shows that 54% of the respondents felt that finances are the most important factors to consider for retirement, but after the exposure to the programme, the numbers decreased to 29% of the respondents. About 16% considered accommodation/housing as the second most important aspect and medical aid and health were considered the third most important aspect to consider, with 3% of the respondents indicating so. Leisure time and social contact were considered the least important, with 0% before and after intervention. The post attendance figures have decreased due to the 16% of respondents who did not turn up for the post-test data collection. It should be noted that about 17% of the pre-test and 58% of the post-test level had missing data.

These findings highlight the necessity for planning for a healthy, effective and well-adjusted life after retirement and well equipped to deal with crises.

The focus now turns to the next section explored in the research study, namely behaviour towards retirement.



## SECTION 2(b)

### 3.5.3 BEHAVIOUR TOWARDS RETIREMENT

This section focuses on the results pertaining to the respondents' behaviour towards retirement. This section will focus on the following themes: savings and investments for retirement, debt in retirement, and personal financial advice and health issues in retirement.

In Namibia, females from 51 to 67 years, and males 49 to 61 years, and retiring members are expected to change their saving and investment mechanisms as people are living longer (United Nations Development Programme, 2014). Midgley (2010:13) emphasises that the notion of change is the central point of the social developmental approach to address the ongoing improvement in personal growth and collective growth.

#### 3.5.3.1 Savings for retirement

When preparedness for retirement is considered, it is often referred to the money factor an individual has saved for their retirement. The respondents were requested to indicate action taken towards savings for their retirement with the view to determine whether retiring members make attempts to save for their retirement.

Based on calculations with the McNemar test, the **Table 4** below reflects a saving pattern.

**Table 4: Personal Savings for retirement  
(Savings that exclude pensions from work)**

Pre-GIPF	Post-GIPF				Total	
	Yes		No		Count	%
	Count	%	Count	%		
Yes	6	54.5%	5	45.5%	11	100%
NO	13	65%	7	35%	20	100%
Total	19	61.3%	12	38.7%	31	100%

$$\chi^2 = 3.55, df = 1, p = 0.05$$

The McNemar test results above indicate that there is no statistically significant difference between respondents who did not save prior to the GIPF programme and the number of respondents who saved for their retirement after attending the GIPF programme. However, it should be noted that the p-value is 0.05, which is at the brink of statistical significance, and as such indicates towards the positive impact of the programme in terms of promoting savings apart from the pension fund amongst programme attendees.

The majority of the respondents (65%) made no savings before the programme intervention and after the intervention 45.5% did not save for their retirement. As such, the results indicate a decrease in the percentage of respondents who failed to save for their retirement apart from a pension fund. Millar and Devonish (2009:5) state that there is a great number of individuals who have no will power to save and the inability to save because of procrastination or inertia, where a long-term focus is lacking and therefore they repeatedly make short-term decisions that are in conflict with their long-term goals.

The next sub-section will be discussing investments for retirement.

### 3.5.3.2 Investments for retirement

Given the uncertainty about the future, the inherent difficulty in estimation, it is crucial that individuals source the necessary information to understand and make informed

decisions on investing for their retirement as a pension is representative of their consumption in retirement. This research sought to establish the respondents' confidence level on their laid out investment plans.

**Table 5** below presents the confidence level of respondents regarding their investments for retirement.

**Table 5: Investment for retirement**

Response	Pre - GIPF n=37	%	Post - GIPF n=31	%
Very confident	1	2.7%	2	5.4%
Somewhat confident	9	24.3%	10	27.0%
Not too confident	10	27.0%	8	21.6%
Not confident at all	17	46%	11	30%
Missing	0	0%	6	16%
Total	37	100%	31	100%

Millar and Devonish (2009:302) emphasise that it is common knowledge that many individuals are characterised as being financially illiterate and that individuals repeatedly make the same investment mistakes because of insufficient knowledge, misleading advice, cognitive dissonance and reliance on incorrect data. Consistent with the authors, **Table 5** illustrates rather concerning results of respondents before exposure to the programme. Only 2.7% of the respondents were very confident with their investments and these results increased to 5.4% after exposure to the programme. A positive note of an increase from 24.3% to 27% of respondents who were somewhat confident, and an alarming 46% decreased to 30% of the respondents that were not confident at all with the investments they have in place for their retirement.

The following sub-section will discuss issues related to the respondents' confidence in having enough money for basic needs.

### 3.5.3.3 Confidence in savings for basic needs during retirement

Individuals have been described as exhibiting irrationality and severe lack of self-control which is normally reflecting in their financial decisions, such as saving for retirement (Devlin, 2012). Therefore, it is the researcher's intention to establish the confidence level of the respondents saving for their retirement.

The respondents' confidence level in savings meant for basic needs during retirement is displayed below in **Table 6**.

**Table 6: Confidence in having enough money for basic needs**

Response	Pre - GIPF n=37	%	Post - GIPF n=31	%
Very confident	1	2.7%	3	8%
Somewhat confident	13	35.1%	10	27%
Not too confident	17	45.9%	15	41%
Not confident at all	6	16.2%	3	8%
Missing	0	0	6	16%
Total	37	100%	31	100%

Retirement planning goals are, amongst others, to maintain the standard of living during retirement but people view retirement broadly, making it overwhelming to plan for and leaving many in denial, which drives from lack of preparation. Pre-retirees have no idea of how much they need or what steps to take to work towards that amount (Financial Security Project, 2011:5).

**Table 7** below reflects results of a McNemar test to determine whether the respondents have figured out the actual amount needed for their retirement.

**Table 7: Actual saved amount for retirement**

Pre - GIPF	Post - GIPF				Total	
	Yes		No		Count	%
	Count	%	Count	%		
<b>Yes</b>	7	70.0%	3	30.0%	10	32.3%
<b>No</b>	16	76.2%	5	23.8%	21	67.7%
<b>Total</b>	23	74.2%	8	25.8%	31	100%

$$\chi^2 = 8.89, df = 1, p = 0.0025$$

The McNemar Chi-square value is 8.89. It is concluded that there is a statistical significant difference ( $p = 0.0025$ ) between the respondents in terms of the actual amount needed to be saved prior to and after the programme attendance.

Prior to the exposure to the programme, the majority of the respondents (76.2%) did not figure out the amount that they needed to save for retirement. After exposure to the pre-retirement programme, only 30% of the respondents indicated that they still did not figure out the amount they needed to save for retirement.

A study was conducted by the *South African Retirement Fund Industry* and members revealed that 60% of pensioners did not save enough for retirement, leading to cutting back on expenses or having to work to supplement their income, and 29% of pensioners still had debt (Smith, 2011).

Where behaviours and actions fall short, it is essential that individuals pay great attention to their level of savings to ensure that they do not outlive their assets during retirement. Millar and Devonish (2009:11) advise that in order to determine what levels of savings are adequate, it is important for people to estimate how much money they need to save towards retirement.

A discussion of debt in retirement follows next.

### 3.5.3.4 Debt in retirement

Debt is known to be a great threat to a comfortable retirement whether it is credit card, mortgage debt, or cash loan, as it can take a toll on the retirees. During retirement people are on a tight budget and have to modify what they spend. The researcher's intention here was to establish the respondents' debt level. The economics desk of the Bank of Namibia highlights that the household debt of disposable income in Namibia has increased from 83% in June to 87% by the end of December 2014 (Haufiku, 2015). The level of indebtedness is of particular concern in its relation to the inflationary trends and national debt-servicing ratio (Haufiku, 2015). The high levels of household debt is a great concern, especially when entering retirement with debt, whether its debt one knows about or is unplanned debt, it just causes a huge amount of stress (Yeung, 2012:386) .

**Table 8** below portrays the respondents' level of debt upon approaching retirement.

**Table 8: Current level of debt upon retiring**

Response	Pre - GIPF n=37	%	Post - GIPF n=31	%
High	4	10.8%	3	8%
Moderate	23	62.2%	20	54%
No debt	10	27%	8	22%
Missing	0	0%	6	16%
Total	37	100%	31	100%

**Table 8** above highlights the level of the retiring respondents' debt before and after the pre-retirement programme attendance. The results reveal that 10.8% of respondents had a high level of debt before attendance and the number positively decreased to 8% after programme attendance. A rather high number (62.2%) of the respondents had moderate debt, which decreased to 54% after exposure to the programme, which is a great concern as the majority of the respondents are only two years away from retirement, but still have moderate debt. It should be noted that the intervals were open to the respondents' interpretation and not anchored with actual amounts.

The following paragraph will focus on the personal financial advice as a means of planning for retirement.

### 3.5.3.6 Personal financial advice

People often turn to others for financial advice as they approach retirement. It is a little like turning into a petrol station for directions when approaching unfamiliar territory and it's a good place to start to become more knowledgeable about retirement planning and investments. Millar and Devonish (2009: 3) report on a study conducted in the United Kingdom that indicates that 53% of the respondents had moderately relied on their independent financial advisors as more information leads to better financial decisions. In agreement, Actuary (2012) emphasises that education and advice will always play an important role as investment decisions will now be made at the individual level.

The researcher aimed to establish if the respondents had used the assistance of financial advisors who could provide personalised one-on-one guidance that will further shape and solidify their attitude and behaviours that will help them prepare successfully for retirement.

The responses are displayed in **Table 9** below:

**Table 9: Advice from financial advisor**

Pre - GIPF	Post - GIPF				Total	
	Yes		No		Count	%
	Count	%	Count	%		
Yes	5	71.4%	2	28.6%	7	100%
No	15	62.5%	9	37.5%	24	100%
<b>Total</b>	20	64.5%	11	35.5%	31	100%

$$\chi^2 = 9.94, df = 1, p = 0.0025$$

**Table 9** reflects the results of the McNemar test. The results show a statistical significant difference between those respondents who answered “no” and those who answered “yes” to the question with the p-value = 0.0025. The percentage of respondents who did not seek for financial advice after the implementation of the programme reduced from 62.5% before the programme to 28.6% after the

programme. It cannot be emphasised enough that financial literacy is a key factor in empowering individuals to make sound financial decisions; it is seen as a positive aspect. This is in line with the social developmental perspective as developmental practices are supposed to prioritise prevention and early intervention to enable people to remain productive in the economy (Midgely, 2004:32).

The following discussion will focus on health issues during retirement.

### 3.5.3.7 Health issues in retirement

One of the objectives of this research was to establish whether the retirees considered health matters as a concern when planning for retirement as health issues are deemed to be important, including healthy life styles even before retirement. The Financial Security Project (2011) reveals that medical problems and health-care increase with age which makes health-care a major component of retirees' budget and a significant source of frustration due to the unpreparedness for the unexpected illnesses, as cost rise dramatically once retired.

**Table 10** below reflects the McNemar test results of whether respondents contribute to a medical aid before and after attending the programme.

**Table 10: Medical aid contribution**

Pre - GIPF	Post - GIPF				Total	
	Yes		No		Count	%
	Count	%	Count	%		
Yes	16	84.2%	3	15.8%	19	100%
No	7	58.3%	5	41.7%	12	100%
<b>Total</b>	23	74.2%	8	25.8%	31	100 %

$$\chi^2 = 1.66, df = 1, p = 0.1$$

The results illustrated in **Table 10** above were obtained by the McNemar's test, indicating that before the GIPF programme intervention 58.3% of the respondents did not have a medical aid contribution. A reduction to 15.8% was obtained after the GIPF programme intervention. The results with p-value = 0.1 indicate no statistical difference between the respondents who did not contribute to a medical aid scheme before exposure to the programme and those who did not join any medical aid scheme with the given reasons in Table 11 below.



**Table 11: Reasons for not having medical aid**

Response	Number n=31 (Post attendance- respondents who reported “No”)	%
I did not need it	7	23%
Can't afford it	2	6.4%
I use state hospital services	4	13%
I only registered one month ago	1	3.2%
Consulted Ministry Finance-medical aid for information	1	3.2%
Do not understands its essence	5	16%
Missing	11	35.4 %
<b>Total</b>	<b>31</b>	<b>100%</b>

The results in **Table 11** reflect that 23% of the respondents indicated that they did not need medical aid and 6.4% felt that they cannot afford the monthly fee. On the other hand, 13% used the state hospital services whenever in need, and an encouraging 3.2 % revealed that they have joined a medical aid scheme “a month ago” and another 3.2% consulted the Ministry of Finance for information. 16% causes concern as they report not to know, or understand its essence.

These findings concur with the findings by Blakeley and Ribeiro (2008:746), who stress that it is important to know about health care and health maintenance, which includes taking preventative measures by taking care of one’s health way before retirement. This is done by adopting healthy lifestyles through good dietary practices, exercise, stress management and regular health check-ups, and that it is important to know about health insurance that provides services to retirees (Devlin, 2012).

For example, a key advantage to retiring from GIPF in Namibia is continued membership of the Medical Aid Fund, subject to the requirements from PSEMAS, as Schimming-Chase (2014) states that medical expenses increase in retirement and

are also exposed to a higher level of inflation than what normal goods and services are exposed to.

The next section will focus on a discussion of the general information of the GIPF pre-retirement programme.

## SECTION B (3)

### 3.5.4 GENERAL INFORMATION ON THE GIPF PRE-RETIREMENT PROGRAMME

The purpose of this section was to elicit information regarding the perceptions respondents have regarding the GIPF pre-retirement programme. For this purpose, the section focuses on the following themes: meaning of GIPF, benefit statement request, confidence to plan for retirement after programme attendance, the need for the GIPF pre-retirement continuation and suggestions given for the programme.

#### 3.5.4.1 Meaning of GIPF

In this aspect, the intention is to establish if the respondents know the acronym GIPF, it being the Fund that administers their pension.

**Table 12** below indicates the respondents meaning of GIPF.

**Table 12: Meaning of GIPF**

Response	Number Pre n=37	%	Number Post n=31	%
Government Industrial peoples Fund	1	2.7%	1	2.7%
Government Insurances Pension Fund	5	13.5%	0	0%
Government Institutions Pension Fund	22	59.5%	29	78.4%
Government Institution Policy Fund	9	24.3%	1	2.7%
Missing	0	0%	6	16.2%
<b>Total</b>	<b>37</b>	<b>100%</b>	<b>31</b>	<b>100%</b>

The content of **Table 12** above indicates that only 59.5% of the respondents knew what GIPF stood for before exposure to the pre-retirement programme and after having attended the programme, the number that knew the meaning increased to 78.4%. Apart from knowing the name of the Fund that administers one's pension, it is worth knowing the pension benefit status which is due to be paid out upon retirement and for planning purposes.

The next sub-section will focus on the programme attendance.

### 3.5.4.2 Programme attendance

The pre-retirement programmes provide answers to the main concerns of future pensioners, which are, retirement plans, staying healthy and adapting to the new way of life. The programmes specifically provide members with information about the financial means at their disposal upon retirement, as well as the steps they need to take (Retirement, 2007). Hence, this research intended to determine if the respondents have ever sought such services.

**Table 13** below explains the McNemar test results of the programme attendance.

**Table 13: Programme attendance**

Pre- GIPF	Post -GIPF				Total	
	Yes		No		Count	%
	Count	%	Count	%		
Yes	2	100%	0	0%	2	100%
No	29	100%	0	0%	29	100%
<b>Total</b>	31	100%	0	0%	31	100%

$$\chi^2 = 29 \quad df = 1, \quad p = 0.0025$$

**Table 13** reveals that the majority of the respondents (29) were not engaged in any other programme conducted by GIPF before the programme under analysis and the results decreased to all respondents having attended after exposure to the GIPF programme, with the  $p = 0.0025$ , which implies a statistical significant difference, between those who never attended prior and respondents who attended after exposure.

After having attended the pre-retirement programme the respondents were asked to state their confidence level which is to be discussed next.

### 3.5.4.3 Confidence to plan after pre-retirement programme attendance

One of the objectives of the GIPF pre-retirement programme is to help members realise what changes will be brought about by retirement so that they are better equipped to cope and it incites them to think about the direction they wish their new life to take (Manual for Social Services Consultants on Pre-Counselling Services, 2012:3). To that effect, this study wanted to determine the respondents' confidence to retire after being exposed to the pre-retirement programme.

**Table 14** below displays the McNemar results of the respondent's confidence level to plan for retirement after having attended the pre-retirement programme.

**Table 14: Confidence to plan after pre-retirement programme attendance**

Pre-GIPF	Post-GIPF				Total	
	Yes		No			
	Count	%	Count	%		
Yes	2	66.7%	1	33.3%	3	100%
No	24	85.7%	4	14.3%	28	100%
<b>Total</b>	<b>26</b>	<b>83.9%</b>	<b>5</b>	<b>16.1%</b>	<b>31</b>	<b>100%</b>

$$\chi^2 = 21.16, df = 1, p = 0.0025$$

Based on **Table 14**, the ability of the respondents to plan for their retirement with confidence before and after the programme intervention was scrutinized. The study shows positive results since before the programme exposure, 85.7% reported of having no confidence to plan for their retirement, compared to the 33.3% after having attended the GIPF pre-retirement programme. These results correspond to the  $p = 0.0025$ , reflecting a substantial statistical difference between the pre-test and post-test results.

These results are in line with the social development approach of being pro-poor and universally available to all people, because it promotes human rights and it creates

an enabling environment for all people to become active in the economy by building capacities and enhancing social functioning (Patel, 2005:203-206).

The next sub-section will discuss whether the programme was beneficial for the respondents.

### 3.5.4.4 Programme benefits

The pre-retirement programme was designed to promote the social development outcomes by enlarging and stimulating people’s choices (Manual for Social Services Consultants on Pre-Counselling Services, 2012:3). However, the programme also focuses on the members’ behaviour and attitude change, to gain knowledge and to take action for their retirement (e.g. medical aid, housing, finances, health and psychosocial issues) which will enable them to achieve desirable social outcomes.

The next part of the chapter puts focus on the perceived value of the programme to the respondents and **Table 15** below outlines the McNemar test results.

**Table 15: Level of programme beneficial**

Pre-GIPF	Post-GIPF				Total	
	Yes		No		Count	%
	Count	%	Count	%		
Yes	19	86.4%	3	13.6	22	100%
No	8	88.9%	1	11.1%	9	100%
<b>Total</b>	27	87.1%	4	12.9%	31	100%

$\chi^2 = 2.27, df = 1, p = 0.1$

**Table 15** reflects a reduction to 13.6% of respondents who indicated that the GIPF programme was not beneficial after attendance, compared to 88.9% prior to attendance. This is a positive sign in line with the social developmental ideology which aims to build human capabilities and enhance social functioning (Patel, 2005:208). The results with a  $p = 0.1$  show no statistical difference between those respondents who strongly agreed that the programme was beneficial to them and those who only agreed it to be beneficial.

The next sub-section will focus on whether there is a need for the GIPF pre-retirement programme.

### 3.5.4.5 The need for the pre-retirement programme

The researcher intended to obtain the respondents' views if there is a need for the GIPF pre-retirement programme.

**Table 16** below displays the respondents' results on the level of agreement whether there is a need for the pre-retirement programme after programme attendance.

**Table 16: Need for pre-retirement programme**

Response	n=31	%
Strongly agree	31	83.8%
Agree	0	0%
Disagree	0	0%
Strongly disagree	0	0%
Missing	6	16.2%
<b>Total</b>	<b>31</b>	<b>100%</b>

The results of **Table 16** above reflect that 83.8 % of the respondents' after having attended the programme, strongly agree for the continuation of the programme and their given suggestions are presented in **Table 17** below.

**Table 17** below outlines the respondents' suggestions regarding the GIPF pre-retirement programme.

### 3.5.4.6 Respondents' suggestions

The conducted GIPF pre-retirement programme was designed with the intention to prepare nearing or member's having reached retirement with the transition from work to retirement and the researcher intended to obtain the respondents' suggestions after having attended the programme. Hence, the study is in line with the social development approach's goal, which is to invest in human capital development

through increasing human capacities and to participate in the productive economy and society (Patel, 2005:205). The principles related to participation suggest that respondents have the right to participate in making decisions that directly affect their lives. In this study the respondent's participation in giving suggestions would enable the improvement of the GIPF pre-retirement programme approach.

The respondents' suggestions given after programme attendance are presented below.

**Table 17: Respondents suggestions for the pre-retirement programme**

Suggestion	Frequency n=31	%
Programme is conducted too late it should be conducted 10 years prior retirement	3	9.7%
The programme should teach people how to save and plan for retirement	6	19.3%
The programme is giving good information it should continue	1	3.2%
Ensure that every member goes through the programme	1	3.2%
Programme should be part of orientation when contracted for employment	3	9.7%
Conduct the session in two days instead of one day	1	3.2%
Programme should put emphasis on the illiterate members as we have limited knowledge	1	3.2%
Missing (no response)	15	48.4%
<b>Total</b>	<b>31</b>	<b>100%</b>

After the exposure to the pre-retirement programme, the majority of the respondents (19%) were of the opinion that the programme should teach people how to plan and save for their retirement and 3.2% of the respondents felt that the programme should stretch its agenda for two days and not one as it is currently being conducted. About 3.2% of the respondents felt that the GIPF pre-retirement programme should ensure that every member attends it before retiring and 3.2% suggested that the programme be conducted upon recruitment during the orientation stage.

### 3.6 CONCLUSION

In this chapter, the researcher aimed to evaluate the GIPF pre-retirement programme and to determine the involvement in retirement planning of retiring government employees; and to determine the effects of the GIPF pre-retirement programme in terms of behaviour and attitude change towards planning for retirement; and also to identify strengths and weaknesses in terms of the content and current implementation of the GIPF pre-retirement programme.

Furthermore, this chapter presented an overview of the research methods, which were utilised to undertake the empirical research of this study. The chapter focused on the analysis and interpretation of the research findings where the researcher presented the empirical findings from the respondent's views pre and post programme attendance.

The findings were verified through literature control and interpreted from the theoretical framework underpinning this study, at some point.

In the next chapter, the researcher will summarise the findings of the study, determine if the research question can be answered and the goal and objectives were reached and also provide recommendations arising from the study and make relevant recommendations to the GIPF management for possible changes in the programme content and delivery to address attitudinal and behavioural change of attendees effectively.



## CHAPTER 4

# CONCLUSIONS AND RECOMMENDATIONS

### 4.1 INTRODUCTION

This chapter concludes the whole research project. The researcher will outline the research results by indicating whether the goal and objectives of the study were accomplished and thereafter answer the research question. Thereafter, conclusions and recommendations will be presented and, lastly, the chapter offers recommendations for future research.

### 4.2 RESEARCH GOAL AND OBJECTIVES OF THE STUDY

The **goal** of the research was to evaluate the GIPF pre-retirement programme in terms of attendees' attitudinal and behavioural change.

This goal was achieved through the **objectives** outlined below and how they were achieved:

- To conceptualise pre-retirement planning and concomitant programmes within a social development approach

This objective is achieved with detailed information in Chapter 2, where issues of retirement planning, financial planning, housing, health and the use of leisure time are addressed (see paragraph 2.6 - 2.6.4). In line with a social development approach, the importance of pre-retirement programmes is discussed (see paragraph 2.7). The GIPF pre-retirement programme was outlined in paragraph 2.8. Social development as theoretical framework was also discussed as such the Objective 1 was achieved.

- To determine the effect of the GIPF's pre-retirement programme in terms of behaviour and attitude change towards planning for retirement.

In the context of this study, the GIPF pre-retirement programme was considered effective if the programme succeeded in terms of the respondents' behaviour and attitude change. The impact of the programme in terms of behaviour and attitude are outlined below.

- **BEHAVIOUR**

The results pertaining to the respondents' behaviour towards retirement are captured in Chapter 3. The impact of the GIPF pre-retirement programme regarding the respondents' behaviour achieved positive results which addressed issues, amongst others, savings, investment for retirement and personal financial advice. The detailed information is in Section 2B, of Chapter 3, in paragraphs 3.5.3.1, 3.5.3.2, 3.5.3.5 and Table 10. Following the data analysis process, the presentation and interpretation of the research findings highlight the respondents' view of behavioural change from a social development approach.

- **ATTITUDE**

The effect of the GIPF's pre-retirement programme as it relates to attitudinal change towards retirement planning is captured in Section 2A of Chapter 3. Respondents indicated that they have a very strong desire to retire (see Table 2). Other than their desire, they outlined that it is important to plan for retirement (paragraph 3.5.2.3 and Table 3). There were views given by the respondents and these include the important aspects of retirement, as outlined in Figure 7. See for example comparisons and discussions in Figure 6, of Chapter 3 about how the respondents' indicated that exposure to the programme reduced their level of concern of retirement preparedness.

The above provide evidence that Objective 2 was achieved.

- To identify strengths and weaknesses in terms of the content and current implementation of the GIPF pre-retirement programme

Based on the results reported in Section B of Chapter 3, the following strengths and weaknesses of the GIPF pre-retirement programme were identified.

➤ **Weaknesses / Limitations of the GIPF pre-retirement programme**

Within the context of this research study the following limitations are acknowledged.

- The respondents' desire to retire reduced after exposure to the programme as they had a reality check which indicated an attitude change.
- After attending the programme the majority of the respondents remained somewhat concerned of their preparedness for retirement.
- Leisure time, social contact and medical aid were not considered as important factors for retirement. As an attitude change, it poses concern.
- The majority of the respondents did not make personal savings for retirement which is an indication of no behaviour change.
- It was reported that the majority of respondents were not confident in having enough money for basic needs during their retirement.
- The results indicate that the majority of the respondents had never attended any pre-retirement programme and that this intervention was their first. This indicates that numerous behavioural changes were required at a rather late stage of their human development.
- The respondents suggested that the programme be conducted in two days instead of one day as it currently is. More days will ensure more time for debates and to achieve the programme outcomes more comprehensively.
- The respondents felt that the programme is conducted too late and that it should be conducted 10 years prior to retirement.

➤ **Strengths of the GIPF pre-retirement programme**

- Before and after exposure to the GIPF programme, most respondents indicated that it is very important to plan for retirement. Thus their attitude changed.
- The respondents' level of retirement preparedness increased after the GIPF programme intervention, which is a positive attitude change.
- Before exposure to the GIPF programme the majority of respondents indicated that they made no savings for their retirement and the number decreased after programme intervention thus indicating a great stride in behavioural change.
- The majority of respondents indicated that before exposure to the programme they were not confident at all with their investment for retirement and their confidence level of investment increased after attendance.
- After attending the programme, the majority of the respondents indicated that they figured out the actual amount needed for their retirement, which is an indication of positive behavioural change.
- The majority of the respondents who had moderate debt prior to the programme attendance indicated that after the programme attendance, debt decreased.
- The number of respondents who did not seek personal financial advice decreased after the programme intervention, an indication of behavioural change.
- Before attending the GIPF programme, only half of the respondents knew the meaning of the acronym GIPF and after the programme attendance the majority knew what the acronym stood for.
- Prior to the programme intervention, the majority of respondents indicated that they did not have confidence to plan for their retirement and that confidence was built after attending the programme.
- The GIPF programme was perceived to be valuable.

- Respondents indicated that they strongly agreed that there is a need for the GIPF pre-retirement programme, which is an indication of a positive attitudinal change.
- The majority of respondents strongly agreed that they would recommend the programme to retiring members, which reflect a positive attitude amongst attendees / respondents.

The above provides evidence that Objective 3 was achieved.

- Based on the findings of the study, to make recommendations to the GIPF for possible changes in the programme content and delivery to effectively address attitudinal and behavioural change of attendees

This objective will be presented later in this chapter under recommendations.

The study was guided by the **research question**: *“How effective is the GIPF pre-retirement programme in terms of the attitudinal and behavioural change of attendees?”*

In terms of attitudinal and behavioural change, the GIPF pre-retirement programme was considered effective. The answers to the research question and concomitant impact of the programme is outlined below:

➤ **Attitudinal change**

- The GIPF pre-retirement programme increased the percentage of attendees with "no desire" to retire as they realised how unprepared they were in terms of retirement.
- After the programme intervention, all the respondents considered that retirement planning is very important.
- The GIPF pre-retirement programme decreased the level of concern about the retirement preparedness.

- Finance remained the most important aspect considered after the programme. Nevertheless, the attendees also considered the importance of housing and medical aid which is an indication of attitude change.

➤ **Behavioural change**

- The GIPF pre-retirement program achieved positive results in terms of personal savings for retirement and the number of respondents who considered savings for retirement increased after the implementation of the programme.
- The confidence level regarding the investments for retirement increased after the implementation of the GIPF pre-retirement programme.
- The GIPF pre-retirement programme increased the level of confidence in saving for basic needs during retirement.
- The majority of the respondents indicated that they were able to figure out the actual amount needed for their retirement.
- The respondents' level of debt upon approaching retirement was decreased after the implementation of the programme.
- The majority of the respondents sought for financial advice after the programme intervention.
- The GIPF pre-retirement programme increased the number of respondents who had contributed to a medical aid scheme.

It is hereby concluded that the study successfully answered the research question.

The GIPF pre-retirement programme seems to be largely effective in terms of changing attendees' behaviour and attitude positively.

### 4.3 CONCLUSIONS

Based on the research findings which represent the respondents' attitude and behaviour towards retirement planning, the researcher drew the following conclusions:

- It is concluded that the GIPF pre-retirement programme offered guidance and a stimulus for retirement planning.
- In terms of human capital, which emphasises knowledge and skills development, the respondents seemed to lack the basic fundamental knowledge needed to make effective decisions surrounding their pension plans. After attending the GIPF pre-retirement programme, however, the respondents obtained knowledge on how to plan for their retirement.
- The results are in line with the BMO Retirement Institute (2012), namely that individuals' behaviour that demonstrate a high underlying degree of involvement (attitudes) in the process of learning about retirement planning are critical drivers of financial preparedness for retirement. However, one must consider that a combination of attitudes and behaviour reflecting a particular thought or action is a determinant of financial preparedness on its own.
- It is concluded that the GIPF pre-retirement programme was effective in terms of behavioural change, as the attendees were able to make provision for retirement savings, their confidence level to plan for retirement increased and they were able to figure out their amount needed for retirement amongst others.
- It is concluded that the GIPF pre-retirement programme was effective in terms of attitude change as the majority of the attendees considered the importance of retirement planning and their level of concern of retirement preparedness was decreased.
- In terms of programme delivery, it is concluded that the GIPF pre-retirement programme should be conducted 10 years prior to retirement and that the programme should be conducted in a minimum of two days.

## 4.4. RECOMMENDATIONS

This section will present recommendations about the presentation of the GIPF pre-retirements programme, and offer recommendations for future research.

### 4.4.1 Recommendations about the GIPF pre-retirement programme

The following recommendations are forwarded to improve the content and delivery of the GIPF pre-retirement programme:

- It seems that the GIPF should place greater attention in implementing more campaigns to promote preparation for retirement and benefits of the pre-retirement during member education programmes to ensure a high programme attendance.
- The content of the programme should put more emphasis on the aspect of leisure and social contact as an important factor to be considered for retirement.
- The programme should put more emphasis on topics surrounding personal savings to enable members to build their confidence in having enough money for basic needs during retirement.
- It seems that greater attention needs to be paid on the health aspects, particularly the need and importance of medical aid during retirement.
- Retirement has been shown to be a difficult process, and it has been found that actively planning for retirement is one way in which individuals can adjust more easily and rapidly to retirement. Therefore, it is recommended that the GIPF pre-retirement programme should be conducted at an earlier stage of 10 years prior to retirement as it will empower the retiring members and enable them to carry out more preparatory and planning behaviours when approaching the actual retirement, especially among members who are in the low-income brackets.



- The programme duration of one day should be revised to be conducted in at least two days as it would enable more active participation of the attendants, to ensure a greater attitude and behaviour change on retirement planning.

#### **4.4.2 Recommendations for future research**

In future research, the following should be explored:

- The evaluation results of this study limits the generalisability of the findings to the general population of public servants in Namibia, as this study was predominantly conducted in the rural areas, namely the Oshana and Omusati Regions with Oshiwambo speaking people, from one specific government department, i.e., Ministry of Education.
- A similar empirical study must be conducted at all GIPF regional offices to determine the impact of the GIPF pre-retirement programme with regards to attitudinal and behavioural change towards retirement as it would ensure that the results could be applied to the general Namibian population of public servants.
- Future studies should investigate retirement planning with a greater number of respondents and by means of stratified sampling (e.g. by income level, or occupation) in order to have a better understanding of the pattern of retirement planning and the impact of the programme across strata.

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## APPENDIX A



25 April 2014

Dear Prof Lombard

**Project:** Evaluating the pre-retirement programme of the Namibian Government Pension Fund (GIPF)  
**Researcher:** BN Kalenga  
**Supervisor:** Dr LS Geyer  
**Department:** Social Work and Criminology  
**Reference number:** 26389127

Thank you for the application that was submitted for ethics review.

I am pleased to be able to inform you that the above application was **approved** by the **Research Ethics Committee** on 24 April 2014. Data collection may therefore commence.

Please note that this approval is based on the assumption that the research will be carried out along the lines laid out in the proposal. Should the actual research depart significantly from the proposed research, it will be necessary to apply for a new research approval and ethical clearance.

The Committee requests you to convey this approval to the researcher.

We wish you success with the project.

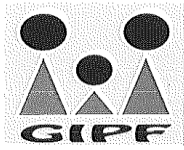
Sincerely



**Prof Karen Harris**  
**Acting Chair: Postgraduate Committee & Research Ethics Committee**  
**Faculty of Humanities**  
**UNIVERSITY OF PRETORIA**  
**e-mail:Karen.harris@up.ac.za**

Research Ethics Committee Members: Dr L Blokland; Prof Prof M-H Coetzee; Dr JEH Grobler; Prof KL Harris (Acting Chair); Ms H Klopper; Dr C Panebianco-Warrens; Dr Charles Puttergill; Prof GM Spies; Dr Y Spies; Prof E Taljard; Dr P Wood

## APPENDIX B



## GOVERNMENT INSTITUTIONS PENSION FUND

GIPF House, cor. Uhland/Goethe Street PO Box 23500 Windhoek NAMIBIA Tel: 061 205-1000 Fax: 061 205-1209

11<sup>th</sup> November 2013

Ms Bertha Fuentes  
Social Service Consultant  
**OSHAKATI**  
NAMIBIA

### PERMISSION TO CONDUCT RESEARCH ON THE EFFECTIVENESS OF THE GIPF PRE-RETIREMENT PROGRAMME

Dear Ms. Fuentes,

After having read your research proposal and after mindful deliberation with the head of the Operations department, permission is hereby granted to you to conduct research and evaluate the effectiveness of the pre-retirement programme being run by GIPF.

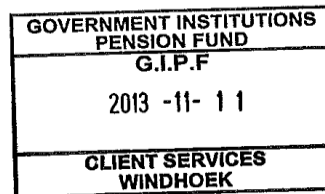
It is however expected that the Fund is furnished with a copy of the research report emanating from the said research on its completion.

The Fund wishes you the best of luck in your research and eagerly awaits for the report.

Yours Sincerely



Hilikka Mbako  
Manager: Client Services



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**GOBABIS**  
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**KEETMANSHOOP**  
Social Security House  
cor. Sam Nujoma Drive and Karakul Avenue  
PO Box 2040, Keetmanshoop  
Tel: 063 226020/1 Fax: 063 226009

*All correspondence should be addressed to the Chief Executive Officer*

## APPENDIX C



Researcher: Bertha N. Kalenga  
Cell phone number: 264 811295795  
Tel Number (office): 264 65 220587

Participant's name: .....

**INFORMED CONSENT**

**Title of the study:** Evaluating the pre-retirement programme of the Namibian government Institution Pension Fund (GIPF).

**Purpose of the study:** The purpose of the study is to evaluate the GIPF pre-retirement programme in terms of attendees' attitudinal and behavioural change.

**Procedures:**

- I understand that I am supposed to complete a questionnaire twice which will take approximately 30 minutes per completion.
- I understand that the researcher will be present during the administration of the questionnaire in order to clarify any questions which may arise.

**Risks and discomforts:** There are no known physical or emotional harm associated with this study. However, should I experience any distress, I will inform the researcher. I expect the researcher to then arrange a counselling session for me with a suitable qualified counsellor. The mentioned counsellor is Ms Thabita Kalunduka the Chief Social Worker in Ministry of Health and Social Services – Oshakati.

**Benefits:** I understand that I will not receive any form of incentives for participating in the study. However, I understand that my participation in this study, and feedback, could provide valuable inputs with regards to the content and delivery of the GIPF pre-retirement programme.

**Participant's rights:** I am aware that I am at liberty to withdraw from the study at any time without any consequences for my withdrawal.

**Financial compensation:** I understand that I will not receive any form of financial compensation for participating in the study.

**Confidentiality:** I understand that the information that I will provide on the questionnaire will be kept confidential. I give permission that any information which is collected from me may be used for research and publications, but that my identity will not be revealed unless required by law.

**Data storage:** I understand that all the raw data will be stored for a period of 15 years in the Department of Social work and Criminology at the University of Pretoria, South Africa.

In case I encounter any challenges or concerns about this study I will contact the researcher, Ms Bertha Kalenga at 264 811295 795.

Department of Social Work & Criminology	Tel: Number	00 27 12 420 2325/2030	www.up.ac.za
University of Pretoria	Fax: Number	00 27 12 420 2093	
PRETORIA 0002			
Republic of South Africa			



I understand my rights as a participant in this study and I consent to participate in the study without being coerced. I understand the purpose of the study, the reason why it has to be conducted and how it will be conducted.

I will receive a signed copy of this consent form.

-----  
Signature of respondent

-----  
Date

-----  
Signature of researcher

-----  
Date

## QUESTIONNAIRE

### EVALUATING THE PRE-RETIREMENT PROGRAMME OF THE NAMIBIAN GOVERNMENT INSTITUTION PENSION FUND (GIPF)

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Please answer the questions by crossing (X) an appropriate number or by writing your answer in the space provided.

**Section A: Biographical information**

**Section B: Attitude and behaviour towards retirement**

**Section C: GIPF Pre-retirement programme**

**Section D: General Information**

---

#### SECTION A: BIOGRAPHICAL INFORMATION (cross (X) the correct box)

1. What is your gender?

<b>Male</b>	<b>Female</b>
1	2

2. What is your age?

.....

3. What is your marital status?

<b>Single</b>	<b>Married</b>	<b>Divorced</b>	<b>Widow/er</b>
1	2	3	4

4. What is your highest level of completed education?

<b>Illiterate</b>	<b>Primary School (Grd 4-7)</b>	<b>Junior Secondary school (Grd 8-9)</b>	<b>Secondary School Grd (10 -12)</b>	<b>Tertiary (eg. Tech, University, college)</b>
1	2	3	4	5

5. Indicate your years of employment in the Namibian Government, ministry of education.

<b>1-10</b>	<b>11-20</b>	<b>21-30</b>	<b>31 and more</b>
1	2	3	4

6. Where do you currently reside?

<b>Rural</b>	<b>Urban</b>
1	2

7. Do you own a house?

<b>Yes</b>	<b>No</b>
1	2

**Section B follows in the next page...**



**SECTION B:**

**ATTITUDE AND BEHAVIOUR TOWARDS RETIREMENT**

**B (1) The questions in this part ask about your ATTITUDE towards retirement.**

**8. Realistically, at what age do you expect to retire?**

<b>Before 55years</b>	<b>55-59 years</b>	<b>60-64 years</b>	<b>65 years</b>	<b>Other</b>
1	2	3	4	

**9. How strong is your desire to retire?**

<b>Very strong</b>	<b>Strong</b>	<b>Somehow</b>	<b>No desire</b>
1	2	3	4

**10. Do you think it's important to plan for retirement?**

<b>Yes</b>	<b>No</b>
1	2

**11. How concerned are you that you may not be as informed as you should be for your eventual retirement?**

<b>Not concerned</b>	<b>Somewhat concerned</b>	<b>Concerned</b>	<b>Very concerned</b>
1	2	3	4

**12. In your view, what is the MOST important aspect to consider for retirement?**

<b>Accommodation/Housing</b>	<b>Medical aid (health)</b>	<b>Finances</b>	<b>Leisure time (social contacts)</b>	<b>Other (specify)</b>
1	2	3	4	



**B (2) The questions in this part ask about your BEHAVIOUR towards retirement.**

**13.** Have you personally saved any money for retirement? (These savings exclude your pension at work).

Yes	No
1	2

**14.** How confident are you that you have invested your retirement wisely?

Very confident	Somewhat confident	Not too confident	Not confident at all
1	2	3	4

**15.** How confident are you that you will have enough money to take care of your basic needs during retirement?

Very confident	Somewhat confident	Not too confident	Not confident at all
1	2	3	4

**16.** Which is going to be your major source of income during your retirement?

Savings	GIPF pension	Insurance pension annuity	National Pension	Other (specify)
1	2	3	4	

**17.** Have you tried to figure out how much money you will need to have saved by the time you retire?

Yes	No
1	2

**18.** How would you describe your level of debt with your current financial situation?

A major problem	A minor problem	Not a problem	Not a problem at all
1	2	3	4

**19.** Compared with 5 years ago, how is your current level of debt now that you entering retirement?

Too high	High	Moderate	No debt
1	2	3	4

20 (i). In the past year, did you obtain advice from a financial advisor?

<b>Yes</b>	<b>No</b>
1	2

(ii). If you have answered “yes” in Question 20 (i) how much of the advice did you follow?

<b>All of it</b>	<b>Most of it</b>	<b>Some of it</b>	<b>None of it</b>
1	2	3	4

(iii). If you have answered “none of it” in Question 20(ii) please indicate -your reason.

<b>I did not trust the advice</b>	<b>I got better advice somewhere else</b>	<b>The advice was not applicable to me</b>	<b>I just never got to do it</b>	<b>Other (specify)</b>
1	2	3	4	

21 (i). Do you contribute to a medical aid scheme?

<b>Yes</b>	<b>No</b>
1	2

(ii). If you answered “no” in question 21 (i) please state your reasons:

.....

.....

.....

22. Have you made an informed decision, whether to work after retirement?

<b>Yes</b>	<b>No</b>
1	2

23. Have you made an informed decision where you will be based after retirement?

<b>Yes</b>	<b>No</b>
1	2

Section C follows on the next page...

## SECTION C: GIPF PRE-RETIREMENT PROGRAMME

The questions asked in this part are about the GIPF pre-retirement programme.

24. What is the meaning of GIPF?

Government Industrial Peoples Fund	Government Insurance Pension Fund	Government Institution Pension Fund	Government Institution Policy Fund
1	2	3	4

25. Have you ever requested for your benefit statement from GIPF for your retirement planning?

Yes	No
1	2

26. How many times in your working career did you attend the GIPF pre-retirement programme?

Never	1-2	3-4	5 and more
1	2	3	4

27. If you have attended the GIPF pre-retirement programme, do you consider the programme beneficial to you?

Strongly agree	Agree	Disagree	Strongly disagree
1	2	3	4

28. Do you feel confident to plan your retirement after attending the pre-retirement programme?

Strongly agree	Agree	Disagree	Strongly disagree
1	2	3	4

Section D follows on the next page...

**SECTION D: GENERAL INFORMATION**

**The questions in this section are more of a general nature.**

**29.** Do you think there is a need for the GIPF pre-retirement programme to continue?

<b>Agree</b>	<b>Disagree</b>	<b>Not sure</b>	<b>Don't know</b>
1	2	3	4

**30.** Would you recommend the pre-retirement programme to future retirees to attend?

<b>Strongly agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly disagree</b>
1	2	3	4

**31.** What suggestions do you have for the GIPF pre-retirement programme?

.....

.....

.....

.....

**Thank you for your time and Cooperation.**



## APPENDIX D



Researcher: Bertha N. Kalenga  
Cell phone number: 264 811295795  
Tel Number (office): 264 65 220587

Edhina lyomukuthimbinga: .....

OKUYELITHILA AAKUTHIMBINGA

**Oshipalanyolo shomapekaapeko:** OKUTALA OMULANDU GWOMALONGEKIDHO GOKUYA MOSHIPUNDI SHEVULULUKO GWO GIPF.

**Elalakano lyomapekaapeko:** Elalakano lyomapekaapeko ngaka olyo oku viha opolohalama yo GIPF yokuya moshipundi she vululuko shi ikwatelela komaiuvo nokomaihumbato goonakuya moshipundi shevululuko.

**Omilandu:** Onda koneke kutya ondina oku yamukula omapulo lwaali na otashi kutha ndje uule wominute omilong ndatu oshikando kehe.

Ondi uviteko wo kutya omupekaapeki ota kalapo pethimbo ndyoka ngame tandi yamukula omapulo na otaka yelitha omapulo mpoka ngame kandi uvite ko.

**Oonkalo dhanika oshiponga nomaupyakadhi:** Kapu na oonkalo dha nika oshiponga ando dhokulemaneka omuntu kolutu nenge momaiuvo ando shili oshitopolwa shomapekaapeko ngaaka. Ihe, ngele onda mono po oupyakadhi otandi lombwele omupekaapeki. O ndi ineekela omupekaapeki ota longekidha ehungomwenyo kungame nomuhungimwenyo ena owino. Omuhungimwenyo nguka oye meme Tabitha Kalunduka ngoka e ii omukuluntuhungimwenyo muuMinisiteli wuundjoloweke nonkalo yopantu- mOshakati.

**Omauwanawa:** Ondauvithwa ko ngeyi kutya ineandi pewa ombumbo nenge okati kokoonyala opo ando ndi kuthe ombinga momapekaapeko ngaaka. Ihe, ondi uvite ekutho mbinga lyandje momapekaapeko ngaaka nuyelele tauka za mo otashi vulika wu gandje omadhilaadhilo omawanawa shi ikwatelela kokwoopaleka iizemo yomulandu gwomalongekidho gokuya moshipundi shevululuko gwo GIPF.

**Uuthemba waakuthimbinga:** Onda koneke kutya ondi na uuthemba nemanguluko oku hulithapo ekuthombinga nopwaana oshilanduli molwokuhulitha po ekuthombinga lyandje momapekaapeko ngaaka.

**Ofuto yopashimaliwa:** Ondi uvite ngeyi kutya itandi ka pewa ofuto yopashimaliwa sho ndili omukuthimbinga momapekaapeko ngaaka.

**Okulineekelwa:** Ondi uvite ko kutya uyelele tandi ka gandja mokuyamukula omapulo ngaaka otawuka kala wa gamenwa. Ondagandja wo ngeyi epitikilo opo uyelele kehe wa gongelwa okuzilila kungame opo wu longithwe okulongekidha oshinyanyangidhwa shomapekaapeko, ihe uukwatya wandje inawu hololwa nande shila ongele sha pumbiwa koveta.

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University of Pretoria Fax: Number 00 27 12 420 2093  
PRETORIA 0002  
Republic of South Africa

**Okupungula omauyelele ga za momapekaapeko ngaaka:** Ondi uvite kutya uuyelele ndagandja mpano otawu ka pungulwa koshikondo shOmahungomwenyo nOkukulilongela okukonaakona uufuthi sho University ya Pretoria.

Uuna nda tsakaneke omashongo ongomukuthimbinga momapekaapeko otekwata thana na meme Bertha Kalenga kongodhi 264 811295 795.

Otandi kutha ombinga no inandi kondjithwa. Ondi uviteko elalakano lyomapekaapeko, etompelo kutya omolwashike nomukalo tashi kaningwa.

Otandi yakula ocopy yofoooloma ndjika.

-----  
Eshainokaha

-----  
Esiku

-----  
Eshainokaha lyomupekaapeki

-----  
Esiku

## OMAPULO

### OKUTALA OMULANDU GWOMALONGEKIDHO GOKUYA MOSHIPUNDI SHEVULULUKO GWOGIPF.

Alikana mymukula epulo lyoye tolongitha okakombo (X) mokakololo kehogololo lyoye nenge wu nyole eyamukulo lyoye peha lya gandjwa lyomayamukulo.

Oshitukulwa sha A: Uuyelegele wopaumwene.

Oshitukulwa sha B: Omaiuvo no mikalo kombinga yokuya moshipundi shevululuko.

Oshitukulwa sha C: Omalongekidho gokuya moshipundi shevululuko goGIPF.

Oshitukulwa sha D: Uuyelegele wawalukeshe.

**OSHITUKULWA SHA A: UUYELELE WOPAUMWENE** (tula okakombo (X) mokakololo ha wa hala okuhogololola).

2. Ukwashike ko okantu woye owunipo?

Omulumentu	Omukiintu
1	2

2. Owu na oomvula ngapi?

.....

3. Uukwa ndjokana woye owu li ngiini?

Ina ndi hokana nale	Onda hokana	Ondahengana	Onda thigwapo
1	2	3	4

4. Owa hulila peni neilongo lyoye?

<b><i>Kandi shi okulesha nokushanga</i></b>	<b><i>Onda hulila moskola yopevi(O ndondo 4-7).</i></b>	<b><i>Ondahulila mosekundo skola yopevi (Ondondo 8-9).</i></b>	<b><i>Onda hulila mosekundo skola yopombanda( 10-12).</i></b>	<b><i>Ondahulila koshiputudhilo shopombanda (ngashi Ouniversity, nenge opolytechnic)</i></b>
1	2	3	4	5

5. Tulombwela kutya owa longo mo oomvula ngapi mepangelo?

1-10	11-20	21-30	31 nenge dhivulithe po
1	2	3	4

6. Ohozi koshitopolwa shini ngashingeyi?

<b>Okomikunda</b>	<b>Omondoolopa</b>
1	2

7. Owu na egumbo lyye mwene?

<b>Eeno</b>	<b>Ahowe</b>
1	2

Oshitukulwa sha B otashi landula ko yanuna kepandja lya landulako...



**OSHITUKULWA SHA B:**

**OMAIUVO NO MIKALO KOMBINGA YOMA LONGEKIDHO GOKUYA MOSHIPUNDI SHEVULULUKO**

**B (1) Omapulo tagalandula ko otage ku pula kombinga yomaiuvo goye kombinga yokuya moshipundi she vululuko.**

**8. Paushili wowene, owadhilaadhila ando wupenzelwe wu na oomvula ngapi?**

<b>Omanga inandi gwanitha oomvula 55</b>	<b>Okuza poomvula 55-59</b>	<b>Okuza poomvula 60-64</b>	<b>Okuza poomvula 65</b>	<b>Omadhilaadhilo galwe giili</b>
1	2	3	4	

**9. Omaiuvo goye gokuya moshipundi shevululuko owe gaviha ngiini?**

<b>Noonkondo unene</b>	<b>Noonkondo</b>	<b>Ngiika ngaa</b>	<b>Kandina ehalo</b>
1	2	3	4

**10. Show a tala osha simana ngaa okulilongekidhila okuya mopenzela?**

<b>Eeno</b>	<b>Aawe</b>
1	2

**11. Ohoipula shithike peni kutya pamwe ino lombwelwa uuna nokaya mopenzela?**

<b>Kandina omaipulo</b>	<b>Ondina ngaa omaipulo</b>	<b>Ondina omaipulo</b>	<b>Ondina omaipulo unene</b>
1	2	3	4

**12. Showa tala oshike sha simana uunene uuna omuntu tayi mopenzela?**

<b>Olukalwa</b>	<b>Ekwatho lyopaunamiti</b>	<b>limaliwa</b>	<b>Omathimbo gokuiuvitha nawa</b>	<b>Yilwe yi ili Yitumbula</b>
1	2	3	4	

**B (2) Omapulo tagalandula ko otage ku pula kombinga yo mikalo dhiye kopenzela**

**13. Owa pungula oshimaliwa shoye paumwene shokukalongitha ngele wayi mopenzela? (oshimaliwa shika inashi kwatela mo openzela yoye ndji honanwa kiilonga)**

<b>Eeno</b>	<b>Aawe</b>
1	2

14. Owelineekela ngiini kutya oshimaliwa shoye shi wa pungula oweshi pungula nuukeka?

Ondiineekela noonkondo	Ondiineekela ngaa	Inandiineekela naanaa	Inandi ineenkela nande nande
1	2	3	4

15. Owelineekela ngiini kutya oshimaliwa shoye shi wa pungula otashi ka tsakaneka oompumbwe dhoye uuna wa yi mopenzela?

Ondiineekela noonkondo	Ondiineekela ngaa	Inandiineekela naanaa	Inandi ineenkela nande nande
1	2	3	4

16. liyemo yoye oyindji otayi ka kala hazi peni methimbo lyo penzela yoye?

Omapungulo	Openzela yo GIPF	Omakwashili paleko	Openzela yopashigwana	Yilwe yi ili (yitumbula)
1	2	3	4	

17. Owa lola nale okudhilaadhila nenge okutengeneka kutya omwaalu woshimaliwa shi wa pumbwa okuadhika wapungula owuthike peni sho to kaadha okuya mopenzela?

Eeno	Aawe
1	2

18. Ondondo yoye yopamikuli oto yi hokolola ngiini pokati koye nomugandji womikuli?

Uudhigu uunene	Okaudhigu okashona	Kapu na uudhigu	Kapu na uudhigu nandenande
1	2	3	4

19. Oku shi faathanitha noomvula ntano (5) dha piti, ondondo yoye yopamikuli oyi li ngiini unene tuu show u uka mopenzela?

Oyili pombanda unene	Oyili pombanda	Oyi li ngaa	Kandi na omikuli
1	2	3	4

20. (i). Omvula yayi, owa monene nale omayele okuzilila komahangano genasha noshimaliwa?

Eeno	Aawe
1	2

(ii). Omayele we ga pewa owe ga landula ngiini?

Agehe	Ongendji gomugo	Gamwe gomugo	Kapuna ndi nda landula po
1	2	3	4

(iii). Ngele eyamukulo lyoye o 4 kepulolya zi ko; gandja etompelo.

Inandi ga ineekelela	Onawa ndi pewe omayele palwe pwi ili	Omayele kaga li naanaa taga opalele onkalo yandje	Indi gatula owala miilonga	Etompelo lilwe li ili
1	2	3	4	

21. (i). Oho futu iifuta opo wumone omakwatho gopaunamiti?

Eeno	Aawe
1	2

(ii). Ngele eyamukulo lyoye aawe, gandja omatompelo.

.....

.....

.....

22. Owa ninga nale omatokolo gothaathaa kutya itolongo nenge otolongo uuna wa yi mopenzela?

Eeno	Aawe
1	2

23. Owa ninga nale omatokolo gothaathaa kutya itolongo nenge kakala peni uuna wa yi mopenzela?

Eeno	Aawe
1	2

Oshitopolwa sha C otashi landulako ngele wa yanuna kepanja lyalandulako....

**OSHITOPOLWA SHA C: OMALONGEKIDHO GO GIPF GENASHA NOKUYA MOPENZELA**

Omapulo taga landula otaga pula kombinga yomalongekidho gokuya mopenzela go GIPF.

24. GIPF otashi ti ngiini kungoye?

<b>Epangelo uukwafaabulika aantu iimaliwa</b>	<b>Ehangano lyomakwashilipal eko gopenzela iimaliwa yopapangelo</b>	<b>Oshikondo shiimaliwa yopenzela shopapangelo</b>	<b>Oshikondo shomilandu dhiimaliwa yopapangelo</b>
1	2	3	4

25. Owa lola nale okupula ko omushangwahokololo koshimaliwa shoye shomalongekidho gopenzela okuzilila ko GIPF?

<b>Eeno</b>	<b>Aawe</b>
1	2

26. Owa gongala piigongi yo GIPF yinasha nomalongekidho gokuya mopenzela lungapi monkalamwenyo yoye?

<b>Nkene nda valwa</b>	<b>1-2</b>	<b>3-4</b>	<b>5 Nenge luvulithe po</b>
1	2	3	4

27. Oshigongi sho GIPF shinda gongalele osha kwathelendje unene?

<b>Noonkondo unene</b>	<b>Eeno</b>	<b>Inashi kwatha ndje</b>	<b>Inashi kwatha ndje nande nande</b>
1	2	3	4

28. Owuna ngaa omukumo okulongekidha eyo mopenzela lyoye konima yokugongala poshigongi shokulongekidha aantu okuya mopenzela?

<b>Noonkondo unene</b>	<b>Eeno</b>	<b>Aawe</b>	<b>Aawe nande nande</b>
1	2	3	4

Oshitopolwa sha D otashi landula ko, yanuna ke pandja lya landula ko...

**OSHIPOPOLWA SHA D: OMAUYELELE GAKWALUKELE**

**Omapulo taga kapulwa moshitopolwa muka ogakalukele**

29. Pomadhilaadhilo goye ando opolohalama dho GIPF yokugandja omauyelele genasha nomapungulo gopenzela naga tsikile ngaa?

<b>Eeno</b>	<b>Aawe</b>	<b>Kandi na naanaa eyamukulo</b>	<b>Kandishishi</b>
1	2	3	4

30. Otandi tsu omukumo kwaambo yataalela okuya mopenzela opo ya tsikile noku gongala piigongi yomapukululo?

I would recommend the pre-retirement programme to future retirees to attend?

<b>Eeno</b>	<b>Otandi tsu kumwe</b>	<b>Itandi tsu kumwe</b>	<b>Itandi tsu kumwe nande nande</b>
1	2	3	4

31. Oto gandja omakumagidho geni kopolohalama yokulongekidhila aantu okuya mopenzela yo GIPF?

.....

.....

.....

.....

**Tangi unene kelongelo kumwe lyoye.**



## APPENDIX E

**ACET Consultancy**

*Anenyasha Communication, Editing and Training*

Box 95509 Soweto, Windhoek, Namibia

Cell (264) 0814218613 or 0814234235

Email: mlambons@yahoo.co.uk / nelsomlambo@icloud.com

16 March 2015

To whom it may concern

**LANGUAGE EDITING – MS BERTHA NAGALOTE KALENGA**

This letter serves to confirm that an MSW (Social Development & Policy) thesis titled **“Evaluating the pre-retirement programme of the Namibian Government Institutions Pension Fund (GIPF)”** by Ms Bertha Nagalote Kalenga was submitted to me for language editing.

The thesis was professionally language edited and track changes and suggestions were made on the document, which if followed by Ms Bertha Nagalote Kalenga will result in a thesis with a high standard of English.

Yours faithfully

Dr N. Mlambo

Senior Lecturer

B. A. General in English & Linguistics

B. A. Special Honours in English – Cum laude

M.A. in English

M.A. Intercultural Communication – i.p.

PhD in English

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